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# Consumer Loyalty toward Organic Food Retail Stores: Perceived Value and Value Co-creation Behavior

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## Abstract

**Purpose:** Consumers have become more interested in eating organic food in recent decades because of the effect of merchants' advertising. Eating organic food is also shown to strengthen immunity, especially during the recent COVID-19 pandemic. However, consumers may find it more difficult to choose organic food retailers than to purchase conventional goods. This is because of the uncertainty characterizing the process of selecting organic food retailers, despite the growing rivalry across supermarket chains that sell organic goods. This study explores how consumers' perceived image (social responsibility and ability image) of organic food stores affects consumer loyalty. **Research design, data and methodology:** The data for the analysis were collected using Macromill Embrain, an online research service agency. The data were analyzed using SPSS 26 and Smart PLS 4.0. **Results:** Based on structural equation modeling, the findings of the study demonstrate that store image positively impacts store loyalty, and that the mediator (perceived value) affects the relationship between the two variables. **Conclusions:** Organic food stores must understand consumers to improve store loyalty. Efforts such as providing a user community that enables joint behavior by sharing experiences among customers or launching campaigns to improve consumers' perceived brand identity can increase store loyalty.

**Keywords :** Organic Food Retail Store, Retail Store Image, Perceived Value, Retail Store Loyalty, Value Co-creation Behavior

**JEL Classification Code :** D91, M31, Q13

## 1. Introduction

Consumer demand and the market size for organic food have been rapidly growing over the past few decades (Hwang & Chung, 2019). The world's average annual growth rate of organic goods sales surpassed 11% in 2020, and the demand for organic food is expected to keep increasing in the future (Eberle et al., 2022). This global trend in organic food is also found in South Korea. This trend stems from the consumer tendency to seek a safe and

beneficial diet and prefer well-being or organic goods because of the increasing interest in health. Specifically, as more people are finding it difficult to manage their health since the COVID-19 pandemic, there has been a rapid increase in the demand for purchasing foods known to help improve immunity, like organic food (Güney & Sangün, 2021). Moreover, consumer acceptance of healthy eating behavior is increasing the consumption of organic food (Hwang & Chung, 2019). In fact, there has been an 8% decrease in the number of people in South Korea who

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consider themselves healthy, which is why the consumption of eco-friendly agricultural products, such as organic goods, has been increasing (Park et al., 2022). The market size for organic food in South Korea has increased every year since 2007 (4.0% on average) to approximately KRW 1.9 trillion in 2020; it is expected to reach KRW 554.3 billion by 2025 (Food & Beverage News, 2021).

This change in market conditions has become an object of interest with the market entry of large retailers selling organic food, which has intensified the competition in choosing a retail store. Thus, in a market where the competition is becoming increasingly intense, retailers are focusing on the importance of strategies to sell organic food (Hwang & Chung, 2019). However, previous studies have shown that it is difficult for consumers to determine the authenticity of organic food based simply on their personal experience; thus, reliable stores have become a factor influencing consumer decisions to purchase organic food (Alamsyah & Syarifuddin, 2018; Lee & Hwang, 2016). Organic food stores in South Korea are classified as consumer cooperatives and specialty stores operated in the form of stores, supermarkets, and department stores; there are also the Nonghyup Hanaro Club, which operated in the form of shops or display stands. Consumer cooperatives pursue responsible consumption with producers by connecting them to their members, which include Hansalim and Jayeondream (Lee, 2013). Specialty stores such as Chorocmaeul and ORGA Whole Foods handle a limited range of products and specialize in selling a single type of product or several related products (Han & Yoon, 2015; Park et al., 2022)

In this situation, it is important to explore some ways to attract consumers to the organic food store. Previous studies have emphasized the perceptions of quality and retail store prices as important standards for consumers' decision in choosing a store. However, consumers' choice of retailers can be more complicated for organic food than for general goods (Hwang & Chung, 2019). The perceived association between retail stores and consumers, known as fit, affects the search of information from an individual's memory and amount of information stored in that memory. Thus, a good fit with consumer perceptions may lead to a greater change in attitudes (Rifon et al., 2004). Furthermore, because loyalty to stores is expressed through the intention to purchase from the retail store of interest, that is, the main choice, store image also has a critical role; however, the research in this regard is limited (Baek et al., 2010; Hwang & Hyun, 2012; Pappu & Quester, 2006; Park et al., 2022).

Against this backdrop, this study aims to determine the relationship between consumers' store loyalty and their perceived store image in terms of organic food. For this, we survey South Korean consumers with experience of the major organic food retail stores (Hansalim, Jayeondream,

Chorocmaeul, ORGA Whole Foods) in South Korea. Specifically, this study tests the mediating effect of store value perceived by consumers and moderating effect of value co-creation behavior. Considering that the aforementioned retail stores are perceived as the major premium retail brands in South Korea, offering high-quality organic food options to consumers, they may provide theoretical and managerial implications. For theoretical implications, this study contributes to better understanding the image and perceived value of organic food retail stores and the important role they play in fostering consumer loyalty. The relationship can be applied to similar product domains such as food for vegetarians. For managerial implications, this study highlights the importance of improving store image and understanding the approach from consumers' perspective to better understand how they choose retail stores based on their loyalty and food purchases.

## 2. Literature Review

### 2.1. Organic Food Purchase and Store Loyalty

Organic food is produced using pesticide-free materials under an organic system that balances sustainability and environmental conservation (Oroian et al., 2017). Organic food is related to the interest in choosing retail stores that maintain close consumer relationships, and food companies are enhancing their competitiveness by presenting brands specializing in organic food (Park et al., 2022). The preference for organic food can be inferred from the sales of organic specialty stores. For example, the sales of ORGA Whole Foods in South Korea increased by more than 30% offline and 80% online in 2020, as compared to before the COVID-19 pandemic (Food & Beverage News, 2021). This indicates that a positive corporate image perceived by consumers may enhance consumer value of the company and brand, which could affect the use and evaluation of related products (He & Harris, 2020). Considering that loyal customers have higher consumption intention and product purchase frequency than general customers and demonstrate positive word-of-mouth behavior based on their purchase experience, eliciting consumer loyalty is a basic goal in securing a competitive advantage in the market (Harris & Goode, 2004). Therefore, to develop significant strategies for food stores, it is important to identify consumer perceptions and understand the process in which these perceptions lead to loyalty (Konuk, 2019). Accordingly, this study verifies the effect of factors influencing consumer loyalty to organic food stores, such as brand image, perceived value, and value co-creation behavior.

## 2.2. Store Image and Loyalty and the Role of Perceived Value and Value Co-Creation Behavior

### 2.2.1. Store Image and Perceived Value

Store image is “the perception toward a store reflected by store associations in the memory of consumers” (Keller, 1993). Consumers can transform their judgment of a brand’s originality and authenticity into permanent impressions associated with the brand (Xu et al., 2022). These impressions are classified into two. The first is social responsibility image, which represents consumers’ perception of companies or brands regarding their fulfillment of social obligations. The second is ability image, which represents the proficiency or skill in producing and delivering products or services provided. First, the social responsibility image reflects consumer attitudes or beliefs about the social activities expected from a company or brand, such as charitable donations, community interest, and environmentally friendly behaviors (Angell et al., 2022). Essentially, because fulfilling social responsibility indicates paying more attention to social and environmental problems, a brand’s goals are not only to seek economic profits for itself, but also to achieve ethical satisfaction of various stakeholders such as consumers (Van Marrewijk, 2003). Second, the ability image is related to functional quality, which is the quality of products or services (Wu et al., 2011). This reflects consumer perceptions or evaluation of a company or brand’s ability to manufacture and deliver products. Some ways to confirm the brand ability image for organic food include certifications for manufacturing, innovation ability, product quality, and information tracking or chain management systems (Yu et al., 2021).

Furthermore, Chang and Tseng (2013) have discussed perceived value as a result of comparing prices and perceived benefits in terms of the practicality of shopping (Babin et al., 1994). Functional value refers to the overall evaluation of the quality of products purchased by consumers in the market and the money value paid for them. Symbolic value refers to the overall evaluation perceived by consumers from emotional and social aspects (Nikhashemi et al., 2016). However, emotional value must also be included in research on perceived value, because some consumers shop to increase their pleasure and happiness (Overby & Lee, 2006). Thus, consumers make choices not only to seek social value as a symbolic and utility value (functional value) of the product, but also because they need to satisfy their emotional needs (Yu et al., 2013). Therefore, this study classifies customer perceived value of organic food purchase as symbolic and functional value, and further categorizes symbolic value as social and emotional value.

According to previous research on the relationship between store image and perceived value, image has a significant effect on customer perceived value, which is why

store image is important in creating consumers’ value perception (Chang & Tseng, 2013). Store image can affect consumer preferences by improving their perceptions regarding the product quality and services provided, ultimately enhancing the perceived value of paid products or services (Thang & Tan, 2003). Moreover, store image brings consumers and retail stores together, affecting perceived value in terms of utilitarian (functional) and hedonic (symbolic) value (Chang & Tseng, 2013; Graciola et al., 2020). Therefore, store image positively affects the perceived value of the store brand (Calvo-Porrá & Lévy-Mangin, 2017). Accordingly, Hypothesis 1 is proposed as follows.

**H1:** Consumers’ perceived retail store image positively affects perceived value.

### 2.2.2. Perceived Value and Store Loyalty

Considering that consumer choice is mostly affected by perceived functional value, which is based on perceived quality, price, and convenience, functional value satisfies actual consumer needs (Chen & Hu, 2010). However, the importance of symbolic value, based on emotional or experiential brand evaluation, is related to customer needs in the hedonistic aspect (Vázquez et al., 2002). This perceived value affects consumer loyalty (Chen & Hu, 2010). Oliver (1980) has defined loyalty as a strong intention to continuously purchase or repurchase a preferred product or service in the future (Calvo-Porrá & Lévy-Mangin, 2017). It refers to the feeling of loyalty and respect consumers have for a brand based on the belief that it provides excellent value and consistently meets their expectations (Bonisoli & Blacio Guañuna, 2023). Therefore, consumers with high loyalty are less sensitive to price and tend to continue patronizing the brand in the long term (Xu et al., 2022). Thus, customer perceived value affects brand loyalty as it can increase consumer loyalty in the behavioral aspect (Bonisoli & Blacio Guañuna, 2023; Nikhashemi et al., 2016). Based on this, Hypothesis 2 is proposed as follows:

**H2:** Consumers’ perceived value of retail stores positively affects store loyalty.

### 2.2.3. Store Image and Store Loyalty

Corporate or brand image is closely related to product or service characteristics and plays a key role in consumer judgments and decisions (Yu et al., 2021). There is also a well-established relationship between image stemming from the store environment and loyalty (Vilnai-Yavetz & Gilboa, 2021). For instance, for shopping malls, loyalty is the result of consumer experiences including the shopping mall’s atmosphere and its influence on consumer perception (Friman et al., 2020; Vilnai-Yavetz & Gilboa, 2021).

Martenson (2007) has investigated store loyalty by analyzing brand image in a retail context, confirming the positive effect of store image on store loyalty (Yusof et al., 2012). Moreover, store image affects loyalty toward grocery stores and significantly impacts repurchase intention in online shopping (Miranda et al., 2005; Park & Lennon, 2009; Wisnalmawati et al., 2015). Based on the aforementioned studies, Hypothesis 3 is proposed as follows:

**H3:** Store image positively affect store loyalty.

#### 2.2.4. Moderating Effect of Value Co-Creation Behavior

Value co-creation, a concept developed by Prahalad and Ramaswamy (2004), is a process in which consumers and companies jointly participate to closely define and creating value (See-To & Ho, 2014). Recently, consumers' role is changing from being simple buyers of products and services to becoming active and voluntary respondents that define and create value themselves (Anshu et al., 2022). According to the social exchange theory, consumers are more likely to cooperate with a company when they believe that the company considers them valuable and treats them fairly (Liu & Jo, 2020). Specifically, the dynamic interactions activated by digital and social media technologies has enabled consumers to play a significant role in shaping personal and community-based experiences with brands (Carlson et al., 2018). This is a strategic method for consumers to communicate with brands beyond mere transactions, and it induces "customer engagement behaviors" that ultimately provide greater value to companies (Anshu et al., 2022; Dwivedi et al., 2021). Accordingly, the experiential value individual consumers perceive from the co-creation experience and benefits of creating unforgettable memories are likely to form positive attitudes in the future (Buonincontri et al., 2017; Meng & Cui, 2020).

Customer engagement through value co-creation particularly activates interactions by connecting companies and consumers in the service sector, thereby providing an opportunity to build relationships that can increase consumer loyalty (Revilla-Camacho et al., 2015). Thus, it is necessary to understand value creation and co-creation behavior from the broader perspective of customer purchase and consumption processes, instead of merely focusing on the manufacturing process. Here, it is important to explain the effective mechanism by which consumers choose a store (Hwang & Chung, 2019). Related studies have revealed that value co-creation behavior moderates the relationship between consumer experience and outcomes (Meng & Cui, 2020). Higher levels of engagement activity (value co-creation behavior) may reduce the effect of brand image on brand loyalty (Greve, 2014); however, empirical research on this is lacking (Anshu et al., 2022; Carbonell et al., 2009; Cossío-Silva et al., 2016). Therefore, based on the aforementioned studies, Hypothesis 4 is proposed as follows:

**H4:** Value co-creation behavior will play a negative moderating role in the relationship between retail store image and loyalty.

#### 2.2.5. Mediating Effect of Perceived Value

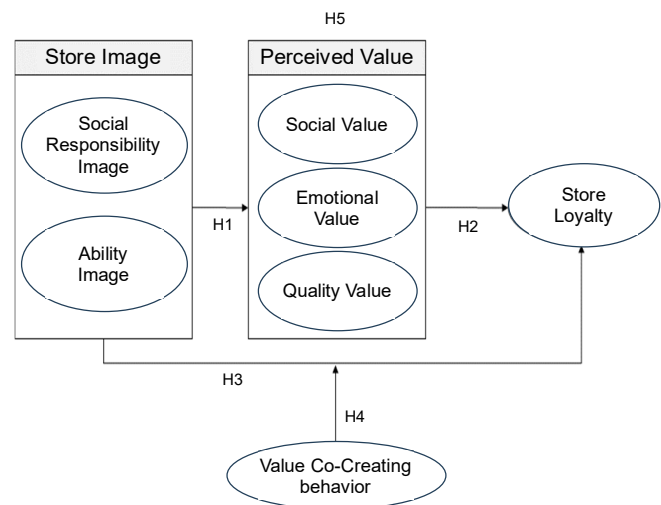
Perceived value plays a mediating role in cognitive processes (Beneke et al., 2015; Graciola et al., 2020). This has been verified in various studies, including one on private label brands (cereal products), showing that perceived product value among consumers mediates the relationship between perceived product quality and purchase intention (Beneke et al., 2015). Others have confirmed that perceived value mediates the relationship between store image and purchase intention (Buonincontri et al., 2017), highlighting the effect of bank image and perceived quality on loyalty (Bloemer et al., 1998), and verifying the role of perceived value as a mediating variable in the relationship between image and loyalty (Yusof et al., 2012). Based on these studies, Hypothesis 5 is proposed as follows:

**H5:** Customers' perceived value of retail stores will mediate the relationship between image and store loyalty.

### 3. Research Methods

#### 3.1. Research model and Hypothesis

Based on the prior studies in the literature review, the research model is shown in Fig. 1 and the hypotheses are proposed as follows.



**Figure 1:** Research model

**H1:** Consumers' perceived retail store image positively affects perceived value.

- H1-1:** Social responsibility image positively affects social value.
- H1-2:** Social responsibility image positively affects emotional value.
- H1-3:** Social responsibility image positively affects quality value.
- H1-4:** Ability image positively affects social value.
- H1-5:** Ability image positively affects emotional value.
- H1-6:** Ability image positively affects quality value.
  
- H2:** Consumers' perceived value of retail stores positively affects store loyalty.
  - H2-1:** Social value positively affects store loyalty.
  - H2-2:** Emotional value positively affects store loyalty.
  - H2-3:** Quality value positively affects store loyalty.
  
- H3:** Store image positively affect store loyalty.
  - H3-1:** Social responsibility image positively affects store loyalty.
  - H3-2:** Ability image positively affects store loyalty.
  
- H4:** Value co-creation behavior will play a negative moderating role in the relationship between retail store image and loyalty.
  - H4-1.** Value co-creation behavior will play a negative moderating role in the relationship between social responsibility image and loyalty.
  - H4-2.** Value co-creation behavior will play a negative moderating role in the relationship between ability image and loyalty.
  
- H5:** Customers' perceived value of retail stores will mediate the relationship between image and store loyalty.
  - H5-1:** Social value will mediate the relationship between social responsibility image and store loyalty.
  - H5-2:** Emotional value mediates the relationship between social responsibility image and store loyalty.
  - H5-3:** Quality value mediates the relationship between social responsibility image and store loyalty.
  - H5-4:** Social value mediates the relationship between ability image and store loyalty.
  - H5-5:** Emotional value mediates the relationship between ability image and store loyalty.
  - H5-6:** Quality value mediates the relationship between ability image and store loyalty.

**3.2. Data Collection and Measurement Items**

A survey was conducted to analyze the organic food purchasing behavior of consumers according to their food involvement. The data for the analysis were collected using Macromill Embrain, an online research service agency. Using the agency's consumer panels, a survey was

conducted by selecting a sample of adults aged 20 years and older in South Korea, considering gender, region, and age. The survey was conducted online onward November 1 to 25, 2021, targeting respondents with experience purchasing at organic food specialty stores within the last six months. Survey responses from 204 respondents were used in the final analysis. The agency surveyed people who gave their informed consent after informing them about the protections under the Personal Information Disclosure and Statistics Act. Responses to the survey items were measured on a five-point Likert scale (1. Strongly disagree – 5. Strongly agree). The operational definitions of the variables are shown in Table 1.

**Table 1: Operational Definition**

Variable	Operational definition
Social responsibility image	Consumers' attitudes or beliefs about corporate social activities
Ability image	The functional quality of a company, which is mainly the quality of its products or services
Social value	Pursuing the utility and social value of products as a reason for consumers' consumption behavior
Emotional value	The need to satisfy emotional needs is one of the reasons why consumers engage in consumption behavior
Quality value	Consumers' overall assessment of the quality of products they purchase in the market and the value for money they pay for them
Store loyalty	A firm intention to continue to repurchase or repurchase a preferred product or service in the future
Value co-creating behavior	A process in which consumers and companies closely participate together in defining and creating corporate value

Regarding the constructs, the store image was measured using the items from Yu et al. (2021). These were subdivided into three items related to social responsibility image (SRI) and three to store ability image (CAI). The survey items were as follows: "The store I visited... faithfully fulfills corporate social responsibility (SRI1), has a good moral reputation socially (SRI2), values social causes (SRI3), has a high reputation (CAI1), is very innovative (CAI2), offers high-quality products (CAI3)."

Perceived value was measured using the items from Lee et al. (2019). These included four items on social value (SV), three on emotional value (EV), and three on quality value (QV). The survey items were as follows: "I purchased food at the store I visited because... it leaves a good impression on others (SV1), it makes me feel as if I am acknowledged by others (SV2), the store has a certain social status (SV3), I can attract other people's attention (SV4), it gives me much pleasure (EV1), it gives a deeper meaning to my life (EV2), it improves the quality of my life (EV3), the products have

excellent quality (QV1), I consider quality the most important (QV2), for my personal satisfaction rather than other people's approval (QV3)."

Store loyalty (SL) was measured using four items from Ganesh, Arnold, and Reynolds (2000). These survey items were as follows: "Regarding the store I visited... I will continue to use it in the future (SL1), I will continue to use it considering the products (SL2), I will talk about it positively to others (SL3), I will recommend it to friends or others around me (SL4)."

Value co-creation behavior (CC) was measured using the items from Yu et al. (2021). The items were as follows: "The store I visited actively communicates with customers about potential products/services (CC1), I present my opinions actively on ways to improve the products/services of the store I visited (CC2), I suggest ways in which the store I visited can actively accepting my opinions (CC3)."

### 3.3. Analysis Method

First, this study identified the demographic characteristics of consumers and their characteristics related to the use of organic food stores through a frequency analysis. Second, confirmatory factor and correlation analyses were conducted to determine the validity and reliability of each construct, and average variance extracted (AVE) and construct reliability (CR) values were calculated. Third, structural equation modeling was used to test the research model, and the moderating effect of value co-creation behavior and mediating effect of perceived value on the relationship between store image and store loyalty were tested. The data were analyzed using SPSS 26 and SmartPLS 4.0.

## 4. Results

### 4.1. Respondents' Profile

The results of analyzing respondents' demographic characteristics and characteristics related to organic food purchase are as follows. There were 65 male (31.9%) and 139 female (68.1%) respondents, and 42 (20.6%) were aged in their 20s, 70 (34.3%) in their 30s, 65 (31.9%) in their 40s, 22 (10.8%) in their 50s, and five (2.5%) in their 60s or higher. For educational attainment, 22 respondents (10.8%) were high school graduates or lower, 38 (18.6%) were junior college graduates, 119 (58.3%) were four-year university graduates, and 25 (12.3%) were graduates from graduate school graduates or higher. For the average monthly household income, 11 respondents (5.4%) earned less than KRW 2 million, 61 (29.9%) earned KRW 2 to less than 4 million, 34 (16.7%) earned KRW 4 to less than 6 million, 30

(14.7%) earned KRW 6 to less than 8 million, 20 (9.8%) earned KRW 8 to less than 10 million, and 48 (23.5%) earned KRW 10 million or more. Regarding occupation, 21 respondents (10.3%) were professionals, 14 (6.9%) were self-employed, 27 (13.2%) were full-time homemakers, seven (3.4%) were in technical posts, 100 (49.0%) were office workers, and 35 (17.2%) had other jobs. Regarding the frequency of organic food purchase, two respondents (1.0%) purchased them every day, 17 (8.3%) once every 2–3 days, 40 (19.6%) once a week, 60 (29.4%) 2–3 times a month, 34 (16.7%) once a month, 26 (12.7%) once every two months, and 25 (12.3%) once every six months. Furthermore, 14 respondents (6.9%) spent less than KRW 10 thousand on average for each purchase, 86 (42.2%) spent KRW 10 to less than 30 thousand, 72 (35.3%) spent KRW 30 to less than 50 thousand, and 32 (15.7%) spent KRW 50 thousand or more. The main place of purchase was determined by multiple responses ( $n=304$ ). The results showed that 126 respondents (61.8%) purchased from Chorocmaeul, 24 (11.8%) from ORGA Whole Foods, 74 (36.3%) from Hansalim, and 80 (39.2%) from Jayeondream.

### 4.2. Confirmatory Factor Analysis

The convergent validity of the variables was tested through a confirmatory factor analysis. Table 2 shows the results. Factor loading, Cronbach's alpha, and construct reliability (CR) all exceeded 0.7. The AVEs all exceeded 0.5, confirming the convergent validity of the measurement model (Fornell & Larcker, 1981; Nunnally & Bernstein, 1994). Moreover, as a result of checking the  $R^2$  and Stone-Geisser's  $Q^2$  to test the predictive fit in the structural model evaluation, the  $R^2$  of endogenous variables all exceeded 0.1, and  $Q^2$  exceeded 0, proving the predictive fit (Falk & Miller, 1992). We used the variance inflation factor (VIF) to determine whether the multicollinearity of variables is an issue; the results showed that the VIF of all measurement items was below 3.3, confirming that no problem existed (Kock, 2015).

**Table 2:** Confirmatory Factor Analysis and Reliability Analysis

Variable	Factor Loading	VIF	Cronbach's a	C.R.	AVE	
SRI	SRI1	.883	2.230	.872	.873	.796
	SRI2	.891	2.254			
	SRI3	.904	2.589			
CAI	CAI1	.774	1.443	.724	.735	.643
	CAI2	.785	1.350			
	CAI3	.845	1.514			
SV	SV1	.858	2.320	.883	.920	.737
	SV2	.876	2.211			
	SV3	.896	2.996			
	SV4	.801	2.257			

Variable	Factor Loading	VIF	Cronbach's a	C.R.	AVE	
EV	EV1	.867	2.023	.855	.857	.775
	EV2	.894	2.234			
	EV3	.879	2.373			
QV	QV1	.891	2.283	.819	.822	.735
	QV2	.872	2.201			
	QV3	.807	1.517			
SL	SL1	.838	2.175	.856	.862	.699
	SL2	.860	2.360			
	SL3	.782	1.731			
	SL4	.862	2.151			
CC	CC1	.847	1.378	.798	.845	.699
	CC2	.822	2.234			
	CC3	.845	2.373			

Note: SV: R<sup>2</sup>=.187, Q<sup>2</sup>=.551, EV: R<sup>2</sup>=.351, Q<sup>2</sup>=.523, QV: R<sup>2</sup>=.380, Q<sup>2</sup>=.453, SL: R<sup>2</sup>=.662, Q<sup>2</sup>=.492

### 4.3. Correlation Analysis

Correlation coefficients (Fornell-Larcker) and the Heterotrait-Monotrait (HTMT) ratio were examined to test the discriminant validity of the constructs. Table 3 shows the results. The correlation coefficients of all variables were lower than the square root of AVE, and the HTMT values were all lower than 0.9, indicating discriminant validity (Fornell & Larcker, 1981; Henseler, Ringle, & Sarstedt, 2015).

**Table 3:** Correlation Analysis (Fornell-Larcker Criterion and HTMT)

Variable	SRI	CAI	SV	EV	QV	SL	CC
SRI	<b>.892</b>	.780	.444	.604	.643	.825	.750
CAI	.618	<b>.802</b>	.463	.689	.734	.788	.584
SV	.404	.384	<b>.859</b>	.694	.298	.396	.607
EV	.523	.549	.615	<b>.880</b>	.724	.686	.560
QV	.545	.570	.279	.606	<b>.858</b>	.811	.418
SL	.715	.625	.357	.588	.685	<b>.836</b>	.607
CC	.658	.460	.507	.464	.360	.527	<b>.838</b>

Note: Numbers in bold in the diagonal line:  $\sqrt{AVE}$ , below the diagonal line: Fornell-Larcker Criterion, above the diagonal line: HTMT

### 4.4. Hypotheses Testing

To test the hypotheses, direct effects were examined using SmartPLS Bootstrapping. Table 4 shows the results. First, regarding the relationship between store image and perceived value, social responsibility image and store ability image had a statistically significant effect on social value (H1-1:  $\beta=.270$ ,  $T=4.250$ , H1-4: $\beta=.218$ ,  $T=3.186$ ), emotional value (H1-2:  $\beta=.297$ ,  $T=4.399$ , H1-5:  $\beta=.378$ ,  $T=5.645$ ), and quality value (H1-3:  $\beta=.311$ ,  $T=4.321$ , H1-6:  $\beta=.366$ ,  $T=5.534$ ), thereby supporting Hypothesis 1. Second,

regarding the relationship between perceived value and store loyalty, quality value (H2-3:  $\beta=.314$ ,  $T=5.207$ ) had a statistically significant effect on store loyalty, thereby supporting Hypothesis 2-3. However, social value (H2-1:  $\beta=-.051$ ,  $T=1.067$ ) and emotional value (H2-2:  $\beta=.114$ ,  $T=1.720$ ) did not have a statistically significant effect on store loyalty, thereby rejecting Hypotheses 2-1 and 2-2. Third, regarding the relationship between store brand image and store loyalty, social responsibility image (H3-1:  $\beta=.368$ ,  $T=5.326$ ) and store ability image (H3-2:  $\beta=.150$ ,  $T=2.829$ ) had a statistically significant effect on store loyalty, thereby supporting Hypothesis 3.

**Table 4:** Results of Hypotheses Testing

Hypotheses	B	T	Results
H1-1 SRI → SV	.270	4.250***	Supported
H1-2 SRI → EV	.297	4.399***	Supported
H1-3 SRI → QV	.311	4.321***	Supported
H1-4 CAI → SV	.218	3.186**	Supported
H1-5 CAI → EV	.378	5.645***	Supported
H1-6 CAI → QV	.366	5.534***	Supported
H2-1 SV → SL	-.051	1.067	Not Supported
H2-2 EV → SL	.114	1.720	Not Supported
H2-3 QV → SL	.314	5.207***	Supported
H3-1 SRI → SL	.368	5.326***	Supported
H3-2 CAI → SL	.150	2.829**	Supported

Note: \*\*p<.005, \*\*\*p<.001

### 4.5. Moderating Effect

SmartPLS Bootstrapping was used to analyze the moderating effect of value co-creation behavior in the relationship between store image and store loyalty. Value co-creation behavior is considered to have a moderating effect when the coefficient of the interaction term is negative and statistically significant. The results of the analysis showed that social responsibility image (H4-1:  $\beta=.097$ ,  $T=1.892$ ) did not have a statistically significant effect on store loyalty, thereby rejecting the hypothesis. However, store ability image (H4-2:  $\beta=-.134$ ,  $T=3.227$ ) had a statistically significant negative effect, thereby supporting Hypothesis 4-2 (Table 5).

**Table 5:** Moderating Effect

Hypotheses	B	T	Results
H4-1 SRI*CC → SL	.079	1.892	Not Supported
H4-2 CAI*CC → SL	-.134	3.227***	Supported

Note: \*\*\*p<.001

### 4.6. Mediating Effect

Specific indirect effects were measured using SmartPLS to examine the mediating effect of the variables mediating

the relationship between store image and store loyalty. The results showed that quality value (H5-3:  $\beta=.098$ ,  $T=3.157$ , H5-6:  $\beta=.119$ ,  $T=4.869$ ) was statistically significant in the relationship between social responsibility image, store ability image, and store loyalty. However, social and emotional values were not statistically significant, thereby rejecting Hypotheses 5-1, 5-2, 5-4, and 5-5 (Table 6).

**Table 6:** Mediating Effect

Hypotheses	B	T	Results	
H5-1	SRI → SV → SL	-.013	1.033	Not Supported
H5-2	SRI → EV → SL	.034	1.617	Not Supported
H5-3	SRI → QV → SL	.098	3.157**	Supported
H5-4	CAI → SV → SL	-.012	.906	Not Supported
H5-5	CAI → EV → SL	.042	1.617	Not Supported
H5-6	CAI → QV → SL	.119	4.118***	Supported

Note: \*\*\* $p < .001$

## 5. Discussion

This study investigated the relationship between store image and loyalty perceived by consumers purchasing organic food. For this, we tested the mediating effect of customer perceived value and moderating effect of value co-creation behavior for stores in this process. The results showed that, first, the social responsibility and store ability images of organic food stores significantly affect social, emotional, and quality values. Corporate image is formed based on attributes perceived by consumers, such as product quality, prices, and services.

Therefore, organic food stores fulfill their social responsibility by paying attention to social and environmental issues, and build a store image through product manufacturing and service quality management. This affects consumer preferences by improving consumer perceptions of products and services. These results are similar to the findings of Thang and Tan (2003), showing that store image can ultimately increase the perceived value of products and services.

Second, the results of the analysis of the effect of customer perceived value for organic food purchases on store loyalty showed that quality value (functional value) significantly affects store loyalty. This indicates that, among the different types of consumer value, the functional value of organic food stores strongly induces consumer behavior in situations involving purchase decisions. Thus, functional value, which is mainly based on perceptions of quality, price, and convenience, increases organic food store loyalty. However, symbolic value, which is perceived in terms of emotional, social, and reputational aspects, does not significantly affect store loyalty. These results are partially consistent with those of Chen and Hu (2010), who have

suggested that perceived value affects consumer loyalty. Consumers maintain long-term relationships with the brand through continuous purchases when they perceive that the food they choose is safe and of a high quality relative to the price they paid. Thus, it is necessary to first ensure the systematic management and quality of products to increase store loyalty.

Third, the social responsibility and store ability images of organic food stores significantly affect store loyalty. Consumers generally value several factors, such as product quality, performance, convenience, and practicality when purchasing a product, and if they think the store they frequent has a good reputation in addition to these factors, their store loyalty increases and they are likely to become long-term customers. This is consistent with Konuk (2019), who has found that food stores with high store capacity and the ability to fulfill their social responsibility are more likely to elicit consumers' store loyalty.

Fourth, value co-creation behavior demonstrates a moderating effect in the relationship between store ability image and store loyalty. Here, the high value co-creation behavior of consumers affects the ability image of organic food stores, which subsequently affects store loyalty, weakening the effect of brand image on brand loyalty. This indicates that if consumers and companies share a community experience to create corporate value through interactions, they can form a bond beyond transactions, which can be an opportunity to increase loyalty. These results are similar to those of Greve (2014), showing that value co-creation behavior has a moderating effect in the relationship between consumer experience and outcomes. Considering that a greater effect of value co-creation behavior through interaction with the organic food store will reduce the likelihood of the consumer switching to another store, companies must effectively manage customers to ensure they can realize the value they are receiving through continuous interaction.

Finally, the analysis of the mediating effect of customer perceived value in the relationship between organic food store image (social responsibility image, store ability image) and store loyalty indicates that quality value (functional value) has a mediating effect. This result is consistent with Graciola et al. (2020) and Beneke et al. (2015), who have found that perceived value serves as a mediating variable between store image and purchase intention. Therefore, the image of organic food stores helps build consumer trust and value rooted in corporate social responsibility and quality control. Thus, organic food stores must provide consumers with specific information, such as the product management history and production and processing methods used so that they can positively perceive the products offered by these stores compared to others.



## 6. Conclusion

The following implications are highlighted based on the results of the study. First, the organic food store image is a key factor in consumers' perceived value of these stores. Particularly, quality value plays a critical role in store loyalty. These findings extend the current research on this topic. Second, as organic food brands focus on aggressive marketing to dominate the market by continuously increasing the number of specialty stores in the market, the role of consumers' store image, perceived value, and value co-creation behavior can improve consumer loyalty to attract long-term customers. This study introduced variables affecting loyalty and extended the area of interest to address the insufficient research on organic food stores despite the growing interest and awareness of a healthy dietary life. Third, as the study findings show, customer perceived value, an important attribute in improving customer loyalty toward organic food stores, helps improve consumers' perceived store image. This suggests that policymakers and scholars concerned with organic food must first make consumers perceive for themselves the importance of various attributes related to organic food to increase their loyalty to these stores and promote consumption. Therefore, efforts are needed to induce consumer behavior through campaigns that can increase consumers' perceived store value and increase their interest in organic food and food stores. Fourth, securing loyal customers in the market is a primary goal of organic food stores and companies. Moreover, in terms of relationship marketing, food stores strive to maintain ongoing relationships with customers based on a strong bond by identifying consumer priorities. Thus, organic food stores must understand consumers to improve store loyalty. Efforts such as providing a user community that enables joint behavior by sharing experiences among customers or launching campaigns to improve consumers' perceived brand identity can increase store loyalty.

Finally, this study has several limitations that raise the need for further research. The subjects of this study were limited to approximately 200 consumers in South Korea who have experience purchasing food from organic food stores. Thus, the sample size and scope may be too small in terms of generalizing the results. Therefore, more meaningful findings can be obtained by extending the results of this study to all organic food stores in South Korea or conducting comparative research between countries.

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