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How to Enhance Customer Loyalty to Retail Stores via Retail Service Quality Practices? A Moderated Mediated Mechanism

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ABSTRACT

This study proposes and empirically investigates a moderated mediation mechanism to enhance consumer loyalty via retail service quality (RSQ) practices. The results revealed that the impact of physical aspect, reliability, personal interaction, and policy on customer loyalty is significantly mediated by the affective commitment to the retailers. Further, the retailer's corporate image enhanced the indirect effects of reliability, personal interaction and retailing policy on customer loyalty. By investigating how the interplay of RSQ dimensions, affective commitment and corporate image enriches retail service quality, this study contributes to the retailing literature.

Introduction

To ensure a high level of customer service, and to incorporate service culture into the retail setting, retailers should examine the quality of their retailing services. Accordingly, the idea of "Retail Service Quality (RSQ)" has gained paramount importance in retailing literature during the last decade (Kaatz, 2020) and has been viewed as a strategic tool to enhance customer loyalty to a particular retailer (Wong & Sohal, 2003). Though falling in the genre of service, retailing is different from pure services like banking and education due to the presence of both product and service-related attributes incorporated into retailing (Goworek & McGoldrick, 2015). Due to such uniqueness, researchers use specific measurement instrument to analyze RSQ rather than relying on available service quality measurement tools (Dabholkar et al., 1996; Wong & Sohal, 2003).

Past research on RSQ mostly aimed to conceptualize and revalidate RSQ in different contexts and cultures (Deb & Lomo-David, 2014; Murfield et al., 2017; Najib & Sosianika, 2018; To et al., 2013; Verma & Duggal, 2015). Beyond conceptualization and validation, studies also measured consumer perceptions using RSQ scale (Acquila-Natale & Iglesias-Pradas, 2020; Murfield et al., 2017) and examined the impact of RSQ on shoppers behavioral intentions and outcomes including loyalty to retail stores (Khare, 2013). Irrespective of burgeoning scholarly articles on RSQ, one significant shortcoming associated with most of the studies is that they presumed the impact of RSQ on behavioral intention and other outcomes pretty straightforward. To be specific, most studies considered a direct association of RSQ with customer loyalty which is highly unlikely since several socio-psychological factors can affect the relationship between loyalty and service quality (Kumar et al., 2013).

Though a few studies investigated the role of some socio-psychological factors (e.g. satisfaction) (Vesel & Zabkar, 2009) as well as demographic factors in shaping RSQ-loyalty relationship (Wong & Sohal, 2003), extent research focusing the interplay of moderators and mediators is still limited thereby calling for additional research to fill this gap (Nyadzayo & Khajehzadeh, 2016). To be specific, the extant literature hardly provides evidence on how the interplay of some socio-psychological factors as mediator and moderator can change the RSQ-loyalty relationship. This indicates a significant gap in the extant literature which the current study aims to fill by introducing a comprehensive moderated mediated framework for the association between RSQ dimensions and consumer loyalty.

Accordingly, this study introduces affective commitment as a mediator within RSQ-loyalty relationship. Affective commitment is considered because emotion plays a vital role in developing consumer behavioral responses (Jenkins & Molesworth, 2018) and affectively committed responses are based on emotions and feelings (Slovic et al., 2007). We anticipate that RSQ perceptions will influence consumers' affective commitment leading to loyalty. Further, this study introduces *retailers' corporate image* as a moderator to the previously mentioned mediation relationships and investigates how the mediation effect of affective commitment on RSQ-loyalty relationship changes based on retailer's corporate image. Corporate image is considered as a moderator since the literature (Islam & Rahman, 2016) indicates a significant role of corporate image in shaping customer loyalty. The literature rarely investigates the moderating role of retailers' corporate image in shaping affectively committed RSQ-loyalty relationship.

This study is theoretically and managerially significant. Theoretically, this study proposes a moderated mediated mechanism that will enhance

customer loyalty to retail stores. Further research has been warranted to investigate mediators and moderators that can attract customer loyalty (Kumar et al., 2013). This study shows complex relationships that RSQ dimensions has with customer loyalty to retail stores. Overall, the findings will enrich service quality literature in a retailing context. Practically, this study informs retailers and supermarkets about specific RSQ dimensions they need to concentrate more to enhance affective commitment leading to loyalty as well as areas to focus while using a corporate image for enhancing consumer loyalty to stores.

Literature review and hypotheses development

Retail service quality (RSQ)

"Service Quality" indicates consumers' perceptions of standard of a service (Parasuraman et al., 1988). This common notion of service standard does not suit retail context (Ananth et al., 2010; Bishop Gagliano & Hathcote, 1994) since retailing cannot be treated as a pure service due to the blend of both products and services in the offer (Goworek & McGoldrick, 2015). Accordingly, Dabholkar et al. (1996) introduced the concept of "Retail Service Quality" (RSQ) comprising five dimensions; physical aspects, reliability, personal interaction, problem-solving and policy. Accordingly, RSQ is defined as "an assessment of how well a delivered retail service conforms to customer expectations relating to these five basic features" (Dabholkar et al., 1996; Verma & Duggal, 2015). Physical aspects indicate the appearance and convenience of store layout including equipment, facilities, and visual materials (Hanjunath & Naveen, 2012; Siddiqi, 2011), reliability highlights the store's ability to deliver what is promised in an accurate and error-free manner (Deb & Lomo-David, 2014), personal interaction indicates employees ability to inspire trust and confidence among customers (Amorim & Saghezchi, 2015), problem-solving highlights the stores ability to solve customer problems quickly (Deb & Lomo-David, 2014), while policy indicates the operating procedures and guidelines followed by a store concerning merchandise planning, loyalty programs, and amenities offered (Beneke et al., 2012).

Deriving store loyalty via RSQ

Store loyalty means repurchase, re-patronage or future purchase to a particular store (Gong & Yi, 2018). Retailers enhance their service quality to maintain customer loyalty (Gong & Yi, 2018) since improved service quality will ensure repeat purchase and positive evaluation for a retailer

leading to loyalty for that retailer and their retail stores (Ramanathan et al., 2017).

The association of RSQ and customer loyalty can be explained through customer loyalty theory which postulates that customer loyalty formation is a process involving the two stages—the cognitive stage and the behavioral stage (Oliver, 1999; Ramanathan et al., 2017). At the cognitive stage, customers form attitudes toward retailers and marketers. Accordingly, at the cognitive stage, customers develop attitudes toward RSQ dimensions of retailers (i.e. physical aspect, reliability, personal interaction, problem-solving, and policy) (Deb & Lomo-David, 2014). However, customers at the cognitive stage can switch due to competitors' classy offerings, rigorous promotions, or even the inconsistent performance of retailers. Hence, a deeply held commitment to repurchasing the offerings of a particular retailer is the prerequisite for them to become loyal (i.e. the behavioral stage of loyalty) to the retailer (Deb & Lomo-David, 2014). Based on above theoretical grounding, it can be claimed that RSQ dimensions might affect consumer loyalty for a retail store.

RSQ dimensions influence customer loyalty. The first dimension is physical aspect. A modern store and layout, service materials used and other amenities offered by the store can enhance customer satisfaction (Sivapalan & Jebarajakirthy, 2017) leading to loyalty, indicating an effect of physical aspect on store loyalty. Next is reliability, which indicates fulfilling timely what is promised in an error-free manner (Yuen & Chan, 2010), thus enhancing consumer confidence leading to store loyalty. The third dimension is personal interaction. Personalized attention from sales staff enhances consumers' confidence toward the store leading to loyalty. Similarly, problem-solving can lead to loyalty, since acknowledgement of a complaint and subsequent prompt solution with compassion enhance consumers perceived justice and an affection toward the firm (Balaji et al., 2018). The policy is the final RSQ dimension. If store policy promotes good facilities, such as convenient operating hours and a free parking area, customers are expected to continue their purchase from such stores. Accordingly, in a retail store context, we posit the following hypotheses concerning RSQ dimensions and customer loyalty:

H_1: Physical aspects will enhance customer loyalty.

H_2: Perceived reliability will enhance customer loyalty.

H_3: Personal interaction will enhance customer loyalty.

H_4: Problem-solving will enhance customer loyalty.

H_5: Policy will enhance customer loyalty.

Mediating effects of affective commitment

Affective commitment originates from shared values, conviction, generosity, and rationalism (Fullerton, 2005). It is a desire-based attachment denoting customers' desire to buy a product because they are sincerely committed to it (Shukla, et al., 2016). Enhanced service quality exemplified by a retail store can arouse shoppers' affective commitment toward the store, leading to store loyalty, indicating the possible mediating role of affective commitment between service quality and customer loyalty.

Attachment theory can explain this mediating role. Attachment theory is recognized as a lifespan developmental theory applicable to understand how specific affectional experiences can impact emotional and physical wellbeing, not only during childhood but also throughout adulthood (Bowlby, 1980; 2010; Lin & Mattila, 2010). It has been suggested that attachment theory can be applied to understand customer behavior, particularly customers' commitment and their relationship with marketers and brands (Paulssen, 2009). Researchers have used attachment theory to explain self-brand connection (Grisaffe & Nguyen, 2011). They argue that an emotional bond with a brand generates a deep feeling of connection with that brand, which reduces brand-switching behavior. Likewise, we argue that service quality evaluations of retailers create an affective and emotional commitment to retailers, which results in customer loyalty to their stores. The retailer may serve as the attachment figure (object for attachment), and customer evaluations of RSQ and RSQ dimensions serve as attachment dynamics by which an emotional commitment to the retailer is created, thus resulting in a loyal relationship.

The first RSQ dimension is the physical aspect. An attractive in-store environment helps foster positive emotions among customers (Fullerton, 2005; Wong & Sohal, 2003; Yuen & Chan, 2010). Having formed an emotional attachment to a retail store, the customers are now in a position to become loyal to the store. The next RSQ dimension is reliability. If a retail store keeps its promises to customers and provides them with reliable services, customers are inclined to form an emotional tie with the retailer (Martinelli & Balboni, 2012). Consequently, customers will be prompted to maintain a long-term relationship with that retailer. Personal interaction is another RSQ dimension. Customers will feel emotionally attached to retail stores when they receive attentive and friendly service from the sales staff (Beneke et al., 2012) resulting in long-term engagement with those retailers.

The next RSQ dimension is problem-solving. Effectively addressing customers' problems, such as returns, exchanges, and complaints enhances their emotional connection with retailers (Beneke et al., 2012; Kim et al., 2016)

resulting in their loyalty to the stores. The final RSQ dimension is retailers' policy. Customers tend to have an emotional commitment to retailers who adopt a beneficial and customer-friendly retailing policy (Sun & Lin, 2010). Hence, they become more loyal to these stores. The above discussion suggests a possible mediating role of affective commitment in the association between RSQ dimensions and customer loyalty toward retail stores. Therefore, the following hypothesis is formulated.

> H_6: Customer affective commitment to retailers mediates the association between the customers' perceptions of **a)** physical aspect, **b)** reliability, **c)** personal interaction, **d)** problem-solving capacity, **e)** retailing policy; and their loyalty to retail stores.

Moderating effects of corporate image

In the previous section, we argued that the association between RSQ dimensions and store loyalty might be mediated by affective commitment. In this section, we elaborate on how retailers' corporate image might moderate this mediated association. The corporate image indicates customers' assessment of an organization based on his/her own experience and impression with that company (Andreassen, 2001). Positive corporate image enhances organisations' value by strengthening consumer association with the company and triggering favorable behavior toward the company (Mostafa et al., 2015) allowing a distinct positioning of the firm from the rest (Hsieh et al., 2004). In the process, corporate image drives perceived service quality (Johnson et al., 2001) leading to customer satisfaction and retention (Bhattacharya & Sen, 2003) resulting in customer loyalty (Jha et al., 2013). Corporate image is formed when customers retain ideas, feelings and experiences associated with a firm in their memory and transform them into mental images (Aydin & Özer, 2005; Tarus & Rabach, 2013).

In retail contexts, customer affective commitment to retailers can vary depending on the extent to which they perceive the corporate image of a retailer (Tarus & Rabach, 2013). Customers believe that if a firm has a good reputation and maintains a right corporate image in the community, it can deliver a greater level of utilitarian and hedonic values than a less reputable firm (Chang & Tseng, 2013); as a result, customers have more preference to a highly reputable retailer than a less reputable retailer. When customers perceive that a firm has a more favorable image, they are more likely to engage with it (Islam & Rahman, 2016). That is, a more robust and favorable corporate impression is expected to inspire customers. On the contrary, if customers have a negative corporate image of a firm or a firm is less reputable, they will be unlikely to engage with the

company. This indicates customers' affective commitment to a retailer varies depending on that retailer's corporate image retained in customer's mind. Thus, we posit that, these mediation effects will differ between high and low degree of corporate reputation retained in customers' minds because customers will have more affective commitment to highly reputable retailers than to less reputable retailers (Goworek & McGoldrick, 2015). Thus, the following hypothesis is formulated.

> H_7: The mediation effect of affective commitment on the association between **a)** physical aspects, **b)** reliability, **c)** personal interaction, **d)** problem-solving capacity **e)** retailing policy and customer loyalty will be high at the high retailers' corporate image level than the low retailers' corporate image level.

The proposed conceptual model

Based on the literature review and subsequent hypotheses, we propose the following conceptual model to be tested empirically. Figure 1 illustrates this integrated model.

Research method

Sampling process and data collection

The data were collected from supermarket consumers in Sri Lanka. Limited efforts were made to explore how RSQ affects consumer response in the supermarket context in emerging South Asian markets, including Sri Lanka
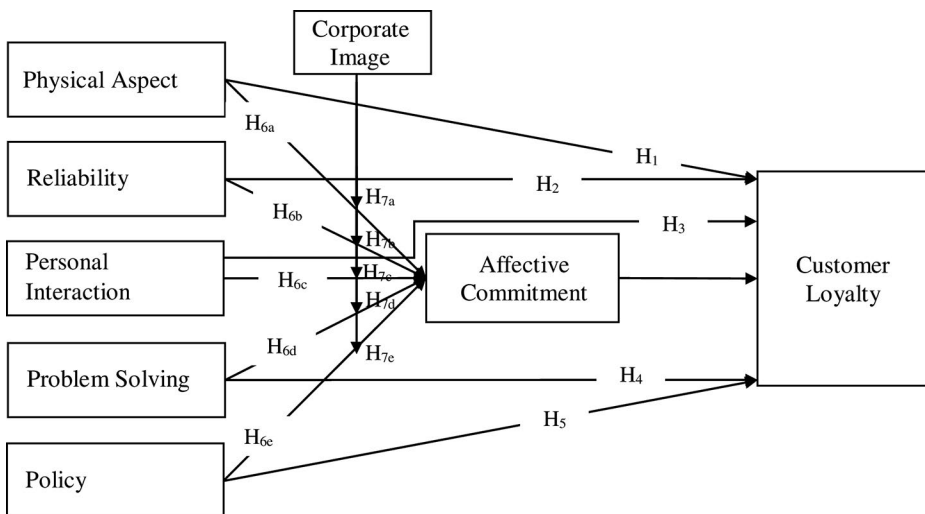

Figure 1. Conceptual model for this study.

(Sivapalan & Jebarajakirthy, 2017). Consistent with this point, Sri Lanka has attained an implausible growth in retail sector after the end of its civil war (Sivapalan & Jebarajakirthy, 2017). Hence, Sri Lanka is the ideal market to inspect the impact of RSQ on consumer loyalty in the supermarket context.

Face to face survey was used to collect the responses. We used two steps to choose supermarkets with high and low reputations. First, we did a pilot study where we asked 20 supermarket customers to indicate the most and least reputable supermarket store brands. The two supermarket brands that were most repeatedly noted as having high and low reputations were chosen. Next, to ensure we had correctly chosen the supermarket under each high and low reputable supermarket category, a pilot study was performed wherein a total of 60 supermarket customers participated. They were asked to respond to seven questions measuring Corporate Image for each retailer (store brands identified as A, B, C and D). The questions were obtained from Aydin and Özer (2005) and Tarus and Rabach (2013) on a 7-point Likert scale ($\alpha = 0.81$). The results of T-Test represented a significant difference (t (58) = 2.90, $p < 0.01$) in the corporate reputation between the high (A and B) (M = 5.28, SD = 1.27) and less reputable supermarkets (C and D) (M = 3.35, SD = 1.02). Thus, the results of pilot study confirmed that we had correctly chosen the supermarkets for each category. We used generic names (i.e., A, B, C and D) for the supermarkets because we wanted to refrain from indicating that supermarkets C and D were less reputable. We chose two supermarkets for each high and low reputed supermarket category to increase the generalizability and the reliability of the findings (Jebarajakirthy et al., 2020).

The survey was administered in eight supermarket outlets (one large and one small scale outlet for each of the four supermarket brands chosen), at the entrance (foyer) of each outlet. Size of the store may affect the corporate image of the store as well as customers' evaluation of service quality dimensions, such as physical aspect (e.g. layout) and retailing policy (e.g. free parking, credit card acceptance, loyalty card etc.). Hence, administering a survey in large and small outlets will help control for the effect of the size of the firm on corporate image and customer service quality dimensions (Odekerken-Schroder et al., 2001).

Following retrospective experience in survey administration methods, respondents were first asked to describe their experience in the supermarket followed by the survey questions (Bougie et al., 2003). This precaution was taken because being attitudinal variables, customer evaluation of RSQ dimensions might vary depending on the situations. A similar survey administration approach has been used by other research studies in retailing contexts (Amorim & Saghezchi, 2015). A total of

1600 respondents were approached (200 respondents at each outlet) and 1027 (response rate= 64.18%) usable responses were collected.

The respondents comprised 56% males. Twenty-eight percent were belonging to 18- 30 years age group, 44.5% were belonging to 31- 45 years age group and 18.5% were aged between 46 and 60 years. 44% of the respondents monthly earn between USD 231 and 500, about 23% of the respondents earn between USD 501 and 750, 20% of the respondents earn less than USD 230 while the remaining respondents earn above USD 750. Further, 29% respondents had minimum secondary degree, 33% senior secondary qualified, 24% were graduate, and 14% were postgraduate.

Constructs measurement

The study constructs were measured using questions obtained from previous studies, which was further modified to be suited in the study context. The five-dimensional scale developed by Dabholkar et al. (1996) was used to measure the dimensions of RSQ. Four items measuring customer loyalty to retail stores were adapted from Koo and Kim (2013). Seven items obtained from Fullerton (2003) and White and Schneider (2000) were used to operationalize affective commitment. All the items measuring study constructs were operationalized using the seven-point Likert scale.

Analysis and results

Construct reliability and validity

Confirmatory Factor Analysis (CFA) was performed to examine the validity of measurement scale. Based on correlations and the standardized residual values, seven items were deleted (Byrne & Van De Vijver, 2010). One item was from reliability, three were from personal interaction, one was from policy and two were from affective commitment.

The results presented in Table 1 indicated that factor loading of all the items measuring study constructs were above 0.5. Further, the value of Average Variance Extracted (AVE) and composite reliability were above 0.5 and 0.7, respectively confirming convergent validity (Hair & Anderson, 2010).

Further, results presented in Table 2 indicated that the square root of the AVE value of study constructs (displayed diagonally across constructs) is higher than the correlation with other variables indicating the discriminant validity (Fornell & Larcker, 1981). Construct reliability (Cronbach's alpha) shown in Table 1 were above 0.7, signifying the reliability of the constructs' measures.

Table 1. Summary of the measurement model.

Construct	Statements	FL
Physical Aspect AVE (.54), CR (.85), α =.78	This supermarket has modern-looking equipment and fixtures	.60
	The physical facilities at this supermarket are visually appealing	.77
	This supermarket has clean, attractive and convenient areas	.79
	The layout of this supermarket makes it easy to find what I need	.80
	The layout of this store makes it easy to move around within the store	.68
Reliability AVE (.51), CR (.80), α = .77	In this supermarket, I am able to get goods and services when I require them	.83
	This supermarket provides its services at the time it promises to do so	.73
	This supermarket provides the right service in the first instance	.62
	This supermarket insists on error-free sales transactions and records	.66
Personal Interaction AVE (.57), CR (.88), α = .74	Employees in this supermarket have the knowledge to answer my questions	.65
	The behavior of employees in this supermarket instills confidence in me	.72
	Employees in this supermarket give me prompt service	.84
	Employees in this supermarket give individual attention to me	.76
	Employees in this supermarket are consistently courteous to me	.81
	Employees of this supermarket treat me courteously on the telephone	.72
Problem Solving AVE (.55), CR (.78), α = .71	This supermarket willingly handles returns and exchanges	.85
	When I have a problem, this supermarket shows sincere interests in resolving it	.78
	This supermarket is able to handle my complaints immediately	.53
Policy AVE (.60), CR (.85), α = .72	This supermarket provides plenty of convenient and free parking for customers	.75
	The operating hours of this supermarket are convenient to their customers	.67
	This supermarket accepts most major credit cards	.81
	I could enjoy special privilege from this supermarket using its loyalty points system	.85
Affective commitment AVE (.53), CR (.85), α = .71	I feel like part of a family as a customer of this supermarket	.76
	I feel emotionally attached to this supermarket	.77
	This supermarket has a great deal of personal meaning for me	.72
	I feel a strong sense of identification with this supermarket	.69
	I feel a sense of belongingness to this supermarket	.72
Customer Loyalty AVE (.57), CR (.84), α =.72	In the future, I will be loyal to this store	.78
	I will buy products at this store again	.74
	This store will be my first choice in the future	.68
	I will recommend this store to my friends	.82

Notes: Fit indices, CMIN/DF = 1.85, CFI = .92, GFI = .92, NFI = .90, TLI = .90, RMSEA = .045, SRMR= .043, CL = Customer Loyalty, FL-Factor Loading, α -Cronbach's Alpha, CR-Construct reliability, AVE = Average variance extracted, CFI = comparative fit index; GFI = goodness-of-fit index, NFI = normed fit index, TLI = Tucker-Lewis index, RMSEA = root mean square error of approximation; SRMR = standardized root mean residual.

Common method bias

Both predictor and outcome variables' responses were gathered from the same consumers, and hence, occurrence of common method bias (CMB) is possible. To reduce the possibility of CMB occurrence, we have added a marker variable during the data collection which is unrelated with the study constructs. The correlations between marker and study variables

Table 2. Descriptive statistics and correlation matrix for the study constructs.

	Mean	SD	**1**	**2**	**3**	**4**	5	6	7
1.Physical Aspect	4.71	1.45	.73[a]						
2.Reliability	4.68	1.47	.41**	.71[a]					
3.Personal Interaction	4.30	1.35	.51**	.41**	.75[a]				
4.Problem Solving	4.77	1.55	.48**	.51**	.52**	.74[a]			
5.Policy	4.84	1.30	.51**	.54**	.51**	.42**	.77[a]		
6. Store Loyalty	4.28	1.55	.65**	.27**	.52**	.28**	.66**	.75[a]	
7.Aff Commitment	4.75	1.54	.64**	.48**	.59**	.32**	.68**	.65**	.73[a]

Notes: ** Correlation is significant at $p < 0.01$, * Correlation is significant at $p < 0.05$.
[a]Diagonal value indicates the square root of AVE of individual latent construct.

were found to be low confirming the absence of CMB (Malhotra et al., 2006).

Hypothesis testing

We used the structural equation model (SEM) in AMOS version 24 to test the direct and indirect (mediation) effects. The findings suggested that variance inflation factor (VIF) value for all study constructs were less than threshold value 5.0, confirming non-presence of multicollinearity.

The results represented in Table 3 indicate that, physical aspect (β=.51, $p < 0.001$), personal interaction (β=.33, $p < 0.001$), and policy (β=.59, $p < 0.001$) significantly and positively influenced loyalty. Hence, H_1, H_3, and H_5 were supported. However, reliability (β= .05, $p > 0.05$) or problem-solving (β= .07, $p > 0.05$) did not significantly influence loyalty, resulting in H_2 and H_4 being not supported. Further, the proposed model explains 65.3% variability in customer loyalty.

Next, mediation effects (H_{6a} - H_{6e}) were examined. The bootstrapping procedure using 2000 resamples with 95% confidence interval was used to examine the significance of the indirect effects (i.e. mediation effects) (Byrne, 2009). There are two types of mediation effects: partial mediation and full mediation. When both direct path and indirect path from independent variable to dependent variables are significant, it is assumed to be partial mediation (Cheung & Lau, 2008). However, if direct effect is insignificant and indirect effect is significant, it is assumed to be full mediation (Cheung & Lau, 2008). Accordingly, results showed affective commitment partially mediates the effects of physical aspect (direct effect=.51, $p < 0.001$; indirect effect=.31, $p < 0.001$), personal interaction (direct effect=.33, $p < 0.001$; indirect effect=.23, $p < 0.001$), and policy (direct effect=.59, $p < 0.001$; indirect effect=.32, $p < 0.001$) on customer loyalty, hence H_{6a}, H_{6c}, and H_{6e} were supported. Affective commitment fully mediates the effects of reliability (direct effect=.05, $p > 0.05$; indirect

Table 3. The results of structural model.

Proposed hypothesis/ path relationships	(β)	SE
Direct Effects		
Physical Aspect → Customer Loyalty	.51***	.10
Reliability → Customer Loyalty	.05 ns	.03
Personal Interaction → Customer Loyalty	.33***	.06
Problem Solving → Customer Loyalty	.07 ns	.04
Policy → Customer Loyalty	.59***	.12
Affective Commitment→ Customer Loyalty	.52***	.10
Physical Aspect → Affective Commitment	.59***	.07
Reliability → Affective Commitment	.33***	.05
Personal Interaction → Affective Commitment	.44***	.06
Problem Solving → Affective Commitment	.10 ns	.06
Policy → Affective Commitment	.61***	.08
Age → Customer Loyalty	.04 ns	.03
Income → Customer Loyalty	.11**	.04
EQ → Customer Loyalty	.06 ns	.04
Indirect Effects		
Physical Aspec t→ Affective Commitment → Customer Loyalty	.31***	.09
Reliability → Affective Commitment → Customer Loyalty	.17***	.04
Personal Interaction → Affective Commitment → Customer Loyalty	.23***	.04
Problem Solving → Affective Commitment → Customer Loyalty	.05 ns	.04
Policy → Affective Commitment → Customer Loyalty	.32***	.06

Notes: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$; ns = not significant. EQ-Educational Qualification, Fit indices CMIN/ DF = 1.68, CFI= .92, GFI= .94, NFI=.91, TLI= .94, RMSEA= .045, SRMR= .042. CFI = comparative fit index; GFI = goodness-of-fit index, NFI = normed fit index, TLI = Tucker-Lewis index, RMSEA = root mean square error of approximation; SRMR = standardized root mean residual.

effect= .17, $p < 0.001$) on customer loyalty, and thus H_{6b} was accepted. However, the mediation effect of affective commitment on the association between problem-solving (direct effect=.07, $p > 0.05$; indirect effect=.05, $p > 0.05$) and customer loyalty was found to be insignificant, and so H_{6d} was not supported.

Moderated mediation

The moderated mediation test using PROCESS Macro (Model 7) was used to examine how mediation effects of affective commitment vary at the different levels of supermarkets' corporate image (H_{7a}- H_{7e}). The surveys collected from highly reputable retail stores (i.e. A and B) were considered as belonging to the high corporate image category while those collected from low reputable retail stores (i.e. C and D) were considered as belonging to the low corporate image group. Accordingly, to facilitate moderated mediation analysis, we defined a new categorical variable that has two levels of corporate image, that is, high (supermarkets A and B) and low (supermarkets C and D).

The results presented in Table 4 indicated that indirect effects of reliability (β= .14 for low; β= .27 for high corporate image), personal interaction (β= .15 for low; β= .33 for high corporate image), and policy (β= .17

Table 4. Results of conditional indirect effects for lower and higher corporate image supermarkets.

Paths	Corporate Image	β	SE	Bootstrap 95% CIs	
				Lower	Upper
Physical Aspect → CL	Low	.28	.07	.12	.38
	High	.34	.08	.18	.40
Reliability → CL	Low	.14	.03	.03	.19
	High	.27	.05	.17	.37
Personal Interaction → CL	Low	.15	.03	.05	.22
	High	.33	.07	.18	.41
Problem Solving → CL	Low	.04	.01	-.04	.10
	High	.07	.02	-.03	.09
Policy → CL	Low	.17	.03	.07	.22
	High	.38	.06	.18	.45

CL = Customer Loyalty.

for low; β= .38 for high corporate image) on loyalty via affective commitment vary for different levels of corporate reputation. Overall, the moderated mediation index for the association between reliability and loyalty (effect= .129, LLCI=.079 and ULCI=.179), for the association between personal interaction and loyalty (effect= .066, LLCI=.019 and ULCI=.113), and for the association between policy and loyalty (effect= 0.018, LLCI = 0.005 and ULCI = 0.034) through affective commitment was significant, implying significant differences in mediating relationships as the corporate reputation increases from a low level to a high level. Thus, H_{7b}, H_{7c}, and H_{7e} are supported.

The indirect effect of physical aspect on loyalty through affective commitment is significant for both low (β=. 28) and high (β=. 34) levels of corporate image. However, the overall moderated mediation index for this association (effect= .002, LLCI= −0.02 and ULCI= 0.014) through affective commitment was not significant. Thus, H_{7a} was rejected. The indirect effects of problem-solving on customer loyalty via affective commitment were not significant either for low (β= .04) or high (β= .07) supermarkets' corporate image. Thus, H_{7d} is not supported.

Discussion

We proposed a moderated mediated model for investigating the effects of customer loyalty to retail stores via RSQ dimensions. The model proposed three sets of effects: direct effects, mediation effects, and moderated mediation effects. Of the direct effects, only reliability and problem-solving did not significantly affect customer loyalty. The insignificant effects of reliability might be because most supermarkets typically provide reliable services (e.g., promised and accurate services and error-free transactions) in the normal course of business (Martinelli & Balboni, 2012; Yuen &

Chan, 2010); therefore, customers do not seriously consider the reliability aspect when they decide to continue to purchase from a supermarket. Customer evaluation of the problem-solving capacity of supermarket retailers does not enhance their loyalty, likely because not all consumers face difficulties during or after a purchase in the supermarkets. Customers buy convenience products in supermarkets and do not normally face challenges, such as returns, exchanges, or grievances (Sivapalan & Jebarajakirthy, 2017).

Of the proposed mediation effects, affective commitment did not mediate the association between customer loyalty and problem-solving. This scenario might be because customers only occasionally encounter problems, which require returns, exchanges, or complaints, during their routine shopping for grocery and convenience items. Customers might experience some problems during grocery shopping; however, since the price of the products relating to returns, exchanges, or complaints is low, the manner in which retailers resolve those problems is unlikely to leave much of an impression in customers' minds. Customers are unlikely to have received a significant number of financial benefits, such as savings or compensation as a result of retailers' solutions to their problems. Replicating this study in expensive retail contexts, such as luxury fashion clothing, is worthwhile to determine whether retailers' problem-solving capacity enhances customer affective commitment to retail stores and whether affective commitment has significant mediation effects on the association between customer loyalty and problem-solving capacity.

The mediation effects of affective commitment on the relationship between customer loyalty and physical aspect, or the association between customer loyalty and problem-solving, did not differ significantly between high and low corporate reputation. The former insignificant difference might be because in today's retail context, attractive physical aspects, modern décor, and the in-store environment have become basic expectations of customers, and hence, retailers provide them irrespective of their corporate reputation. The latter insignificant difference might be due to the small percentage of retail customers who face problems, which require returns, exchanges, and complaints, during their routine shopping experiences and because the products relating to such problems are not particularly expensive. Hence, not all customers would be able to directly relate retailers' corporate reputation with their problem-solving capacity.

Academic implications

This section discusses the academic contributions of the study. Although the relationship between RSQ and consumer responses (i.e. satisfaction, commitment and loyalty) has been studied in extant literature (Lu & Seock,

2008; Sivadas & Baker-Prewitt, 2000; To et al., 2013), majority of the studies examined the direct effects of RSQ dimensions on consumer responses (Lu & Seock, 2008; To et al., 2013). As the impact of service quality on consumer behavioral outcome, especially loyalty, is not straight-forward (Shankar & Jebarajakirthy, 2019), scholars recently call for future research to examine the influence of moderating and mediating factors on the relationship between RSQ and customer loyalty to retailers (Sivapalan & Jebarajakirthy, 2017). This study fills the abovementioned knowledge gap by developing and empirically examining the moderated mediated model for increasing customer loyalty through RSQ practices. The concept of 'moderated mediated technique' is getting prominence among scholars only in recent times. Moderated mediated technique shows how the moderator and mediator variables can work together in changing the cause and effect relationships. (Hayes, 2017). Drawing on this complex mechanism, this study aimed to investigate the relationship between RSQ and customer loyalty. We have demonstrated a mechanism or process through which RSQ practices can lead to customer loyalty. Moderated mediated models are very rarely studied in the extant consumer behavior literature for increasing customer loyalty to retailers through RSQ practices.

This study also has contributed to understanding customer loyalty theory and attachment theory. In current study, customer loyalty theory (Oliver, 1999) underpins our argument for the association between RSQ dimensions and loyalty. We articulated that customer evaluations of RSQ dimensions show their attitudes toward retailers and that customer loyalty is their behavioral response to retailers. We have used attachment theory developed by Bowlby (1980) to support the mediating role of affective commitment of customers to retailers. Using the underpinnings of this theory, we have articulated that customer service quality evaluations create emotional bonds with retailers leading to long-term relationships and loyalty to retailers. Our theoretical linking proved to be robust as our empirical analyses supported the effects of three out of five RSQ dimensions on retail store loyalty. Our analyses also supported the mediating role of affective commitment for four (physical aspect, reliability, personal interaction, and policy) out of five dimensions in shaping customer loyalty to retail stores. Thus, we have expanded the application of these two theories (Acquila-Natale and Iglesias-Pradas, 2020).

Practical implications

This study contributes to practical marketing implications for retailers and supermarkets. The findings suggest that strengthening and improving policy, physical aspects, and personal interaction increases customers'

affective commitment and loyalty to these stores. The main determinant of both affective commitment and customer loyalty to retail stores is policy. Therefore, adopting a retailing policy of operating during convenient hours, providing convenient and free parking facilities, accepting major credit cards, and issuing loyalty cards will allow supermarkets to build a loyal customer base.

Physical aspects need to be considered and if necessary improved with modern equipment and fixtures, attractive areas, and a convenient layout, and staff provided with well-designed uniforms. It is worthwhile for management to consider increasing investments in these areas. Personal interaction also enhances both affective commitment and customer loyalty to supermarkets. Thus, supermarkets should foster their staff's knowledge, helpfulness, courtesy, and personal attention to customers. Supermarkets can carefully consider incorporating these aspects into their HR policies (e.g. recruitment and selection policies, training and development, performance appraisal, incentives, and the promotion of sales staff).

Finally, the findings suggest that the corporate image of retailers enhances the indirect effects of reliability, personal interaction, and retailing policy on customer loyalty. Therefore, retailers need to be mindful of maintaining and enhancing their corporate image and reputation. They can easily achieve this by contributing to CSR activities, such as community empowerment programs and environmental protection measures. While retailers endeavor to enhance their corporate image, it is advisable to build a better name and image for themselves by focusing on their employees and retailing policy. For example, retailers can design their CSR programs in a way that will allow their employees to make financial and non-financial contributions. Such CSR programs would build a positive image of both retailers and their employees, which will, in turn, enhance customer affective commitment and loyalty to retailers. Similarly, retailers can strive to enhance the image of their retailing policy. For instance, they can position their loyalty card as a prestigious one and allocate more resources to CSR activities as customers earn more points on their loyalty cards. They can also incorporate local and regional norms into their retailing policy. For example, retailers can offer small gifts to customers for local festivals, which will enhance the reputation of the retailers and their retailing policy, thereby strengthening customer affective commitment and loyalty to their stores.

Limitations and directions for future research

The study has certain limitations, which may prompt future research. The study was conducted on supermarket consumers in Sri Lankan context. Replicating this study in other countries will enable a better generalization

of these findings. Moreover, supermarkets and retailers are undergoing rapid changes with technological developments and innovative marketing ideas. Consequently, consumers' beliefs and attitudes relating to supermarkets may alter over time, which stress that cross-sectional data is another limitation of the study. Using longitudinal data to replicate this study may reveal more insightful results, i.e. how the proposed hypotheses and the results of this study alter over time.

The current study prompts additional future research directions beyond those prompted by the study's limitations. First, future research can employ the proposed theoretical model of this study in other types of retail businesses, such as pharmacies, electronic retailers, and food retailers. Second, additional moderating and mediating variables may be influencing the relationship between RSQ dimensions and customer loyalty. Future researchers can identify these mediators and moderators and expand on this study. Finally, this study did not include all the factors that can earn customer loyalty because its purpose was not to investigate the factors affecting customer loyalty to retail stores. In future research, these factors could be identified from the literature and incorporated into the conceptual model of this study as drivers, moderators, or mediators, where appropriate.

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