

Service Quality, a Determinant of Customer Loyalty: A Study of the Retail Sector of Uttarakhand Region, India

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ABSTRACT:

Objective: The present study is an attempt to examine the effect of service quality on customer loyalty mediated by buying behavior and customer satisfaction.

Method & Analysis: A survey was carried out on 376 respondents visiting in Big Bazaar & 6 kirana stores situated in Dehradun, Uttarakhand region. Regression Analysis was used to understand the nature of relationship shared between the variables under study, hypothesized nature - Independent variable (Service quality), Dependent variable (Customer loyalty), and mediator (Buying behavior and customer satisfaction).

Findings: As per the results of data analysis using structural equation modeling, it was found that all the variables shared a positive relationship such that service quality had a positive relationship with customer loyalty mediated by buying behavior and customer satisfaction.

Conclusion: The study revealed the role of service quality in building a brand image and it is imperative to communicate the sustainable image of the firm in the right way for a strong customer loyalty. Practical as well as theoretical implications were discussed considering the given conclusions.

Keywords: Service quality, Customer satisfaction, Buying behaviour, Customer loyalty, India

1. INTRODUCTION

In the current economy, brand building and being consistent with it depends highly on the quality of service provided by the company. It is the need of the hour to be at par with the competitors, if not ahead in providing a better service quality to the customers to earn their loyalty. Customer loyalty is another important determinant is an effective outcome of the service quality as claimed by many researchers. Service quality is at the heart of Indian retail sector, be it the kirana shops or the multiplexes serving variety of options under one roof. In fact, opening of the retail chains like Big Bazaar, Reliance Fresh etc has posed a great challenge for the kirana stores to survive in the market, it is here where the quality of service differentiates the two. On one side we have multiple need being served at one place, on the other we have personalized services available at our disposal at the nearest point of our house. It is the buying behavior of the customer and the level of customer satisfaction that drives customer loyalty, as suggested by past research. Hence the present study focuses on exploring the dynamics of these variables in retail sector of India. The study offers significant theoretical & practical

implications & opens various avenues for future research.

2. RESEARCH GAPS

On the basis of the literature review, the following research gaps have been identified:

1. Limited research in the area of impact of service quality on Customer loyalty of the organization.
2. Very few studies have explored the mediating nature of buying behavior in presence of customer satisfaction as another mediator.
3. Limited studies have explored the mediating nature of Buying behaviour and customer satisfaction.

3. RESEARCH QUESTIONS

- Q1. Does Service quality contribute in Customer loyalty?
- Q2. What is the role played by Buying behaviour and customer satisfaction in Customer loyalty?

4. LITERATURE REVIEW

Buying Behavior as a mediator

In our day to day life, one of our routine behavior is to buy things. Still, in particular scenario, purchasing may be unplanned and quite sudden, which may have generated on the spot and is linked with a strong urge of feelings or pleasure and excitement. This kind of sudden purchasing behaviour is commonly known as “impulsive buying” (e.g., Rook, 1987). However most of the time impulsive purchases do not create any problem, and most probably everyone has made impulsive purchases, keeping in mind this context, repeated experiences of untamed buying could lead to problems.

Such dysfunctional behaviors, generally labeled as “compulsive buying”, takes into account repeated as well as excessive purchases of consumer goods that might lead to psychological disturbance and have serious effects on a people’s life, such as heavy debts, negative response from friends and family as well as feeling of guilt (e.g., Christenson et al., 1994). More particularly, people who suffer from compulsive buying tendencies have been found to encounter irresistible, repetitive and overpowering urges in order to buy goods (frequently useless/or unused items) as well as needs which are uncontrolled and growing tensions that can only be relieved with purchase (Lejoyeux, Ade’s, Christenson et al., 1994; Tassain, & Solomon, 1996). A recent public health study conducted by (Faber, Koran, Aboujaoude, Large,& Serpe, 2006), interviewed 2513 adults in a random telephone survey, and the study provided with an estimate that the dominancy of compulsive buying in the USA is at 5.8%. Revelations added, the study has showcased that compulsive buying behaviors have distinctly increased in the developed economies (Neuner, Raab & Reisch 2005,Cacioppo, and Petty. 1985.), which can be attributed or linked with the fact that developments in the marketing structure (Internet shopping, credit cards, massive advertising via media) speed up and promote the impulsive purchasing of items among consumers.

Various research studies have inspected the demographical attributes such as (socioeconomic status, gender and age) of sudden buying pattern. The results reflected that when it came to compulsive buying behaviors, women are more prone than men to experience it (Assael, Henry. 1992), although several other studies revealed that this is not the case (e.g., Koran et al., 2006). Moreover, there are some indications that the young people may be more vulnerable than older ones when it comes on compulsive buying tendencies (e.g., Dittmar, 2005).

Similarly, several studies highlighted the fact that there is no effect of age on problematic buying (e.g., Repertinger, Black, Gaffney & Gabel, 1998).

As a matter of fact, various studies in the field have focused that impulsive buying may be taken into account by the intense emotional contexts, which maybe both positive (e.g., Beatty & Ferrell, 1998) and negative (e.g., Miltenberger et al., 2003). Although, research oriented towards marketing context shows that the attributes pushing into positive mood states (e.g., pretty colors, nice scents or pleasant music) may trigger people into impulse purchase behaviors (Beatty & Ferrell, 1998), buying compulsively occurs more frequently in contexts of negative affect (mood state being negative). Several authors indeed, as for example (Keck, Pope, & Smith, 1994; Christenson et al., 1994; McElroy, Miltenberger et al., 2003) state that for particular buyers, buying things/needs may propel as a voluntary & self-regulatory mechanism concluded at reducing feelings which are negative (e.g., frustration, loneliness, sadness). Compulsive buying is generally viewed as an impulse control disorder (Lejoyeux et al., 1996; Christenson et al., 1994; McElroy et al., 1994) However, very few studies have practically investigated its connection with impulsivity /or functions related to inhabitations. Hence, to our complete knowledge, only two research studies namely (Lejoyeux, Tassain, Solomon,

& Ade’s, 1997, DeSarbo & Edwards, 1996) have enquired the relationships amongst compulsive buying and impulsivity scales. In the first study conducted, DeSarbo and Edwards (1996) highlighted that impulsive buying, as assessed by the NEO Personality Inventory Impulsiveness Scale (Costa & McCrae, 1992) predicted scores which were higher on a questionnaire enquiring about the compulsive buying (e.g., unplanned purchasing, frequency of shopping, post-purchase guilt). In the second study, Lejoyeux et al. (1997,Berger, Ida E. and Andrew A. Mitchell. 1989) came on to a conclusion that patients who were suffering with compulsive buying problems had steeper scores on all subscales of the Barratt Impulsivity Scale formulated by (Stanford, Patton & Barratt, 1995) than patients who were depressed without compulsive buying difficulties. Therefore, it can be considered that traits related with impulsivity may tend to have an important role when one highlights on the public health factors that helps in leading to compulsive buying.

H1: Buying behaviour acts as a mediator between the quality of service and the loyalty of customers

Customer Satisfaction as a Mediator

The literature of service management deflects that customer satisfaction for a customer is the result of a perception that consumer possesses and the received value where perceived service quality relative to price equals value (Hallowell, 1996, p. 29). This is the literature that enquires onto the diverse relationships between quality of the service, satisfaction amongst the customers and behavioral intentions. Although most of studies highlights the fact that quality of the service heavily impacts behavioral intentions but only in the form of value and satisfaction (e.g., Gotlieb, Grewal, and Brown, 1994; Anderson and Sullivan, 1993; Hal and Blumer. 1985 Patterson and Spreng, 1997; Taylor, 1997), others are in favor for a direct effect (e.g., Parasuraman, Zeithaml, and Berry, 1988, 1991; Boulding et al., 1993; Taylor and Baker, 1994; Hal R. and Blumer. 1985.). The third model takes into account the former context; that is, there is indirect relationship between quality of the service and behavioral intentions.

As jotted in the aforesaid statement, Assael, Henry. 1992 who went for the research into interrelationships did not go unanswered. Significantly, the opinions differentiated that service quality perceptions which were made favorable led to greater satisfaction amongst consumers and added value attributions, and that in turn, focuses on the statement that positive value directly influences satisfaction and the relationships between value, quality, satisfaction and hence the consequences such as price premiums, loyalty of the customer, positive word of mouth and repurchase intentions. Nevertheless, a closer analysis of Table 1 reveals little consistency focusing which of the three variables, or combinations in there, directly affect the measures of consequences. As a matter of fact, the nature of study determines the model structure. As for instance, if the research is aimed to assess implications of customer satisfaction, then the model tends to be "satisfaction dominated," Berry, Parasuraman and Zeithaml(1991).

The basic model of ECSI (see Fig. 1) is an equation structured model with latent variables.

This model collaborates customer satisfaction to its various determinants and, in conclusively, to its consequence, namely customer loyalty.

H2: Customer satisfaction acts as a Mediator between service quality and customers loyalty

Research Methodology

500 questionnaires were distributed to big bazaar and 6 kirana stores of Dehradun, Uttarakhand following the convenience sampling technique, out of these 500

questionnaires, 412 were returned and after the data cleaning process and removing the outliers, we used 376 questionnaires for analysis, which is sufficient considering the number of variables of the constructs under study (1:5 ratio was considered). Service quality, customer satisfaction and customer loyalty and buying behavior were rated by customers of these stores.

Questionnaires

Service Quality

Service quality parameters (SQP) comprises ten questions derived from Parasuraman, Zeithaml, and

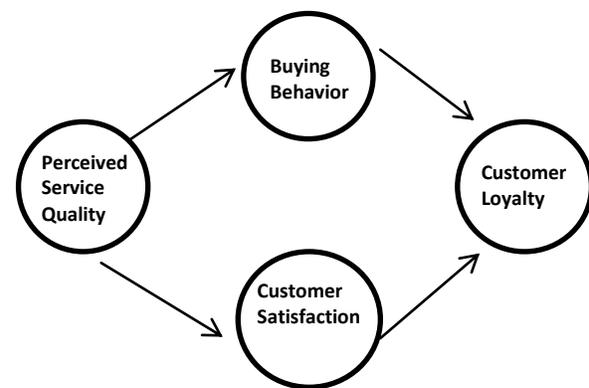


Fig 1: Hypothesized Model

Berry's (1985),Bitner, Mary J. 1990 10 dimensions of service quality. A nine-point Likert-type scale was used ranging from "very low" to "very high" to assess the SQP set of measures. The OSQ items also been used a nine-point Likert-type scoring format, ranging from "poor" to "excellent," "inferior" to "superior," and "low standards" to "high standards."

Customer satisfaction

Three items have been used to measure customer satisfaction. All items were measured on even-point Likert scales from 1(Strongly disagree) to 7 (Strongly agree). Terrence Levesque and Gordon H.G. McDougall Determinants of customer satisfaction in retail banking.

Buying Behavior

Questionnaire about Buying Behavior (QABB) The QABB (Zajonc, Robert B. 1980, Lejoyeux et al., 1997,Brim, Orville G., Jr. 1955) consists of 19 items depicting major basic attributes of compulsive buying (e.g., urges to shop and buy, negative feedback from household and friends, post-purchase dissonance). Items on the scales are scored 0 or 1 (questions with

“yes” or “no” answers). Almost all studies using the QABB have divided their samples into “compulsive buyers” and “normal buyers” (Chris, Machleit., 1992), based on the diagnostic criteria for uncontrolled buying (see McElroy et al., 1994) and on positive answers to certain items of the QABB (e.g., post-purchase guilt, tangible negative consequences of the purchasing behavior). However, in the present study, compulsive buying was conceptualized from a dimensional perspective. Consequently, total scores on the QABB were considered as reflecting compulsive buying tendencies.

Customer Loyalty

Customer loyalty scales was developed by Rosalind McMullan and Audrey Gilmore and it consists of 28 items. All items were measured on seven-point Likert scales from 1 (Strongly disagree) to 7 (Strongly agree).

Controls

The probable influence of age, and experience were controlled.

5. RESULTS

Assessment of the Measurement Model

Results of CFA indicate good model, ($\chi^2=5678.547$, degrees of freedom [df]= 1686, $p < 0.001$, GFI= 0.77, NFI=0.85, CFI= 0.89, RMSEA = .05). All the factor loadings were above 0.6, ensuring the convergent validity of the data.

Test of Hypotheses

For testing the mediating and moderating effects of the proposed methods, Haye’s (Preacher & Hayes, 2004) method was used.

Test of Mediation

Results of hypotheses 1 and 2 are depicted in given Tables (2 &3). As proposed in hypothesis 1, results show the mediating effect of buying behavior, showing a positive indirect effect of service quality ($\beta = 0.65$, $t = 12.7$, $p < 0.00$) on customer loyalty through buying behavior ($\beta = 0.14$, $t = 2.7$, $p < 0.00$), thus supporting hypothesis 1. The indirect effect of service quality on buying behavior was verified by two-tailed significance test (assuming a normal distribution) - SOBEL test (SOBEL $z = 2.76$, $p < 0.00$). Results also showed a positive indirect effect of service quality ($\beta = 0.64$, $t = 18.7$, $p < 0.00$) on customer loyalty through customer satisfaction ($\beta = 0.18$, $t = 5.2$, $p < 0.00$), thus supporting hypothesis 2. The indirect effect of service quality on customer satisfaction was verified by two-tailed significance test (assuming a normal distribution) - SOBEL test (SOBEL $z = 5.1$, $p < 0.001$)

Therefore, Hypotheses 1 and 2 were supported.

Items	Mean	Std. Deviation
Customer Loyalty	2.2	35.33343
Customer Satisfaction	2.5	3.99383
Service Quality	2.4	13.40350
Buying Behavior	2.3	25.52545

Table 1: Mean, Standard Deviation Test of Hypotheses

Table 2 :Regression results from simple mediation				
Variable	B	SE	t	p
<i>Direct Effects</i>				
<u>Buying Behavior</u>				
Constant	.1124	.0877	1.2815	.2004
Perceived Service Quality	.8775	.0183	47.9422	.0000
Age	.0390	.0858	.4543	.6497
Gender	.1250	.0882	1.4171	.1569
Experience	-.0738	.0752	-.9820	.3264
Education	-.0981	.0544	-1.8031	.0718
<u>Customer Loyalty</u>				
Constant	.0299	.1166	.2566	.7976
<u>Buying Behavior</u>	.1423	.0513	2.7726	.0057
Perceived Service Quality	.6515	.0512	12.7293	.0000
Age	-.0413	.1139	-.3628	.7169
Gender	-.0524	.1173	-.4465	.6554
Experience	.0148	.0999	.1486	.8819
Education	.0363	.0724	.5013	.6164
<i>Total effects</i>				
<u>Customer Loyalty</u>				
Constant	.0459	.1170	.3923	.6950
Perceived Service	.7763	.0244	31.7899	.0000

Quality				
Age	.0358	.1145	.7547	.3126
Gender	-.0346	.1177	-.2938	.7690
Experience	.0043	.1003	.0432	.9656
Education	.0223	.0726	.3076	.7584
<i>Indirect effect and significance using normal distribution</i>	Value	SE	z	p
Sobel	.1249	.0451	2.7674	.0057
	M	SE	LL 95% CI	UL 95% CI
<i>Bootstrap results for indirect effect</i>	.1249	.0940	-.0615	.3080
Note: N = 376. Bootstrap sample size = 1000, LL = lower limit, UL = upper limit, CI = confidence interval.				

For testing the mediating and moderating effects of the proposed methods, Haye's (Preacher & Hayes, 2004) method was used

Test of Mediation for Buying Behavior

Table 3 :Regression results from simple mediation				
Variable	B	SE	t	p
<i>Direct Effects</i>				
<u>Customer Satisfaction</u>				
Constant	-.2158	.1278	-1.6888	.0917

Perceived Service Quality	.7123	.0267	26.7016	.0000
Age	.2055	.1251	1.6433	.1008
Gender	.7246	.1286	5.6368	.0000
Experience	-.4384	.1096	-3.9999	.0001
Education	-.1228	.0793	-1.5487	.1219
<u>Customer Loyalty</u>				
Constant	.0855	.1150	.7440	.4571
Customer Satisfaction	.1836	.0347	5.2912	.0000
Perceived Service Quality	.6456	.0344	18.7597	.0000
Age	-.0735	.1125	-.6537	.5135
Gender	-.1676	.1181	-1.4195	.1562
Experience	.0848	.0995	.8522	.3944
Education	.0449	.0713	.6295	.5293
<i>Total effects</i>				
<u>Customer Loyalty</u>				
Constant	.0459	.1170	.3923	.6950
Perceived Service Quality	.7763	.0244	31.7899	.0000
Age	-.0358	.1145	-.3126	.7547
Gender	-.0346	.1177	-.2938	.7690

Experience	.0043	.1003	.0432	.9656
Education	.0223	.0726	.3076	.7584
<i>Indirect effect and significance using normal distribution</i>	Value	SE	z	p
Sobel	.1308	.0252	5.1867	.0000
	M	SE	LL 95% CI	UL 95% CI
<i>Bootstrap results for indirect effect</i>	.1308	.0322	.0745	.1997
Note: N = 376. Bootstrap sample size = 1000, LL = lower limit, UL = upper limit, CI = confidence interval.				

Test of Mediation for Customer Satisfaction

6. DISCUSSION & IMPLICATIONS

The aim of present study was to examine the relationship between the service quality and the customer loyalty in the retail sector of Utrakhand region. This study also explained about the indirect relationship of buying behaviour that acts as a mediator between the quality of the service and the loyalty of the customers.

An analysis of the first hypothesis explains about the positive relationship shared by the buying behaviour acting as a mediator between the service quality and customer loyalty. As per the survey conducted in the retail sector for this research, the customers of Big Bazaar and six kirana stores were targeted. The quality of the service provided can increase the buying behaviour which further leads to customer loyalty. Definition of service quality holds that this is the result of the comparison that customer make between their expectations about a service and their perception of the way the service has been performed (Lewis and Booms,

1983; Lehtinen and Lehtinen, 1982; Gronroos, 1984; Parasuraman et al, 1985, 1988, 1994).

According to the second hypothesis, customer satisfaction acts as the mediator between service quality and customer loyalty (Kleine, 1992) studied relationships between quality of service, satisfaction, and the resulting effect on customers’ intentions to recommend the service to prospective customers. Their findings suggest that customers’ intentions to recommend are a function of their perception of both their satisfaction and service quality with the quality service experience. As the customer satisfaction is an accepted prerequisite to attain customer loyalty, hence it can be concluded that there is a positive relationship between customer satisfaction and customer loyalty. (Shankar ad Amy, 2002) The results of Bowen, and Chen (2001) study verified the nonlinear and asymmetric relationship between customer satisfaction and customer loyalty. When satisfaction increased above a threshold, purchase loyalty went up rapidly and when satisfaction dropped below a threshold level, purchase loyalty decreased equally rapidly. The data collected verifies the hypothesis about the customer loyalty and the buying behaviour. However the buying behaviour of the customer may vary and also the satisfied customer may not be loyal to the service. Guiltinan, et al. (1997) believed that satisfied customers are more likely to be repeat (and even become loyal) customers. Fornell (1992) have found strong correlations between satisfaction and loyalty. According to Mittal et al. (1999) the relationship between satisfaction and loyalty changes over time. According to Goofin and Price (1996) customer service has importance because it ends in increasing product quality, gaining competitive advantage, gaining profitable opportunities, and as a result increasing sales and income.

The strength of this research lies in the fact that it is capable of attracting the attention of the retail sector towards improving the service quality in order to achieve long term success, to expand and in maintaining the a loyal customer base. It is believed that the loyal customer will bring more business and can also lower the cost of transactions in future, saving the time and money to acquire the new customers. The increase in service quality increases customer satisfaction and customer loyalty which enhances the overall reputation of the firm.

7. CONCLUSION

The recognized drivers influencing choice and loyalty across different store formats along with the important attributes of the store that respondents keep in mind

after their visit. Across all categories of store in the study, it can be conceptualized that factors responsible for store loyalty tend to be more basic in nature (seemingly utilitarian) compared to the general perception about store features visited by the respondents. As for example, the major factors responsible for choosing a grocery store and loyalty towards seem to be the satisfaction and service quality of store as well as the level of comfort, that the respondents experiences in dealing with the store owner (scaled in terms of personal relationship with the shopkeeper). However, respondents added product variety and convenient timings as the primary impressions about the stores after they had a visit in the stores. Similarities in variance of store choice drivers and post visit impressions were recorded among other categories of stores. This investigation hints that respondents in the study were generally providing attributes of the service and satisfaction, which were considered significant by the respondents while making a store choice decision. In broader terms, dimensions such as trustworthiness, entertainment value, and store design didn't had high influence on store choice. While all the other dimensions were linked with utilitarian benefits, In-store service was the only store environment parameter that impacted store choice, that too in specific categories of the product. This parameter for retail organisations in India, both for new and existing would play a vital role, as it would help increase the footfalls in their stores in the near term. Conclusively, these findings are antipodal to the generally accepted view prevailing in the retail industry of India. Newer store formats (conceived from more evolved markets) are likely to kindle demand for better in-store services, format characteristics of the store and pay little attention to product-related dimensions. Also, it is yet to be proven whether these drivers of store choice practically results in increasing the purchase phenomenon. Therefore, newer formats of store are still quite unclear about the return on investment. However, data does reveal that newer formats are being chosen based on several parameters different from the older formats, such as ambience, merchandise and service. On an overall basis these drivers did come out as distinctly clear in influencing the store choice. It may be because of the continuous evolving market in India, where the drivers of choice that impacts older format stores are still strong. It is expected that with the passage of time, as the customers' experiences the new formats more, there might be a shift in the variable sets that influences store choices.

The latter dimension stated grasps the supply side issues in a developing market, where shoppers may not

fully appreciate the fruits of new retailing concepts without a threshold level of experience. In a developing economy such as India, this inviting model to adopt new store formats is a convincing juncture for conducting future research.

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