# Examining the Impact of Service Quality Dimensions on Customer Loyalty towards Hypermarket Retailing: A Case Study of Malaysia

Osarodion Ogiemwonyi\*, Amran Harun, Abdul Rahman, Nawzad Majeed Hamawandy, Mohammad Nurul Alam and Farman Badran Jalal

Abstract--- Hypermarket sector has created a unique segment for retailing in Malaysia. Customers now seek alternatives for their purchases because service quality has effect on company's performance, customer repurchase intention and loyalty. Therefore, the purpose of this study is to examine service quality dimensions on customer loyalty in hypermarket retailing using Malaysia as a case study. For this purpose, data were collected from the consumer in selected locations in Malaysia via self-administered questionnaire. Convenience sampling method was used to survey 160 participants. Partial Least Squares (PLS) using SmartPLS v.3.0 software was used to analyze the hypothesized paths. Findings show that all service quality dimensions had significant impact on customer loyalty. Reliability was found to show the highest impact on customer loyalty followed by responsiveness. The study suggested that policymakers should work together to implement new innovative ideas for hypermarket retail service in Malaysia.

Keywords--- Hypermarket, Customer Loyalty, Retailing, Service Quality, Malaysia.

# I. INTRODUCTION

Retailing started as a local activity that involved the transaction where buyers and consumers intend to consumer product through a distribution that covers a wide spectrum of consumer channel in which most businesses are exploring (Hassan et al., 2013). There has been recent evolution in the retail industry that help consumers to shop less traditionally since they are more excited to shop in the modern retail concept. Policymakers in the retail industries have bear off the small distributed grocery market in the urban and sub-urban locations Gonzalez-Benito (2005), such that the modern retail concept and territory now offers new facilities in quality, value and volume, in which product label and price are been modified to capture customer loyalty and remedy their challenges (Ogiemwonyi et al., 2019). This is becoming more differentiated and focuses with loads of information for consumer need (Hassan et al., 2013; Ogiemwonyi et al., 2015; Ogiemwonyi et al., 2020).

The consumer will become aware of a retailer as a whole first, unlike in segregation (Hassan et al., 2013). Retailing is a positively unique and promising sector with the hope that consumer satisfaction will be met and

Osarodion Ogiemwonyi\*, Department of Technology Management, Universiti Tun Hussein Onn Malaysia, Johor Bahru, Malaysia. E-mail: osarodionogiemwonyi@gmail.com, E-mail: gp170067@siswa.uthm.edu.my

Amran Harun, Department of Technology Management, Universiti Tun Hussein Onn Malaysia, Johor Bahru, Malaysia.

Abdul Rahman, Faculty of Business and Accounting, Linton University College, Malaysia.

Nawzad Majeed Hamawandy, Department of Accounting, Erbil Technical College, Erbil Polytechnic University, Universiti Tun Hussein Onn Malaysia.

Mohammad Nurul Alam, College of Graduate Studies, Universiti Tenaga Nasional, Malaysia.

Farman Badran Jalal, Accounting Department, College of Administration and Financial Knowledge University, Iraq.

loyalty will be achieved through service quality delivery for most household necessities. Hypermarket retailing is one of the biggest sectors in the Malaysian industry that contribute highly towards Gross Domestic Product (GDP) and provide a good time for an employment opportunity (Hassan et al., 2013; Ogiemwonyi et al., 2015). The supermarket was the first modern retail format introduced in 1963 in Malaysia, followed by first hypermarket Makro around 1993 as one of the first to meet consumer need and demand (Lee, 2004).

Hypermarket is the recent establishment of modern grocery retailing with a large expansion in recent times across Malaysia (Hassan et al., 2013). Hypermarket can be defined as a household retailing that sell diverse merchandise and widespread accessories for consumer need within 2,500 m2 (27,777,7 sq. ft.) to 8,000 m2 (86,000 sq. ft.) comprising of large parking areas and modern facilities (Malaysian Magazines, 2003). Some experts believe that hypermarket is a place for self-service that auction varieties of brands and generic goods (Hassan et al., 2013; Ogiemwonyi et al., 2015). Hypermarket is considered as a modern market nowadays with everything within its roof similar to existing shopping mom-and-pop store (Ogiemwonyi et al., 2015).

Chronologically, hypermarket was first introduced by Carrefour in 1963, although Carrefour was established as a supermarket in 1959 as a supermarket channel then transformed to hypermarket to compete in the retail industry (Hassan et al., 2013). It services entail one-stop shopping and everyday low price to enable service quality to the consumer. Consumers under this condition usually prefer large scale shopping for their purchasing to gain price discount and incentive offer. However, this concept is very similar in Malaysia where people tends to fulfil their need and wants. Therefore, this study utilizes service quality dimensions to explore customer loyalty in Malaysia hypermarket retailing.

## **II.** LITERATURE REVIEW

#### 2.1 Customer Loyalty

Customer loyalty is the connection a potential customer or individual keep with the vendor after every initial business deal or transaction (Ogiemwonyi et al., 2020; Al Karim, 2019; Ogiemwonyi et al., 2015; Hallowell, 1996). Customer loyalty can be group into three divisions as cognitive customer loyalty, affective customer loyalty and behavioural customer loyalty (Gremler and Brown, 1996; Ogiemwonyi et al., 2015). Cognitive refers to the customer's expressed future buying intention; affective refers to the customer's feeling of attachment to or affection for a company's products or services, and behavioural refers to the actual purchasing pattern of the customer. Cognitive is probably more appropriate for complex services context as it assesses the importance of cognitive schemas in the decision-making process and consumer behaviour before action. For example, the impact of the attitudinal corporate image of a company and its influence on customer loyalty. Although Andreassen and Lindestad (1998) have proposed that a general feeling of satisfaction felt by a customer is the result of purchase encounters, it need not be based on previous transactional experience. Intermediaries who may not have personally sampled the product or service could also display loyalty in their recommendations to third parties. In the hypermarket retail industry, customer loyalty may be any one or a combination of these influences: confirmation-based satisfaction with previous purchases; cognitive decision to purchase based on a company's reputational image and the recommendation by a third party with or without previous transaction experience.

The platform for developing a long-term customer relationship suggested by Grönroos (1990) in his loyalty model is establishing, maintaining and enhancing the link. Although, safeguarding customer is the most powerful phase in Grönroos model. This is based on satisfaction arising from initial contact or through the purchase experience, especially the last encounter between the customer and the service provider in the hypermarket distribution chain.

However, some experts have argued that customer loyalty is not suitable for material products where products price sensitivity is making a unique factor in the decision-making process (Ogiemwonyi et al., 2015; Lee- Kelley et al., 2002). The study of Lee- Kelley et al., further pointed out that customer loyalty is the unique factor for any establishment if they are to prosper in the retail service or hypermarket industry. Nonetheless, the service management literature shows increasing interest in relationship strategies where the focus is evidently on building customer loyalty and service quality.

#### 2.2 Service Quality

There have been considerable studies in the field of service quality since the 1980s and this research has its definitions and measurements (Yasser Mahfooz, 2014; Ogiemwonyi et al., 2015). Some research has defined service quality as services to meet people or consumer needs and expectations notwithstanding their actual performance regarding the service (Parasuraman et al., 1988; Lewis and Mitchell, 1994). Service quality is a propensity for an advantage on dominance to a competitor that determines a company's success or failure (Parasuraman et al., 1988). The consumer will demand a high quality of service and focus on that quality to intensify image that is based on sales and revenue increment (Yasser Mahfooz, 2014). Service quality is the outcome of customer loyalty and many studies have shown this path (Othman et al., 2019; Ogiemwonyi, Rahman and Connie, 2015). The aim of providing quality service is to satisfy customers. Service quality measurement is preferable to know if services are acceptable or unacceptable by customer. Service quality is a consequence of five major dimensions that includes tangibility, reliability, responsiveness, assurance and empathy tested on SERVQUAL scale (Parasuraman et al., 1988).

The service quality scales were refined by (Parasuraman et al., 1994). Originally, twenty-two items with five dimensions were applied in numerous studies across various studies that includes health care, food control, pest control, marketing, management, consumer behaviour, website design, dry cleaning, tourism development, travel agency studies, supermarket and hypermarket retailing (Yasser Mahfooz, 2014; Ogiemwonyi et al., 2015; Othman et al., 2019).

Although, the dimension has been widely applied for conceptual and empirical foundational studies (Ogiemwonyi et al., 2015; Othman et al., 2019; Khatab et al., 2019). Critics have queried whether or not the inclusive generic dimensions and its properties are generically useful in some context and experts have suggested the introduction with individual phenomena or factor such as customer loyalty depending on the context in which it is applied (Yasser Mahfooz, 2014; Othman et al., 2019).

Therefore, a similar and matching need was identified for hypermarket retailing industry in Malaysia, hence this study.

#### 2.3 Service Quality and Customer Loyalty

Numerous literature in management studies has shown the relationship between service quality and customer loyalty (Headley and Miller, 1993; Ogiemwonyi et al., 2015; Al Karim, 2019). These studies suggested that there is a strong foundation that is based on theories between service quality and customer loyalty. Santouridis and Trivellas (2010) offer more illustrations in his study showing the interrelationship between service quality and customer satisfaction. This was evident in another study recently examined (Al Karim, 2019).

Some empirical investigations choose to study the direct link between the dimension of each service quality and customer loyalty (Cronin and Taylor, 1992; Headley and Miller, 1993; Boulding et al., 1993). However, the nature of the linkage was a debate among scholars in the various management field. In Malaysia context, Kheng et al., (2010) studies found that among all service quality dimensions, reliability, empathy and assurance make a major impact in customer retail marketing. The study further suggested that improved service quality can strengthened customer loyalty. Following these reviews, this study, therefore, proposes the following hypothesis:

Hypothesis 1: Tangibility will positively impact customer loyalty towards hypermarket.

Hypothesis 2: Reliability will positively impact customer loyalty towards hypermarket.

Hypothesis 3: Responsiveness will positively impact customer loyalty towards hypermarket.

Hypothesis 4: Assurance will positively impact customer loyalty towards hypermarket.

Hypothesis 5: Empathy will positively impact customer loyalty towards hypermarket.



Figure 1: Theoretical Framework

#### III. RESEARCH METHODOLOGY

The respondents sample was drawn from the Negeri Sembilan state of Malaysia with a specific focus on customers who visited hypermarket for purchases. In the survey, 200 questionnaires following Hair, Black, Babin and Anderson (2006) sample table for a minimum of 100-150 for structural equation modelling (SEM) were considered and distributed.

A total of 160 utilized, considered valid and fit for analyses. Convenient sampling technique was followed for questionnaire distribution. A five-point Likert scale was applied ranging from strongly disagree denoting 1 to strongly agree denoting 5. The questionnaire is made up of demographic questions, questions from service quality dimensions (tangibility, reliability, responsiveness, assurance, empathy- independent variables) and questions from (customer loyalty-dependent variable).

The measurement from service quality dimension was developed by (Parasuraman et al., 1988). Social Science Statistical Package (SPSS V.20) and Partial Least Squares-Structural Equation Modeling (PLS-SEM) was used to analyze the measurement and structural model.

# **IV. RESULTS AND FINDINGS**

#### 4.1 Demographic Profile

The demographic profile includes customer gender, age, education, income and selected mode for payment in a hypermarket. About (101) 63.13% were male and (59) 36.88% female. This means in Malaysia hypermarket shoppers are predominantly male. Around 66.25% are within age (15-24) and 33.75% are within (25-54). This means the majority of the shoppers are young people.

Furthermore, (94) 58.75% of the consumers have received their bachelor's degree, (32) 20% have received their diploma certificates, (18) 11.25% have received their secondary school certificates, (9) 5.63% have received their HND Degrees and (7) 4.38% have received their master's degree. This means the majority of them are bachelor's degree holder.

For income, (107) 66.88% earn below RM 1000, (33) 20.63% earn between RM 1001 to RM 2000, (14) 8.75% earn between RM 2001 to RM 3000 and (6) 3.75% earn above RM 3001. This means the majority of the consumers are low-income earners. For the mode of payment, (88) 55% utilize direct payment, (41) 25.63% utilize their master card while (31) 19.38% used visa card. This means the majority of the consumer pay for their goods across the counter via direct payment.

#### 4.2 Measurement Model

This study followed Hair et al., (2019) recommendation for (PLS-SEM). Table 1 shows that all acceptable standard for factor loading, Cronbach alpha, composite reliability, and Average Variance Extracted (AVE) have been met with high acceptance values. Factor loading show that all measured items in the study indicates they conveyed a common point of the constructs on a threshold of > 0.70 estimated for PLS specification (Hair et al., 2019).

The composite reliability conveys the extent which a measured item share in their measurements of latent

constructs in PLS and the study found that all items are > 0.07 fulfilling the acceptable recommendations (Hair et al., 2019). Furthermore, the study found that the average variance extracted AVE for all latent construct are > 0.50, fulfilling the standard recommendations (Hair et al., 2019).

Constructs/Items	Factor Loading	Cronbach's	Composite	Average			
		Alpha	Reliability	Variance Extracted (AVE)			
Assurance		0.727	0.846	0.646			
Ass_1	0.757						
Ass_2	0.832						
Ass_3	0.821						
Customer Loyalty		0.676	0.823	0.607			
CL_1	0.751						
CL_2	0.804						
CL_3	0.782						
Empathy		0.709	0.837	0.631			
Emp_1	0.791						
Emp_2	0.793						
Emp_3	0.799						
Reliability		0.704	0.836	0.630			
Rel_1	0.756						
Rel_2	0.868						
Rel_3	0.751						
Responsiveness		0.674	0.822	0.607			
Res_1	0.768						
Res_2	0.832						
Res_3	0.733						
Tangibility		0.734	0.847	0.649			
Tan_1	0.808						
Tan_2	0.796						
Tan_3	0.812						

Table 1: Measurement Model

Table 2 depicts discriminant validity was assessed via Heterotraitmonotrait (HTMT) ratio of correlations guideline (Henseler et al., 2015). According to the guideline, the value of HTMT must be < 0.90. The study shows that discriminant validity has been met.

Table 2: HTMT Result for Discriminant Validity

Construct	Assurance	Customer Loyalty	Empathy	Reliability	Responsiveness	Tangibility
Assurance	1					
Customer Loyalty	0.703	1				
Empathy	0.677	0.793	1			
Reliability	0.757	0.571	0.874	1		
Responsiveness	0.519	0.688	0.654	0.462	1	
Tangibility	0.617	0.774	0.763	0.745	0.608	1

Table 3 present the cross-loading results evaluation and loading of each indicator is higher for their designated latent constructs. Therefore, there are no issues of high loading among each variable in the model and the measurement model is fit to examine the structural model (Hair et al., 2019).

Items	Assurance	Customer	Empathy	Reliability	Responsiveness	Tangibility
		Loyalty				
Ass_1	0.757	0.457	0.464	0.423	0.465	0.391
Ass_2	0.832	0.544	0.503	0.440	0.513	0.405
Ass_3	0.821	0.530	0.569	0.437	0.573	0.309
CL_1	0.452	0.751	0.497	0.493	0.544	0.463
CL_2	0.487	0.804	0.522	0.510	0.504	0.438
CL_3	0.545	0.782	0.596	0.568	0.512	0.407
Emp_1	0.472	0.560	0.791	0.480	0.511	0.513
Emp_2	0.412	0.496	0.793	0.427	0.462	0.413
Emp_3	0.621	0.588	0.799	0.567	0.599	0.393
Rel_1	0.461	0.486	0.486	0.756	0.493	0.490
Rel_2	0.442	0.598	0.546	0.868	0.500	0.444
Rel_3	0.383	0.513	0.448	0.751	0.419	0.354
Res_1	0.491	0.530	0.481	0.439	0.768	0.356
Res_2	0.521	0.508	0.521	0.487	0.832	0.388
Res_3	0.492	0.519	0.549	0.456	0.733	0.261
Tan_1	0.362	0.507	0.441	0.430	0.354	0.808
Tan_2	0.300	0.345	0.428	0.379	0.328	0.796
Tan_3	0.424	0.466	0.466	0.482	0.353	0.812

Table 3: Cross-Loading Results



Figure 2: Measurement Model Outer Loading

# 4.3 Hypothesis Testing

Table 4 shows that result for service quality dimension on customer satisfaction were significant for all hypothesized paths. The direction of significant was at p-value < 0.05 and t-value > 1.96 (Hair et al., 2019). The study found that service quality dimensions has a significant impact on customer loyalty. Corresponding with the previous study (Kheng et al., 2010). Following Cohen (1988) suggestions, the evaluation of effect size (f2) was

examined in the model. The effect size is evaluated such that values are assigned to know the effect of exogenous variables on an endogenous variable. For example, Cohen's literature support state that 0.02 is assigned weak effect, 0.15 is assigned medium effect and 0.35 is assigned substantial effects.

Original	Sample	SD	Т-	Р-	Decision	f <sup>2</sup>	$\mathbb{R}^2$
Sample	Mean		value	values			
( <b>O</b> )	(M)						
0.166	0.165	0.085	1.961	0.050	Supported	0.038	
0.215	0.222	0.094	2.298	0.022	Supported	0.052	0.641
0.252	0.257	0.107	2.352	0.019	Supported	0.089	
0.209	0.205	0.104	2.020	0.044	Supported	0.055	
0.138	0.137	0.068	2.033	0.043	Supported	0.033	
	Sample   (O)   0.166   0.215   0.252   0.209	Sample (O) Mean (M)   0.166 0.165   0.215 0.222   0.252 0.257   0.209 0.205	Sample (O) Mean (M) Mean (M)   0.166 0.165 0.085   0.215 0.222 0.094   0.252 0.257 0.107   0.209 0.205 0.104	Sample (O) Mean (M) value   0.166 0.165 0.085 1.961   0.215 0.222 0.094 2.298   0.252 0.257 0.107 2.352   0.209 0.205 0.104 2.020	Sample (O) Mean (M) value values   0.166 0.165 0.085 1.961 0.050   0.215 0.222 0.094 2.298 0.022   0.252 0.257 0.107 2.352 0.019   0.209 0.205 0.104 2.020 0.044	Sample (O) Mean (M) value values values   0.166 0.165 0.085 1.961 0.050 Supported   0.215 0.222 0.094 2.298 0.022 Supported   0.252 0.257 0.107 2.352 0.019 Supported   0.209 0.205 0.104 2.020 0.044 Supported	Sample (O) Mean (M) value values values values   0.166 0.165 0.085 1.961 0.050 Supported 0.038   0.215 0.222 0.094 2.298 0.022 Supported 0.052   0.252 0.257 0.107 2.352 0.019 Supported 0.089   0.209 0.205 0.104 2.020 0.044 Supported 0.055

Construct	Customer Loyalty
Assurance	2.034
Empathy	2.463
Reliability	1.978
Responsiveness	2.229
Tangibility	1.599

Table 5: Lateral Collinearity (Inner VIF)



Figure 3: Structural Equation Modelling with t-Values

Results in Table 4 depicts that each variable on service quality dimensions has a small effect size on customer loyalty in hypermarket retailing such that (assurance- 0.038, empathy- 0.052, reliability- 0.089, responsiveness- 0.055 and tangibility- 0.033). Furthermore, the coefficient of determination (R2) was evaluated. This explains the variance of the endogenous variable on the exogenous variable. (R2) should be considered as 0.75-substantial, 0.50- moderate and 0.25-weak (Hair et al., 2019). Following the graphical display in figure 2 and result in Table 4, R-square was found to be 0.641. Finally, the lateral collinearity was assessed using VIF estimated vales and all inner

VIF latent variable for (tangibility, reliability, responsiveness, assurance, empathy) show a value < 3.3, the result in Table 5 indicate multicollinearity is not a concern for this study because all inner VIF values were lower than the recommended value (Hair et al., 2019).

# V. CONCLUSIONS

Finding from the SmartPLS results, service quality dimension reliability, empathy and assurance has a significant impact on customer loyalty. This result is in support with previous studies (Nguyen and Leblanc, 2001; Kheng et al., 2010; Ogiemwonyi et al., 2015). This indicates that customer loyalty can be achieved through personalized and adjustable services to outfit the need of consumers. Customers friendliness and retailing service employee make a major impact in establishing customer loyalty. The study also shows that reliability has the highest impact with a beta coefficient value of 0.257 on customer loyalty, followed by empathy.

Further, the result for tangibility shows a significant impact on customer loyalty. This result shows support for previous study (Sureshchandar et al., 2003; Ogiemwonyi et al., 2015). Contrary to one study (Kheng et al., 2010). This show that customer will continue to patronize hypermarket with the impression that the services received are tangible and this will build a good image and signal good quality for hypermarket.

The study also found that consumer responsiveness has a significant impact on customer loyalty. This contradicts previous study Kheng et al., (2010), and show support for previous studies (Joseph et al., 2005; Sigala et al., 2006; Ogiemwonyi et al., 2015). Conclusively, each of the service quality dimension is important in the retailing sector. The finding shows that hypermarket retailing is passively accepted by customers in Malaysia and they see it as the main channel to make daily purchases. Therefore, it is expected that Malaysia hypermarket will continually create more ideas that are innovative to enhance customer loyalty. In line with this, there should be more research to examine the parameters of service quality dimensions with other situational factors to implement new innovative ideas and strategy in the hypermarket industry in Malaysia.

ORCID: Osarodion Ogiemwonyi D https://orcid.org/0000-0002-6738-0664

## REFERENCES

- [1] Al Karim, R. (2019). Impact of different training and development programs on employee performance in Bangladesh perspective. *International Journal of Entrepreneurial Research*, 2(1), 8-14.
- [2] Andreassen, T. W., & Lindestad, B. (1998). Customer loyalty and complex services. *International Journal of Service Industry management*.
- [3] Boulding, W., Kalra, A., Staelin, R., & Zeithaml, V. A. (1993). A dynamic process model of service quality: from expectations to behavioural intentions. *Journal of marketing research*, *30*(1), 7-27.
- [4] Cohen J. (1988). Statistical power analyses for behavioural sciences (2nd ed.) Hillsdale, NJ: Lawrence Erlbaum Associates.
- [5] Cronin Jr, J. J., & Taylor, S. A. (1992). Measuring service quality: a reexamination and extension. *Journal of Marketing*, *56*(3), 55-68.
- [6] Gonzalez-Benito, O. (2005). Spatial competitive interaction of retail store formats: modelling proposal and empirical results. *Journal of Business Research*, *58*(4), 457-466.
- [7] Gremler, D. D., & Brown, S. W. (1996). Service loyalty: its nature, importance, and implications. *Advancing service quality: A global perspective*, 5(1), 171-181.
- [8] Grönroos, C. (1990). Service management and marketing: Managing the moments of truth in service competition. Jossey-Bass.

- [9] Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study. *International journal of service industry management*.
- [10] Hair Jr, J. F. (2006). Black, Wc, Babin, Bj Anderson, Re & Tatham, Rl (2006). *Multivariate data analysis*, 6.
- [11] Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*.
- [12] Hassan, H., Sade, A. B., & Rahman, M. S. (2013). Malaysian hypermarket retailing development and expansion. *International Journal of Retail & Distribution Management*.
- [13] Headley, D. E., & Miller, S. J. (1993). Measuring service quality and its relationship to future consumer behaviour. *Marketing Health Services*, *13*(4), 32.
- [14] Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modelling. *Journal of the academy of marketing science*, 43(1), 115-135.
- [15] Joseph, M., Allbright, D., Stone, G., Sekhon, Y. K., & Tinson, J. (2005). An importance-performance analysis of UK and US bank customer perceptions of service delivery technologies. *International Journal of financial services management*, 1(1), 66-88.
- [16] Khatab, J. J., Esmaeel, E. S., & Othman, B. (2019). The Influence of Service Quality on Customer Satisfaction: Evidence from Public Sector and Private Sector Banks in Kurdistan/Iraq.
- [17] Kheng, L. L., Mahamad, O., & Ramayah, T. (2010). The impact of service quality on customer loyalty: A study of banks in Penang, Malaysia. *International journal of marketing studies*, 2(2), 57.
- [18] Lee, C. (2004). Competition policy in Malaysia (No. 1649-2016-135865).
- [19] Lee-Kelley, L., Davies, S., & Kangis, P. (2002). Service quality for customer retention in the UK steel industry: old dogs and new tricks?. *European Business Review*.
- [20] Lewis, B. R., Orledge, J., & Mitchell, V. W. (1994). Service Quality. International Journal of Bank Marketing.
- [21] Magazines, M. (2003). Malaysia Freezes Hypermarket Construction. *George Town*.
- [22] Mahfooz, Y. (2014). Relationship between service quality and customer satisfaction in the hypermarkets of Saudi Arabia. *International Journal of Marketing Studies*, 6(4), 10.
- [23] Nguyen, N., & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. *Journal of retailing and Consumer Services*, 8(4), 227-236.
- [24] Ogiemwonyi, O., Rahman, A., & Connie, G. (2015). Examining Service Quality Dimension on Consumer Behaviour in Hypermarkets in Malaysia. *Signature*.
- [25] Ogiemwonyi, O., Harun, A. B., Othman, B. A., Ismael, A. D., & Ali, R. (2019). Key Issues and Challenges of Green Consumer in Consuming Green Product an Insight from the emerging country: Malaysia. *International Journal of Psychosocial Rehabilitation*, 23(2), 514-528.
- [26] Ogiemwonyi, O., Harun, A., Othman, B., Ismael, D., Alam, M. N., & Hamawandy, N. M. (2020). Analyzing Issues and Challenges On Environmentally Supportive Behaviour Among Malaysian and Nigerian Consumers. *Science International (Lahore)*, *32*(1), 87-92.
- [27] Othman, B., Harun, A., Rashid, W., Nazeer, S., Kassim, A., & Kadhim, K. (2019). The influences of service marketing mix on customer loyalty towards Umrah travel agents: Evidence from Malaysia. *Management Science Letters*, 9(6), 865-876.
- [28] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: implications for further research. *Journal of Marketing*, 58(1), 111-124.
- [29] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). Servqual: A multiple-item scale for measuring consumer perc. *Journal of retailing*, 64(1), 12.
- [30] Santouridis, I., & Trivellas, P. (2010). Investigating the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece. *The TQM Journal*.
- [31] Sigala, M., Christou, E., Glaveli, N., Petridou, E., Liassides, C., & Spathis, C. (2006). Bank service quality: evidence from five Balkan countries. *Managing Service Quality: An International Journal*.
- [32] Sureshchandar, G. S., Rajendran, C., & Anantharaman, R. N. (2003). Customer perceptions of service quality in the banking sector of a developing economy: a critical analysis. *International journal of bank marketing*.