



## Service Quality and Customers Loyalty towards Organized Retailers

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**Abstract:** Retail is Pakistan's fastest-growing industry, adding to its GDP. This study examines consumer satisfaction and loyalty (CLT) in Pakistani organized shops. Organized merchants are vital to any nation's economy today. This study uses Structural Equation Modeling (SEM) to examine how essential variables interact in Pakistan's organized retail industry. The Expectancy-Disconfirmation Theory (EDT) is used to study how service quality factors, including Tangibility (TGB), Reliability (RLB), Responsiveness, Assurance, and Empathy, affect CST. This study also examines how customer satisfaction (CST) mediates customer loyalty (CLT). This research shows that Tangibility, RLB, Responsiveness (RPS), and Empathy (EMP) affect CST. This shows how much these service quality traits affect client satisfaction. Assurance (ASR) appears to have little effect on Customer Satisfaction (CST) and is statistically negligible. Price Perception (PPS) moderates the link between many service quality indicators and Customer Satisfaction (CST) differently. Furthermore, it investigated how customer satisfaction (CST) mediates the relationship between service quality indicators and customer loyalty. The above findings illuminate the complicated relationship between service quality, price perception, customer happiness, and loyalty in Pakistan's highly competitive business landscape for organized merchants.

**Keywords:** Service Quality, Organized Retailers, Customer Loyalty, Price, Customer Satisfaction.

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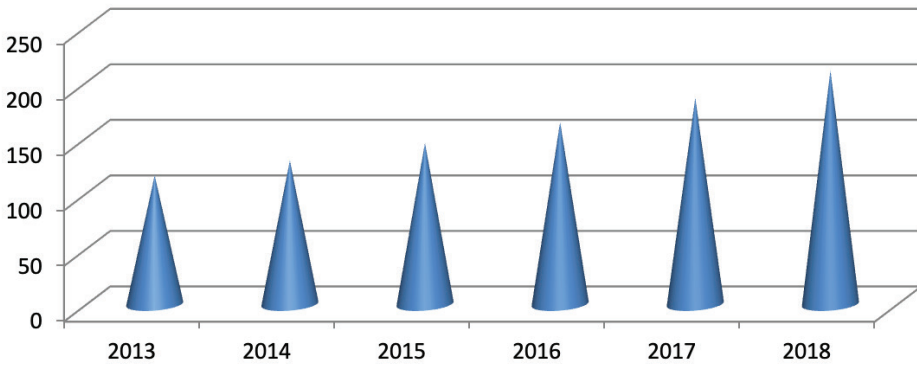


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## Introduction

The retail industry has hastily modified, accelerating its growth over the last two decades (Das, 2016). In retail, end-users are the consumers or beneficiaries to satisfy their wants and needs. Many things might influence customers' thoughts about picking out the retail store from any format retailers use (Srivastava, 2008). We look at what is primarily based on prepared and unorganized retailers. However, modern retailing as we know it includes money shopping malls and single ownership shops as well as the cashier-managed Kirana and renowned stores while being somewhat different from the trade establishments such as existing locations and small outlets, downscale mom-and-and-pop locations, to-operated convenience stores, mini-stores, and neighborhood markets, amongst other famous trading venues, such as jewelers, franchise department stores, luxury fashion boutiques, and clothing, and downscale mom-and-pop locations (Singh, 2014). The World Bank's forecasts have projected that the fastest-growing sector in Pakistan is retail, and it has measured that is at 13.1% in a year. The sales volume over the next five years, as seen in Figure 1, indicates that retail products almost equal current sales volumes (2013 being the low year) to a certain extent. This third sector, which has an overall 16% share of the economy, has a share of over one-third of the country's total employment, about 33% of the labor force, and controls 16% of GDP (gross domestic product) by far the most significant component of the other two: the tertiary sector in Pakistan (pk.org) (World Bank, 2019). According to Ahmed et al. (2012), the unstructured and retail markets also play a substantial role in the Pakistan market. Unorganized retailers, practically 95%, have infiltrated the market in the last thirty years (pakistaneconomist.com). In the last decade, many local and international modern retail chains have been recognized in Pakistan's market, given the unpredictable growth in the retail industry. Both organized and unorganized retailers need help in the market. For example, unorganized retailers face low-cost infrastructure, a lack of services, a lack of service quality, environmental issues, technological advancement issues, an old style of retailing, and price competition in the market due to organized retailers, and as well as unorganized retailers also have price competition with each other. However, there are some ways in which unorganized retailers have an advantage over organized retailers. These advantages include a solid relationship with local customers individually, the ability to offer credit, free home deliveries, and more convenience, among other benefits. Organized retailers have the edge over unorganized retailers due to good quality services, reasonable security arrangements, colossal parking, pleasant environment, availability of products, technological advancements, and, more importantly, low pricing due to bulk purchasing. Customers' shopping behavior changes daily due to rapid retail formats and facilities changes.



**Figure 1.** Net sales of the retail industry in Pakistan in USD

Examining customer satisfaction (CST) is essential to understand customers' needs better. Tripathy and Mishra (2012) and Zhao et al. (2020) researched customer satisfaction (CST) with organized retailing, a correlation review of Turkish, Pakistani and Malaysian retail markets on quality services by Ahmad et al. (2014), focus on purchasing behavior (Sánchez et al., 2007), focus on the repurchasing target Olaru et al. (2008), and forceful and vivacious retail methodologies (Herrmann et al., 2007). Services are the slippery and ghastly exercises that give pleasure to a product or another help (Plessis et al., 2007). Spruyt et al. (2007) indicate that the price is a significant factor. It fundamentally affects customers' satisfaction and understanding that retailers' severe techniques include product initiation, profound or advancing valuing systems, correct position, limited time exercises, and coordinated quality services (Cameran et al., 2010). The results by Baker and Crompton (2000) of the services allude to the position of association on customer orientation, how often customers' questions are dealt with, and the level of customer touch in customer satisfaction (CST). As authors Hopkins et al. (2005) used the social character of consumers to comprehend service factors, they found that (as it should have been assumed) their preferences varied depending on where they were located. According to Oliver (1997), consumer loyalty is vital to success in the industry.

We found the gap that price perception significantly moderates the service quality (SQ) of organized retailing and customer satisfaction (CST). So, there is a requirement to understand how price perception and service quality (SQ) perform their role in the growth of organized retailing and suggest some strategies for more growth in the organized retailing industry and the influence of customer satisfaction (CST) on customer loyalty (CLT).

## Research Question

Q: What position and importance do price perception and quality of services play in customers' satisfaction with Pakistan's organized retailers?

Q: What is the significance of customer satisfaction (CST) on customer loyalty (CLT) towards organized retailers in Pakistan?

## Literature Review

Past investigations by Rani (2019) alluded that customers' satisfaction relied upon various markers, which are faithfulness, re-buying revenue, quick to suggest the product, carp want, and notoriety of the brand (Nguyen & Leblanc, 1998; Razak et al., 2016). Jahangir et al. (2022) investigated the moderating role of attitude on customer perception in organized retailers in Pakistan. Another examination research that examined intellectual remarks and criticism of customers assessed different help measurements of experience deprived of including idealistic and pessimistic methodology and sentiments during the shopping. Ihtiyar et al. (2013) revealed that according to the discoveries' consequence, improvement territory was staff preparation and advancement exercises and more cooperation among employees and customers. Previous research investigated the connection between customer satisfaction (CST) and service quality (SQ) in the context of organized retailers (Tripathy & Mishra, 2012). They broke down the pessimistic gap and proved that respondents' views about the services followed through organized retail were not assumptions. Staff conduct was the primary part of this examination, and an unmistakable perspective was given lower significance when contrasted with different elements of SERVQUAL. Additionally, the SERVQUAL holes between chosen coordinated retailers were looked at. Some past packed examinations on quality administrations cover the inward relationship of consumer loyalty (Cameran et al., 2010), dependability of customers (Omar & Musa, 2011), purchasing behavior by Sánchez et al. (2007), repurchasing expectation (Olaru et al., 2008), promoting categorizations (Okumus & Yasin, 2007), and utilized for some carrying out the systems for various industry. Ahmad et al. (2014) examined the service quality of Malaysian and Turkish retail markets (SQ). Mainly, they investigated Malaysian customers keen on the appearance of value administrations, like American customers; Turkish customers generally accept cooperation and correspondence like Western customers, which is identified with Asian qualities. Likewise, research estimating systems of retailer improvement and engaging the retailers into opposition impacts the interest of different retailers and connects the customers. Inman

et al. (2004) allude that severe behavior and evaluating procedures inside or across the retail design play a massive commitment in customers' inclination towards the retail outlet. Service quality (SQ) and customer satisfaction (CST) are both predecessors to customer loyalty (CLT) (Naeem et al., 2011). According to Rani (2019), the role of marketing is to provide additional significance to satisfy the customers and build an extensive and profitable relationship with the customer. Customer loyalty (CLT) and customer satisfaction (CST) have a robust relation to retaining customers and increasing repurchase behavior (Ibrahim & Najjar, 2008)

### **Customer Loyalty (CLT)**

Customer loyalty (CLT) is an intricate concept. Loyalty is defined broadly as "observed behavior." (Ruyter et al., 1997). The satisfaction of corporate customers leads to customer loyalty (CLT) (Fornell, 1992). Recommendation and repurchase intention strongly influence customer loyalty (CLT) (Sivadas & Baker-Prewitt, 2000). The study defines customer loyalty (CLT) as a significantly detained obligation to reconstruct and re-patronize a desired product or service in the prospect despite the situational impacts and marketing exertions endeavoring the probable to reason-changing behaviors (Oliver, 1999). "Customer loyalty (CLT) is the asset of the affiliation among a person's comparative attitude and behavior.

### **Customer' Satisfaction (CST)**

Satisfaction is an emotion that communicates the joy or frustration of an individual towards seeing the execution of a product or results from assumptions (Kotler & Kevin Lane, 2012) and identifies with clear insight about the esteemed relationship equivalent to saw quality administrations as indicated by customers' achievement cost and cost. Nonetheless, Tu (2013) calculated that customer satisfaction (CST) was seen as buying behavior and repurchasing desires, exploiting an association's potential expected profits and benefits. CST is identified with customers' assumptions, which are additionally placed with the accessibility of the merchandise or products in a competent manner with many enhancements. Satisfaction can be measured as indicated by the customer's beliefs about the customer's experience regarding development or administration (Malik et al., 2012; Mouri, 2005).

### **Service Quality (SQ)**

Quality is a marvel which has various measurements like administration execution quality, hierarchical conceptual image, and specialized quality, which is identified with yield measurements (Grönroos, 2000) and three different measurements are

additionally alluded to by Mosahab et al. (2010) authoritative quality, the genuine and wise quality were representing main occupation in the examination of organization quality into the output quality and cycle quality anyway; which was low down and lacking the perception, unfortunately. Naeem et al. (2011), in the past, they explored yet implemented ten estimations for organization quality. Afterward, some trying relationship was found among those estimations. So, they decreased these estimations and joined to make five imploded estimations like responsiveness (RPS), tangibility (TGB), reliability (RLB), empathy (EMP), and assurance (ASR) for evaluating the service quality (SQ) it was denoted as SERVQUAL model (Naeem et al., 2011). (Parasuraman et al., 1994a) likewise, the SERVQUAL model for assessing service quality (SQ) is dependable and enduring. The SERVQUAL model is usable for various administrative circles such as enterprises, monetary establishments, clinics, libraries, etc.

### **Price Perception (CLT)**

According to Kopalle et al. (2009), an essential factor of the marketing mix is price since it is the segment where each retailer believes that consumers will participate in their profits. The undeniable expense is a tremendous force thought to be a necessary component for retailers. To purchase the product, the consumer must surrender the amount that is regarded as value (Zeithaml, 1988), the kind of exchange because of the services or product (Bei & Chiao, 2001), and the expense is cash or an amount against the product or service obtained (Rani, 2019).

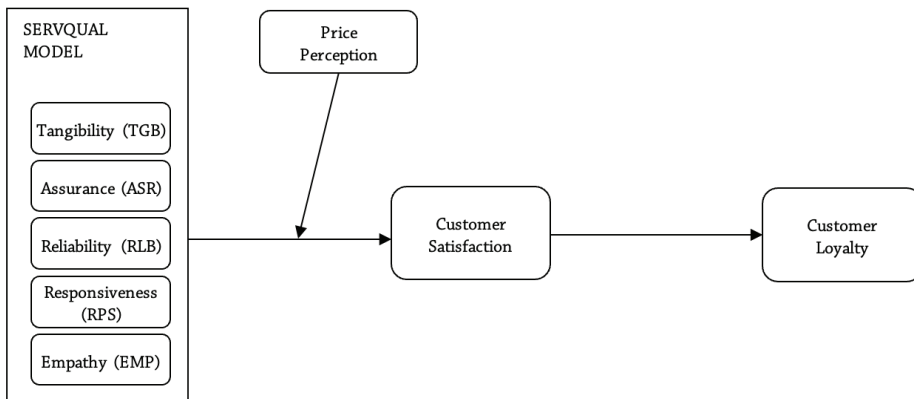
### **Supported Theory**

The Expectancy-Disconfirmation Theory can reveal service quality, price perception, CST, and customer loyalty. Consumers generate pre-purchase expectations based on the Expectancy-Disconfirmation Theory (EDT), which claims that people expect service quality and price. When interactions result in disconfirmation, customers may see the service's tangible components and pricing positively or negatively. Positive disconfirmation, which occurs when customers perceive the service quality to be above expectations and the price to be favorable, has been found to increase CST. Because customers think the price is reasonable. Oliver (1980) and Anderson and Sullivan (1993) show this causes consumer loyalty. Contrarily, negative disconfirmation can reduce feelings of satisfaction and potentially lead to a decrease in loyalty. This theory highlights the importance of efficiently managing service quality and pricing perception to positively influence CST and cultivate enduring loyalty in a fiercely competitive market (Berry et al., 1988; Reichheld & Sasser, 1990).

The Expectancy-Disconfirmation Theory (EDT) theorizes that CST is contingent upon the alignment between service quality and customer expectations (Oliver, 1980). The independent variables in this framework encompass all customer service components of the SERVQUAL model, namely reliability (RLB), assurance (ASR), tangibles (TGB), empathy (EMP), and responsiveness (RPS) (Berry et al., 1988). These parameters influence the formation of customers' initial expectations. Customer loyalty is influenced by the disparity between expectations and the quality of service provided (Oliver, 1980). The relationship between price perception and CST based on value is influenced by price perception, as noted by Zeithaml (1988). The concept of CST acts as a mediator between perceptions of service quality and loyalty, as proposed by Oliver in 1980. EDT elucidates the relationship between service quality, satisfaction, pricing perception, and consumer loyalty.

### Conceptual Model and Hypotheses Development

We used the SERVQUAL model developed by the National Retail Federation to understand consumer satisfaction with organized and unorganized retailers (Parasuraman et al., 1985). It is the exceptionally commonly used and validated service quality (SQ) scale. The SERVQUAL model originally included 22 items. Due to a clear connection between all 22 objects, it was reduced to five items and organized into five different categories: responsiveness (RPS), reliability (RLB), assurance (ASR), tangibility (TGB), and empathy (EMP). Customers, expectations, and satisfaction are all dis-collateral dimensions for identifying the customer's expectations and satisfaction. Cameron et al. (2010) used and referred to it in different marketing literature environments, and Dabholkar et al. (1996) used it for retail stores (Mehta et al., 2000). As a result, price perception (CLT) is used as a mediator between the SERVQUAL model and customer satisfaction (CST). Price judgments by customers based on service quality (SQ) lead to negative or positive customer satisfaction (CST) (Zhao et al., 2020). Previous research has suggested that two methods can be used to consider price perception: one is to assess the price rationality with other competitors in the market, and the other is to price ought to be satisfactory according to the quality and accessibility of involved services (Cheng et al., 2008), high and premium quality services are much expensive (Chitty et al., 2007), customer retention is highly affected by price (Peng & Wang, 2006; Zhao et al., 2020), and customers' satisfaction (CST) significantly influenced by price perception (CLT) (Cheng et al., 2008). The results in Figure 2 depict the proposed evaluation model that we created.



**Figure 2.** Proposed Model

## Tangibles

The tangibility of service delivery, which refers to the physical evidence and tangible components, substantially influences customer satisfaction and perceptions of service quality in the retail industry. According to the SERVQUAL study conducted by Berry et al. (1988) and Parasuraman et al. (1994b), customer satisfaction is influenced by factors such as the appearance of the business, cleanliness, and the attire of employees. Bitner (1990) found that customers' emotions and perceptions of reliability and assurance are influenced by tangible service quality. The presence of tangible elements directly relates to the perception of service quality, demonstrating its significance in enhancing customer satisfaction in the retail industry (Parasuraman et al., 1998; Zeithaml, 1988).

Substance includes the utilization of services and products. Mersha et al. (2012) had corporal offices for supplies and the workforce. Brady and Cronin (2001) presumed that customers utilize substantial quality to dissect the administrations' results. So, these past related examinations alluded to the referenced speculation below.

**H1.** *Tangibility (TGB) significantly influences customer satisfaction (CST).*

**H2.** *Customer satisfaction (CST) significantly mediates tangibility (TGB) and customer loyalty (CLT).*

## Reliability

The reliability of retail services constantly affects customer satisfaction and loyalty. The SERVQUAL model (Parasuraman et al., 1985, 1998) shows that customers



prefer consistent and reliable service. Reliability directly impacts customer satisfaction (Cronin & Taylor, 1992), as reliable service delivery increases satisfaction. Reliability positively correlates with customer loyalty (Cronin & Taylor, 1992). According to Zeithaml et al., reliability significantly impacts customers' intentions to repurchase and their likelihood to refer the retailer to others. Customer satisfaction and loyalty in the competitive retail services sector are generated by reliability (Zeithaml, 1988; Zeithaml et al., 1993).

This is an important indication to evaluate the quality of help and a significant indicator to dissect customer satisfaction (CST) (Wolfenbarger & Gilly, 2003), representing the capacity of an association to convey the predominant quality administrations (Abukhalifeh & Mat Som, 2012; Aman-Ullah, Aziz, et al., 2023; Aman-Ullah et al., 2021), measuring the precision and trustworthiness and execution of administrations (Smith, 1995; Kumar et al., 2010). Customers' discernment was essentially convinced by unwavering quality (Ladhari et al., 2011). Besides, realizing the effect of dependability on customer satisfaction (CST) referenced the hypothesis of organized retailers.

**H3.** *Reliability (RLB) significantly influences customer satisfaction (CST).*

**H4.** *Customer satisfaction (CST) significantly mediates between reliability (RLB) and customer loyalty (CLT).*

## Responsiveness

According to SERVQUAL (Parasuraman et al., 1994b, 1998), responsiveness is a significant characteristic of service quality, and customers highly value it. According to (Cronin & Taylor, 1992), being attentive and responsive enhances customer satisfaction. According to Parasuraman et al. (1998), the level of responsiveness affects the likelihood of customers recommending the retailer, their intention to make future purchases, and their opinion of the quality of service. Responsiveness is the key driver of customer satisfaction and loyalty in the highly competitive retail services sector.

Customers' satisfaction is profoundly and definitively associated with responsiveness (RPS) (Magnini et al., 2007), as well as the desire, enthusiasm, and service provider's emergence to provide timely or rapid services and assist customers (Abdullah et al., 2011). Speed of response plays an influential part in aiding and satisfying the customer (Berry et al., 1988). The speculations cited below were created based on previous contentions.

**H5.** *Responsiveness (RPS) significantly influences customer satisfaction (CST).*

**H6.** *Customer satisfaction (CST) significantly mediates between responsiveness (RPS) and customer loyalty (CLT).*

### Assurance (ASR)

Assurance constantly enhances customer satisfaction and loyalty in retail services. The SERVQUAL paradigm, proposed by Parasuraman et al. in 1988, posits that customers' evaluations of service providers' competence, politeness, credibility, and security serve as service quality indicators. In their study, (Cronin & Taylor, 1992) discovered that assurance substantially affects customer Cronin satisfaction. They also observed that customers like the expertise and politeness of the workers. According to Parasuraman et al. (1998), the level of assurance impacts how customers perceive the quality of service and their willingness to make future purchases and refer the retailer. Assurance is critical in enhancing customer satisfaction and loyalty in the competitive retail industry.

It ensures that an employee or service provider has the data and is fully informed about the service or product and can stir and make sure, trust, and behave well with clients (Arasli et al., 2005; Kumar et al., 2010). It estimates the interface connection between firms and customers, including regard, appreciation, eagerness, and amicability among workers' forces and customers (Kumar et al., 2009). Affirmation incredibly visualizes and assesses customer satisfaction (CST) (Siddiqi, 2011). Identified with past examinations and contentions, the following hypotheses were set.

**H7.** *Assurance (ASR) significantly influences customer satisfaction (CST).*

**H8.** *Customer satisfaction (CST) significantly mediates between assurance (ASR) and customer loyalty (CLT).*

### Empathy (EMP)

As Berry et al. (1988) indicated, sympathy remembers the consideration and consideration towards customers for the singular premise, independently associating with customers, and favors the administrations per their inclinations (Abukhalifeh & Mat Som, 2012). Siddiqi (2011) expressed that customer satisfaction (CST) is exceptionally impacted by sympathy. Furthermore, (M. Kumar et al., 2009) contended that services should be delivered to customers according to their advantage. It should comprehend each customer's necessities and needs and tend to be helpful. In light of past examinations, the following hypotheses were created.

**H9.** *Empathy (EMP) significantly influences customer satisfaction (CST).*

**H10.** *Customer satisfaction (CST) significantly mediates between empathy (EMP) and customer loyalty (CLT).*

## Customer Loyalty & Customer Satisfaction

Retailers' loyalty is enhanced by customer satisfaction (Reichheld & Sasser, 1990). Enhancing customer satisfaction fosters the likelihood of customers making repeat purchases and sharing positive recommendations, indicators of customer loyalty (Anderson & Sullivan, 1993). Mittal and Kamakura (2001) argue that customer satisfaction is crucial for maintaining customer loyalty and fostering enduring relationships between businesses and customers. Customer satisfaction promotes customer loyalty in the fiercely competitive retail services industry.

According to Oliva et al. (1992), customer loyalty (CLT) is increased on a certain level of customer satisfaction (CST) and decreased when the customer satisfaction (CST) level is lower to a certain point. Customers are more loyal and satisfied than average (Tepeci, 1999). Some previous studies confirmed the significant relationship between customer loyalty (CLT) and customer satisfaction (CST) (Chi, 2005). Customer satisfaction (CST) is strongly correlated with customer loyalty (CLT) (Grønholdt et al., 2000). Today's challenging marketplace where producing and upholding customer loyalty (CLT) is more multifaceted than it used to be in recent years due to industrial advancement and extensive internet usage.

**H11.** *Customer satisfaction (CST) significantly influences customer loyalty (CLT).*

## The Moderating Role of Price Perception (CLT)

Cost is prudently evaluated, and esteem is placed by an association with administrations and the products they deliver. Customers saw that higher cost implies a profound distinction between esteemed quality products and administrations the other way around (Narteh, 2018). Gerrard and Cunningham 2001) indicated that methodologies are identified with services, which will be low down or high or unmerited, temperamental, or beguiling as per services. Toncar et al. (2010) expressed that customers' assistance quality view is essentially affected by value assumptions. Customers can tolerate paying the expected value as indicated by quality administrations. Past examinations show that price perception (PPS) among service quality (SQ) and customer satisfaction (CST) is critical to comprehending the impacts towards coordinated retailers following exploration hypotheses.

H12. Price perception (CLT) significantly moderates between tangibility (TGB) and customer satisfaction (CST).

**H13.** *Price perception (CLT) significantly moderates between reliability (RLB) and customer satisfaction (CST).*

**H14.** *Price perception (CLT) significantly moderates between responsiveness (RPS) and customer satisfaction (CST).*

**H15.** *Price perception (CLT) significantly moderates between assurance (ASR) and customer satisfaction (CST).*

**H16.** *Price perception (CLT) significantly moderates between empathy (EMP) and customer satisfaction (CST) concerning organized retailers.*

## Methodology Measurement development and data collection

The primary reason for this investigation is to comprehend the significance of valuable insight into the relationship between administration quality and customers' satisfaction with Pakistan's coordinated retailers. Primary data is collected from the customers in questionnaire form during the shopping from organized retailers. A total of 1350 structured questionnaire forms were appropriated to the customers, and 53 investigating questions were utilized for the review, including demographic questions. From 1350 forms, we chose 1259 forms because 91 structures were not legitimately filled and respondents ticked different answers, which was unsatisfactory as per our requirements. A survey is followed by Singhal (2016) and Narteh (2018). We have applied the tests like rho\_A, CFA, unwavering information quality, C.R, and AVE. Multiple things were utilized to expand the steadfast quality and legitimacy of information estimated with the five-Likert scale, such as 1 for strongly disagree consent and 5 for strongly agree. The five-Likert scale is utilized for most of the part because, under five and above, the seven-Likert scale is not satisfactory and is less accurate.

## Data Analysis

SEM-PLS was utilized to approve the created research model (Wong, 2013). The creator uses SMART PLS 3.3 programming for information investigation (Ringle et al., 2015) to execute the PLS - calculations with 5000 sub-examples of bootstrapping (Hair et al., 2011; Aman-Ullah et al., 2023; Hafeez et al., 2023; Jahangir et al., 2022; Manzoor & Jahangir, 2023). The creators choose to utilize SMART PLS because of the model's intricacy, so SMART PLS is accepted as the favored choice

(Hair Jr et al., 2016). SMART-PLS is the most popular way for testing the measurements' estimation and primary model. Table 1 shows the demographic results of respondents.

<b>Table 1</b>					
<i>Demographics (N = 1259)</i>					
<b>Products</b>	<b>Frequency</b>	<b>%</b>	<b>Products</b>	<b>Frequency</b>	<b>%</b>
<b>Gender</b>			Age (yrs)		
Female	420	33%	18 - 25	168	13%
Male	839	67%	26 - 35	485	39%
<b>Income</b>			36 - 45		
less than 10000	85	7%	46 - 60	164	13%
10001-25000	309	25%	61 & Above	74	6%
25001-40000	252	20%	<b>Education</b>		
40001-60000	217	17%	Under Metric	16	1%
60001-85000	188	15%	Metric	163	13%
85001-120000	112	9%	Intermediate	288	23%
120001 & Above	96	8%	Graduate	511	41%
<b>Occupation</b>			Master & Above		
Jobless	32	3%	<b>Spending on Shopping</b>		
Student	14	1%	less than 10000	261	21%
House Wife	209	17%	10001-25000	609	48%
Govt. Job	181	14%	25001-35000	198	16%
Private	681	54%	35001-50000	123	10%
Business	142	11%	50001 & Above	68	5%
<b>Shopping Frequency</b>					
Weekly	125	10%			
Fortnight basis	29	2%			
Monthly	1091	87%			
Quarterly	14	1%			

## Results

Summed-up outcomes about the demographics appear in Table 2, which are predictable with past examinations. Indicators like rho\_A, united legitimacy, discriminant validity, reliability (RLB), and inner consistency were utilized to confirm and

approve the estimation model (Aman-Ullah, Jahangir, et al., 2023; Hafeez et al., 2023; Jahangir et al., 2022; Jahangir & Hafeez, 2022; Manzoor & Jahangir, 2023). Every one of the markers was avoided with stacking under 0.7, followed by (Hair Jr et al., 2016). In this manner, A1, A4, and E6 were eliminated for exact outcomes. Every one of the pointers as Cronbach loadings, alpha (C.A.), which is assessed the inner consistency by Cronbach (1951) and Dillon and Goldstein (1985), Fornell's composite dependability (C.R.) (Fornell & Larcker, 1981) and fluctuation removed (AVE) have appeared in Table 2. Each build's standard qualities are higher than trim-off qualities like 0.7 for RHO, CA, and CR and 0.5 for AVE (Zhang et al., 2022; Zhao et al., 2021). It shows that every one of the elements is vital regarding inner consistency.

<b>Table 2</b>					
<i>Product measurement properties</i>					
<b>Constructs/Products</b>	<b>F.L</b>	<b>CA</b>	<b>rho_A</b>	<b>CR</b>	<b>AVE</b>
<b>Assurance (ASR)</b>		0.842	0.794	0.885	0.721
ASR1	0.752				
ASR2	0.88				
ASR3	0.908				
Customer Loyalty (CLT)		0.925	0.926	0.947	0.816
CLT1	0.918				
CLT2	0.897				
CLT3	0.895				
CLT4	0.904				
Customer Satisfaction (CST)		0.956	0.957	0.964	0.792
CST1	0.893				
CST2	0.848				
CST3	0.911				
CST4	0.86				
CST5	0.883				
CST6	0.921				
CST7	0.911				
Empathy (EMP)		0.892	0.901	0.92	0.698
EMP1	0.867				
EMP2	0.819				

EMP3	0.805				
EMP4	0.826				
EMP5	0.859				
Price Perception (CLT)		0.956	0.956	0.965	0.819
PPS1	0.929				
PPS2	0.896				
PPS3	0.897				
PPS4	0.912				
PPS5	0.884				
PPS6	0.912				
Responsiveness (RPS)		0.941	0.952	0.952	0.739
RPS1	0.876				
RPS2	0.863				
RPS3	0.859				
RPS4	0.868				
RPS5	0.829				
RPS6	0.851				
RPS7	0.868				
Reliability (RLB)		0.928	1.012	0.94	0.691
RLB1	0.919				
RLB2	0.76				
RLB3	0.889				
RLB4	0.798				
RLB5	0.781				
RLB6	0.861				
RLB7	0.799				
Tangibility (TGB)		0.952	0.954	0.96	0.776
TGB1	0.923				
TGB2	0.883				
TGB3	0.877				
TGB4	0.84				
TGB5	0.886				
TGB6	0.897				
TGB7	0.857				

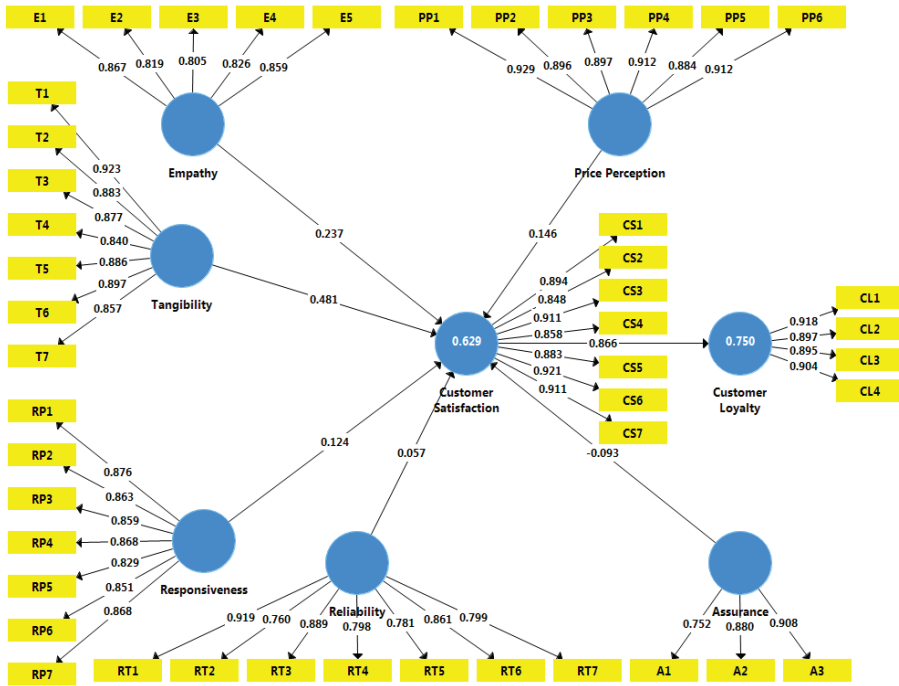
Fornell-Larcker's measurement (Fornell & Larcker, 1981) confirmed the legitimacy of discrimination. The relationship between two aspects or builds is more grounded than between particular factors or development and its markers. The square foundation of AVE for each form is more significant than the connection with the existing and different constructs, so that is the reason discriminant legitimacy is affirmed (Chin, 2010). Every estimation of discriminant legitimacy and the square root of AVE has appeared in Table 3.

	<b>A</b>	<b>CLT</b>	<b>CST</b>	<b>E</b>	<b>CLT</b>	<b>RLB</b>	<b>RPS</b>	<b>T</b>
<b>Assurance</b>	<b>0.849</b>							
<b>Customer Loyalty</b>	-0.121	<b>0.904</b>						
<b>Customer Satisfaction</b>	-0.191	0.866	<b>0.89</b>					
<b>Empathy</b>	-0.175	0.335	0.391	<b>0.836</b>				
<b>Price Perception</b>	-0.051	0.528	0.623	0.151	<b>0.905</b>			
<b>Reliability</b>	-0.019	0.168	0.269	0.086	0.195	<b>0.831</b>		
<b>Responsiveness</b>	-0.144	0.384	0.547	0.321	0.380	0.373	<b>0.859</b>	
<b>Tangibility</b>	-0.062	0.59	0.716	0.147	0.786	0.237	0.533	<b>0.881</b>

### Structural Model

The guessed primary model is likely to assess path measurement and, in general, model fit. As per the investigation, the information is fit and satisfactory. Results show the primary fit lists are Chi-square = 13713.105, SRMR = 0.063, NFI = 0.911, and RMS theta = 0.124. The builds and the specific ways report a considerable segment of the difference in the endogenous development set. Figure 3 illustrates the internal consistency of items and assessment of path coefficients among the factors, and these aftereffects of speculation testing are shown in Table 4. Table 4 shows the seven direct associated hypotheses; hypotheses 1, 3, 5, 9, and 12 have a positive effect on customer satisfaction (CST), while H7 (assurance (ASR)) has a negative impact on customer satisfaction (CST). H11 shows that customer satisfaction (CST) positively relates to customer loyalty (CLT).





**Figure 3.** Confirmatory Factor Analysis

**Table 4**

*Direct Path Analysis*

Hypotheses	Paths	Beta Value	T-Statistics	P-Values	Decision
<b>H1</b>	TGB ---> CST	0.481	10.638	0.000	Positively Accepted
<b>H3</b>	RLB ---> CST	0.057	2.509	0.012	Positively Accepted
<b>H5</b>	RPS ---> CST	0.124	3.400	0.001	Positively Accepted
<b>H7</b>	ASR ---> CST	-0.093	5.661	0.000	Negatively Accepted
<b>H9</b>	EMP ---> CST	0.237	8.271	0.000	Positively Accepted
<b>H11</b>	CST ---> CLT	0.866	81.912	0.000	Positively Accepted

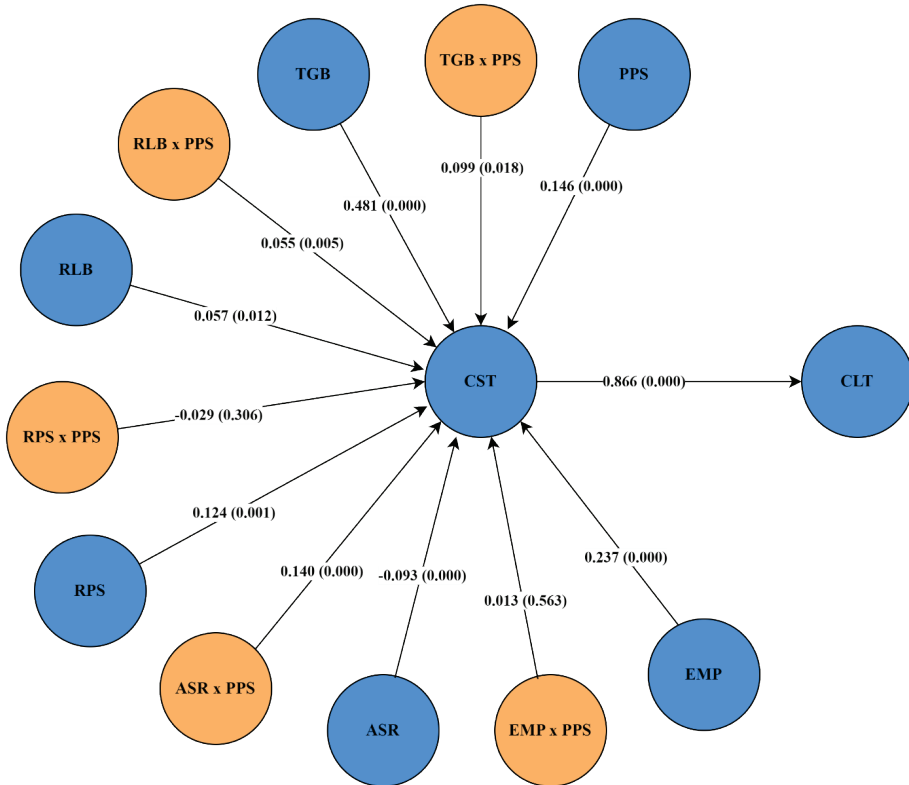
Results show that “ASR” on “CST” is ( $\beta = - 0.093, p < 0.001$ ), the impact of “EMP” on “CST” is ( $\beta = 0.237, p < 0.001$ ), the effect of “RPS” on “CST” is ( $\beta = 0.124, p < 0.05$ ), the influence of “RLB” ( $\beta = 0.057, p < 0.05$ ), the effect of “TGB” is ( $\beta = 0.481, p < 0.001$ ), and impact of “CST” on “CLT” is ( $\beta = 0.866, p < 0.001$ ) all of these results are also shown in table 4. The researchers sorted out the elucidated variance, e.g., adjusted R square value (Chin, 2010)). CST’s adjusted R square value is 0.627, and CLT is 0.749, demonstrating that the model is highly predictive according to values. The results show that the SERVQUAL model’s dimension and price perception explained 61% of the variation in CST, and CST explained almost 75% of CLT.

<b>Hypotheses</b>	<b>Paths</b>	<b>Beta Value</b>	<b>T-Statistics</b>	<b>P Values</b>	<b>Decision</b>
<b>H2</b>	TGB --> CST --> CLT	0.239	5.438	0.000	Positively Accepted
<b>H4</b>	RLB --> CST --> CLT	0.114	3.834	0.000	Positively Accepted
<b>H6</b>	RPS --> CST --> CLT	0.211	5.018	0.000	Positively Accepted
<b>H8</b>	ASR --> CST --> CLT	-0.004	0.712	0.061	Not Supporting
<b>H10</b>	EMP --> CST --> CLT	0.126	4.071	0.000	Positively Accepted

Table 5 shows that in H2, CST positively mediates between tangibility (TGB) and customer loyalty (CLT) because values are ( $\beta = 0.237, p < 0.000$ ). Hypothesis 4 is also positively supported because values are ( $\beta = 0.237, p < 0.001$ ). In H6, values are ( $\beta = 0.237, p < 0.001$ ), so results show that CST positively mediates between RPS and CLT. H8 is insignificant because values are ( $\beta = 0.237, p < 0.001$ ), and H10 is positively significant as ( $\beta = 0.237, p < 0.001$ ).

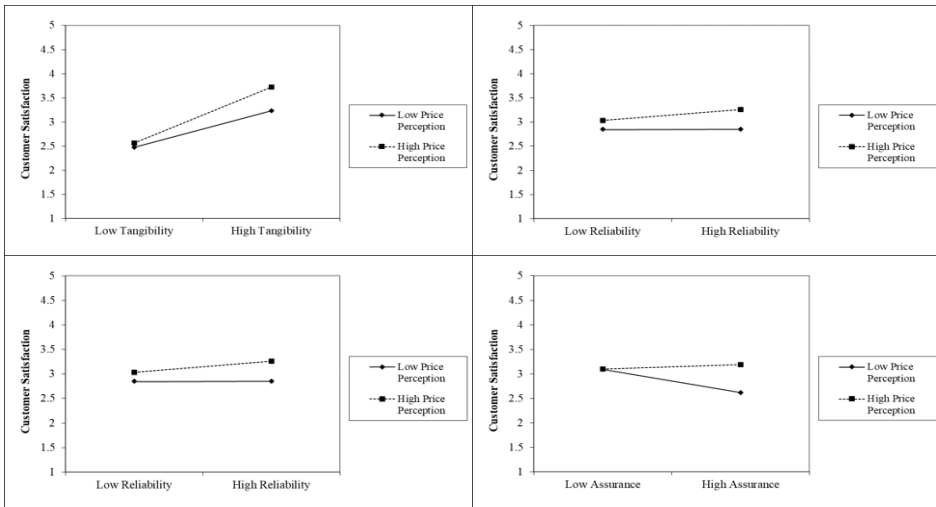
**Table 6**  
*Moderating impact*

Hypotheses	Paths	Beta Value	T-Statistics	P Values	Decision
<b>H12</b>	TGB * CLT -> CST	0.099	2.370	0.018	Positively Accepted
<b>H13</b>	RLB * CLT -> CST	0.055	2.797	0.005	Positively Accepted
<b>H14</b>	RPS * CLT -> CST	-0.029	1.023	0.306	Not Supporting
<b>H15</b>	ASR * CLT -> CST	0.140	4.746	0.000	Positively Accepted
<b>H16</b>	EMP * CLT -> CST	0.013	0.578	0.563	Not Supporting



**Figure 4.** Path Analysis

The estimation of path coefficient and t-values is depicted in Figure 4, which addresses the impact of price perception as a moderator. A detailed evaluation is shown in Table 6, which addresses the moderating effect of price perception among service quality (SQ) and CST items. Interpretation of results explored that price perception significantly moderate between three out of five items of service quality (SQ) and no significant impact with other remaining two items like, H8 ( $\beta = 0.099$ ,  $p < 0.05$ ), H9 ( $\beta = 0.055$ ,  $p < 0.05$ ), H10 ( $\beta = -0.029$ ,  $p > 0.05$ ), H11 ( $\beta = 0.140$ ,  $p > 0.001$ ), H12 ( $\beta = 0.013$ ,  $p > 0.05$ ). Moderating graphs in Figure 5 illustrate the slope results for all these interactions. Figures show that tangibility (TGB), reliability (RLB), and assurance (ASR) have a positive association with CST when the price perception is elevated. Simultaneously, price perception has no moderating relationship with responsiveness (RPS) and empathy (EMP) towards CST.



**Figure 5.** Moderating graphs for hypotheses H13-H17.

## Discussion

The study's findings demonstrated a significant and positive correlation between the construct of Tangibility (H1) and the outcome variable of CST. The findings above align with previous research that emphasizes the importance of tangible aspects of services concerning CST (Berry et al., 1988; Chen et al., 2021). This study's correlation between Reliability (H3) and CST is consistent with previous academic literature. Prior scholarly research has emphasized that providing reliable and consistent services increases CST (Cronin, J. & Taylor, S., 1992; Li et al., 2013; Liu et al., 2020).

The SMART PLS path model assessment demonstrates that every component of the SERVQUAL model fundamentally affects customer satisfaction (CST). As Naik et al. (2010) indicated, customer satisfaction (CST) is exceptionally impacted through service quality (SQ). Service quality (SQ) draws customers' attention towards retail locations (Singhal, 2016), so our investigation likewise uncovers that service quality (SQ) is the fundamental prerequisite of each customer. However, price perception (CLT) can impact customer satisfaction (CST). Dabholkar et al. (1996) exposed that elements of the SERVQUAL model effectively changed to comprehend and assess the retail service quality (SQ). Hence, our examination demonstrates that valuable insight can broaden the connection between service quality (SQ) and customer satisfaction (CST). All the constructs of the SERVQUAL model have a significant and positive association with customer satisfaction (CST) except assurance (ASR). Assurance (ASR) has a negative impact on customer satisfaction (CST). Customer satisfaction (CST) is also positively related to customer loyalty (CLT). As a moderator, price perception (CLT) altogether affects customer satisfaction (CST) with reliability (RLB) and assurance (ASR). However, lamentably, price perception (CLT) contrarily affects customer satisfaction (CST) with compassion, and no effect is found with responsiveness (RPS) and empathy (EMP).

Studies indicate a significant positive relationship between responsiveness and CST, consistent with other academic research emphasizing the importance of delivering responsive customer service (Parasuraman et al., 1991; Pizam et al., 2021). Contrary to the initial hypothesis, it was found that the Assurance (H7) variable negatively impacted customer satisfaction (CST). The outcomes of the current study are subject to certain contextual circumstances and, therefore, require further investigation (Hao et al., 2022). The available empirical data indicates a positive association between empathy and customer satisfaction (CST), suggesting that customers value service encounters that exhibit empathy (Parasuraman et al., 1994b; Yang et al., 2021). The study's findings supported the given hypotheses, indicating that CST is a mediator in the relationships between several service quality indicators and customer loyalty. This finding aligns with the concept that satisfied customers are likelier to exhibit actions indicative of loyalty (Chen et al., 2020; Oliver, 1999; Veloso et al., 2017). The analysis findings indicate that, in most cases, the inclusion of CLT did not substantially alter the relationships between service quality dimensions and CST (H13-H17). Based on the findings of He et al. (2022), it can be deduced that the impact of service quality on customer satisfaction (CST) within organized retailing may be somewhat influenced by pricing perceptions.

This study provides valuable insights into the relationships between service quality, CST, and loyalty in organized commerce. The existing body of literature provides evidence to support the proposition that Tangibility, Reliability, Responsiveness, and Empathy have significant positive effects on CST. However, the negative impacts of Assurance on computer science are intriguing and necessitate further investigation.

Furthermore, this study supports the role of customer satisfaction (CST) as a mediator between service quality attributes and customer loyalty (CLT). This underscores the need to cultivate satisfied customers to cultivate loyalty. Nevertheless, it is essential to acknowledge the extent to which price perception (CLT) can moderate is constrained. This suggests that under structured retail settings, the impact of price perception on the relationship between service quality and customer satisfaction (CST) may be insignificant.

To advance the current research, forthcoming studies could explore the underlying elements contributing to the unanticipated negative impacts of Assurance on Customer Satisfaction (CST). Furthermore, it would be advantageous to undertake additional inquiries into the context-specific elements of price perception in assessments of service quality within the domain of organized commerce.

## Conclusion

This study, grounded on the Expectancy-Disconfirmation Theory (EDT) and conducted within the retail industry, has provided insights into the intricate relationship among service quality, CST, and customer loyalty. It has specifically investigated the moderating impact of price perception. The study results have confirmed the significance of tangible, reliable, responsive, and empathic aspects of service quality in exerting an influence on CST and subsequently fostering loyalty among customers in the retail industry. The study revealed that the impact of price perception as a moderator varied across different service quality dimensions in organized commerce, suggesting a multifaceted and intricate connection. This study emphasizes the need to deliver high-quality services and understand customer viewpoints, encompassing service quality, and pricing, to foster CST and long-term loyalty within the highly competitive retail sector. Potential avenues for future research could be doing a more in-depth analysis of the intricacies of price perception and investigating supplementary factors that impact consumer loyalty within this continuously increasing sector.

Further investigation in retail services could explore the impact of emerging technologies and traditional service quality characteristics on consumer perceptions and behaviors. Additional research is needed on the role of emotional intelligence and empathic communication in retail customer experiences and loyalty. In addition, conducting a longitudinal study to investigate the long-term effects of service quality modifications on customer retention and lifetime value would provide valuable insights for retailers. Examining CST and loyalty elements across different cultures might aid retailers in understanding these occurrences.

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