Impact of Retail Service Quality on Retailer Personality and Customer Reactions

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ABSTRACT

Study aims at finding the impact of Retail Service Quality (RSQ) as an antecedent and Customer Satisfaction, Trust and Loyalty (customer reactions) as a consequence of Retailer Personality. Data were collected on a convenience sample of 410 Indian food and grocery shoppers. Using PLS SEM and SPSS we show that perceived RSQ, have a significant positive impact on Sophistication and Humbleness and negative impact on Disingenuousness and Introversion personality traits. RSQ has direct links with customer reactions and indirect links through retailer personality. Relationships among all variables give originality to the study which has never been studied in RSQ literature.

Keywords: Retailer personality; Retail service quality; Customer satisfaction; Customer trust; Customer loyalty.

1. INTRODUCTION

1.1. Retail Service Quality

Retail Service Quality has gained immense attention since last two decades due to its apparent relationship with Customer satisfaction (Bolton and Drew, 1991; Boulding et. al., 1993), repeat purchasing behaviour (Taylor and Cronin, 1994), increasing profits and cross-sell ratios and higher customer retention (Bennet and Higgins, 1988) and spreading market share (Bowen and Hedges, 1993) Service quality is important in enhancing customer satisfaction, trust and loyalty, increasing sales, and customer retention. The measurement of service quality poses a challenge to retailers as quality can be measured through various facets (Finn and

Lamb, 1991). Thus, measuring Service Quality seems to be a difficult task for retailers because of intangible, heterogeneous, inseparable and perishable characteristic features of the service (Bateson, 1995). In India, food and grocery retailers face poor customer satisfaction, trust and loyalty mainly due to deficient service quality. Retailers are thus striving to attain the state of provision of best service quality to their customers, which is regarded as an antecedent in building retailer personality.

1.2. Purpose and Originality of the Study

This main objective of this study is therefore to find the impact of retail service quality on retailer personality, along with the impact on the consequences of retailer personality viz. customer satisfaction, trust and loyalty toward the retailer. The originality of this research lies in the fact that this research is not limited to the study of links among Retailer Personality traits and customer satisfaction, trust and loyalty as previous researches did, but in addition, it will propose a comprehensive model taking into account the links among retail service quality, retailer personality, customer satisfaction, trust and loyalty, which had not been demonstrated till yet to the best of our knowledge.

1.3. Retailer Personality

It is still ambiguous what determines a retailer's personality or what retailers should do to build a strong and adorable personality. The results of the store personality studies are too general to be of use to retail managers (Garton, 1995). The scarce research on retailer personality is nevertheless vital in exploring retailer personality. Retailer personality is often defined with reference to brand personality. The brand personality can be inferred from brand name, symbol, logo, price, packaging, advertising style and its distribution (Batra et. al., 1993). Brand personality can be referred as "the set of human characteristics associated with a brand" (Aaker, 1997). Later, new definitions of brand personality have been proposed. Azoulay and Kapferer (2003) explained brand personality as "the unique set of human personality traits both applicable and relevant to brands". On the basis of this explanation, Geuens et. al., (2009) proposed a valid and reliable 12 item scale for measuring brand personality comprising of four positive traits (activity, responsibility, simplicity and emotionality) and one negative trait (aggressiveness). All the retail marketing activities carried on by the retailers can be regarded as a set of behaviors from which trait inferences are made about the retailer's personality (in the same way that a person's behaviors towards other people affect their perceptions of that person's personality) (Madrigal and Boush, 2008).

1.3.1. Retailer Personality Traits in Indian Context

Ambroise and Valette-Florence (2010) also proposed a five traits structure viz. agreeableness, sophistication, conscientiousness, disingenuousness and introversion. But this scale was developed specially for the French semantic and cultural context. However, this scale does not fit well for Indian semantic and cultural context due to differences in customer preferences and tastes, and different perceptions about retailer personality in India. Thus, an exploratory customers' Top of Mind (TOM) survey was conducted along with experts from academics and corporate. The survey questionnaire consisted of the five traits proposed by Ambroise and Valette-Florence along with two more retailer personality traits viz. Humbleness and Seduction. Respondents were asked to choose any four personality traits which they perceived as important by simply checking the boxes provided against each of the seven personality trait. This helped in extracting the retailer

personality traits which are important in Indian context. The three personality traits which gained lowest selection scores through TOM Survey and Experts' Survey were removed from the proposed model. Thus, the final model incorporated two positive traits (Humbleness & Sophistication) and two negative traits (disingenuousness and introversion) of retailer personality, whereas the rest three lowest scoring traits (agreeableness, conscientiousness & Seduction) which were unfit in Indian context were removed from the proposed model.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The proposed structural model (Figure 1) first conceptualize the direct links between the antecedents (retail service quality) and the consequences of retailer personality (customer satisfaction, trust and loyalty). Secondly, the links between retailer personality and customer satisfaction, trust and loyalty (consequences) are incorporated in the model. Thus, from the above two links it can be deduced that Retail service quality also influence retailer personality.
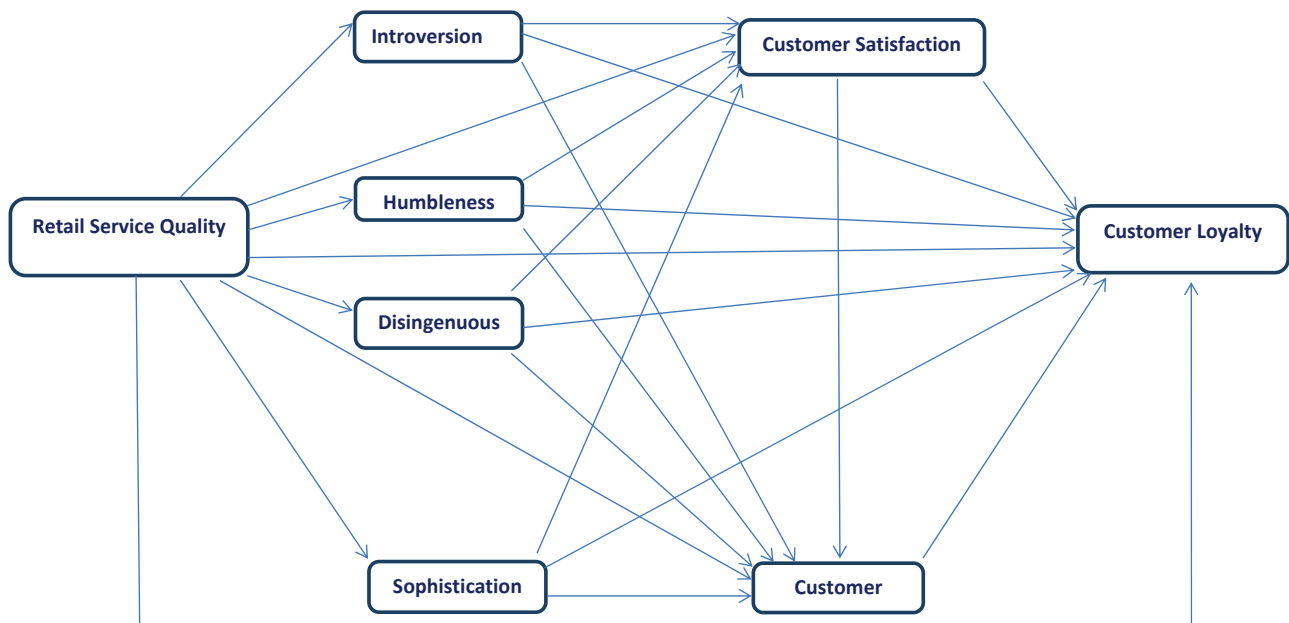

Figure 1: Structural Model
Source: Author's Analysis.

2.1. Links Among Retail Service Quality and Customer Satisfaction, Trust and Loyalty

Since many decades Service quality has been studied by researchers in different business settings. Churchill and Suprenant (1982) first identified the direct relationship between perceived service quality and customer satisfaction. Although, the perceived service quality have been measured basically through two approaches. The first one involves comparing customers' expectations and their perceptions of the received service quality (Gronroos, 1984; Parasuraman et. al., 1985). The second approach involves only customer perceptions instead of expectations minus perceptions (Caro and Garcia, 2007). Nowadays, the theoretical background of service quality is moving from first approach to the approach of reasoned action according to which the behaviour of the individuals can be predicted from their loyalty intentions, which can be predicted

from their attitudes about the behaviour and subjective norms (Collier and Bienstock, 2006). Service quality and customer satisfaction are different constructs (Dabholkar, 2000). Although service quality is an antecedent to customer satisfaction (Oliver, 1993); wherein customer satisfaction is a consequence of service quality (Spreng and Macoy, 1996) which was proved by Dabholkar in the year 2000. Thus, the human qualities like staff behaviour and the Retailer personality can act as determinants of customer satisfaction (Bodet, 2006). Perceived service quality is also seen as a direct antecedent of trust. Trust is founded on the anticipated capacity of the company to regularly satisfy customer expectations (reliability, credibility, general reputation). Positive Service evaluations and satisfactory consumption experiences make future exchanges more predictable. Trust is directly related to self-reported behaviors (Moorman et. al., 1992) or behavioral intentions (Chaudhuri and Holbrook 2001; Bove and Johnson 2006). Aurier and N. Goala (2010) created positive and significant links among perceived value, global satisfaction, trust, thus forming a relational chain. When customers perceive good service, this is percolated down to many of his colleagues and friends. It is estimated that nearly one half of American business is built upon this informal, "word-of-mouth" communication which is a determinant of Customer Loyalty (Gitomer, 1998). Increasing service performance is the key to increasing customer satisfaction. The results are derived from actually experienced services performances according to this approach. Though, further extension of this approach explains that good service quality leads to customer satisfaction which in turn also enhances customer loyalty (Harris and Goode, 2004; Oliver, 1997). Thus we posit that:

Hypothesis 1a: Retail Service Quality has a significant and positive impact on Customer Satisfaction with the retailer.

Hypothesis 1b: Retail Service Quality has a significant and positive impact on Customer Trust with the retailer.

Hypothesis 1c: Retail Service Quality has a significant and positive impact on Customer Loyalty with the retailer.

2.2. Links Among Customer Satisfaction, Trust and Loyalty

Various researchers argued that customer satisfaction enhances customer trust with the retailer. Swaen and Chumpitaz (2008) also found a positive and significant influence of satisfaction on customer trust. Customer Satisfaction acts as a bridge between service quality and relationship marketing literatures since it connects product or service assessments i.e quality and value to relationship quality perceptions i.e trust and relationship commitment (Fornell et. al., 1996; Morgan and Hunt 1994; Garbarino and Johnson 1999). Customer satisfaction is another important determinant of customer loyalty (Oliver,1997). Several researchers have studied and established positive and significant link between customer satisfaction and customer loyalty (Oliver and Linda,1981; Taylor and Baker, 1994; Hallowell, 1996; Magin et. al., 2003; Ekinci et. al., 2008).Trust is an important factor in developing a favourable attitude toward a brand (Fournier, 1998). Many studies have been conducted to establish positive and significant link between customer trust and customer loyalty (Okazaki, et. al., 2007; Herault, 2012, Lin et. al., 2011; Stanaland et. al., 2011). Thus, customer trust is also an antecedent of loyalty. Thus, we posit that:

Hypothesis 2a: Customer Satisfaction has a significant and positive impact on Customer Trust with the retailer.

Hypothesis 2b: Customer Trust has a significant and positive impact on Customer Loyalty with the retailer.

Hypothesis 2c: Customer Satisfaction has a significant and positive impact on Customer Loyalty with the retailer.

2.3. Links Among Retailer Personality Traits and Customer Satisfaction, Trust and Loyalty

Satisfaction can be explained as a post-choice evaluative judgment (Westbrook and Oliver, 1991). Thus attainment of customer satisfaction is a continuum which varies from the state of being discontent to content. Ouwersloot and Tudorica (2001) and Yi and La (2002) also established the significant link between brand personality and customers satisfaction. Ekinci and Dawes (2009) studied the impact of personality traits on customer satisfaction. They found that three personality traits (extroversion, agreeableness and conscientiousness) have a statistically significant impact on customer satisfaction. They also found that the personality trait 'openness to experience' can predict and positively affect customer satisfaction. Coca-Cola brand personality traits 'congeniality' and 'preciousness' have significant positive impacts on customer satisfaction with the brand (Louis and Lombart, 2010). Lombart and Louis (2012b) also studies the positive and significant impact of four retailer personality traits i.e congeniality, originality, conscientiousness and preciousness on customer satisfaction. Thus, we posit that:

Hypothesis 3a: The retailer personality traits introversion has a significant negative impact on customer satisfaction.

Hypothesis 3b: The retailer personality traits humbleness has a significant positive impact on customer satisfaction.

Hypothesis 3c: The retailer personality traits disingenuousness has a significant negative impact on customer satisfaction.

Hypothesis 3d: The retailer personality traits sophistication has a significant positive impact on customer satisfaction.

Trust reflects a set of cumulative presumptions (Aurier and N'Goala, 2010) regarding the credibility, integrity and benevolence that customer attribute to a retailer (Gurviez and Korchia, 2002). The retailer is perceived as credible if he achieve the degree of performance as expected. It is perceived to possess integrity if it is successful in fulfilling promises and perceived as benevolent if it is in favour of customers' interests. The personality traits congeniality, originality, preciousness and conscientiousness have a positive and significant impact on these three facets of trust in the retailer (Lombart and Louis, 2012a). The trait introversion has a significant and negative impact on three facets of customer trust. Thus, we posit that:

Hypothesis 4a: The retailer personality traits introversion has a significant negative impact on customer trust.

Hypothesis 4b: The retailer personality traits humbleness has a significant positive impact on customer trust.

Hypothesis 4c: The retailer personality traits disingenuousness has a significant negative impact on customer trust.

Hypothesis 4d: The retailer personality traits sophistication has a significant positive impact on customer trust.

Past research had studied retailer personality as the set of human personality traits associated with a retailer, and the specific links between retailer personality and customer loyalty (Merrilees and Miller, 2001; Morschett et. al., 2007; Zentes et. al., 2008). The knowledge of a specific brand is comprised of functional and of symbolic brand associations (Kressmann et. al., 2006; Mittal, Ratchford and Prabhakar 1990).

For a true loyalty to exist there must be strong commitment. Commitment refers to an emotional or psychological attachment towards a retailer. This loyalty can be measured by knowing the customers wish whether they wish to continue visiting that retailer and spreading positive word of mouth about that retailer (Bloemer and de Ruyter 1998). Merrilees and Miller (2001) have shown that the retailer personality trait sincerity has a positive and significant influence on customer loyalty. Zentes et. al., (2008) found that the retailer personality traits competence, sincerity, excitement and sophistication have a positive and significant influence on customer loyalty. Lastly, Das et. al., (2012) demonstrated that the retailer personality traits sophistication and dependability have a positive and significant influence on customer loyalty toward the retailer. Thus, we posit that:

Hypothesis 5a: The retailer personality traits introversion has a significant negative impact on customer loyalty.

Hypothesis 5b: The retailer personality traits humbleness has a significant positive impact on customer loyalty.

Hypothesis 5c: The retailer personality traits disingenuousness has a significant negative impact on customer loyalty.

Hypothesis 5d: The retailer personality traits sophistication has a significant positive impact on customer loyalty.

2.4. Links between Retail Service Quality and Retailer Personality

Several studies have established significant relationship between retail service quality and customer satisfaction, trust and loyalty in different service settings. Thus, service quality is an antecedent to customer satisfaction (Oliver, 1993); wherein customer satisfaction is a consequence of service quality (Spreng and Macoy, 1996) which was proved by Dabholkar in the year 2000. Ouwersloot and Tudorica (2001) and Yi and La (2002) also proved the significant link between brand personality and customer satisfaction. Ekinci and Dawes (2009) studied the impact of personality traits on customer satisfaction. Lombart and Louis also established positive and significant relationship between retailer personality and customer trust. Merrilees and Miller (2001) have shown that the retailer personality trait have a positive and significant influence on customer loyalty. Thus, we have witnessed many studies which establish significant relationship between retailer personality and customer satisfaction, trust and loyalty. From these two proven hypotheses of retail service quality and retailer personality converging at common consequences viz. customer satisfaction, trust and loyalty, we can deduce and make an assumption that retail service quality may have a significant impact on the retailer personality traits. All the hypotheses can be seen through simplified model (Figure 2). Thus, we posit that:

Hypothesis 6a: The retail service quality has a significant negative impact on retailer personality trait introversion.

Hypothesis 6b: The retail service quality has a significant positive impact on retailer personality trait humbleness.

Hypothesis 6c: The retail service quality has a significant negative impact on retailer personality trait disingenuousness.

Hypothesis 6d: The retail service quality has a significant positive impact on retailer personality trait sophistication.
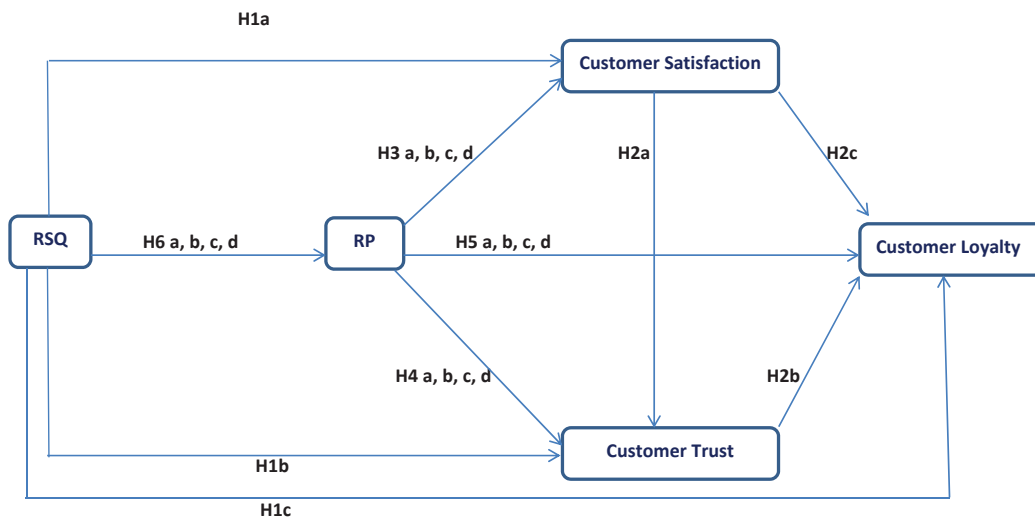

Figure 2: Simplified Model
Source: Author's Analysis.

3. METHODOLOGY

3.1. Measurement Instrument

The study considered retail shoppers of big organized retailers of central India. The structured questionnaire was developed with multi-item measures for each construct based on an extensive review of the literature, informal discussion with Food and grocery shoppers of Organized Retail formats of and also scrutinized by an academician experienced in questionnaire design. The questionnaire was subsequently piloted with 50 food and grocery customers to access the terminology, clarity and response format. Certain modifications were incorporated based on feedback from the pilot survey. Questionnaire (see Appendix A) has been divided into two sections. The first section of questionnaire contains the demographic information of the respondents viz. age, education, occupation, salary status and marital status as illustrated in Table 1. The second section contains 66 close ended questions out of which 7 items were removed from the analysis (viz. SQ5, SQ15,CT4, CT6, RP9, RP10, RP12) which did not load significantly in any of the components of rotated component matrix during factor reduction.Five point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used and participants were asked to indicate their level of agreement with each statement.

Table 1
Demographic information of the respondents

Demographic Characteristics	Data	Frequency (n = 410)	Percentage (%)
Gender	Male	242	59.02
	Female	168	40.97
Age	Less than 20 years	44	10.73
	20–30 years	74	18.05
	30-40 years	167	40.73
	40-50 years	69	16.83
	50 years and above	56	13.65
Education	Undergraduate	135	32.93
	Graduate	187	45.61
	Postgraduate	73	17.80
	Doctorate or equivalent degree	15	03.66
Occupation	Serviceman	76	18.7
	Professional	82	20.0
	Businessman	145	35.5
	Agriculturist	30	07.4
	Student	31	07.7
	Housewife	15	03.7
	Pensioner	18	04.6
	Unemployed	13	03.17
Monthly Income (in INR)	0–200,000	103	25.12
	200,000–400,000	139	33.9
	400,000–600,000	99	24.14
	600,000–800,000	51	12.43
	More than 800,000	18	04.41
Marital Status	Married	303	73.90
	Unmarried	107	26.09

Source: Authors' calculations.

3.2. Measurement Scale Used

Customer perceptions of Retail Service Quality were measured by a scale called as Retail Service Quality Scale (RSQS) developed by Dabholkar et. al., (1996). Retailer personality was measured by adopting brand personality measurement scale developed by Ambroise and Valette-Florence (2010), measured by 17 items, and grouped into five first-order factors: agreeableness, conscientiousness, sophistication, disingenuousness, introversion. Although, during factor reduction through SPSS (21v) some items of agreeableness and conscientiousness did not load significantly in any component of rotated component matrix, and formed new dimension 'humbleness'. This infers that new scale proposed fit well in Indian context.

Customer satisfaction with the retailer was measured by adopting a four item scale developed by Oliver (1980). Customer trust in the retailer was measured using eight items from the scale developed by Gurviez and Korchia (2002). This scale is comprised of three dimensions viz. credibility, integrity and benevolence. During Factor reduction through SPSS(21v) some of the items of credibility and integrity did not load significantly which were removed from the analysis and the rest items from credibility and integrity formed a separate dimension 'Righteousness'.

3.3. Sample Size and Data Collection

Testing the hypotheses based on latent variables, via Structural Equation Modelling (SEM) requires a pre-set sample size study (Westland, 2010). Partial Least Square (PLS 3.2.7) software has the great advantage over Covariance Based Methods (CBM) like Analysis of Moment Structure (AMOS) and LISREL statistical software because it requires a comparatively small sample size for running PLS SEM. In PLS, minimum sample size should be 10 times the number of indicators for the most predicted construct (Lowri et. al., 2014). So, in the present study we have a latent construct with maximum five observed variables (indicators) which is considered the most predicted construct. Thus, sample size of 410 is much larger and sufficient for the study. Due to cost and time constrains, a cross-sectional research design with convenience sampling method (a type of non-probability sampling) was conducted. Data was gathered from grocery shoppers of big retail conglomerates in central India, in the month of Nov 2017. Questionnaires were distributed to the customers willing to participate in the study, in the parking places of the aforementioned retail stores. To avoid any biased responses, no sensitive information was collected from respondents and they were assured of the confidentiality of their responses. Total number of 435 questionnaires out of 456 was collected, finally 410 questionnaires were found to be completely and accurately filled with a response rate of 94.25 per cent; the rest 25 were discarded due to incomplete information and unengaged responses. There were no missing data in questionnaires.

4. DATA ANALYSIS

To test the hypotheses Smart PLS 3.2.7 (Ringle et. al., 2005) software have been used with a 500 re-sampling through non parametric bootstrap, which provides more information including *t*-statistics for drawing conclusions from the data. PLS also estimates the statistical significance of factor loadings and path coefficients (Chin, 2001; Davison et. al., 2003). Thus, Smart PLS 3.2.7 (Ringle et. al., 2005) software was used for the testing of conceptual model. PLS has become a popular alternative to using Structural Equation Modelling (SEM) for latent variable modelling due to its proven predictive power in exploratory research (Henseler et. al., 2009). The model has two objectives, first it explains the association of constructs with dependent variable and secondly it determines the effects of each measuring construct on customer satisfaction.

4.1. Test of the Measurement Model, Scale Validity and Reliability

An EFA has been conducted using Principal Component factor analysis with varimax rotation was done on 66 items. Before factor analysis it was ascertained that the assumptions of normality, linearity and homoscedasticity were not violated (KMO= 0.784, Bartlett Test of Sphericity (Chi-square = 1.325, df = 1711, Sig. =. 000) Thus, indicating the adequacy of performing factor analysis (Hair et. al., 1998). Seven items which did not load significantly (< 0.5) in any component of rotated component matrix, were removed from the subsequent analysis. Thus, 59 items with eigen values greater than 1.0, were reduced to 17 first order constructs included under 4 second order constructs (Table 2). The resultant factor structure explained 74.44 per cent of the item variance, which was an acceptable figure.

CFA was conducted to assess the construct validity of each latent construct of the measurement model. Construct validity of each latent construct in the measurement model is examined through convergent validity and discriminant validity (Hair et. al., 1998; Bagozzi and Edwards, 1998). Convergent validity can be checked via three ways viz. factor loadings, average variance extracted (AVE) and composite reliability

(Lin and Ding, 2006). As shown in Table 2 and 3, factor loadings range from 0.740 to 0.905 and AVE ranges from 0.652 to 0.798, both approximating to recommended threshold criterion of 0.50. Also R^2 is ranging from 0.029 to 0.242 and Q2 from 0.023 to 0.197. However, discriminant validity has been assessed using Fornell and Larcker criterion (1981) which suggests that the values of the square root of the AVE (highlighted in Table 4) should be greater than the inter-construct correlations. Also, according to Heterotrait – monotrait criterion (Table 5) for assessing discriminant validity, all HTMT values should be less than 0.90, thus discriminant validity has been established between constructs. Composite reliability (CR) of all the latent constructs is greater than the acceptable limit of 0.70 (Carmines and Zeller, 1988). The internal reliability of all scales was assessed by Cronbach's α which has the greater value from the recommended value 0.70 (Nunnally, 1978). Thus, the measurement model reflects good construct validity and reliability. To check multicollinearity effects on the result, the variance inflation factor (VIF) values (Kline, 1998) have been assessed. Smart PLS 3.2.7 has been used to calculate VIF values. VIF values for the variables should be less than 5.0 (Grewal et. al., 2004; Hair et. al., 2011)., where inner VIF Values (VIF between latent constructs) ranging from 1.000 to 1.538 and Outer VIF (VIF between Indicators or items) ranging from 1.447 to 2.813, which is well below the recommended threshold of 5.0. Thus, dataset was free from the problem of multicollinearity.

Table 2
Constructs, Observable items and Measurement Model summary

Second Order Constructs	First order Constructs	Observable items	Factor Loading	t-value
Retail Service Quality	Physical Aspect (PhyAsp) (Dabholkar et. al., 1996; Bitner, 1990; Vazquez et. al., 2001)	Clean & attractive physical facilities (SQ1)	0.875	56.263
		Parking space (SQ3)	0.905	103.500
		Cool ambience & proper lighting arrangements (SQ4)	0.874	60.166
	Convenience (Con) (Author's contribution)	Multiple payment options (SQ2)	0.868	67.773
		Convenient distance from house (SQ6)	0.833	47.165
		Convenient work timings of the store (SQ8)	0.843	35.591
	Reliability (Rel) (Dabholkar et. al., 1996; Vazquez et. al., 2001; Newman, 2001)	Promise keeping (SQ9)	0.875	52.985
		Guarantee for own brands (SQ11)	0.865	48.509
		Trustworthy and honest feedback about the products (SQ16)	0.881	61.134
	Problem Solving (ProSol) (Dabholkar et. al., 1996; Vazquez et. al., 2001; Rigopoulou et. al., 2008; Grewal 2003)	Display boards with directions to find products (SQ7)	0.864	64.189
		Sincere interest in solving customers' problems (SQ10)	0.866	58.809
		Power to handle & solve customers' problems directly (SQ17)	0.861	47.871
	Personal Interaction (PerInt) (Dabholkar et. al., 1996; Grewal 2003))	Quick and individual attention to each customer (SQ12)	0.828	55.366
		Healthy relations with customers (SQ13)	0.826	41.547
		No customers waiting because of retailer gossiping (SQ14)	0.780	28.300
	Technological Advancement (TecAdv) (Author's contribution)	Online and mobile app based bill payment (SQ18)	0.874	41.810
		Computerized billing system (SQ19)	0.868	46.916
		Own mobile app for placing order (SQ20)	0.873	43.134

(Contd...)

Second Order Constructs	First order Constructs	Observable items	Factor Loading	t-value
Retailer Personality (Ambroise and Valette-Florence, 2010)	Introversion (Int)	Shy (RP1)	0. 779	23.584
		Reserved (RP2)	0.834	36.665
		Quiet (RP3)	0.843	39.627
		Secretive (RP4)	0.788	27.559
		Egoist (RP19)	0.797	28.652
	Humbleness (Hum)	Friendly (RP6)	0.869	64.697
		Pleasant nature (RP7)	0.894	90.160
		Polite (RP8)	0.858	52.263
		Accurate (RP11)	0.858	50.127
	Disingenuousness (Dis)	Arrogant (RP5)	0.870	51.244
		Showy (RP15)	0.865	46.664
		Fraudulent (RP17)	0.880	53.809
		Dishonest (RP18)	0.762	16.878
	Sophistication (Sop)	Trendy (RP13)	0.860	46.094
		Modern (RP14)	0.844	40.068
		Stylish (RP16)	0.740	22.342
		Classy (RP20)	0.839	39.872
	Customer Satisfaction (Cus) (Oliver, 1981; Anderson et. al., 1994; Fornell, 1992; Fonseca, 2009; Garbarino and Johnson, 1999)	Satisfaction with the overall product prices (CS1)	0.869	59.770
		Satisfaction with the overall product quality (CS2)	0.828	36.708
		Re-visit in future (CS3)	0.850	45.964
		Overall satisfaction (CS4)	0.866	46.433
Customer Trust (Swaen and Chumpitaz, 2008; Fornell et. al., 1996; Morgan and Hunt 1994; Garbarino and Johnson 1999)	Righteousness (Rig)	Safety (CT1)	0.851	59.050
		Faith in the retailer (CT2)	0.783	41.757
		Shopping as a guarantee (CT3)	0.822	48.068
		Honesty towards its consumers (CT5)	0.772	35.025
	Benevolence (Ben)	Regular renewal to meet customer wants (CT7)	0.847	54.142
		Meeting customer expectations (CT8)	0.834	47.885
		Retailer's concern for customer wants (CT9)	0.843	46.018
		Retailer's understanding for customer (CT10)	0.841	52.457
Customer Loyalty (Bodet, 2006;; Hallowell, 1996; Liu and Wu, 2007; Shankar et. al., 2003; Vazquez-Carrasco and Foxall, 2006; Ellram et. al., 1999)	WOM (WOM)	Say positive things about the store (CL1)	0.846	46.079
		Encourage friends to shop from the store (CL3)	0.860	52.436
		Recommend (CL5)	0.835	41.094
	Purchase Intention (PurInt)	More shopping from this store in future (CL2)	0.880	71.415
		First choice to buy groceries (CL4)	0.899	114.63
		Cannot consider any other store for shopping (CL6)	0.901	78.307
	Price Sensitivity (PriSen)	Attracted towards price discounts (CL7)	0.878	63.872
		Purchase decision influenced by price (CL8)	0.887	77.852
		Pay a higher price than other stores charge (CL9)	0.852	47.987
	Complaining Behaviour (ComBeh)	Switch to other a competitor (CL10)	0.821	41.298
		Complain to external agency (CL11)	0.885	83.031
		Complain to store employees (CL12)	0.827	45.156

Source: Author's Analysis.

Table 3

Second Order Constructs	First order Constructs	CA	CR	AVE	R^2	Q^2
Retail Service Quality	Physical Aspect (PhyAsp) (Dabholkar et. al., 1996; Bitner, 1990; Vazquez et. al., 2001)	0.862	0.915	0.783		
	Convenience (Con) (Author's contribution)	0.805	0.885	0.719		
	Reliability (Rel) (Dabholkar et. al., 1996; Vazquez et. al., 2001; Newman, 2001)	0.845	0.906	0.763		
	Problem Solving (ProSol) (Dabholkar et. al., 1996; Vazquez et. al., 2001; Rigopoulou et. al., 2008; Grewal 2003)	0.830	0.898	0.746		
	Personal Interaction (PerInt) (Dabholkar et. al., 1996; Grewal 2003))	0.743	0.853	0.659		
	Technological Advancement (TecAdv) (Author's contribution)	0.842	0.904	0.759		
Retailer Personality (Ambroise and Valette-Florence, 2010)	Introversion (Int)	0.870	0.904	0.654	0.034	0.029
	Humbleness (Hum)	0.894	0.926	0.757	0.053	0.048
	Disingenuousness (Dis)	0.868	0.909	0.715	0.029	0.023
	Sophistication (Sop)	0.841	0.892	0.675	0.049	0.043
	Customer Satisfaction (CusSat) (Oliver, 1981; Anderson et. al., 1994; Fornell, 1992; Fonseca, 2009; Garbarino and Johnson, 1999)	0.876	0.915	0.728	0.148	0.120
Customer Trust (Swaen and Chumpitaz, 2008; Fornell et. al., 1996; Morgan and Hunt 1994; Garbarino and Johnson 1999)	Righteousness (Rig)	0.822	0.882	0.652	0.221	0.197
	Benevolence (Ben)	0.862	0.906	0.708		
Customer Loyalty (Bodet, 2006;; Hallowell, 1996; Liu and Wu, 2007; Shankar et. al., 2003; Vazquez-Carrasco and Foxall, 2006; Ellram et. al., 1999)	WOM (WOM)	0.804	0.884	0.718	0.242	0.188
	Purchase Intention (PurInt)	0.874	0.922	0.798		
	Price Sensitivity (PriSen)	0.843	0.905	0.761		
	Complaining Behaviour (ComBeh)	0.799	0.882	0.714		

4.2. Test of the Structural Model and Research Hypotheses

A non-parametric bootstrap procedure with 500 resample was done using Smart PLS 3.2.7 to find out the statistical significance of factor loadings and path coefficients (β) (Chin, 2001; Davison et. al., 2003). The Structural Model Estimates (Table 6) are illustrated through standardized path coefficients (β), *t*-statistics and associated significance levels at $p < 0.05$ (denoted by * in Table 6). Also, it illustrates the direct links between variables and summarizes whether hypotheses were validated, partially validated or not validated.

The results of hypotheses testing indicate that retail service quality has a significant positive impact on Customer Satisfaction ($\beta = 0.135$; *t*-value = 2.336; $p = 0.020$), Customer Trust ($\beta = 0.111$; *t*-value = 2.036; $p = 0.042$) and Customer Loyalty ($\beta = 0.097$; *t*-value = 1.952; $p = .051$). Thus, hypotheses H1(*a*, *b*, *c*) are validated. Hence, hypothesis H1 is fully validated.

Table 4
Fornell - Larcker Criterion

	Ben	ComBeh	Con	CusLoy	CusSat	CusTru	Dis	Hum	Int	PerInt	PhyAsp	PriSen	ProSol	PurInt	Rel	Rig	SQ	Sop	TecAdv	WOM
Ben	0.841																			
ComBeh	0.197	0.845																		
Con	0.027	0.086	0.848																	
CusLoy	0.183	0.635	0.170	1.000																
CusSat	0.393	0.407	0.025	0.383	0.853															
CusTru	0.755	0.157	0.134	0.300	0.336	1.000														
Dis	−0.256	−0.245	0.005	−0.139	−0.209	−0.206	0.846													
Hum	0.213	0.218	0.136	0.301	0.275	0.226	−0.131	0.870												
Int	−0.205	−0.128	−0.112	−0.082	−0.168	−0.234	0.173	−0.160	0.809											
PerInt	0.225	0.222	0.089	0.153	0.207	0.156	−0.111	0.087	−0.121	0.812										
PhyAsp	0.074	0.035	0.305	0.062	0.064	0.063	−0.039	0.076	−0.051	0.092	0.885									
PriSen	0.053	0.074	0.124	0.569	0.038	0.291	0.038	0.083	−0.027	−0.005	0.050	0.873								
ProSol	0.349	0.286	0.188	0.285	0.377	0.341	−0.290	0.271	−0.260	0.286	0.171	0.115	0.864							
PurInt	0.234	0.353	0.097	0.593	0.446	0.230	−0.212	0.432	−0.098	0.124	−0.036	0.011	0.234	0.893						
Rel	0.045	0.122	0.011	0.083	0.001	−0.005	−0.005	0.021	0.013	0.215	0.021	0.071	0.056	0.044	0.874					
Rig	0.116	0.034	0.184	0.266	0.103	0.738	−0.044	0.122	−0.146	0.006	0.022	0.389	0.153	0.107	−0.058	0.808				
SQ	0.273	0.261	0.538	0.254	0.242	0.264	−0.171	0.229	−0.183	0.584	0.543	0.131	0.579	0.163	0.444	0.121	1.000			
Sop	0.116	0.087	0.235	0.262	0.172	0.261	0.079	0.232	−0.051	0.111	0.060	0.303	0.120	0.188	0.041	0.281	0.221	0.822		
TecAdv	0.094	0.027	−0.001	−0.002	0.045	0.093	−0.068	0.095	−0.004	0.079	0.034	0.039	−0.022	0.016	0.097	0.045	0.347	0.107	0.871	
WOM	−0.086	−0.013	0.071	0.477	−0.051	−0.002	0.129	−0.081	0.082	−0.005	0.090	0.250	−0.002	−0.082	−0.050	0.086	0.009	0.017	−0.091	0.847

Note: *Square roots of AVE shown on diagonal.
Source: Author's Analysis.

Table 5
Heterotrait - Monotrait Ratio (HTMT)

	CusLoy	*CusSat*	*CusTru*	*Dis*	*Hum*	*Int*	*SerQua*	*Sop*
CusLoy								
CusSat	0.383							
CusTru	0.300	0.336						
Dis	0.139	0.209	0.206					
Hum	0.301	0.275	0.226	0.131				
Int	0.082	0.168	0.234	0.173	0.160			
SerQua	0.254	0.242	0.264	0.171	0.229	0.183		
Sop	0.262	0.172	0.261	0.079	0.232	0.051	0.221	

Source: Author's Analysis.

The results of hypotheses' testing indicate that Customer Satisfaction has a significant positive impact on Customer Trust ($\beta = 0.210$; t-value = 4.314; $p = 0.000$) and Customer Loyalty ($\beta = 0.252$; t-value = 4.975; $p = 0.000$). Also, Customer Trust has a significant positive impact on Customer Loyalty ($\beta = 0.122$; t-value = 2.286; $p = 0.023$). Thus, hypotheses H2(*a, b, c*) are validated. Hence, hypothesis H2 is fully validated.

The results of hypotheses testing indicate that Humbleness ($\beta = 0.186$; t-value = 3.383; $p = 0.001$) and Sophistication ($\beta = 0.107$; t-value = 2.493; $p = 0.013$) has a significant positive impact while Disingenuousness ($\beta = -0.156$; t-value = 2.796; $p = 0.005$) has significant negative impact on customer satisfaction with the retailer. Thus, hypotheses H3(b, c, d) are validated, whereas Introversion (β = -0.081; t-value = 1.473; $p = 0.141$) has no impact on customer satisfaction, thus hypothesis H3a is not validated. Hence, hypothesis H3 is partially validated.

The results of hypotheses testing indicate that Introversion ($\beta = -0.137.$; t-value = 2.834; $p = 0.005$) and Disingenuousness ($\beta = -0.127$; t-value = 2.553; $p = 0.011$) has a significant negative impact, whereas Sophistication ($\beta = 0.190$; t-value = 3.823; $p = 0.000$) has a significant positive impact on customer trust with the retailer. Thus, hypotheses H4(*a, c, d*) are validated, whereas Humbleness ($\beta = 0.060$; t-value = 1.251; $p = 0.212$) has no impact on customer trust, thus hypothesis H4b is not validated. Hence, hypothesis H4 is partially validated.

The results of hypotheses testing indicate that and Disingenuousness ($\beta = -0.043$; t-value = 0.936; $p = 0.350$) has a significant negative impact whereas Humbleness ($\beta = 0.153$; t-value = 2.881; $p = 0.004$) and Sophistication ($\beta = 0.136$; t-value = 2.619; $p = 0.009$) has a significant positive impact on customer loyalty. Thus, hypotheses H5b, H5c and H5d are validated. Although, Introversion ($\beta = 0.046$; t-value = 0.960; $p = 0.338$) has no impact on customer loyalty. Hence, hypothesis H5a is not validated. As a result hypothesis H5 is partially validated.

The results of hypotheses testing indicate that retail service quality has a significant negative impact on Introversion ($\beta = -0.183$; t-value = 3.945; $p = 0.000$) and Disingenuousness ($\beta = -0.171$; t-value = 3.312; $p = 0.001$), whereas retail service quality has significant positive impact on Humbleness ($\beta = 0.229$; t-value = 4.923; $p = 0.000$) and Sophistication ($\beta = 0.221$; t-value = 4.351; $p = 0.000$). Thus, hypotheses H6(*a, b, c, d*) are validated. Hence, hypothesis H6 is fully validated.

Table 6
Structure Model Estimates (Path Coefficients)

Path (Direct Links)	Coefficients (β)	t-value	p-value	Result of Sub-hypotheses	Result of Main Hypotheses
H1a : SerQua → CusSat	0.135	2.336	0.020[*]	Validated	
H1b : SerQua → CusTru	0.111	2.036	0.042[*]	Validated	Validated
H1c : SerQua → CusLoy	0.097	1.952	0.050[*]	Validated	
H2a : CusSat → CusTru	0.210	4.314	0.000[*]	Validated	
H2b : CusTru → CusLoy	0.122	2.286	0.023[*]	Validated	Validated
H2c : CusSat → CusLoy	0.252	4.975	0.000[*]	Validated	
H3a : Int → CusSat	−0.081	1.473	0.141	Not Validated	
H3b : Hum → CusSat	0.186	3.383	0.001[*]	Validated	Partially
H3c : Dis → CusSat	−0.156	2.796	0.005[*]	Validated	Validated
H3d : Sop → CusSat	0.107	2.493	0.013[*]	Validated	
H4a : Int → CusTru	−0.137	2.834	0.005[*]	Validated	
H4b : Hum → CusTru	0.060	1.251	0.212	Not Validated	Partially
H4c : Dis → CusTru	−0.127	2.446	0.015[*]	Validated	Validated
H4d : Sop → CusTru	0.190	3.823	0.000[*]	Validated	
H5a : Int → CusLoy	0.046	0.960	0.338	Not Validated	
H5b : Hum → CusLoy	0.153	2.881	0.004[*]	Validated	Partially
H5c : Dis → CusLoy	−0.043	0.936	0.350[*]	Validated	Validated
H5d : Sop → CusLoy	0.136	2.619	0.009[*]	Validated	
H6a : SerQua → Int	−0.183	3.945	0.000[*]	Validated	
H6b : SerQua → Hum	0.229	4.923	0.000[*]	Validated	Validated
H6c : SerQua → Dis	−0.171	3.312	0.001[*]	Validated	
H6d : SerQua → Sop	0.221	4.351	0.000[*]	Validated	

Source: Author's Analysis.

5. DISCUSSION, CONCLUSIONS AND MANAGERIAL IMPLICATIONS

This study examined the impact of the retailers' service quality on retailer personality and on the consequences of retailer personality: customer satisfaction, trust and loyalty toward the retailer. Thus, the study tries to explain retailer personality from the viewpoint of service quality. It illustrates the impact of retail service quality on all four retailer personality traits considered in this study viz. introversion, humbleness, disingenuousness and sophistication. This relationship of service quality as an antecedent of retailer personality has never been studied in previous researches. The indirect links among retail service quality, retailer personality and the consequences of retailer personality (customer satisfaction, trust and loyalty) has also been established as shown in Table 7.

The managerial implication from the study can include the role of service quality in building retailer personality. Consequently, managers can modify and reinforce those paths to strengthen customer satisfaction, trust and loyalty via the way customers perceive the retailer personality. The study has also

shown that retail service quality directly affects customer relations with the retailer through satisfaction, trust and loyalty.

The service quality provided by the retailer who is perceived as disingenuous and introvert adversely affect customer satisfaction whereas those retailers who are perceived as sophisticated and humble have a positive influence on customer satisfaction. Thus, it is evident that the service quality provided by the retailer who is perceived as humble and sophisticated can strengthen customer satisfaction whereas disingenuous behaviour of retailer may weaken customer satisfaction. However, the customers do not perceive 'introversion' as a significant personality trait, thus introvert retailer do not have any effect on customer satisfaction. Therefore, to achieve customer satisfaction the retailers should be humble and sophisticated.

The retailer whose service quality is good is perceived as sophisticated and humble whereas those retailers with poor service quality are perceived as disingenuous and introvert and this leads to a negative influence on customer trust. However, the customers do not perceive 'humbleness' as a significant personality trait, thus humble retailer do not have any effect on the customer trust, although the good service quality leads to the perception of retailer as humble. Therefore, sophisticated retailers with good service quality are successful in building customer trust.

The retailers who are humble and sophisticated and render good service quality are successful in building customer loyalty whereas disingenuous retailers with poor service quality face the threat of poor customer loyalty associated with their customers. The traits introversion do not have any effect on customer loyalty despite of the provision of good service quality to these customers. Therefore, to earn customer loyalty the retailers should provide good service quality with humbleness and sophistication. Thus, retailers should be humble and sophisticated to achieve customer satisfaction, trust and loyalty whereas introvert and disingenuous retailers are not successful in achieving customer satisfaction, trust and loyalty specially in Indian context. This is because of the fact that most of the Indians are extrovert and candid and like the persons with same personality traits.

The antecedent of retailer personality (service quality) has a positive and significant impact on consequences of retailer personality (customer satisfaction, trust and loyalty). Furthermore, customer satisfaction leads to customer trust which helps in earning customer loyalty. Also, customer satisfaction directly helps in giving rise to customer loyalty.

Table 7
Summary of Indirect Links between variables

Variables explained	*Indirect links established*
Customer Satisfaction	SQ: via humbleness
	SQ: via disingenuousness
	SQ: via sophistication
Customer Trust	SQ: via introversion
	SQ: via disingenuousness
	SQ: via sophistication
	SQ: via customer Satisfaction
	SQ: via humbleness and customer satisfaction
	SQ: via disingenuousness and customer satisfaction
	SQ: via sophistication and customer satisfaction

(Contd...)

Variables explained	Indirect links established
Customer Loyalty	SQ: via humbleness
	SQ: via disingenuousness
	SQ: via sophistication
	SQ: via customer trust
	SQ: via customer satisfaction
	SQ: via humbleness and customer satisfaction
	SQ: via disingenuousness and customer satisfaction
	SQ: via sophistication and customer satisfaction
	SQ: via introversion and customer trust
	SQ: via disingenuousness and customer trust
	SQ: via sophistication and customer trust
	SQ: via humbleness, customer satisfaction and customer trust
	SQ: via disingenuousness, customer satisfaction and customer trust
	SQ: via sophistication, customer satisfaction and customer trust
	Customer satisfaction: via customer trust

Source: Author's Analysis.

Limitations and Future Research Directions

This study nonetheless has limitations that lead to avenues of future research. The convenience sampling although enhances internal validity of the study but still care has to be external validating of the results. Thus, this study could be carried on a more diversified sample. The present research is carried on food and grocery retail segment, thus the results cannot be generalized which limit its applicability for other retail domains. Some other antecedents of retailer personality can be considered to develop a better understanding of retailer personality. Also, some other personality traits can be considered to establish relationship between the antecedents and consequences of retailer personality.

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Appendix A

Questionnaire

Item Code	Statement
SQ1	The store has clean, visually attractive and convenient physical facilities.
SQ2	The store gives multiple payment options i.e. cash, debit card, credit card
SQ3	The store provides sufficient space for parking.
SQ4	There is cool ambience and proper lighting arrangements in the store.
SQ5	The store has a refrigerator to keep frozen foods and dairy products fresh.
SQ6	The store is located at a convenient distance from my house.
SQ7	There are display boards with directions to find products
SQ8	The work timings of this store are convenient.
SQ9	The store provides its services at the time it promises to do so.
SQ10	The store shows sincere interest in solving my problems.
SQ11	The store provides guarantee for its own brands.
SQ12	Retailer pays quick and individual attention to each customer.
SQ13	Retailer maintains healthy relations with customers.
SQ14	Retailer does not make customers wait by gossiping among themselves.
SQ15	Retailer welcomes the customers by greeting them nicely.
SQ16	Retailer is trustworthy and gives honest feedback about the products.
SQ17	Retailer has the power to handle and solve customers' problems directly.
SQ18	The store has the facility of bill payment through internet and different mobile applications to promote cashless transactions.
SQ19	The store has computerised billing system to minimise the billing time.
SQ20	The store has its own mobile application for placing order and for getting information about daily offers on groceries.
CS1	I am satisfied with the overall product prices of this store.
CS2	I am satisfied with the overall product quality of this store.
CS3	I should always visit this retail store.
CS4	Based on my experiences with this store I am overall satisfied.
CT1	I feel safe in shopping from this retail store.
CT2	I have complete faith in this retailer.
CT3	I consider that to shop in the stores of this retailer is a guarantee.
CT4	Retailer shows sincerity towards its consumers.
CT5	Retailer shows honesty towards its consumers.
CT6	Retailer is interested in its consumers.
CT7	Retailer regularly renews itself to meet the needs of its customers.
CT8	Retailer always tries to meet the expectations of its customers.
CT9	Retailer has a concern for customers wants.
CT10	Retailer keeps an understanding with the customer.
CL1	I say positive things about this store to other people.
CL2	I would do more shopping from this store in future

(Contd...)

Item Code	Statement
CL3	I encourage friends and relatives to buy groceries from this store.
CL4	I would consider this store my first choice to buy groceries.
CL5	I recommend this store to someone who seeks my advice.
CL6	I cannot consider any other store for shopping groceries.
CL7	I am attracted towards price discounts.
CL8	My purchase decision is influenced by price of the product.
CL9	I would like to pay a higher price than other stores charge for the benefits I currently receive from this store.
CL10	I switch to a competitor if I experience a problem with the services of this store.
CL11	I would complain to external agency if I experience a problem with this store.
CL12	I would complain to store employees if I experience a problem with this store.
RP1	Shy
RP2	Reserved
RP3	Quiet
RP4	Secretive
RP5	Arrogant
RP6	Friendly
RP7	Pleasant nature
RP8	Polite
RP9	Imaginative
RP10	Serious
RP11	Accurate
RP12	Organized
RP13	Trendy
RP14	Modern
RP15	Showy
RP16	Stylish
RP17	Fraudulent
RP18	Dishonest
RP19	Egoist
RP20	Classy