

Relations between Service Quality and Customer Loyalty: An Empirical Investigation of Retail Chain Stores in Emerging Markets

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Abstract

The current study investigated the relationship between service quality and customer loyalty across three emerging countries. The quantitative research data was collected through a survey of current customers of the specific retail sector, the household retail chain in Lithuania, Latvia and Estonia. Data obtained from 370 survey questionnaires was analyzed using SPSS; the Principal Component Analysis and Linear Regression statistical methods were applied. The study findings indicate that the dimensions of retail service quality in a specific sector of the industry are different in emerging markets compared to those that are in the original measurement scale such as RSQS. The study revealed that the three dimensions of service quality, namely, personal interaction, policy and product quality have a positive impact on customer loyalty across household retail markets in the three researched countries.

Keywords: Service Quality, Loyalty, Retail, Emerging Markets.

Introduction

Literature analysis discloses that there are discussions on the dimensions of retail service quality. Retail service quality dimensions are different than those in any other service industries (Finn and Lamb, 1991). Researchers should evaluate whether RSQS measurement instrument developed by Dabholkar, Thorpe and Rentz (2001), is applicable in specific retail sector or different cultural environment (Thenmozhi and Dhanapal, 2010). Myriad studies are done in this regard including studies in Iceland (Eysteinnsson and Bjorsdottir, 2012), South Africa (Boshoff and Terblanche, 1997), Singapore (Mehta, Lalwani and Han, 2000), India (Kaul, 2007; Ramakrishnan and Ravindran, 2012), Taiwan (Huang, 2009), and other retail markets. However, it can be stated that emerging markets like Lithuania, Latvia and Estonia are not researched intensively in this regard (according to Hoskinsson, Eden, Lau and Wright (2000) Post Soviet countries can be defined as emerging markets). Thus the research with an attempt to test the usefulness of RSQS in Lithuania, Latvia and Estonia reduces the gap in research and makes it possible to compare what impact each of the retail service quality dimensions make on customer loyalty.

Thus **the aim of this study** is twofold: (1) to evaluate the applicability of RSQS instrument in Lithuania, Latvia and Estonia household retail sector and (2) to examine the relationship between retail service quality dimensions and customer loyalty. A quantitative survey of retail customers in Lithuania, Latvia and Estonia was executed, and data obtained from 370 survey questionnaires was analysed using Principal Component Analysis and Linear Regression method.

1. Theoretical Considerations and Hypotheses

1.1. Service Quality and Customer Loyalty

Service quality is defined as the difference between customers' expectations and perceptions of service (Parasuraman, Zeithaml and Berry, 1988) and can often be seen as a way to build a competitive advantage.

Service quality as a multi-dimensional construct commonly regarded as customer judgements about service supplier and customer interactions and service itself (Cronin and Taylor, 1992; Babbakus and Boller, 1992; Zeithaml *et al.*, 1996).

According to Sargeant and West (2001), it is obvious that the perceptions of service quality and commitment are related to loyalty, but each of the aforementioned factors, may have a different impact on customer loyalty in a particular market. There are two kinds of reasons that can determine relationship breakdown between the customer and the organization - the natural causes (customer demand extinction) and artificial causes (inadequate product specifications, insufficient quality of service level) (Sargeant and West, 2001). It is obvious that in order to increase customer loyalty the organization must seek to eliminate both natural and artificial customer exit reasons.

Service quality analysis makes an impact on the development of the customer loyalty concept – service quality can be regarded as one of the most frequently analyzed customer loyalty determinants. Tangible and intangible constituents of service quality were important in evaluating either customer view of an organization or customer trust in an organization (Doney and Cannon, 1997; Garbarino and Johnson, 1999). It has been defined that service quality is very important for customer satisfaction, and by it service quality impacts customer loyalty (Cronin and Taylor, 1992; Oliver, 1999). It can be stated, that the limitation of service quality studies is the inconsistency in determining the link between service quality and customer loyalty. Some studies have found that service quality determines customer satisfaction and affects customer loyalty through satisfaction (Cronin and Taylor, 1992; Rust and Oliver, 1994). Other studies, in contrast, have justified the influence of customer satisfaction on the quality of service (Bolton and Drew, 1991).

Howat, Crilley, and McGrath (2008) attributed the approach of research into service quality to American and Nordic schools of thought. The approach of American school of thought to service quality is best revealed in SERVQUAL model developed by Parasuraman *et al.*, (1985). In conceptualizing the basic service quality model the authors identified ten key determinants of service quality: access, communication, competence, courtesy, credibility, tangibility, reliability, responsiveness, security and understanding the customer. Later the authors grouped SERVQUAL dimensions into five and added assurance and empathy dimensions (Parasuraman *et al.*, 1988). The approach of the Nordic school of thought is reflected in Grönroos (1990) works where the author analyses service quality as a construct with two components – technical (or outcome) and functional (or process). The technical component of quality shows the outcome obtained by the client by using the service whereas the functional component reflects the relation between the customer and the organization and the assessment of the service environment (Grönroos, 1990). Technical and functional quality components have been analysed and dealt with the many authors - Brady and Cronin (2001) distinguished service environment as a quality component, Kang and James (2004) proposed to see service environment as a functional factor. It is obvious that both technical and functional quality components should be analysed in the loyalty studies.

The SERVQUAL model has been criticized due to the lack of generalizability across different retail sectors (Carman, 1990; Finn and Lamb, 1991; Feinberg, Ruyter, Trappey and Lee, 1995) and not adequate capturing of customer perceptions in retail environment (Dabholkar *et al.*, 2001). Therefore new model for retail service quality measurement, Retail Service Quality Scale (RSQS), was introduced by Dabholkar *et al.*, (2001). The model has five dimensions (personal interaction, physical aspects, policy, problem solving and reliability), six sub-dimensions and 28 items. The *physical aspect* dimension refers to tangible dimension of SERVQUAL (Parasuraman *et al.*, 1988) when attractive appearance of the store and materials associated with the services the store provides and convenience for the customer is evaluated. The *reliability* dimension stands for how the store keeps its promises. According to Baker, Grewal and Parasuraman (1994), reliability of the store can have an impact on the image of the store and service quality. *Personal interaction* is the combination of tangible and intangible service (Dabholkar *et al.*, 2001) and refers to the service personnel skills and behaviour. The *problem solving* shows how well and sincere the store handles with customer problems. The *policy* dimension refers to the quality of merchandize, parking conditions, operating hours.

1.2. Service Quality in Retail Industry

The appropriateness and validity of the RSQS measurement scale was researched intensively in various formats of retail. Boshoff and Terblanche (1997) have found the RSQS model valid and reliable in South Africa.

While researching Singapore market Mehta, Lalwani and Han (2000) made a conclusion that RSQS is more proper for supermarkets rather than for electronic goods stores, and physical aspects dimension and personal interaction dimension were important when explaining scale variance. Meanwhile in electronic goods stores only personal interaction was important in explanation of the variance for the RSQS scale in Singapore. Kaul (2007) found only four of five dimensions of RSQS (policy and reliability dimensions were not distinguished) in India market. Huang (2009) proved the strongest impact of two among five RSQS dimensions (reliability and personal interaction) on perceived store brands quality in Taiwan. Das, Kumar and Saha (2010) applied RSQS to explore its usefulness in Kazakhstan retail market. When the researchers evaluate validity and reliability of scale it was found that the RSQS is a good fit for the researched market. It was concluded that all five dimensions have a positive relationship in increasing the customer base (Das et al., 2010). Ramakrishnan and Ravindran (2012) tried to validate RSQS in the context of South Indian retail stores. Confirmatory Factor Analysis (CFA) which was performed on RSQS instrument, identified the five dimensions of physical aspects, personal interaction, problem solving, policy and reliability.

On the basis of literature review, it can be suggested that many authors agreed on the five dimensions of RSQS, namely physical aspects, reliability, personal interaction, problem solving and policy, proposed by Dabholkar et al., (2001). This approach has been chosen for this particular research.

Some authors suggest that using RSQS in different cultures could be challenging (Mehta et al., 2000; Kim and Jin, 2002; Kaul, 2005; Gaur and Agraval, 2006; etc.). Stated in mind that RSQS was designed for US market, Gaur and Agraval (2006), Eysteinnsson and Bjorsdottir (2012) proposed to adapt RSQS while researching different types of stores or different cultures. Thenmozhi and Dhanapal (2010) validated the RSQS in the retail outlets context in India. They found three new dimensions of retail service quality, namely, value added service, store merchandise and access. Kim and Jin (2001) states that policy dimension was not observed in US and Korea markets and consumers have not distinguished personal interaction and problem solving dimensions. Siu and Chow (2003) integrated two dimensions, problem solving and personal interaction, and proposed the new trustworthiness dimension for Japan market. Literature analysis suggests that there are no extensive studies done in retail sector in Lithuania, Latvia and Estonia, furthermore it could be stated that during Soviet time the service sector was neglected in those countries (McKenzie, 2004). McKenzie (2006) examines the service quality dimensions in Estonia and states that three dimensions - physical aspects, personal interaction and problem solving - are distinguished in that particular market. However, most retail companies operate in three countries while adopting non-differentiated marketing approach and is useful to research all three countries together in order to evaluate which attributes of retail service quality that are important to customers could be distinguished as separate dimensions of service quality.

It is commonly agreed that high level of retail service quality leads to loyalty. There are research schools that support the direct effect of service quality towards behaviour intentions (Zeithaml et al., 1996; Cronin, Brady and Hult, 2000) and loyalty is seen as an outcome of retail service quality construct (Yuen and Chan, 2010). Some authors state that there are significant differences in relationships between retail service quality and customer loyalty on the dimensions level (Bloemer, de Ruyter and Wetzels, 1999), however, some studies do not find direct relationship between service quality and loyalty (Cronin and Taylor, 1992).

Therefore based on the theoretical concepts, the purpose of this study is: (1) to define what are the retail service quality dimensions in Lithuanian, Latvian and Estonian household retail markets, and (2) to examine the relationship between service quality and customer loyalty in Lithuania, Latvia and Estonia. Based on the research purposes the hypothesis is as follows:

H1 The service quality has a direct positive impact on customer loyalty in Lithuania, Latvia and Estonia household retail market.

2. Research Methodology and Design

This research was based on the survey using the structured questionnaire. The sample group was the retail industry customers from three emerging markets - Lithuania, Latvia and Estonia and the data was collected during one month. In the first step of data collection procedure, researchers met the household retail chain stores managers to find out about the rules for distributing questionnaires to the existing customers of retail chain in different countries.

Considering the retail chain procedures of customer data management questionnaires were distributed to those customers that had shopped at the store at least once. A total of 500 questionnaires were distributed and 370 questionnaires were returned and coded for the data analysis (see Table 1).

Table 1: Sample size

Country	Number of Respondents
Lithuania	186
Latvia	125
Estonia	69
Total	370

The survey questionnaire was conducted using RSQS measurement instrument proposed by Dabholkar et al., (2001) and loyalty measures. Following the discussion with the retail industry professionals it was decided to omit 2 questions which did not pertain to household retail sector specifics from the original RSQS questionnaire. The loyalty measures proposed by Zeithaml et al., (1996) include four items recommending the store to others and intentions to be loyal. The twenty six item measurement was utilized to measure the retail service quality. The survey questionnaire was translated into Lithuanian, Latvian and Estonian languages and back-translated into English. Respondents were asked to rate their overall perception of retail service quality and loyalty on a scale of 1 – 7 (1 indicating total disagreement and 7 indicating total agreement). The questionnaire incorporated two groups of questions. The basic section of the questionnaire was intended to define how the respondents qualify the service quality and loyalty. The second section in the questionnaire was about the demographic background of the respondents.

To ensure the face and content validity, before the survey administration the questionnaire was reviewed by three academics and three retail industry professionals and pilot testing was carried out with a group consisting of twenty retail customers. Results permitted us to consider the questionnaire definitive. A statistical package for social science (SPSS) version 19.0 was used to analyse the data. Cronbach's Alpha was used to assess the questionnaire reliability. The reliability assessment was 0,965 (according to Bagozzi, Yi and Philips (1998) construct must meet the minimum reliability of 0,600). Principal Component Analysis (PCA) method was applied to the twenty six items of retail service quality to identify the dimensions. Finally, regression analysis was applied in defining the relationship between dependent variable loyalty and independent variables (Factors of retail service quality extracted by PCA).

3. Results

Descriptive analysis revealed that 66,2 per cent of respondents were female; 32,9 per cent had bachelors degree and 30,4 per cent of respondents had higher / vocational education (see Table 2). 20,5 per cent of respondents had the personal monthly income up to 320 euro, 37,5 per cent from 321 to 610 euro and 26,3 per cent – from 611 to 890 euro.

Table 2: Characteristics of the respondents

Characteristics of respondents	Percentage (%)	
Personal income per month	Up to 320 euro	20,5
	From 321 to 610 euro	37,5
	From 611 to 890 euro	26,3
	891 euro and higher	15,6
Education	Secondary education	18,4
	Higher/ vocational	30,4
	Bachelor's degree	32,9
	Master's degree	18,4
Age	18 – 29 years	35,9
	30 - 49 years	34,9
	50 - 69 years	24,3
	More than 70 years	3,5
Gender	Male	33,9
	Female	67,1

The PCA method was conducted to identify retail service quality determinants scales. The appropriateness of analysis was determined by the Kaiser-Meyer-Olkin measure of sampling adequacy (KMO=0,953) and Bartlett's test of sphericity (Chi-Square=8375,95; d.f.=325, p=0,000). Factor loading was used for including measurement items for the factor of service quality and the Eigen value (latent root criterion) greater than one was used for factor inclusion. While using Varimax rotation method with Kaiser normalization five principal components were subsequently extracted (see Table 3).

Table 3: Factor loadings

Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Factor 1 / Personal Interaction					
Employees in this store give customers individual attention	,807				
Employees in this store give prompt service to customers	,791				
Employees in this store are courteous and respectful	,776				
The behavior of employees in this store instills confidence in customers	,776				
Employees in this store are never too busy to respond to customer's requests	,735				
Employees in this store have the knowledge to answer customers' questions	,726				
Employees in this store tell customers exactly when services will be performed	,713				
Employees of this store are able to handle customer complaints directly and immediately	,617				
When a customer has a problem this store shows a sincere interest in solving it	,617				
Employees in this store treat customers courteously on the telephone	,593				
Customers feel safe in their transactions with this store	,522				
This store performs the service right at the first time	,456				
Factor 2 / Physical Aspects					
This store has modern-looking equipment and fixtures		,820			
The store and its physical facilities are visually attractive		,812			
Materials associated with this store's service (such as shopping bags, loyalty card, posters, catalogues) are visually appealing		,795			
The store layout here makes it easier for customers to find what they need		,629			
The store layout at this store is convenient to move around in the store		,543			
Factor 3 / Reliability					
This store willingly handles returns and exchanges			,703		
When this store promises to do something (such as alterations, money back guarantee) by certain time, it will do so			,580		
This store provides services on time, as it is declared			,536		
This store insists on error-free sales transactions and records			,467		
Factor 4 / Policy					
This store accepts all major credit cards				,774	
This store has operating hours convenient to all their customers				,770	
This store provides plenty of convenient parking for customers				,666	
Factor 5 / Product Quality					
This store offers high quality merchandise					,738
This store has assortment of goods available when the customers want it					,660

The PCA analysis reveals that nine questions from the dimension *personal interaction* with two questions from *problem solving* and one from *reliability* dimensions form the Factor 1. It is obvious that for Factor 1 *personal interaction* is most characteristic. All five questions from *physical aspects* dimension form the Factor 2. Factor 3 is formed with three questions from *reliability* dimension and one question from *problem solving* dimension. Factor 3 is characterized mostly by *reliability* aspects. Three questions from *policy* dimension form the Factor 4. One question from *policy* dimension and one from *reliability* dimension form the Factor 5. Factor 5 is characterized by *product quality* aspects.

In order to examine the relations between service quality and loyalty, a Linear Regression Analysis with Enter method was run. The independent variable was loyalty and dependent variables were the new formed Factors 1-5 that represent dimensions of retail service quality. The results of the Linear Regression for all respondents are presented in Table 4.

Table 4: Results of the Linear Regression Analysis using loyalty as the independent variable and service quality dimensions as the dependent variables

Independent variables	Adjusted R square	Unstandardized coefficients		Coefficients s Beta (β)	Sig.
		B	Std. error		
Lithuania					
Factor 1 / Personal Interaction	,977	,179	,066	,190	,007
Factor 4 / Policy		,371	,057	,406	,000
Factor 5 / Product Quality		,441	,062	,401	,000
Latvia					
Factor 1 / Personal Interaction	,989	,519	,078	,544	,000
Factor 4 / Policy		,230	,056	,247	,000
Factor 5 / Product Quality		,231	,059	,209	,000
Estonia					
Factor 1 / Personal Interaction	,986	,446	,145	,448	,003
Factor 4 / Policy		,408	,131	,424	,003
Factor 5 / Product Quality		,140	,077	,125	,043

For all respondents, customer loyalty contributed to more than 97 per cent of the variance with respect to personal interaction, policy and product quality factors. The three drivers of customer loyalty, namely personal interaction, policy and product quality, explained 98,9 per cent of the variation in customer loyalty ratios in Latvia and 98,6 per cent in Estonia, and 97,7 per cent in Lithuania.

Research indicates that product quality (B=,441, t=7,142, p<0,00), has the strongest impact on customer loyalty in Lithuania, followed by policy (B=,371, t=6,538, p<0,00), and personal interaction (B=,179, t=2,712, p<0,00). Personal interactions has a strong impact on customer loyalty in Latvia (B=,519, t=6,692, p<0,00), followed by product quality (B=,231, t=3,902, p<0,00), and policy (B=,230, t=4,083, p<0,00). Research reveals that in Estonia personal interaction has the strongest impact on customer loyalty (B=,446, t=3,072, p<0,00), closely followed by policy (B=,408, t=3,107, p<0,00) and product quality (B=,140, t=1,820, p=0,04). All of these relationships were statistically significant. However, no significant impact of physical aspects and reliability dimensions on customer loyalty was determined. Thus, the hypothesis **H1** is partially supported.

4. Conclusion and Managerial Implications

This study investigated the dimensions of retail service quality and the relationship between service quality dimensions and customer loyalty across three emerging markets. The research data disclosed that the retail service quality dimensions extracted by this study in Lithuania, Latvia and Estonia household retail market are not the same as those proposed in original RSQS instrument. The Principal Component Analysis revealed that five retail service quality dimensions namely, personal interaction, physical aspects, reliability, policy and product quality, can be identified in the researched market. Product quality is the new dimension that has emerged from items previously used in policy and reliability dimensions. The findings suggest that retail service quality has a positive effect on customer loyalty.

Results of the Linear Regression Analysis shows that of the five distinguished dimensions only three dimensions, namely personal interaction, policy and product quality, were significant to customer loyalty.

As to the personal interaction it can be stated that for the household retail sector customers rate the behaviour of employees and individual attention as very important. Therefore retail market managers should place special efforts on those particular aspects of retail service quality.

The policy aspects also are important to retail customers in household sector. That lets us to recommend retailers to keep convenience (convenient operating hours, convenient parking, possibility to pay with credit cards) as one of priority in improving overall service quality.

While explaining the reasons of positive effect of product quality dimension on customer loyalty it can be stated that high quality merchandize and availability of assortment give customers a good impression. It is especially important in household sector – as customers are buying products that are of high price they expect to get the product on time and with high value.

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