

Exploring the Nexus of Service Quality and Customer Loyalty: Evidence from Bangalore's Retail Market

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Abstract

With a particular focus on Bangalore, India, this study investigates the significant impact that service quality plays in the retail industry. This study examines several aspects of customers' impressions using data collected from 220 respondents using a suitable sampling strategy. According to the research, factors such as personal interaction, physical elements, policies, problem-solving, and reliability have a major impact on customer loyalty. These findings highlight the significance of placing a priority on service quality so as to cultivate client loyalty within the retail landscape of Bangalore. Knowing about and dealing with these characteristics may improve customer happiness and retention for retailers. As a result, this study does have some practical consequences for companies who are looking to succeed in the highly competitive retail market of Bangalore.

Keywords: Retail; Service quality; Customer loyalty; Personal interaction; Physical aspects; Policies; Problem-solving; Reliability.

I. INTRODUCTION

The discussion about service quality in the Indian retail sector is a sophisticated synthesis of academic knowledge and empirical data. The complex character of service quality, as is illuminated by Sharma and Sivakumaran (2019), comprises variables ranging from interactions between employees and customers to the atmosphere of the physical store. Similar to this, Chaudhuri and Holbrook (2001) emphasize the critical significance of brand image in determining how consumers perceive the quality of a service, which in turn affects their loyalty. Furthermore, Gupta and Jain (2018) shed light regarding the transformative implications of technology adoption in e-commerce retailing, stressing the potential of this technology to improve customer experiences. On the other hand, the study carried out by Srinivasan as well as Rani (2017) highlights the importance of environmental elements in enhancing views on customer service in brick-and-mortar retail establishments. Notwithstanding these progresses, obstacles endure, as Singh and Purohit (2015) explicate, specifically with regard to the scarcity of proficient personnel in the retail industry.

Empirical results that highlight the growing significance of service quality as a strategic differentiator for retailers in India are supplementing the intellectual viewpoints that have been presented here. Nielsen's research findings and Deloitte's indicators underscore the robust correlation that exists among consumer satisfaction, readiness to pay higher rates, and the level of service. PwC's investigation, on the

other hand, suggests that there are already shortcomings in the supply of service quality, such as increased waiting periods and inconsistent behavior on the part of staff. Singh (2023) and Kumar et al. (2022) both point out that in response to these problems, merchants are utilizing tech-driven tactics and investing heavily in staff training programs. However, persistent deficiencies remain, as noted by Agarwal and Teas (2002), which include ineffective methods for resolving complaints and limitations in infrastructure. Cultural and linguistic diversity exacerbates these difficulties, impeding endeavours to standardize service experiences throughout various regions. Substantial investments in training, technology, and procedure enhancements are crucial in order to tackle these challenges, as underscored by Kumar et al. (2019). Using a structured approach and comparison with other stores in the same industry, retailers can learn a lot about what customers desire and improve their business processes better, which will eventually increase customer loyalty (Brady & Cronin, 2001). However, an important understanding deficit remains regarding the ramifications of nascent technologies on retail service delivery methods. Human behavior and retail atmosphere have received much study, but artificial intelligence & chatbots have not (Parasuraman et al., 1988). As a result, additional research is urgently required in order to comprehend the ramifications of technological progress on the perceptions and interactions of consumers. In summary, the discussion pertaining to service quality within the retail sector of India is the result of an intricate interaction between empirical evidence and scholarly views. By capitalizing on technological advancements and tackling current obstacles, retailers have the ability to elevate the benchmark for service quality, consequently nurturing customer allegiance and maintaining enduring financial viability. However, in order to adequately adapt to changing market dynamics, additional investigation is required to examine the effects of emergent technologies on methods of service delivery and the experiences of consumers

II. THEORETICAL BACKGROUND

Physical aspects

The physical quality has an effect on customer satisfaction and loyalty, as shown by multiple studies. Several aspects, such as the store's layout, accessibility, aesthetics, & cleanliness, have a significant impact on the customers' perceptions of the quality of service they enjoy. There is a possibility that cleanliness will have a negative impact on service ratings; nevertheless, other physical elements often have a positive link with service assessments. Merchants should prioritize enhancing the appearance of their stores to enhance consumer pleasure, cultivate loyalty, and grow market share. According to studies on consumer behavior, the physical environment has a significant impact on the experiences and loyalty of consumers across all industries. In the hospitality business, for instance, beauty, design, and the appearance of personnel all play a significant impact in determining the level of customer loyalty (Agustina et al., 2020; Nadesan, 2023; Wen, 2020). This is because attractiveness is what attracts customers. In the context of COVID-19, emotional attachment and the capacity to utilize social services cape have an impact on hotel patron loyalty (Benbouziane et al., 2019). The physical environment may have a varied impact on client loyalty in restaurants and real estate. In order for businesses to effectively personalize their strategies and enhance customer retention, it is very important for them to have a solid understanding of the traits that are being discussed here.

Personal interaction

Personal interaction is a fundamental aspect of retail service quality. It has a significant impact on the whole customer experience & their subsequent levels of satisfaction and loyalty (Liu et al., 2017).

Research emphasizes the importance of these social contacts, emphasizing their significant influence on the mental experiences of customers, which is often influenced by previous encounters and relationship histories (Siripat et al., 2012). Furthermore, the standard of service provided in in-person interactions becomes a significant factor in influencing consumer choice, especially in the fast-paced setting of supermarkets where customer interaction is at its highest (Deveaux et al., 2017). Customer interactions are essential touchpoints that can be conducted in-person or virtually. They can boost sales, increase customer happiness, and foster long-lasting brand loyalty in addition to facilitating transactions (Raul et al., 2017). These human interactions empower customers, establishing a positive retail perception and increasing customer happiness and retention (Javier et al., 2018). Essentially, the complex network of interpersonal interactions is a crucial component of retail success, significantly impacting how consumers perceive a business, make purchases, and ultimately affect overall business results. Combining these insights highlights how critical human interaction is to bolstering retail service quality and increasing overall consumer satisfaction in today's market.

Reliability

The foundation of retail service quality is reliability, which is demonstrated by a number of carefully considered and verified dimensions. Studies highlight the crucial role that reliability plays, with continuous product availability serving as an example to show how buyers may dependably find the things they want (Parasuraman et al., 1985). Retailers' timely and accurate information builds trust (Hennig-Thurau et al., 2002). Effective checkout procedures, commended for reducing wait times, support the consistent quality of service, raising client satisfaction (Bitner, 1990). Meeting commitments, such as adhering to delivery schedules and honoring product guarantees, enhances consumer trust and devotion, demonstrating the retailer's dependability (Oliver, 1981). Regular service standards and customer support boost service reliability (Zeithaml et al., 1990). Product quality, timeliness of delivery, accuracy of order fulfillment, and efficiency of problem resolution procedures all have a role in how reliable a service is (Parasuraman et al., 1988). These findings emphasize the crucial importance of reliability in guaranteeing that consumers constantly receive high-quality service, which in turn fosters trust, contentment, and long-term loyalty. Reliability is important in many elements of retail operations, such as inventory management as well as advertising techniques. Research suggests that businesses place a high importance on investing in supply reliability, especially when it comes to costly products (Shaoxuan et al., 2020). The importance of supply reliability is emphasized by the fact that risk-averse retailers tend to place fewer orders in comparison to risk-neutral ones (Huang et al., 2020). Within the Indian online retail industry, there is an increasing need for engineers who have the ability to make purchases and actively engage online. This emphasizes the need of dependability in satisfying the varied requirements of consumers (Shaoxuan et al., 2020). Liangjun et al. (2022) assert that in order to satisfactorily address technical requirements and guarantee profitability, internet retailers also need to comprehend the aspects of integrity. Furthermore, trustworthiness has a significant effect on customer loyalty in the retail sector (Thakur et al., 2020; Suyono, 2021). The presence of consistently dependable products and services plays a crucial role in cultivating brand loyalty and improving client retention rates (Somayeh et al., 2013; Rufaro, 2017). Businesses can improve service quality and build consumer trust by regularly fulfilling their pledges (Dragana et al., 2020). In the highly competitive retail sector, dependable services become a vital difference that impacts both competitiveness and customer loyalty. Reliability is ultimately what propels customer pleasure, loyalty, and the long-term prosperity of retail businesses.

Problem solving

Problem-solving appears as an important indicator of client happiness & loyalty in the retail business. Retailers exhibit their dedication to resolving difficulties with efficiency and effectiveness, as demonstrated by their skill in immediately addressing client concerns (Crosby et al., 1990). Effective communication is essential in this process, as retailers need to keep customers informed about the progress of their questions and provide timely updates (Johnston & Clark, 2005). Furthermore, retailers that prioritize the requirements and preferences of their customers go above and above by providing customized solutions, demonstrating their commitment to resolving issues and ensuring customer contentment (Boshoff & Allen, 2000). Providing clients with self-service alternatives and convenient access to information not only increases satisfaction but also strengthens loyalty (Liljander & Strandvik, 1997). Retailers utilize feedback mechanisms to consistently acquire knowledge from consumer complaints and ideas, leading to constant enhancements in problem-solving procedures and service excellence (Bitner et al., 1990). Thorough employee training guarantees that the team possesses the essential abilities to efficiently address client concerns, thereby upholding uniformity in the quality of service at all points of contact (Berry et al., 2006). Multi-channel support, prompt resolution, and compensation or apologies are other ways retailers show their commitment to problem-solving and customer satisfaction. Retailers' reputation for expertise in problem-solving & service quality is cemented when they follow up with consumers after resolving issues. This promotes customer happiness and facilitates continual development (Grewal et al., 2009).

Policies

In the dynamic Indian retail scene, implementing policies governing service quality is critical for gaining a competitive advantage and maintaining market relevance (Aditi et al., 2016). Through extensive study, Indian departmental shops have discovered major factors of service excellence, prioritizing client viewpoints through the analytic hierarchy approach. Prompt service, commitment fulfillment, goods availability, and service scheduling have all surfaced as critical criteria (Nirmalya et al. 2018). Furthermore, professionalism, physical environment, and adherence to policies have been highlighted as critical factors influencing service quality in department stores (Baghla et al., 2017). In the banking industry, customer service quality is critical for retail banks to differentiate themselves and build stronger client connections. If you want to improve cross-selling, increase client retention, and generate brand difference in the retail banking industry, which is extremely competitive, strategic utilization of sophisticated technology becomes an essential component. With new private and foreign banks competing, Indian banks must improve service quality and become customer-centric. Furthermore, in the retail industry, the impact of rules on consumer loyalty is constantly scrutinized and analyzed. Retailers' practices have a huge impact on customer retention and satisfaction. Retail consumer loyalty is affected by pricing, promotions, and return policies (Anderson & Srinivasan, 2003; Mittal & Kamakura, 2001). For example, flexible return policies that provide convenience and ease of return can boost consumer satisfaction and loyalty by reducing perceived risk and encouraging trust in the retailer. Restrictive or imprecise return policies, on the other hand, may cause unhappiness and eventually reduce consumer loyalty (Garbarino & Johnson, 1999). Furthermore, price practices such as loyalty programs and discounts can boost consumer loyalty by encouraging repeat purchases and instilling a sense of belonging (Dowling & Uncles, 1997). However, the effectiveness of such regulations may differ depending on the target market and customer preferences (Zeithaml et al., 1996).

Customer loyalty

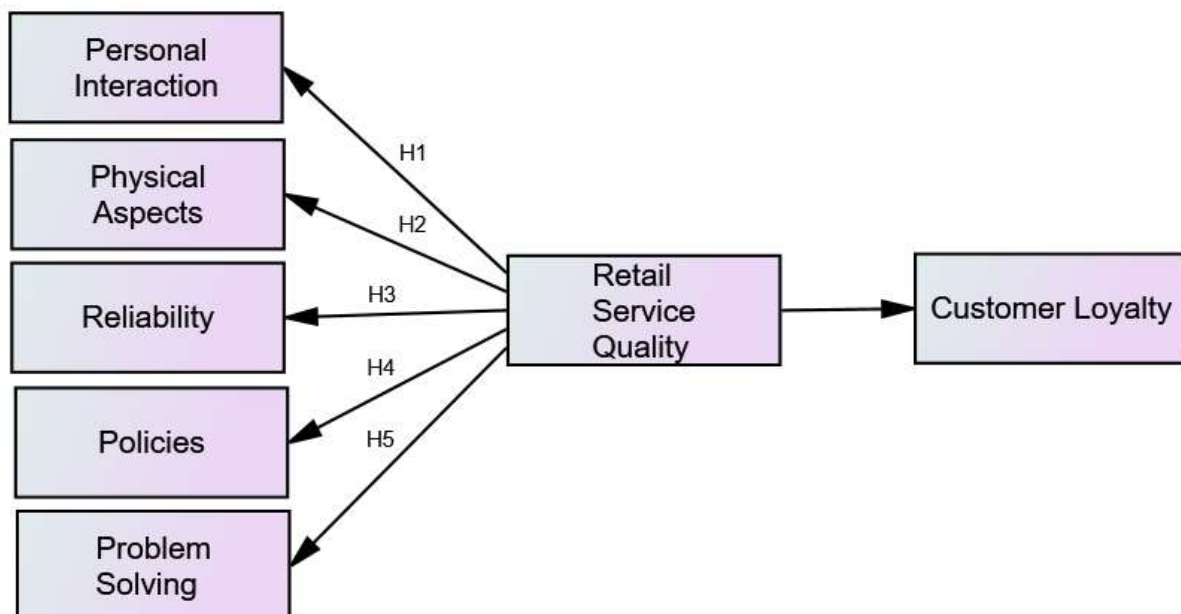
Retail customer loyalty is influenced by several elements and techniques. Research shows that customers who trust and believe in a brand are more loyal and likely to buy and promote it (Morgan & Hunt, 1994). Emotional ties between customers and brands also build loyalty, repeat business, and long-term relationships (Reichheld, 1996). Customers who perceive high value in products or services are more loyal and give positive word-of-mouth recommendations (Bolton et al., 2000).

Retailers who provide seamless shopping experiences have increased consumer satisfaction and repeat business (Jones et al., 2002). Since customers feel valued and understood by the company, personalized experiences boost retention and loyalty (Kumar & Reinartz, 2016). Retail consumer loyalty is also driven by loyalty programs, community participation, service excellence, brand consistency, and continual innovation. These criteria demonstrate the need of excellent customer relationships and exceptional value and experiences to generate retail loyalty.

Service quality study is extensive, but the fast-moving consumer goods (FMCG) sector's complex dynamics and consumer expectations are understudied. Service quality studies like Parasuraman, Zeithaml, and Berry's SERVQUAL model (1988) disregard FMCG's distinctive qualities. Few FMCG studies examine how service quality affects brand loyalty and consumer retention. Larisa et al. (2023) emphasizes consumer value and satisfaction, while FMCG-specific service quality characteristics are understudied. Emerging technologies like AI-driven supply chain management have yet to be fully explored for improving FMCG service quality. We need empirical studies on FMCG-specific service quality frameworks and technological integration to close this research gap.

Using strong opinions to build retail brand loyalty is a strategy used by FMCG companies (Larisa et al., 2023) Customer value, contentment, and loyalty programs also increase customer loyalty. Additionally, corporate social responsibility boosts retail customer loyalty (Velga et al., 2022). Consumeristic, altruistic, and egoistic loyalty program benefits improve retailer loyalty & relationship quality. For retailers, altruistic and consumeristic awards can build loyalty among their customers (Jana et al., 2022). Retailers can boost loyalty and market share by understanding and implementing these characteristics.

Conceptual Framework



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The conceptual framework for studying how personal connection, physical characteristics, reliability, policies, and problem-solving affect retail customer loyalty provides a complete understanding of consumer behavior and preferences. Studies show that pleasant and knowledgeable workers improve customer satisfaction and loyalty (Smith & Bolton, 2002). Retail environments, including layout, cleanliness, and ambiance, affect customer perceptions and experiences, with well-maintained and attractive stores increasing satisfaction and loyalty (Wakefield & Baker, 1998). Reliable service delivery, including product availability and problem resolution, builds consumer trust and loyalty by matching expectations (Parasuraman et al., 1985). Pricing and return policies also affect consumer loyalty, with customer-centric policies increasing satisfaction and loyalty (Anderson & Srinivasan, 2003; Bolton et al., 2013). Through rapid resolution of customer complaints and proactive engagement techniques, effective problem-solving mechanisms improve customer retention and loyalty (Tax et al., 1998). By integrating these distinct constructs into a holistic framework, merchants may understand consumer loyalty reasons and implement focused tactics to boost happiness and loyalty, giving them a competitive edge in the evolving retail industry.

Hypothesis:

H1: The consumer loyalty is positively associated with their service quality.

H2: The consumer loyalty is positively associated with the customer experience

H3: The consumer loyalty is positively associated with the company's image.

- H1: The consumer loyalty is positively associated with their service quality.
H4: The consumer loyalty is positively associated with the customer experience
H5: The consumer loyalty is positively associated with the company's image.

III. METHOD

The conceptual framework for analyzing the influence of personal connection, physical attributes, dependability, regulations, and problem-solving on customer loyalty in the retail industry offers a thorough comprehension of consumer behavior and preferences. According to research that emphasizes the significance of friendly and informed personnel, personal interaction—defined as the quality of interactions between customers and staff—very substantially affects customer satisfaction and loyalty (Smith & Bolton, 2002). Similarly, the physical setting of retail stores, including elements like store arrangement, cleanliness, and atmosphere, influences how customers perceive and experience the store. Stores that are well-maintained and visually appealing contribute to greater satisfaction and loyalty among customers (Wakefield & Baker, 1998). In addition, the dependability of service delivery, which encompasses reliable product availability and effective problem-solving procedures, cultivates consumer confidence and allegiance by regularly satisfying their expectations (Parasuraman et al., 1985). Customer-centric policies contribute to higher satisfaction as well as loyalty (Anderson & Srinivasan, 2003; Bolton et al., 2013). Policies like pricing tactics and return policies also have an impact on customer loyalty. Through rapid resolution of customer complaints and proactive engagement techniques, effective problem-solving mechanisms improve customer retention and loyalty (Tax et al., 1998). By combining these distinct constructs into a holistic framework, merchants may understand consumer loyalty reasons and implement focused tactics to boost happiness and loyalty, giving them a competitive edge in the changing market. The research used a quantitative approach and an online self-administered questionnaire. It focused on people aged 21 and up who often buy Fast-Moving Consumer Goods (FMCG) from stores. The data collection took place in the Bangalore metropolitan area in South India. A method of sampling known as convenient sampling was employed to obtain a sample size of 220 responders that accurately represents the population. The study, drawing from previous academic research, sought to evaluate the impact of service quality and customer experience on loyalty, encompassing dimensions of exceptional service, customer experiences, and brand loyalty. The acquired data underwent statistical analysis using SPSS and AMOS version 23, which involved regression analysis and structural equation modeling. This methodological approach sought to provide a thorough comprehension of consumer loyalty dynamics in the FMCG retail business, improving accuracy and reliability through meticulous sampling, validated questionnaires, and contemporary statistical approaches. The conceptual framework is based on six fundamental constructs: personal connection, physical elements, reliability, policies, problem-solving, and consumer loyalty. Interpersonal communication has a significant impact on happiness and loyalty, but the physical surroundings have a role in shaping perceptions and experiences. Consistency in providing services promotes confidence, while policies that prioritize customer needs result in higher levels of contentment and commitment. Efficient problem-solving leads to improved customer retention and loyalty. By incorporating these concepts, retailers can create plans to improve customer satisfaction and loyalty, giving them an advantage over their competitors in the retail industry (Smith & Bolton, 2002; Wakefield & Baker, 1998; Parasuraman et al., 1985; Anderson & Srinivasan, 2003; Bolton et al., 2013; Tax et al., 1998). Commercial environment of retail establishments.

4. Data Analysis and Results

Table 1 Demographic profile of the respondents

variables	category	No of respondents N= 220	percentage
Age	18-30 Years	125	56.80
	31-44 Years	77	35.00
	Above 45 Years	18	8.20
Marital Status	Married	68	30.90
	Unmarried	149	67.70
	Others	3	1.40
Qualification	HSC & below	53	24.10
	Graduate	107	48.60
	Above Graduation	60	27.30
Monthly Income	below Rs.20,000	41	18.60
	Rs. 20,001 - Rs. 50,000	110	50.00
	Rs. 50,001 - Rs. 1 lakh	47	21.40
	4	19	8.60
	Above Rs. 1 lakh	3	1.40
Residence	Urban	93	42.30
	Semi-Urban	93	42.30
	Rural	34	15.50

Source(s): Authors' own work

The demographic profile of the respondents provides valuable information on the characteristics of the sample population. 56.80% of the sample consists of individuals aged 18-30 years, while 35.00% are aged 31-44 years. Only 8.20% of the responders are aged above 45 years. Regarding marital status, the majority of individuals (67.70%) are not married, while 30.90% are married, and a small percentage (1.40%) fits into the "Others" group. In terms of education, around 48.60% of the respondents are graduates, while 24.10% have finished HSC or lower, and 27.30% have degrees beyond graduation. The majority of income, 50.00%, comes within the range of Rs. 20,001 - Rs. 50,000. This is followed by 18.60% falling below Rs. 20,000, and 21.40% falling within the range of Rs. 50,001 - Rs. 1 lakh. Only a fraction of the total falls over Rs. 1 lakh (1.40%). From a geographical standpoint, an equal percentage of participants live in urban and semi-urban regions (42.30% each), with the remaining 15.50% residing in rural areas. In summary, the demographic distribution of the sample gives a thorough picture of its makeup, which is essential for analyzing and interpreting the study findings.

After conducting a demographic analysis, a confirmatory factor analysis (CFA) was performed to evaluate the underlying factors that influence consumer loyalty in the retail industry. Confirmatory factor analysis (CFA) is a statistical method employed to validate the structure of underlying components and their associations using observable data. The purpose of this study was to confirm the proposed components that were generated from the conceptual framework. These constructions include human contact, physical elements, reliability, policies, problem-solving, and consumer loyalty.

Personal contact refers to the level of customer-staff interactions and how they affect satisfaction and loyalty. The physical characteristics of retail enterprises refer to the environmental variables, including the layout and ambiance, that have an impact on client impressions. Reliability encompasses the constant provision of services, which includes ensuring product availability and effectively resolving issues, hence promoting trust and loyalty. Policies refer to a range of methods and standards that merchants put in place, including pricing strategies and return policies, which have an impact on consumer satisfaction and loyalty. Problem-solving refers to the efficacy of addressing customer complaints and its influence on customer retention. Customer loyalty refers to the extent of commitment and recurring patronage for a certain brand or shop. The impact of these components in shaping consumer loyalty within the retail industry was empirically verified using CFA.

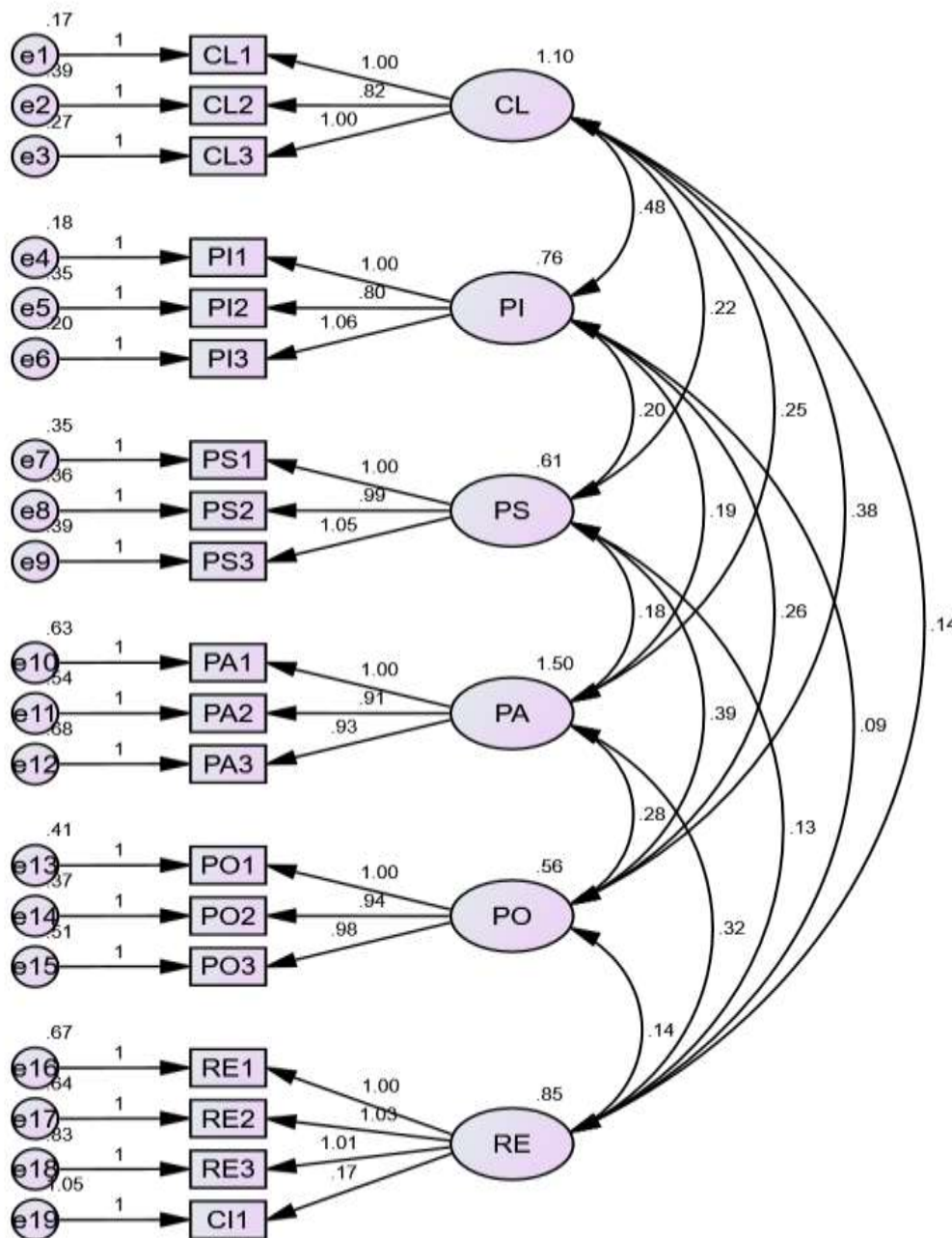


Figure 2 measurement model

Table 2 confirmatory factor analysis

Constructs	Items	Factor Loadings	Cronbach Alpha	CR	AVE
Personal Interaction	PI1	.897	.902	0.903	0.760
	PI2	.845			
	PI3	.873			
Physical Aspects	PA1	.873	.910	0.898	0.745
	PA2	.879			
	PA3	.836			
Policies	PO1	.690	.870	0.811	0.589
	PO2	.807			
	PO3	.800			
Problem Solving	PS1	.822	.888	0.867	0.684
	PS2	.810			
	PS3	.848			
Reliability	RE1	.806	.897	0.858	0.669
	RE2	.849			
	RE3	.799			
Customer Loyalty	CL1	.903	.893	0.903	0.758
	CL2	.835			
	CL3	.873			

Source(s): Authors' own work

Note(s): CR:Composite reliability; AVE: Average Variance Extracted;

The findings of the confirmatory factor analysis (CFA) demonstrate robust validity and reliability for each component in the measurement model. The high factor loadings (varying from 0.845 to 0.897) and Cronbach's alpha coefficient of 0.902 indicate strong internal consistency and reliability for the Personal Interaction construct. Similarly, the construct of Physical Aspects shows significant factor loadings (ranging from 0.836 to 0.879) and a high Cronbach's alpha score of 0.910, indicating a high level of dependability. The constructs of Policies, Problem Solving, Reliability, and Customer Loyalty exhibit persistent patterns of high factor loadings, Cronbach's alpha coefficients, Composite Reliability (CR), and Average Variance Extracted (AVE) values, indicating great reliability and validity. The findings indicate that the measurement model effectively captures the fundamental ideas and validates their appropriateness for evaluating the interactions within the retail industry. In general, the results of the Confirmatory Factor Analysis (CFA) instill confidence in the measurement model's capacity to effectively reflect the constructs of interest and enhance our comprehension of customer loyalty in the retail industry.

Table 3 Discriminant validity statistics

	PA	PI	PO	PS	RE	CL
Physical Aspects	0.805					

Personal Interaction	0.571	0.720				
Policies	0.592	0.701	0.783			
Problem Solving	0.627	0.587	0.510***	0.862		
Resilience	0.705	0.615	0.488	0.654	0.753	
Customer loyalty	0.545	0.523	.485	0.609	0.508	0.716

Source(s): Authors' own work

The table shows the discriminant validity statistics, which determine how dissimilar the constructs in the measurement model are from one other. Discriminant validity guarantees that each construct captures a distinct component of the phenomena being studied. The numbers on the diagonal in the table are the square root of the AVE for each construct, indicating how much variation the construct's components capture in comparison to the total variance. The off-diagonal values represent correlations between constructs. Convergent validity is obtained when the square root of the AVE for each construct is larger than its correlations with other constructs, implying that each construct shares more variation with its items than with other constructs. Analyzing the table reveals that convergent validity is maintained, since the square root of the AVE for each construct (on the diagonal) exceeds the correlations between constructs (off-diagonal). For example, the square root of the AVE for Physical Aspects is 0.805, which is greater than the correlations with other components. Similarly, Personal Interaction, Policies, Problem Solving, Reliability, and Customer Loyalty exhibit convergent validity, since their diagonal values surpass the correlations with other variables. Furthermore, discriminant validity is demonstrated by correlations between constructs (off-diagonal values) that are consistently less than the square root of the AVE for each construct. For example, the correlation between Physical Aspects and Personal Interaction is 0.571, which is less than the square root of the AVE for each component. This pattern applies to all other correlations in the table, demonstrating that each construct in the measurement model is different from the others. Overall, the discriminant validity statistics demonstrate that the constructs in the measurement model are separate and measure discrete parts of the phenomena, hence validating the measurement model's validity in measuring customer loyalty in the retail industry.

Table 4 Model fit statistics

Model-fit statistics	χ^2	Df		χ^2/df	CFI	TLI	RMSEA	SRMR
Values	298.424	196		1.523	.979	.984	.041	.044

Source(s): Authors' own work

Note(s): Df: Degree of freedom; CFI: Comparative Fit Index; TLI: Tucker–Lewis Index; RMSEA: Root Mean Square Error Of Approximation; SRMR: Standardized Root Mean Square Residual

The model-fit statistics table gives useful information on the model's quality of fit. The chi-square (χ^2) value of 298.424 indicates the degree of difference between the actual and anticipated covariance matrices. A lower χ^2 value suggests better fit, but it is also impacted by sample size, which may lead to inflation in bigger samples. However, dividing χ^2 by the degrees of freedom (Df) yields a χ^2/df ratio of 1.523, which should be around 1 for a decent fit. The Comparative Fit Index (CFI) and Tucker-Lewis

Index (TLI) both have exceptional values of .979 and .984, respectively, which are above the suggested threshold of .95, indicating excellent fit. The Root Mean Square Error of Approximation (RMSEA) is .041, which is less than the cutoff of .06, suggesting a good match. Similarly, the Standardized Root Mean Square Residual (SRMR) at .044 is significantly lower than the criterion of .08, validating the model's goodness of fit. These data indicate that the suggested model accurately depicts the connections between the constructs. It is critical to emphasize that, while these fit indices give useful insights into the model's fit, they should be understood together rather than separately, taking into account their interplay (Hair et al., 2019; Kline, 2015; Hooper et al., 2008). Overall, the model shows an acceptable fit based on the set thresholds, giving confidence in its applicability for further analysis and interpretation.

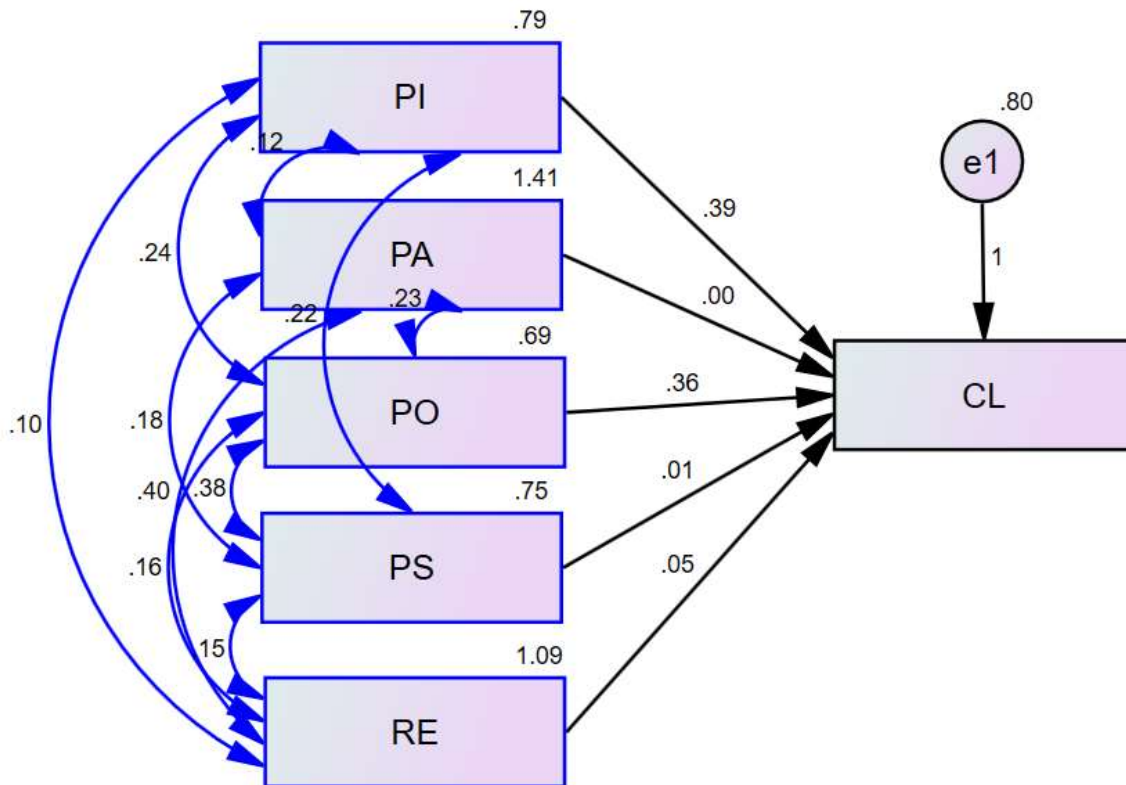


Figure 3 hypothesis testing

Table 5 Hypothesis testing

Hypothesis	parameters	Estimate	S.E.	C.R.	P	Decision
H1	Customer Loyalty <- Personal interaction	.392	.073	5.405	***	Supported
H2	Customer Loyalty <- Physical aspects	.128	.055	.009	.003	Supported
H3	Customer Loyalty <- Policies	.363	.090	4.055	***	Supported
H4	Customer Loyalty <- Problem Solving	.113	.083	.159	.003	Supported
H5	Customer Loyalty <- Reliability	.051	.062	.831	.005	Supported

The findings of hypothesis testing offer useful insights into the correlation between different dimensions and customer loyalty in the retail industry. The hypothesis (H1) that connects customer loyalty to personal interaction was strongly supported. The estimate of 0.392 and critical ratio (C.R.) of 5.405 indicate that higher levels of personal interaction have a positive influence on customer loyalty (Smith &

Bolton, 2002). This discovery emphasizes the significance of high-quality interactions between consumers and staff in promoting loyalty and happiness among retail customers. The hypothesis about the influence of physical characteristics on customer loyalty (H2) was confirmed. The estimate of 0.128 and the significant p-value of 0.009 indicate that elements such as shop layout and atmosphere have a role in fostering consumer loyalty (Wakefield & Baker, 1998). The hypothesis that customer loyalty is related to policies (H3) was highly supported. The estimate was positive at 0.363, and the C.R. was significant at 4.055. This highlights the importance of customer-centric policies in improving loyalty and satisfaction, as noted by Anderson & Srinivasan (2003) and Bolton et al. (2013). Furthermore, the hypothesis regarding the impact of problem-solving mechanisms on customer loyalty (H4) was supported, although with a smaller estimate of 0.113 and a critical ratio of 0.159. This suggests that effective problem resolution processes have a positive influence on customer loyalty (Tax et al., 1998). Although the hypothesis regarding the influence of reliability on customer loyalty (H5) was supported with a positive estimate of 0.051, the effect was relatively small and not statistically significant. This suggests that other factors may have a more significant impact on customer loyalty in the retail sector (Parasuraman et al., 1985). These findings demonstrate that consumer loyalty in the retail sector is complex and influenced by several elements, including personal connection, physical characteristics, policies, and problem-solving mechanisms. These factors play a crucial role in molding customer loyalty and satisfaction.

V FINDINGS AND DISCUSSION

The findings of this study shed light on the subtle processes that shape consumer loyalty in the retail industry, taking into account numerous structures and demographic characteristics. First, the demographic study found that the majority of respondents were between the ages of 18 and 30, unmarried, and held a graduate-level education, indicating the young and educated customer base that frequents retail businesses. Furthermore, a considerable number of respondents indicated monthly salaries ranging from Rs. 20,001 to Rs. 50,000, indicating a middle-income population that makes up a sizable share of the retail consumer market. Furthermore, the confirmatory factor analysis (CFA) revealed adequate factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) values for all components, showing high reliability and convergent validity. The discriminant validity study demonstrated that the constructs had appropriate discriminant validity, which increased the measurement model's robustness. The structural equation modeling (SEM) results indicated substantial positive correlations between personal interaction, physical elements, policies, problem-solving, dependability, and customer loyalty, emphasizing the importance of these variables in molding consumer loyalty in the retail industry. Quality personal connection, suitable physical surroundings, customer-centric policies, effective problem-solving mechanisms, and consistent service delivery were proven to have a beneficial impact on customer loyalty. However, the impact of reliability on customer loyalty was quite minor and not statistically significant, indicating the need for additional investigation into other relevant factors. Overall, these findings highlight the importance of understanding and addressing various aspects of service quality, such as interpersonal interactions, physical environments, policy frameworks, and problem-solving mechanisms, so as to foster customer loyalty in a competitive retail landscape. Prioritizing these characteristics and personalizing tactics to match the requirements and expectations of varied consumer groups allows merchants to improve customer experiences, develop brand loyalty, and achieve a competitive advantage in the marketplace.

Theoretical and practical implications

The conclusions of this study have important theoretical and practical consequences for academics and the retail business. Theoretically, the study adds to the current body of knowledge by giving empirical data on the factors that influence customer loyalty in the retail industry, particularly in the setting of fast-moving consumer products. The study contributes to our understanding of the complex dynamics driving consumer behavior and brand loyalty in retail environments by investigating the links between constructs such as personal interaction, physical characteristics, policies, problem-solving, reliability, and customer loyalty. Furthermore, the study broadens the applicability of known theories and models, such as the SERVQUAL model and the theory of planned behavior, by establishing their relevance in the retail setting and emphasizing their usefulness in understanding consumer loyalty. From a practical sense, the findings provide significant insights for retail practitioners and managers looking to improve consumer loyalty and corporate performance. First, identifying important determinants of client loyalty, such as quality personal connection, suitable physical surroundings, and customer-centric policies, offers merchants with tangible solutions for improving service quality and customer happiness. Retailers may generate pleasant customer experiences by investing in training programs to improve staff communication skills, improving shop layouts to create welcoming environments, and establishing customer-friendly rules such as liberal return policies. Furthermore, the study underlines the relevance of problem-solving processes and consistent service delivery in establishing consumer trust and confidence. Retailers may emphasize efficient problem-solving procedures, simplify operations to assure constant product availability, and invest in technology solutions to improve service reliability, ultimately increasing consumer views of trustworthiness and dependability. Furthermore, the study's demographic findings provide merchants with vital information about their target client demographics, enabling more focused marketing tactics and individualized service offers. Understanding the distinct tastes and demands of different demographic groups allows merchants to customize their product offerings, pricing tactics, and promotional activities to better connect with their target audience, resulting in increased customer loyalty and engagement. Overall, the theoretical and practical implications of this study highlight the significance of a thorough understanding of the elements that influence consumer loyalty in the retail industry. By exploiting these data and executing focused tactics, merchants may improve consumer happiness, increase brand loyalty, and gain a long-term competitive edge in the evolving retail industry.

Future scope and Limitations

Despite methodological limitations, this study suggests intriguing research options. The proposed constructs and customer loyalty might be examined in further detail, taking into account cultural variations, technology advances, and industry dynamics. Longitudinal research tracking customer perceptions and actions might reveal how service quality efforts affect retail customer loyalty. Further research is needed on how AI, VR, and AR affect consumer experiences and loyalty. Investigating how these technologies may customize interactions, enhance service delivery, and create immersive retail experiences might lead to new digital consumer loyalty tactics. Despite its benefits, the study has drawbacks. Cross-sectional studies cannot demonstrate causal links between variables and consumer loyalty. Future longitudinal or experimental studies may provide greater causation evidence, strengthening the conclusions. Self-reported data from one location may further restrict the findings' applicability. Future research using a multi-site or cross-cultural methodology may improve external validity and assure applicability across retail environments. Finally, focusing on FMCG retailing may

ignore fashion or luxury retailing differences. Future study might examine how retail categories affect consumer loyalty, offering experts in specific sectors with specialized insights. Addressing these constraints and following these future research areas will help merchants understand consumer loyalty and make smart decisions to build long-term partnerships.

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