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# Service Quality Influence Customer Satisfaction and Loyalty: A Study in Organized Food and Grocery Retail

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## ABSTRACT

The study is aimed at measuring dimensions of retail service quality that has an impact on customer satisfaction (CS) and customer loyalty in organized food and grocery retail shoppers of Bhopal City in central India. Data were collected from 216 food and grocery customers using convenience sampling technique through a structured questionnaire. IBM SPSS 16 software for exploratory factor analysis and Smart partial least square 3.2.6 software for confirmatory factor analysis and structural equation modeling (SEM) were used to analyze and validate the path model. The SEM results reveal that three factors, namely physical aspects, price, and payment do not have a significant positive influence on CS. Furthermore, CS has significant positive influence on Customer Loyalty. The study offers opportunities to organized food and grocery retailers in Central India to focus on these service quality dimensions while formulating strategies for gaining competitive advantage, attracting new customer, and at the same time retain old customers by enhancing CS and customer loyalty.

**Keywords:** Customer Loyalty, Customer Satisfaction, Food and Grocery, Organized Retail, Service Quality

**JEL Classification:** M14, M140, M3, M31

## 1. INTRODUCTION

Measuring service quality seems to be a difficult task for retailers due to intangible, heterogeneous, inseparable, and perishable characteristic features of the service (Bateson, 1995). The customers expect retailers to meet their expectations (Wong and Sohal, 2003). The previous studies on service quality throws light on its interrelationship with customer satisfaction (CS) (Cameran et al., 2010), customer loyalty (Omar and Musa, 2011), buying behavior (Perez et al., 2007), and repurchase intention (Olaru et al., 2008). It is impending on retailers

to gain CS since they exist in a competitive world (Fonseca, 2009) through enhanced service quality. Thus, retail players consider customer loyalty as an important financial aspect for all supermarkets (Knox and Denison, 2000). Thus, increasing customer expectations (Zehir et al., 2012; Cameran et al., 2010) and mushrooming demands in cross-cultural markets (Ihtiyar and Ahmad, 2012; Hui et al., 2011) compel retailers to formulate such long-term competitive strategies to achieve the objective of profit maximization. As noticed in literature review of retail service quality, researchers have focused on the effect of retail service quality on CS and loyalty in different countries (Cheung, 2001; Torlak et al., 2010; Oyeniyi and Abiodun, 2012; Ihtiyar and Ahmad, 2012) and other big cities of India (Khare, 2013; Zia and Azam, 2013; Naik et al., 2010; Nair and Nair, 2013), but very little attention has been given to cities of central India. Thus, the present study aims to determine the drivers of CS, through a consideration of retail service quality dimensions and the follow through an effect on CS

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and CL of the organized food and grocery retail shoppers of Bhopal city in central India.

## 2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### 2.1. Retail Service Quality Scale (RSQS)

The retail stores have the provision of both physical products and value-added services so as to gain competitive advantages (Davies et al., 2006). Surpassing this, retailers can become successful in gaining customer retention, increased sales, and thus, the objective of profit maximization can be attained (Parasuraman, 1988). The identification of the retail service quality dimensions paved the pathway to identify the customers' perception of the services provided by the retail outlets. Consequently, realizing the need for developing a scale to measure retail service quality, Dabholkar et al. (1996) made extensive research to develop RSQS and identified five dimensions of retail service quality, namely physical aspects, reliability, personal interactions, problem-solving, and policy. The researchers have modified RSQS according to the variations in the sample and different retail settings.

#### 2.1.1. Physical aspects

A well-planned store layout is the one which reduces the customer's search time for goods and eases the shopping (Abu, 2004), poor store layout creates difficulty for customers in finding their required products. Perceptions of store layout provide real signs about service quality (Yan et al., 2011; Roy Dholakia and Zhao, 2010; Bitner, 1990) and as mentioned by Dabholkar et al. (1996) the physical aspect of the store is commonly considered as an important dimension of the shopping experience. Physical aspect plays an important role in service provisions of the retail store (Keillor et al., 2004), store cleanliness and store design also influence CS and product search (Vazquez et al., 2001). Customer also gives preference to retail store which provides sufficient vehicle parking space (Oliver, 1981).

H<sub>1</sub>: Physical aspect has a significant positive influence on CS.

#### 2.1.2. Reliability

Reliability dimension includes the store's ability to keep promises and do things right (Dabholkar et al., 1996). The construct of reliability measures the store's ability to deliver the service in the state as was committed to customers precisely and without any alteration or fault (Huang, 2009 and Vazquez et al., 2001). This implies that the retail store should follow a methodology of doing right things at the

right time, and it must be able to fulfill its commitments with the customers (Newman, 2001).

H<sub>2</sub>: Reliability has a significant positive influence on CS.

#### 2.1.3. Personal interaction and empathy

Salespersons play an important role in service quality, store staff attitude, and handling of customers being the most important aspects of personal interaction (Gounaris, 2008). Salespersonnel's knowledge about new goods, prices, and other variations of store services are significant (Darian et al., 2001). Furthermore, salesmen help the customers in navigation through the store and choosing products when required (Jamal and Adelwore, 2008; Henning-Thurau, 2004). Customers expect stores to be supportive of them and needs a service system that extends sympathy and supportive empathy (Dabholkar et al., 1996).

H<sub>3</sub>: Personal Interaction and Empathy have a significant positive influence on CS.

#### 2.1.4. Problem-solving

Convenience is the factors which can be applied to gain competitive advantage and improve CS (Dabholkar et al., 1996). Problem-solving dimension is the measure of the retail store's ability to handle potential problems (Dabholkar et al., 1996). Problem-solving means the store's ability to deal the objections and the hurdles faced by the customers and also the aptitude of the employee to deal customer objections honestly and instantly (Swanson and Kelley, 2001; Vazquez et al., 2001). The prolonged waiting time at payment counters can result in negative perception and customer dissatisfaction (Rigopoulou et al., 2008; Grewal et al., 2003).

H<sub>4</sub>: Problem-solving has a significant positive influence on CS.

#### 2.1.5. Policy

The credit and charge account policies of the store are an important criterion on which customers evaluate stores; also, the ease of returning and exchanging merchandise is very important to retail customers (Westbrook, 1981). Indian customers give preference to a distance of retail store from their residence and the perceived comfort level that the customers have in dealing with the retailer (Sinha and Banerjee, 2004). The distance of a retail store is an important driver for consumers' choice between store formats (Solgaard and Hansen, 2003). Grocery shoppers consider distance as a decisive factor in store choice and consequently have an impact on CS (Singh and Powell, 2002). Customers attach considerable importance to store location and they derive satisfaction by the nearness of the retail store (Baltas and Papastathopoulou, 2003).

H<sub>5</sub>: Policy has a significant positive influence on CS.

### 2.1.6. Price

The construct measures the store's capability to provide the service dimensions related to merchandise price. The retail store should disseminate correct information about prices (Newman, 2001). Prices sensitivity has an influence on expenditure levels of shoppers and results in the alterations in CS (Fox et al., 2004).

H<sub>6</sub>: Price has a significant positive influence on CS.

### 2.1.7. Payment

The customers get dissatisfied by the inefficient and tedious payment process at payment counters which results in prolonged waiting time at payment counters leading to negative perception (Rigopoulou et al., 2008; Grewal et al., 2003).

H<sub>7</sub>: Payment has a significant positive influence on CS.

### 2.1.8. Customer benefit

Customers are very conscious of gift and exchange offers and they can even switch their retail store for getting gift or exchange offers, they gain satisfaction by these benefits extracted from their retail store. This dimension has been explored by the author after factor reduction

H<sub>8</sub>: Customer benefit has a significant negative influence on CS.

### 2.1.9. Product

The retail store should disseminate accurate information about the product (Vazquez et al., 2001). The customers feel highly satisfied with the retail stores having a wide range of products (Yoo et al., 1998) and good quality products (Thang and Tan, 2003). Grocery shoppers consider quality to be the most important aspects, followed by price and range of products (Singh and Powell, 2002).

H<sub>9</sub>: Product has a significant positive influence on CS.

### 2.1.10. CS

The psychological condition that is resulting from an assessment of the perceived difference between previous expectations and actual performance obtained from the product or service is called CS (Tse and Wilton, 1988). CS is a post-choice evaluative judgment concerning a specific purchase decision (Homburg and Giering, 2001). CS should be seen as a decision based on collective experience with a particular product or service instead of merely considering it as a transaction specific meet (Anderson et al., 1994). Many companies, industries, and even countries examined CS regularly (Fornell, 1992). To achieve success, CS is regarded as the most important construct (Fonseca, 2009). The level of CS was shown to affect attitude and oral communication

(Sivadas and Baker-Prewitt, 2000); to take as a good indicator of future purchase behavior (Garbarino and Johnson, 1999; Kasper, 1988); to have an impact on profit (Anderson et al., 1994); and ultimately to lead to store loyalty. Satisfied customers can pay even higher prices and their continuous interest can be used in the assessment of performance (Huber et al., 2001).

H<sub>10</sub>: CS has a significant positive influence on customer loyalty.

### 2.1.11. Customer loyalty

Customer loyalty is explained as an intense commitment within customer, which results in repurchase and re-patronize a product or service consistently in the future (Knox, 1998; Oliver, 1999). Customer loyalty is an important dimension for explaining customer withholding and is determined by a combination of repurchase and affection for the retail store which, in turn, have an influence on CS (Bodet, 2008 and Dick and Basu, 1994). Store Loyalty is also considered as a behavioral aspect which incorporates the concepts of repeat purchases, customer retention, and word of mouth communications (Hallowell, 1996; Liu and Wu, 2007). Shankar et al. (2003) suggested that dissatisfied customers have more chances of store switching. Although there are sufficient evidence from past researches that CS is linked with customer loyalty, not all researchers are of the opinion that not all satisfied customers will be loyal, neither will be dissatisfied store (Vazquez-Carrasco and Foxall, 2006; Ellram et al., 1999) did an extensive study on the relationship between satisfaction and loyalty. Based on the above literature, the following hypothesis based framework can be proposed [Figure 1].

## 3. METHODOLOGY

### 3.1. Measurement Instrument

The structured questionnaire was developed with multi-item measures for each construct based on an extensive review of literature, informal discussion with food and grocery shoppers of organized.

Retail formats of Bhopal and scrutinized by an academicians experienced in questionnaire design. The questionnaire was subsequently piloted with 40 food and grocery customers to access the terminology, clarity, and response format. Certain modifications were incorporated based on feedback from the pilot survey. The first section of the questionnaire contains the demographic information of the respondents (namely age, gender, education level, and occupation). The second

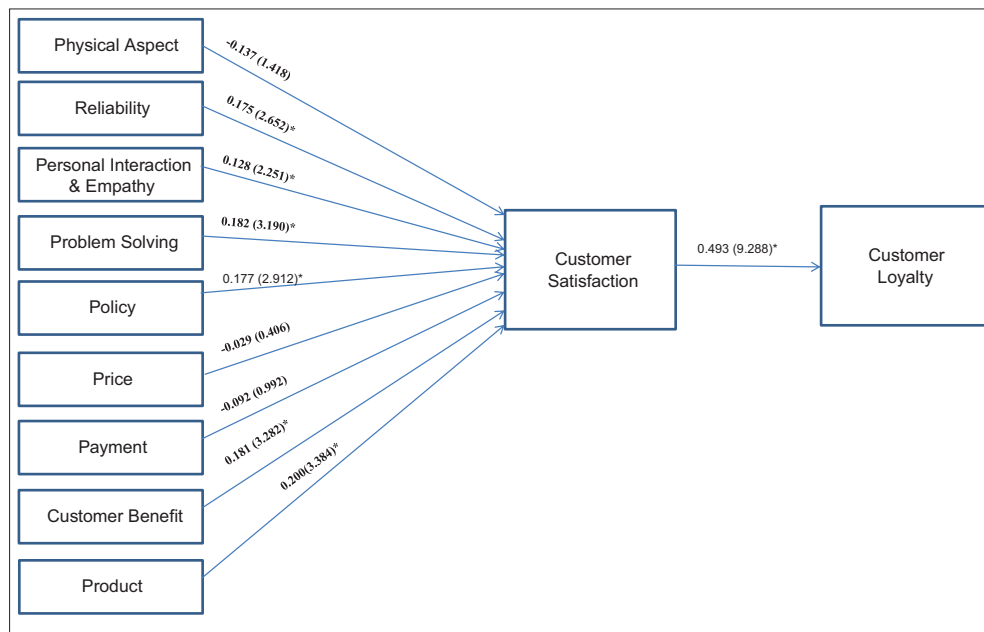


Figure 1. Structural model.

Source. Prepared by the author. t values are in the bracket with beta coefficient and \*denotes positive significance

section contains 22 close ended questions related with service quality of the retail store from where they often buy groceries. Five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used. Participants were asked to indicate their level of agreement with each statement. The details are presented in Table 1.

### 3.2. Sample Size and Data Collection

Testing the suggested research hypotheses through structural equation modeling (SEM) needs to set a prior sample size based on the latent variables in the study (Westland, 2010). Partial least square (PLS 3.2.6) software has the great advantage over covariance based methods such as analysis of moment structure and LISREL statistical software because it requires a comparatively small sample size for running PLS SEM. In PLS, the minimum sample size should be 10 times the number of indicators for the most predicted construct (Lowry and Gaskin, 2014). Hence, in the present study, we have a latent construct with a maximum of three observed variables, which is considered the most predicted construct. Thus, the sample size of 216 is much larger and appropriate for our study. Due to cost and time constrains, a cross-sectional research design with convenience sampling method (a type of non-probability sampling) was conducted. Data were gathered from grocery shoppers of reliance fresh and hyper city of Bhopal city, in the month of March 2019 through convenience sampling method. Questionnaires were distributed to the customers willing to participate

in the study, in the parking places of the aforementioned retail stores. To avoid any biased responses, no sensitive information was collected from respondents, and they were assured of the confidentiality of their responses. A total number of 233 questionnaires out of 310 was collected, finally, 216 questionnaires were found to be completely and accurately filled with a response rate of 92.7%; the rest 17 were discarded due to incomplete information. The detailed sample characteristics or the demographic breakdown are presented in Table 2.

## 4. DATA ANALYSIS AND FINDINGS

Smart PLS 3.2.6 (Ringle et al., 2005) software has been used with 5000 subsamples through the non-parametric bootstrap procedure to test the associated hypotheses, which provides more information including t-statistics for drawing conclusions from the data. PLS also estimates the statistical significance of factor loadings and path coefficients (Chin, 2001; Davison et al., 2003). Thus, Smart PLS 3.2.6 (Ringle et al., 2005) software was used for the development of a research framework and for the testing of a conceptual model consisting of one dependent variable that is CS. PLS has become a popular alternative to using SEM for latent variable modeling due to its proven predictive power in exploratory research (Henseler et al., 2009). The model aims at accomplishing two objectives; first, it explains the



Table 1: Constructs, observable items, and measurement model summary

Construct	Observable items	Item Code	Factor Loadings	AVE	CR
Physical aspect (Dabholkar et al., 1996; Huang, 2009; Vazquez et al., 2001)	This retail store has sufficient Parking area, cool ambience, and pleasant environment	PA1	0.998	0.582	0.703
	This retail store has clean toilets, separate waiting area, and drinking water facility	PA2	0.409		
Reliability (Dabholkar et al., 1996; Huang, 2009; Vazquez et al., 2001; Newman, 2001)	This retail store does not suffer from power cuts	R1	0.976	0.587	0.717
	This retail store has fire-fighting measures	R2	0.470		
Personal interaction (Dabholkar et al., 1996; Gounaris, 2008; Darian et al., 2001; Jamal and Adelwore, 2008; Henning-Thurau, 2004)	Salesperson or retailer is always willing to help me	PI1	0.662	0.612	0.756
	Salesperson or retailer maintains healthy and friendly relation with me	PI2	0.887		
Problem solving (Dabholkar et al., 1996; Swanson and Kelley, 2001; Vazquez et al., 2001; Rigopoulou et al., 2008; Grewal et al., 2003)	I do not have to wait long to make payment	PS1	0.739	0.682	0.809
	Salesperson or retailer gives quick resolution toward my complaints	PS2	0.904		
Policy (Dabholkar et al., 1996; Westbrook, 1981; Sinha and Banerjee, 2004; Solgaard and Hansen, 2003; Singh and Powell, 2002; Baltas and Papastathopoulou, 2003)	This retail store exchanges goods in case I am not satisfied with the quality	PO1	0.769	0.551	0.736
	This retail store sells products on credit	PO2	0.611		
	This retail store gives free home delivery facility	PO3	0.699		
Price (Newman, 2001; Fox et al., 2004)	The prices are competitive and lesser than other stores	PR1	0.871	0.627	0.769
	This retail store provides any attractive offers on price	PR2	0.703		
Payment (Rigopoulou et al., 2008; Grewal et al., 2003)	This retail store gives multiple payment options (i.e., cash, debit card, credit card)	PA1	0.470	0.591	0.720
	The billing is error free	PA2	0.980		
Customer benefit (author's contribution)	This retail store gives special benefits to its loyal customers	C1	0.741	0.691	0.816
	This retail store gives free gifts to the customers on festivals	C2	0.913		
Product (Yoo et al., 1998; Thang and Tan, 2003; Singh and Powell, 2002; Vazquez et al., 2001)	There is a discount on products	PR1	0.531	0.543	0.700
	There are display boards with directions to find my product	PR2	0.897		
Customer satisfaction (Homburg and Giering, 2001; Anderson et al., 1994; Tse and Wilton, 1988; Fornell, 1992; Fonseca, 2009; Sivadas and Baker-Prewitt, 2000; Garbarino and Johnson, 1999; Kasper, 1988; Huber et al., 2001)	I am satisfied with the overall products and services of this retail store	CS1	1.000	1.000	1.000
Customer loyalty (Bodet, 2008; Dick and Basu, 1994; Hallowell, 1996; Liu and Wu, 2007; Shankar et al., 2003; Vazquez-Carrasco and Foxall, 2006; Ellram et al., 1999; Yang and Zhu, 2006)	If an item is not available at this Retail Store, I wait till its availability	CL1	0.736	0.666	0.798
	I suggest other people to buy from this retail store	CL2	0.889		

Source: Authors' calculations. AVE: Average variance extracted, CR: Composite reliability

association of constructs with the dependent variable, and second, it determines the effects of each measuring construct on CS.

#### 4.1. Scale Validity and Reliability

The measurement scales were validated by exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). Before applying of factor analysis through IBM SPSS (16v), it was ascertained that the assumptions of normality, linearity, and homoscedasticity were not violated using the Kaiser-Meyer-Olkin index which was found to be 0.743 accompanied by the

Bartlett's test (Hair et al., 2009) with Chi-square = 867.560, the degree of freedom = 231;  $P = 0.000$ . Thus, indicating adequacy for applying factor analysis for the given sample size (Hair et al., 1998). An EFA has been conducted using Principal Components Analysis through Varimax rotation with Eigenvalues more than one. A CFA was conducted to assess the construct validity of each latent construct of the measurement model. Construct validity of each latent construct in the measurement model is examined through convergent validity and discriminant validity (Hair et al., 1998; Bagozzi and Edwards, 1998). Convergent validity can

Table 2: Demographic information of the respondents

Demographic characteristics	Data	Frequency (n=216)	Percentage (%)
Gender	Male	157	72
	Female	59	28
Age	<20 years	21	9.7
	20–30 years	33	15.2
	30–40 years	82	37.9
	40–50 years	43	19.9
	50 years and above	37	17.1
Education	Undergraduate	67	31
	Graduate	102	47.2
	Postgraduate	41	18.9
	Doctorate or equivalent degree	6	2.7
Occupation	Serviceman	36	16.7
	Professional	34	15.7
	Businessman	66	30.5
	Self-employed	18	8.3
	Agriculturist	16	7.4
	Student	21	9.7
	Housewife	8	3.7
	Pensioner	12	5.5
	Unemployed	5	2.3
	Salary structure	0–200,000 (INR)	59
200,000–400,000 (INR)		69	31.9
400,000–600,000 (INR)		46	21.2
600,000–800,000 (INR)		33	15.2
More than 800,000 (INR)		9	4.1
Marital status	Married	158	73.1
	Unmarried	58	26.8

Source: Authors' calculations

be checked via three ways, namely factor loadings, average variance extracted (AVE), and composite reliability (CR) (Lin and Ding, 2006). In convergent validity, Fornell and Larcker (1981) criterion suggest that if the value of outer factor loadings and AVE is  $>0.50$  in both cases (Bagozzi and Yi, 1988, Lin and Ding, 2006), the explained variance is greater than the measurement error. As shown in Table 1, factor loadings range from 0.47 to 0.99 and AVE ranges from 0.54 to 0.69, both approximating to the recommended threshold criterion of 0.50. CR of all the latent constructs is greater than the acceptable limit of 0.70 (Carmines and Zeller, 1988). In Smart PLS, we can use CR to measure reliability. CR is used rather than Cronbach alpha because Cronbach alpha is being criticized for its lower bound value, which underestimates the true reliability (Peterson and Kim, 2013). However, discriminant validity has been assessed using the Fornell and Larcker (1981) criterion. Table 3 shows that the values of the square root of the AVE are greater than all inter-construct correlations. Thus, the measurement model reflects good construct validity and reliability. To check multicollinearity effects on the result, the variance inflation factor (VIF) values (Kline, 1998) have been examined. Smart PLS 3.2.6 has been

used to calculate VIF values. VIF values for the variables should be  $<5.0$  (Grewal et al., 2004; Hair et al., 2011), where inner VIF values (VIF between latent constructs) ranging from 1.000 to 1.368, as shown in Table 4 and outer VIF (VIF between Indicators or items) ranging from 1.000 to 1.192, which is well below the recommended threshold of 5.0, as shown in Table 5. Furthermore, second criteria to check multicollinearity are tolerance value, which should be greater than 0.2. IBM SPSS (16v) were used to calculate tolerance values as the Smart PLS 3.2.6 software does not provide these values. The tolerance values ranged from 0.666 to 0.878. Thus, multicollinearity did not appear to be a significant problem in the dataset as the VIF values, and tolerance values are in strict accordance with the recommended values.

#### 4.2. Structural Model Assessment

To assess the structural model, goodness-of-fit (GoF) criterion proposed by Tenenhaus et al. (2005) was used, as the smart PLS 3.2.6 software does not provide the assessment of overall model fit (Chin, 1998). Hence, the geometric mean of average AVE and the average  $R^2$  (for endogenous constructs) is used for the calculation of GoF value. The proposed GoF criterion is as:  $GoF = \sqrt{\text{Mean AVE} \times R^2}$

Table 3: Discriminant validity of latent constructs (Fornell-Larcker criterion)

	Benefit to customer	Problem-solving	Customer loyalty	Customer satisfaction	Payment	Personal interaction and empathy	Physical aspect	Policy	Price	Product	Reliability
Benefit to customer	<b>0.831<sup>a</sup></b>										
Problem-solving	0.320	<b>0.826<sup>a</sup></b>									
Customer loyalty	0.396	0.395	<b>0.816<sup>a</sup></b>								
Customer satisfaction	0.382	0.359	0.493	<b>1.000<sup>a</sup></b>							
Payment	-0.055	0.091	-0.008	-0.040	<b>0.769<sup>a</sup></b>						
Personal interaction and empathy	0.292	0.369	0.351	0.319	0.042	<b>0.782<sup>a</sup></b>					
Physical aspect	-0.064	-0.007	-0.061	-0.111	0.361	-0.040	<b>0.763<sup>a</sup></b>				
Policy	0.381	0.343	0.323	0.356	-0.011	0.272	-0.002	<b>0.696<sup>a</sup></b>			
Price	-0.060	-0.072	-0.042	-0.026	0.263	0.036	0.247	-0.084	<b>0.792<sup>a</sup></b>		
Product	0.016	0.099	0.006	0.188	0.207	-0.018	0.206	-0.039	0.282	<b>0.737<sup>a</sup></b>	
Reliability	0.109	-0.022	0.174	0.192	0.329	0.146	0.249	0.097	0.223	0.180	<b>0.766<sup>a</sup></b>

Source: Authors' calculations. <sup>a</sup>Square roots of AVE shown on diagonal, AVE: Average variance extracted

Table 4: Inner VIF values

Dimension	Customer loyalty	Customer satisfaction
Physical aspect		1.227
Reliability		1.248
Personal interaction and empathy		1.265
Problem-solving		1.368
Policy		1.288
Price		1.205
Payment		1.308
Customer benefit		1.288
Product		1.160
Customer satisfaction	1.000	

Source: Authors' calculations. VIF: Variance inflation factor

Table 5: Outer VIF values

Item No.	Outer VIF values
1	1.075
2	1.075
3	1.01
4	1.01
5	1.086
6	1.095
7	1.089
8	1.089
9	1.168
10	1.113
11	1.147
12	1.147
13	1.077
14	1.077
15	1.168
16	1.061
17	1.061
18	1.192
19	1.192
20	1.135
21	1.135
22	1

Source: Authors' calculations. VIF: Variance inflation factor

The calculated value of GoF for the proposed model is 0.39, where the calculated value of average AVE is 0.64, and the value of R<sup>2</sup> is 0.24, which indicates a very good model fit for the study. The threshold values proposed by Wetzels et al. (2009) for assessing the result of GoF analysis is: GoF = 0.10 (small); GoF = 0.25 (medium); and GoF = 0.36 (large). Hence, the hypotheses developed for the study were tested, as shown in Figure 1.

### 4.3. Testing of Research Hypotheses

To test the associated research hypotheses, a non-parametric bootstrap procedure with 5000 resample was done using Smart PLS 3.2.6 to drive the statistical significance of factor loadings and path coefficients (Chin, 2001; Davison



et al., 2003). The structural model estimates on the basis of standardized path coefficients ( $\beta$ ), t-statistics, and associated significance levels for all relationships in the study model are presented in Table 6. The results of hypotheses testing show that reliability ( $\beta = 0.175$ ;  $t = 2.652$ ;  $P = 0.008$ ), personal interaction and empathy ( $\beta = 0.128$ ;  $t = 2.251$ ;  $P = 0.025$ ), problem solving ( $\beta = 0.182$ ;  $t = 3.190$ ;  $P = 0.002$ ), policy ( $\beta = 0.177$ ;  $t = 2.912$ ;  $P = 0.004$ ), customer benefit ( $\beta = 0.181$ ;  $t = 3.282$ ;  $P = 0.001$ ), and product ( $\beta = 0.200$ ;  $t = 3.384$ ;  $P = 0.001$ ) show significant and positive influence on CS. Furthermore, CS ( $\beta = 0.493$ ;  $t = 9.288$ ;  $P = 0.000$ ) shows significant and positive influence on customer loyalty. Thus,  $H_2$ ,  $H_3$ ,  $H_4$ ,  $H_5$ ,  $H_8$ ,  $H_9$ , and  $H_{10}$  were accepted. However, physical aspect ( $\beta = -0.137$ ;  $t = 1.418$ ;  $P = 0.157$ ), price ( $\beta = -0.029$ ;  $t = 0.406$ ;  $P = 0.0685$ ), and payment ( $\beta = -0.092$ ;  $t = 0.992$ ;  $P = 0.322$ ), show negative sign, so there is no significant and positive influence on CS. Thus,  $H_1$ ,  $H_6$ , and  $H_7$  were rejected.

## 5. DISCUSSION AND MANAGERIAL IMPLICATIONS

The present research uses the RSQS dimensions proposed by Dabholkar et al. (1996) for Retail Service Quality. Price, Payment, Customer Benefit and Product were add-on dimensions of Retail Service Quality based on literature review and can be broadly applied to organized retail stores located in Bhopal city. Thus, an advanced scale for measuring Retail Service Quality was developed, specifically for cities of central India. The current research aims to investigate the role of service quality dimensions in influencing CS and furthermore role of the influence of CS on customer loyalty. The results provide empirical evidence to strongly support the adoption of some new retail service quality dimensions as an important predictor of CS. A well planned store layout reduces customers' time for shopping because the products are segregated in groups. The store layout provides a real

measure of the retailers concern for service quality (Yan et al., 2011; Roy Dholakia and Zhao, 2010; Bitner, 1990). According to Dabholkar et al. (1996), the physical aspect of the store is commonly considered as an important dimension of the shopping experience. The store environment and conveniences are the factors which can be applied to gain competitive advantage and improve CS (Dabholkar et al., 1996). In cities like Bhopal, which is a Tier II city in central India, retailers are still lacking concern for the provision of basic facilities for the customers. Even big organized retailers such as Reliance Fresh and Hypercity do not give emphasis on the physical aspects such as sufficient Parking area, cool ambience and pleasant environment, clean toilets, separate waiting area, and drinking water facility; thus, the dimension of physical aspect shows negative influence on CS.

The resulted value for reliability dimension positively influences CS. It is found that organized retail stores in Bhopal have sufficient fire-fighting measures and power backups in times of emergency, thus the retail store is able to deliver the service in the state as was committed to customers precisely and without any fault (Huang, 2009 and Vazquez et al., 2001) and are able to fulfill its commitments with the customers (Newman, 2001). Hence, the reliability dimension shows a positive influence on CS.

The resulted value for personal interaction positively influences CS. It is found that salesperson in organized retail stores in Bhopal exhibit an empathetic behavior and extend a helpful hand to the customers. Customers expect a service system which extends a supportive and empathetic behavior from salesperson (Dabholkar et al., 1996). The salesperson maintains friendly and healthy relations with the customers. Salespersons play an important role in service quality, store staff attitude, and handling of customers being the most important aspects of personal interaction (Gounaris, 2008). It is important to treat customers with care and also

Table 6: Structure model estimates (path coefficient)

Path	Coefficients ( $\beta$ )	t-value	P-value	Result
$H_1$ : Physical aspect $\rightarrow$ CS	-0.137	1.418	0.157	Rejected
$H_2$ : Reliability $\rightarrow$ CS	0.175	2.652	0.008*	Accepted
$H_3$ : Personal Interaction and empathy $\rightarrow$ CS	0.128	2.251	0.025*	Accepted
$H_4$ : Problem solving $\rightarrow$ CS	0.182	3.190	0.002*	Accepted
$H_5$ : Policy $\rightarrow$ CS	0.177	2.912	0.004*	Accepted
$H_6$ : Price $\rightarrow$ CS	-0.029	0.406	0.685	Rejected
$H_7$ : Payment $\rightarrow$ CS	-0.092	0.992	0.322	Rejected
$H_8$ : Customer benefit $\rightarrow$ CS	0.181	3.282	0.001*	Accepted
$H_9$ : Product $\rightarrow$ CS	0.200	3.384	0.001*	Accepted
$H_{10}$ : CS $\rightarrow$ Customer loyalty	0.493	9.288	0.000*	Accepted

Source: Authors' calculations. CS implies "customer satisfaction;" \*implies significant at  $P < 0.05$

sales personnel's knowledge about new goods and prices is significant (Darian et al., 2001).

Problem-solving dimension is the measure of the retail store's ability to handle potential problems (Dabholkar et al., 1996). The results indicate the salesperson's quick resolving capacity of the customer's problem. It is found in the organized retail stores of Bhopal that the customers do not have to wait long to make a payment on cash counter. Thus, problem-solving has a positive influence on CS.

The retail store's verdict related with all type credit facilities, exchange facilities and free home delivery covers the purview of policy dimension. The credit and charge account policies of the store and the ease of returning and exchanging merchandise are important criteria on the basis of which customers evaluate retail stores (Westbrook, 1981). The organized retail store of Bhopal follows the policies of exchanges of sold goods and credit facilities to gain a competitive advantage over rival retail players. Retailers are also offering free home delivery to satisfy customers. Thus, the policy has a significant positive influence on CS.

In cities like Bhopal, where most of the families belong to upper middle-class status who are economic and cost sensitive, price emerged as an important service quality dimension. The construct measures the store's capability to provide the service related to merchandise price. The retail store should disseminate correct information about prices (Newman, 2001). Price sensitivity of the customers affects the volume of expenses incurred and result in the changes in the CS (Fox et al., 2004). There exist age-old, vast, and established unorganized retail markets in Bhopal which offer prices even lower than the organized retail stores under consideration. Consequently, the organized retail stores are unable to reduce the prices as expected by the customers. Thus, the synergistic effect of the price sensitivity of customers in Bhopal and price difference of organized and unorganized retail stores leads to the negative influence of price on CS as shown in the results of this study.

As the organized retail concept is new for the customers living in Bhopal city, the organized retail stores still lack in different modes of payment such as debit card or credit card due to varied reasons. The mobile app-based payments have gained familiarity post demonetization in 2016, that too, in some educated and conscious customers due to several measures by Indian Government to promote online payments. The prolonged waiting time at payment counters can result in negative perception and customer dissatisfaction

(Rigopoulou et al., 2008; Grewal et al., 2003). Thus, the resulted values do not support the positive influence of payment on CS.

The organized retail stores offer special benefits as a reward to high patronage and loyal customers. To build a strong, healthy, and informal relationship with such high patronage customers, the retail stores also offer free gifts to them on festivals. Store switching intentions are affected by the gifts and exchange offers; customer can be retained by offering gifts and exchange offers; they gain satisfaction through these benefits extracted from their retail store. Hence, the resulted values support the positive influence of customer benefit on CS. Thus, this dimension is the main contributory addition to the already existing dimensions of retail service quality.

The influence of product on CS is found to be positive and significant on CS. Since the product is an entity which is of prime importance to customers and the main objective of visiting an organized retail store is to find a wide range of good quality products. The customers feel thrilled, pleased, and highly satisfied with those retail stores which have a wide range with the superior value of products (Yoo et al., 1998). Customers prefer those retail stores which possess better products (Thang and Tan, 2003). Grocery customers rank product quality to be the most important aspects, followed by price and range of products (Singh and Powell, 2002). The role of the retail store is to furnish accurate and updated information about products (Vazquez et al., 2001). Thus, the product can be thought of as a service quality dimension, since it is directly linked with CS. Thus, it affects CS.

Attitude and oral communication are affected by CS (Sivadas and Baker-Prewitt, 2000) and CS lead to store loyalty. Satisfied customers can pay even higher prices, and their continued interest in CS can be used in the assessment of performance (Huber et al., 2001). Store Loyalty is also considered as a behavioral aspect which includes the concepts of repeat purchases, customer retention, and word of mouth communications (Hallowell, 1996; Liu and Wu, 2007). If customers are dissatisfied with the service provider, chances of store switching are bright so as to gain satisfaction (Shankar et al., 2003). Although there are sufficient evidences from past researches that show CS is linked with customer loyalty, not all researchers are of the opinion that not all satisfied customers will be loyal, neither will be dissatisfied store (Vazquez-Carrasco and Foxall, 2006; Ellram et al., 1999). Yang and Zhu (2006) did an extensive study on the relationship between satisfaction and loyalty. Thus, the

influence of CS is found to be positive and significant on customer loyalty.

Finally, this paper based on PLS path model concludes that a statistically significant relationship exists between product, policy, problem-solving, Personal Interaction and Empathy, customer benefit and reliability service quality dimensions, and CS at 5% significance level. The remaining service quality dimensions, namely price, payment, and physical aspect do not appear to have a significant effect on CS. Product was found to be the most important predictor of CS. The effect was considerably stronger than any of the other relationships explored ( $\beta = 0.200$ ;  $t = 3.384$ ;  $P = 0.001$ ). This reinforces the notion that the products need to be of good quality. Study shows that developing and delivering recommended service quality factors efficiently and effectively helps in producing satisfaction in organized retail shoppers of Bhopal, which ultimately leads to customer loyalty.

To be successful in the central Indian market and to satisfy the typical needs of the shoppers for creating loyalty, retailers have to understand the shoppers' perception of service quality dimensions. Therefore, the understanding about these service quality dimensions could be used as a reference benchmark for organized retailers to design the retail store strategies, to satisfy the particular needs of shoppers and to survive in today's cut throat competitive retail environment.

## 6. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Like every research study, the present research has some limitations. The items used are derived from previous studies, which are segregated and reorganized by the authors. All the dimensions in the study were measured at one point in time. It may be worthwhile to study customer loyalty over time to be able to take into account the dynamics in consumer behavioral patterns. This present study is limited to only one city Bhopal (Madhya Pradesh) with the sample size of 216 respondents shopping from two different organized retail stores, where the convenient sampling method is used for the data collection. Thus, the service quality dimensions cannot be generalized as the study area is confined to Bhopal. Therefore, the scope of this study is also limited to organized food and grocery retail stores in Bhopal city. Future research should also incorporate into staff opinion to get results that are more generalized. The applications of these service quality dimensions identified in the study taken for food and grocery shoppers of organized retail stores shall help academicians,

researcher, and retailers to understand the satisfaction level of grocery shoppers. Customers with different age group, gender, education, and purchase intention should have varied effects of retail service quality on CS and loyalty, which can be studied in future researches. The significance and uniqueness of the current study are that it has established the strong relationship between some new service quality dimensions and customer satisfaction and loyalty, in addition to Dabholkar et al. (1996) RSQS model. Thus, this study may motivate future researchers to explore unidentified areas in retail service quality of organized retail stores.

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