



CUSTOMER SATISFACTION AND LOYALTY: The Role of Interaction and Neuromarketing

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KEY WORDS

*Customer satisfaction
Loyalty
Consumer behaviour
Retail formats
Neuromarketing
Personalisation of the
service
Retail strategies*

SUMMARY

This study explores the relationship between customer satisfaction and loyalty within retail formats, analysing the key variables that influence consumer behaviour and the contribution of neuromarketing tools. Employing a qualitative research approach, a focus group comprising experts in distribution and customer loyalty revealed that satisfaction with interaction is the most significant factor, followed by satisfaction with outcomes and satisfaction with the environment. The study also identifies the impact of store format on loyalty, demonstrating that neighbourhood shops foster greater loyalty due to personalised service. These findings enhance the understanding of consumer preferences, underscoring the critical role of customer interaction in retail strategies.

Received: 15/ 02 / 2025

Accepted: 24/ 04 / 2025

1. Introduction

In recent decades, changes in the environment have led to a shift in the traditional marketing concept, emphasising the necessity for an approach that prioritises customer relationships rather than the generic market or product transaction (Chiesa, 2005; Patiño Mazo, 2024). This approach, termed Relationship Marketing, aims to cultivate continuous and mutually beneficial relationships between the company and its customers. The objective is to invest resources not only to attract new customers, but mainly to maintain existing relationships over time, which can generate new customers through recommendations and loyalty (Barrientos-Báez & Caldevilla-Domínguez, 2022; Bolton et al., 2002; Carrillo Barbosa, 2024; Gupta et al., 2004; Meyer-Waarden, 2007). A significant area of focus in the marketing sector is neuromarketing, which pertains to the excitement factors discussed below. These factors can be encapsulated as the necessity to utilise various means to make the customer feel appreciated and included in the shopping experience (Barrientos-Báez et al., 2025).

The objectives of the present study are threefold: firstly, to identify the key customer satisfaction constructs; secondly, to analyse their perceived relevance and hierarchy according to consumers' conscious and unconscious responses; and thirdly, to use Carvajal-Zaera & Domínguez de la Concha-Castañeda (2015). customer loyalty model as a basis. Furthermore, the identification of specific variables associated with each type of satisfaction and their influence on the overall perception of satisfaction is also of interest. Furthermore, we seek to compare the impact of the constructs in different shop formats (hypermarkets, supermarkets and neighbourhood shops), identifying both similarities and differences. Finally, the study will examine the links between concepts related to customer loyalty in customer personalisation and retention.

2. Research Conceptual Development

The value perceived by the consumer is a comparison between costs and benefits (Dodds et al., 1991; Grewal et al., 1998). Managers need to identify what creates value for their customers in order to better satisfy them (Alemán Ramos et al., 2023). Value is subjective and depends on the individual perception of each customer. Furthermore, value is recognised as a dynamic concept, subject to change over time (Grewal et al., 2004; Miranda et al., 2013). To illustrate this dynamic nature, consider a scenario where a customer initially values an explanatory brochure, yet upon returning to the store after experiencing product failure, their value shifts towards the detailed instructions.

Customer satisfaction is derived from the comparison between perceived receipt and perceived sacrifice (Parasuraman et al., 1985). A favourable outcome of this comparison leads to the customer perceiving value and feeling satisfied, which in turn can influence their future loyalty (Jones & Sasser, 1995; Alemán Ramos et al., 2023).

The concept of customer value can be articulated through the equation proposed by Sánchez & Moreno (2003):

$$\text{Value} = \{(\text{Results for the customer}) + \{\text{Process quality}\}\} / \{(\text{Price for the customer}) + \{\text{Cost of access}\}\}$$

This suggests that the perception of value is influenced by both the customer's receipt of benefits (e.g. product, service, attention) and the sacrifices made (e.g. price, time, inconvenience).

2.1. Fidelity

The relationship between satisfaction and loyalty has been the focus of extensive research. The extant literature on this topic is somewhat equivocal. Some studies assume a direct linear relationship between the two (Homburg & Giering, 2001; Ramirez et al., 2024; Woodside et al., 1989), while others suggest a more complex structure, where average levels of satisfaction may lead to consumer indifference (Finkelmann & Golland, 1990). Furthermore, the influence of moderating factors, such as age, income level and shopping environment, on this relationship has been a subject of investigation (Bloemer & Kasper, 1996; Cammarota & Branca, 2025).

Loyalty is not merely defined by repeat purchases, but rather encompasses customer attitudes, commitment, and emotions (Baraybar Fernandez et al., 2023; Smith et al., 2003). A loyal customer not only repeats the purchase, but also recommends the store, is less sensitive to price changes and is more forgiving of mistakes (Anderson, 1998; Faria et al., 2024; Zeithaml et al., 1996).

Customer loyalty can occur for a number of reasons, even if they are dissatisfied, such as lack of alternatives, habit, switching costs or discounts (Hill & Wright, 2001; Márquez et al., 2024). However, it should be noted that true loyalty is indicative of a more profound and positive relationship with the brand. Neuromarketing research has highlighted the role of emotional motives in shaping consumer behaviour (Cristófol Rodríguez et al., 2024).

2.1.2. Neurocommunication and Neuromarketing

The fundamental premise asserts that a comprehensive understanding of cerebral function can facilitate the enhancement of communication proficiency in diverse settings, including personal and professional communication and marketing. The activation of specific brain areas in response to diverse stimuli can be utilised to adapt messages, enhancing their effectiveness and ensuring they resonate more profoundly with target audiences. Furthermore, the field of neurocommunication encompasses the exploration of phenomena such as empathy, emotional connection, and the influence of emotions on message reception and transmission. This scientific discipline serves as a potent instrument for enhancing human interactions, thereby ensuring they are more meaningful. Generically, neurocommunication is defined as the highly interdisciplinary set of scientific fields, usually associated with neurology or psychology, that study how communication and communicative stimuli of all kinds interact with the human brain and its consciousness (Barrientos-Báez & Caldevilla-Domínguez, 2025).

Among these stimuli are many that can be encompassed within some of the satisfaction factors that will be examined throughout the research. For example, the application of colour theory is a basic neurocommunicative and neuromarketing technique (Alvarado, 2024). As previously mentioned, the growth in the perception of personal attention and the individual adaptation of the product or service (Ching-Ruiz et al., 2024) is also of significance.

The neuroscientific and psychological analysis of persuasive communication is inherently multidisciplinary in nature, given that reactions to stimuli, though typically underpinned by neurobiological mechanisms, can be influenced to a certain extent by psychological factors that are not necessarily neurological in nature. In this context, the cultural milieu in which each personality has developed assumes paramount importance (Mas et al., 2024).

Neuromarketing, a discipline that combines neuroscience with marketing, aims to understand how consumers make decisions. It employs research methodologies that analyse brain activity and emotional responses to ascertain the factors that motivate individuals to procure or prefer particular products.

The overarching objective of neuromarketing is to assist companies in the development of more efficacious marketing strategies, informed by the genuine cognitive and emotional processes of consumers. Indeed, neuromarketing assists in optimising product design, the presentation of advertisements, and the customer experience in a retail environment, with the aim of capturing attention and fostering an emotional connection with consumers. Today, there is no company that does not strive for total customer satisfaction, and the use of neuromarketing tools helps to better understand consumers and improve the way brands communicate with them.

2.2. The Asymmetric Relationship between Satisfaction and Loyalty

Satisfaction does not always lead to loyalty. Achieving customer delight, which is defined as the state of being exceedingly satisfied with a product or service (Cristófol-Rodríguez et al., 2024; Füller & Matzler, 2008; Rust & Oliver, 2000), is contingent upon the fulfilment of customer expectations. The three-factor theory of customer satisfaction identifies core, enthusiasm and outcome factors, each with different impacts on satisfaction and loyalty (Matzler and Sauerwein, 2002):

- The basic factors (dissatisfiers) are defined as follows: These are minimum requirements that, if not met, cause dissatisfaction, but their fulfilment does not increase satisfaction.
- Enthusiasm factors (satisfiers): Elements that lead to satisfaction if provided, but whose absence does not cause dissatisfaction.
- Outcome (hybrid) factors: Factors that lead to satisfaction if well developed and dissatisfaction if not developed properly.

These factors have significant implications for business practice, as companies must seek to differentiate themselves by offering products and services that delight customers, even if this involves high effort and cost (Füller & Matzler, 2008; Cristófol-Rodríguez et al., 2024).

The asymmetric satisfaction-loyalty relationship has prompted the development of numerous loyalty programmes in retail markets, with the objective of establishing barriers to entry and exit for customers (Meyer-Waarden, 2007; Zuluaga Bonfim, 2024). The extent to which customers are loyal is contingent upon the specific shop format and their expectations regarding the satisfaction-generating variables inherent in each format.

2.3. Analysis of Influential Variables

In recent years, a growing number of companies have come to acknowledge the necessity to transition from conventional marketing methodologies, thereby shifting their focus towards the customer. This paradigm shift has resulted in a substantial increase in the extant literature on service marketing and relationship marketing (Fruchter, 2014; Quispe et al., 2024; Sheth & Parvatiyar, 2002; Zeithaml, 2000). Consequently, loyalty programmes have become increasingly prevalent, particularly in sectors such as petrol stations, airlines, banking, shopping centres, hotels, restaurants, and mass consumption (García et al., 2024; Meyer-Waarden, 2007). The objective of such programmes is to foster enduring customer relationships, with the aim of generating profits and revenues (Bolton et al., 2002; García et al., 2024; Gupta et al., 2004; Frisou & Yildiz, 2011; Meyer-Waarden & Benavent, 2006).

2.4. Identification and Analysis of Variables Related to Satisfaction with Distribution

Satisfaction Retail distribution companies use a variety of tools to generate satisfaction and loyalty. Perceived service quality is central to this process. Consequently, extant research has addressed satisfaction and loyalty variables in isolation (Bustos-Reyes & González-Benito, 2008; Dorotic et al., 2011; González-Benito & Martos-Partal, 2012; Macintosh & Lockshin, 1997; Meyer-Waarden, 2007; Mira et al., 2013; Noble et al., 2006; Rojas et al., 2024). The present study seeks to analyse these variables jointly, using the three dimensions of service quality defined by Brady and Cronin (2001): quality by interaction, quality by environment or ambience, and quality by outcome.

Variables related to interaction satisfaction refer to the relationship between the consumer and the service offered, and include:

- Customer service: The relationship with the salesperson can increase sales and reduce the likelihood that the consumer will leave for a competitor (Berry & Gresham, 1986; Bodet, 2008; Caruana & Ewing, 2010; Crosby et al., 1990; Homburg & Giering, 2001; Kumar et al., 2013; Mejía Giraldo & Delgado Figueroa, 2023). Customer service is defined as a set of activities designed to improve the level of customer satisfaction before, during and after a purchase (Turban, 2002). The provision of excellent customer service has been demonstrated to engender customer loyalty. The more important the customer attaches to the supplier, the more reluctant they will be to change supplier (Cenizo, 2024; Chiesa, 2005).
- Staff treatment: Trust and commitment generated by the salesperson are crucial for customer loyalty (Crosby et al., 1990; Homburg & Giering, 2001; Kumar & Medha, 2013; Macintosh & Lockshin, 1997; Siegrist et al., 2005; Sirdeshmukh et al., 2002; Swan & Oliver, 1991). The selection and management of staff are of paramount importance, encompassing aspects such as training and motivation. Training can be provided within the organisation or externally, and should include commercial issues, new product ranges and quality management (Galí, 2005; Johnston & Marshall, 2013). Staff motivation, both internal and external, is essential for employees to deliver customer satisfaction-oriented service (Baporikar, 2013; Chiesa, 2005; Huete, 2003; Tacca Huamán & Cuarez Cordero, 2025).
- Problem Responsiveness: The effective management of complaints and grievances has been demonstrated to increase customer satisfaction and loyalty (Brock et al., 2013; Macintosh & Lockshin, 1997). A well-managed complaint has been shown to be capable of transforming a dissatisfied customer into a loyal customer (Carlson Marketing Group Research, 1999; Giron & Salazar, 2024).

Variables associated with products and services include:

- **Variety of services:** The provision of ancillary services has been demonstrated to engender satisfaction and loyalty (Kumar et al., 2013; Molina, 2025; Morey, 1980; Parasuraman, 1988; Parasuraman et al., 1996; Zeithaml, 2000). Such services may encompass complimentary parking, gift wrapping, home deliveries, and other amenities (Beisel, 1993; Martinez-Ruiz et al., 2012). The communication of such services through appropriate channels is crucial to generate satisfaction (Cronin & Taylor, 1992; Girón, 2025; Zeithaml et al., 1996; Zeithaml, 2000).
- **Availability of adequate assortment:** Adequate assortment has been demonstrated to exert a positive influence on customer behaviour (Broniarczyk et al., 1998; Cristellot et al., 2024; Hoch et al., 1999; Kang et al., 2014; Noble et al., 2006). The combination of brands within a product category has been demonstrated to engender satisfaction (Grewall et al., 2004; Mantrala et al., 2009; Rodríguez-Torrico, 2024; Sloot & Verhoef, 2008). Effective inventory management and the anticipation of seasonal products are crucial in fostering customer confidence (Gómez et al., 2004; Johnson & Gustafsson, 2000; Kanekar et al., 2024; Martínez-Ruiz et al., 2012).
- **Information provided to the customer:** The provision of advice and information by the dealer has been demonstrated to contribute to enhanced service quality and generate satisfaction (Alhassan et al., 2025; Cronin & Taylor, 1992; Zeithaml et al., 1996; Zeithaml, 2000). The establishment of a positive relationship with the seller, characterised by the provision of quality service, has been demonstrated to engender customer trust (Brady & Cronin, 2001b; Brandin & Barquero, 2024).
- **Order tracking:** Effective order management has been demonstrated to enhance customer confidence in the distributor (Gómez et al., 2004; Johnson & Gustafsson, 2000; Martínez-Ruiz et al., 2012). The utilisation of methods such as the order book, the customer order module through the management software application, and telephone or SMS alerts proves advantageous in the management of orders (Sánchez & Moreno, 2003).
- **Product Quality:** Research has shown that perceived product quality has a positive influence on consumer satisfaction and loyalty (Askari et al., 2024; Kopalle & Lehmann, 1995; Lichtenstein & Burton, 1989; Zeithaml, 1988). Product quality can be subjective, i.e. perceived by the consumer, or objective, i.e. technically verified (Lu & Hutchinson, 2025; Méndez et al., 2008).

2.5. Price and Price Competitiveness

Price positioning strategies can attract specific customers and generate repeat purchases (Alba *et al.*, 1994; Dickson & Sawyer, 1990; González-Benito & Martos-Partal, 2012; Sánchez *et al.*, 2024). Consumers may be focused on price or price-quality duality (González-Benito & Martos-Partal, 2012; Batet Jiménez, 2024). Offers and price reductions can generate retention or loyalty, depending on the customer typology (Gómez *et al.*, 2004; Johnson & Gustafsson, 2000; Martínez-Ruiz *et al.*, 2012; Ramírez *et al.*, 2024).

Promotions and price reductions can increase sales and create shop traffic (Arnold *et al.*, 1983; Blattberg & Briesch, 1983; Martínez-Ruiz *et al.*, 2012; Ramírez *et al.*, 2024).

2.6. The Distributor's Brand

Private labels, which are exclusive to a particular retailer, have been shown to foster customer loyalty due to their lower price (Collins-Dod & Lindley, 2003; Gallo & Warleta, 2024; González-Benito & Martos-Partal, 2012; Dhar et al., 2001; Richardson et al., 1996). However, consumers loyal to these brands tend to reduce their loyalty to a specific shop (Crespo-Tejero et al., 2024; Richardson, 1997). Price is a crucial factor in the purchase decision for these consumers (González-Benito & Martos-Partal, 2012; Dick, Jain & Richardson, 1995; Hansen et al., 2006; Sethuraman, 2006; Valls & Montanera, 2025).

Price-sensitive customers prefer retailer brands with low price strategies (Moore & Carpenter, 2006; Valls et al., 2025). The relationship between retailer brands' market share and loyalty exhibits an inverted U-curve: it initially declines due to a lack of trust, increases with perceived quality, and decreases when purchase decisions are primarily based on price (Ailawadi et al., 2008; Cedeño and Ortiz, 2024; González-Benito & Martos-Partal, 2012).

Purchasing behaviour varies according to the risk profile of the product category. Customers prefer big brands for high-risk products (cosmetics, intimate hygiene) and are more open to private labels in lower-risk categories (household products, food) (Barrios et al., 2024; Chaudhuri, 2000; Kapferer & Laurent, 1985).

2.7. Waiting Times

Waiting times cause dissatisfaction and can negatively influence customer behaviour (Hui et al., 1997; Katz et al., 1991; Sendekie et al., 2024). Proper management of waiting times is crucial as it can have a positive impact on customer satisfaction. Retailers invest resources to save time in services such as fast checkout, which influences the choice of retailer (Agrawal & Mittal, 2024; Bielen & Demoulin, 2007; Lambert, 1979).

Variables related to satisfaction with the store environment refer to the degree to which the characteristics of the place where the service is provided are made tangible and play a relevant role in consumer perception (Brady & Cronin, 2001; Mendoza et al., 2024).

2.8. Store-Related

- **Shop Location:** The distance that consumers must travel to reach a shop is a fundamental criterion in their selection of a store and the subsequent evaluation of the total cost of shopping (Arnold et al., 1983; Bell et al., 1998; Kahn & Schmittkeine, 1989; Meyer-Waarden, 2007). Reducing travel time and maximising shopping opportunities for consumers is a key benefit of proximity (Noble et al., 2006). Furthermore, the geographical proximity of the store to the consumer has been shown to positively influence the duration of the customer relationship and customer satisfaction (Lumbre et al., 2024; Meyer-Waarden, 2007).
- **Accessibility and Waiting Areas:** For specific segments of the target public, certain shop attributes, such as automatic doors, parking, lifts and ramps, can be determinative in the choice of the regular retailer (Beisel, 1993; Füller & Matzler, 2008). The significance of accessibility in shopping behaviour associated with high product consumption has been demonstrated by numerous scholars (Becerra & Muñoz, 2024; Bell et al., 1998; Cortiñas et al., 2000; González-Benito, 2001; González-Benito & González-Benito, 2005). The implementation of measures such as designated waiting areas, cafeterias in proximity to the point of payment, effective shift management, and streamlined checkouts can effectively transform waiting time into a positive customer experience (Prasanna, 2024). Other factors that contribute to positive customer experience include designated spaces for mothers with prams and areas for children, which facilitate the shopping experience and generate satisfaction among these segments.
- **Shop atmosphere** is another key factor. The physical attributes of the shop significantly influence the purchase decision (Kotler, 1973; Martínez-Ruiz et al., 2012). A pleasant atmosphere has been shown to increase time spent in the shop, while an unpleasant atmosphere has been shown to reduce it (Donovan et al., 1994). The evaluation of shop atmosphere affects the consumer's perception of value and purchase intention (Grewal et al., 2003; Ramírez et al., 2024).
- **Shop Image:** The store image, influenced by the combination of national brands, private labels and the shop as a brand, affects consumer behaviour (Dawar & Parker, 1994; Dodds et al., 1991; Rao & Monroe, 1989). The evaluation of a shop is based on quality, service, effort and price, generating perceived value that can influence consumer satisfaction and loyalty (Arce et al., 2025; Grewal et al., 2004).

The group of variables related to shop operations includes:

- **Opening hours:** The extension of such hours has been demonstrated to engender consumer satisfaction, due to the perception of convenience (Al-Awadi, 2002; González-Benito & González-Benito, 2005; Martínez-Ruiz et al., 2012). The regulation of business hours is a practice observed in numerous countries. In Spain, Law 1/2004 governs business hours with the objective of promoting competition, enhancing efficiency in retail distribution and facilitating reconciliation between work and family life for retail personnel.
- **Card payment:** The utilisation of credit cards and their digital equivalents, particularly among younger demographics, is a salient factor in this regard. This facilitates a higher volume of purchases, decreases the number of defaults and provides ease of payment (Zandi, 2013). The ease of this transaction has been shown to positively impact consumer satisfaction (Salas Rubio et al., 2024).

The final environment-related variable under consideration is multi-channel presence, with particular emphasis on internet presence.

Internet presence: The multi-channel strategy, encompassing physical stores, catalogues and the internet, has been demonstrated to foster customer loyalty through satisfaction. The integration of diverse channels fosters a more extensive array of customer services (Bucklin et al., 1996; Cassab & MacLachlan, 2009; Cusme & Guijarro, 2024). The establishment of an internet presence necessitates a strategic vision, the allocation of resources, and a commitment to technological investment (The Standard, 2000). Multichannel competition has been shown to engender a sense of urgency among physical and virtual shops (Dholakia et al., 2005; Cassab & MacLachlan, 2009; Brown & Dant, 2014; Uribe, 2024). The multi-channel strategy is positively valued by consumers and has a significant impact on customer satisfaction (Yi, 1990). Consumers who utilise multiple channels typically anticipate superior quality and a more extensive range of services (López-Rodríguez et al., 2024; Maity & Dass, 2014). Furthermore, retailers demonstrate heightened brand loyalty in the presence of multi-channel strategies (Brown & Dant, 2014; Cassab & MacLachlan, 2009; López-Rodríguez et al., 2024).

Variables associated with satisfaction with the outcome are defined as the consumer's evaluation of the outcome of the act of service (Brady & Cronin, 2001). These variables are in turn directly related to expectations and quality.

3. The Use of the Customer Database

Retailers endeavour to optimise the relationship with customers. Customer databases should serve as repositories of unique customer information, accessible to all members of staff and instrumental in sustaining customer relationships or facilitating the sale of products or services. The information should include socio-demographic data, transactions, products, financial profile, competition, commercial and relational actions, contacts, satisfaction and other data of interest (Chiesa, 2005). The concept of CRM (Customer Relationship Management) can be defined as the process of fostering customer loyalty and cultivating relationships (Ceseña & Chávez, 2024; Dorotic et al., 2011; Mithas et al., 2005). Loyalty-focused actions have the potential to generate a wealth of information that can be utilised to refine marketing efforts (Berman, 2006; Kumar & Shah, 2004; Sánchez & Cedeño, 2024).

The foundation of loyalty programmes is the principle of reinforcement, where rewarded behaviours are likely to be repeated (Bridson et al., 2008; Quintero & Romero, 2024). The main objective is to reward and encourage loyal consumer behaviour (Dorotic et al., 2011; Sharp & Sharp, 1997). The fundamental design principles of such programmes include structural integrity, longitudinal orientation, the provision of rewards, and continuous adaptation (Berman, 2006; Blattberg et al., 2008; Leenheer et al., 2007; Moncho, 2024; Stone et al., 2004).

3.1. Key Elements of Loyalty Schemes

- **Programme structure:** The structure of a loyalty programme includes rewards and consumer retention (Blattberg et al., 2008; Quintero & Romero, 2024). Rewards can be monetary or non-monetary and should be allocated according to the value consumers bring to the firm (Kumar & Shah, 2004; Leenheer et al., 2007; Quintero & Romero, 2024). Direct rewards, such as discounts and free products, are preferred to indirect rewards, such as preferential treatment (Roehm et al., 2002; Dorotic et al., 2011).
- **Influence Mechanisms:** Loyalty programmes exert influence over consumer behaviour through three primary mechanisms: point accumulation, rewarded behaviour and tailored marketing (Blattberg et al., 2008; Dorotic et al., 2011). The accumulation of points functions as a pressure mechanism, binding the member more to the earning of points and leading them to make additional purchases (Taylor & Neslin, 2003; Kivetz et al., 2006). The concept of rewarded behaviour has been demonstrated to reinforce brand attachment (Taylor & Neslin, 2003; Palmatier et al., 2009; Hussain et al., 2024).
- **Benefits:** Loyalty programme benefits can be categorised as either hard or soft benefits. Hard benefits include financial incentives such as discounts and complimentary products, while soft benefits encompass preferential treatment and exclusive communication initiatives (Barlow, 1996; Capizzi & Ferguson, 2005; Wagan & Sidra, 2025). Soft benefits are emotionally oriented and have no implicit monetary value (Barlow & Harris, 2000). A combination of both types of benefit is recommended to build loyalty (Barlow, 1995; Phillips Melancon et al., 2010; Wagan & Sidra, 2025).
- **Partner Business Programmes:** Loyalty programmes can include partnerships with other businesses, allowing members to earn or redeem points at complementary partners (Blattberg et al., 2008; Lemon & von Wangenheim, 2009). The management of these partnerships can be undertaken by an external entity specialising in such operations (Dorotic et al., 2011).

Loyalty manifests as either behavioural, evidenced through repeat purchases, or attitudinal, underpinned by emotional commitment (Bustos-Reyes & González-Benito, 2008; Romero Borre et al., 2024). Loyalty programmes have the capacity to establish barriers of an economic nature, for example in the form of discounts, as well as of a psychological nature, including recognition and a sense of belonging (Mimouni-Chaabane and Volle, 2010). The psychological barriers, being inherently subjective and non-quantifiable, have long-term effects (Arias and Báscones, 2024; Hallberg, 2004; Kim et al., 2009).

Despite reservations concerning the viability of such programmes within the context of retail markets, the sustained engagement of consumers indicates their continued relevance (Capizzi & Ferguson, 2005; García et al., 2024). Point-based programmes have been demonstrated to increase the frequency of purchases and generate emotional commitment (Kivetz et al., 2006; Nunes & Drèze, 2006; Quintero & Romero, 2024). However, it has been demonstrated that market saturation can compromise their effectiveness (Kopalle & Neslin, 2003; Magi, 2003).

The decision of a consumer to participate in a loyalty programme is contingent upon the effort required to obtain the anticipated benefits (Kivetz & Simonson, 2003). Research indicates that large buyers and those demonstrating high loyalty to the supplier are the first to adopt such programmes (Allaway et al., 2003; Leenheer et al., 2007).

The benefits of loyalty programmes can be categorised as utilitarian (e.g. savings, gifts), hedonic (e.g. personalised treatment) and symbolic (e.g. social status) (Dorotic et al., 2011). However, it has been demonstrated that market saturation can reduce the effectiveness of such programmes (Kopalle & Neslin, 2003; Magi, 2003).

In general, members of loyalty programmes exhibit higher levels of loyal behaviour and demonstrate a greater propensity to forgive minor infractions (Gavinho et al., 2024; Gómez et al., 2006; Magi, 2003; Mauri, 2003; Meyer-Waarden, 2008; Smith et al., 2003).

The effect of the variables on customer satisfaction and loyalty varies according to the store format. The most common store formats are supermarkets, hypermarkets and neighbourhood stores (Bustos-Reyes & González-Benito, 2008; Miranda et al., 2024; Noble et al., 2006). The dermocosmetics category

was selected for this study due to its high perceived value and the similarity in the products offered in different store formats.

The different store formats are related to different types of shopping situations and benefits sought by the consumer (Arrondo et al., 2002; Ehrenberg et al., 2004; Morganosky & Cude, 2000; Solgaard & Hansen, 2003). The consumer's attitude towards each format is influenced by the context of purchase (Bustos-Reyes & González-Benito, 2008; Miranda et al., 2024).

A low degree of differentiation between stores of the same format or between different formats can produce loyalty behaviour based on convenience, store attributes, functionality and economic factors (Andrade & Sánchez, 2025; Cortiñas et al., 2000; González-Benito, 2001; González-Benito and González-Benito, 2005).

The application of the aforementioned variables to a uniform store format has been demonstrated to influence the generation of value for the customer, thereby engendering satisfaction and loyalty (Bustos-Reyes & González-Benito, 2008). The variables can be regulated by the store format, since the consumer perceives the variables differently depending on the store format and the store in question.

This study aims to analyse the influence of all the variables according to the most widespread store formats (supermarkets, hypermarkets and neighbourhood stores). To this end, an empirical analysis and a comparison of the effect between the variables within a format and between the three selected formats will be carried out

4. Proposal of a General Model and Hypotheses

As demonstrated in the preceding sections, the importance of loyalty for organisations has been highlighted. For a customer to be loyal, it is imperative that they derive satisfaction from the products or services received. This satisfaction is contingent upon the customer perceiving value in the products or services. A number of variables have been identified as influencing customer satisfaction, such as customer service, personal treatment, responsiveness to problems, variety of services, product availability, information provided, order tracking, product quality, price, promotions, retailer brand, waiting times, shop format, ease of access, shop atmosphere, shop image, opening hours, card payment, use of databases and CRM, and loyalty programmes (Bloemer & Kasperl, 1996; Homburg & Giering, 2001; Ordóñez et al., 2023).

The classification of the variables has been undertaken using Brady and Cronin's (2001) three dimensions of service quality: interaction quality, environmental quality, and outcome quality. These dimensions are divided into several sub-dimensions:

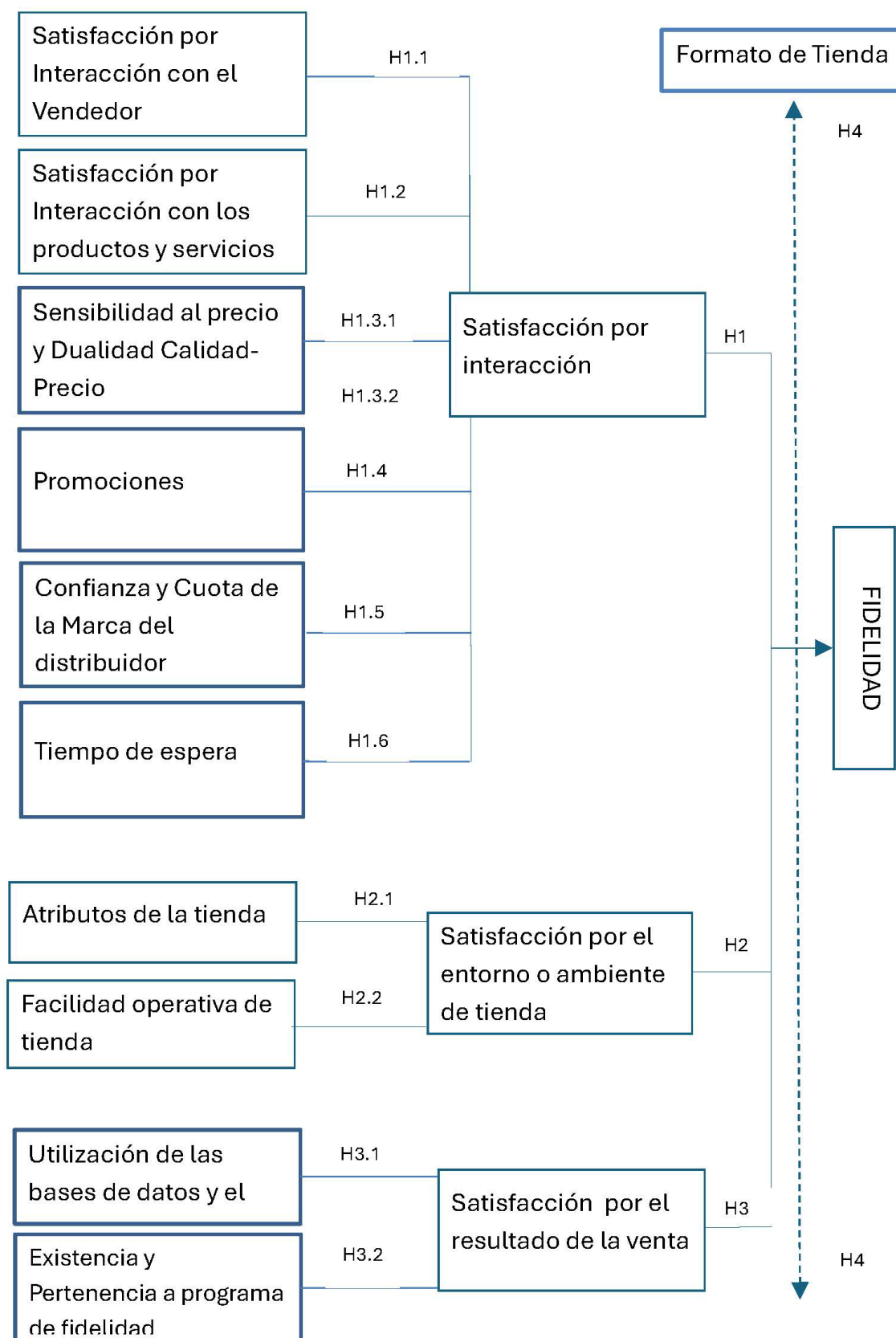
- Quality of interaction: Relationship between the consumer and the service provided.
- Quality of the environment: Tangible characteristics of the place where the service is provided.
- Outcome quality: Consumer evaluation of the resultant service experience.

In accordance with this framework, the analysis of fidelity will be conducted by addressing the following aspects:

- The use of all the variables analysed by different authors and their order.
- To study the effect of the variables on the consumer as a whole.
- To analyse the variables in the three most common shop formats: hypermarkets, supermarkets and neighbourhood shops.
- To ascertain the effect of the variables on the consumer in each format.

The proposed general model is shown in Figure 1, where the relationships between the variables and consumer loyalty are visualised.

Figure 1. General model



Source: Carvajal-Zaera & Domínguez de la Concha-Castañeda (2015).

5. Methodology

In the context of our research endeavours, we have opted for the use of qualitative methods, which allow us to deal with the complexity and evolution of variables, and to use flexible and adaptable methods that are suitable for changing contexts (Wimmer & Dominick, 1996).

This approach enables the identification of themes and concepts within the data collected, thereby generating theoretical or practical explanations (Rubin & Rubin, 1995). These explanations are derived through various methods, including recording, observation, interviews, and interview documentation (Fernández, 2006; Kahike et al., 2024; Miles & Huberman, 1994).

5.1. Selection and Application of the Qualitative Research Technique

The present study was conducted in the form of a focus group, convened in a meeting room at the Centro de Estudios Garrigues in Madrid that had been prepared for the purpose of holding focus groups. The group comprised ten experts in the distribution and consumer loyalty sector and was led by a moderator specialising in this type of technique. The discussion group continued for a period of three hours, during which both video and audio recordings were made, in addition to notes being taken by the assistant moderator. In gratitude for their involvement in the focus group, each participant was presented with a token of appreciation.

The development of this technique, when carried out in a pleasant and relaxed context, made it possible to obtain a variety of opinions and points of view (Hill, 2001), which were recorded.

In order to ensure the rigour of our qualitative analysis, it is necessary to adhere to a systematic approach that encompasses the following steps: collection, transcription, coding, and integration of information (Álvarez-Gayou, 2005; Fernández, 2006; Miles & Huberman, 1994; Rubin & Rubin, 1995). The subsequent section will provide a detailed exposition of this methodology.

5.1.1 Information Acquisition

The acquisition of information through data collection in the discussion group involved addressing the following elements:

- Selection of participants: Ten experts in the field of consumer loyalty and commercial distribution were selected, drawn from multinational and private companies as well as universities.
- Preparation of topics: Semantic units were defined, and general questions were formulated to capture motivations and experiences.
- Development of the questions to be posed: These included both open-ended and reflective questions, as well as closed and guided ones.
- Organisation of the meeting: Appointments were scheduled at the Garrigues Study Centre in Madrid during lunchtime, providing a pleasant and relaxed atmosphere with typical Andalusian products.
- Execution of the group: This encompassed the phases of welcoming the participants, explaining the event, collecting opinions, distributing visual materials and presenting gifts.

5.1.2 Gathering and Organising the Information

This phase involved gathering, transcribing and organising the information using both technical and manual means, both to gather the information through video and audio recording and handwritten notes, and to manually transcribe the video and audio.

This phase culminated in the preparation of the Atlas.ti software and the incorporation of the transcription for analysis.

5.1.3 Information Coding and Integration of Qualitative Information

The process of coding involves the classification of information into categories that concentrate similar ideas and concepts. This is achieved through the implementation of three steps: coding, semantic classification and flow creation in the Atlas.ti software.

The categories obtained are integrated with the theoretical foundations of the research, through the analysis of associations and the drawing of conclusions.

6. Qualitative Analysis Result

To analyse the results, we must show the codes chosen (48 codes) and the number of times they have been used (Table 1).

Table 1. Repetition report of the codes created.

NO.	CODES	REPEAT
40	related to product and service	30
25	national brand	16
30	price	13
38	related to the seller	13
21	hyper	11
22	information and recommendation	11
36	loyalty programme	11
41	shop-related	11
18	fidelity	10
37	promotion	10
32	speciality product	9
2	customer service	7
26	multichannel	7
39	operationally related	7
46	corner shop	7
3	shop atmosphere	6
4	DB and CRM	6
5	product quality	6
13	availability of appropriate assortment	6
44	super	6
14	duality quality-price	5
20	shop format	5
23	location	5
45	waiting time	5
47	specialised shop	5
6	responsiveness to problems	3
7	proximity	3
17	ease of access and specialised areas	3
24	distributor brand	3
8	economic cycle	2
9	shopping convenience	2
10	body worship and spending on aesthetics	2
11	mistrust	2
12	difference	2
27	no customer service	2
28	no difference	2
29	by prescription	2
34	product not very specialised	2
35	low risk product	2
1	ample time	1
15	events	1

16	exclusivity	1
19	brand loyalty	1
31	high fidelity product	1
33	product low fidelity	1
42	YES (Interaction Satisfaction)	1
43	SR (Satisfaction by Result)	1
48	personal attention	1
TOTAL:		269

Source: Own elaboration, 2024.

The table comprises three distinct columns: the numbering of the codes, the nomenclature of the codes, and the number of repetitions of each code in the transcript. The creation of forty-eight codes was undertaken, and calculations were subsequently made relating the codes to the variables of satisfaction by interaction (SI), satisfaction by environment (SE) and satisfaction by outcome (SR). These calculations were facilitated by the data presented in table 5.1. The results of these calculations are presented in table 2.

Table 2. Calculation table on repetition report of the created codes.

% of Code Quantity	Number of Codes	VARIABLE	total repetition	% of total repetition	average repetition
31%	15,0	YES	138	51,3%	9,2
21%	10,0	SE	53	19,7%	5,3
4%	2,0	SR	17	6,3%	8,5
56%	27,0	TOTALS	208	77,3%	7,7

Source: Own elaboration, 2024.

Of the total codes created, 56% are related to the interaction satisfaction (IS), environment satisfaction (ES) and outcome satisfaction (SR) variables. The remaining 44% of codes do not correspond to the constructs analysed, including loyalty (dependent variable) and shop format (moderating variable).

Of the total number of repetitions of the codes, 77.3% correspond to the constructs SI, SE and SR, with greater weight on SI. This indicates that 56% of the explanatory codes account for 77% of the repetitions. The average number of repetitions of the codes related to the variables is 7.7, with SI and SR above this average.

A similar analysis of the keywords found in the transcript will be carried out, ordered by frequency, as shown in table 3.

Table 3. Repetition report of the words found.

WORDS	TOTAL	PARTICIP. %
related to product and service	951	11,04%
national brand	586	6,80%
related to the seller	494	5,73%
price	459	5,33%
promotion	441	5,12%
hyper	339	3,93%
information and recommendation	323	3,75%
loyalty programme	318	3,69%
customer service	295	3,42%

speciality product	283	3,28%
shop-related	275	3,19%
waiting time	259	3,01%
super	239	2,77%
fidelity	224	2,60%
corner shop	221	2,56%
availability of appropriate assortment	206	2,39%
shop atmosphere	180	2,09%
DB and CRM	179	2,08%
specialised shop	175	2,03%
operationally related	168	1,95%
responsiveness to problems	167	1,94%
multichannel	154	1,79%
shop format	145	1,68%
location	145	1,68%
duality quality-price	124	1,44%
product quality	111	1,29%
product not very specialised	101	1,17%
business cycle	98	1,14%
body worship and spending on aesthetics	98	1,14%
distributor brand	92	1,07%
no difference	88	1,02%
difference	80	0,93%
no customer service	79	0,92%
ease of access and specialised areas	61	0,71%
YES (Interaction Satisfaction)	48	0,56%
SR (Satisfaction by Result)	48	0,56%
low risk product	45	0,52%
events	41	0,48%
exclusivity	41	0,48%
proximity	37	0,43%
personal attention	36	0,42%
mistrust	34	0,39%
shopping convenience	33	0,38%
by prescription	31	0,36%
product low fidelity	20	0,23%
high fidelity product	18	0,21%
brand loyalty	16	0,19%
ample time	12	0,14%
TOTAL	8618	100,00%

Source: Own elaboration, 2024.

As illustrated in Table 3, the data is divided into three distinct columns: 'Keywords', 'Word Count', and 'Weight of Each Word'. The weight of each word is calculated with respect to the total number of words in the transcript. When considering the words that account for up to 80% of the transcript, the following observations can be made:

- SR: 100% of the variables studied appear.
- YES: 78.57% of the variables appear.
- SE: 55.56% of the variables appear, below the average of 72%.

This finding suggests that most of the words employed are predominantly associated with SR, followed by SI, and, at below-average levels, SE. Utilising the 48 codes and the data presented in Table 3, analogous calculations were conducted relating the codes to the variables SI, SE and SR (see Table 4).

Table 4. Table of calculations on the report of repetition of words found.

% of Code Quantity	Number of Codes	VARIABLE	total repetition	% of total repetition	average repetition
31%	15,0	YES	4533	52,6%	302,2
21%	10,0	SE	1646	19,1%	164,6
4%	2,0	SR	503	5,8%	251,5
56%	27,0	TOTALS	6682	77,5%	239,4

Source: Own elaboration, 2024.

As illustrated in Table 4, 56% of the generated codes are associated with the satisfaction indices with interaction (SI), satisfaction with the environment (SE) and satisfaction with results (SR). Of the total number of repetitions of the codes, 77.5% correspond to these variables, with a greater weight in SI.

The average number of repetitions is highest in SI (302.2), followed by SR (251.5), while SE (164.6) is below the average number of repetitions of the variable-related codes, which is 239.4. Consequently, SI and SR are above this average.

6.2. Results of the Qualitative Analysis: Questions Prioritisation Report

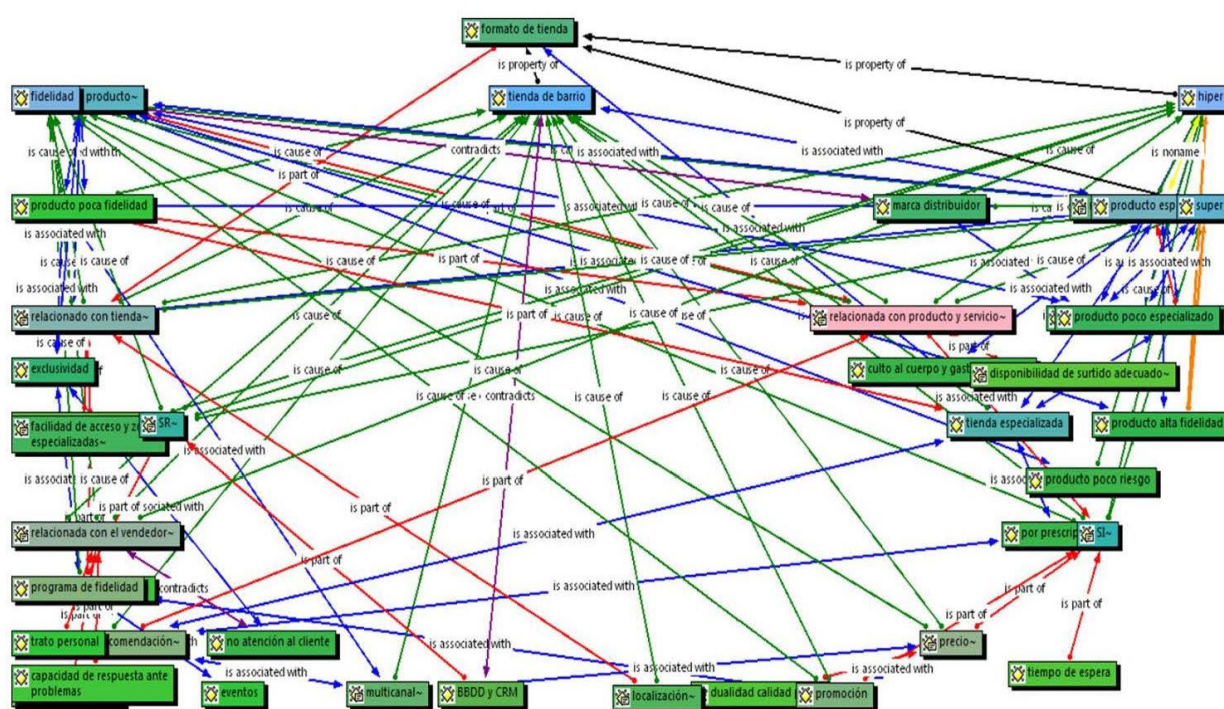
For each question, the degree of importance of the variables was extracted, ordering them from highest to lowest. The resulting hierarchy is as follows:

- Interaction Satisfaction (IS) Variables: The most significant variables are the following: salesperson-related, product and service, price and promotion. The variables 'waiting time' and 'dealer brand' were not considered.
- The Environment Satisfaction (SE) Variables: The shop and operational variables were found to be of similar importance, while the multi-channel variable was not considered.
- Outcome Satisfaction (OSS) variables: The DB and CRM variables, as well as the loyalty programme, were found to be of similar importance.
- Importance of IS, SE and SR: Satisfaction with the interaction is the most important, followed by satisfaction with the outcome and finally satisfaction with the environment.

6.3. Qualitative Analysis Outcome: Report of Codes and their Linkages

The results obtained from the Atlas.ti software on the links between codes and their relationship were obtained and reviewed, with this analysis being carried out for each question. The following figure presents the links and relationships that exist in the set of variables.

Figure 2. Existing linkages and relationships in the total number of variables



Source: Own elaboration, 2024.

7. Conclusions

The following are the conclusions drawn from the focus group of distribution loyalty experts.

7.1. Significance of satisfaction constructs

The most repeated words and codes in the transcript are related to satisfaction with the interaction, satisfaction with the environment and satisfaction with the result, representing half of the content of the keywords and codes. This finding suggests that these constructs play a pivotal role in fostering customer loyalty. The variables highlighted by the attendees include customer service, product, brand, advice, product innovations, loyalty programme and price.

In relative terms, satisfaction with the outcome is the most repeated variable, followed by satisfaction with interaction and, finally, satisfaction with the environment. However, when the attendees were asked directly about the hierarchical importance of the constructs, satisfaction with interaction was considered the most important, followed by satisfaction with the outcome and, finally, satisfaction with the environment. This contradiction may be attributed to consumers' conscious appreciation of interaction, while subconsciously prioritising the result.

A further comparison of hypermarkets and neighbourhood shops, and supermarkets and neighbourhood shops, reveals that satisfaction with the result is the only construct that stands out. This is attributable to the extensive range of after-sales actions observed in all three formats. In the comparison between supermarkets and hypermarkets, no significant difference was found due to the similarity in the type of purchase and customer behaviour. The hierarchical structure of the variables is delineated as follows:

- Satisfaction by Interaction: 1st Salesperson, 2nd Product and service, 3rd Price, 4th Promotion, 5th Waiting time and distributor's brand (not considered).
- Satisfaction with the Environment: Variables related to the shop and its operations are of similar importance, but the multichannel variable is not considered.
- Satisfaction with the Result: The database, CRM and loyalty programme variables are all considered to be of equal importance.

The following essay will explore the links between concepts and variables.

- Economic Cycle and Aesthetics Spending: The economic cycle exerts a significant influence on the demand for dermo-cosmetics, manifesting in the emergence of a greater number of specialist businesses during periods of economic downturn.
- Exclusivity and Loyalty: Exclusivity in dermo-cosmetics events has been demonstrated to influence customer loyalty.
- Proximity and location: Proximity and ease of access to the establishment have been shown to generate loyalty (Noble et al., 2006; Meyer-Waarden, 2007).
- Private label: In the context of dermo-cosmetics, private label has been found to engender distrust, with customers expressing a preference for national or international brands (Kapferer and Laurent, 1985; Chaudhuri, 2000).
- The prescription of dermo-cosmetic products has been shown to predispose patients to repeat purchases due to the trust generated.
- CRM and Loyalty Programmes: Personalised customer relationships have been linked to the use and maintenance of loyalty programmes (Dorotic, et al., 2011; Mela et al., 1997; Meyer-Waarden, 2007; Ramesh, 2013).
- Internet use: The Internet is primarily utilised for information gathering prior to purchase, especially on specialised blogs.

7.2. Conclusions Drawn from the Results of the Qualitative Analysis

The results of the qualitative analysis demonstrate that all the variables studied have a significant impact on customer satisfaction and loyalty. The variables of promotion, waiting time and distributor brand were found to be of least relevance. Satisfaction with the outcome emerges as the paramount concern for customers, superseded only by satisfaction with the interaction. A comparison of store formats reveals that satisfaction with the outcome is particularly salient for neighbourhood stores when contrasted with supermarkets and hypermarkets. However, no statistically significant disparities emerge between supermarkets and hypermarkets.

Overall satisfaction is defined as a desirable outcome that emerges from meeting the minimum requirements that customers expect, in addition to receiving additional factors of satisfaction. These factors must be tailored to the individual consumer to be effective. It is imperative that the experience is personalised, evoking positive emotions and fostering loyalty, thereby facilitating more effective and enduring marketing communication. The objective of a loyalty programme is to identify the niche of the target audience, the product or service, and the elements to construct that experience that appeals to the emotions of the latter neurally or psychologically. The question that arises is how this can be achieved. The crux of this endeavour lies in offering members a sense of being part of a bespoke experience. The target audience is to be segmented, and products or services are to be sold on demand, rather than on supply.

8. Acknowledgements

This text has been produced as part of a CONCILIUM (931.791) project at the Complutense University of Madrid, entitled 'Validación de modelos de comunicación, empresa, redes sociales y género' (Validation of models of communication, business, social media and gender).

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