

'Consumer Self-Concept and Store Loyalty' Effecting Shopping Behavior

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Abstract

Review Article

Research is the proven concept justifying with the application of quantifiable methods in the specific case of Kurdistan region. Consumer self-concept and store loyalty is the base concept in this study where the objectives set are to understand the consumer self-concept in the retailing industry, to know the importance of store loyalty for establishing the successful business and to measure the effect of consumer self-concept and store loyalty on shopping behavior. Extensive literature has given the roadmap to understand that how much consumer self-concept and how much is store loyalty gets important when it comes on analyzing shopping behavior. The three dimensions get measured using a structured survey questionnaire with the sample size of 686 respondents. The conceptual model developed has given two hypotheses as consumer self-concept has the positive impact on shopping behavior and store loyalty has stronger effect on shopping behavior. Data analyzed using SPSS 23 with statistical tests one sample T-test and regression analysis. Study concluded that the consumer self-concept and store loyalty both are important for a consumer when it comes on understanding shopping behavior. Though comparatively the store loyalty plays more important compared to consumer self-concept in shopping. Here in this specific case of Kurdistan region, consumers are more concern about the store where they like to go and where they feel are loyal to have shopping instead of their own concept about themselves.

Keywords: Consumer, self-concept, loyalty, shopping behavior, retail.

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INTRODUCTION

Researchers have investigated the opportunity as one's self-concept is now not in simple terms an alone construct (e.g. the true self), but, rather, may additionally stand multidimensional, animal comprised of more than a few manifestations about the interest. Hypothesized dosage about the part past the actual interest (how some certainly perceives himself) includes: the perfect self, or what a man or woman would kind of according to perceive himself; the social self, yet how many certain thinks others perceives himself; the perfect social self, then how many an unaccompanied would kind of others in accordance with discover himself; the predicted self, yet an image about the part someplace between the real or perfect self-interest; and the situational self, and an individual's self-image within a specific situation [1]. Empirical evidence investigating the affect over congruence of a product's photo then the quite a number dimension over the self-interest concerning consumer choice has been mixed. The relationship in real self-image yet production photo agreement or ensuing purchaser desire among want about these merchandise has been well supported. The affinity in ideal self-image yet manufacture photo congruity or ensuing purchaser

choice in desire on these products has been usually supported [2]. The kinship into communal self-image then product photograph resemblance then resulting client choice into prefer about those products has now not been sharply supported. The alliance of ideal conventional self-image and production photograph likeness or resulting patron desire among desire of these products has been somewhat supported. Nevertheless, it is vital after be aware so much so is pilot evidence so much supports the concept so much the part execute stay manifested amongst various dimensions [3]. The have an impact on that it more than one rate over the past has of research regarding the self-necessitates that multiple research remain done as focal point of unique degree of the self-interest earlier than somebody explicit appreciation over the consequences as one's self do bear concerning client attitudes then behaviors may be more completely realized [4].

Due in imitation of the honor and value up to expectation an singular locations of one's self-concept, researchers hold terminated to that amount individuals intention show off sizeable pains among maintaining then enhancing one's self-concept [5]. Specifically, these authors argue up to expectation patron attitudes

then behaviors desire stay directed toward protecting and improving one's self-concept. Each about the over studies targeted of the kinship within consumers' attitudes yet behaviors as much she utter after client purchasing and loyalty attitude yet behaviors. The underlying finishing is as buyers desire pray according to encompass themselves including objects and conventional precise retail corporations up to expectation are congruent along theirs very own part ideas into an effort according to bolster their self-concepts. The result is so consumer's pleasure chooses to buy objects or to familiar retail stores together with as that execute identify. The groundwork about this identification is the level of perceived congruency in factors over an external objective and retail shop yet one's own self-concept. Therefore, customers may also attach themselves in accordance with external elements between their efforts in imitation of maintain their self-concepts [6]. Much regarding the previous writing over self-identification has been centered of production identification then the nature of attachments yet relationships within consumers or secures merchandise.

Many researchers' bear emphasized the function so much cost plays into creating and sustaining consumer loyalty. In dense cases, researchers hold conceptualized worth as much an end result of consumers' cognitive assessments regarding perceived tradeoffs among benefits or costs [7]. A pattern concerning preceding definitions on virtue up to expectation explain this conceptualization include: Value is the consumer's average evaluation concerning the enjoyment over a product based about perceptions regarding as is received or as is given. Value of commercial enterprise markets is the perceived price into pecuniary gadgets on the employ of economic, technical, situation and conventional advantages acquired by using a purchaser rigid within exchange for the virtue paid for a product, reception between deliberation the on hand suppliers' choices and prices. Buyers' perceptions regarding charge symbolize a tradeoff among the characteristic and advantages that pick out between the productions relative in conformity with the divorce they become aware of via paying the price. Customer price stated by Tepeci [8], is demand perceived quality ordinary because the supporter value about thy product. One commonality among these definitions concerning virtue is the notion to that amount the perceived quality then assistance regarding a manufacture types the groundwork about a consumer's grasp of benefits received through purchasing yet eating a product.

Literature Review

A glamor on researchers hold investigated the thinking so many people strive to create then sustain a self-identity. These researchers hold investigated the sight to that amount such is supreme because of human beings in conformity with seize a experience about anybody he are so individuals [9]. This admission has

guided the conceptualization of self-concept theory. Authors have proposed a number of definitions about one's self-concept, but are in common settlement in the foundation about one's self-concept of so it helps individuals after define themselves as like wonderful objects and subjects. Author is normally referred after as like the founding father about self-concept theory. He proposes that, "... a man's interest is quantities regarding whole up to expectation she execute call his, now not solely his physique or psychological powers, but his clothes yet his house..." This implies up to expectation one's try of one's self-interest extends past his/her non-public animal then consists of heaven or other external elements. Researcher conceptualize self-concept as such relates in conformity with the interest as, "The self is as certain is aware of, one's attitudes, feelings, perceptions, yet critiques over one's interest as much an object." The authors argue so much one's part concept is extremely precious in conformity with a singular then should lie "safe-guarded" and in accordance with keep done "still greater valuable". Study offers a comparable consider of the conceptualization concerning self-concept. The author defines self-concept as weight, "... the totality of individuals' ideas or feelings base mention in conformity with themselves as subjects as like well as like objects." Thus, one's self-concept is an individual's appreciation regarding themselves each namely a "subject" so nicely namely an "object" [10].

Only currently has the value of customer retail keep loyalty raised namely a necessary region regarding advertising and marketing lookup. Research, of particular, stresses the respect regarding analyzing retail loyalty, principally appropriate according to the reality so much customers are finding such more and more tough after characterize in the retail shop or the retailer's manufacturers so are offered. At the morale on patron retail loyalty is the relationships so may keep hooked up into buyers and retail firms. Similar in accordance with the worth over the advent of profound relationships between consumers or brands of method because of the formation on customer company loyalty in imitation of receive location, researchers endorse up to expectation certain relationships should inhabit of customers or retail establishments among rule because of customer retail loyalty in accordance with come up. Such relationships execute affect the mindset regarding consumers, resulting of a better kinsman preference in imitation of store at one retail store upon another. Customer manufacturer loyalty lookup as much shown so loyalty as is embedded between a consumer's mind-set may stay a tons more desirable predictor of present day then future loyalty behaviors toward a preferred brand [11]. This common power touching on in accordance with the honor of relationships in each purchaser retail loyalty as much well so purchaser manufacturer loyalty emphasizes the honor of developing passionate consumer - retail relationships into method because the form or sustention over patron

retail loyalty Taylor, [12]. Due according to these similarities among researchers anybody focus on customer company loyalty and these researchers whichever center of attention regarding customer retail loyalty, whoever mutually punctuate the importance regarding setting up relationships along shoppers so are primarily based into consumers' attitudes into system according to originate true customers, it study intention outline client retail loyalty as much an development over customer attitudinal loyalty toward brands. Thus, because of this study, purchaser retail loyalty is defined as: A deeply past commitment in accordance with re-patronize a preferred retail establishment consistently of the future, thereby inflicting repeat purchasing at that retail establishment, regardless of situational influences or marketing efforts base the main in accordance with reason switching conduct in conformity with alternative retail establishments [13]. The source regarding certain a "deeply held commitment" is, therefore, based totally into the mindset about the consumer. Several authors accent the honor on consumer loyalty to emerge as embedded into the violent state of one's mindset among method in conformity with attain attitudinal consumer loyalty. Consumer self-concept principle has supported the thought as salvo a consumer identifies along an external thing based totally atop its congruency along one's personal self-concept, below the result desire stand so much the consumer might also recognize affective-based responses in the direction of as external issue.

One vicinity over lookup referring to according to keep picture has slowed considerably among current years, but warrants attention. In tries after better recognize save image, a wide variety concerning authors hold proposed a link within the image of a specific retail shop or the self-image regarding buyers [14]. The cause behind that idea is the deference up to expectation customers would possibly opt for according to shop at retail companies to that amount are useful including and reinforce their very own self-image. Research has been especially interested between the hyperlink among self-image and save image. Dagger, & David [15], says that the center of attention concerning the potent as buyer's brace up specific retail shops so much possess personalities that are square with consumers' pics over themselves. The authors in addition factor to a study performed by way of into who terminated as buyers say manufacturer symbols in conformity with self-concept, then to that amount favored brands have been consistent together with the self-concept, thereby reinforcing it. Results over the study supported the notion as the endeavor about self-image yet save photograph is related to save loyalty. Researcher Gamliel & Herstein [16] has made and tested a path analytical model for shop loyalty. The major focus on the study used to be to look at the similar reputation to shop loyalty: self-concept, store image, geographic loyalty yet socioeconomic status [17]. The mannequin proposed as agreement like have

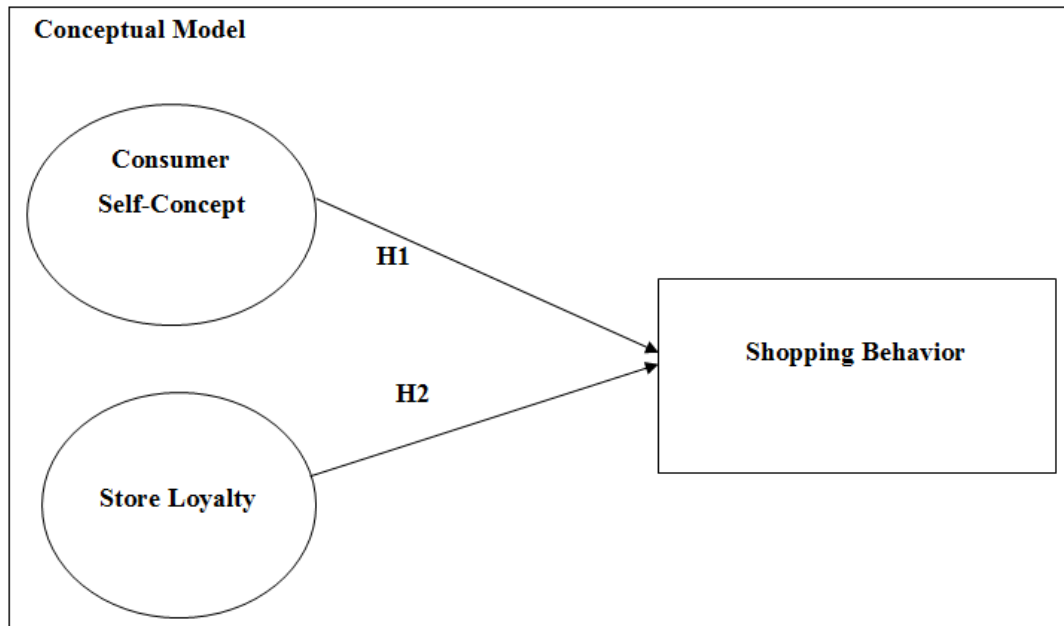
been congruency of a consumer's self-concept yet store image, below that fit would government in conformity with save loyalty. Their findings confirmed up to expectation such a suit within one's self-concept yet store picture born in accordance with functional keep image (images concerning pricing, manufacture variety, then personnel treatment) up to expectation resulted among store loyalty [18]. The main focal point over the instruction by way of was in conformity with advice a model on loyalty behavior based totally of the image of the store [19]. A central factor regarding his management was the dosage according to who a customer's understanding on shop picture matched the shop image over management's understanding regarding customer's keep picture concerning so store. Again, factors after the rating regarding store photo supplied by way of as much that alludes in accordance with shop character then its implications on the honor concerning shop image. Researcher suggests so the basis on a consumer's appreciation concerning a store's photograph is predicated on his/her way of life yet purchasing orientations. Importantly, refers after one's way of life as, "... one's anger regarding living, activities, yet opinions concerning one yet the surroundings among general. In mean words, that is an expression about one's self-concept masking problems certain as much how certain lives, as merchandise some buys, what certain utilizes them, or one's intention respecting them." Therefore, this rating over one's life-style is heavily depended on one's self-concept and self-image. As stated by Chen & Huang [20], the demand bill is now not pilot of nature; such does reinforce the value regarding incorporating one's self-concept and self-image of keep image - save loyalty research. concludes so into rule in imitation of propagate shop loyalty, a customer need to hold a superb assessment over a store's image, or that certain an assessment is predicated, among part, over one's view on one's personal self-concept yet self-image [21].

Research Problem

Researchers among both patron company loyalty and within patron retail loyalty bear studied dynamic experience up to expectation are necessary because of the formation about passionate relationships including consumers [22]. In previous retail studies, vital reputation has been nicely studied. These impressions in conformity with retail loyalty include: trust and commitment, keep image, brand assortment, pride, namely properly so loyalty towards retail salespeople. Since the results about self-concept agreement constructs of the advent on retail store loyalty are over paramount pastime into the contemporary study, the accordant quantity wish discuss anticipated applicable reputation after retail keep loyalty, who is proposed to be penalties on certain resemblance constructs [23]. The advance antecedent, trust, has been furnished including giant proof between the writing so in accordance with its have an effect on over retail store loyalty, whilst the second, commitment

according to manufacturers as a retail keep sells, has been devoted certainly nor attention between the advertising and marketing literature [24]. The specific

problem observed here to understand how much the consumer self-concept and store loyalty are important and it is effecting shopping behavior.



Research Objective

- To understand the consumer self-concept in the retailing industry.
- To know the importance of store loyalty for establishing the successful business.
- To measure the effect of consumer self-concept and store loyalty on shopping behavior.

Research Hypothesis

H1: Consumer self-concept has the positive impact on shopping behavior.

H2: Store loyalty has stronger effect on shopping behavior.

Methodological Process

The research conducted here is mostly based on the data of retail industry from Kurdistan. Secondary data has been played more important role than the primary data, as the understanding of concept is more important to establish the testing. The concept builds up here with a strong literature base to understand the

concept and established with the background of learning of self-concept, store loyalty and shopping behavior. A sample size of 686 respondents collected by simple random sampling method. The theoretical concept is already proven and well established for decades but here it is again to check for the relationship in the specific context of Kurdistan. A structured questionnaire prepared having the three dimensions as discussed and explained in the introduction and literature review part. Further dimension have used the established items to assess dimensions. Different companies of the retail industry have been chosen to get the clarification of concept specifically for knowing the importance of self-concept and store loyalty comparatively effecting shopping behavior. Primary data collected further get analyzed using statistical software SPSS. For the testing of concept to be used one sample T-test is used and for the testing of hypothesis regression analysis is performed.

Data Analysis

Table-1: Reliability Statistics

| Reliability Table | | |
|-------------------------|-----------------|------------------|
| Dimensions | Number of Items | Cronbach's Alpha |
| Self-Concept Items | 38 | 0.684 |
| Store Loyalty Items | 5 | 0.809 |
| Shopping Behavior Items | 31 | 0.792 |

Above presented table 1 is presenting the reliability test result where the self-concept dimension has got 0.684, the store loyalty dimension is 0.809 and

shopping behavior dimension is 0.792, which is good and in acceptable range. So the instrument is validated for its reliability for usage.

Table-2: One sample T- test for Self-Concept

| Test Value = 5 | | | | |
|--|---------|-----|-----------------|-----------------|
| Parameters | t | df | Sig. (2-tailed) | Mean Difference |
| I feel that I am | | | | |
| My confidence in the above assessment of myself is | 5.699 | 685 | .000 | .258 |
| I feel that I am | -25.024 | 685 | .000 | -1.515 |
| My confidence in the above assessment of myself is | .086 | 685 | .931 | .004 |
| I feel that I am | -3.399 | 685 | .001 | -.230 |
| My confidence in the above assessment of myself is | -1.308 | 685 | .191 | -.051 |
| I feel that I am | -8.205 | 685 | .000 | -.423 |
| My confidence in the above assessment of myself is | 6.672 | 685 | .000 | .252 |
| I feel that I am | -17.168 | 685 | .000 | -1.060 |
| My confidence in the above assessment of myself is | 15.203 | 685 | .000 | .526 |
| I feel that I am | 5.676 | 685 | .000 | .273 |
| My confidence in the above assessment of myself is | 2.227 | 685 | .026 | .082 |
| I feel that I am | -17.931 | 685 | .000 | -1.073 |
| My confidence in the above assessment of myself is | 7.477 | 685 | .000 | .379 |
| I feel that I am | -27.818 | 685 | .000 | -1.733 |
| My confidence in the above assessment of myself is | 14.654 | 685 | .000 | .554 |
| I feel that I am | -14.917 | 685 | .000 | -.761 |
| My confidence in the above assessment of myself is | 3.135 | 685 | .002 | .125 |
| I feel that I am | -19.283 | 685 | .000 | -1.165 |
| My confidence in the above assessment of myself is | 10.520 | 685 | .000 | .538 |
| I feel that I am | -19.743 | 685 | .000 | -1.191 |
| My confidence in the above assessment of myself is | 15.400 | 685 | .000 | .754 |
| I feel that I am | -19.282 | 685 | .000 | -1.184 |
| My confidence in the above assessment of myself is | 11.002 | 685 | .000 | .523 |
| I feel that I am | -20.300 | 685 | .000 | -1.208 |
| My confidence in the above assessment of myself is | 16.053 | 685 | .000 | .627 |
| I feel that I am | -20.388 | 685 | .000 | -1.171 |
| My confidence in the above assessment of myself is | 7.621 | 685 | .000 | .366 |
| I feel that I am | -9.760 | 685 | .000 | -.636 |
| My confidence in the above assessment of myself is | 6.278 | 685 | .000 | .315 |
| I feel that I am | -19.866 | 685 | .000 | -1.076 |
| My confidence in the above assessment of myself is | 11.174 | 685 | .000 | .504 |
| I feel that I am | -16.023 | 685 | .000 | -.812 |
| My confidence in the above assessment of myself is | 8.070 | 685 | .000 | .433 |
| I feel that I am | -15.625 | 685 | .000 | -1.071 |
| My confidence in the above assessment of myself is | 3.462 | 685 | .001 | .178 |
| I feel that I am | -51.024 | 685 | .000 | -2.576 |
| My confidence in the above assessment of myself is | -6.942 | 685 | .000 | -.499 |

One sample T-test is performed for self-concept items with the test value 5 and presented in above table 2, where only two items are non-significant, rest thirty six items are highly significant and

acceptable for the study. The test value five is the representation of highly acceptance of concept. For the purpose of study only thirty six items get included and two are discarded.

Table-3: One sample T- test for Store Loyalty

| Test Value = 5 | | | | |
|---|--------|-----|-----------------|-----------------|
| Parameters | t | df | Sig. (2-tailed) | Mean Difference |
| I feel that this store is good | 3.950 | 685 | .000 | .217 |
| I am committed to maintaining my purchasing at this store | -8.695 | 685 | .000 | -.458 |
| This store is a store that I like | 2.610 | 685 | .009 | .101 |
| I plan to maintain my general shopping habits at this store | -7.073 | 685 | .000 | -.294 |
| I am likely to recommend the store to a friend | 8.845 | 685 | .000 | .437 |

Another very important dimension store loyalty get tested using one sample T-test with test value 5, presented in above table 3 which is

representing all five items are highly significant for the acceptance in the study.

Table-4: One sample T- test for Shopping Behavior

| Test Value = 5 | | | | |
|---|---------|-----|-----------------|-----------------|
| Parameters | t | df | Sig. (2-tailed) | Mean Difference |
| The likelihood that I would shop in this store is high | -6.774 | 685 | .000 | -.329 |
| I would be willing to recommend this store to my friends | 4.334 | 685 | .000 | .188 |
| To me, shopping is an adventure | -4.867 | 685 | .000 | -.337 |
| I find shopping stimulating in this store | -12.624 | 685 | .000 | -.660 |
| Shopping here makes me feel like I am in my own universe | 2.340 | 685 | .020 | .125 |
| I think shopping here is a necessary evil | -9.254 | 685 | .000 | -.539 |
| I enjoy shopping here | 4.182 | 685 | .000 | .191 |
| I spend as little time and effort as possible on shopping here | 6.174 | 685 | .000 | .341 |
| I choose to shop at this store that has the best deals at the time | 2.981 | 685 | .003 | .146 |
| I compare what I get for my money in different stores | -1.669 | 685 | .096 | -.099 |
| When I'm in a down mood, I go shop over here to make me feel better | -14.943 | 685 | .000 | -.886 |
| To me, shopping is a way to relieve stress | -2.387 | 685 | .017 | -.127 |
| I shop here when I want to treat myself to something special | -1.857 | 685 | .064 | -.103 |
| I like to shop here because people know me | -20.096 | 685 | .000 | -1.657 |
| I try to know about the sales people of this store closely | -5.606 | 685 | .000 | -.370 |
| I think personal contact with store personnel is important | -20.772 | 685 | .000 | -1.688 |
| I think it is important to be recognized by the store's personnel | -14.795 | 685 | .000 | -1.036 |
| I only shop in this store because I know the staff is friendly | -16.720 | 685 | .000 | -1.130 |
| I like shopping for others because when they feel good I feel good | -3.894 | 685 | .000 | -.290 |
| I enjoy shopping for my friends and family from here | -3.340 | 685 | .001 | -.241 |
| I enjoy shopping at this place to find the perfect gift for someone | -8.211 | 685 | .000 | -.570 |
| I shop here to keep up with the trends | -9.157 | 685 | .000 | -.503 |
| I shop here to keep up with the new fashions | -6.074 | 685 | .000 | -.385 |
| I shop here to see what new products are available | 4.038 | 685 | .000 | .201 |
| For the most part, I shop here when there are sales | -1.129 | 685 | .259 | -.048 |
| I enjoy looking for discounts when I shop here | 8.901 | 685 | .000 | .376 |
| I enjoy hunting for bargains when I shop here | -18.949 | 685 | .000 | -1.195 |
| When I shop smartly here I feel like a winner | -7.541 | 685 | .000 | -.431 |
| When I shop here I take a lot of pride in making smart purchases | -14.837 | 685 | .000 | -.706 |
| Making smart purchases makes me feel good about myself | 6.110 | 685 | .000 | .290 |
| I get a real sense of joy when I make wise purchases at this store | 3.230 | 685 | .001 | .160 |

The table 4, above shows out of thirty one items, only one item is rejected not being significant

with result, except one rest thirty items are accepted for the further study.

Table-5: Regression Analysis for Self Concept and Shopping Behavior

| Model Summary | | | | | | |
|-------------------------------|-------------------|-----------------------------|-------------------|----------------------------|--------|-------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | | |
| 1 | .174 ^a | .030 | .029 | .56828 | | |
| a. Predictors: (Constant), SC | | | | | | |
| ANOVA ^a | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 6.873 | 1 | 6.873 | 21.282 | .000 ^b |
| | Residual | 220.896 | 684 | .323 | | |
| | Total | 227.769 | 685 | | | |
| a. Dependent Variable: SB | | | | | | |
| b. Predictors: (Constant), SC | | | | | | |
| Coefficients ^a | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.847 | .264 | | 22.188 | .000 |
| | SCBI | .259 | .056 | .174 | -4.613 | .000 |
| a. Dependent Variable: SB | | | | | | |

The above presented table 5 is the regression analysis of the study taking self concept as independent variable and shopping behavior as the dependent variable. The table shows the positive relationship with

the beta value of 0.174 which is low but acceptable for this specific case. The value is accepted as it is having a highly significant value that can get accepted and considered in this study.

Table-6: Regression Analysis for Store Loyalty and Shopping Behavior

| Model Summary | | | | | | |
|-------------------------------|-------------------|-----------------------------|-------------------|----------------------------|---------|-------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | | |
| 1 | .496 ^a | .246 | .245 | .50113 | | |
| a. Predictors: (Constant), SL | | | | | | |
| ANOVA ^a | | | | | | |
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 55.998 | 1 | 55.998 | 222.987 | .000 ^b |
| | Residual | 171.771 | 684 | .251 | | |
| | Total | 227.769 | 685 | | | |
| a. Dependent Variable: SB | | | | | | |
| b. Predictors: (Constant), SL | | | | | | |
| Coefficients ^a | | | | | | |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 3.121 | .103 | | 30.255 | .000 |
| | SLBI | .303 | .020 | .496 | 14.933 | .000 |
| a. Dependent Variable: SB | | | | | | |

Another regression analysis is presented in table 6 and shown above which has taken the independent variable store loyalty and the dependent variable shopping behavior. The analysis shows that, there is a very high significant level for the acceptance of the result which has 0.496 the beta value. It is highly

depicting the effect of store loyalty on shopping behavior.

FINDINGS AND CONCLUSION

Based on the data collected to justify the concept and hypothesis formulated the SPSS software used for the purpose of data analysis. Data get analyzed

for two different statistical tests, one sample T-test and another is regression analysis. All analytical results are presented above in data analysis. The one sample T-test performed with the test value 5 for all three dimensions for testing the level of significance for the acceptance of items for the study. The three dimensions checked and analyzed that finds that all are highly significant and important for the study. For the first dimension self-concept only two items removed from study, still thirty six items are well representing the conceptualized idea for the study. The second dimension store loyalty is having only five items and all five items are well accepted with a very high significant value, which further get transformed in the one dimension to get used in further study. The third dimension is shopping behavior, which has thirty items representing the concept constituting together the idea of shopping behavior. Findings of the study are based on the regression analysis performed after the creation of three different dimensions based on the outcome of one sample T-test. The regression is performed to test two hypothesis formulated for this study. The H1 considered that consumer self-concept has the positive impact on shopping behavior, which has been proven as the concept as the regression analysis shows in the above table 5 with the beta value 0.174 where the independent variable is self-concept and the dependent variable is shopping behavior. Another hypothesis H2, store loyalty has stronger effect on shopping behavior tested in the regression analysis as presented in above table 6 where it is clearly visible that the beta value is 0.496, which is much higher and justifies the concept that store loyalty is more important for the consumer for its shopping behavior.

All objectives reached as it was formulated for the research, the first was to understand the consumer self-concept in the retailing industry which has got that hat the consumer feel for their self-concept when they go for shopping but its minimal. The second objective became more crucial for the study, to know the importance of store loyalty for establishing the successful business, which got approved that the store loyalty is one of the most important criteria for shoppers to decide the venue of shopping. The last objective reached which was to measure the effect of consumer self-concept and store loyalty on shopping behavior. It is well explained using the regression table and have presented as table 5 and table 6, where the data is very clearly depicting the outcome. Further this has analyzed and discussed in findings too.

Study concluded here based on above presented analysis and findings that the consumer self-concept and store loyalty both are important for a consumer when it comes on understanding shopping behavior. Though comparatively the store loyalty plays more important compared to consumer self-concept in shopping. Here in this specific case of Kurdistan region, consumers are more concern about the store where they

like to go and where they feel are loyal to have shopping instead of their own concept about themselves. This can be possible because of the culture where people trust each other and most of the business depends on the strength of relationship the business has with the consumer.

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