

Customer Satisfaction and Customer Loyalty: A Causal Model

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ABSTRACT

This study examined the major factors that determine customer loyalty. Specifically, the study established the following: (1) association between the customer satisfaction and product availability and location; (2) association between customer loyalty and product availability and location; and (3) a causal model explaining customer loyalty. This descriptive-correlational study used a survey questionnaire distributed to 402 respondents chosen randomly. Descriptive statistics, Pearson r , regression analysis, and path analysis through Structural Equation Modeling using AMOS 4.0 of SPSS version 20 were used for the statistical processing of the data. The causal model generated in this study revealed that customer loyalty was determined by customer satisfaction, location, and product availability. Customer loyalty was influenced by customer satisfaction brought about by customer service and product quality, location, and product availability. This causal model explains what grocery retail business owners can do to engender customer loyalty.

Keywords: Customer satisfaction, loyalty, micro-enterprise, level of capitalization

INTRODUCTION

Customer satisfaction is the main concern of any business sector, and the pressing challenge is how to address it. Existing research suggests that successful firm performance is derived from customer satisfaction. Companies exist to fulfill the needs of customers and create customer value. When customers are satisfied, they buy more and become more committed to the company. Business, therefore, becomes more profitable, according to Anton (1996) as cited by Tahir et al. (2013). Customer satisfaction and customer commitment are two of the

most valuable boons for businesses (Anderson & Swaminathan, 2011). Once expectations have been met, let alone exceeded, customers are likely to relay the experience to others by word of mouth. Customers themselves promote the business.

Indeed, customers play a vital role in business, especially in the grocery retail sector. Customers' satisfaction and subsequent loyalty increase sales and generate profits. Grocery retail business has to deal with many competitors today; and there is a need for retail store owners to know what factors to consider in achieving customer satisfaction. The challenge is how to make customers satisfied so that, theoretically, they come back as loyal patrons.

There is a real need for continued research in this area: first, to check whether customer satisfaction translates to customer loyalty; and, second, to build upon the dimensions of human preferences that would constitute satisfaction. These dimensions in human preferences are "manipulable" or can be controlled in some way. For example, services afforded to customers, the physical design of the store, the pricing of commodities, and the quality of products for sale are within the control of store operators. The question is whether these dimensions "hang together" when taken as one omnibus measure of customer satisfaction. In other words, should store operators invest in the training of store service personnel, in the physical design, in the procurement of quality products? Should they bargain for best price? The answer would be "Yes" if store personnel service and physical design indeed contribute to customer satisfaction.

While it may be true that satisfied customers are expected to patronize the store, there are other considerations that enter into the picture. Product availability could be one of them. Customers may not be fully satisfied with the store in many aspects, but they will continue to patronize the store because it sells the product that they need.

Customer satisfaction has been studied from different directions. Researchers have considered the significant links between customer satisfaction and customer loyalty; others compared different stores that affect customer satisfaction, and even provided possible means of measuring customer satisfaction (Agbor, 2011; Bae, 2011; Lu & Lukoma, 2011; Rana, 2014).

Satisfied customers usually frequent the store for its services and products, while dissatisfied customers are hesitant or altogether avoid the unpleasant experience they have had (Lush et al. 2011). When customers are dissatisfied or have bad shopping experience, they share their bad experiences with other consumers who will then transfer or switch to another store that can satisfy them. With this, establishments face consequences such as decrease in overall

sales, decrease in word-of-mouth marketing, and damaged reputation (Hoyer et al. 2012). For this reason, businesses need to focus on customer satisfaction and must seriously consider the critical concerns for businesses to prosper. Taking diligent care of customers is very essential. Establishments need to build relationship with their customers for the latter to consistently patronize the store and eventually develop customer loyalty (Moutinho & Southern, 2013).

This researcher has been in the business industry for eleven years and, like other entrepreneurs, she believes that satisfying customers is and will always be of prime concern. Conversations and discussions with other business enterprise owners and/or managers of various magnitudes reveal common threads of concern on customer satisfaction. Likewise, anxiety on not being able to meet such challenge has also become of utmost concern knowing the dire consequences of losing the business.

It is in this light that this study was conducted. Exploring various major factors influencing customer loyalty to retail stores is the main intent of this study. This study hopes to contribute to the dearth of studies on customer satisfaction and customer loyalty among retail stores, especially in the local setting. Furthermore, this study hopes to generate valuable insights for businesses, particularly marketers and managers for a better understanding of customers. It is likewise hoped that this study will contribute to the improvement of the retail industry business.

FRAMEWORK

This study is anchored on the following theories: Expectancy Disconfirmation Theory and Consistency Theory by Oliver, R.L. (1980), Cognitive Dissonance Theory by Leon Festinger (1957), and Assimilation Theory and Negative Theory by Anderson and Fomell (1994). These theories lead to the assumption that there are factors influencing customer satisfaction and customer loyalty. These factors include product quality, customer service, physical design, product availability, price and location.

Product Quality. One of the important factors in constituting customer satisfaction is the quality of goods and services sold in retail stores. Quality is a standard of correspondence between the actual performance of the service with the customers' expectations or the difference between the customers' expectations and their realization of the service's actual performance (Hoffman and Bateson, 2011). When the quality of a product or service has been maintained or consistent, customers gain satisfaction because their expectations have been met. The study of Zain and Saidu (2015) stressed that high service quality leads to

high customer satisfaction. Quality is also related to the value of an offer, which can induce satisfaction or dissatisfaction among customers.

Customer Service. A store that has an excellent customer service usually satisfies its customers. Authors stressed that all service encounters provide an opportunity for emotional engagement, no matter how ordinary the product or service may be (Berry & Carbone, 2007; Voss & Zomerdijk, 2007). Knowledgeable and helpful personnel can be a strong determinant of customer satisfaction. Personnel do not only take care of customers' needs well, but they also mind the manner of handling customers' complaints, showing that customers are indeed valued.

Physical Design. Physical design of any store affects customer satisfaction, and this includes the cleanliness of the store, display of the products, and the ambiance of the store. The layout of the store must be helpful for customers to find what products they need (Levy and Weitz, 2009). Not only that, customers save time when the physical layout and environment are convenient for them (Dunne et al., 2011). Researchers also found a significant relationship between physical environment and customer satisfaction (Babin & Attaway, 2000; Yuen & Chan, 2010; Kearney, Coughlan, & Kennedy, 2012; Kitapci et al., 2013). Moore (2008) cited that the social surroundings can significantly affect what consumer will buy, how much of it, and when.

Product Availability. Product availability means that a product is available in different variety depending on the desired or specific wants of customers (Chopra and Meindl, 2007, p.77). When customers do not find the products available, there is the tendency that they will go to other stores (Kucuk, 2008). That is why product availability is one of the factors of customer satisfaction (Koul and Mishra, 2013). Customers visit a store because the products they need or want are available and because the location of the store is convenient for shopping.

Location. Location can be a great factor of customer satisfaction. Location can mean convenience and accessibility. Location can also refer to the number of stores in a geographical setting (Lusch, Dunne, Carver, 2011). The easier for customers to reach the store, the more store traffic a store will have, which leads to increased sales. Martinez-Ruiz et al. (2010) suggested that once a location is near the home, then transaction costs associated with purchase such as transport costs and time spent are likely to be reduced. However, retailers should also remember that the prices of goods matter to customers.

Pricing. Price is a crucial factor to satisfy one's customer. Customers have different tastes and preferences and budget. Customers always want to enjoy the goods and services they buy that are worth the amount they spend. Price has been studied as one of the determinants of customer satisfaction according to the study

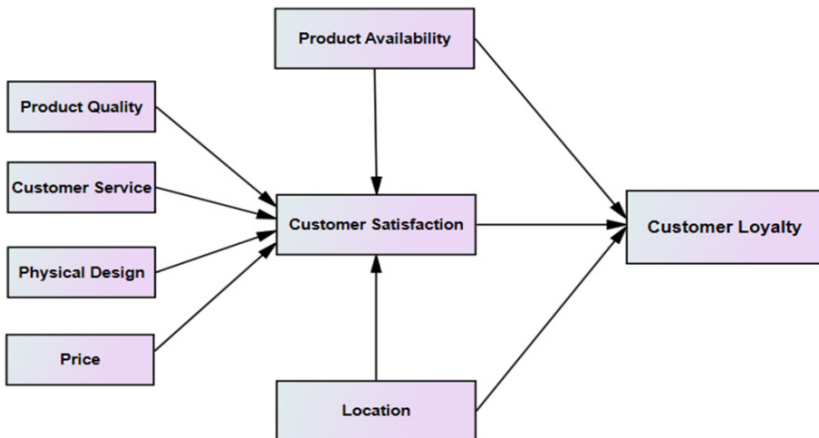
of Al-Ali, Bazin & Shamsuddin (2015). Findings showed that three determinants (monetary value, service and convenience, and store quality image) have a direct impact on customer satisfaction. However, the weight that each showed is different. Customers in Malaysia make greater value to the monetary value (price & promotions) compared to service and convenience and store quality image. Likewise, the study of Grewal & Levy (2009) revealed that value for money based on price and promotions improves customer's shopping experience.

When customers are satisfied, they will continue to support and patronize the same store. Many customers, however, place a high value on attributes other than price when selecting a place to shop. For instance, customers would rather choose to buy a particular product at a convenience store than at supermarkets where the product is sold at a cheaper price. These customers are willing to pay a higher price for the product because they place a higher value on their time, convenience, and comfort (Lush, Dunne & Carver, 2011).

Figure 1 shows the hypothesized relationships among the variables of interest in this study. The main dependent variable is customer loyalty. Variabilities in the dependent variable is hypothetically attributed to variabilities in customer satisfaction, the independent variable.

Figure 1

Schematic Presentation of the study



However, there are other considerations that may affect customer loyalty. First, location may make the store a proximate option for customers and may have bearing on customer satisfaction. In other words, store location may be a common cause of variabilities in customer satisfaction and loyalty; such that, in fact, the main independent variable and the main dependent variable are not related. Second, product availability could be another consideration since it may affect both customer satisfaction and loyalty such that when controlled for, the original relationship between the independent and the dependent variables disappears.

OBJECTIVE OF THE STUDY

This study examined the major factors that determine customer loyalty. Specifically, the study sought to generate a causal model to explain the relationship between customer satisfaction and customer loyalty.

METHODOLOGY

Research Design. This study employed the descriptive research method. Specifically, this study utilized causal-comparative research design. This design, which is otherwise known as Ex-Post Facto research design, seeks to find relationships between independent and dependent variables after an action or event has already occurred (Salkind, 2010). Likewise, this study determined the influence of customer satisfaction, product availability, location, and other customer-related variables on customer loyalty.

Sampling. The sampling procedure involved three stages. The first stage was the purposive selection of the establishments, using the criterion level of capitalization taken from the business licensing office of the City Hall of Cagayan de Oro City. The second sampling stage was the selection of households and establishments in the vicinity of the store within the boundaries specified earlier through the systematic sampling with random start technique. The third stage was the random selection of the respondents within a household or an establishment. In other words, there were two types of respondents in each stratum: residents (households) and employees (establishments). The houses and establishments in the vicinity of the stores were mapped and numbered. The procedure facilitated the use of systematic selection with random start procedure.

Research Instrument. The main instrument for data gathering was the interview schedule (questionnaire). The instrument was adapted from published sources (Arshad et al., 2014; Huddleston, 2009; Jayasankaraprasad et al., 2012; Kumar, 2016; Mahfooz, 2014; Mohan, 2013; and Sharif, 2012). The interview schedule was based on multiple-item measurement scales that have been validated and found to be reliable in previous research. The constructs were measured on a four-point Likert-scale, ranging from “1= strongly disagree” to “4= strongly agree”.

Validity and Reliability of the Instrument. The face validity and content validity of the instrument were assessed by a group of experts in marketing especially in the academe. Comments and suggestions were considered in the revision of the questionnaires. Pretesting of the survey instrument to high school students was conducted to check for readability, clarity, and completeness. The questionnaire was translated into the Visayan language and pretested again. The test for reliability of the instrument was done using Cronbach's Alpha Coefficient.

Statistical Treatment and Data Analysis. The study used path analysis (PA). Over the past few years, PA has been replaced in many cases by a more sophisticated technique called structural equation modeling (SEM), but PA is easier to understand and also forms the underpinnings of SEM. Although both PA and SEM are extensions of multiple regressions, they rely very heavily on pictures called path diagrams to visualize what is going on. Structural Equation Modeling (SEM) is particularly valuable in inferential data analysis and hypothesis testing. The AMOS 4.0 SEM SPSS program was used with maximum likelihood estimation to test the customer loyalty causal model (Arbuckle & Wothke, 1999). To measure a good fit model, the Chi-square test (χ^2) was used. Citing McCallum, Browne and Sugawara (1996), indices of 0.01, 0.05, and 0.08 are used to indicate excellent, good, and mediocre fit. After the transformation of the raw data to normal data, the hypotheses were tested and compared with the model fit indices. According to Kenny (2012), a good fitting model is one that is consistent with the data. SEM is more versatile than most other multivariate techniques because it allows for simultaneous, multiple dependent relationships between dependent and independent variables. That is, initially dependent variables can be used as independent variables in subsequent analyses.

RESULTS AND DISCUSSION

Problem 1. Is customer satisfaction associated with product availability and location?

H_{01} : Product availability is not associated with customer satisfaction.

H_{02} : Store location is not associated with customer satisfaction.

Product Availability. This problem is examined by looking at the correlation coefficients across the three levels of capitalization.

Table 1

Correlation between Product Availability and Customer Satisfaction by Level of Capitalization

Correlation	Level of Capitalization		
	High	Middle	Low
<i>Product Availability and Customer Satisfaction</i>	.24	.30	.24
Correlation level	Weak	Weak	Weak
Significance	.01	.01	.01
N	134	134	134

Table 1 shows that the correlation coefficients between product availability and customer satisfaction is statistically significant at the 0.05 level of significance across the three categories of capitalization. Thus, hypothesis 1, which posits that no relationship exists, is rejected. All the correlations are positive; however, they are generally low ($r=.24$) for high level capitalization ($r=.24$), ($r=.30$) middle level capitalization ($r=.30$), and low level capitalization ($r=.24$), implying that customers may not always find the products available when they need them.

This finding supports that of Koul & Mishra’s (2013) study. In this study, it is shown that customer satisfaction was largely driven by product availability. One reason why customers visit a store is that the product that they wish to buy is available. The study of Khan (2012) postulates that a store must have a variety of goods available to customers; rich and balanced in assortment would lead to customer satisfaction. Availability of goods alone may not lead to a very high satisfaction. Thus, the result further suggests that stores in the three strata need to have a variety of goods so that customers can have more choices, new items available in the market, and enough stock of items.

Location. Store location implies convenience. Will customers be likely satisfied because of the proximity of the store? Table 2 shows this to be the case.

Table 2

Correlation between Location Score and Customer Satisfaction by Level of Capitalization

Correlation	Level of Capitalization		
	High	Middle	Low
<i>Store Location and Customer Satisfaction</i>	.27	.41	.83
Correlation level	Weak	Moderate	Strong
Significance	.01	.01	.01
N	134	134	134

Table 2 reveals that across high, middle and low levels of capitalization, the correlation of store location and customer satisfaction is statistically significant at the 0.05 level of significance. However, the degrees of relationship across the three levels of capitalization differed. Stores with low level of capitalization had the strongest relationship ($r=.83$), followed by middle level ($r=.41$) and high level of capitalization ($r=.27$). According to the study of Al-Ali, Bazin & Shamsuddin (2015), store location significantly affects customer satisfaction. The right location may generate an advantage to customers since this reduces their transportation cost, time spent, and effort. A 20-year-old woman respondent said, "I choose this store rather than that of the competitor's because it is very near our house." Another said, "I choose this store because it is easily accessible to transportation" (30-year-old man).

Thus, hypothesis 2 is rejected. That is, there is a significant relationship between location and customer satisfaction.

Problem 2. Is customer loyalty associated with product availability and location?

H_{03} : Product availability is not associated with customer loyalty.

H_{04} : Store location is not associated with customer loyalty.

Product availability. This question may be reworded to mean, do the customers tend to patronize the store because it offers a wider range of products for sale?

Table 3

Correlation between Product Availability and Customer Loyalty by Level of Capitalization

Correlation	Level of Capitalization		
	High	Middle	Low
<i>Product Availability and Customer Loyalty</i>	.30	.36	.38
Correlation level	Moderate	Moderate	Moderate
Significance	.01	.02	.01
N	134	134	134

Table 3 shows moderate correlation between product availability and customer loyalty ($r=.30, .36$ and $.38$). The moderate level of correlation may mean that there may be correlates of customer loyalty other than product availability. Thus, Hypothesis 3 that product availability is not related to customer loyalty is rejected.

A 25-year-old woman in the survey said, “What I like most about this store is that my personal needs are always available.” Steinhart, Mazursky, & Kamins, (2013) stated that product availability is one of the factors that need to be considered in determining customer loyalty. Customer generally visit a store because the products they need are available. Customer may also opt to buy store products available in lieu of their first-choice products.

Location. Table 4 shows that location is also a significant consideration for customer loyalty; that is, customers patronize a store because of its convenient location.

Table 4

Correlation between Location Score and Customer Loyalty by Level of Capitalization

Correlation	Level of Capitalization		
	High	Middle	Low
<i>Location and Customer Loyalty</i>	.42	.45	.48
Correlation level	Moderate	Moderate	Moderate
Significance	.01	.01	.01
N	134	134	134

The test results shown in Table 4 indicate that high, middle and low levels of capitalization are statistically significant at the 0.05 level of significance. All levels of capitalization have moderate relationship as shown by the values of correlation indices ranging from 0.3 to 0.5. Thus, Hypothesis 4 is rejected. That is, there is a significant relationship between location and customer loyalty. The study of

Grewal et al. (2009) likewise stated that location is one of the determinants that provide higher customer satisfaction, frequent shopping visits, and higher profits.

Problem 3. What causal model explains customer loyalty?

Three (3) hypothesized models were tested to find the best fit model. Customer loyalty is the effect of customer satisfaction and customer satisfaction is strongly influenced by customer service and product quality that is likewise influenced by product availability and location; location is also influenced by product quality and customer service. The model proposes that customer loyalty is an effect of customer satisfaction, and customer satisfaction is strongly influenced by product quality that is likewise influenced by product availability and location, where location is influenced by product quality and customer service. This third hypothesized model was found to be the best fit model following the standard fit criterion.

Figure 2

Hypothesized Model 3: The Best Fit Model

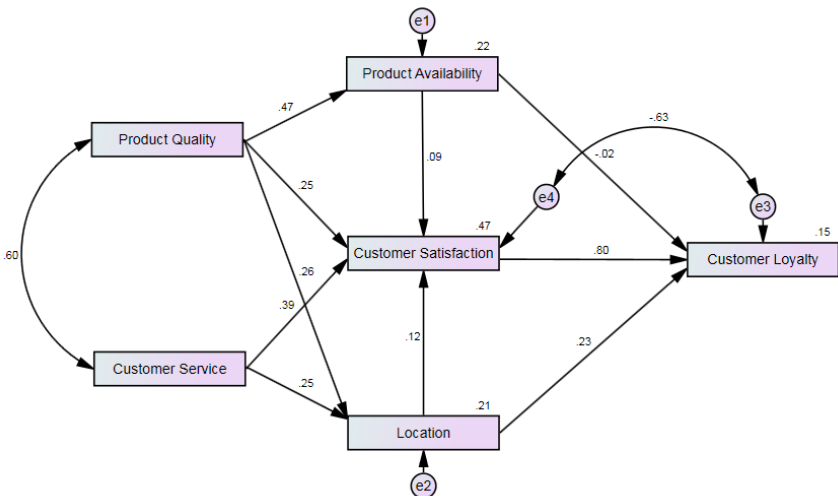


Table 5

Results of the Calculations of the Overall Model Fit Indices of Hypothesized Model 3

Model	X ² value	df	Prob.	NFI	GFI	CFI	AGFI	RMR	RMSEA
Hypothesized Model 3	2.379	3	0.498	.997	.998	1.00	.986	.002	.000
Standard Fit Criterion	not significant; ratio of X ² to df ≤ 2			≥ .95	≥ .95	≥ .93	≥ .95	nearing zero	≤ .05

NFI: Normed fit index; **GFI:** Goodness-of-fit; **AGFI:** Adjusted goodness-of-fit index; **CFI:** Comparative fit index; **RMR:** root mean square residual; **RMSEA:** Root mean square error of approximation

Table 5 shows the goodness-of-fit indices results given the values of the chi-square ($X^2=2.379$, $df=3$, $p=0.498$); NFI, GFI, CFI, AGFI >0.95 and RMR (0.002) approaching 0. The root mean square of approximation or RMSEA is 0.000. For RMSEA, Kenny, D.A. & McCoach (2003), Browne, and Sugawara (1996) used 0.01, 0.05, and 0.08 to indicate excellent, good, and mediocre fit, respectively. With this criterion, Hypothesis 3 is the most acceptable model because it is also the best fit model using the seven (7) goodness-of-fit indicators. Figure 2 shows the best fit model with path coefficients. The figure shows the path diagram representing the structural equation model, which answers the last research problem of this study. The figure further presents that customer satisfaction is both a cause-and-effect variable. Results of hypothesis testing and regression coefficients provide strong support for Customer Loyalty Causal Model and the measures. The goodness of fit test and indices are all highly significant, thereby providing empirical support that, overall, the model best fitted the sample data. As shown in Table 6, all standardized path coefficients in the hypothesized causal model with the beta are, as hypothesized, positive and significant. The model's variable squared multiple correlations, which give the proportion of its variance that is accounted for by its predictors, range from 0.15 to 0.47.

Table 6

Squared multiple correlation of all the variables

Variable	Estimate
Product Availability	.22
Location	.21
Customer Satisfaction	.47
Customer Loyalty	.15

Twenty-two percent (22%) of product availability could be explained by product quality and customer satisfaction. The path is represented by: product availability = 0.47 product quality + 0.25 customer satisfaction. One important reason why customers visit a retail store is that the products they want are available. A store with a variety of goods to choose from and having good quality products available to customers may lead to satisfaction. This outcome is supported by Huddleston et al. (2009).

Customers' concept of location in this study is defined by accessibility and safety of the store. Given that the path is location = 0.26 product quality + 0.25 customer service, it further means that twenty-one percent (21%) of the changes in the respondents' opinion on location are influenced by product quality and customer service. Customers' view of accessibility and safety can still be influenced by the stores' product quality and customer service. Though customers see the store's accessibility and safety, they still consider product quality and customer service in their decision to patronize the store, further implying that accessibility and safety may be subordinated with customer service and product quality. Studies revealed that personal interaction has the strongest influence on customers to return to a retail store (Das et al., 2010; Kitapci et al., 2013). In this study, while considering accessibility and safety, customers value personal interaction such as customer service and put premium on product quality. An accessible and safe store having good quality of products with satisfactory customer service encourages customers to shop and experience satisfaction.

The path on customer satisfaction shows that 47 percent of the variance could be attributed to product quality, customer service, location and product availability.

The path shows that: **Customer Satisfaction = 0.39 Customer Service + 0.25 Product Quality + 0.12 Location + .09 Product Availability.**

Customer service ($\beta=0.39$) is the strongest determinant among the other constructs, followed by product quality ($\beta=0.25$), location ($\beta=0.12$), and product availability ($\beta=0.09$), which has the lowest influence on customer satisfaction.

Finally, the structural equation for customer loyalty is expressed as: Customer loyalty = 0.80 Customer Satisfaction + 0.23 Location - 0.02 Product Availability. The equation further shows that customer satisfaction explains 80 percent of customer loyalty; location for 23 percent and product availability for -2 percent.

Customer satisfaction is the strongest predictor of customer loyalty ($\beta=0.80$), implying that customers are satisfied with a store that meets their expectations.

This finding is supported by the study of Wilson et al., (2008) revealing that customers who are satisfied with their shopping experience and the product or services they purchase exceeded their expectation may become loyal customer and will come back to purchase again. Among the four (4) customer satisfaction-related variables, customer service has the strongest influence on customer satisfaction, suggesting a strong link between customer service and customer satisfaction, which is indicative of the strong emphasis that customers are putting on intangibles. Voss & Zomerdijk (2007) averred that all service encounters provide an opportunity for emotional engagement, no matter how ordinary the product or service may be. Store owners pursuing customer satisfaction have to pay attention to the quality of customer service their employees provide.

Store location has also a strong influence on customer loyalty ($\beta=0.23$), implying that the major consideration of customers in buying from a store is its proximity and the concomitant convenience. According to the study of Al-Ali, Bazin, and Shamsuddin (2015), store location significantly affects customer satisfaction. The right location may generate an advantage to the customers since they it can reduce their transportation cost, time spent, and effort.

Customer satisfaction and customer loyalty go together, which means that customers who are very satisfied with the products, services, or store itself tend to have high loyalty. However, loyalty can only be achieved when customers are satisfied because customer service and product quality.

This study provides strong theoretical support for understanding the different variables explored in the study. Customers have expectations about a product or service they intend to buy. Positive or negative disconfirmation can lead to satisfaction or dissatisfaction. The Expectancy Disconfirmation Theory developed by Oliver (1980) relates to the findings of this study.

CONCLUSIONS

Loyalty can only be achieved when customers are satisfied because of customer service and product quality. That is, customers who are satisfied with the value of what they purchased are likely to come back for more. Considering that customer service strongly predicts customer satisfaction and customer satisfaction is a strong determinant of customer loyalty, it behooves upon retail store owners to review their current customer service practices. Store employees who are knowledgeable and are able to handle customers' complaints and concerns tend to give satisfaction to their customers. Since all service encounters provide opportunities for emotional engagement, customer satisfaction and loyalty will

develop if customer service is well managed. Thus, store owners may also consider such when choosing marketing strategies. It is evident that product quality is also related to the value of an offer, which can induce satisfaction or dissatisfaction among customers who always want to enjoy the goods and services that they buy.

Location may make the store a proximate option for customers and may have bearing on customer satisfaction and loyalty. Customers' assessment of a store's accessibility and safety may be tainted by product quality and customer service. Customers tend to visit a store because of the quality of its products and customer service. Excellent customer service promotes customer loyalty.

Product availability may not be a strong predictor of customer loyalty. Customers may not be fully satisfied with a store in many aspects, but they will continue to patronize a store because it sells the products that they need. Thus, business practitioners must always give importance to the availability of products needed by their customers.

The grocery retail business is emerging and has to deal with many competitors today. The challenge is how to make customers satisfied to make them loyal patrons. This causal model generated in this study explains what grocery retail business owners can do to engender customer loyalty.

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