

# The Effect of Retail Service Quality on Customer Loyalty: The Mediating Role of Customer Satisfaction and Trust

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**ABSTRACT**--Intense competition within the retail industry made it vital to gain a clear understanding regarding the factors that affect customer loyalty towards retailers. It is utmost important for retailers to sustain their prominence through enhancing their base of loyal customers. Keeping this issue in mind, the present study aspires to investigate the factors that are responsible for building customer loyalty. Specifically, it attempts to investigate the effect of retail service quality on customer loyalty through the mediating effects customer satisfaction and trust. Therefore, a conceptual framework was constructed based on a review of prior studies. Afterwards, primary data were collected from Klang Valley, Malaysia, through the dissemination of self-administered questionnaires. Later on, SPSS and SEM were used for analysing the collected data. The results disclosed that retail service quality has a significant effect of customer satisfaction, trust and customer loyalty. At the same time, the effect of retail service quality on customer loyalty is mediated by customer satisfaction and trust and trust mediates the effect of customer satisfaction on customer loyalty. The findings of this study would aid retail managers in strategizing accordingly. It would also be an important addition to literature as well as help future researchers in furthering the current research.

**Key Words**-- Retail Service Quality, Customer Satisfaction, Trust, Loyalty, Malaysia

## I. INTRODUCTION

The retail landscape across various regions of the globe has undergone numerous changes and endured significant expansion (Yeng & Yazdanifard, 2015). The retail sector at large has experienced a drastic pace increase when it comes to the assortment of products along with services that are offered to customers (Amine & Cadenat, 2003). In order to provide customers one-stop, comprehensive shopping experience, today's retailers are willing to carry just about anything and everything. To such an extent that it has become difficult to identify a particular line of product not offered by a retailer. The retail industry once considered to be fragmented also begun to significantly concentrate during the past decades (Ruiz et al., 2011). Research, in the context of developed countries

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such as the UK, demonstrated that three to four key retail players can actually derive as much as 70% of the country's total retail sales (Smith & Marsden, 2004). In addition to concentration, the retail industry at large has also been substantially impacted through the wave of globalization (Reinartz et al., 2011). Globalization has transformed the retail industry into a global occurrence and made retailing one of the major business activities in the world. International expansion has become a common occurrence in the retail environment as a wide number of retailers have embraced the strategy of establishing their presence in various regions of the world (Ruiz et al., 2011).

Such progression reveals that the revolution of the retail industry has been more remarkable compared to any other industry. At times, it is regarded as an automatic development beyond control (Hassan et al., 2013). The substantial number of emergent retailers, both at national as well as international arenas, made this industry highly competitive. As customers' needs and demands are becoming more and more sophisticated in this competitive business environment, the concept of loyalty has emerged as a vital issue (Scriosteanu & Popescu, 2010). Now more than ever before, the aspect of loyalty has become a strategic business goal as organizations are continuously struggling to create and maintain long term relationships with customers (Myftaraj & Nexhipi, 2014). Under such circumstances, it has become imperative to take a step forward and build stable relationships with valuable customers for the attainment of long term success (Kirmaci, 2012). In a business environment that is becoming increasingly competitive, the ability to offer exceptional retail service quality, satisfying customers and gaining their trust are considered instrumental for obtaining organizational growth and sustenance. However, a review of prior studies demonstrated the absence of studies that simultaneously considered the effect of these factors on customer loyalty towards retailers. Thus, the current study has been conducted with the objective of investigating the effect of retail service quality on customer loyalty towards retailers in Malaysia through the mediating role of customer satisfaction and trust.

## II. LITERATURE REVIEW

### *Customer Satisfaction, Trust and Customer Loyalty*

In the field of disciplined inquiry, the concept of customer loyalty has greatly evolved over time (Javed et al., 2014). Such an evolution is indeed a result of varying thoughts and ideologies of numerous researchers and theorists (Jaiswal & Niraj, 2011). The concept of customer loyalty is deeply embedded in the study of consumer behaviour (Boohene & Agypong, 2010). Initially, the aspect of loyalty was primarily associated with tangible products (Javed et al., 2014). However, as time advanced so did the scope of loyalty studies (Caruana, 2002). Researchers began to acknowledge that customers may have the propensity of exhibiting loyal behaviours towards brands, service providers and even retailers (Kinoti & Kibeh, 2015; Sahin et al., 2011; Wang et al., 2009). With the passage of time, much effort has been directed towards studying loyalty from various perspectives; making it a central theme of marketing research (Izogo, 2016; Manzuma-Ndaaba 2016; Senic & Marinkovic, 2014).

Loyal customers result in repeat patronage and are more likely to adhere to a given firm for a longer period of time (Khokhar et al., 2011). They are keen to participate in a long-term relationship with a particular organization (Algesheimer et al., 2005). Many research endeavors have shown that customer loyalty is built on the basis of customer satisfaction (Belas & Gabcova, 2016; Awara & Anyadighibe, 2014; Orel & Kara, 2014; Tu et al., 2011).

Satisfaction has been consistently unveiled to be the key driver of loyalty (Kordshouli et al., 2015). Scholars strongly adhere to the belief that loyalty is the consequence of having satisfied customers which also results in customers' willingness to recommend and the urge to spread positive word of mouth (Magasi, 2015). Satisfaction impacts the future choices made by customers, and later on as a result of their satisfaction customers are willing to endure long term relationships and remain loyal to a company (Chinomona & Dubihela, 2014).

However, other researchers have asserted that satisfaction alone may not be enough to ensure customers' continuous loyalty towards an organization (Ranaweera & Prabhu, 2003). Therefore, it is necessary to look beyond satisfaction to other aspect that may further strengthen the satisfaction-loyalty relationship, particularly trust, as it takes more than satisfaction to gain customer loyalty (Ganiyu, 2012; Ranaweera & Prabhu, 2003). Trust is also a key ingredient for the creation of customer loyalty (Marakanon & Panjakajornsak, 2017; Chinomona, 2016; Dib & Alhaddad, 2014; Hasan et al., 2014; Chen, 2013). Moreover, trust is regarded to be an aggregate evaluation which is considered to be at a higher level compared to satisfaction therefore, satisfaction leads to trust (Trif, 2013; Chinomona and Dubihela, 2014). Trust is said to intervene the relationship between satisfaction and loyalty (Schirmer et al., 2018; Leninkumar, 2017). Hence, researchers have claimed that customer loyalty may not be achieved solely on the basis of satisfaction rather, in theory and practice trust is also an essential predictor of customer loyalty (Ganiyu, 2012). On the basis of such findings, the following hypotheses are derived:

H3: Customer satisfaction has a positive effect on customer loyalty.

H4: Trust has a positive effect on customer loyalty.

H6: Customer satisfaction has a positive effect on trust.

H9: Trust mediates the relationship between customer satisfaction and loyalty.

### ***Retail Service Quality, Customer Satisfaction, Customer Loyalty***

Dating back to the 1980s, substantial amount of research has been dedicated to the area of service quality and it still remains to be a topic of much importance in different areas of inquiry particularly, marketing (Ladhari, 2009). In today's intensely competitive business setting, service quality has emerged as one of the supreme, fundamental aspects for the attainment of competitive advantage (Jelcic, 2014). Researchers are of the opinion that the ability to deliver high quality service helps companies to differentiate themselves and remain in the minds of customers (Ladhari, 2009). Superior service quality takes numerous companies a step closer to their major objective of enhancing financial profitability (Aznar et al., 2016, Haque et al., 2020). As a matter of fact, companies' continuous efforts in providing better quality of service has taken the standard of service quality to another level and transformed it into one of the primary sources for retaining loyal base of customers and attracting new ones (Venetis & Ghauri, 2004). Dabholkar et al. (1996) suggested that service quality in terms of the retail landscape encompasses five fundamental dimensions namely physical aspects, reliability, personal interaction, problem solving and policy. In an agreement with Dabholkar (1996) these five respective dimensions have been used for measuring retail service quality in various studies (Ushantha et al., 2014; Islam et al., 2016; Yuen & Chan, 2010).

Researchers have begun to pay close attention to the affiliation between the aspects of retail service quality and customer satisfaction and retail service quality has been found to have a vital impact on customer satisfaction (Islam et al. 2016; Ushantha et al., 2014). It has also been explained by Ushantha et al. (2014) that customer

satisfaction is favourably related to retail service quality. Retail service quality is an antecedent of customer satisfaction as the outcomes of the research conducted by Islam et al. (2016) evidenced that retail service quality is an assessor of customer satisfaction, as the former was found to have a significant effect on the latter. In regard to such findings, they have opined that it is difficult for retailers to comprehend the level of customer satisfaction in the absence of superior retail service quality. Besides, a link between retail service quality and customer loyalty has also been identified in a number of studies. Ha et al. (2014) asserted that there exists a relationship between retail service quality and customer loyalty. In order to gain higher level of customer loyalty, it is obligatory for retailers to offer the finest quality of service for the reason that retail service quality is commonly visualised as a predecessor of customer loyalty (Kajenthiran, 2018). Similarly, another study carried out by Ivanauskiene and Volungenaite (2014) also tested the association between retail service quality and customer loyalty. A positive effect of retail service quality on customer loyalty has also been confirmed by the findings of their study. On the basis of such findings, it is hypothesized that:

H1: Retail service quality has a positive effect on customer satisfaction.

H5: Retail service quality has a positive effect on customer loyalty.

H7: Customer satisfaction mediates the relationship between customer retail service quality and customer loyalty.

### ***Retail Service Quality, Trust, Customer Loyalty***

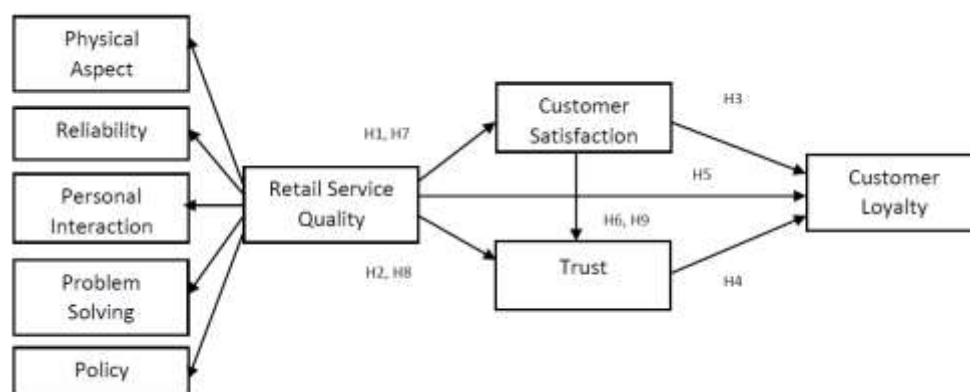
It has been suggested by Zehir et al. (2011) that offering better service quality builds up customers' confidence towards the service/product provider and results in trust. Under such conditions, service quality occupies an important place in terms of building and enhancing customers trust as the relationship between the two aspects have been investigated in a number of prior studies. The link between service quality and trust has been tested by Chou (2014) and Zehir et al., (2011). The findings of their study demonstrated that service quality shares a positive relation with trust as a meaningful association was uncovered between the two constructs. On the basis of similar findings, Chang et al. (2013) have also noted that customers' perception concerning service quality and trust move in the same direction, the higher the service quality a customer receives; the higher the trust he or she will exert. Moreover, in a line of studies, it has been noticed that trust is positively linked to customer loyalty (Trif, 2013; Sahin et al., 2011). In a research conducted by Trif (2013), for examining the crucial factors effecting customer loyalty, it has been found that trust is one of the most pivotal aspects in building customer loyalty. In another study undertaken by Sahin et al., (2011), a significant association between trust and loyalty was also unveiled. Similarly, trust was found to be one of the key variables of loyalty by Dib and Alhaddad (2014). Marakanon and Panjakajornsak (2017) also uncovered that trust positively influences customer loyalty. Thus, on the basis of such findings the following hypotheses are derived:

H2: Retail service quality has a positive effect on trust.

H8: Trust mediates the relationship between retail service quality and customer loyalty.

### **Conceptual Framework**

The conceptual framework of the current study is illustrated in Figure 1. The framework combines all the respective factors in a single model and demonstrates the hypothesized relationships among them.



**Figure 1:** Conceptual Framework of the Study

### III. METHODOLOGY

The current study aims to gain an understanding about the factors that are vital for developing customer loyalty towards retailers through undertaking a quantitative method. Therefore, the target population of this study are retail customers at Klang Valley. This particular location has been chosen since it consists the highest number of retailers in the nation. In terms of sampling method, convenience sampling has been utilised for the reason that it enables researchers to gather large amount of data in a relatively shorter period of time (Hair et al., 2009). Additionally, this respective method also allows researchers to select participants who are familiar as well as knowledgeable regarding the topic under investigation (Hair et al., 2009, Haque et al., 2020). When it comes to sampling size, Sekaran (2003) suggested that it is necessary for the sample size to be more than 30 and less than 500. As per this requirement, data were gathered from 260 respondents whereby, 247 responses were valid for final analysis. Data for this study were collected through the distribution of self-administered questionnaires. The questionnaires were designed through adapting items from prior researches and then modified to suit the needs of this study. 5-point Likert scale was used as advised by Hair et al. (2009); ranging from 1 representing strongly disagree to 5 representing strongly agree.

### IV. RESULTS AND DISCUSSION

#### *Demographic Characteristics*

At the beginning, the participants’ demographic characteristics were analysed. Demographic characteristics, in terms of gender, age as well as marital status along with educational qualification, are presented in Table 1.

**Table 1: Demographic Characteristics**

Variable	Frequency	Percentage (%)
<b>Gender</b>		
Male	142	57.49
Female	105	42.51 247
<b>Age</b>		
20 and below	9	3.64

21 to 30	37	14.98
31 to 40	94	38.06
41 to 50	71	28.74
51 to 60	32	12.96
61 and above	4	1.62
<b>Marital Status</b>		
Single	109	44.13
Married	138	55.87
<b>Educational Qualification</b>		
High School Certificate	32	12.96
Bachelors	128	51.82
Masters	83	33.60
PhD	4	1.62

### **Exploratory Factor Analysis (EFA)**

EFA is known as one of the most renowned statistical analysis performed for the purpose of examining dimensions present in a given set of data. It has been stated by Byrne (2010) that the major aspect that sets EFA apart is the fact that it gives researchers the ability to shrink a large size of data into smaller sets through the process of arranging the items under their affiliated factors.

Kaiser-Meyer-Olkin (KMO) is done for evaluating the proportion of variance in a set of variables. In terms of KMO, a value more than 0.60 is required with a with a significant value ( $p < 0.5$ ) for Bartlett's Test of Sphericity for the assuring factorability of data. For the current study, these tests were performed, and acceptable values were obtained for both as shown in Table 2.

**Table 2: Kaiser-Meyer-Olkin (KMO) & Barlett's test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.824
	Approx. Chi-Square	1.839E3
Bartlett's Test of Sphericity	Df	246
	Sig.	.000

## **V. RELIABILITY ANALYSIS**

In order to evaluate internal consistency present among items, it is vital to measure reliability. It has been advised by researchers that when it comes to reliability, a value more than 0.70 is needed for Cronbach's alpha (Pallant, 2010). As shown in Table 3, for all the factors this particular requirement has been met.

**Table 3: Cronbach's Alpha**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Number of Items</b>
<b>Retail Service Quality</b>		
Physical Aspect (PA)	.841	4
Reliability (RL)	.758	5
Personal Interaction (PI)	.716	5

Problem Solving (PS)	.729	4
Policy (PO)	.752	4
Customer Satisfaction (CS)	.813	5
Trust (TR)	.736	6
Customer Loyalty (CL)	.820	5
<b>Overall</b>	<b>.763</b>	<b>38</b>

**Rotated Component Matrix**

Varimax rotation was run in order to retain the variables with higher factor loading as suggested by Costello and Osborne (2005). The primary purpose for doing this test is simplifying of the factor interpretation. It has been explained by Hair et al. (2010) that in order to retain an item, it should have a minimum loading value of 0.50. Hence, items that loaded with a value less than 0.50 were dropped. Table 4 illustrates the results of the rotated component matrix

**Table 4.4: Rotated Component Matrix**

Item	PA	RL	PI	PS	PO	CS	TR	CL
PA1	.829							
PA2	.714							
PA3	.837							
PA4	.780							
RL1		.734						
RL2		.807						
RL3		.729						
RL4		.734						
RL7		.873						
PI1			.838					
PI2			.752					
PI4			.822					
PI5			.714					
PI6			.803					
PS1				.751				
PS3				.828				
PS4				.832				
PS6				.717				
PO1					.724			
PO2					.718			
PO3					.837			
PO4					.793			
CS1						.804		

CS2	.851	
CS6	.725	
CS7	.772	
CS8	.853	
TR1		.817
TR2		.824
TR3		.752
TR4		.719
TR5		.681
TR6		.726
CL1		.766
CL2		.683
CL5		.849
CL6		.784
CL7		.836

### Measurement Model

Since the current study used Structural Equation Modelling (SEM), it is utmost important to conduct measurement model. The key factor for attesting measurement model is for confirming the presence of covariance among latent constructs. Prior to performing the measurement model, all the respective factors must be attached to one another along with their items. Later on, the model should be run. As the framework of the present study includes second order construct, retail service quality, it was crucial to conduct both first and second order measurement models. Based on Figure 2 and 3, it can be observed that both the measurement models are fit since, acceptable values were achieved for the fit indices of both models. Besides, all the items under each of the constructs obtained factor loadings of 0.50 and greater (Hair et al., 2010).

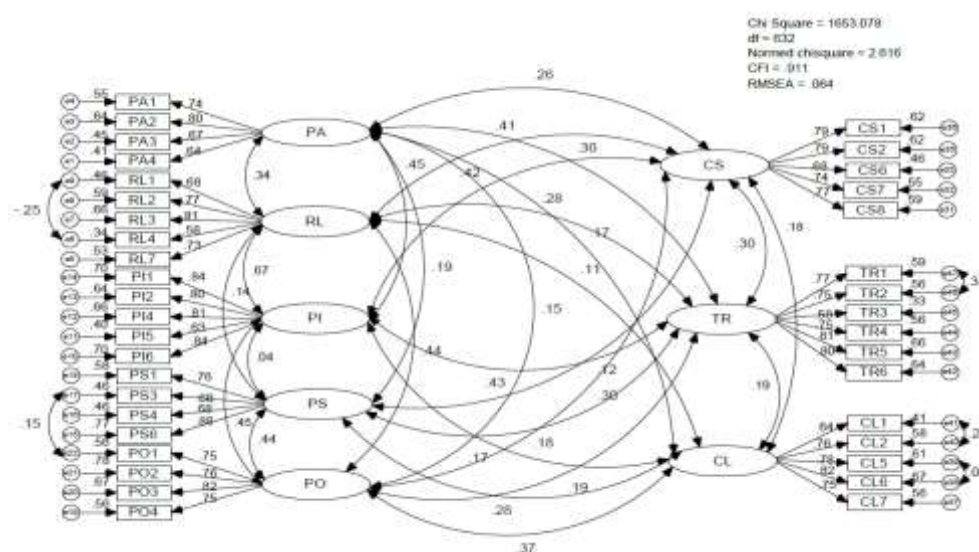


Figure 2: First Order Measurement Model



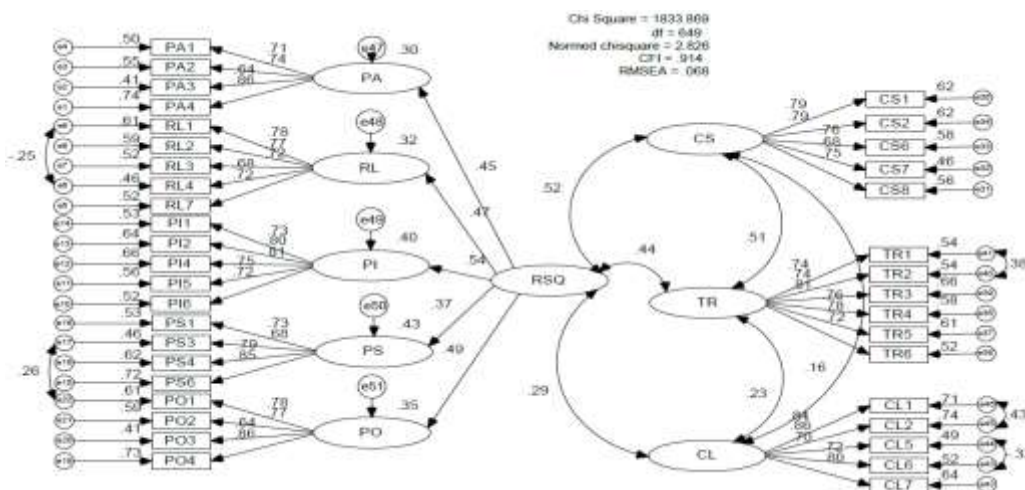


Figure 3 Second Order Measurement Model

**Structural Model**

Structural model was tested following the assessment of the measurement models in order to verify the fitness of the model and testing the hypotheses. Figure 4 provides an illustration of the structural model. Based on the values obtained for the fitness indices, one can observe that the fitness requirements are achieved for all the indices. In addition, a minimum value of 0.50 were retained for all the loadings and items (CS2 and TR5) that loaded with a lesser value were removed (Hair et al., 2010).

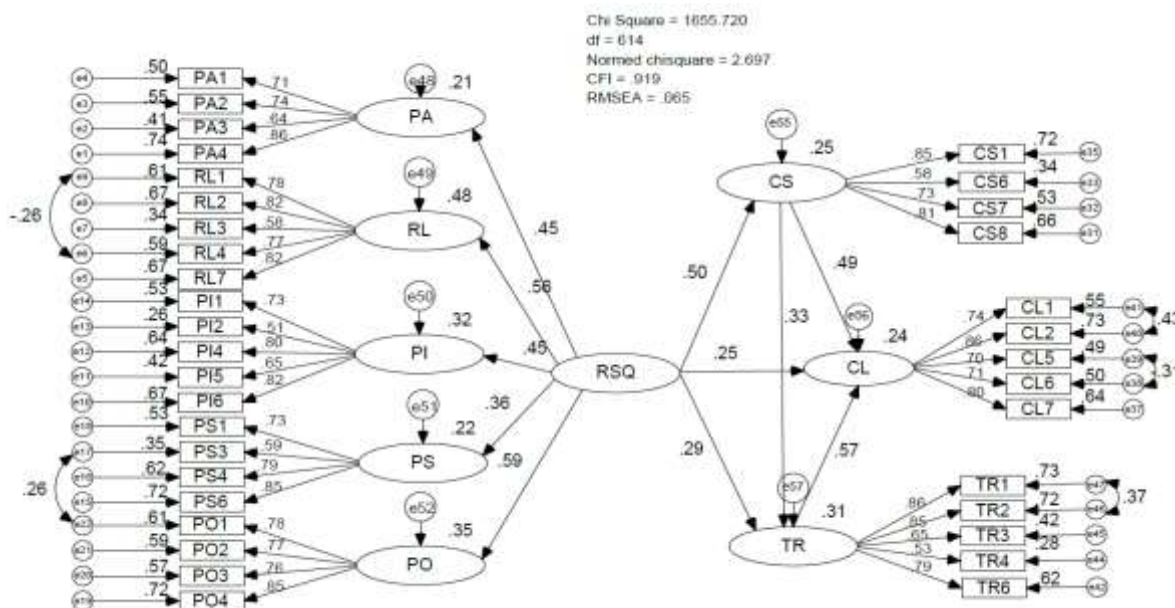


Figure 4: Structural Model

**Hypotheses Testing**

The hypotheses of the current study were attested through SEM. Table 5 shows the results of the hypothesis testing particularly, the values attained for estimates, critical ratio as well as significance level.

Table 5: Hypotheses Testing Results

Structural Path	Estimate	S.E.	C.R.	P	Comment
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Note: \* ( $p \leq 0.05$ )

Customer Satisfaction	<---	Retail Service Quality	.684	.327	5.340	***	Supported
Trust	<---	Retail Service Quality	.429	.219	3.541	***	Supported
Customer Loyalty	<---	Customer Satisfaction	.524	.279	2.249	.002	Supported
Customer Loyalty	<---	Trust	.527	.306	4.152	***	Supported
Customer Loyalty	<---	Retail Service Quality	.621	.315	4.229	***	Supported
Trust	<---	Customer Satisfaction	.219	.158	3.457	.004	Supported

**Mediation**

In addition to the direct effects, this study has also verified the mediating effects of customer satisfaction and trust. As explained by Zainuddin (2012), the mediating effect should be tested based on the direct as well as indirect associations between the independent (IV), dependent (DV) and mediating variable (MV). Pertaining to the results derived from the mediation tests, it can be seen that the direct relationship between retail service quality (IV) and customer loyalty (DV) is significant. Additionally, a significant association has also been determined between retail service quality (IV) and customer satisfaction and trust (MVs) and customer satisfaction and trust (MVs) and customer loyalty (DV). In terms of assessing the mediating effect of trust between customer satisfaction and customer loyalty, there is a significant direct effect between customer satisfaction and customer loyalty at the same time, customer satisfaction has a significant direct effect on trust and trust has a significant direct effect on loyalty. Hence, based on such findings it can be stated that customer satisfaction and trust partially mediate the relationship between retail service quality and customer loyalty. Additionally, trust also partially mediates the relationship between customer satisfaction and loyalty. Table 6, 7 and 8 depict the findings obtained for the mediation tests.

Table 6: Mediating Effect of Customer Satisfaction between Retail Service Quality and Customer Loyalty

Structural Path			Estimate	S.E.	C.R.	P	Comment
Customer Satisfaction	<--	Retail Service Quality	.629	.142	4.881	***	
Customer Loyalty	<--	Customer Satisfaction	.451	.128	3.148	.001	Partial Mediation
Customer Loyalty	<--	Retail Service Quality	.317	.119	2.498	***	

Note: \* ( $p \leq 0.05$ )

Table 7: Mediating Effect of Trust between Retail Service Quality and Customer Loyalty

Structural Path			Estimate	S.E.	C.R.	P	Comment
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Note: \* ( $p \leq 0.05$ )

Table 8: Mediating Effect of Trust between Customer Satisfaction and Customer Loyalty

Structural Path	<--	Retail Service Quality	Estimate	SE	CR	P**	Comment
Trust	<--	Customer Satisfaction	.674	.147	6.148	***	
Customer Loyalty	<--	Satisfaction	.386	.127	2.183	.005	Partial
Customer Loyalty	<--	Trust	.402	.119	3.206	***	Mediation
Customer Loyalty	<--	Retail Service Quality	.521	.188	3.822	***	Mediation
Customer Loyalty	<--	Customer Satisfaction	.538	.134	2.749	.003	
Loyalty		Satisfaction					

Note: \* ( $p \leq 0.05$ )

## VI. DISCUSSION

Several conclusions can be derived, in accordance to the outputs generated from the results of the hypothesis testing. The findings of the present study uncovered that in order to satisfy customers it is highly important in the first place to provide superior retail service quality as the results evidenced that customer satisfaction is significantly affected by retail service quality. Therefore, H1 is supported. Such result is also supported by the findings derived in prior studies (Islam et al. 2016; Ushantha et al., 2014). The findings generated for the association between retail service quality and trust also confirmed that retail service quality is integral for the acquiring customers' trust as the former has been found to carry favourable effect on the latter. As a result of which, H2 is supported. This respective finding is a new contribution to the literature. Then comes H3, which postulated that customer loyalty will be significantly affected by customer satisfaction. As hypothesized customer loyalty was found to be positively affected by customer satisfaction, leading to the acceptance of H3. Similar findings were also generated in the past by a good number of researchers (Belas & Gabcova, 2016; Kordshouli et al., 2015; Magasi, 2015; Awara & Anyadighibe, 2014; Orel & Kara, 2014; Tu et al., 2011). Moreover, beside satisfying customer it is also vital for retailers to win customers trust and a significant relationship was determined between trust and customer loyalty. A relationship of such nature is approved by prior findings (Marakanon & Panjakajornsak, 2017; Chinomona, 2016; Dib & Alhaddad, 2014; Hasan et al., 2014; Chen, 2013; Trif, 2013; Ganiyu, 2012; Sahin et al., 2011) thus, H4 is also accepted. Along the same time, the results unveiled that customer loyalty towards retailers is, to a large extent, dependent on retail service quality. This particular result corresponds to the findings of previous studies (Kajenthiran, 2018; Ha et al.; 2014; Ivanauskiene and Volungenaite, 2014). As a result, H5 is approved. At the same time, the findings indicate that satisfaction is a precursor of trust. Therefore, H6 is accepted and it is asserted that for gaining customers' trust, it is first necessary for retail organizations to satisfy them. A positive affiliation between the aspect of satisfaction and trust is supported by the results of Leninkumar (2017), Trif (2013) and Chinomona and Dubihela (2014). The last three hypotheses of the study, H7, H8, H9, focused on the mediating effect of customer satisfaction and trust between retail service quality and customer loyalty, and customer satisfaction and customer loyalty. As per the values generated from the mediation tests for H7 and H8, it is confirmed that the link between retail service quality is partially mediated by customer satisfaction as well as trust. Additionally, H9 disclosed that the association between customer satisfaction and loyalty is partially mediated by trust. On the basis of such findings, it can be noted that in order to gain customer loyalty, it is necessary to satisfy them and attain their trust through providing greater retail service quality. At the

same time, when it comes to building customer loyalty, it is pivotal to build a trustworthy relationship with customers through satisfying them.

## **VII. IMPLICATIONS AND CONCLUSION**

The current study seeks to make a number of suggestions that would be of immense importance to managers in terms of building customer loyalty towards their retail organizations. The outcomes revealed the importance of retail service quality, customer satisfaction and trust in the event of developing customer loyalty. Therefore, in order to retain customers and create a distinctive edge in the marketplace, it imperative to offer customers better retail service quality to customers through taking into account the elements of physical aspect, reliability, personal interaction, problem solving and policy. Apart from that, retailers should also continuously undertake marketing activities and introduce policies that would facilitate them to satisfy and attain customers' trust if they wish to preserve and expand their loyalty base of customers. In order to enhance customers' level of satisfaction and trust, retailers should provide them with better service quality in comparison to competitors.

## **VIII. RECOMMENDATIONS FOR FUTURE RESEARCH**

In order to further extend the current study, this study aspires to provide several suggestions that can be implemented by future researchers. First and foremost, it is hoped that in the future the current study is developed through enlarging the sample size. Besides, it is also suggested that new variables (independent, dependent, mediating and moderating) are added to the current model in order to enhance its robustness. Moreover, it would also be a praiseworthy idea to apply the current model in various countries as well as industries for enhancing its validation in different contexts.

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