

EFFECT OF RETAIL SERVICE QUALITY ON SWITCHING
INTENTIONS AMONG HYPERMARKET CUSTOMERS

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I dedicate this dissertation to my father

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ABSTRACT

Retail service quality is a vital driver in determining customer satisfaction, which in turn promotes customer loyalty and reduces switching intentions. Based on disconfirmation theory, the difference between expectations and delivered service quality, determines the level of a customer satisfaction. Service quality is a solution to build customer satisfaction which could lead to customer loyalty hence reducing switching intentions. The concept of switching intentions has received significant attention in the field of marketing, however, little is known about the application of this concept in the context of retail business. Consumer research has neither verified the relationships among constructs like retail service quality, customer satisfaction, customer loyalty and switching intentions, in a single framework, nor explored the possible influence of store ethnicity and price discounts on customer satisfaction and customer loyalty to switching intention. The current study has investigated the interrelationship among service quality, customer satisfaction, customer loyalty with switching intentions, and the moderating role of price discounts and store ethnicity, in a single framework. Random sampling was used by administering standardized questionnaires personally to 450 hypermarket customers located in the Eastern Province of Saudi Arabia. The quantitative data was analyzed by the structural equation modeling technique using AMOS 20 software. The study extended the existing body of knowledge by introducing new moderators of price discounts and ethnic store on the relationships between satisfaction and switching intentions, and loyalty and switching intentions. The results confirmed that retail service quality has significant positive influence on customer satisfaction, and the positive effect of customer satisfaction on customer loyalty. Besides that, the study verified in marketing literature that store ethnicity and price discounts acted as moderating mechanism for explaining the switching intentions of satisfied and loyal customers. The results of the study may serve as a guideline for top managers of the hypermarkets to design appropriate policies and strategies in terms of retail service quality, price discounts and needs of ethnic groups in a particular region. This will help to enhance customer satisfaction and customer loyalty hence reducing switching intentions of customers.

ABSTRAK

Kualiti perkhidmatan runcit adalah pemacu penting dalam menentukan kepuasan pelanggan, yang seterusnya menggalakkan kesetiaan pelanggan dan mengurangkan niat bertukar. Berdasarkan teori diskonfirmasi, perbezaan antara jangkaan dan kualiti perkhidmatan yang disampaikan, menentukan tahap kepuasan pelanggan. Kualiti perkhidmatan adalah penyelesaian bagi membina kepuasan pelanggan yang boleh menyebabkan kesetiaan pelanggan dan seterusnya mengurangkan niat bertukar. Konsep niat bertukar telah mendapat perhatian yang signifikan dalam bidang pemasaran, namun, hanya sedikit diketahui tentang penerapan konsep ini dalam konteks perniagaan runcit. Penyelidikan pengguna tidak mengesahkan hubungan di antara gagasan seperti kualiti perkhidmatan runcit, kepuasan pelanggan, kesetiaan pelanggan dan niat bertukar, dalam satu rangka kerja, atau meneroka kemungkinan pengaruh keetnikan kedai dan diskaun harga terhadap kepuasan pelanggan dan kesetiaan pelanggan kepada niat bertukar. Kajian semasa telah mengkaji hubungan antara kualiti perkhidmatan, kepuasan pelanggan, kesetiaan pelanggan dengan niat bertukar, dan peranan penyederhanaan diskaun harga dan keetnikan kedai dalam satu rangka kerja. Pensampelan secara rawak digunakan dengan memberi soal selidik standard secara peribadi kepada 450 pelanggan pasar raya besar di Wilayah Timur Arab Saudi. Data kuantitatif dianalisis dengan teknik pemodelan persamaan struktur menggunakan perisian AMOS 20. Kajian ini memperluaskan pengetahuan yang sedia ada dengan memperkenalkan moderator baru seperti diskaun harga dan keetnikan kedai dalam hubungan antara kepuasan terhadap niat bertukar, dan kesetiaan terhadap niat bertukar. Keputusan mengesahkan bahawa kualiti perkhidmatan runcit mempunyai pengaruh positif yang signifikan terhadap kepuasan pelanggan, dan kesan positif kepuasan pelanggan terhadap kesetiaan pelanggan. Selain itu, kajian mengesahkan dalam kesusasteraan pemasaran bahawa keetnikan kedai dan diskaun harga bertindak sebagai mekanisme penyederhanaan untuk menjelaskan niat bertukar pelanggan yang berpuas hati dan setia. Hasil kajian ini dapat dijadikan garis panduan bagi pengurus pasar raya besar untuk mereka bentuk dasar dan strategi yang sesuai dari segi kualiti perkhidmatan runcit, diskaun harga dan keperluan kumpulan etnik di rantau tertentu. Ini akan membantu meningkatkan kepuasan pelanggan dan kesetiaan pelanggan dengan itu mengurangkan niat bertukar pelanggan.

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LIST OF ABBREVIATIONS

AGFI	-	Adjusted Goodness of Fit Index
AMOS	-	Analysis of Moment Structure
BTS	-	Bartlett's Test of Sphericity
CFA	-	Confirmatory Factor Analysis
CFI	-	Comparative Fit Index
CMIN	-	Minimum Chi-square
EFA	-	Exploratory Factor Analysis
GFI	-	Goodness of Fit Index
KMO	-	Kaiser-Meyer-Olkin Measure of Sampling Adequacy
KSA		Kingdom of Saudi Arabia
MSA	-	Measure of Sampling Adequacy
NFI	-	Normed Fit Index
RMR	-	Root Mean Square Residual
RMSEA		Root Mean Square Error of Approximation
SPSS	-	Statistical Package for Social Sciences
TLI	-	Tucker Lewis Index
VIF	-	Variance Inflation Factor

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CHAPTER 1

INTRODUCTION

1.1 Introduction

First chapter provides an introduction to the thesis, which is divided into ten sections. First section is an introduction followed by second section that explains background of the research study. Third section presents problem statement of the research work which ends in section four that identifies research questions. Fifth section formulates research objectives. Scope of the research is explained in section six. Section seven discusses significance of the study which is followed by section eight that describes definitions of terms whereas, section nine concludes with the outline of the thesis.

1.2 Background of the Study

Saudi Arabia is one of the largest and most successful countries in the region for retail where the retail sector remains very strong (January 19, 2016, The National). In the last five years, Saudi Arabia's retail food has been rapidly expanding in response to growing food consumption, increased competition and changing consumer preferences. In 2013, Forty five hypermarket and supermarket outlets and 525 neighbour stores were added to the growing retail food network in Saudi Arabia. In 2013, the total number of retail outlets was estimated at more than 41, 000 units. In 2012, the total value of Saudi retail food sale was estimated at about

\$31 billion, an increase of about 26 percent compared to sales in 2010. The overall retail food market is forecasted to grow by about 16 percent annually for the next few years, exceeding \$40 billion in 2015. The retail units are divided into three categories: hypermarkets, supermarkets and bakalas (convenience stores). The number of hypermarkets is relatively small, around 90 units, but they account for about 18 percent of total retail food sale. With the expected expansion in the number of food outlets, mostly hypermarkets and supermarkets, the overall retail food sale is forecast to reach \$40 billion by 2015 (Gain Report, 2013). The retail industry in the KSA is very competitive with the strong presence of some major retail giants like Carrefour Saudi Arabia, Panda Hypermarket etc. (Zawya, 02 July 2015). Thus, the retail sector in Saudi Arabia is believed to be a high-potential market for domestic as well as for foreign participants (Zawya, 02 July 2015).

Retail industry is chosen for the present study for its importance and valuable contribution to Saudi economy. Over the years, the retail industry has implemented programs to improve service quality to satisfy the customers and to make them loyal. Services offered by supermarkets are the determinant of success of store (Moraga *et al.*, 2008) and service quality is considered as key factor to customer value (Arun *et al.*, 2012). Purchasing behaviour of consumers of hypermarket is difficult to analyze due to the fact that; besides emphasizing on product quality, consumers particularly care about intangible service quality which infers that the quality of services offered by a hypermarket/supermarket is of prime importance to the formation of purchasing behaviour of the existing consumers (Kumar *et al.*, 2012). However, despite its effectiveness in delivering quality service, retail industry is facing a real challenge of switching instigated even by a satisfied and loyal customer. Bowen and Chen (2001) reported that only satisfied customers are not enough, there is a need to have extremely satisfied customers.

The focus of conventional marketing was more on the quality of merchandise but later due to continued research studies, the importance of service quality in retail offerings was emerging and recognized by retailers (Bougoure and Lee, 2008). The role of service quality in retail outlets cannot be compared with pure service or product oriented companies, due to the unique nature of retail organizations, which

offer a combination of goods and services (Finn, 2004). According to experts, delivery of high service quality in retail setting is the main source of getting and sustaining competitive advantage (Reichinhheld and Sasser, 1990; Dabholkar *et al.*, 1996) and perceived as a source of positioning in intense competition (Mehta *et al.*, 2000) to have satisfied customers (Sivadas and Baker-Prewitt, 2000) with the positive effect of retention and patronage (Yavas *et al.*, 1997). Consequently retailers should have the capacity to offer high quality in services and products to facilitate and to delight them by offering beyond their expectations. Retailers should have more emphasis more on service quality as compared to product quality (Dabholkar *et al.*, 1996) as customer perceives services more important than products (Tsai *et al.*, 2010). On the contrary, factor of product quality cannot be ignored, quality should be perceived as combination of services and products to measure this construct accurately (Mehta *et al.*, 2000) and due to fundamental changes in retail environment, retailers should focus on critical marketing decisions addressing the issues related to target customer, product variety, store atmosphere, services offered by store, pricing strategies, advertising and location decisions while setting their marketing strategies (Kotler Philip, 2003; Keller, 2009).

The findings revealed that there was a positive and significant relationship between service quality, customer satisfaction and customer loyalty (Apondi, 2016). Customer satisfaction is positively related to customer loyalty and negatively associated with customer's intentions to switch (Mohsan *et al.*, 2011). It is found that even satisfied customers show switching behavior to get better option, exhibiting the instability of loyalty, so, it can be concluded that customer satisfaction cannot predict customer loyalty accurately (Story and Hess 2006, Reichheld, 2003; Mohsan *et al.*, 2011). The high selection power of consumers of hypermarkets has made it extremely difficult for hypermarkets to devise effective strategies to prevent their customers to switch to alternative service channels (Torlak *et al.*, 2010). It is very important for a firm to understand the reasons of consumer switching to generate zero defection culture (Nikbin *et al.*, 2012). Despite the awareness of hypermarkets regarding the importance and value of retaining existing customers by preventing from switching to other service channels, they do not exactly know how to predict the purchasing behaviour of existing consumers, and to be successful in avoiding the customers to switch, particularly in emerging countries (Allaway *et al.*, 2011;

Demirci and Kara, 2014). For example, although some retailing service providers perceived that by measuring the consumer satisfaction and ensuring that the satisfaction score is good, the consumer will stay with them. However, it was observed that even highly satisfied customers can easily switch to competitors providing good offers (Almossawi, 2012). The trend paves the way for greater attention to the understanding. Therefore, hypermarkets have to advance their tactics and strategies in order to make their consumer loyal and not to switch. Although the consumer's loyalty is relatively well-studied in marketing context, however, majority of prior studies focused on e-marketing environment (Kwon and Kim, 2012; Lewis, 2006; Seo *et al.*, 2008), and there is a significant lack of understanding on the mechanism by which customers are made loyal to particular retailers (Reynolds and Arnold, 2000; Vesel and Zabkar, 2009). To the best of the researcher's knowledge, less attention has been given to the switching intentions of loyal customers.

It can be concluded from the research of Ouellet (2005) that buying behavior of consumers also depends on ethnicity of the product's company or company owners as the basis of their judgments on country of origin and ethnicity which is emerging as an influential determinant of consumer behavior (Ouellet, 2007). Customers, who closely identify themselves with service providers (Coulter and Coulter, 2002) experience more comfort and less interpersonal barriers during service encounter. While investigating the consumer behavior towards foreign owned hypermarket chain in relation to their cultural background, ethnic identity and level of consumer ethnocentrism, the negative relationship was found between consumer ethnocentrism and support for foreign retail outlets (Zarkada-Fraser and Fraser, 2002). It is suggested there is scope for mainstream retailers to woo ethnic consumers by taking ethnic attributes as serious options for making a positive impression and establishing a service relationship with ethnic consumers (Huang *et al.*, 2013). Similarly ethnic groups of foreign customers in Saudi Arabia are getting attracted to the store which possesses same ethnic factors as possessed by the consumers.

Previous studies examined the relationship of store performance and sale promotion effect (Freo, 2005), price and promotion strategies (Bolton and Shankar,

2003), use of store flyers as complimentary promotional techniques compared to price promotions and discounts (Kumar *et al.*, 2004) and consequences of promotions on brands (Gedenk and Neslin, 2000). In store, decisions are greatly influenced by the factors which are in store promotions, price mark downs, store atmospheres, displays, stock outs, store layout and services (Jin and Kim, 2003; Dawes, 2004; Alvarez and Casielles, 2005). In-store marketing is declared as more important factor compared to external marketing in retailer's promotion budgets (Fam, Merrilees and Miller, 1996). According to Miranda (2009) in-store promotions fascinating impulse buyer and price markdowns are the sources of pleasure for customers (Shi *et al.*, 2005).

The current research endeavours to study, how retail service quality influences the customer's satisfaction and tends to be loyal, and how ethnic store and price discounts shape the switching intentions of satisfied and loyal customers. Oliver's disconfirmation theory framework is applied to understand the retail service quality effect on customer's satisfaction which leads to customer's loyalty.

1.3 Preliminary Study

Customer satisfaction is the outcome of service quality but it is not always the true predictor of customer loyalty. Positive relationship of customer satisfaction and customer loyalty/retention is identified by many empirical studies (Chi, 2005; Oh, 1999; Alegre and Cladera, 2009; Cronin *et al.*, 2000; Chi and Qu, 2008; Han and Ryu, 2009) but there is an evidence that satisfied customers also show deflection and switch to another brand (Jung and Yoon, 2012; Han and Hyun, 2011; Chuang, 2011). (Jung and Yoon, 2012) found that customer loyalty is negatively associated with switching intention. Although loyalty might be the strongest determinant of purchase behaviour (Tellis, 1988), there is no guarantee that loyal customers never switch. For example, Keavency (1995) found that better prices and service delivery from competitors might break down loyalty. Hypermarket customers in Saudi Arabia were found to be satisfied with the service quality provided by their stores, still a possibility of customer shift to a competitor retailer exists (Mahfooz, 2014).

Saudi Arabia is one of the largest and most successful countries in the region for retail where the retail sector remains very strong (January 19, 2016, TheNational). Hypermarkets are facing problems in Saudi Arabia due to huge investment in retail sector and intense competition. Due to this, customers do not remain loyal even they are satisfied with services and they intend to switch for better price (A. Mohammad, personal communication, May 15, 2012). Today's customer is aware of different offers every week offered by hypermarkets every week which makes it difficult to remain loyal with us (A. Abdullah, personal communication, June 01, 2012). Customer also seeks for its ethnic group and feels more comfortable while doing shopping in store where he can associate him with his ethnicity. For this reason there is a need to open ethnic stores where customers could find all brands including ethnic brands (G. abdulrahman, personal communication, May 02, 2012). It's very important for us to make our customers satisfied and loyal for repetitive visits (A. Qahtani, personal communication; May 18, 2012; H.Waleed, personal communication, May 28, 2012). Customers' switching is main issue now days for hypermarkets (S. Hammad, personal communication, May 15, 2012). Based on these issues we need to devise new strategies to control the factors to remain our customers loyal and not to switch to other stores.

Due to inconsistent results of prior researches and lack of studies in Saudi Arabia identifying the link among satisfaction, loyalty and switching intentions, this study is conducted to identify the relationship in the context of retail industry.

1.4 Problem Statement

In the past few decades, retail service quality in hypermarket has become a quite sensitive issue to get the customers satisfied, and make them loyal to reduce switching intentions. Service quality is more difficult to measure than product quality, because of certain unique characteristics of services. The first theoretical gap is inconsistent results in previous studies for the applicability of RSQS Model in different economies (Kaul, 2007, Leen and Ramayah, 2011, Mahfooz, 2014, Tepanon & Thatriroth, 2016; Kumar *et al.*, 2012). Due to the emerging importance of

retail service quality, RSQS Scale is being explored in various regions and economies. Moreover, the applicability of retail service quality scale (RSQS) is tested in different cultures and proven its pertinence fully (Dabholkar *et al.*, 1996; Boshoff and Terblanche, 1997) and partially (Kim and Jin, 2002; Lee *et al.*, 2009) in developed economies. The scale is also tested in developing economies (Leen and Ramayah, 2011; Torlak *et al.*, 2010; Ibrahim *et al.*, 2013). Some researchers proved that RSQS is not fit completely (Kaul, 2007) or partially (Ellis *et al.*, 2003) in some cultures. For this reason, researcher gave the call to researchers in other economies to replicate the study in other retail settings and test the applicability of RSQSs scale (Das *et al.*, 2010; Kumar and Sikdar, 2014) and to widen the choice of retail formats by including mass merchandisers like hypermarkets as well as departmental stores (Leen and Ramayah, 2011). Quite few studies have examined the applicability of scale to measure retail service quality in Western Province of Saudi Arabia (Mahfooz, 2014) and found it applicable there with all of its dimensions. For this reason current research examines the applicability of Retail Service Quality Scale (RSQS) with all of its dimensions in the context of Saudi Arabia.

The second theoretical gap is that only few studies have examined the effect of dimensions of RSQS on customer satisfaction and the results are inconsistent in terms of most or least effective dimension to satisfy the retail customer (Das *et al.*, 2010; Tepanon & Thatriroth, 2016; Kumar *et al.*, 2012; Yaghi, 2010; Thinkwell, 2013; Beneke *et al.*, 2012; Mahfooz, 2014). Retail service quality is an important antecedent of satisfaction and it is vital to know that which dimension of retail service quality scale plays significant role in increasing satisfaction to focus on that dimension more in retail context. Service quality has a vital role in today's challenging business (Bloese *et al.*, 2005). It is identified in Sri Lankan supermarkets that customer satisfaction in the retail super market is influenced by the retail service quality (Ushantha *et al.*, 2014).

In Kazakhstan (Das *et al.*, 2010), the personal interaction and physical dimension is the strongest contributor for increasing customer whereas application of RSQS scale in studying hypermarkets in Thailand revealed Policy dimension as the most important dimension for customer satisfaction (Tepanon & Thatriroth, 2016).

Kumar *et al.* (2012) examined the relationship between RSQS and customer satisfaction in India and found that all the dimensions have a significant effect on customer's satisfaction. Another study on modified RSQS confirmed the association between the four new service quality dimensions and overall service quality, satisfaction, loyalty and frequency of visits (Yaghi, 2010). Thinkwell (2013) addressed supermarkets in South Africa to manage their service quality dimensions to influence customer's satisfaction and customer's loyalty respectively and found positive influence of all dimensions on customer satisfaction. The results from the analysis of (Beneke *et al.*, 2012) concluded that two dimensions, namely physical aspects and personal interaction, had a direct relationship with customer Satisfaction. According to Mahfooz (2014), out of all the dimensions of service quality, physical aspects had the maximum effect on customer satisfaction in Saudi Arabia. In retail context, there is a significant gap of the study which reveals the impact of RSQS dimensions on customer's satisfaction. The most important motivations of this study were to extend the literature in this area. This study investigated the retail service quality at the dimension level and its impact on customer's satisfaction, to identify the most important dimensions in Saudi Arabian retail context to concentrate more on it.

The positive association between satisfaction and loyalty is supported by Oliver (1997), who concluded that satisfaction is a precursor of loyalty. This view is further strengthened by the researchers who opine that customer satisfaction is an antecedent of customer loyalty (Walsh *et al.*, 2008; He *et al.*, 2009; Jung and Yoon, 2012; Lam *et al.*, 2004). According to Helgesen (2006), customer satisfaction and customer loyalty are significantly positively related. However, Chandrashekar *et al.* (2007) while arguing on the relationship of the loyalty and satisfaction claimed that loyalty depends on the strength of satisfaction of customer. Only highly satisfied customers can be considered as loyal customer (Jones and Sasser, 1995). The studies strongly demonstrate that satisfaction strength plays a central role in the translation of stated satisfaction into loyalty. Thus, satisfaction could not be considered the predictor of loyalty always. In various countries, studies have empirically examined B2C e-commerce customer satisfaction, and loyalty attitudes but, empirical research on these key constructs in developing Arab countries i.e Saudi Arabia is generally limited (Eid, 2011).

Ryu and Han (2010) found that the possibility of customers to be loyal to the products or services is higher if their satisfaction level is higher and only satisfied customers are the predictors of customers' loyalty (Ryu and Han, 2010). Few studies have tested this relationship empirically using expectations disconfirmation theory (EDT) (Liao *et al.*, 2011; Kim *et al.*, 2014; Fan and Suh, 2014). However, the studies in the context of retail store are rare.

Prior studies tried to explain the phenomenon of switching intention through various models but their results cannot be generalized (Anton *et al.*, 2007; Clemes *et al.*, 2010; Kuruuzum *et al.*, 2010; Saeed *et al.*, 2011; Maiyaki *et al.*, 2011; Nikbin *et al.*, 2012) and have limited scope of application in different settings (Yudhitya, 2012). Why do satisfied and loyal customer switch? What are the reasons of buying similar products from another store when customer is already satisfied with service quality and exhibiting loyalty with current store? The Third issue, as a theoretical gap, is to identify the reasons of deflection of satisfied customers. There is a positive relationship of retail service quality with customer satisfaction (Kumar *et al.*, 2012; Qin and Prybutok, 2008) and customer satisfaction with customer's loyalty (Chi, 2005; Oh, 1999; Alegre and Cladera, 2009; Cronin *et al.*, 2000; Chi and Qu, 2008; Cronin and Taylor, 1992; Han and Ryu, 2009). Results are seen inconsistent in previous studies as satisfaction with service quality is the indicator that customer will not switch but tendency of switching is seen even in satisfied customers (Mittal and Lasser, 1998; Almosawi, 2012; Jung and Yoon, 2012; Han and Hyun, 2011; Chuang, 2011). Although customer satisfaction is significantly and positively associated with customer loyalty for leisure travellers, satisfactory service did not result in higher customer loyalty among business travellers (Jiang & Zhang, 2016).

Therefore, Liang *et al.* (2013) also emphasize the need of a study for an in-depth analysis of this relationship to understand switching behaviour of satisfied and loyal customers. Research on brand switching should continue to investigate, across different industries and using numerous factors, the influence of various factors on consumer behaviour towards replacing a brand (Al-kwafi and Ahmed, 2015). Given that brand switching behaviour is a dynamic and complex process, it is important that

future research explore this issue from diverse perspectives and introduce new approaches to interpret this behaviour (Al-kwifi and Ahmed, 2015).

Research indicated in marketing area that service quality is an important factor in determining customer satisfaction which leads to customer loyalty (Cheng, 2011; Siddiqi, 2011). On the contrary, there is a claim that customer satisfaction does not enhance customer loyalty and satisfaction can vary on a day to day basis depending on multiple factors and type of service (Tarus and Rabach, 2013). Mittal and Lassar (1998) concluded that completely satisfied customers which are considered as loyal customers also have tendency to switch. The claim is reinforced that loyal customers also switch (Jung and Yoon, 2012). Almosawi (2012) claimed that very satisfied customers exhibited switching intentions to another service provider that made a better offer and even loyal customer will not maintain their relationship with service provider in case of better offer from another service provider.

Despite the awareness of hypermarkets regarding the importance and value of retaining existing customers by preventing from switching to other service channels, they do not exactly know how to predict the purchasing behaviour of existing consumers, and to be successful in avoiding the customers to switch, particularly in emerging countries (Allaway *et al.*, 2011; Demirci and Kara, 2014). Retailers worldwide are now realizing the value of preventing existing customers to discontinue the relationship; however, there is a significant lack of understanding on the mechanism by which customers are made loyal to particular retailers (Reynolds and Arnold, 2000; Vesel and Zabkar, 2009). In today's competitive environment, where consumers are attracted through multiple platforms, i.e. TVC advertisement, radio and newspaper advertisement, direct marketing, telemarketing and aggressive selling, the phenomena of customer's switching is very common (Malik *et al.* 2017). Few researches are dedicated to examine the loyalty-switching intention link (Jung and Yoon, 2012; Ganesh *et al.*, 2000; Mittal and Lassar, 1998) so customer's loyalty and switching intention link is needed to explore to know the reasons as why do loyal customers switch? Although the consumer's loyalty is relatively well-studied in the marketing context, however, majority of prior studies focused on e-marketing

environment (Kwon and Kim, 2012; Lewis, 2006; Seo *et al.*, 2008), and there is a significant lack of understanding on the mechanism by which customers can be made loyal to particular retailers (Reynolds and Arnold, 2000; Vesel and Zabkar, 2009). To the best of the researcher's knowledge, less attention has been given to the switching intentions of loyal customers. Literature witnessed that customer's satisfaction leads to customer's loyalty (Chi, 2005; Oh, 1999; Alegre and Cladera, 2009; Cronin *et al.*, 2000; Chi and Qu, 2008; Han and Ryu, 2009) and completely satisfied customers are much more loyal customers than satisfied customers (Jones and Sasser, 1995), but results are inconsistent and reveal that customer satisfaction does not develop loyalty necessarily (Tarus and Rabach, 2013). Loyal customers also switch so it is very important to unseal the factors of switching intentions of satisfied and loyal customers in retail context.

A moderator is a third variable that changes the association between an independent variable and an outcome variable (Baron and Kenny, 1986). Thus, considering moderators allows more precise results between independent variable (IV) and dependent variable (DV). If researchers do not consider the effects of moderators in their study, the results obtained are not accurate and not consistent (Bennett, 2000). The fourth gap is to identify other factors which may affect customer satisfaction and loyalty. In UAE, the research evaluated the effect of dimensions of modified RSQS and concluded that low variation is seen in the dimensions that are explained by overall service quality, satisfaction and loyalty, which is an indication that other factors also affect satisfaction and loyalty and future studies could try to find additional factors (Yaghi, 2010).

According to Kimani *et al.* (2012), it is important for future researchers to determine why consumers divide their purchases across different supermarkets that apparently stock similar goods. The findings of a study state that customers in Saudi Arabia keep on changing their preferences for shopping from different retail outlets (Sohail, 2008). There may be additional factors that have an impact on customers' switching behaviour which necessitates that further empirical research is required to identify and examine any other factors that may influence customers switching intentions and future research should focus not only on what factors currently cause

customers to switch, but also on identifying any new factors that may potentially influence customers to switch in the future (Clemes *et al.*, 2010).

A number of research efforts in the past two decades have focused on the effects of consumer ethnocentrism, the product, brand, and country of origin and country image on consumer perceptions, buying intentions and purchase behavior (Shankarmahesh, 2006). Several attempts have been done to investigate the role of ethnocentrism in the context of consumer behavior, including Cleveland *et al.* (2009), John and Brady (2009), Horn (2009), Hsu and Nien (2008), and Sihombing (2005), who reported a strong influence of ethnocentrism on the selection and preference of a product. Many researches are conducted to examine the role of ethnicity; consumer's ethnocentrism and country of origin (Chryssochoidis *et al.*, 2007), religion and ethnicity (Jafari *et al.*, 2014), animosity (Kashif *et al.*, 2015), ethnicity and advertisement (Ryu *et al.*, 2006), country ethnicity (Phau and Prendergast., 2000) but the role of ethnic store on customer's satisfaction-switching intention link and loyalty-switching intention link in retail context is still undiscovered and how store loyalty can be maintained in presence of ethnic groups is still a big question and has been overlooked in previous studies. Previous studies have done the research on customer satisfaction-switching intention link (Jung and Yoon, 2012; Han and Hyun, 2011; Chuang, 2011) and loyalty-switching intention link (Jung and Yoon, 2012; Ganesh *et al.*, 2000; Mittal and Lassar, 1998). Immigrants' store loyalty has been under-studied, with only a few studies to date (Kaufman and Hernandez, 1991; Wang, 2004; Wang and Lo, 2007). In literature ethnic consumer choice of service outlet has been relatively ignored and less is known about the influence of ethnic related attributes on service outlet attractiveness (Huang *et al.*, 2013).

Present study filled the gap of ethnic store function as moderator. This study attempts to evaluate the behavior of customers who are residing abroad and instead of buying from local stores they exhibit the inclination of buying the products from their ethnic stores which belong to their own homeland country.

In retail context, price discounts has a great role in attracting customers towards the store and is considered as an important factor of customer switching behavior. Price Discount is considered a source of increased sale (Guerreiro *et al.*, 2004), more visits of customers and more temptation for brand switching. Customers respond differently to price promotions and exhibit more spending, product trial, more purchases (Gilbert and Jackaria, 2002), brand switching and store switching (Martinez-Ruiz *et al.*, 2006). To be competitive, it is very important for service industries to know the degree and variation in responses to customers for critical price promotion decisions (Oliveira-Castro *et al.*, 2008) and to differentiate loyal customers from switchers (Shi *et al.*, 2005). Future research may test the moderating effects of situational characteristics i.e. price orientation on the development of customer loyalty (Kaur & Soch, 2012). Considering this, the present study focused on new moderator like price discounts, which may cause satisfied and loyal customers to switch.

Saudi shopping habits are changing and moving closer to western patterns due to young population who is inclined to do shopping in hypermarkets rather than traditional ones and older people who want their convenience (Alrajhi-capital, 2010). Economic liberalization and multinational companies have changed the preference, test, color, demand of the customers (Rahman, 2012). As availability of substitute is one of the obstacles, KSA retail sector is facing (Businesswireindia, 2015). Today retailers need to satisfy customers to make them loyal to reduce the swithing intentions of customers.

As the retail sector is experiencing stiff competition, it has forced large retailers to adopt aggressive marketing and promotion activities, although strong service and maintenance centres are likely to support certain retailers, pricing and promotions seem to be the key drivers for consumers (Alrajhi-capital, 2010). Retailers come out with attractive and comprehensive market packages to attract retail consumers in large (Rahman, 2012). For example buy-one get- one, buy two get one and similar luring packages irrespective of quality control are attracting consumer in large number (Rahman, 2012). One major lifesaver of the Saudi Arabian retailing is the advertising and promotional strategies; which comes out with

innovative ways to win consumers over and keep them permanently happy (Rahman, 2012). Competition and retailers' determination to boost market share often lead to massive promotions, which are the real pressure on margins (.Alrajhi-capital, 2010).

Contextual gap is explored based on preliminary study, where hypermarkets are facing the problem of switching of customers due to weekly offers by hypermarkets on different products. To offer cheaper prices to customers at our shelves and to retain loyalty of customers to avoid switching, Lulu has invested in supply chain to directly source the merchandise. In a specific period of time, LuLu offered Ramadan basket at the price, which is about 70 % less than the market price. (LuLu International, 2017). This caused switching of huge customers from other hypermarkets to LuLu (G. Abdulrahman, personal communication, May 12, 2012). Customer stated that Panda has promotions that compels customers to buy and he would mainly go to hyper Panda for the products often on sale (Top 5 supermarkets in Riyadh, 2017)

Price are significant factors that influence purchase intention. 30% of them prioritize the prices in ksa there is a positive relationship between prices and consumer buying behavior in ksa (suitable prices make consumers more willing to purchase items (Alsalamini & Alhassan, 2016).

The consumer faces a hard choice as he is bombarded with a massive advertising campaign—fall for the huge discounts. Eric Poiret, the CEO of Carrefour Saudi Arabia said: “Our massive buying power and long-term experience in the industry, both internationally and in the Middle East, enables us to source products at the best prices. We pass the savings on to our consumers.” (“Price War”, 2004).

I download promotional flyers from all supermarkets and compare the prices before I go shopping,” says Abu Malek. “I then choose the supermarket with the most reasonable prices to purchase from. (“Double check”, 2013). Pricing and promotion very much influence consumer buying behavior. Retailers and manufacturers provide heavy discounting. Promotional offers and festive ambience

drive hypermarkets and supermarkets as the preferred locations for shopping (“The ramadan effect”, 2015).

Saudi Arabian consumers are typically young and high-spending. The country has a high per-capita income and a market-oriented economy (santandertrade.com). In Saudi Arabia, there are ethnic stores i.e. LULU which represents Asian ethnicity and offer the combination of mainstream products along with ethnic products in terms of food, jewellery etc. which causes ethnic customer to switch even he is satisfied with other hypermarkets.

About 10 million expats that live and work in Saudi Arabia create a strong demand for diversified and ethnic food imports. Gain Report 2015. In addition to corner grocery stores, there are hundreds of ethnic stores in the Kingdom, catering to Indians, Pakistanis, Filipinos, and other Asians.

The local population being mostly from Asian region associates themselves more with Lulu as they do not attract many westerners. Lulu is the most affordable hypermarket for a basket of branded and basic products combined (Comparison of Lulu and Carrefour stores, 2013) targeting the lower-income group (A big market to match depth of each pocket, 2012). Lulu has ethnic Asian cooked food available too (Top 5 supermarkets in Riyadh, 2017). LULU, being rooted in India, Non-resident Indians (NRIs) probably form the largest ethnic community and their choice of shopping destination could make a retailer or supplier rich or bankrupt. (LuLu International, 2017) which means large ethnic group can make a significant difference in sales if they find ethnic store in a region. Lulu greets you with predominantly Asian crowds. This Indian owned conglomerate is a revered brand by the Asian expat community for carrying out an extensive selection of ingredients native to the Asian countries like India, Pakistan and Sri Lanka. Foods from many parts of the world are found in the Kingdom. (Gain Report, 2015).For ethnic Asian taste food, everything is available in LULU.

Due to high purchasing power customer seeks for different options and does not remain loyal despite of his satisfaction. For this reason it's highly important to explore the factors which enhance switching of loyal and satisfied customers.

Based on prior studies, there was no integrated framework between RSQ, CS, CL and SI and possible influence of store ethnicity and price discounts were not explored on the paths from service quality, customer's satisfaction and loyalty to switching intention so this research attempts to fill in the gap in the context of Saudi Arabian hypermarkets by introducing new moderators ethnic store and price discount, effecting the combination of constructs which were probably not used in single framework before.

1.5 Research Questions

Based on the objectives of the study, the primary questions are formulated as follows:

1. What is the effect of Retail Service quality (RSQ) (with five dimensions) on customer satisfaction (CS) among the hypermarket of KSA?
2. What is the effect of customer satisfaction (CS) on customer loyalty (CL) and customer satisfaction (CS) on customer switching intentions (SI) and of customer loyalty (CL) on customer switching intentions (SI) among the hypermarket of KSA?
3. What is the mediating role of customer loyalty (CL) between the customer satisfaction (CS) and the switching intentions (SI) among the hypermarket of KSA?
4. What is the moderating role of ethnic stores (ES) and price discounts (PD) on the relationship between customer satisfaction (CS) and the customer switching intentions (SI) and between customer loyalty (CL) and the customer switching intentions (SI) among the hypermarket of KSA?

1.6 Research Objectives

This study, in fact, has both explanatory and exploratory characteristics that have been derived from extant literature and problem statement. Therefore, the following objectives have been set for this study.

1. To investigate the effect of Retail Service quality (RSQ) (with five dimensions) on customer satisfaction (CS) among the hypermarket of KSA?
2. To evaluate the effect of customer satisfaction (CS) on customer loyalty (CL) and customer satisfaction (CS) on customer switching intentions (SI) and of customer loyalty (CL) on customer switching intentions (SI) among the hypermarket of KSA?
3. To investigate the mediating role of customer loyalty (CL) between the customer satisfaction (CS) and the switching intentions (SI) among the hypermarket of KSA?
4. To evaluate the moderating role of ethnic stores (ES) and price discounts (PD) on the relationship between customer satisfaction (CS) and the customer switching intentions (SI) and between customer loyalty (CL) and the customer switching intentions (SI) among the hypermarket of KSA?

1.7 Research Scope

This study is to examine the retail sector in Saudi Arabia that consists of Hyper Panda hypermarket, Othaim hypermarket, Carrefour hypermarket, Danube hyper market, Lulu hypermarket to examine the retail service quality scale (RSQS) and its effects on switching intentions of satisfied and loyal customers in Eastern region of Saudi Arabia. Extensive work is done on RSQ, CS, CL and SI but the factors affecting switching intentions of satisfied and loyal customers are neglected. The selection of 5 hypermarkets (i. e. Hyper Pand a hypermarket, Othaim hypermarket, Carrefour hypermarket, Danube hyper market, Lulu hypermarket) is based upon the fact that these are the most visited and popular hypermarkets in Saudi Arabia (Gain Report, 2013) and to include the diversity of brand s of hypermarkets.

Unit of analysis are local and expatriates customers, in Saudi Arabia who are direct customers and make purchases from hypermarkets. All the variables of study are related to customers i.e. retail service quality, satisfaction, and loyalty, switching intentions, ethnic store and price discount. For this reason customers of hypermarket are taken as respondents.

The proposed research model can act as a guideline for Saudi hypermarkets to improve their service quality strategies and to control and manage the factors of ethnicity and price discounts effectively to reduce switching intentions of satisfied and loyal customers.

This research selected Retail service quality (RSQ) as an exogenous variable and switching intentions (SI) customer satisfaction (CS) and customer loyalty (CL) endogenous variables whereas ethnic store (ES) and price discount (PD) as moderating variables.

1.8 Significance of the Research

The present study and the research model of hypermarket consumer intentions may indeed make some important contributions to the theory and practice. Although the robustness and applicability of RSQS (Retail Service Quality Scale) have been approved by previous studies in retailing context, however, it was found the RSQS functions diversely in different settings. For example, previous studies by Das *et al.* (2010), Khare (2013), Leen and Ramayah (2011) and Torlak *et al.* (2010) identified that consumers' definition for retail service quality based on RSQS is considerably different for Indian, Kazakhstani, Malaysian and Turkish consumers. For this reason, measuring and defining quality in different marketing contexts is problematic since the quality concept can be interpreted diversely in different settings. Accordingly, the study uses the RSQS to demonstrate how applicable RSQS instrument is, in Saudi Arabian hypermarket context. Research has theoretical contribution, as such, the study reveals the understanding of retail service quality

that hypermarket consumers in Saudi Arabia have and test the validity of RSQS in Saudi Arabian context.

Marketing experts and managers can apply retail service quality scale (RSQS) to identify that which dimension of retail service quality scale (RSQS) has greater impact on building customer's satisfaction and creating customer's loyalty. This understanding enables Saudi Arabian hypermarkets to efficiently invest in improving the quality of their retailing services and better enjoy the advantages that loyal consumers offer to them thereby reducing switching of customers.

It is inferred from previous literature that service quality is crucial to building customer's satisfaction and loyalty. The study does not limit the scope of the research to merely assessing the interrelationships between RSQS, satisfaction, loyalty and switching intention. It is helpful for the managers and researchers to understand that high level of satisfaction is significant to transform satisfaction into loyalty and to reduce switching intentions.

The study also acknowledges the particularity of KSA retailing context and offers store ethnicity and price discount as key potential moderators which can affect the interrelationships amongst the key variables of the research model. Saudi Arabia is nowadays considered as a multi-cultural country which is mostly exposed to immense number of foreign workforce, and the evidence shows that current consumers of hypermarkets react significantly to the retailing strategies which interact with their ethnical preferences. The research has theoretical significance to the understanding of the role of newly introduced moderator of store ethnicity and price discount on satisfaction – loyalty, and loyalty – switching intention links. The study offers store ethnicity and price discount as unique moderator to the context of hypermarket switching intention of consumers in KSA, which can significantly interact with service quality strategies of hypermarkets. In addition, the study incorporates the findings of McWilliams and Gerstner (2006) showing that pricing strategies are also crucial to improve customers' positive intentions. Accordingly, this study suggests the moderating variable of price discount strategy as the key determinants of consumers' switching intention or loyalty with hypermarket in

retailing setting and thus adding another theoretical contribution for researchers in market area.

The findings of the study enables hypermarkets management pursuing consumers to be loyal and not to switch, and give them chance to understand which strategy can better prevent exercising consumers to switch to other brands and services. By understanding the role of ethnic store would enable the managers of hypermarkets to better devise their strategies in attracting different ethnic groups and competing with ethnic stores. It helps the managers to determine the importance of price discount factor in satisfying customers to build loyalty and to reduce their switching intentions.

1.9 Definitions of Key Terms

In this section, study variables of interest need to be operationally defined for clear understanding of the concepts.

1.9.1 Hypermarket

The combination of discount stores and supermarkets in one location is defined as hypermarkets. For hypermarkets, grocery products are the main item to sell, and more than half area of floor is allocated to grocery section (Pride and Ferrell, 2016). Hypermarket is a one roof shopping center in Saudi Arabia from where customer can get the wide variety of products and brands of grocery items, electronics items, edible items, kitchen utensils, bathroom utensils and utilities, bakery items etc.

1.9.2 Retail Service Quality Scale (RSQS)

According to a service quality definition provided by Chakrabarty *et al.* (2008), service quality is conformance of customer's expectations in the process of service encounters. This definition is close to those of (Parasuraman *et al.*, 1988) who defines service quality as the difference between perceptions and expectations.

In this study, retail service quality in hypermarket is comprised of product quality and service quality. Hypermarket customers of Saudi Arabia look equally for service quality along with product quality during their purchase. The scale used to measure retail service quality is RSQS which has five dimensions consists of Physical aspect, Reliability, Personal interaction, Problem solving and Policy on five likert scale, , ranging from 1 strongly disagree to 5 strongly agree, to examine every aspect of service quality in the context of retailing.

1.9.3 Physical Aspect Dimension

The first dimension of RSQS is physical aspect which is defined as the retail store appearance and store layout (Huang, 2009). For the current study the operational definition of physical aspect is the appearance of store in terms of modern looking equipment and fixtures, attractive physical facilities, materials associated with this store like shopping bags, loyalty cards, and catalogues, clean and convenient physical activities (trial rooms, restrooms, customer lounge, baby feeding arrangements, convenient store layout) to find products and move easily in store, convenient and accessible location and check out speed.

1.9.4 Reliability Dimension

Reliability is a combination of two dimensions: keeping promises and doing it right with efficient and prompt, error free, sales transactions. This implies that, the

store must practice a philosophy of getting it right first time, all the time. It must be able to keep its promises, meet deadlines and provide timely and accurate information to customers (Newman, 2001). Accurate information includes clear product pricing, as well as correct and precise information regarding the product (Vázquez *et al.*, 2001). Furthermore, reliability also refers to the store being able to have merchandise available when required.

In this study, Reliability exhibits the reliability of the stores for keeping its promises such as repairs, alterations, exchange, and delivery and provides on time services as promised, availability of products, right services at first time and error free transactions and right delivery of items purchased from store.

(Dabholkars *et al.*, 1996) developed the measures of reliability on five-point Likert scale and established its high reliability by exhibiting consistent Cronbach's alphas across samples is 0.90. This dimension constituted five items. For instance, the sample item to measure reliability is. This store performs the service right at the first time” or “This store provides its services at the time it promises to do so.

1.9.5 Personal Interaction Dimension

Personal interaction clusters together the factors of employees' thorough knowledge about the product, inspiring confidence in the customers by making them feel that they are not monitored, interfered or pressurized by any employee during their shopping activity, giving them individual attention and responding to customers promptly showing consistent courtesy (Dabholkar *et al.*, 1996). Darian *et al.* (2001) identified the importance of sales staffs' knowledge regarding new products, prices, and other variations of store offerings, as well as commenting on the importance of treating the customer with respect.

In this study, personal interaction discusses the behavior of employees of store in connection with their prompt services and response, individual attention to

customers, courteous and supportive behavior and knowledge to answer customer's questions.

1.9.6 Problem Solving Dimension

Problem solving refers to the store's capability of handling returns and exchanges, as well as processing customers' problems and complaints. It includes the store's ability to express a sincere and genuine interest in solving the customer's problem and extends to the ability of staff to handle complaints directly and immediately (Swanson and Kelley, 2001; Vázquez *et al.*, 2001).

In this study, problem solving manifests the willingness of store for handling returns and exchanges, problem solving attitude and the extent of authority of employees to solve the problems of customers directly and immediately.

1.9.7 Policy Dimension

Store policy refers to a store's decisions ('policy') concerning the depth and breadth of their merchandise, their loyalty programs and credit facilities, operating hours, parking facilities and additional customer services offered. Here, it has been found that stores endowed with good facilities are more likely to secure a favorable consumer perception (Thang and Tan, 2003).

In this study, policy demonstrates the availability of high quality products in store with wide variety of different brands and different sizes of packs of product, availability of store's own parking area, convenient operating hours for customers, facility of accepting of major credit cards and provision of store's own credit card to its customers.

1.9.8 Customer Satisfaction

Satisfaction is the customer's response which indicates the level of fulfillment in terms of how pleasant or unpleasant the experience was (Oliver, 2009). According to Kursunluoglu (2011) customer's satisfaction is a result of the comparison process between expectations and perceived service performance.

In this study, satisfaction is the confirmation of the expectations of the customer. In Saudi Arabia, Hypermarket customer seeks for different aspects of service quality to get satisfied including physical aspect, reliability, personal interaction, problem solving and policy.

1.9.9 Customer Loyalty

Loyalty is defined as non-random purchase. Loyal customers have characteristics as below: makes regular repeat purchases; purchases across product and services lines, refer other the product, demonstrates immunity towards the competition (Hurriyati, 2010). Oliver (1997) defines this construct more precise "a deeply held commitment to re-buy or re-patronize a preferred product or service consistent in future, thereby causing repetitive same-brand or same brand -set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior".

In this study, loyalty is measured through five item related to repeat purchases from same store and preferred choice of store.

1.9.10 Switching Intentions

Consumer switching is the migration of consumers from one service to another (Ranganathan *et al.*, 2006). In this study switching intention is the signal of

termination of customer's relationship with current service provider, partially or fully. Low level of satisfaction is the reason for the customers to switch to other store. Moreover ethnic store and price discounts, offered by competitors could have strong impact on switching intentions of satisfied and loyal customers.

1.9.11 Store Ethnicity

In broader terms Markus (2008) states that ethnicity is to group people, based on common factors like physical appearance, nationality, history, religion, language and region of origin. Burlew (2000) reinforces it by stating that ethnic identity is a sense of the self of an individual including kinship, language, race and culture.

Ethnic store determines the foreign consumer's attitude and preferences towards his same ethnic hypermarket chain in Saudi Arabia from where he could buy foreign products or products made by his homeland country and socialize with his ethnic group. Ethnic store demonstrates how choice of store is affected in terms of store nationality of the same ethnicity.

1.9.12 Price Discounts

Price discount is temporary reduction of listed price which is equally available for all the buyers (Chen *et al.*, 1998). In Saudi Arabia, all the hypermarkets announce new sale promotions and price discounts every Wednesday. Hypermarkets advertise on websites, keep the catalogue in store and make arrangements to distribute it in the residential buildings, houses and villas to update customers about new promotions and discounts to attract them. Customers evaluate the offers and buy the product from the store where good promotions or discounts are available.

1.10 Organization of the Thesis

This thesis is organized into five chapters. Chapter one includes the background to the study, problem statement, research questions, research objectives and justification of the study. It also includes the scope of the study and explanation for selecting the research sector and definition of key constructs used in the study.

Chapter Two is dedicated to the literature review on relevant study variables. It also presents theoretical framework and the hypotheses of the study.

Chapter Three presents the research design and methodology. The research approach, sampling design and questionnaire design, methods of administering questionnaires and the statistical tools used to evaluate the research hypotheses of the research.

Chapter Four deals with analyses of data and presents results of the study. The sample characteristics, reliability measures and the results of hypotheses testing using different statistical tools are also displayed.

Chapter Five presents results of the study and the implications relevant for theory building and for the retail sectors in developing and developed countries. The results of the present study are compared with results of previous studies to evaluate to what degree the results are similar or dissimilar to the results of previous studies. The chapter also includes limitations of the study and suggestions for future research.

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