

Store Quality, Customers' Satisfaction and Loyalty: A Study on Retail Formats in India

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Abstract

The purpose of this study is to identify the potential dimensions of store quality as perceived by retail customers and its effect on customers' satisfaction, customers' behavioral response (word of mouth communication), customers' intention to switch and customers' loyalty intention. A structured questionnaire was successfully distributed to 600 respondents, who had made purchases from sixty retail formats operated in Delhi and Gurugram belonging to the domain of Shopping Malls, Hypermarket, Supermarket, Department Stores, Discount stores and Category Killers through systematic stratified sampling for the collection of data. Factor analysis was employed to identify the dimensions of store quality as perceived by retail customers and for customer satisfaction, behavioural response and loyalty intention. Multiple regression analysis was conducted to examine the effect of the dimensions of store quality on customers' satisfaction, customers' behavioral response (word of mouth communication), customers' intention to switch and customers' loyalty intention. The result showed that all four dimensions of store quality in the study were identified strong predictor of customer satisfaction and word-of-mouth communication, while only product quality and customer sacrifice are significant for customers' behavioural intention. Among four dimensions of store quality, product quality was the strongest predictor and significant for all dependent variables. With this study retail stores managers would be able to better understand about retail store customers and their preference towards the store quality and its effect on future sales performance.

Keywords

Customer, Store Quality, Customer Satisfaction, Customer behavioral Response, Loyalty Intentions

I. Introduction

During the past few decades store quality has become a major area of attention for researchers and marketers since it gives strong impact on customer satisfaction, loyalty, retention and business performance that leads to market share and profitability of retailers. Therefore several studies indicating that perceived service quality is the antecedent of customer satisfaction [30] and gives direct and indirect effects on behavioural intention such as loyalty [29] and shows a positive relationship with customer satisfaction, and customer revisit intention, furthermore service quality positively influences customer satisfaction [28].

Managing customer satisfaction has emerged as a major strategic weapon for firms [36] and hence firms make significant investments in order to increase customer satisfaction ratings [23], because customer satisfaction directly impacts loyalty [16]. Satisfied customers not only provide a company with financial resources through continued transactions, on the other hand they are also an important factor in creating a company's positive brand image, thus performing valuable marketing functions [41], moreover loyal customers are active promoters of the retailers through word of mouth communication and may become the brand ambassadors

of the business [5]. On the other part customers of retail stores are much more concerned about the quality of services receive from store due to enhancement of their knowledge and awareness. Consequently, understanding and predicting the consumer behaviour related aspects such as expectations, satisfaction, store loyalty, repurchase intention have become a subject of research especially in developing countries. Retailers need to understand the antecedents of customer satisfaction to minimise the reasons for dissatisfaction, complaints behaviour, cost of service offered to customer [20] [33] and increase the performance in sales and incomes, store loyalty, and customer retention [10] [17] [26] [32] [45] [58] and customer loyalty is a key outcome for firms as it leads to increased revenues because loyal customers pay price premiums [27].

II. Review of Literature

In the early 1980s, the concept of service quality began to acquire attention [18] and defined "service quality as a perceived judgment, resulting from an evaluation process where customers compare their expectations with the service they perceive to have received", later on [19] added "image" as the third dimension in service quality because favourable image has positive impact on customer perception. [43] defined "service quality" as the difference between customer expectation and the performance of service quality, Furthermore identified reliability, responsiveness, competence, access, courtesy, communication, credibility, security, tangibility, and understanding the customer as the dimensions of service quality. Later on [44] developed a standardized multi-item instrument named SERVQUAL with five service quality dimensions for measuring customers perceived service quality includes: Tangibles, Reliability, Responsiveness, Assurance and Empathy. [34] added "physical environment quality" in service quality which includes design, ambient conditions and social factors. [9] tested and developed Retail Service Quality Scale (RSQS) with departmental store customers in the United State of America, later on two more units of departmental store involved in the study and scale found fit and expected to be suitable for the study in departmental or specialty stores.

The RSQS had twenty eight items, including six for physical aspects, five for reliability, nine for personal interaction, three for problem solving, and five for policy. Later on the RSQS was tested by many researchers across the countries in various retail formats. [35] found that RSQS is appropriate among the supermarket consumers at Singapore. Retail Service Quality Scale was used to study service quality at department store in Hong Kong [51], discount stores across United State of America and South Korea [25], Japanese supermarket in Hong Kong [50], apparel stores in India [24], departmental store, discount store, and supermarkets in Kazakhstan [11], window curtain retailer in Hong Kong [60], apparel stores in Malaysia [31], and comparative study for grocery retailers in Malaysia and Turkey [1]. Furthermore the RSQS proposed by [9] has an extremely construct reliability and validity, but still there is a need to look its applicability at

more countries in different settings. [10] asserted five dimensions of salespersons attributes for assessing the salespersons service quality: Salesperson's availability, Salesperson's knowledge, Salesperson's respect for customer, Salesperson's friendliness and Salesperson's responsiveness towards customers. Customer satisfaction is a function of the difference between a customer's expectations prior to purchase and customer's perception of the same service after their purchase [2] [38] [39] and it will be significant, if the Customer satisfaction is found to be dependent on the quality of service offered to the customer [52]. [57] stated that the customer satisfaction in a store can be measured by a number of parameters such as number of sales personnel, courtesy sales personnel, availability, variety, quality and prices of merchandise sold, value received for the money spent, shopping hours, location, promotional aspects and advertising, moreover other services aspects such as cashiers, queues, traffic, trolleys, etc., and offers on sales [37], whereas loyalty refers to a favorable attitude towards a brand in addition to purchasing it repeatedly [12]. [21] examined the psychological meaning of loyalty and defined as "customer loyalty is generally described as occurring when customers repeatedly purchase a good or service over time and have favorable attitudes towards a good or service". Customer loyalty is determined by a combination of repeat purchase level and level of attachment towards store [13]. The term loyalty used the combination of intention to repurchase, willingness to pay more and positive word-of-mouth measures [7] [59] [61]. Furthermore loyalty referred to a 'behavioural response expressed over time' and involving intended future purchases being made, pay price premium and word-of-mouth communication [13] [40] [56].

A. Store Quality, Customer Satisfaction and Loyalty-A Relationship

Existing evidence from previous studies showed the importance of consumers' service quality perception on consumers' shopping behaviors. Researchers suggested that service quality offered by retail stores is a significant determinant for consumers' purchase decisions at the stores [3] [14] [47], perceived value and willingness to buy [54], customer satisfaction [15] [52] [55] and customer retention [8] [42]. Researches have emphasized the significance of relationship between service quality and customer satisfaction [7] [55], and found satisfaction to be the consequence of customer experience during service encounter [2] [4] [6] [22]. [53] identified factors influencing customer satisfaction towards organized retailing in metropolitan cities in India and stated that organized retail formats provide better service quality in terms of products quality, varieties and services, good shopping experience, sales promotional schemes, prices and offers on sales, that's why in organized retail there is presence of high degree of customer satisfaction. From the review of existing literature it was found that service quality has a positive impact on customer satisfaction [49] and on behavioral intention of the retail store, which may include purchasing decisions, complaining behavior, retention behavior etc. [48], moreover studies on service quality, customer satisfaction and behavioral intention show a significant difference among the various retail formats like hypermarket, supermarket and departmental stores [49]. [46] found that when a company retains just 5% more of its customers, then its profits increase by 25%, so we can understand that how customer loyalty is the key for success in retail business. [50] discovered that "physical aspects" and "personal interaction" are the two most important service quality dimensions in determining customer satisfaction at the supermarkets and most significant predictor of customer

loyalty behavior in department store [58].

B. Conceptual Formation

Based on the reviewed of marketing literature on service quality, customer satisfaction and customer loyalty behaviour the conceptual framework of this study preliminary consisted of two sections: the first section concerning the dimensions of store quality as perceived by the customers of various retail formats (Shopping Malls, Hypermarket, Supermarket, Department Stores, Discount stores and Category Killers). In this section store quality was categorized in four dimensions namely "service quality contains ten items", "product quality contains three items", "range quality contains two items" and "customer sacrifice contains three items". The second part includes "customers' satisfaction contains three items" and customer loyalty towards retail store formats. In this study customer loyalty was comprised of three aspects: "customers' behavioral response (word-of-mouth communication) contains three items", "customers' intention to switch contains four items and "customers' loyalty intention contains four items". The main emphasis of the present study is to find out the effect of customers' perceived store quality on their satisfaction and loyalty towards retail stores. Confirming the reviewed findings of prior researches, the following hypotheses were developed.

- H₁: There is significant effect of the dimensions of store quality on retail customers' satisfaction.
- H₂: There is significant effect of the dimensions of store quality on retail customers' behavioral response (word of mouth communication).
- H₃: There is significant effect of the dimensions of store quality on retail customers' intention to switch.
- H₄: There is significant effect of the dimensions of store quality on retail customers' loyalty intention.

III. Research Methodology

Conforming to the reviewed of extant literature, no study, to our knowledge has examined these dimensions collectively and especially in the context of a developing country like India. So the present study identifying the potential dimensions of store quality as perceived by customers and effect of these dimensions on customers' satisfaction, customers' behavioral response (word of mouth communication), customers' intention to switch and customers' loyalty intention. The present study is an attempt to provide a suitable approach to the Indian retailers for the economic success of their retail store formats. A structured questionnaire was successfully distributed to 600 respondents, who had made purchases from sixty retail formats operated in Delhi and Gurugram belonging to the domain of Shopping Malls, Hypermarket, Supermarket, Department Stores, Discount stores and Category Killers through systematic stratified sampling for the collection of data. Out of 600 questionnaires, 461 questionnaires were filled by respondents, 84 incomplete questionnaires were not used for analysis and 377 questionnaires were valid ones; thus the effective recovery rate was 62.83% and respondents were personally administered. The five-point Likert Scale was used to with 1 indicating "strongly disagree" and 5 indicating "strongly agree" examining the dimensions of store quality as perceived by customers, customers' satisfaction, behavioral responses and intentions towards retail store formats. SPSS (Version 17.0) was used for analysis in this study. Factor analysis was used to determine how many factors related to dimensions of store quality as perceived by customers, customers' satisfaction, behavioral

response (word of mouth communication), customers' intentions to switch and customers' loyalty intention towards retail formats were being measured by the instrument. Multiple regression analysis with forward selection was employed to predict customers' satisfaction, behavioral response (word of mouth communication), intention to switch, and customers' loyalty intention from the four dimensions of the retail store quality.

A. Summary of Demographic Profile of the Respondents

From a total of 377 respondents, the representation was noted higher of male respondents (54.11%), who were married (35.81%),

Bachelor degree (22.81%), in the age group of 25-35 years (26%) and 36-45 years (15.12%), belonging to salaried class (28.65%) and earn more than Rupees 10 lakhs (22.55%) being surveyed from the premises of malls (11.94%), department Stores (5.57%), discount Stores (8.49%) and category Killer Stores (11.41%) as compared to their female counterparts under study. On the other side, female representation was slightly higher of those holding master degree or above (25.20%), within an annual income group of Rupees 5-10 lakhs (18.04%) and who participated from the premises of Hypermarkets (10.34%) or Supermarkets (9.55%) in the survey (Table 1).

Table 1: Demographic Profile of the Respondents Based on Retail Formats

Basic Classification		Numbers of Respondents (Percentage)		
		Male	Female	Total (N=377)
Formats of Store	Malls	45 (11.94)	34 (9.01)	79 (20.95)
	Hypermarket	33 (8.75)	39 (10.34)	72 (19.10)
	Supermarket	30 (7.96)	36 (9.55)	66 (17.51)
	Department Store	21 (5.57)	19 (5.04)	40 (10.61)
	Discount Store	32 (8.49)	15 (3.98)	47 (12.47)
	Category Killers	43 (11.41)	30 (7.96)	73 (19.36)
Age	< 25 years	21 (5.57)	23 (6.10)	44 (11.67)
	25-35 Years	98 (26.00)	65 (17.24)	163 (43.24)
	36-45 Years	57 (15.12)	49 (13.00)	106 (28.12)
	> 45Years	28 (7.42)	36 (9.55)	64 (16.97)
Highest Level of Education	Diploma or below	31 (8.22)	11 (2.92)	42 (11.14)
	Bachelor Degree	86 (22.81)	67 (17.80)	153 (40.57)
	Master Degree or above	87 (23.08)	95 (25.20)	182 (48.28)
Marital Status	Single	69 (18.30)	56 (14.85)	125 (33.16)
	Married	135 (35.81)	117 (31.04)	252 (66.84)
Occupation	Student	17 (4.51)	06 (1.59)	23 (6.10)
	Housewife	0 (0.0)	18 (4.77)	18 (4.77)
	Salaried	108 (28.65)	101 (26.79)	209 (55.44)
	Self-Business	79 (20.95)	48 (12.73)	127 (33.69)
Annual Income (In Rupees)	< Rupees 5 lakhs	52 (13.79)	57 (15.12)	109 (28.91)
	Rupees 5-10 lakhs	67 (17.77)	68 (18.04)	135 (35.81)
	> Rupees 10 lakhs	85 (22.55)	48 (12.73)	133 (35.29)
Total (N= 377)		204 (54.11)	173 (45.89)	377 (100)

Furthermore, out of 377 respondents, 20.95% from the premises of Shopping Malls, 19.36% from Category Killers, 19.10% from Hypermarkets, 17.51% from Supermarkets, 12.47% from Discount Stores and 10.61% from Department Stores, were the participants in the final survey.

IV. Results

Analysis of Customer Satisfaction, Behavioral Response and Intentions toward the Dimensions of Store Quality as Perceived by Retail Customers.

Using the sample of 377 responses, a factor analysis was used to analyze the data using principal component analysis as the extraction method and varimax as a technique of rotation to determine how many factors were being measured by the instrument. Table 2 depicts the loading of the 18 items on each factor (for factor loading greater than .50), and the 18-item instrument had a reliability of 0.87. The result indicates 67 percentage of variance

in Service Quality, 61 percentage of variance in Product Quality, 63 percentage of variance in Range Quality, and 58 percentage of the variance in Customer Sacrifice. It was revealed that following four factors: Service Quality; Product Quality; Range Quality; and Customer Sacrifice account for 64.75% of the variance in the instrument.

Table 2: Factor Analysis of Indicators Used for Assessing Store Quality as Perceived by Retail Customers

Factors	No. of Items	Factor Score	Eigen value	Variance explained (per cent)	Cronbach's Alpha
Service Quality	Sales personnel at this store are reliable in providing the service I expect.	0.74	3.12	67%	0.86
	Sales personnel have understanding of customer's service needs.	0.72			
	Sales personnel are responsive to my service requests	0.69			
	Sales personnel are competent in providing the expected service.	0.67			
	I feel secure in service encounters with sales personnel of this store.	0.73			
	Sales personnel are courteous in providing me service.	0.68			
	Sales personnel are available to answer my service-related questions.	0.69			
	The tangible (appearance of trolley, basket, and shopping bags, staff, products) aspects of this store's service are excellent.	0.70			
	This store has good credibility in providing the service I need	0.71			
	I have access to communicate with this store regarding my service needs.	0.67			
Product Quality	The quality of merchandise at this store consistently meets my expectations.	0.68	3.16	61%	0.89
	This store has prestigious products.	0.71			
	Products in this store are among the best.	0.72			
Range Quality	This store has a sufficient range of product choices (I can get what I want).	0.61	2.76	63%	0.85
	The number of substitutions or out of stock items is reasonable.	0.70			
Customer Sacrifice	Prices at this store are low on the products that other stores offer.	0.75	1.93	58%	0.88
	The time needed to make a purchase from this store is low.	0.62			
	The effort required to make a purchase from this store is low.	0.69			

Again, using the sample of 377 responses, a factor analysis was used to analyze the data using principal component analysis as the extraction method and varimax as a technique of rotation to determine how many factors were being measured by the instrument. Table-3 depicts the loading of the 14 items on each factor (for factor loading greater than .50). Moreover, the 14-item instrument had a reliability of 0.86. The result indicates 65

percentage of variance in Satisfaction, 59 percentage of variance in word-of-mouth communication, 62 percentage of variance in intention to switch, and 59 percentage of the variance in loyalty intentions. It was revealed that the following four factors: customers' satisfaction; word-of-mouth communication; intention to switch; and loyalty intentions account for 61.25% of the variance in the instrument.

Table 3: Factor Analysis of Indicators Used for Assessing Customers' Satisfaction, Behavioral Response and Intentions

Factors	No. of Items	Factor Score	Eigen value	Variance explained (per cent)	Cronbach's Alpha
Customers' Satisfaction	I am satisfied with my decision to purchase products at this store.	0.72	2.21	65%	0.89
	I made a wise judgment to buy products at this store.	0.63			
	When I finish shopping and came out of this store, I thought I did the right thing.	0.64			
Word-of-mouth communication	I have recommended this store to friends and acquaintances.	0.73	2.73	59%	0.87
	I have encouraged friends and acquaintances to shop with this Store.	0.72			
	I have informed other customers of this store about complaints I have about the services offered by the store (R)	0.65			
Intention to switch	In the near future I intend to intensify my efforts to find a better retail store.	0.62	3.64	62%	0.82
	In the last year I have thought very seriously to switch the retail store.	0.73			
	I have decided to do less shopping from this store in the future.	0.64			
	Things happen at this store that make me want to switch my shopping elsewhere	0.59			
Loyalty Intension	I would classify myself as a loyal customer of this store.	0.81	3.16	59%	0.84
	I do not expect to switch to another store to get better service in the future.	0.67			
	I would continue to do shopping with this store even if I had to pay more.	0.68			
	I would complain to employees of this store if I experienced a problem with their service.	0.64			

A. Hypotheses Testing: Multiple Regression Analysis Results

Multiple regression analysis with forward selection was employed to predict customers' satisfaction, behavioral response and intentions from the four dimensions of the retail store quality. Four distinct multiple regression models were run to test the four hypotheses: one for customers' satisfaction, one for word-of-mouth communication, one for intention to switch and one for loyalty intentions (Table 4). (Table 4) shows results of the multiple regressions with customers' satisfaction about retail store visit as the dependent variable and the dimensions of store quality, as the independent variables. The overall model is significant at $p < 0.05$ or $p < 0.01$. The overall model fit for regression equation was determined by F statistics. The model revealed a significant impact of all the dimensions of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') entered in the

model. More specifically, 'service quality', 'product quality', 'range quality', and 'customer sacrifice' predicted 14.9% ($R^2 = 0.149$) customers' satisfaction variability, $F(4, 377) = 16.283$. Thus, H1 was supported.

Results of the second multiple regressions are also shown in Table 4. The dependent variable was customers' behavioral response (word-of-mouth communication) about retail store and the dimensions of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') were the independent variables. Like the first test, the overall model is significant at $p < 0.05$ or $p < 0.01$. Multiple regression analysis bearing on customers' retail store visit revealed that all the four dimensions of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') predicted 6.6% ($R^2 = 0.066$) of customers' behavioral response (word-of-mouth communication) variability, $F(4, 377) = 6.572$. Thus, H2 was supported.

Table 4: Regression Analysis of Store Quality on Retail Customers' Satisfaction, Behavioral Response and Intentions (N=377)

Predictors	Satisfaction		Word-of-mouth communication		Intention to switch		Loyalty	
	R	β	R	β	R	β	R	β
Store Quality Facets	0.387		0.258		-0.203		0.310	
Service Quality		0.36*		0.31*		-0.18		0.13
Product Quality		0.42*		0.38*		-0.33*		0.37*
Range Quality		0.23*		0.29*		-0.07		0.11
Customer Sacrifice		0.19*		0.23*		-0.29*		0.29*
R ²		0.149		0.066		0.041		0.096
Adjusted R ²		0.140		0.056		0.031		0.086
Overall model: F (4, 377) Value	16.283**		6.572**		3.976**		9.876**	

Annotations: The dependent variables are customer satisfaction; behavioral response; customers' intention to switch and loyalty, * $p \leq .05$; and ** $p \leq .01$

Results of the third multiple regressions are also shown in Table 4. The dependent variable was customers' intention to switch to other retail store and the four dimensions of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') were the independent variables. Like the first test, the overall model is significant at $p < 0.05$ or $p < 0.01$. Multiple regression analysis bearing on customers' retail store visit revealed that 'product quality' and 'customer sacrifice' predicted 4.1% ($R^2 = 0.041$) of customers' intention to switch variability, $F(4, 377) = 3.976$. However, 'service quality' and 'range quality' showed no relationships with retail customers' intention to switch. Thus, H3 was partially supported.

Results of the fourth multiple regressions are also shown in Table 4. The dependent variable was customers' loyalty intention and the four dimensions of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') were the independent variables. Like the first test, the overall model is significant at $p < 0.05$ or $p < 0.01$. Multiple regression analysis bearing on customers' retail store visit revealed that again 'product quality' and 'customer sacrifice' predicted 9.6% ($R^2 = 0.096$) of customers' loyalty intention variability, $F(4, 377) = 9.876$. Conversely, 'service quality' and 'range quality' failed to show any significant relationship with the retail customers' loyalty intention. Thus, H4 was partially supported.

V. Conclusions and Discussion

The study found a significant effect of store quality ('service quality', 'product quality', 'range quality', and 'customer sacrifice') on customer satisfaction, word-of-mouth communication, intention to switch and loyalty intension. The result showed that all four store quality dimensions in the study were strong predictor of customer satisfaction and word-of-mouth communication, while only product quality and customer sacrifice are significant for customers' behavioural intensions. Among four dimensions of store quality, product quality was the strongest predictor and significant for all dependent variables (coefficient of product quality is higher in all cases). The finding of the study suggest that product quality is the key store quality factor perceived by retail store customers, indicating that at retail store is very crucial to customers buying decision at a particular store and could greatly contributed to the maximization of customer satisfaction and as a result achieve word-of-mouth communication and loyalty intensions. To increase their competitiveness, retail stores need to provide quality products with great assortment and multiple prestigious brands. Customer sacrifice also appeared as the strong dimension for behaviour response and intension followed by customer satisfaction. Retail store managers need to build smart layout, proper signs and methods of displaying merchandise, time management at billing counters and competitive prices of products so that customers spend a smaller amount of time and efforts on purchasing and do more purchases, which leads sales and market share of retailer. Range quality and service quality were not invented as good predictors of behavioral intention of retail customers, but service quality predicted as strong indicator for customer satisfaction and word-of-mouth communication. This makes intuitive sense since range quality (product variety and in-stock availability) is largely a given for mostly retail customers; they assume products will be available unless the store makes an error, and if products are out of stock they simply choose the most agreeable alternative available. The study also suggested that the customers trust and interaction with sales personnel leads to customers' satisfaction and positive word-of-mouth, but not

support to intention to switch and loyalty intension. For an example hiring experience sales personnel who make better understand to customers about their queries could also help retail stores to attract and satisfy more customers. Based on the results of the current study, retailers that find a way to improve both the product and range quality while maintaining service quality have the potential to substantially increase customer retention and profitability.

This study, however, has some limitations also. Since the present study was conducted with a limited sample of Delhi and Gurugram, the results cannot generalize to the entire metropolitan and smart cities in India. Future research should gather a sample of retail customers from various metropolitan and smart cities across the country in order to generalize the potential dimensions of store quality as perceived by customers and its effect on customers' satisfaction, customers' behavioral response (word of mouth communication), customers' intention to switch and customers' loyalty intention. Moreover future research might include studies to identify factors influencing customer satisfaction and loyalty in other retail environments such as food courts, restaurants and hotels.

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