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**The Influence of Brand Image on Customer Loyalty: A Case Study
of Tesco**

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Declaration



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Master's Degrees by Examination and Dissertation Declaration Form.

I, Md Masumol, declare that this dissertation has been composed by myself, that the work contained herein is entirely my own except where explicitly stated otherwise in the text, and that this work has not been submitted for any other degree or qualification, in whole or in part, except as specified.

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Abstract

This dissertation examines the influence of brand image on customer loyalty in Tesco within the UK supermarket retail sector. The study focuses on how brand image shapes consumer perceptions, how loyalty is developed in contemporary supermarket environments, and how Tesco's brand positioning influences trust, satisfaction, perceived value, and repeat shopping behaviour. The research is important because UK supermarkets operate in a highly competitive market where customers can easily switch between retailers due to price, convenience, promotions, and digital shopping options. A qualitative secondary research design was adopted, using Tesco corporate reports, academic journal articles, industry evidence, and relevant business sources. The study followed an interpretivist philosophy, an abductive approach, and a single-case study strategy. Thematic analysis was used to identify repeated patterns across the selected sources. The findings show that Tesco's brand image is built through value, convenience, reliability, service quality, digital accessibility, and customer engagement. Brand image does not influence loyalty in isolation; instead, it works through trust, satisfaction, and perceived value. The findings also indicate that Tesco's Clubcard, online services, omnichannel consistency, and personalised loyalty initiatives strengthen customer retention. However, the study also recognises that price competition and operational performance remain important because weak service or poor value can reduce loyalty. Overall, the dissertation concludes that Tesco's brand image plays a significant role in encouraging customer loyalty by creating positive perceptions, strengthening trust, and supporting repeat shopping behaviour. The study contributes to brand loyalty literature by offering a Tesco-focused qualitative analysis within the UK supermarket context.

Keywords: Brand image, customer loyalty, Tesco, trust, perceived value, supermarket retail

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List of Abbreviations

Abbreviation Full Meaning

AI Artificial Intelligence

CBBE Customer-Based Brand Equity

PLC Public Limited Company

RQ Research Question

UK United Kingdom

Glossary

Term	Meaning
Brand Image	The overall perception, associations and beliefs customers hold about a brand.
Customer Loyalty	A customer's tendency to continue buying from the same retailer over time.
Behavioural Loyalty	Loyalty shown through repeated purchases or continued shopping behaviour.
Attitudinal Loyalty	Loyalty based on preference, trust, emotional attachment and commitment.
Brand Equity	The added value a brand creates through awareness, associations, quality and loyalty.
Customer-Based Brand Equity	A view of brand value based on how customers perceive and respond to a brand.
Trust	Customer confidence that a retailer is reliable, fair and consistent.
Satisfaction	The customer's positive evaluation after their shopping expectations are met.
Perceived Value	The customer's judgement of whether the benefits received are worth the cost.
Omnichannel Retailing	Retailing that connects physical stores, websites, apps and loyalty platforms.
Loyalty Programme	A structured reward system designed to encourage repeat purchasing.
Clubcard	Tesco's loyalty programme, used to offer rewards, discounts and personalised value.
Thematic Analysis	A qualitative method used to identify repeated patterns and themes in data.
Secondary Data	Existing information collected from sources such as reports, articles and documents.
Interpretivism	A research philosophy focused on meaning, context and human interpretation.
Abductive Approach	A research approach that moves between theory and evidence to develop explanations.
Case Study	A detailed investigation of one organisation, issue or context.
Purposive Sampling	Selecting sources because they are directly relevant to the research aim.
Triangulation	Using different types of sources to strengthen credibility and reduce bias.

Chapter 1: Introduction

1.1 Research Background

1.1.1 Industry Context (UK Supermarket Sector)

The UK supermarket is among the most competitive retail sectors, which are associated with severe competition and dynamic consumer behaviour. Majors like Tesco, Aldi, Lidl, Sainsbury and Asda compete in terms of pricing, quality and customer experience. The leader in the market is Tesco, which has a market share of around 27 per cent, and discount stores like Aldi and Lidl are still increasing (Tesco PLC, 2023). The major trends that influence the industry are the aggressive price competition, the growing use of digital platforms including online grocery and mobile applications as well as the persistence of the economic pressures associated with inflation and the crisis of the cost of living. These forces have intensified customer sensitivity to value and convenience, and differentiation has been complicated for retailers.

1.1.2 Importance of Brand Image in Retail

Brand image is the perception, association and belief that consumers have towards a brand. The aspect of brand image is essential in determining how customers determine the degree of trustworthiness, quality, and value in the context of the supermarket. Brand image assists retailers in standing out in a market where products are relatively alike (Zhang, 2015). It affects emotional attachment, builds trust in the customer and adds value to the price. With the growing competition, brand positioning is becoming more and more important in allowing supermarkets to keep customers loyal and, in the long term, to remain in business.

1.1.3 Customer Loyalty in Supermarkets

Retail customer loyalty encompasses behavioural loyalty in the form of repeat purchases and attitudinal loyalty in the form of preference and commitment. Loyalty is a critical consideration in supermarkets, as switching costs are low, and there are substitutes available. Customers find it easy to switch retailers depending on price promotion or convenience (Ganaie and Bhat, 2021). Nevertheless, loyal customers add to consistent revenues and profitability in the long run. Empirical studies have indicated that a slight improvement in customer retention can make a tremendous impact on the bottom line, thus highlighting the strategic significance of loyalty in the competitive retail market.

1.1.4 Relevance to Tesco

Tesco is used as the centre of interest since the company dominates the UK grocery market and focuses heavily on customer-centric practises. The organisation uses the Clubcard loyalty programme, price-cutting policies, and superior online services to increase customer interaction (Yawson and Yamoah, 2022). In spite of these advantages, Tesco is under growing pressure from discount retailers and changing consumer expectations, which makes securing customer loyalty one of the primary strategic priorities.

1.1.5 Problem Framing

Customers easily change supermarkets, frequently due to price and convenience, in a highly competitive environment. Price competition might, however, not be enough to retain long-term loyalty. The brand image can be of great importance in determining the trust, perceived value, and repeat purchasing behaviour. This relationship is crucial in sustaining the competitive advantage.

1.1.6 Originality Signal

Despite the literature available discussing brand image and customer loyalty, a lot of the available literature is not detailed and is generalised, not Tesco-specific and is more commonly quantitative in nature. Qualitative synthesis on the effect of Tesco brand image on customer loyalty in the UK is limited. Thus, this paper examines the connection between brand image and customer loyalty at Tesco.

1.2 Research Rationale

1.2.1 Theoretical Justification

Considerable marketing literature acknowledges that there is a close conceptual correlation between customer loyalty and brand image. Brand image is the network of associations, meaning and perception, which consumers hold about a brand that cumulatively form their appraisal and behavioural intentions. The brand equity theory by Aaker asserts that brand awareness, perceived quality, brand association, and brand loyalty constitute major aspects of the overall brand equity, which subsequently determine retention of customers in the long run as well as competitive strength (Bańbuła, 2024). Equally, the customer-based brand equity model of Keller underlines that good, positive, and distinct brand associations bring about positive customer reactions such as re-buying and loyalty (Stukalina and Pavlyuk, 2021). In the retail setting, brand image goes beyond advertising to include store ambience, quality of service, perceived price, and overall experience. Additional trustworthy research also compiles a differentiation between behavioural loyalty

(repeat purchase behaviour) and attitudinal loyalty (emotional attachment and commitment), which are both affected by trust, satisfaction, and perceived value (Saini and Singh, 2020). Empirical evidence indicates that customers are more likely to engage in a long-term relationship when they view a specific retailer as reliable and consistent, which proves the theoretical significance of brand image as a factor influencing the loyalty outcome (Tahir, Adnan and Saeed, 2024). Consequently, the current literature can offer considerable proof that brand image is an important factor influencing customer loyalty, especially in the competitive retail setting.

Nevertheless, regardless of this known fact, there are critical limitations and ambiguities in the literature. To begin with, most studies on brand image and brand loyalty have been carried out in generic retailing environments, online stores or new developing markets with little emphasis being laid on the UK supermarket industry. Supermarkets are a unique form of retail store that involves a high level of purchases and low switching costs, and have strong price competition, implying that the loyalty mechanisms might work differently in this setting. Second, most of the current research is based on a quantitative survey approach and statistical modelling. Although these methods are effective in the investigation of connections between variables, they tend to disregard contextual and interpretive aspects of consumer perception. Therefore, the subtle methods through which customers experience and perceive brand image might not be investigated fully. What is more, there is still a controversy among scholars over the relative significance of brand image in comparison to prices and functionality issues. Other studies suggest that price competitiveness forms the prevailing determinant of the supermarket choice, particularly when the economies are under pressure (Smith, 2004). On the other hand, the results of other studies suggest that positive brand relationships and emotional attachment may decrease price sensitivity and increase long-term loyalty (Sun et al., 2024). Such contradictory results indicate the fact that the correlation between brand image and loyalty is complicated and can be different in the context of varying circumstances, rivalry, and consumer demands. Thus, it is still unclear how brand image can be applied to the particular supermarket context, like Tesco.

Based on such observations, one can define a research gap. The in-depth analysis of the role of brand image in customer loyalty in Tesco and the UK supermarket industry is limited. Also, the dominance of quantitative procedures has limited the formulation of integrative qualitative studies, which synthesise academic and industry data to investigate this relationship within its context. This divide inhibits theoretical progress by reducing knowledge on how the brand image leads to loyalty

in a competitive retail environment. The importance of this issue is that it makes it possible to refine the current brand equity and loyalty models in a particular and strategically important industry. The present study fills this gap by taking a secondary qualitative research method to explore the relationship between brand image and customer loyalty to Tesco in the UK supermarket industry by incorporating theoretical approaches with contextual industry knowledge.

1.2.2 Practical Justification

The practical relevance of this study is premised on the fact that the supermarket industry in the UK operates in a highly competitive and economically strained situation. Supermarkets are in the mature market where they have a limited ability to differentiate on the basis of product assortment. The difficulty in switching costs and the prevalence of similar goods make customers to switch retailers easily. Therefore, customer retention is now one of the key strategic goals of large supermarket chains. Tesco now controls the biggest portion of the UK grocery market, estimated at 27 per cent, but it still experiences strong competition with the discount retailers like Aldi and Lidl (Tesco PLC, 2023). This competitive environment continues to create pressure on the supermarkets to develop loyalty in ways other than price competition.

As a manager, there are a few issues associated with the effects of brand image. The image of a brand is by definition elusive and complex, being determined by the quality of service, the design of the store, communication theories, customer loyalty programmes, and online interactions. Isolating the effect of brand image against other variables is something that managers have a hard time getting right because of promotional pricing or convenience. This generates uncertainty in strategy with regard to resource allocation: organisations have to make the decision whether they will invest more in price-oriented strategies or in the long-term brand-building efforts (Alkaraan et al., 2023). Furthermore, the growth of online grocery and mobile apps has diversified touchpoints and has made it more difficult to maintain consistent brand perceptions both in the physical store and online space.

There are high opportunity costs associated with the inability to manage the brand image effectively. The result of weak or inconsistent brand positioning can be customers churning, fewer visits, and market share loss. Conversely, high brand perceptions would lead to building trust, promoting perceived value and triggering repeat purchasing behaviour, thus stabilising income streams. According to Tesco corporate reporting, customer trust is strategic, as well as loyalty programmes like Clubcard and the value perception in maintaining competitive performance

(Tesco PLC, 2023). Retailer investments in brand differentiation and customer experience have also been shown by industry evidence to be better placed to remain resilient in times of economic downturn. Thus, the investigation of brand image and customer loyalty relationship is not only scholarly but also a strategic issue of importance to the decision-makers.

Through Tesco as a case study, this study contributes to the practical information on customer behaviour based on brand perceptions in a real-life retail context. The results can be used in managerial practises regarding branding, customer interaction, and loyalty programme development. Finally, this research will aid in the effective strategic decision-making process because it explains the importance of brand image on the development of sustainable customer loyalty amidst a very competitive supermarket.

1.3 Research Contribution and Motivation

This research has value to academic literature as well as managerial practise as it provides a bridge between theoretical concepts and contextual analysis. Theoretically, it transposes existing brand equity and loyalty models to the UK supermarket market, which has been characterised by high rates of turnover and high rates of price-based competition (Ottar Olsen et al., 2013). Tesco is modelled by evaluating the competition in the retail sector to narrow the insight into the relationship between brand image and trust, satisfaction and perceived value. The qualitative synthesis approach introduced into the study provides an interpretive value to a literature base that has been dominated by quantitative methodologies, thus contributing to the theoretical discussion. The empirical data combines academic literature, industry reports and company disclosures of the study to develop a whole picture of brand image and brand loyalty dynamics. The thematic analysis enables one to recognise recurring patterns and relationships in different sources, thereby enhancing the analytical rigour of the research. This multi-source method increases the credibility while keeping the context relevant.

In practical terms, the study offers actionable recommendations to Tesco managers, as well as other supermarket leaders, in an attempt to improve customer retention modalities (Fatricia, 2024). The results can inform branding investments, communications and loyalty programme innovation by explaining the role of brand perceptions as a determinant of brand loyalty. The originality of the study is the Tesco-centred UK-oriented analysis with a qualitative synthesis methodology, which will be a unique contribution to the theory and practise.

1.4 Research Aim

To examine the relationship between brand image and customer loyalty in Tesco shopping.

1.5 Research Objectives

- To analyse how brand image shapes consumer perceptions and competitive positioning within the supermarket retail sector.
- To examine the main factors that influence customer loyalty within contemporary supermarket shopping environments.
- To evaluate how Tesco's brand image influences customer loyalty, trust, and repeat shopping behaviour.

1.6 Research Questions

- How does brand image shape consumer perceptions and competitive positioning within the UK supermarket retail sector?
- What are the key factors influencing customer loyalty in contemporary supermarket shopping environments?
- How does Tesco's brand image influence customer loyalty, trust, and repeat shopping behaviour?

1.7 Structure of the Dissertation

Chapter	Title	Content Overview
Chapter 1	Introduction and Rationale	Industry background, research justification, contribution, aim, objectives, and research questions.
Chapter 2	Literature Review	Critical review of brand image, customer loyalty, theoretical frameworks, and identification of research gap.
Chapter 3	Methodology	Research philosophy, approach, design, data sources, thematic analysis, and ethical considerations.
Chapter 4	Findings and Analysis	Thematic analysis of secondary data examining brand image and loyalty in Tesco.
Chapter 5	Discussion	Interpretation of findings, comparison with literature, and theoretical and managerial implications.

Chapter 6	Conclusion and Recommendations	Summary of findings, research contributions, practical recommendations, and limitations.
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Table 1: Structure of the Dissertation

Chapter 2: Literature Review

2.1 Chapter Introduction

The chapter critically examines all the available literature concerning the study of brand image and customer loyalty in the context of the supermarket retail industry. The chapter is designed in such a way that it outlines the major conceptual and theoretical frameworks associated with the research aim and objectives. It starts with the discussion of the brand image concept, its definitions, dimensions, and their strategic importance in the competitive retail market. It then examines the concept of customer loyalty, which differentiates between its behavioural and attitudinal expressions and points out the major drivers that influence loyalty in retail environments.

2.2 Concept of Brand Image

2.2.1 Defining Brand Image

One of the most researched marketing and consumer behaviour constructs is brand image. In its simplest form, it can be defined as the unity of perceptions, associations, meanings, and emotional impressions that consumers have towards a brand that they remember (Tahir, Adnan and Saeed, 2024). One should realise that brand image is not merely a visual identity or the corporate logo, but the entire gamut of cognitive and emotional reactions that a brand arouses at all places of customer contact.

Brand image is especially many-sided in the retail context. Advertising is not the only source where customers develop suitable perceptions, as they also include service experiences, physical store atmosphere, personnel experiences, product quality experience, and cross-channel consistency (Graciola et al., 2020). Balaji and Maheswari (2021) prove that store image size has a strong influence on shopper attitudes, perceived value, and purchase intentions, also indicating that brand image in the retail industry is strongly connected with the lived customer experience. Quang and Van (2025) go further to suggest that store image can serve as a direct predictor of loyalty since establishing associations of reliability and trustworthiness. Brand image should hence not be taken to mean as a fixed corporate asset, but instead a dynamic and experientially built concept.

2.2.2 Dimensions of Brand Image

Some of the important dimensions identified by scholars as brand image in the context of retail processes include functional image, emotional image, symbolic image, perceived quality, trustworthiness, value perception, and brand consistency (Tahir, Adnan and Saeed, 2024; Graciola

et al., 2020). The functional dimension deals with the practical qualities of a product, like range, price competitiveness, and accessibility of its store, whereas the emotional dimension refers to the emotion and affective associations the customers have towards the brand. The symbolic aspect is associated with the brand message that the customer identifies with, and this aspect has special significance to the value-based or higher-end retailers.

As Balaji and Maheswari (2021) remark, both tangible variables, including the quality of the products, the layout of a store, and its pricing, and intangible variables, including the responsiveness of the staff, store reputation, and store ambience, influence brand image together in supermarket retail. The same is confirmed by Alam and Noor (2020), who express that the corporate image within the superstore environment depends on the quality of service, the creation of the store setting, and customer perception, which affect the results of loyalty. The multidimensional nature of brand image is more than relevant in the case of Tesco whose brand image touches on multiple formats and multimedia channels.

2.2.3 Strategic Importance of Brand Image in Retail

Brand image is very strategic in very competitive retail markets. Where there are several retailers with products of fairly similar costs - such as in the case of the UK supermarket market - the brand image would be one of the main elements that affect consumer decision making (Maggioni, 2016). A retailer having a robust brand perception can possibly lessen the extent to which clients engage with the actual price proposition, given that the presence of favorable perceptual and affective links can offer some type of buffer against solely transactional decision-making.

As shown by Cardoso et al. (2022), brand trust as one of the central elements of brand image is underlying customer loyalty formation in the context of a retail chain. Once customers build trust in the reliability and value of a retailer, they build the loyalty which depends on the relationship between the retailer and the customer. This tactical value is more eminent in UK grocery industries where switching is cheap and the number of competitors is great, thereby brand image is well managed, is one of the strongest effective tools in maintaining long-term customer loyalty.

2.3 Concept of Customer Loyalty

Customer loyalty is commonly conceived as a long-term adherence to the idea to keep buying with the favourite retailer even when the possibility of switching to a different option exists as there are other competitors which are also willing to provide such options (Khamitov, Wang and Thomson, 2019). This definition is valuable in that it takes the concept of loyalty further than just repeat

purchase and makes loyalty a consequence in the form of relationships. Nevertheless, the literature predicts that loyalty cannot be viewed as a singular or homogeneous notion as well. According to Slack, Singh and Sharma (2020), loyalty does not only work as a deliberate intentions but as positive attitudes to a store, which is why loyalty is a more complex concept of patronage as a routine than loyalty. This difference matters in grocery retail where the customers shop on a regular basis and they can easily switch retailers. Repeat purchase in this environment can be based on something like habit, convenience or temporary price advantage as opposed to commitment. I believe that loyalty in supermarket retail needs to be thought in terms of a layered construct whereby behavioural continuity is important but only attains strategic significance once an attitudinal connection is enhanced.

The difference is supported by the research literature on behavioural and attitudinal loyalty. Zikiene, Kyguoliene and Kisieliauskas (2024) describe behavioural loyalty as measures that are observable, e.g., repeated purchases and prolonged patronage. This can just be as simple as going to the same retailer on a weekly basis in a supermarket situation. However this type of loyalty is analytically restricted in that recurrent behaviour is not necessarily a measure of preference. A shopper might repeat Tesco visits due to its proximity or a reduction in prices or convenience and not because he or she is particularly attached to it. Pandit and Vilches-Montero (2016) by their turn conceptualise attitudinal loyalty in terms of emotional engagement, trust, and psychological attachment, thus, indicating a more long-term and commercially attractive type of loyalty. Giovanis and Athanasopoulou (2018) offer support to this argument as it demonstrates that the presence of strong consumer-brand relationships provides better brand performance, as well as resistance to the influence of competitors. Attitudinal loyalty, as compared to behavioural loyalty, provides a better explanation of customer commitment in presence of attractive alternatives. In the case of Tesco, it means that the repeat shopping in general, but the reinforced return shopping through trust and positive assessment and emotional preference are the most strategic valuable type of loyalty.

The existing literature on customer loyalty drivers in retail also supports the theory that customer loyalty is generated by a series of factors interacting with each other, but not by a single factor. According to Francioni, Savelli and Cioppi (2018), one of the best predictors of loyalty is satisfaction, which implies that the customers are more likely to come back to the retailers that consistently perform to the expectations or even go beyond it. Cardoso et al. (2022) pay more

attention to trust, claiming that stock of customers becomes loyal when they feel that a particular retailer can be fair, reliable and credible, do Vale, Matos and Caiado (2016) introduce an additional element concerning perceived value, indicating that the measures of loyalty are determined by how customers evaluate the relationship between what they get and what they pay. Such studies do not negate each other, but they lead to the realization that loyalty is developed out of an accumulative process of evaluating matters. Nettet et al. (2021) also reveal that loyalty programmes could boost this process in the grocery retail, but their efficiency lies in the fact that they could support a positive bond instead of the weak satisfaction or trust. Maggioni (2016) takes the discussion a bit further by demonstrating that hedonic, utilitarian, and social motivation are also important factors in determining which individuals are going to be loyal to grocery shops, complicating the process even further. Combined, these works lead to the conclusion that brand image cannot be considered independent of the formation of loyalty, but rather the key element that functions in a more-extensive framework of trust, satisfaction, perceived value, and relational reinforcer.

2.4 Theoretical Foundations of the Study

2.4.1 Brand Equity Theory

The initial significant theoretical framework that will be based on in this study is brand equity theory. Brand equity is an added-value that a brand name will have on top of the functionality of the product, as the symbolic expertise gained throughout product history in the market and in consumer psychology (Graciola et al., 2020). Great brand equity goes hand in hand with high levels of awareness, positive associations, perceived quality and customer loyalty all of which translate into competitive edge and high business performance.

The brand equity theory is applicable to this situation as it creates a conceptual connection between positive brand perceptions and customer loyalty behaviour. Once the consumers identify with a brand, and form a positive relationship with the brand, they would frequently pick it over the rivalry, they would stay with it despite the competition, and would also serve as brand ambassadors. A brand that has a high equity in the context of supermarket retailing can easily have its way despite less functionality between the retailers in the market.

In their study of mini and supermarket retail contexts, Graciola et al. (2020) implement the brand equity framework and discover that the mediating value of store image and brand awareness between brand equity and customer reactions. Their results validate their argument that brand equity in retailing is created cumulatively out of hundreds of customer contacts and store

experiences, and not out of advertising campaigns. In the case of Tesco, it means that brand equity portrays decades of customer experience in several formats and channels.

2.4.2 Customer-Based Brand Equity Perspective

As a complement to the wider concept, the customer-based brand equity perspective puts the customer at the focal point of brand value creation. This model has a belief in the fact that a brand has positive equity when the consumer will respond in a more favourable manner to its offering due to the brand name than he or she would react to an otherwise identical but non-branded name (Khamitov, Wang and Thomson, 2019). The final dictator of brand power is therefore customer perception.

In this context, power, desirability and distinctness of the brand associations in the consumer memory are the building blocks of brand equity. Fazal-e-Hasan et al. (2018) apply the model to online retail, where the perceived brand value is found to influence customer-brand relationships and customer loyalty consequences in online commerce. As customers form positive and long-lasting links to a brand - by contrasting Tesco as a reliable, value-oriented, and easily reachable store, such links create a liking, lower the risk of competitive bids, and increase loyalty intentions. The viewpoint is especially helpful because it prefigures the subjectivity of brand image created by customers instead of positioning it as something that the corporation can do with in whichever way it chooses.

2.4.3 Applying These Theories to Supermarket Retail

Although both frameworks provide useful conceptual clout, their implementation in the case of Supermarket retail context would be subject to critical considerations. Supermarkets exist within an environment with the characteristic of high purchasing frequency, low switching cost, intense competition on price and consumers that are price-sensitive (Slack, Singh and Sharma, 2020). Such circumstances restrict the extent to which the traditional brand equity models can be implemented without considering the context because the choices of customers in grocery retail tend to be governed by pragmatic and not brand-related factors.

Brand image is also developed even when shopping is a regular ritual within the supermarket setting, not just through advertising but also through experience. All service experiences, price choice, product quality, success of products, and environmental signage add to total brand recognition. Liu and Liu (2024) add that cross-channel consistency is growing to be an important factor in the process of omnichannel retail, whereby clients shop in real-world outlets as well as

online communities. As Yin et al. (2022) point out, customer retention in this scenario involves a delicate perception of brand experience that is not confined to the conventional brand equity models. In the Tesco situation, the theoretical frameworks should be interpreted as offering a conceptual basis that needs to be filled with a close contextual analysis.

2.5 Relationship Between Brand Image and Customer Loyalty

2.5.1 Direct Relationship Between Brand Image and Loyalty

There is boundless literature backing the suggestion that brand image has a direct relationship with customer loyalty. Once the customers see the brand of a retailer as something that they can trust, something of high quality and something that would correspond to the expectations, they tend to build the confidence and preference that underlie the development of the loyal shopping behaviour (Tahir, Adnan and Saeed, 2024). Positive brand image saves the customers the trouble of making purchase decisions because they default to products that they trust and rely on instead of analysing alternatives at every opportunity.

Quang and Van (2025) reaffirm that store image is a strong predictor of store loyalty even in the presence of other aspects, whereas Anggara, Ratnasari and Osman (2023) confirm that the attributes of a store play a role in brand love and loyalty via the experiential levels of the brand. In their informative review of existing consumer-brand relationships research, Khamitov, Wang and Thomson (2019) find that a robust brand relationship can produce a significant influence on brand loyalty in a variety of categories. Their results indicate that the quality of the relationship with the brand is a strong predictor of the loyalty elasticity, and their effect sizes are statistically and commercially meaningful. In the case of Tesco, the implication of this is that by assertively building the image of the brand in the minds of those themselves, one can potentially gain some tangible gains in terms of retention and revenue stability in the long run.

2.5.2 Indirect Relationship Through Trust, Satisfaction, and Perceived Value

In addition to this direct line of channel, brand image can also affect customer loyalty but indirectly via three mediating variables, namely, trust, satisfaction, and perceived value. These mediators manifest the particular processes whereby the perceptions of the brands are converted into dedicated and sustained loyalty behaviour.

The most important mediating variable is widely recognised to be trust. As shown by Cardoso et al. (2022), trust is what mediates the relationship between brand identity and loyalty within a retail chain by showing that trustful customers are far more loyal than satisfied ones. The role of trust is

that it provides the customers with a cognitive shortcut and permits them to believe in the brand without toying with it every other minute. A brand that is viewed as sincere in its pricing, reliable in its products, and consistent in standards of service provokes the circumstances needed to generate deep and lasting devotion in a supermarket environment.

The second important mediator is customer satisfaction. The results by Francioni, Savelli and Cioppi (2018) indicate that satisfaction contributes to store loyalty, indicating that positive brand perceptions should first lead to actual satisfaction before being transformed into loyal behaviour. Wei et al. (2024) take this reasoning to an online level where the trust created in brick-and-mortar shops is transferred across the media. Perceived value is the third mediator, with do Vale, Matos, and Caiado (2016) demonstrating that private label perceptions affect loyalty on the basis of value estimates, and Balaji and Maheswari (2021) affirm the importance of perceived value as a mediating variable in assessing the relationship between store image and purchase intentions.

2.5.3 Critical Debate and Contradictory Views

Despite the broadly positive relationship documented in the literature, it is important to engage with dissenting perspectives. Several scholars argue that in grocery retail specifically, price, proximity, and promotional activity are the dominant determinants of store choice and repeat patronage, potentially overshadowing the influence of brand image (Kamran-Disfani et al., 2017). Customers in price-sensitive segments may demonstrate repeat purchasing driven by habit or financial necessity rather than meaningful brand preference.

Ipek, Askin and Ilter (2016) suggest that shopping value orientation significantly moderates the loyalty-building process, with utilitarian shoppers placing considerably less weight on brand image than on practical considerations such as price and location. Rubio and Villasenor (2019) add that variety-seeking tendencies can undermine loyalty even among customers with positive brand perceptions. Furthermore, Khan and DePaoli (2024) demonstrate that strong brand loyalty can be disrupted by operational failures such as persistent product stockouts, indicating that functional delivery must consistently underpin any image-driven loyalty strategy. These findings collectively confirm that the brand image-loyalty relationship is complex, context-dependent, and subject to important boundary conditions in the UK grocery sector. Scholars such as Kamran-Disfani et al. (2017) therefore caution against overstating the role of brand image in isolation, arguing instead that its influence on loyalty must always be understood in relation to the structural and competitive characteristics of the specific retail environment under study.

2.6 Brand Image and Loyalty in Supermarket Retail: Tesco Context

2.6.1 Nature of Loyalty in Supermarket Retail

Supermarket retail loyalty is structurally different to the loyalty in a variety of other industries. Grocery shopping is done with high frequency, thus customers get frequent chances to compare and may even switch to go to the competitive stores. In contrast to the durable goods or a subscription service, grocery switching is easy and involves minimal practical cost, which makes the development of loyalty difficult. Retailers should thus work diligently to keep customers desiring to associate with the retailer by consistently providing value in each and every interaction. Filipe, Marques and Salgueiro (2017) affirm the presence of loyalty programmes and the strength of customer-store relationships in the grocery retail industry, moderated by store format. Slack, Singh and Sharma (2020) also show that the dimensions of service quality have moderated customer loyalty and disloyalty differentially, therefore, posing a multidimensional nature of the loyalty issue. Supermarkets are therefore forced to compete at the same time on the value, product quality, service, convenience, and also brand image because there is no single dimension that offers enough grounds for sustained competitive advantage. The fact that it is a very contentious condition that shapes the grocery retail environment and presents some of the most challenging conditions in which brand management can work, explains why it is so theoretically and practically significant to major retailers like Tesco to learn the specific mechanisms in which brand image can mediate and shape loyalty.

2.6.2 Tesco's Brand Positioning and Customer Experience

The Tesco supermarket is the biggest supermarket in the United Kingdom in terms of market share, and the brand image of Tesco is created by value positioning, breadth of products, accessibility of their stores, quality and service, as well as length of time in the market. The Tesco brand promise has traditionally been focused on supplying the large cross-section of the UK population with quality, value and convenience, and the mixture of the store types Extra, Superstore and Express has helped it cater to various shopping days and requirements.

In functional terms, customers identify Tesco as a store with good product selection, low price levels, and physical location. Experientially, the image of the brand is created through the perception of the contact with the staff, ambiance of the store, and the accuracy of product availability. Anggara, Ratnasari and Osman (2023) underscore that store characteristics are strong determiners of brand affection and loyalty that can directly be applied in the in-store customer

experience approach developed by Tesco. The problem of credibility of prices and competition with discount stores has also played into the problems that the company encountered, the significance of the ineffectiveness of brand image, and the need to actively control the perceptions of customers via constant service and authentic value.

2.6.3 Digital Retailing, Loyalty Programmes, and Omnichannel Brand Image

Contemporary supermarket brand image is progressively constructed at a variety of touchpoints - both in-store, in apps, on the internet delivery platforms, and loyalty interfaces. To Tesco, the Clubcard scheme is among the most effective tools in its brand image management and retention, which develops a personalised relationship by providing customised rewards, which not only motivate repeat shopping but also enhance attachment to the customer. As it is illustrated by Tyrvainen, Karjaluoto and Saarijarvi (2020), personalisation in an omnichannel store is a strong contributor to customer experiences and loyalty, which suggests that the data-driven approach taken by Tesco is in full congruence with modern consumer demands.

As stated by Chang and Li (2022), the cross-channel experience is essential in the omnichannel retail business because the discrepancy between the physical and digital experience significantly reduces trust and satisfaction. Zhang et al. (2024) also make a point that omnichannel customer experience can influence the satisfaction and loyalty results, which contributes to the need to be able to provide a holistic and integrated approach to managing the image of a brand on all customer-facing channels.

2.7 Research Gap and Conceptual Framework

2.7.1 Research Gap

The chapter reviewed literature gives solid groundwork on the relationship between brand image and brand loyalty. Nonetheless, there are several significant gaps noticeable. To begin with, most of the available empirical studies have been carried out in markets other than the United Kingdom, such as Bangladesh (Alam and Noor, 2020), Brazil (Cardoso et al., 2022), China (Cui et al., 2023), and Vietnam (Quang and Van, 2025). Although educational, the immediate applicability of such findings to the context of the UK, with its unique competitive relationships and consumer culture, is rather low and is subject to serious qualification.

Second, peer-reviewed literature focused on Tesco, a supermarket in the UK of its size, is relatively sparse. Third, most of the studies use quantitative research, implying that contextual mechanisms via which brand image influences trust, satisfaction, and loyalty in UK grocery retail have not been

fully synthesised. The proposed study thus fills a definite gap by providing a theoretical analysis of the role of brand image in customer loyalty in the context of Tesco operations and the competition context. The gap, therefore, is not simply the absence of more studies on supermarkets. It is the lack of a focused, context-sensitive, and interpretive analysis of how Tesco's brand image operates within the distinctive pressures of the UK grocery market. This study addresses that gap by developing a qualitative, Tesco-centred analysis that connects theory with the practical realities of supermarket competition, value perception, and repeat shopping behaviour.

2.7.2 Proposed Conceptual Framework

Based on the literature discussion in this chapter, the suggested conceptual model places brand image as the independent variable and customer loyalty as the primary outcome variable. Trust, satisfaction, and perceived value are considered as mediating factors that indicate the most significant connecting mechanisms between brand image and loyalty. The model also takes a direct route between brand image and loyalty, as evidenced in the literature. The supermarket situation in Tesco UK is the surrounding environment where all these relationships are considered. The framework is specifically sparse, which tackles the variables with the highest literature support as critical to the relationship between brand image and brand loyalty in grocery retail.

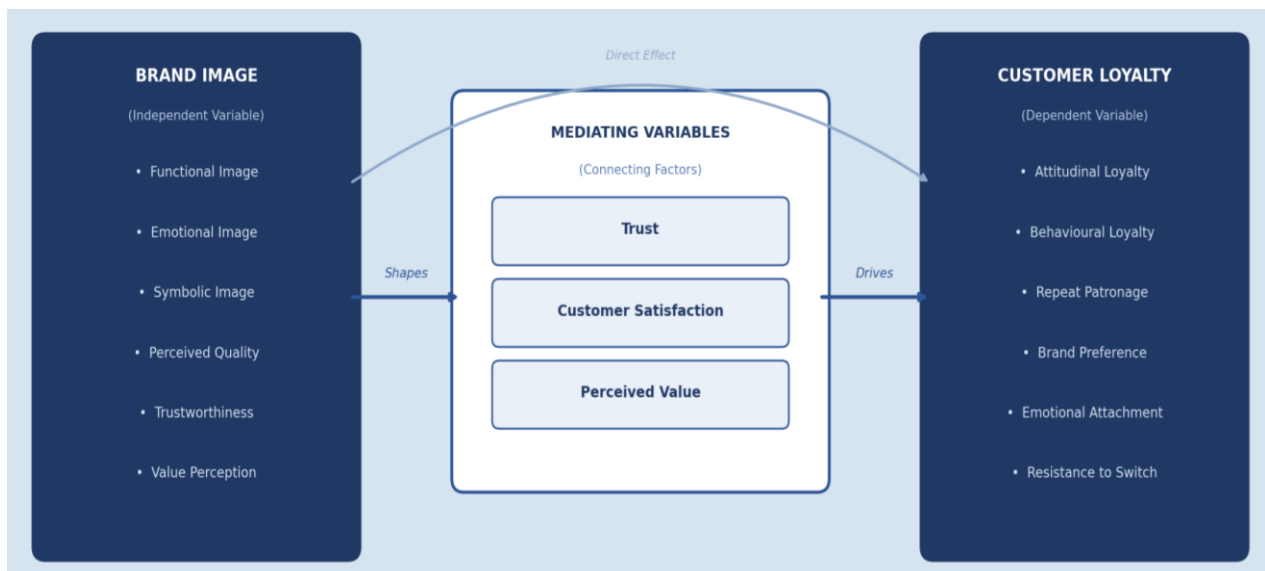


Figure 2.1: Proposed Conceptual Framework - Brand Image and Customer Loyalty at Tesco

2.8 Chapter Summary

This chapter has also critically examined literature on brand image, customer loyalty and theoretical foundations that relate the constructs. Brand image was considered a multidimensional

variable that is developed during customer experience in retail environments. Customer loyalty was viewed in its behavioural and attitudinal forms, and trust, satisfaction and perceived value were identified as the most important mediating factors where brand perceptions are translated into loyal patronage. Brand equity theory was evaluated, and the brand equity outlook, which is a customer-based perspective was evaluated, and its applicability to the supermarket situation was critically evaluated. The gap in the research concerning the insufficient academic analysis of Tesco and the UK specifically was clearly defined, and a conceptual framework was provided in the form of Figure 2.1. Figure 2.1 is a conceptual model that synthesises contributions to produce an integrated model that will be used as a guiding tool in the empirical investigation. The following chapter, 3, will detail the research methodology that this study applies to examine the relationship between brand image and customer loyalty at Tesco.

Chapter 3: Methodology

3.1 Introduction

This chapter describes and supports the approach taken to test the correlation between brand image and customer loyalty at Tesco. The research examines brand image and its effects on consumer perceptions in the retail sector of supermarkets, the key factors that contribute to consumer loyalty, and the place in which Tesco brand image plays in inspiring trust, customer loyalty, and repeat shopping behaviour.

3.2 Research Philosophy, Approach, and Design

The research is structured according to the logic of the Research Onion, which assists in coherently and orderly aligning philosophical position, research approach, strategy, and methods (Saunders et al., 2023). On the philosophical level, the study assumes an interpretivist position. Interpretivism believes that reality in organisations is socially framed and that meanings are formed by context, interaction and perception as opposed to objective facts (Saunders et al., 2023). Such a stance is suitable since brand image and customer loyalty are not completely technical variables. They are interpretive artifacts that are influenced by the belief, trust, perception of value and customer lived retail experiences. The brand image at Tesco is developed via pricing, the in-store experience, service experiences, online spaces, and loyalty schemes, i.e., it cannot be interpreted without a contextual understanding which involves measuring the brand image or looking at how it is developed without context.

The epistemological assumption made in the study is that the development of knowledge regarding the brand image of Tesco can be based on the attentive interpretation of the credible secondary sources such as scholarly research, company reports, and evidence within the industry. This does not imply that evidence is handled in a subjective or looser manner. Instead, the systematic derivation of meanings based on various texts and their critical analysis are performed to comprehend the formation of loyalty in the competitive context of Tesco (Bell et al., 2022).

The research is an abductive kind of research. Abduction is suitable when a theoretical perspective is starting a research but is willing to be shaped by patterns discovered in the data (Saunders et al., 2023). Chapter 2 develops an abstract view whereby the brand image has a direct and indirect impact to customer loyalty via trust, satisfaction, and perceived value. Nonetheless, the analysis does not presuppose that all evidence is going to fit into this framework. Rather, the study proceeds more and less in theory and data, whereby the Tesco case allows testing, refining, or revising the

theoretical suppositions. According to Creswell and Creswell (2023), this adaptable back and forth motion between the current theory and empirical interpretation is particularly informative in qualitative inquiry where the contexts are influential.

It is a study research design qualitative, and a single-case strategy. According to Yin (2018), a case study research is a method of a detailed study of a current phenomenon in its actual environment, when it is not possible to define the edge between the phenomenon and its environment. This description is particularly pertinent to this study because the brand image of Tesco can be explained only within the context of the competitive pressures, the dynamics of digital retailing, and the loyalty schemes characterizing UK supermarket industry.

Previous studies on brand image and customer loyalty have commonly used quantitative research designs, especially surveys, questionnaires, and statistical testing. For example, many studies measure the relationship between brand image, satisfaction, trust, perceived value, and loyalty through customer responses and regression or structural equation modelling. These methods are useful because they show the strength of relationships between variables. However, they often provide limited explanation of how and why customers develop loyalty in a specific retail context. Some retail studies also use case-based or secondary-data approaches to understand brand strategy, store image, loyalty programmes, and customer experience in more detail. Therefore, this study fits within the existing methodological tradition but adopts a secondary qualitative case study approach because it allows deeper interpretation of Tesco's brand image and loyalty strategy using academic literature, company reports, and industry evidence.

3.3 Justification for the Case Study Methodology

The optimal strategy to use in this dissertation is a case study methodology owing to the exploratory and context specific research questions. They question the role of brand image in consumer perceptions and the impact of the Tesco image on outcomes of the loyalty. These questions demand an avenue that is in a position to investigate mechanisms, meanings, and situational considerations in a detailed manner rather than making generalised statistics (Yin, 2018).

The single-case design is explained by the fact that Tesco is a useful and information-laden case of strategic importance. It is the most popular brand of supermarket in the UK, has both physical and online stores and an established loyalty system in the form of Clubcard. These attributes render Tesco a good example to investigate how brand image is created, and how it affects customer trust,

perceived value, and repeat behaviour in a mature retail market. The case is also theoretically pertinent as Chapter 2 shows that a gap in qualitative-based analysis exists on Tesco though this particular company tends to be very significant in the industry.

It also enhances the design of the case by using secondary data. Secondary sources enable one to acquire a broad variety of evidence that would be hard to collect by primary research and the framework of a dissertation. Johnston (2014) claims that analysis of secondary data can help to produce strong insights provided that data is selected with care, assessed critically, and aligned with the research purpose. The secondary data in this research allow us to consider academic results, company stories and the industry in one also, thus generating a larger and more analytically based vision of the brand image and customer loyalty relations at Tesco.

3.4 Case Selection and Sampling Strategy

Purposive sampling is applied in this study. qualitative case study research Pursuant to the phenomenon under study, purposive sampling is employed to identify cases and documents that are most pertinent to the phenomenon under investigation, as opposed to probabilistic representativeness (Eisenhardt, 1989; Yin, 2018). This is because, the aim is analytical generalisation to theory instead of generalisation to a broader population.

There are four criteria used to select Tesco. First, the case should be extremely central to the research problem; Tesco evidently meets this criterion since the research concerns the brand image and customer loyalty in the supermarket retail. Second, the case should be well-documented; Tesco is exhaustively covered by company reports, trade sources, scholarly discourse and business press, which allows a thorough secondary analysis to be done. Third, the case should be contextually relevant; being the UK market leader with a great challenge in terms of competition with discount and omnichannel competitors, Tesco can be used to examine the role that brand image plays in the atmosphere of continuous commercial stress. Fourth, the case should fill the gap in the literature discussed in Chapter 2, in which the qualitative synthesis of Tesco-specific is limited.

This is also applicable to documentary sources in terms of sampling. Only the sources directly applicable to Tesco, supermarket retail, brand image, customer loyalty, trust, perceived value, and repeat patronage are taken into consideration. The first preference is given to peer-reviewed journal articles, Tesco annual reports and trading updates, industry credible reports, and credible business publications. Outdated sources with weakly evidenced and loosely related resources to the aims of

the research are excluded. Such a purposive sampling of documentary assures the conceptual relevance on the side and the depth of analysis during the study.

3.5 Data Sources and Data Collection

The study is based entirely on secondary data. This choice involves the research gap and the realisticness of a dissertation. Literature review suggests that quantitative research prevails in the field and there is no integrative qualitative synthesis that has been undertaken with regard to the Tesco context in the field. A secondary qualitative design thus enables the research to synthesize scattered evidence and make sense of such evidence in a rational and logical way.

This research employs secondary research as opposed to primary research. Primary research is the fresh data that is gathered directly by the researcher or research team through interviews, surveys, focus groups or observation. It can give up to date and first hand customer opinions, but is also time-consuming and may be impractical to perform within the confines of this dissertation. Secondary research involves the utilization of the existing data including journal articles, company reports, market reports and other credible business sources. In this case, secondary research is more suitable since the task is to analyse the brand image and the customer loyalty of Tesco with the help of a wider academic and industry evidence instead of collecting a small sample of customer opinions. It also enables the study to make a comparison of various sources and develop a more comprehensive view of Tesco within the UK supermarket industry.

Nonetheless, there are limitations of using secondary data solely. The researcher cannot do anything about the way the original data were acquired, and some of them might be outdated, biased, or too general. The reports made by Tesco themselves might also put Tesco in a good light, and hence, are to be viewed with a grain of salt. The other shortcoming is that the secondary research does not necessarily record new customer experiences or individual views. In a bid to minimize these weaknesses, this research adopts triangulation involving reviews of academic literature, Tesco reports, industry reports, and business sources before coming up with final themes.

The data are based on four major sources. The former contains peer-reviewed scholarly journal articles on brand image, brand equity, customer loyalty, trust, satisfaction, perceived value, store image, and omnichannel retailing, which conceptual clarity and theoretical background. The latter entails Tesco corporate items like annual reports, trading statements, and communications to people, which give first-hand evidence on how Tesco positions itself strategically, engages in

digital retailing, and implements a loyalty programme. The third comprises industry and market reports and puts Tesco into context in terms of broader UK supermarket competition and changing consumer trends. The fourth contains relevant business and trade websites, which provide independent external comment on the behaviour of Tesco in the market and developments that affect its brand.

The kinds of sources have their own advantages and disadvantages. Articles in research journals are conceptually rigorous, but may not necessarily be specific to Tesco. Corporate materials provide first-hand strategic knowledge but could be self-presentational. Industry reports provide the level of information about the market, but in some cases, they do not include deep interpretation. Business magazines are independent visions and differ in the quality of analysis. A combination of these sources helps to aid triangulation, which is paramount to a plausible case study research (Yin, 2018). The data are collected according to systematic procedure whereby pertinent materials are determined by performing systematic database search and selective reviewing of documents, followed by screening and filtering against the relevance, validity, date, as well as conforming to the research objectives, and finally arranged by theme, to allow cross-source comparison.

3.6 Data Analysis Approach

The thematic analysis focuses on several key themes and keywords linked to the research objectives. The first theme is brand image, using keywords such as store image, brand perception, quality, value, convenience, reliability, trust, and reputation. The second theme is customer loyalty, using keywords such as repeat purchase, customer retention, behavioural loyalty, attitudinal loyalty, loyalty programme, Clubcard, and store loyalty. The third theme is mediating factors, using keywords such as trust, satisfaction, perceived value, service quality, and customer experience. The fourth theme is Tesco's retail context, using keywords such as UK supermarket competition, Aldi, Lidl, price competition, digital retailing, omnichannel, online grocery, personalisation, and Clubcard Challenges.

The analysis is applied in a systematic way. First, the selected sources should be read carefully to identify repeated words, ideas, and patterns. Second, relevant points are coded under the key themes above. Third, similar codes are grouped into broader themes. Fourth, the themes are compared across academic sources, Tesco reports, and industry evidence to identify agreement, contradiction, and deeper meaning. Finally, these themes are used in Chapter 4 to explain how

Tesco's brand image influences customer loyalty, trust, satisfaction, perceived value, and repeat shopping behaviour.

3.7 Research Quality and Rigour

Construct validity, internal validity, external validity, and reliability are considered the quality of a research study according to Yin's (2018) criteria of case study research. The multiple data sources and clear operational definition of core concepts based on Chapter 2 enhance construct validity. Analytical consistency and clarity in reasoning support internal validity, and interpretations are constructed by evaluating evidence across sources instead of focusing on individual assertions made by individual documents minimising the chance of impressionistic interpretation (Bell et al., 2022). External validity is not statistical but analytical, not to say that all the supermarkets are the same, but to make theoretically sound conclusions that can be used in competitive retail settings. Transparentness in the process of source selection, screening, coding, and theme development improve reliability because, as Creswell and Creswell (2023) note, in qualitative research, procedural clarity is critically important in maintaining qualitative rigour.

3.8 Ethical Considerations

The study does not include human subjects; nevertheless, the ethical matters still hold significance. Data utilized are all publicly accessible, eliminating the issues of informed consent, privacy, and confidentiality. Nevertheless, even in ethical research, it is necessary to have proper attribution, proper representation of evidence, and no plagiarism i.e. each source has to be referenced appropriately and incorporated in a manner that is acceptable. The research also promises to uphold the interpretative fairness through looking at some of the supportive and contradictory information without being selective with the information and thereby misinterpreting the analysis of the Tesco commercial strategies and performance (Johnston, 2014). The dissertation is in line with the university ethical provision in conducting the research using secondary-data, and although the risk of ethics is minimal, the concept of academic

3.9 Chapter Summary

This chapter has vindicated the use of methodology to study the relationship that exists between brand image and customer loyalty in Tesco. It has described the interpretivist philosophical position, abductive methodology of research, qualitative study design and single case study methodology. It has also revealed the reason purposive sampling, secondary collection under data and thematic analysis are appropriate in terms of responding the research aim and objective. Rigour

and ethics are incorporated at all stages to make sure that the study is transparent, credible and academically defensible. Based on this, Chapter 4 discusses the thematic results of analyzing the brand image and customer loyalty relationships at Tesco.

Chapter 4: Findings and Analysis

4.1 Introduction

The chapter reports the results of the secondary qualitative research of the chosen academic and company sources on a correlation between brand image and customer loyalty in Tesco. This chapter was not aimed at the mere description of the literature, but the organisation of these evidence in significant themes that directly answer the research goals. It examines the ways brand image influences customers, the ways loyalty is developed in the context of supermarket retail and how the practices of its own brand contribute to trust, buying behaviour after repeat and the long-term relationships between Tesco and its customers.

They are based on the results of ten scholarly academic journal articles and four sources related to Tesco. The scholarly works present conceptual and empirical support on the image, trust and satisfaction of the store image, perceived value, loyalty programmes, omnichannel consistency and customer experience. The sources on Tesco deliver the company level data on their strategic focus, connection with customers, digital innovations, and loyalty building. Put along with each other, these sources allow creating a specific and setting analysis of Tesco in the broader context of supermarket chains in UK.

The chapter has been structured into four themes. The initial theme involves the issue of brand image as the cornerstone of customer perceptions and behavioural intention. In the second theme, trust, satisfaction, and perceived value as brand image-relations to loyalty are analyzed. The third theme is retailing trends of an omnichannel experience, personalisation, and customer loyalty programme as contemporary expansionary forces. The fourth theme uses these lessons to apply to Tesco and demonstrates how the value positioning, Clubcard strategy, and the digital initiatives help the company to enhance its brand image and loyalty performance.

Table 2: Overview of Selected Studies

No.	Source	Type	Main focus	Main findings
1	Balaji and Maheswari (2021)	Journal article	Store image, perceived value, shopper attitude, purchase intention	Store image strongly shapes customer attitudes and perceived value, which then influence purchase intention.

2	Cardoso et al. (2022)	Journal article	Trust, brand relationship, loyalty in retail	Trust is a central mechanism through which brand relationships are converted into customer loyalty.
3	Francioni, Savelli and Cioppi (2018)	Journal article	Store satisfaction, store atmosphere, loyalty	Customer satisfaction supports loyalty, while store atmosphere strengthens this relationship.
4	Graciola et al. (2020)	Journal article	Store image, brand awareness, and perceived value in supermarkets	Store image and brand awareness improve perceived value and support stronger retail loyalty outcomes.
5	Liu and Liu (2024)	Journal article	Cross-channel consistency and brand loyalty	Omnichannel consistency can strengthen brand loyalty, although its effect depends on context and customer expectations.
6	Nesset et al. (2021)	Journal article	Grocery loyalty programmes and chain loyalty	Loyalty programmes can increase chain loyalty when they reinforce ongoing customer relationships.
7	Slack, Singh and Sharma (2020)	Journal article	Supermarket service quality, satisfaction, loyalty and disloyalty	Service quality dimensions have direct and indirect effects on loyalty through customer satisfaction.

8	Tahir, Adnan and Saeed (2024)	Journal article	Brand image, satisfaction and loyalty	Brand image has a consistent positive relationship with customer satisfaction and brand loyalty.
9	Tyrväinen, Karjaluoto and Saarijärvi (2020)	Journal article	Personalisation, hedonic motivation, customer experience, loyalty	Personalisation improves customer experience and can increase loyalty in omnichannel retail settings.
10	Yin et al. (2022)	Journal article	Customer retention in omnichannel retailing	Brand experience and purchase behaviour play major roles in retaining retail customers.
11	Tesco PLC (2025a) Annual Report 2025	Company report	Tesco strategy, customer priorities, value and digital retailing	Tesco presents value, convenience, loyalty, and digital capability as central parts of its customer offer.
12	Tesco PLC (2024) Annual Report 2024	Company report	Tesco performance, customer engagement, Clubcard, online retail	Tesco highlights customer loyalty, omnichannel convenience, and brand trust as drivers of performance.
13	Tesco PLC (2025b) Preliminary Results 2024/25	Company report	Recent business performance and customer strategy	Tesco links performance to strong customer offer, loyalty participation, and continued investment in value.

14	Tesco PLC (2024b) ‘Tesco brings its AI game to new “Clubcard Challenges”’	Company source/news release	AI-enabled loyalty innovation through Clubcard	Tesco uses digital and AI-led personalisation to make loyalty engagement more relevant and interactive.
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4.2 Theme 1: Brand Image as the Foundation of Customer Perception and Purchase Behaviour

The initial significant theme in the chosen research is that brand image is a central source of customer perception, evaluation, as well as behavioural intention. In the literature, brand image is not considered a promotional concept despite the narrow interpretation. Rather, it is presented as a general category of associations that develop due to customer engagement with store environment, product offer, service quality, value cues and emotional impressions. This renders brand image very significant in supermarket retail, where buyers have numerous equivalent options, and they make regular decisions with regard to shopping.

The most general justification of this stance is given by Tahir, Adnan and Saeed (2024). In their systematic review, they demonstrate that brand image invariably makes a difference in customer satisfaction and customer loyalty in retail and service environments. This is significant in relation to the Tesco case since it reveals that brand image cannot be taken as a supporting marketing element. Instead, it will determine the quality, reliability, and value judgment of consumers that influence the result of loyalty. It is also suggested by the review that brand image is an influential factor both directly and indirectly, therefore taking centre stage in supermarket competition.

The stance of Balaji and Maheswari (2021), who demonstrate that the image of the store influences the shopper's attitude, perceived value, and purchase intention, reinforces this argument. According to their findings, the customers do not like to judge a retailer by the price or product. They also react to more general cues of image, like attractiveness, credibility and conformity. This implies that brand image in the Tesco case will be developed using total customer experience and not via advertising only.

Graciola et al. (2020) draw a similar conclusion, and in a study conducted in supermarket-like retail outlets, the authors conclude that store image and brand awareness are determinants of the perceived value. This is particularly pertinent since supermarkets are entities which deal with very competitive and price-sensitive markets. When perceived value is positive and positive store image

positively affects perceived value, brand image can help to boost the attractiveness of a retailer, as customers closely compare the options. This goes in favour of the notion that brand strength at Tesco does not just hinge on the level of price competition, but also the manner in which the customers perceive the entire market stance of Tesco.

There is Tesco alignment with this academic evidence in the Tesco reports. As in Tesco PLC (2024) and Tesco PLC (2025a), the company used the value, quality, convenience, and trust frameworks many times, covering customer propositions. These reports indicate that Tesco can perceive brand image both concretely and symbolically. It is created via trustful product availability, on-line convenience, powerful customer proposal, and familiar value promise. Tesco PLC (2025b) reiterates this stance by connecting business performance with a powerful customer offer and further customer interaction. All these sources within the company show that the company brand image is not passively accepted as a conjectural market result but a strategic resource.

4.3 Theme 2: Trust, Satisfaction, and Perceived Value as Key Mechanisms Linking Brand Image to Loyalty

The second theme is brand image does not generally form loyalty on its own. Rather, it operates in a number of intermediate processes particularly, trust, satisfaction, and perceived value. It is among the most repeated results of the identified research, and it can be utilized to understand the reasons why certain retailers can retain their customers better than others.

Cardoso et al. (2022) prioritize trust in the brand relationship. They find that trust is a major factor in converting the relationship between customers and brands into loyalty. This is very applicable to Tesco since its supermarket customers shop numerous times and even make impulsive purchases. Trust in such an environment will decrease the perceived risk and provide customers with an assurance in product quality, fair price, and reliability of the service. In case Tesco is perceived as a reliable supplier continuously, trust is a feasible cause that drive customers back.

Francioni, Savelli and Cioppi (2018) concentrate on the level of satisfaction and demonstrate that the store satisfaction promotes the store loyalty, whereas the store atmosphere reinforces this influence. In their findings, they suggest that loyalty is more assured when customers believe that the retailer has sustained high levels of performance that is either at par, or above expectation. This is notably crucial in supermarkets, where switching is promoted even by minor negative experiences. The store atmosphere, availability of products, the convenience of shopping and the overall experience of Tesco are thus significant in the maintenance of satisfaction.

Slack, Singh and Sharma (2020) further elaborate with the dimensions of the service quality of the supermarket. They discover that quality of services influences loyalty and lack thereof and that customer satisfaction is one of the factors that connect with loyalty. The implication of this result is significant as it reveals that loyalty is not always formed by good impressions only. Failure of service standards can also disempower it. In the Tesco case, operational performance must thus justify brand image. It would not be sufficient to have a good image but no reliable service to be able to earn long-lasting loyalty.

Another significant mechanism in this theme is perceived value. In both studies, Balaji and Maheswari (2021) and Graciola et al. (2020), the store image enhances the perceived value, which, in turn, enhances positive shopping intentions. Value perception is especially significant in a supermarket market with the pressure of affordability and frequent comparison shopping. The brand image adopted by Tesco should thus make customers believe that the company is not only selling products, but also that it is many things worth relinquishing in terms of price and quality, coupled with convenience and rewards.

Tesco reports are a strong indicator towards this interpretation. The Tesco PLC (2024), Tesco PLC (2025a) and Tesco PLC (2025b) emphasise high value and customer trust and a powerful customer proposition. This implies that the brand image of Tesco is intentionally related to the reliable provision of value. The company does not seem to position loyalty in terms of emotional attachment. It offers loyalty in its form as a result of consistent service, perceived to be low-cost, and relevant rewards. This is in line with the scholarly literature.

In general, this theme demonstrates that the process of creating loyalty is cumulative and relational. The brand image of Tesco is important as it creates trust, reinforces satisfaction and enhances perceived value. These, in turn, promote repeat shopping behaviour and reduce the appeal of switching. In the case of Chapter 4, this is a good analytic discovery since it does not just state that brand image is important, but how and why it is important in retailing in a supermarket.

4.4 Theme 3: Omnichannel Consistency, Personalisation, and Loyalty Programmes as Contemporary Drivers of Retention

The third theme is a more modern change in retail loyalty. The chosen sources reveal that the physical stores no longer suffice as physical forms of customer loyalty building. Omnichannel consistency, data-driven personalisation, and the design of a loyalty programme have now turned

into its influential elements. This is more so in Tesco since its image of a brand is experienced in stores, online, mobile application and Clubcard.

Liu and Liu (2024) demonstrate that the relationship between cross-channel consistency and brand loyalty can be stronger, but it is not automatic. According to their research, a coherent and reliable channel experience can make customers positively react. Where loyalty is lost is where the brand promise in-store is not delivered online. In the case of Tesco, it means that its message of value and convenience should be consistently presented both in the physical and digital spaces.

Yin et al. (2022) also show that purchase behaviour and brand experience are crucial to the retention of customers in omnichannel retail. Their results show that the retention is influenced by the overall brand experience and not a single isolated experience. This would be relevant in the case of Tesco, as customers today might look online, view promotions on an app, redeem Clubcard rewards online, and visit Tesco in-store within the same relationship. The Tesco brand image should thus serve in multi-linked touchpoints.

Tyrvaen, Karjaluo and Saarijarvi (2020) go to the next level by revealing that personalisation enhances customer experience and can build loyalty. One-to-one retail communication ensures that the customers feel understood and appreciated, and this enhances customer experience. This is considerably applicable to the Clubcard strategy of Tesco. It is more powerful when it is individual and not generic, that is, it is loyalty.

This is supported by Nettet et al. (2021), who demonstrate that chain loyalty through loyalty programmes can be enhanced in grocery retail. With their results, however, they suggest that the best programmes are those that strengthen a more positive relationship. Even a loyalty card is not enough to produce meaningful loyalty without the customer having a sense of value, convenience and trust at their heart. The loyalty format by Tesco is thus best applicable when the Clubcard.

This theme is highly supported by Tesco company sources. The Clubcard and digital convenience are set up as significant customer offers by Tesco PLC (2024) and Tesco PLC (2025a). A more specific case is that of Tesco PLC (2024b), suggesting its AI-powered “Clubcard Challenges, where the company can be viewed as adopting personalisation and digital interaction in making loyalty a more engaging process. This is also important in the sense that this implies that Tesco is leaving the conventional rewarding systems for more experience-based and technology-aided retention systems.

Meaning that Tesco is becoming more and more omnichannel and data empowered in its customer loyalty approach. Things such as loyalty are not just concerned with frequent visits to the store. It is concerned with maintaining the customer attachment to the Tesco brand on various occasions and through various communication avenues. Consequently, it has created a significant component of Tesco's brand image and retention ability based on omnichannel consistency, digital convenience, and tailor-made rewards.

4.5 Theme 4: Tesco's Brand Image as a Combined Promise of Value, Convenience, and Customer Engagement

The last theme brings all the preceding results together and directly relates them to Tesco. The indications are that the Tesco brand image is strongest where it integrates three factors: value, convenience and customer involvement. These dimensions are repeated in the company documents and are congruent with the academic literature on the loyalty formulations.

As Tesco PLC (2024) and Tesco PLC (2025a) demonstrate, the company positions itself as a retailer as a helper of the good by means of excellent value, superior quality products, easy-to-reach shops, and online assistance. Tesco PLC (2025b) carries the same accent by associating customer performance with an attractive and trusting customer offering. This indicates that Tesco brand image is not limited to iPremium or iDiscount-based. Rather, it is constructed upon the principles of wide accessibility and reliable utility.

This stance holds with Tahir, Adnan and Saeed (2024), who believe that brand image reinforces satisfaction and loyalty in the event of customers perceiving the brand in a positive light. It is also consistent with Balaji and Maheswari (2021) and Graciola et al. (2020), whose results show that image and perceived value act in synergy. Tesco thus can be said to be enjoying a conducive image and at the same time a relational brand image.

The aspect of customer engagement is especially essential in the case of Tesco. Tesco PLC (2024b) demonstrates that the company is leveraging the AI-driven Clubcard Challenges in order to enhance engagement with customers. It is reminiscent of the broader conclusions by Tyrvaeni, Karjaluoto and Saarijarvi (2020) and Nettet et al. (2021) that loyalty grows when the customer engagement is more person-friendly and rewarding. The brand image of Tesco is thus reinforced not just by what it sells, but also by its proactive measures in maintaining the relationship with its customers.

Combined, the evidence indicates that Tesco's brand image creates a balanced impact on creating loyalty based on the economic value, reliability of operations, and digital interaction. This renders Tesco sturdy in an extremely competitive supermarket marketplace, whereby loyalty cannot be gained by price alone.

4.6 Chapter Summary

The findings of the chosen academic and Tesco-related sources have been demonstrated in this chapter in four major themes. First, brand image proved to be a significant source of customer perception and behavioural intention. Second, brand image was found to be related to loyalty through the following mechanisms: trust, satisfaction, and perceived value. Third, omnichannel consistency, personalisation, and loyalty programmes were proven to be rising as significant in the contemporary retail retention. Fourth, Tesco provided evidence of its own that the company's brand image has been developed on the principle of value, convenience, and customer interaction. On the whole, the above findings would show that customer loyalty in Tesco is not due to a single factor. It is formed as a result of image, service encounter, trust and perception of value and digitally mediated care. This gives a solid foundation to the following chapter, which will elaborate on these findings in terms of the broader literature and research objectives of the study.

Chapter 5: Discussion

5.1 Introduction

This chapter takes into consideration the findings in Chapter 4 and justifies their relevance to the research problem, aim and questions. The research aimed to explore the connection between brand image and customer loyalty in Tesco shopping with specific focus on the way brand image reflects on consumer perceptions, what attributes have an impact on loyalty in supermarket retail, and what impact Tesco's own brand practices have on trust and a repeat shopping behaviour in Tesco. This discussion thus ceases being descriptive and dwells on the implications of the findings in an overall academic and practical sense.

Results indicated that there were four general trends. First, brand image proved to be an initial determinant of customer perception and purchase behaviour. Second, the brand image was converted to loyalty through the primary mechanisms of, Trust, satisfaction and perceived value. Third, omnichannel consistency, personalisation, and loyalty programmes were revealed to gain more and more importance in retail retention in modern times. Fourth, there was a Tesco too narrow definition of customer proposition that seemed to integrate value, convenience, and customer engagement to reinforce its brand image and remind customers of repeating its patronage. This chapter explains each of these patterns with respect to the research questions, contrasts them with past research reviewed in Chapter 2 and how much the study has filled the literature gap.

5.2 Reconnecting the Findings to the Research Problem

The initial research problem was the challenge of retaining customers in the supermarket market where competition is intense with the switching costs being low and the competition having readily available offers. Price competition will not necessarily be sufficient to achieve long term retention in such a scenario. The results affirm this issue. Whereas value is vital, the data indicates price is not a sufficient explanatory variable of loyalty at Tesco. Instead, it is constructed by means of a broader brand image, which incorporates value, reliability, trust, service, and convenience.

This matters since it proves that loyalty of supermarkets is more compound than the mere repeats buying. Return will be due to a habit, or the transient convenience of a customer returning to a supermarket, but longer-run loyalty stands to be better when perceptions of the brand are favourable. This reading indicates the differentiation of behavioural and attitudinal loyalty that has been made in Chapter 2. The results of the study suggest that Tesco has a brand image that leads

to both. It helps to sustain behavioural loyalty which makes repeat shopping easy and worthy and it helps to sustain attitudinal as it enhances trust and perceived reliability.

The results also indicate that brand image of supermarket retail is very experiential. It does not arise simply out of communication or symbolic positioning. Rather, it is created through daily customer points, such as the quality of products, store experience, service delivery, digital convenience, and how the Clubcard system should operate. This renders the Tesco brand image functional and reputational. That is, it is the experience of the brand that is created by what Tesco do and not just what Tesco say.

5.3 Discussion of Research Question 1: How does brand image shape consumer perceptions and competitive positioning within the UK supermarket retail sector?

The initial research question was how the brand image is related to consumer perceptions and competitive positioning. The results greatly indicate that brand image is a strategic filter that customers use to interpret the overall offering of a retailer. Tesco customers do not merely evaluate Tesco on a case-by-case basis. They develop general perceptions about the reliability, value, convenience and consistency of the retailer. The latter impressions establish shopping attitudes and behavioural intention.

This reading is quite consonant with Tahir, Adnan and Saeed (2024), whose systematic review finds that brand image positively relates to customer satisfaction and brand loyalty consistently. The current results support that inference, yet introduce some specifics of a context. Brand image seems to be particularly relevant in the case of Tesco since the supermarket market is very competitive, and the structural arrangements are similar among competitors. The consumers depend more on larger perceptions of trustworthiness, worth, and convenience when dealing with competing stores that carry similar product categories. This renders brand image differentiating mechanism and not a secondary marketing attribute.

The results also reinforce Balaji and Maheswari (2021) who reveal that store image influences shopper attitude and perceived value. This is evident in Tesco. Tesco positioning based on quality, convenience and affordability seems to determine how customers will judge the shopping experience pre- and throughout the purchasing process. This implies that the brand image will not merely be a factor in generating emotional impression, but also selecting a convenient opinion by

the customer on whether the retailer should be selected or not. Brand image in that regard gains a commercial significance as it influences perception and decision.

Similarly, Graciola et al. (2020) also claim that the image of a store and brand recognition enhance the perceived value of supermarket-like retail stores. The present research supports that stance especially in demonstrating that Tesco brand image is enhanced by customers perceiving that the retailer is a very accessible, recognizable and reliable entity. Nonetheless, the results also imply that awareness is not enough. The visibility created by Tesco is strong, but the loyalty door is open based on whether the image that accompanies the visibility is positive or negative. That is, scale aids Tesco to stay salient, whereas positive brand meaning is what aids retention.

This reading is supported by the self-reports of Tesco. The Tesco PLC (2024a), Tesco PLC (2025a), and Tesco PLC (2025b) have repeatedly positioned the business based on a solid customer offer, value leadership, convenience, and digital capability. These reports ensure that Tesco itself takes brand image as a competitive resource. Corporate reports, however, are self-presenting, and as such can be treated with caution. They point out the strategic intent and performance priorities, but these in themselves do not prove the customer perception. They are useful in this work because of triangulation. The interpretation can be more believable when Tesco is born according to the academic findings on the image and loyalty of stores.

Of greater concern is that brand image in a supermarket retail is not as purely symbolic as it might be in a luxury or fashion industry. The Tesco brand image is based on everyday shopping realities. This alters the broader literature by revealing that in the grocery retail industry, image is tightly linked to delivery in operations. Only a positive image will attract customer loyalty as long as product availability, service quality, digital amenities, and perceived value are credible. Thus, the results indicate that brand image influences competitive positioning not by abstract prestige, but by affirmation of practical customer expectation repeatedly.

5.4 Discussion of Research Question 2: What are the key factors influencing customer loyalty in contemporary supermarket shopping environments?

The second research question concerned the motivation of customer loyalty in modern supermarket retail. The results suggest that the factors of trust, satisfaction, perceived value, service quality, omnichannel consistency, and the quality of loyalty engagement are the most significant ones. This proves that loyalty is multifactorial and cannot be narrowed down to a single factor.

One of the strongest mechanisms of the analysis was trust. This result goes together with the idea of Cardoso et al. (2022), who state that the interpretation of brand relationship into loyalty depends on trust. Trust seems to have a role to play in the case of Tesco since shopping in a supermarket entails high frequency, low risk, but high repetitive choices. Customers will revisit retailers that they perceive will provide fair prices, satisfactory quality, as well as reliable service. Trust thus lessens the uncertainty and makes it easy to repeat decisions. This is supported in the present research, and the put forward argument is that trust could be particularly strong in supermarkets as regularity of contact increases the impact of inconsistency.

Loyalty was also a significant concern that was identified as satisfaction. Francioni, Savelli and Cioppi (2018) also discovered that satisfaction leads to store loyalty, and the store atmosphere strengthens the association. Tesco results are generally in line with this perspective, but this goes further to the results that demonstrate that satisfaction is no longer limited to the physical atmosphere alone. Satisfaction is created in both physical and digital spaces in a modern supermarket environment. The convenience of the app, the dependability of online delivery, the clarity of the allocation of promotion, and the relevance of rewards are now placed next to traditional in-store considerations. This broadens the concept of satisfaction in a manner that can be only partially represented in previous store-based research.

Service quality plays a supportive role in this interpretation. By demonstrating that customer satisfaction influences the dimensions of service quality that can lead to both loyalty and disloyalty in supermarkets, Slack, Singh and Sharma (2020) reveal the impact of these dimensions on the latter. That duality can be found in the current study. The brand image of Tesco can help build loyalty, yet it can be undermined due to inconsistent service or trouble across touchpoints. It is analytically important since it demonstrates that loyalty can be constructed positively. Failure may also serve to weaken it. In such a way, retention in the retail supermarket lies in the avoidance of displeasure, as much as on the establishment of delight.

Another key factor was perceived value. Both Balaji and Maheswari (2021) and Graciola et al. (2020) imply that image has an impact on value perception, indirectly influencing purchase behaviour. This is greatly supported by Tesco's findings. Tesco has not focused purely on value as a pricing strategy. It belongs to the way the brand is defending itself in the eyes of the customers. The paper thus lends credence to the perceptions of value being relational and not simply financial.

The customers not only evaluate what they pay but what they get in correspondence with the quality, convenience, rewards and consistency.

Simultaneously, research results indicate that loyalty nowadays is more and more digital and omnichannel-driven. Liu and Liu (2024) warn that cross-channel consistency does not necessarily automatically build loyalty. This detail is quite significant, and it is justified by the current research. When Tesco's digital systems, online services and in-store channels all work together in a coherent way, they can be seen to increase loyalty. Unless there is consistency in brand promises across channels, the loyalty might not enhance instead dwindle. Thus, omnichannel retailing is a chance, but it makes the management processes more complicated.

This is supported by Yin et al. (2022), who lay stress on the importance of brand experience and purchase behaviour in order to retain. Their conclusion is justified by the current findings, as they reveal that the customer relationship at Tesco has become more than just a single shopping occasion. The customer can experience Tesco in stores, on the web, in mobile applications, through delivery services, and Clubcard interfaces. The loyalty is thus a reflection of the entire experience and not a single transaction. This extends the debate on supermarket loyalty in that retention persists as more ecosystem-based.

The analysis is further enriched with loyalty programmes and personalisation that Nettet et al. (2021) and Tyrvaepaksaari, Karjaluo and Saarijarvi (2020) provide. According to both studies, loyalty is more pronounced when customers feel appreciated and rewarded in either pertinent ways. The findings by Tesco strongly agree on this, especially due to the influence of Clubcard. The findings, however, also indicate that loyalty programmes on their own are not sufficient. They enhance a larger positive brand image, which is based on trust and value, and they work best. This is a vital aspect since it helps to avoid overstatement. The success of Tesco loyalty mechanisms lies not in the fact that rewards exist in isolation, but rather in their existence within a solid, credible customer relationship.

5.5 Discussion of Research Question 3: How does Tesco's brand image influence customer loyalty, trust, and repeat shopping behaviour?

The third research question introduced a greater analysis into direct application to the Tesco case. The results suggest that the Tesco brand image is influential on loyalty because it provides a promise of value, convenience, familiarity, and digitally-enabled interaction. This is notable since

it demonstrates that the brand image of Tesco acts as a reassuring mechanism, as well as a relationship mechanism.

Tesco PLC (2024a) and Tesco PLC (2025a) introduce the business as highly customer-oriented, low-price, convenient, and offering omnichannel access. Tesco PLC (2025b) attributes these priorities to ongoing performance and involvement. According to these sources, the brand image of Tesco is actually operated among sensible customer relevance. This is in line with the scholarly findings that having a good brand image facilitates positive attitudes, trust, and intention to purchase again (Balaji and Maheswari, 2021; Tahir, Adnan and Saeed, 2024).

The results also indicate that Tesco's image is enhanced, since it is encountered in various aspects of customer experience during various phases of the customer journey. Familiarity and dependability are enhanced by its physical presence, its convenient nature online, its loyalty systems, and its product breadth. This helps in defending the claim of Yin et al. (2022) that the retention in an omnichannel retail relies on the brand experience in terms of behaviour and touchpoints. Tesco's image is thus not just important since individuals are aware of the brand, but also by motivating them to engage in recurring contact in a way that may strengthen or undermine trust.

One important aspect of the Tesco case is the Clubcard. As Nettet et al. (2021) demonstrate, grocery loyalty programmes have the potential of facilitating chain loyalty, and Tyrvaen, Karjaraluoto and Saarijarvi (2020) emphasise the importance of personalisation in reinforcing customer experience. This is practically illustrated by Tesco PLC (2024b) using AI-enabled Clubcard Challenges, which are intended to personalise loyalty interaction and transform it into an engaging and interactive experience. This implies Tesco's loyalty strategy has gone beyond traditional discounting. It has now tried to establish an active and data-driven relationship with customers. The importance of that development is that it portrays the overall retail shift from transaction-based loyalty to engagement-based loyalty.

Nonetheless, the results also point out that Tesco brand image does not do away with the structural pressures of supermarket competition in the background. Loyalty remains conditional. As the value begins to decrease, the service becomes decayed or cross-channel consistency is lost, the relationship can be fragileized. Here, Liu and Liu (2024) are especially helpful as they demonstrate that omnichannel consistency is not the requirement that will guarantee loyalty in all situations. When applied to Tesco, the implication of this is that digital sophistication can only be of value

when it is useful in the overall customer offering. The poor perceived value and weak trust cannot be compensated for with just a technology.

The Tesco case is thus supportive as well as refining the previous literature. It substantiates the previous studies by ascertaining the fact that brand image, trust, satisfaction, and perceived value are the key aspects of developing loyalty. Simultaneously, it polishes that literature by demonstrating how these relationships work in a UK supermarket environment, which is characterised by the presence of full competition, frequent repurchase decisions, and sophisticated loyalty systems. The image of Tesco seems to be the most important when it is possible to stabilise the expectations of customers and consider it to be reasonable and rewarding to repeat shopping.

5.6 Contribution to the Literature Gap and Significance of the Study

Chapter 2 identified a gap in the literature relating to Tesco-specific, UK-focused, and qualitative analysis of the relationship between brand image and customer loyalty. Much prior work had been conducted in non-UK settings or in broader retail categories. The present study helps address that gap by bringing together academic evidence and Tesco company sources within a focused interpretive analysis.

The study contributes in two main ways. First, it shows that existing loyalty theories remain relevant in supermarket retail, but they need contextual interpretation. Brand image does influence loyalty, yet its effect is mediated through trust, satisfaction, perceived value, and service delivery. Second, it demonstrates that in Tesco's case, modern loyalty is increasingly shaped by omnichannel consistency and personalised engagement. This extends the literature by showing that loyalty in grocery retail is now both operational and digital.

The study also highlights an important critical insight. Tesco's loyalty strength does not arise from a single dominant factor. It arises from alignment between value, service, convenience, and customer engagement. This is significant for practice because it suggests that managers should not rely on price strategy or loyalty rewards alone. Sustainable loyalty depends on the consistency of the whole customer proposition.

Some limitations must also be acknowledged. Because the study used secondary data, it could not directly capture the voices of Tesco customers. Company reports may emphasise positive outcomes, while academic studies drawn from different settings may not transfer perfectly to the UK supermarket market. Nevertheless, the use of multiple source types improved analytical

breadth and allowed careful comparison between theoretical expectations and Tesco-specific evidence.

5.7 Chapter Summary

The findings in this chapter have been interpreted against the research questions and the broader literature. In the discussion, it was revealed that brand image influences customer perception in a supermarket, by sending signals of value, reliability and convenience. It further revealed that trust, satisfaction, perceived value, quality of services, and, more and more, the omnichannel consistency and personalised loyalty engagement are the drivers of customer loyalty. Brand image, in case with Tesco, affects repeat shopping behaviour by enriching practical value along with digitally supplemented customer relationships. The chapter has also demonstrated that the work assists to fill the Tesco-specific and UK-specific gap that was revealed in Chapter 2. These discussions pulled together into conclusion, contributions, limitation and recommendations next chapter.

Chapter 6: Conclusion

6.1 Introduction

This dissertation aimed at investigating the connection between brand image and customer loyalty in Tesco shopping. There were three research questions that governed the study. The former enquired the influence of brand image on the consumer perceptions and competitive positioning in the UK supermarket retail industry. The second one examined the determinants of customer loyalty in modern supermarket shopping situations. The third observed the impact of brand image on customer loyalty, trust and recurrence of shopping behaviour on Tesco. These questions were significant since supermarket industry in the UK is very competitive, switching cost is also very cheap unlike in the US and customer loyalty cannot be enforced in the market solely by price. Within this sort of a setting, it becomes strategically important to know more about the broader role of brand image.

With a secondary qualitative case study design the dissertation examined academic literature and Tesco-related company sources to develop a narrow interpretation of the way loyalty is cultivated in a developed supermarket society. It was based on the brand equity theory and on the customer-based brand equity perspective but also relied on broader literature applying in the sphere of trust, satisfaction, perceived value, store image, omnichannel retailing, and loyalty programmes. The conclusion chapter serves as a wrap-up to the research effort by stating the major findings, giving direct answers to the research questions in a concise manner, contributing to theory and practice, discussing the limitations, and offering up suggestions on future studies and managerial implication.

6.2 Summary of Key Findings

The study results indicate that the impact of brand image on customer loyalty in Tesco is significant and clear, although not easily or solely independent. Brand image does not work as a cosmetic communication tool. Instead, it is a generic kind of customer perception based on value, quality of service, convenience, store experience, online consistency and loyalty participation. The brand experience in the case of Tesco would be in terms of daily encounters at the retail store and not only in terms of symbolic messages.

The initial significant observation is that brand image influences the way the customers perceive the market position and offer to shop in Tesco. Tesco seems to be associated with consumers as a value, convenience, reliability, and access. Such perceptions are important since customers of

supermarkets make frequent purchasing decisions in a highly competitive environment. Positive brand image is consequently a filtering decision which has enabled Tesco to stay appealing in circumstances where the products and price discounts might bear no difference with the ones sold at the rival firms. The results align with the past research indicating that store image influences attitude and perception of values and purchase intention (Balaji and Maheswari, 2021; Graciola et al., 2020).

The second significant observation is brand image is the biggest determinant of loyalty and it is mainly because of trust, satisfaction and perceived value. That is, there is a mediated relationship between image and loyalty, which is not automatic. When the brand image of Tesco inspires confidence in fairness, consistency in service and quality and when the retailer still provides a satisfactory and worthwhile shopping experience, customers will become more loyal. This is in line with previous studies that suggest that loyalty in retail settings largely revolves around trust and satisfaction (Cardoso et al., 2022; Francioni, Savelli and Cioppi, 2018; Slack, Singh and Sharma, 2020).

The third significant observation is that the modern customer loyalty within the retail industry of supermarkets is becoming more dependent on the uniformity of the omnichannel, personalisation, and loyalty programme design. The Tesco image is no longer being created within the physical store. It is also developed via the internet, applications, bespoke promotions, and electronic reward systems. This implies that brand image and allegiance have become intertwined in a full retail ecosystem. The Clubcard strategy of Tesco is especially significant in this respect as it enhances not only the financial, but also the relationship, dimension of loyalty. Customers will be rewarded, not just to come back. They also do this in a more personalised and data-driven manner, which is evidenced by the fact that Tesco still focuses on digital innovations and the development of Clubcards (Tesco PLC, 2024a; Tesco PLC, 2024b; Tesco PLC, 2025a).

The conclusive point of finding is the strength of loyalty of Tesco is seen to be inspired by the alignment of value and convenience along with customer engagement and not just a single consideration. Tesco does not have customers just because of low prices or because of attachment (emotional attachment). Rather, its brand image facilitates loyalty in its amalgamation of functional usefulness and sustainable credibility and digital interaction. This renders the brand both behaviourally and attitudinally relevant as yields to repeat shopping and trust and continued preference respectively.

6.3 Direct Answers to the Research Questions

The initial research question was, how brand image affects consumer perceptions and competitive positioning in the UK supermarket retail industry. This paper concludes that brand image determines consumer perceptions through the effect it has on how consumers evaluate value, trustworthiness, convenience and general reliability. Brand image in the case of Tesco builds competitive positioning in the sense that the retailer could be distinguished in a pervasively homogenous market with product categories that are largely homogenous and a cutthroat price rivalry. Tesco brand image will hence become a strategic differentiator not in the sense that it will make the company create luxury or exclusivity but in the sense that it ensures the customers rely upon a consistent and familiar guarantee of value and convenience.

The second research question was, what are the most important drivers of customer loyalty in contemporary supermarket shopping context? The analysis finds that a key consideration is trust, satisfaction, perceived value, the quality of service, consistency of tactile experience across omnichannels, and successful engagement in loyalty. These are variables that are intertwined. Loyalty is with support of trust and satisfaction that diminishes uncertainty and strengthens positive experience. Perceived value helps reinforce loyalty through the sense of value in repeat shopping. The consistency guaranteed by the omnichannel makes the connection firms because the Tesco experience stands consistent in all stores, online, and loyalty interfaces. The relationship is further enhanced by the implementation of the loyalty programmes and personalisation that makes the customers feel appreciated and rewarded.

The third research question was the impact of Tesco brand image to customer loyalty, trust and repeat shopping behaviour. The research concludes that Tesco brand image affects loyalty on the formation of a general and consistent point of view of value, convenience and reliability. This image builds trust since it leads the customers to anticipate reliable service, and applicable rewards. It enhances repeat shopping behaviour as Tesco makes returning rational and appealing. Tesco also increases brand engagement outside of relatively single shopping experiences through Clubcard, online platforms and omnichannel access. Subsequently, its brand image favors its perpetuated patronage as well as more lasting customer commitment.

6.4 Addressing the Literature Gap and Contribution to Knowledge

The key aim of the dissertation was to fill the literature gap indicated in Chapter 2. Preexisting literature had demonstrated a rough correlation between brand image and customer loyalty, but

much of the preexisting literature was either still not a UK context or was specifically not the Tesco brand, or was heavily quantitative. It lacked much interpretative analysis of the functioning of brand image in the real world of Tesco and the supermarket industry in the UK. This dissertation has now found a way to fill that gap through providing a Tesco-based, UK-focused, qualitative summary of academic and business evidence.

This research has various contributions towards theory. First, it validates the relevance of the brand equity theory and customer-based view of brand equity to the retail supermarket. The case of Tesco demonstrates that favourable brand associations are still influential in retaining customers and their behavioural preferences. Second, the research prolongs such theoretical insights by demonstrating that brand image, in the context of grocery retail, is extremely experiential and operational. It is not made out of promotional communication alone, but by the daily provision of value, service and convenience. Third, the dissertation emphasises the role of omnichannel consistency and individualisation as two dimensions of the importance of brand image in contemporary retailing. This contributes a modern dimension to previous brand image and brand loyalty theory by demonstrating how electronic and physical experiences currently interact to develop retention.

This scientific contribution of the dissertation is also empirically based, with the outcome being shown as the consequence of coherent value, convenience, and engagement on the part of Tesco customer loyalty. The present study provides support for prior research as well as a fine-tuning of the same in the case of a UK supermarket. The research is thus not radically discontinuous regarding the knowledge so far, but it does form a more context-sensitive explanation of how the well-established loyalty mechanisms are applied within the context of Tesco.

6.5 Practical Contributions and Recommendations

This study is useful in practice as it applies to managers within Tesco and the industry in general. The results imply that price competition would not be sufficient to achieve customer loyalty. Since value is a necessity, loyalty is more sustainable in cases where the retailers invest in trust, consistency in service, electronic convenience, and individualised reward frameworks. Brand image should therefore be viewed as a business capacity by managers as opposed to being a limited concern in the marketing aspects.

As applied to Tesco in particular, one of the practical implications is the necessity to secure consistency of the brand on all channels. Tesco is becoming more and more visible to customers visiting stores, using applications, websites, delivery, and loyalty platforms. A significant

discrepancy in all these channels will undermine confidence and satisfaction. Tesco must thus keep investing in seamless integration of omnichannel in order to ensure that there is stability in the brand promise, irrespective of where the customers interact.

The second suggestion is that Tesco must proceed with further development of personalisation via Clubcard, but not at the expense of loyalty based on purely transactional logic of reward. Personalisation seems to be most successful when it contributes to a broader connection based on fairness, relevance, and convenience. The application of AI-based Clubcard Challenges to Tesco is an applicable case, although such projects must remain customer value-driven and not only novel.

The third suggestion is that Tesco ought to continue building the relationship of value and trust. Customers in a price-sensitive world must be convinced that Tesco has real value and not a short-term promotion. Ensuring communication, sound pricing plans, high availability, and quality of service are all vital to this relationship. Without the foundations working, even a robust loyalty programme might not suffice to maintain a deeper customer loyalty.

The results also have extended implications for the supermarket managers, other than at Tesco. A more intertwined perspective of loyalty should be embraced by retailers aiming at retaining their customers more firmly. Loyalty does not merely relate to frequency of repeat purchases. It is also regarding the overall consideration that the customer has that the retailer is reliable, worthwhile and readily retainable in the long run.

6.6 Limitations of the Study

Although it has its contributions, there are several limitations to the study. The first restriction is connected with methodology. Since the dissertation solely used secondary qualitative data, it failed to gather its own primary data based on Tesco customers. This implies that customer loyalty might only be construed during the analysis by the knowledge of the literature and company reports, and not by customer voices.

The second constraint is on the type of source. Corporate communications and Tesco company reports proved helpful in regard to strategic priorities, and they are inherently self-presentational. Despite the transecting process of these sources with the academic literature, they might still pay more attention to favourable results as compared to customer discontent and its operative flaws.

The third constraint is the scope. The paper was particularly about Tesco and the UK supermarket industry. This focal attention on the case enhanced contextual richness, but it undermines the

generalisability of the results. The loyalty strategies here might not work in the same way in discount-oriented stores, luxury grocery stores, or overseas markets of non-UK supermarkets.

The fourth limitation is that the research investigated loyalty by documentary evidence and not by data of measurement behaviour in the form of actual repurchase data, analytics provided by loyalty cards, or an audit of customer behaviour over time. Consequently, the results describe the concept of loyalty descriptively and in an interpretative way, but fail to statistically test how much causal relationships apply.

6.7 Recommendations for Future Research

These constraints have several research opportunities in future. To begin with, further research may adopt a primary qualitative approach, which might involve interviews or focus groups, as it will inquire into how Tesco customers themselves would explain how a brand image influences their shopping decision-making processes. This would bring the first-hand customer voice to the current interpretive knowledge.

Second, the subsequent studies may use a quantitative research design to examine the statistical validity of relationships that are developed in this dissertation, particularly between brand image, trust, perceived value, satisfaction, and repeat shopping behaviour. This would be an addition to the current qualitative method.

Third, the comparative research study could be conducted among the largest retail UK supermarkets, Tesco, Sainsbury, Aldi, Lidl, and Asda. This would assist in establishing whether or not the image-loyalty relationship of Tesco is unique or aligns with concordant trends within the industry.

Fourth, upcoming research can be more specific and write about digital retailing and the technology of loyalty. With the growing use of digital experience, privacy expectations, and perceptions of fairness, more research is required on how digital experience, privacy expectations, and customer perceptions of fairness influence long-term loyalty.

6.8 Final Reflection

In conclusion, this dissertation has shown that brand image plays a significant role in shaping customer loyalty in Tesco, but its effect is strongest when it is supported by trust, satisfaction, perceived value, omnichannel consistency, and meaningful customer engagement. Tesco's case demonstrates that in modern supermarket retail, loyalty is not secured through price alone and not created through branding in isolation. It is built through the repeated delivery of a credible, useful,

and rewarding customer experience. By addressing a Tesco-specific and UK-relevant gap in the literature, the study offers both academic and practical value. More broadly, it shows that in a market defined by routine purchases and constant competition, brand image remains one of the most important ways through which supermarkets turn repeated transactions into lasting customer relationships.

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