

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY IN SUPERMARKET SECTORS

Jeane Ellen Tjandra¹, Nina Nurani¹, Mohd Faizun Mohamad Yazid^{2*}

***Abstract**---This study is focusing on the measurements of service quality towards customer satisfaction and customer loyalty in the context of supermarkets sectors in Indonesia. This study used quantitative method as such 500 questionnaires distributed, 341 responses were usable. The response rate is 68.2%. Questionnaire consist of 4 sections. Sections 1 is on the respondent's profile and the rest is about the study topic. All together there are 35 questions including questions related to respondents' profile. The survey used 5 Likert scales in which 1 is strongly disagree and 5 is strongly agree. 5 Likert scales was used to invite as accurate as possible responses from respondents. Data is analysed using structural equation model. The results of this research indicates that service quality is important towards the customer satisfaction and customer loyalty. The role of customer satisfaction between service quality and customer loyalty is also proven as significant. Business organizations related to the same industry must ensure that they focused on the service quality as it has been recognised as one of the step towards achieving customer loyalty.*

***Keywords**---Service quality, Customer satisfaction, Customer loyalty*

I. Introduction

Customer in Indonesia having many choices in terms of their retails purchases. There are many options whether to buy from minimarkets, supermarkets or hypermarkets. The booming of minimarkets to compete with supermarkets have shown slight shift of customer purchase from the supermarkets and hypermarkets to mini markets. Latest official figures indicate that there are at least 1,200 minimarkets and the numbers is expected to growth 100% by the end of the year 2020.

The situation indicates that competition in retails facing tough times to win over customer support and loyalty towards their services. Efforts need to be done in order to keep customer in the lifecycle in order to maintains their survival and sustainability. Special reports by Statista (2019) shows that customers started to reduce their purchase from supermarkets and hypermarkets towards minimarkets. The reason could be because minimarkets have started to offer convenient type of shopping and offering competitive pricing that customer may perceived to be more economical as compared to visiting supermarkets and hypermarkets.

Supermarkets such as Carrefour, hero/giant, Alfa/Alfamart, Matahari, SuperIndo, Indomart and LotteMart have started to increase their presence in big cities likes Jakarta, Surabaya and most of the urban areas in Indonesia. Most of their

¹Widyatama University

²Universiti Kuala Lumpur

*corresponding author: mfaizun@unikl.edu.my

customer is from middle income to higher incomes. Numbers of outlets also increased from times to times. At present, Carrefour has 84 outlets, SuperIndo has 116 outlets, LotteMart's has 19 outlets and most of them located at the strategic areas where population is crowded and high demand.

It was also reported that supermarkets are facing another competition with the online retailer where they offer delivery services with high quality products at the reasonable price. The demand for the online groceries online started to increase as it is convenient and save more times rather than the traditional method that is time consuming and incurred more cost such as transportations and parking.

Based on that, supermarkets need to carefully understand their customer and strategically design their customer experiences journey to keep them retain and stay loyal for the benefits of both customer and business organizations.

II. Literature review

Customer loyalty

The definition of customer loyalty according to (Kotler & Mantrala, 1985) is "a measure of a customer's likeliness to do repeat business with a company or brand. It is the result of customer satisfaction, positive customer experiences, and the overall value of the goods or services a customer receives from a business". It can easily have translated that loyal customer inclines to perform repeat purchase from the same business organizations or brands. On top of it, it is also recorded (Mohd Farid Shamsudin, Ali, Wahid, & Nadzri, 2019) that loyal customer will keep distance from the competitor. Competitor have the challenge to stimulus the loyal customer beside interesting promotions and acquisition campaign. Past research (Omorieg, Addae, Coffie, Ampong, & Ofori, 2019) claimed that loyal customer did not matter about the price. Slight increase in pricing may not lead to customer switch to another business organization. On the other hand, (Tabrani, Amin, & Nizam, 2018) highlighted that loyal customer is more concerns about the quality of the products or services rather than the price.

Based on past research (Abdur Rehman, Osman, Aziz, Koh, & Awais, 2019), there are a few significant characteristics that have been established within the loyal customers. Most of loyal customer according to (Akroush & Mahadin, 2019) did not eager to seek for different supplier. They are comfortable with their current service provider and as such they keep repeat to enjoy the same benefits over and over again. One of the reason why customer reluctant to switch to other service provider is because they are comfortable and love the way the products and service experienced (M.F. Shamsudin, Razak, & Salem, 2018). Most of the time it is because the service providers managed to meet their expectations and needs (Thiruvattal, 2017).

The benefits of loyal customer are they liked to introduced the product or services to their family and friends. In the past, customer used word of mouth (WOM) to tell the good thing about a product or services (M.F. Shamsudin, Ali, Ali, & Shabi, 2019). Past research (Koutsothanassi, Bouranta, & Psomas, 2017) claimed that customer will tell to at least 8 to 10 other customers to share their positive experiences. Such thing indirectly is a free campaign and advertising from a customer on behalf of the service providers. Chances for the customer to switch is slim at the loyalty level (Kamath, Pai, & Prabhu, 2019). They normally do not pitch for another supplier unless there is a major service failure that let the dissatisfied. The good thing is that despite not ready to pitch for other competing business but they are open to accept other products or services offered by the same business organizations (Amoako, Anabila, Asare Effah, & Kumi, 2017). The trust and bonding elements are important that keep the customer support the business and brands.

Service failure is among something that should be kept away from happening. Service failure may distort the customer support towards business organizations. Somehow, the loyal customer has been reported (S. Hassan, Shamsudin, & Mustapha, 2019) that they seem to understand with the reason it occurred and trust that business organization will fix the matters immediately. Loyal customer can accept service recovery with the reasonable time (Abror et al., 2019). It is also because business organizations have the access to communicate with them and explained why such thing can have happened and the progress that they are currently taking to solve it (Hasim, Shamsudin, Ali, & Shabi, 2018). Feedback is something is important to business organizations as it may feed the supplier in meeting the customer expectations (Keshavarz & Jamshidi, 2018). The first level of customer satisfaction is to meet their expectations. Getting the feedback from loyal customer will help the business organizations to be more proactive in improving their service level and quality (B. Kadir & Shamsudin, 2019).

Many research in the past (Amoako et al., 2017) claimed that customer loyalty can be prosper using the loyalty program. It is one of the way that business organizations can reward loyal customer and at the same time rewards them as an incentive for repeat purchase. Loyalty program is one of the tool that have been proven effective towards keeping customer (Fernandes & Solimun, 2018). Loyalty program is also motivating the customer to give priority on the brand image. On top of that, it helps the business organizations to segment their customer systematically (Salem, Shawtari, Shamsudin, & Hussain, 2016). Business organizations should not wrongly invest to a non-performance customer (Omeregic et al., 2019). Business organizations should spend more to high user based on their willingness to share their wallet (Tabrani et al., 2018).

Benefits of having large pool of loyal customer will have promised a certain revenue over long term. The lifetime value of loyal customer is higher and longer as compared to a normal customer (M. Shamsudin et al., 2015). Most of the times the loyal customer is open for cross selling and upselling (Abdur Rehman et al., 2019). Past research (Akroush & Mahadin, 2019; Thiruvattal, 2017) stated that lifetime value is important to measure the business performance over certain period. Business organizations also can measure their level of customer loyalty based on the churn or switching rate. High numbers of churn or switch will indicate that there is something with in the products or services that does not match or satisfied the customer (Mohd Farid Shamsudin & Razali, 2015).

At the same time, good services will result to a referral program where loyal customer will always refer the business or brands to other people (Omeregic et al., 2019). Such action is very important as it will help the business to recognised the appropriate segments and potential customers. Potential customer at the same time trusted the referral from customer rather than from the internal spoke person or advertisements. Literature have recorded vast benefits of customer loyalty to business. It should be given priority in order to survive and sustain in the industry.

Customer satisfaction

Customer satisfaction can be defined as “the state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service” (Abror et al., 2019). The challenge by the business organizations is to keep customer satisfied by understanding their expectations (Baharudin Kadir, Shamsudin, Nurul, & Mohd, 2020). Recent report (Moghavvemi, Lee, & Lee, 2018) on the current generations stated that they are more complicated than the previous generations. Current customer is demanding and need everything in fast and quick delivery. They have changes their pattern, taste and preferences inclusive the purchase behaviour (Thakur, 2019). Additional challenge contributes by the market environments where there are too many competitors that fight over the same market

(M. F. Shamsudin, Razak, & Salem, 2018). Service provider at the same times trapped in the situation where customer have access to information and they are knowledgeable. It was also recorded (Kataria & Saini, 2019) that customer today has access to various experience in traditional and online business. They also have the tendency requesting something based on products or services that available elsewhere. The access to the information made them more superior especially with the high bargaining power.

One thing that business organizations need to understand is that customer satisfaction dealt with subjective matter (M. F. Shamsudin, Shabi, & Salem, 2018). It is difficult to quantitative as each customer may have a different kind of expectations as compared to others. In order to get accurate findings business organizations, need to asked customer frequently about their needs and expectations (B. Kadir & Shamsudin, 2019). Such information will be advantages to the business organisations in designing their service towards customers (Yussoff & Nayan, 2020).

Past research (Yilmaz, Ari, & Gürbüz, 2018) warned that there is a multi-consequence that lead to customer satisfaction. Some customer may put high priority on the service quality rather than the price or any other elements (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018). They have their own principal in deciding which is their priority in consuming or subscribing a product or services. However, one thing in common is that the customer satisfaction is for sure effect the relationship between the customer and business organisations (Zarifah, Azahari, & Nayan, 2020). It is also reported by (M. F. M. F. Shamsudin, Esa, & Ali, 2019) that satisfaction is related to the price and against the product or service. Such things normally related to the cost to benefit analysis where customer will measure the level of benefits that they earned compared the cost that they invest (M. Shamsudin et al., 2015). High benefits over investment or cost paid will resulted to satisfaction. It means that the product or services is value for money to the, (Amirul, Islaini, & Nayan, 2020). On the other hand, customer will not have satisfied if they perceived that the overall benefits are lower than the total investment. Therefore, business organizations need to carefully segmented their customer and know exactly what are the customer is looking onto (Mohd Farid Shamsudin & Razali, 2015). By doing that, it can be easily for the business organizations to provide the service or the quality that meet the expectations of customer (Rosli & Nayan, 2020).

Many past studies (Eberle, Milan, & Dorion, 2016) recommended that business organizations to start their focusing at customer before even they decide to buy. Among the ways recommended by past research for example is by greeting the customer when they entered the premises (Razak & Shamsudin, 2019). Something simple like greetings may sway the customer moods and emotions from just a quick survey to action (Janahi & Al Mubarak, 2017). Marketing scholars such as (M. F. Shamsudin, Razak, et al., 2018) suggested that business owner to acknowledge customer as a start of providing positive customer experiences. It is also important for the business organizations to hire a dedicated staff that can communicated well with customer (Khamis & AbRashid, 2018). A good communication not only can be a medium between business to customer but importantly is the information gathers that can be used to recommend and suggest the customer according to what they want (Janahi & Al Mubarak, 2017).

Business today is no longer a product based where customer can decide their own whether they wanted to buy or not. Today at the 21st century, sales are more or rather towards the adaptive selling (M. F. Shamsudin, Shabi, et al., 2018). Employee need to customised the sales technique according to customer. Some may have knowledge about what their needs and wants but some may need guidance and recommendations (Ruzanna, Baharin, & Nayan, 2020). A good service that employed empathy and adaptive method could provide and enhance the customer feeling that move towards satisfaction.

Customer at the same would like to see extra effort made by the business organizations. They would like to be treated like an important guest regardless what is their social status (M. F. Shamsudin, Nurana, et al., 2018). Business organizations must provide excellent service that is not offered by other competitor in the market. Another part that equally important suggested by (Izarul, Syed, & Nayan, 2020) is the follow up matter. A good business will always communicate with their customer and asked whether the product is working good to them or not. Employee should practise a lot of empathy at this level in trying to understand the customer situation (Muhammad, Farid Shamsudin, & Hadi, 2016). Customer may not have good knowledge in the products as such explaining on how the product could be improved further in terms of usage would certainly make the customer more appreciated (Sallaudin Hassan & Shamsudin, 2019). Overall, taking care and servicing customer is not easy they are the source of revenue over the long term. Services rendered to customer must be according to their needs and expectations with high quality and excellent services (Rosli & Nayan, 2020).

Service quality

Many past research studied the service quality on the services based industry (Moghavvemi et al., 2018) but study on supermarket is scarce. Most of study focused on fast food (Nguyen, Nisar, Knox, & Prabhakar, 2018), restaurants (Ting et al., 2018), universities (M. F. Shamsudin, Nurana, et al., 2018), online banking (M. F. Shamsudin, Shabi, et al., 2018), SPA (Lagrosen & Lagrosen, 2016) and hotels (M. F. M. F. Shamsudin et al., 2019). Supermarket is among the important industry that closely related to customer and at the same time facing touch competitions. From time to time, new supermarket subsists in the market and such create intense in rivalry among existing competitor (Mohd Farid Shamsudin & Razali, 2015). The trends of buying online with delivery services by supermarket create another stage of challenges to all market players.

This study on five important factors related to service quality namely employee interactions, trustworthiness, physical aspects, supermarkets' policy and reliability. The combination off all factors will be measured under service quality constructs towards customer loyalty. Employees' interactions are about how the ready is the employee to serve the customers' request at any point of time. (Zulkifli, Faizun, & Yazid, 2020) claimed that employees' readiness to interact with customer is important and should be developed as a culture of the organizations. According to (Hamzah, A. A., Shamsudin, 2020) employee should focused on providing individual attention rather than in general. It was mentioned by (Zarifah et al., 2020) that employee should be sincere enough to solve customer problems. Beside that (Ting et al., 2018) emphasised that employee should also show consistency of courtesy to customers. Another characteristic stated by (Xu & Selover, 2019) is the willingness of the employee to solve customer problem immediately rather than keep the customer waiting or hold for long time.

Past research (Lau, Cheung, Pires, & Chan, 2019) highlighted the importance of trustworthiness in services based industry. The services should be error free either in billing, records or transactions. According to (B. Kadir & Shamsudin, 2019), trustworthiness also includes the knowledge of employee that responsible in managing the customers. It was mentioned by (Ahmad, Ismail, Shamsudin, & Kadir, 2016) that trustworthiness may influence customers' confidence and feel safe for any transactions. One thing that is common in service quality is the physical aspects or known as tangibles in any study. Physical aspects in the supermarket should be appealing enough with modern looking equipment's (Yusoff & Nayan, 2020). The shopping cart for example must be in working conditions and cleans. It was also highlighted by (Bin et al., 2016) that the cleaning areas and convenient public areas will influence relationship towards loyalty.

As part of the service quality, it was suggested by (Sallaudin Hassan & Shamsudin, 2019) that the supermarkets have a friendly policy in terms of operating hours. The operating hours must be at the convenient of customers. It was also highlighted by (Matute, Palau-Saumell, & Occhicupo, 2019) that supermarkets should provide various type of payment method. The cashless machine should works all the time rather than blaming the internet connections for non-working. At the same time (Amirul et al., 2020) recommended that supermarket provide high quality of merchandises to customer to avoid frustrations.

Recent research (O'Brien, Jarvis, & Soutar, 2015) suggested that supermarket provide reliability services to customer by keeping their promised. Supermarket that promised a lower price must show their transparency that they actually provide the lowest price in the market without any hidden agenda. It was also recommended that supermarket to keep their products available at all the time. They must ensure that stocks are always available and monitored using computer to avoid human error and careless. Overall the service quality is important in keeping customer satisfied and stay loyal.

Data for this study derived from by surveying the club members of health and sports centre from 20 different locations in selected major cities in Indonesia. The classification of members is those who become a regular customer by paying annual fees and being an active member during the survey was conducted. This study employed a self-administered questionnaire as the medium to collect data. Items used was submitted to 5 subject matter experts in which 3 were from the academic sectors and another 2 from the industry. Feedback and comments received with regards to the sentences and wordings used. Minor corrections were done based on the suggestion and comments.

III. Methodology

The surveys used hybrid method where it combined both online and offline. The reason for hybrid is because customer who come to the centre may not stipulated to a specific time. Some may come after office hours and some could be early morning or night. Data of customers received from the service operators with the permission from customer. Offline data collections were done at the location in random time for 7 days. From the combine 500 questionnaires distributed, 341 responses were usable. The response rate is 68.2%. Questionnaire consist of 4 sections. Sections 1 is on the respondent's profile and the rest is about the study topic. All together there are 35 questions including questions related to respondents' profile. The survey used 5 Likert scales in which 1 is strongly disagree and 5 is strongly agree. 5 Likert scales was used to invite as accurate as possible responses from respondents. Data is analysed using structural equation model.

IV. Results

In this study, the discriminant validity was also assessed. According to Hair et al. (2010), the square root of the AVE value for each structure should be larger than the shared relationship coefficients to establish the discriminant validity of the factors in the model. AVE for all constructs is within the range of 0.88 to 0.92 while CR is within the range 0.89 to 0.93. All results indicate positive and within the minimum acceptance values.

Table 1: Overall reliability of the constructs and factors loadings of indications

Items	Factor loading	t-value	MSV	ASV	AVE	CR
Service Quality						
BE1	0.80	18.49	0.72	0.60	0.88	0.90

BE2	0.81	18.23				
BE3	0.93	22.10				
BE4	0.84	18.36				
BE5	0.82	18.88				
Customer satisfaction						
CS1	0.86	18.91	0.74	0.65	0.87	0.91
CS2	0.87	18.22				
CS3	0.93	21.79				
CS4	0.88	18.47				
CS5	0.90	18.78				
Customer loyalty						
CL1	0.92	21.58	0.74	0.62	0.81	0.84
CL2	0.91	21.12				
CL3	0.86	18.66				
CL4	0.75	16.69				

Table 2 confirmed the discriminant validity. These results also demonstrated that all measures were reliable (Bagozzi and Yi, 1988). Means, standard deviations and correlations of latent variables are presented in Table 2. The results in Table 2 indicate that all correlations are significant.

Table 2: Means, standard deviations and correlations of study constructs

	Mean	SD	Service quality	Customer satisfaction	Customer loyalty
Service quality	3.15	0.71	(0.89)		
Customer satisfaction	3.45	0.80	0.82	(0.91)	
Customer loyalty	3.00	0.74	0.64	0.75	(0.87)

Table 3: Path estimates of structural models

Hypothesis	Standardized path coefficients	t-values	Result
H1 Service quality → Customer satisfaction	0.72	12.37	Supported
H2 Service quality → Customer loyalty	0.65	11.57	Supported
H3 Customer satisfaction → Customer loyalty	0.41	8.29	Supported

loyalty

In the present study, the hypotheses were tested using structural equation modelling. Therefore, the fit indices values of the appropriate model, the values for path estimates are shown in Table 3. Service quality influences customer satisfaction positively ($\beta = 0.72$ $p < 0.001$), supporting H1. Further, service quality influences customer loyalty positively ($\beta = 0.65$ $p < 0.001$), thereby supporting H2. At the same time, customer satisfaction was found to have a positive influence over customer loyalty ($\beta = 0.41$ $p < 0.001$), therefore H3 is accepted.

Table 4: Path estimates of structural models

	Standardized path coefficients value			
	Full mediation model		Partial mediation model	
	β	<i>t</i> -value	β	<i>t</i> -value
Service quality → Customer satisfaction			0.72	12.37
Service quality → Customer loyalty	0.72	14.38	0.65	11.57
Customer satisfaction → Customer loyalty	0.28	6.78	0.41	8.29

According to partial mediation model, service quality towards customer satisfaction ($\beta = 0.72$ $p < 0.001$) and customer satisfaction predicted customer loyalty ($\beta = 0.41$ $p < 0.001$). These results show that although indirect effect of service recovery on customer loyalty through mediation was 0.30 ($\beta = 0.72 \times 0.41 = 0.07$ $p < 0.001$), the direct effect of service quality on customer loyalty was 0.65. The direct effect of service quality on customer loyalty was 0.65 ($p < 0.01$). The direct effect is stronger than the indirect effect. Therefore, fully supported.

V. Discussion and conclusions

The above results explain that service quality remain important in the overall customer satisfaction and loyalty. The results is parallel with other past research that claimed the service quality is positively influence towards customer satisfaction (Brečić, Mesić, & Cerjak, 2017; Llach, Marimon, Alonso-Almeida, & Bernardo, 2013; Xu & Selover, 2019) and customer satisfaction significantly influence customer loyalty (Chuah, Rauschnabel, Tseng, & Ramayah, 2018; Giacalone, Fosgaard, Steen, & Münchow, 2016; Lee, Goh, & Mohd Noor, 2019). The results somehow, reminded service providers to keep focusing on the service quality and ensure that overall customer journey is within the scope that will lead to customer satisfaction. The role of service quality is not only limited to the scope of this research but almost covered all industries with various result.

Customer satisfaction is quite consistent influence customer loyalty in many industries. Service provider need to play proactive role in keeping customer in their customer life cycle for the win-win benefits. Customer retention is important to ensure long term business survival and business growth.

Business organizations is recommended to continue upgrade and develop their own strategy in providing excellent service quality to customers. It is also recommended that business organizations to evaluate their own customer's

satisfaction by conducting survey or ask for feedback. It is about time where business organizations need to know the response of their customers' on their overall service delivery.

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