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CUSTOMER LOYALTY AMONG FAST-MOVING SOUTH AFRICAN CONSUMER GOODS WHOLESALERS

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ABSTRACT

Retaining customers in the fast-moving consumer goods (FMCG) whole-sale environment is becoming increasingly difficult. While wholesalers have an understanding that superior customer service is important in any business, there is no evidence that they actively engage in activities that measure loyalty levels. Therefore, the study aimed to determine customer loyalty among fast-moving consumer goods wholesalers in South Africa. This was a cross-sectional, quantitative study conducted among 159 traders who were selected using the systematic sampling technique. The majority of them were tuckshop/spaza owners followed by street vendors. Most of the participants were found to be loyal as they had been shopping for a year or longer at the wholesalers either every day or weekly. Also, it was found that the majority of the participants reported that they would recommend this store to a friend or colleague and that they always choose this wholesaler over other wholesalers. The whole-salers do their best to keep their customers loyal and to provide excellent customer service.

1. INTRODUCTION

The fast-moving consumer goods (FMCG), or consumer packaged goods (CPG) industry is one of the largest industries in the global landscape, including South Africa (KPMG, 2014). Wholesalers are also known as 'cash and carry' outlets. Manufacturers of products use them as their route market. Their customers are traders who purchase groceries to retail in spaza shops or supermarkets to then end-users of products. FMCG retailers generally work on low margins; however, wholesaler margins are even lower given that they sell bulk goods to retailers who still need to make a profit from them. Rebates and sales growth incentives that manufacturers occasionally pay maintain their viability.

Retail chain stores such as Spar and Shoprite have opened branches in townships offering better prices and convenience. Wholesalers are losing customers because of the ripple effect of communities not using local shops and retailers being no longer limited to wholesalers for their purchases. Wholesalers continue to use various tactics to lure traders back. However, the challenge is to employ effective strategies that ensure sustainability and longevity (KPMG, 2014). Wholesalers engage in various strategies and tactics in attempts to retain customers. Such tactics are often detrimental to the sustainability and longevity of their businesses, as they affect their bottom line. The inevitable result is fewer customers for wholesalers and raging rivalry. Minimal studies conducted in South Africa have investigated customer loyalty. Therefore, the study aimed to determine customer loyalty within a wholesale environment.

2. LITERATURE REVIEW

2.1 Fast-moving consumer goods industry

The FMCG sector essentially deals with manufacturing, warehousing, distribution, selling and marketing of consumer non-durable goods. (Anandarajan & Manikandan, 2016). The products found in this industry can be classified into food, beverage and non-food goods categories. South Africa's consumer goods industry is estimated at over R800 billion (Price Waterhouse Coopers, 2012). The retail sector is an important one that contributes a sizable portion towards the country's gross domestic product and employs numerous people. A few large players in the consumer goods products landscape include Shoprite/Checkers, Spar, Pick n' Pay as well as Walmart within the formal trade sector. The informal trade sector includes local and traditional stores such as spaza shops and street vendors to convenience stores and restaurants in metropolitan areas.

Profit margins and overall business growth are limited in advanced economies resulting in manufacturers looking to emerging economies such as Sub-Saharan Africa for growth (Price Waterhouse Coopers, 2012). South Africa's consumer price index is sitting at 6.1%, while the produce price index is at 7.2%. Unemployment was 29.1 percent in the fourth quarter of 2019 (Statistics South Africa, 2020). While the market is not as mature as advanced economies and there are prospects for growth due to the growing middle-income group, the current South African economic outlook is bleak given rolling blackouts and now the COVID-19 lockdown (Statistics South Africa, 2020). "Real gross domestic product (measured by production) decreased by 1,4% in the fourth quarter of 2019, following a decrease of 0,8% in the third quarter of 2019" (Statistics South Africa, 2020). The global and local outlook results in less spend from consumers and aggressive competition from suppliers of consumer goods (KPMG, 2014).

2.2 Wholesalers' overview

Product manufacturers have to find efficient ways of distributing their products to end-users i.e. the route to the market. Some can deliver directly

to consumers via e-commerce, while some use distribution partners who specialise in delivering to the retailers who then put the product on the shelves for retail purposes. Another popular route to market for manufacturers in South Africa is via wholesalers who are bulk sellers. Manufacturers cut the delivery and customer interaction costs (i.e. sales reps, telesales, after-sales) by using this method. Popularly known as 'cash and carry' stores because retailers traditionally purchase their goods, pay cash and load goods into their vehicles and leave the premises. Statistics SA (2020) advises that the South African economy grew by 0,2% in 2019, the lowest reading since 2009 when the economy contracted by 1,5% and the economy has now in 2020 slipped into a recession.

2.3 Customer loyalty

Loyalty may be defined as repeat purchase behaviour led by favourable attitudes, or as a consistent purchase behaviour resulting from the psychological decision-making and evaluative process (Shahin, Abandi & Javandi, 2011). Customer loyalty has been defined as a construct measuring the probability that the customer will return and is ready to perform partnering activities such as referrals (Rowley, 2005). As competition increases and customers become savvy, loyalty becomes crowded with many marketing messages sent via social media. A positive experience influences future repeats which result in loyalty. By contrast, negative experiences discourage future business dealings and loyalty. The fruits of loyalty are word-of-mouth, re-patronage, and buying frequency (Bobalca, 2013).

The benefits of a business having loyal customers are embedded in the definition of customer loyalty. While most researchers define loyalty in different ways, the fundamental benefits are the same in all their definitions. Those benefits are repeated patronage and favourable attitudes which result in a willingness to recommend products or services. Heskett (2011) points out that one of the greatest benefits of keeping customers satisfied is essentially profitability. Heskett (2011) maintains that the longer customers are loyal, the more profitable they become. This has everything to do with what is known as the three Rs of customer loyalty being:

Retention is the first R of loyalty. The ongoing relationship with a customer as they continue to buy products creates a steady stream of revenue (Heskett, 2011). The costs are associated with cost reductions in marketing

and, often, the costs associated with serving the customer declines in proportion to customer familiarity with the company's procedures and its product lines (Rowley, 2005).

The second R is related sales which are generated by loyal customers. Organisations generate more profits by selling new products or services to existing customers rather than new customers. Forward-thinking organisations, therefore, involve their loyal customers during product development. Loyal customers have faith in the company and will more than likely buy their products since they were developed to meet their particular needs (Heskett, 2011).

According to Heskett, (2011), related sales over time may produce better profits compared to the original product's profits. New products sales to the existing customer base cost less because there is no need to do credit checks and all the administration associated with taking on new customers. Less marketing and time are required. The greatest benefit of having loyal customers is that they are often less price-sensitive compared to new customers (Heskett, 2011).

The positive referrals category is the third R, which is a superior kind of advertising or promotion because they cost nothing. Word-of-mouth is invaluable for the growth and profit of the business. Bowen and Chen (2001) advise that customers who have received great service which satisfied them are likely to inform about five people, whereas customers who did not receive a great experience and ended dissatisfied are likely to inform eleven people. Personal referrals are more valuable compared to traditional marketing. They are positively associated with cost containment because it's more costly to acquire new customers than to retain them (Heskett, 2011).

Savareikiene and Daugirdas (2009) argue that customer retention is not the same as customer loyalty. Customers may return for services or products; however, they may not be loyal. Rather, their returning could be as a result of normative, affective, economic, forced, or habitual commitment. Normative commitment refers to a sense of duty or moral commitment. Economic commitment describes a sense of loss if one leaves an organisation. It may mean that customers have more to lose if they leave than if they stay. Affective commitment refers to an emotional attachment to an organisation.

Affective commitment has the strongest impact on loyalty. However, it does not compensate for poor performance (Savareikiene & Laimonas, 2009; Sharma, Young, & Wilkinson, 2015).

According to Rowley (2005:575), there are four conditions related to loyalty:

- Loyalty must signify a favourable correspondence between relative attitude and repeat patronage.

- Latent loyalty refers to a high relative attitude but low repeat patronage.

- Spurious loyalty is associated with low relative attitude yet high repeat patronage.

- No loyalty refers to a low relative attitude with low repeat patronage.

Businesses stand to benefit by understanding their customers and the categories in which they belong. This understanding will enable businesses to make investment decisions apropos of all categories, suggesting how much to invest in each category, depending on what they wish to achieve, or depending on their business strategy. Rowley (2005) subdivided the categories of loyalty into four categories, namely, captive customers, convenience seekers, contented customers and committed customers.

2.3.1 Captive customer

Captive customers are those who have no choice but to patronise a service or brand because of high switching costs, such as convenience, or finance (Rowley, 2005). A customer residing close to a wholesaler may choose to use it because of convenience. Switching to another wholesaler may be too costly on fuel and time, given that most traders are owners and managers. Such patrons spend an average of only 20 minutes purchasing before returning to their businesses (Abi, 2015). Captive customers generally remain satisfied. Their experience does not cause them to have either negative or positive views of the brand or service (Rowley, 2005). It is important to realise that these customers can switch to alternatives if competitors poach them, perhaps reducing switching costs by delivering directly to their doors.

2.3.2 Convenience seekers

These customers' choices are largely influenced by convenience. Should their situation change, they switch to what they perceive as convenient at that time (Rowley, 2005). Their choices are heavily indexed towards the service or the store, more so than the product, as a result of convenience (Rowley, 2005). Convenience-driven loyalty may be seen in factors such as parking availability outside of town or busy shopping centres. Such loyalty may also be seen as trading hours convenient for people either coming from work or going to work. Availability is a key factor for convenience-driven customers. Businesses that invest in distribution networks or e-commerce reap the rewards from customers such as these (Rowley, 2005).

2.3.3 Contented customers

Such customers have positive attitudes toward the brand. However, they do not extend their involvement by supporting products or services associated with it (Rowley, 2005). These customers are not the most profitable. However, they present an opportunity to be recruited to become more involved. Contented customers are already in a positive relationship with the brand, and they judge each brand on merit (Rowley, 2005). They do not become involved with the entire portfolio, having a relationship with one brand only.

2.3.4 Committed customers

Committed customers are the kind that every business desires. They are true partners or ambassadors. They have positive attitudes and behaviours. They recommend the brand or services to others utilising positive word-of-mouth (Bae, 2012). Committed customers also contribute to making the experience more pleasant for themselves and other customers. They do expect to be recognised by the suppliers as ambassadors of the product, service or brand (McMullan & Gilmore, 2008). They do not fall for competitors' tactics of trying to entice them to use their services or products. Committed customers are vulnerable to marketing communications from brands to which they are loyal, and are willing to pass the message on to other potential customers. This analysis reflects the importance of understanding the customer base and recognising the categories into which customers fall (McMullan & Gilmore, 2008; Sharma et al, 2015). Businesses that have a non-balanced loyalty category customer

base must realise that there is work to do by having a base heavily indexed towards a committed category. Committed customers must also be recognised explicitly through loyalty programmes or in other forms so that they are encouraged to continue with commitment.

3. MATERIALS AND METHODS

A research approach or design is a blueprint for the collection, measurement, and analysis of data, based on the research questions of the study (Sekaran & Bougie, 2013). Creswell (2014) posits that research approaches are plans and procedures for research that spans broad assumptions across detailed methods of data collection, analysis, and interpretation.

This study was descriptive, cross-sectional and quantitative in nature which was conducted using a seven-point Likert scale for loyalty questions, as well as questions on demographics.

The study took place at a 'cash and carry' organisation in KwaZulu-Natal. This outlet is one of the largest independent 'cash and carry' stores in Durban. The outlet services customers and traders from various backgrounds in Durban and surroundings, such as Phoenix, KwaMashu, Inanda, Ntuzuma, Verulam, and Durban central. The study will, therefore, be a reflection of the traders' voices within Durban and its environs.

3.1 Target population and sampling method

The population consisted of every customer who bought from the outlet. According to the store's database, there are 300 registered customers. These customers are business people who own spaza shops, supermarkets, convenience stores, and taverns, etc. The total population size at the time of the research was 300.

By studying a subset of the population, the researcher was able to draw conclusions that were generalizable to the population of interest. For the study to be generalizable, a minimum sample size for the study was calculated using 95% and 5% margins of error. This means that at least 95 times out of 100 of the estimate will reflect the true population characteristics. The sample size was calculated to be 169.

A systematic sampling technique was utilized for this study which was valuable because every element had a known, equal chance of being selected (Sekaran & Bougie, 2013). This technique also ensured high generalizability of findings as well as the least bias.

3.2 Data collection

Customers were asked to complete the questionnaire with the help of a research assistant (who was trained on data collection), while they were waiting in queues for the cashiers to scan their goods and make payment. The advantage of this strategy is that it enabled minimum interference. Retailers had made their purchases and, therefore, the survey did not interfere with the normal activities for either the wholesaler or the retailer. Customers comprised the older generation with low levels of education and technology exposure. A questionnaire was utilized which consisted of two sections. The first part was related to demographic information and the second part was based on loyalty. Personal data such as age was organised in a nominal-scale fashion which enabled respondents to be grouped into categories or groups. The rest of the demographic information such as gender, employment status, type of store owned, was organised into multiple-choice questions. Loyalty information was split into multiple-choice (such as frequency of purchase, reasons for choosing the store, etc.) and a Likert 7-point scale (e.g. a question on whether they would recommend the store, or would it matter to them if they could not use the store, etc.), in which 1 reflected strong disagreement and 7 reflected strong agreement.

Generally, traders have only 20 minutes to shop before returning to their outlets (Abi, 2015). Customers were asked if they were interested in answering the questionnaire and whether they had answered them before to avoid duplication. The assistants were trained outside and on the job by the researcher to ensure uniformity.

Data were captured, coded and analysed using SPSS version 22.0. Initially, frequency distribution was conducted using tables or figures. Secondly, the Chi-squared test of association was carried out to find a significant association between customer loyalty with other variables. P-values less than 0.05 was considered statistically significant.

3.3 Ethical issues

The University of KwaZulu-Natal Department of Humanities and Social Sciences vetted and approved the ethical clearance application. A clearance certificate was granted. The permission to conduct the research and obtain data from the outlet was granted by the General Manager. The research instrument consisted of the consent form which clearly stated that participation was voluntary and that participants could withdraw at any time. Anonymity was also confirmed. Respondents were assured that their names would not be included in the data analysis.

4. RESULTS

A total of 169 participants completed the questionnaire. However, 10 of the questionnaires were invalid due to errors and, therefore, only 159 questionnaires could be used for analysis. Concerning the participants' socio-demographic information, more than two-thirds were male (69%) (Table 1). The majority of the participants were between the ages of 18 years and 44 years of age. When asked which category was most suited to their store, the majority of them indicated tuckshop/spaza (77.3%), followed by street vendors (8.18%). Some participants reported that they buy a combination of all the items indicated from the wholesaler (65%).

Table 1: Summary of demographic information

Gender	Frequency	Percent
Female	49	30.8
Male	110	69.2
Total	159	100.0
Age group		
Younger than 18	8	5.0
18-24	29	18.2
25-34	57	35.8
35-44	32	20.1
45-54	20	12.6

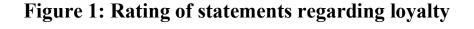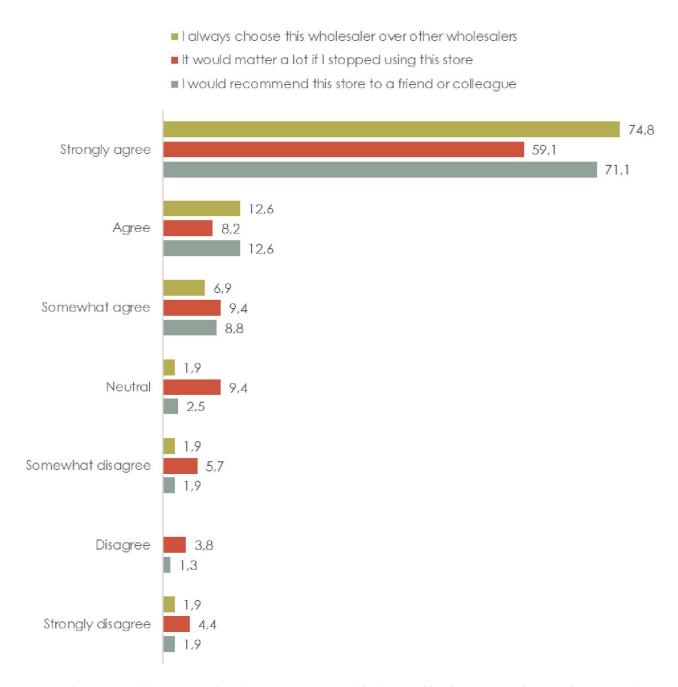| 65 or older	10	6.3
65 or older	3	1.9
Total	159	100.0
Types of store		
Tuck Shop/Spaza	123	77.4
Street Vendor	13	8.2
Supermarket	14	8.8
Restaurant	1	.6
Tavern/Liquor Store	4	2.5
Other	4	2.5
Total	159	100.0
Purchase in this store		
Beverages	10	6.3
Snacks	9	5.7
Groceries	33	20.8
Advertised Items	2	1.3
Airtime	2	1.3
All of the above	103	64.8
Total	159	100.0

4.1 Loyalty

It was found that 78% of the participants have been shopping for a year or longer at the wholesalers. The majority of the participants also reported that they shop either every day or every week (Table 2). According to Figure 1, it was found that the majority of the participants positively reported that they would recommend this store to a friend or colleague (92.5%); it would matter a great deal if they stopped using this store (77%), and they always choose this wholesaler over other wholesalers (94%).

Table 2: Frequency of using the wholesaler

Variables	Frequency	Percent
How long have you been shopping at this wholesaler?		
Less than 6 months	12	7.5
6 months to less than a year	11	6.9
1 year to less than 3 years	22	13.8
3 years to less than 5 years	35	22.0
5 years or more	79	49.7
How frequently do you purchase from this wholesaler?		
Once a year	1	.6
Twice a year	4	2.5
Every 4-6 months	2	1.3
Every 2 -3 months	4	2.5
Every month	16	10.1
Every 2-3 weeks	12	7.5
Every week	54	34.0
Every day	66	41.5

Figure 1: Rating of statements regarding loyalty

Based on Table 2 and Figure 1, combining all the questions, it may be concluded that the majority of the participants were loyal customers to the wholesaler (94%) (Table 2). Further analysis showed that none of the socio-demographic variables was associated with loyalty to the wholesaler (p>0.05) (Table 3).

Table 3: Association between loyalty and socio-demographic

		Loyal or not		Chi-squared value	p-value
		Not loyal customer	Loyal customer		
Gender	Female	3	46	0.003	0.954
	Male	7	103		
Age category	Younger than 18	1	7	2.476	0.871
	18-24	2	27		
	25-34	4	53		
	35-44	1	31		
	45-54	2	18		
	65 or older	0	10		
Employment status	Employed full time	3	21	2.381	0.668
	Employed part time	1	11		
	Self-employed	6	110		
	Retired	0	3		
	Unemployed	0	4		

The majority of respondents (74.8%) strongly agreed that they always choose the store over others, which is a sign of commitment. 59% of the respondents also strongly agreed that it would greatly matter if they stopped using this store. 71% of the respondents strongly agreed that they were willing to recommend the store to friends and colleagues.

Table 3 illustrates the number of loyal customers and those that are not loyal. It was found that out of 159 customers only 10 were not loyal. It was

found that none of the socio-demographic variables was associated with loyalty to the wholesaler (p>0.05) (Table 3).

Participants were asked about the reasons for choosing this store. The main reason was price followed by convenience and service respectively (Table 4).

Table 4. Reasons for choosing the store over others

Reasons	Frequency
Price	92
Service	10
Convenience	36
Advertised items	1
Habit	10
Loyalty	10
Total	159

5. DISCUSSION

5.1 Behavioural measure

A behavioural measurement considers consistent, repetitious buying behaviour as an indicator of loyalty (Shahin et al., 2011). According to the findings, half of the respondents have been shopping at the outlet for over five years. The frequency of their visits to the store indicates that the majority (75%) shop every day. This is positive, because, the majority of the respondents own spaza shops and a few are street vendors. It may, therefore, be expected that street vendors would shop every day, not having storage space for their goods. However, spaza shops require a purchase of at least between one and two weeks relative to cash-flow and space in their shops. These results show an agreement with the theory that loyal customers show high relative repeat patronage (Sharma et al., 2015).

5.2 Attitudinal measures

One of the exciting findings was that most of these customers will recommend the store to friends or colleagues. Not only were they willing to market this store, almost all the respondents always chose this store over other wholesalers. This illustrates a wholesaler of choice. It is interesting to note that the majority of these customers recorded that it would matter a great deal if they stopped using this wholesaler. The store may have to mitigate this possibility by implementing switching costs such as loyalty programmes and special deals for loyal customers. Communicating this message to customers will be critical so that they do not perceive the goods to be of inferior quality or standard compared with competitors (Ganiyu, Uche & Elizabeth, 2012).

5.3 Composite measurement

A composite measurement combines both the attitudinal and behavioural measures. According to Bowen and Chen (2001), these are measurements of the likelihood of switching, frequency of purchase, as well as the total amount of purchases. Research supports that loyalty may be measured by the customer's behavioural patterns and attitudes. Bowen and Chen (2001) posit that loyal customers hold favourable attitudes towards the company, committing to repurchase the product or service and to recommend the product to others. The customer category associated with the outlet signifies the kind of loyalty concerning both favourable attitudes as well as positive repeat behaviour. This is arguably the best four conditions of loyalty, which are latent loyalty, spurious loyalty, no loyalty and loyalty with favourable correspondence between high relative attitude and repeat patronage.

Further to that, these customers are loyal customers who signify a large level of commitment. The results of this study on loyalty have made clear the category in which the outlet's loyal customers fall. McMullan and Gilmore (2008) agree that it is critical to understand the category in which customers fall to take relevant steps to retain them.

It is also interesting to note that the majority of customers' baskets contained a combination of various groceries and other items from the store. Customers did not only select a certain number of limited items. This would indicate that they had chosen the outlet for price only, or because other wholesalers do not offer that particular product. It is important to recall that, according to theory, committed customers wish to be recognised as committed customers (McMullan & Gilmore, 2008).

6. RECOMMENDATION AND CONCLUSION

The study found interesting implications for the outlet and the industry at large. It is recommended that the outlet addresses the following to improve the perception scores:

Customers require recognition for all the partnering activities in which they are willing to participate, such as word-of-mouth referrals, and patronage. Recognition may be achieved by forming a loyalty programme that benefits only loyal customers. This may take various forms, including one-day specials only for loyal customers. The outlet recognises their customers once a year by inviting them to lunch, involving suppliers who give away prizes to make the day fun and rewarding. This could be a contributing factor towards the loyalty levels enjoyed by the store. Other wholesalers should take a leaf out of this book, offering similar recognition of their loyal customers. Suppliers of wholesalers should partner with wholesalers to gain loyalty for their brands.

6.1 Conclusion

Change is the only constant. The wholesale game has changed dramatically from the old days when it first began. Wholesalers are no longer only competing against other wholesalers. Retail supermarkets are slowly eroding the line at increasing rates and in that process taking a piece of the pie from the wholesalers. The outlet remains the largest wholesaler in size, revenue, and customer base in Durban, and arguably in KZN. This wholesaler aggressively takes on their competitors head on to retain their customer base. Some of their customers have been with them for over twenty years. As with all other wholesalers, this outlet does their best to keep their customers loyal and to provide excellent customer service.

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