Impact of Retail Service Quality on Customer Reactions : The Mediating Effect of Retailer Personality

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Abstract

Purpose : The objective of this research was to assess the impact of retail service quality on customer reactions, with retailer personality as a mediator for Indian organized food and grocery customers based in four metro cities (New Delhi, Mumbai, Kolkata, and Chennai) of India.

Methodology : A survey was conducted with 410 customers who stepped out from the organized retail stores after shopping for groceries. A conceptual model has been proposed based on the linkages established through the literature review. Statistical Packages for Social Sciences (23v) and Smart Partial Least Square (3.2.7v) were applied to run exploratory and confirmatory factor analysis, respectively. The hypotheses were validated through PLS structural equation modeling.

Findings : The outcomes revealed that retailer personality partially mediated the relationship between retail service quality and customer reactions.

Research Limitations/Implications : Due to the limited availability of resources, the generalizability of the results cannot be done. The results can be different in various cultural settings.

Practical Implications : Improved retail service quality can be a consequence of exhibited humble and sophisticated retailer personality, resulting in enhanced customer reactions (customer satisfaction, trust, and loyalty). Introversion and disingenuousness attributes of a retailer deteriorate the retailer's personality and consequently cause harm to customer reactions. Thus, along with rendering good service quality, retailers should show a humble and sophisticated personality to gain improved customer reactions.

Originality/Value : The present study strove to draw a consolidated approach of the effect of traits of retailer personality on customer reactions with special reference to the Indian context.

Keywords : **retail service quality, food and grocery retail, customer satisfaction, structural equation modeling, mediation**

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The relationship between the desire to capture and acquire is as old as the history of mankind on this planet. This relationship is democratic in its meaning in today's scenario, although previously, the right of production and consumption was reserved. Today's customer compares it comprehensively. Thus, a holistic assessment of customer perceptions of all aspects is required to be conducted (Campbell, 2000). Therefore, the retail concept existed in its latent state during its evolution.

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Plenty of research has been conducted on retail service quality and its influence on customer satisfaction, trust, and loyalty. These effects are direct, without the interference of any mediator; whereas, the indirect effect (Lombart & Louis, 2012) incorporates a mediator between retail service quality and customer reactions. There exists scarce research that connects and links perceived retail service quality and customer reactions but via retailer personality. An in-depth understanding of the direct impact of perceived retail service quality on customer reactions and the indirect impact via retailer personality can help improve customer satisfaction and enhance customer trust and loyalty. Retail service quality experiences, directly and indirectly, affect customer satisfaction, trust, and loyalty. This implies that exploration of indirect pathways through retailer personality can help retailers improve retail service quality to mold favorable retailer personality in customers' eyes. CFA and structural equation modeling was applied through a licensed version of Smart PLS (3.2.7v). The sample choice included the food and grocery customers who walked out of the organized retail stores after shopping. The study would help retailers to understand customer perception of retailer personality developed due to the perceived retail service quality of the retailer. Thus, the study aims to assess the direct and indirect impact of retail service quality (RSQ) on customer reactions (CS, CT, & CL) via retailer personality (RP), where RP acts as a mediator between RSQ and customer reactions.

Review of Literature

Retail Service Quality

Yuen and Chan (2010) showed that problem-solving dimensions, physical aspects, and reliability were positively related to customer loyalty to the store, and the personal interaction dimension of retail service quality was positively related to customer loyalty to staff. There exists a difference between expected and perceived retail service quality. Perceived service quality represents the consumer's perception with a product's performance. Since the past two decades, retailers have been giving due attention to service quality due to its linkages with customer satisfaction (Bolton & Drew, 1991; Boulding et al.,1993), increasing profits and various sell ratios and improved retention of customers and extended market share. Retail service quality can be measured from different perspectives, thus posing a challenge in its measurement (Finn & Lamb Jr., 1991). On account of the perishable, inseparable, heterogeneous, and intangible characteristic features of the service (Buttle, 1996), it is quite tough for retailers to measure retail service quality. Indian food and grocery retail sectors are facing deficient service quality leading to poor customer satisfaction, trust, and loyalty. It is thus important for retailers to provide excellent customer service, which acts as an antecedent in creating retailer personality in customers' eyes.

Retail Service Quality Dimensions

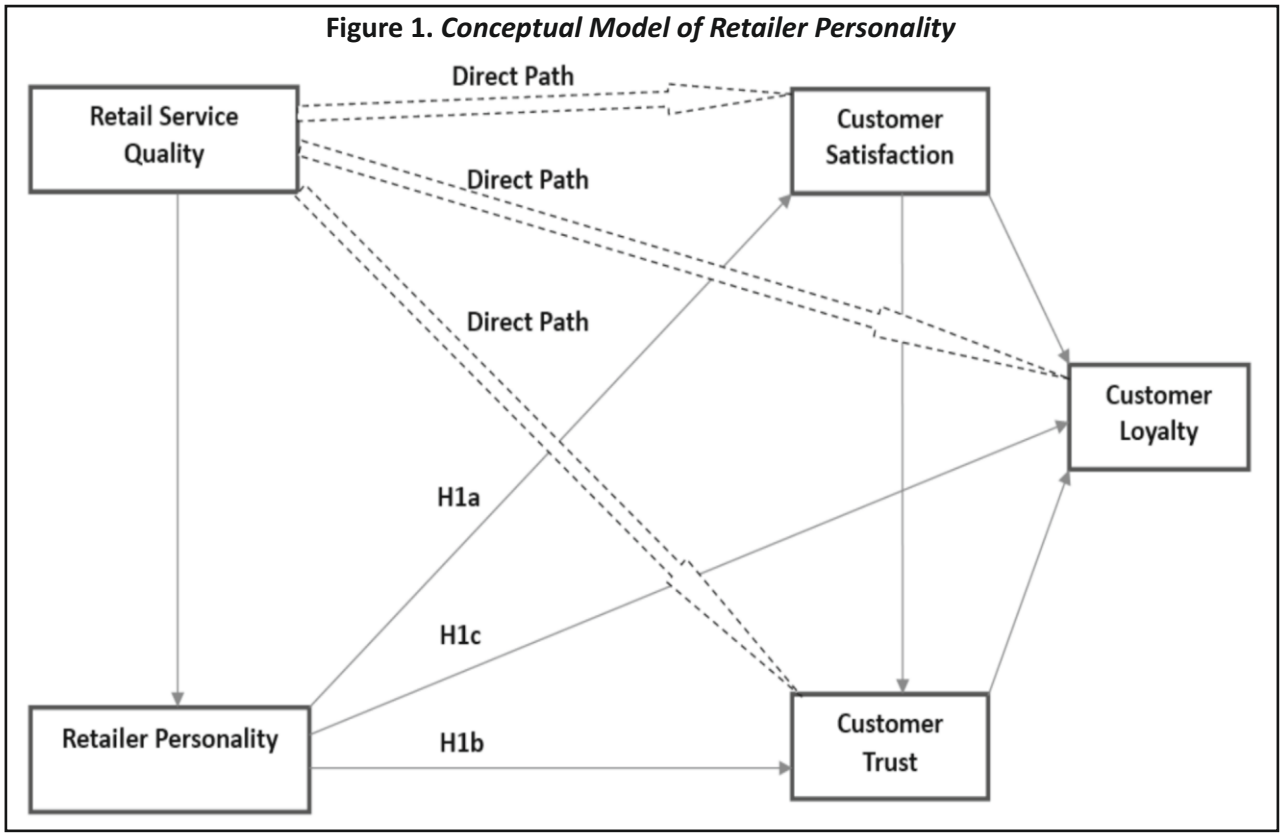
Zeithaml et al. (1996) prepared a scale for the quality of retail service called as RATER scale and proposed a conceptual framework of the effect of retail service quality on a particular behavior that decided the tenure of association of customers with the company. The outcomes also revealed that service quality influenced customer behavior. The retail service quality scale (RSQS) was applied by Dabholkar et al. (1996) to assess customer perceptions of retail service quality. This scale comprised of five basic dimensions, that is, physical aspects, convenience, reliability, personal interaction, and problem-solving. The RSQS Scale has thus been adapted for the present research. Oyeniyi and Abiodun (2012) observed that dimension, reliability, personal interaction, and problem-solving significantly affected customer satisfaction, while policy did not affect it significantly. Khare (2013) studied retail service quality in the Indian context and revealed that for Indian customers, retail service quality included the relationship and behavioral aspects. By improving the reliability dimension, overall customer

satisfaction was significantly enhanced in supermarkets as compared to hypermarkets (Amorim & Bashashi Saghezchi, 2014) in a comparative study of supermarkets and hypermarkets. It was found that by improving the reliability dimension, overall customer satisfaction was significantly enhanced in supermarkets as compared to hypermarkets; whereas, the dimension of physical aspects had a significant relationship with customer satisfaction and the dimension of store loyalty positively affected customer satisfaction. Paul et al. (2016) identified the determinants of consumer satisfaction in Indian small and large retail stores, that is, social desirability and staff friendliness, to influence customer satisfaction, although the mediating effect of customer loyalty between customer satisfaction and word of mouth (WOM) intentions, was also studied in the context of restaurants. Kaswengi and Lambey-Checchin (2020) found a positive relationship between perceived quality and consumer behavior, like average basket expenditure and shopping frequency, where consumer satisfaction acted as a mediator.

Retailer Personality

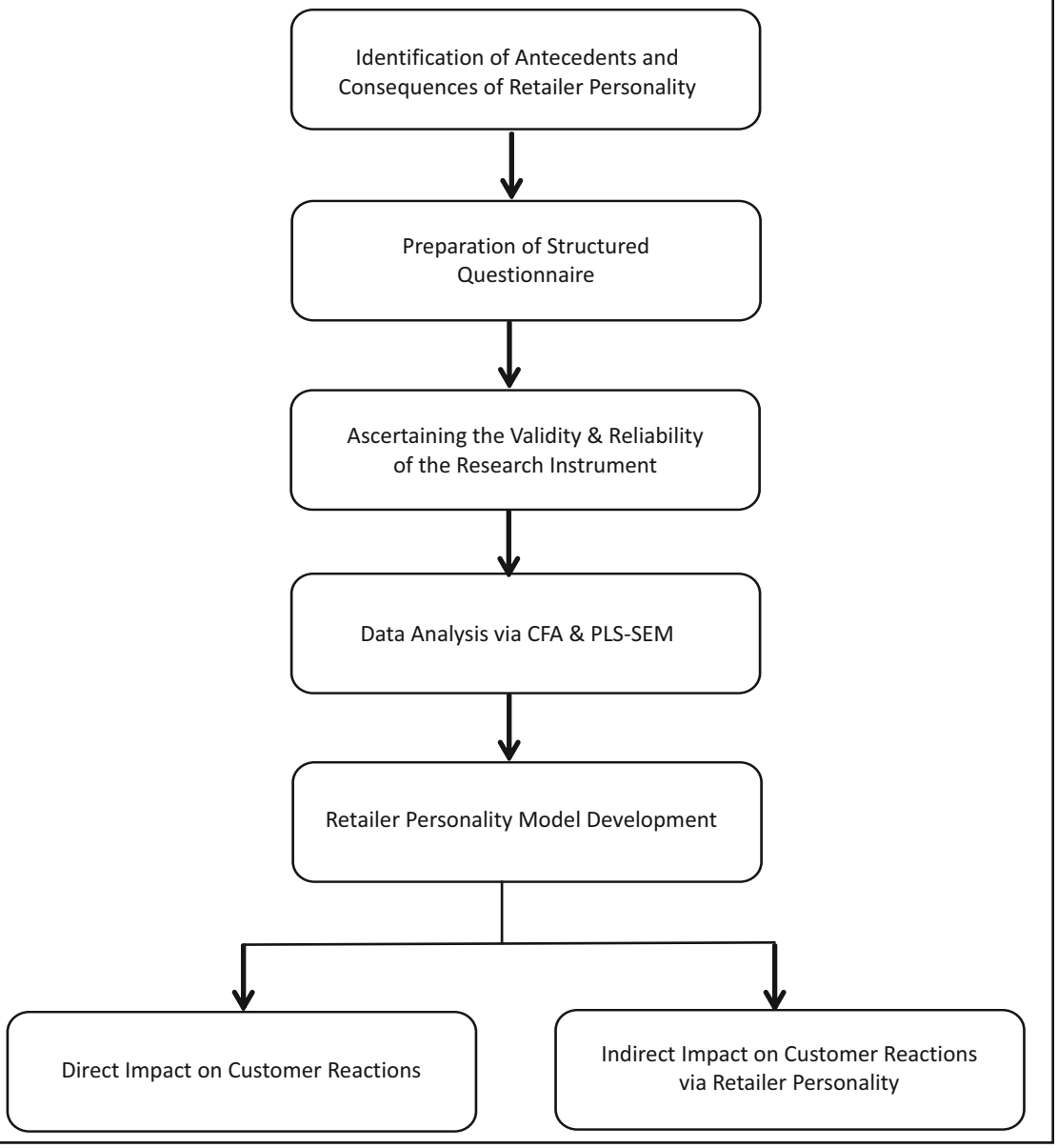
Zentes et al. (2008) reconfirmed the applicability of the Retailer Personality Scale proposed by Aaker for retail players in Germany and concluded that brand personality factors directly influenced customer loyalty. Brengman and Willems (2009) studied customer perception as the main determinant of store personality. The results found that store environment and store design were important factors in determining the personality of fashion stores. Das et al. (2012) proffered the influence of retailer personality on consumer-based retailer equity. The results showed that the three dimensions of store personality – sophistication, dependability, and empathy – significantly positively impacted each consumer-based retailer's equity dimension except empathy.

Figure 1. ***Conceptual Model of Retailer Personality***



The other two dimensions of retailer personality, authenticity and vibrancy, had no impact on each consumer-based retailer equity dimension. Lombart and Louis (2012) studied the impact of traits of retailer personality on customer satisfaction and loyalty. Retailer personality traits, namely conscientiousness, originality, congeniality, and preciousness, directly or indirectly impacted one of the dependent variables under consideration. Lombart and Louis (2014) then explored the influence of a CSR policy of retailer and its price image on retailer personality and customer reactions (customer satisfaction, trust, and loyalty). Thus, the scale developed by Lombart and Louis has been adapted for the present research. It was found that perceived CSR policy and price image had a significant positive influence on conscientiousness, agreeableness, and sophistication and a negative influence on the

Figure 2. ***Methodology for the Assessment of the Direct and Indirect Impacts of RSQ on CR***



disingenuousness personality trait of the retailer. It was found that CSR policy, cost image, and retailer personality directly or indirectly affect customer reactions. Lombart and Louis (2016) studied the direct impact of two antecedents of retailer personality on customer loyalty. Thus, based on past research, it was revealed that retail service quality and retailer personality both affected customer reactions. Thus, it can be deduced that there can exist some cause-and-effect relationship between retail service quality and retailer personality, where retailer personality may act as a mediator between retail service quality and customer reactions.

Hence, we posit primarily that retailer personality mediates the positive effect of perceived retail service quality on customer reactions (CS, CT, & CL). The conceptual model of retail service quality as an antecedent and customer reactions as consequences of retailer personality were developed based on past studies, as shown in Figure 1.

Methodology

A conceptual framework (Figure 1) was developed, and the convenience random sampling method was used; 410 food and grocery customers at 19 organized retail stores in Indian metro cities in March 2021 were interviewed and asked to complete a structured questionnaire. The last phase applied the causal research design to establish links between these variables via structural equation modeling (SEM). Smart PLS (3.2.7v) (Ringle et al., 2005) software has been used with 500 subsamples through the non-parametric bootstrap procedure. Smart PLS (3.2.7v) also estimates the statistical significance of factor loadings and path coefficients (Davison et al., 2003). After conducting PLS-SEM, the results were bifurcated into two parts: (a) direct impact and (b) indirect impact. The methodology for assessing the direct and indirect impacts of RSQ on CR via retailer personality has been diagrammatically represented in Figure 2.

Data Analysis and Results

SPSS (23v) was implemented for conducting EFA. The recommended value of Kaiser-Meyer-Olkin (KMO) (Kaiser 1970, 1974) lies from 0 to 1; 0.6 is the minimum value for good factor analysis (Tabachnick & Fidell, 2007), and 0.776 is the observed KMO value, and in Bartlett's test of sphericity (Bartlett, 1954), the p-value equals to 0.000, which fulfills the recommended criterion of p-value < 0.05. Hence, this shows the adequacy of the dataset to proceed with PCA. CFA is conducted through a licensed version of SmartPLS (3.2.7v).

Measurement Model Assessment

The measurement model assessment includes an assessment of internal consistency. The consistency is measured through composite reliability (Ling & Ding, 2006), indicator reliability (outer loading or factor loading), convergent validity (AVE), and discriminant validity, as shown in Table 1. In confirmatory factor analysis (CFA), any of the latent variables, which are also called factors, are derived from the correlation or covariance among the manifest variables, as opposed to second-order factors, which are determined from the correlation or covariance among the factors. The first-order constructs are the manifest variables directly linked with the items (observed variables) in PLS-SEM; whereas, the second-order constructs are latent. Internal consistency of the construct has been assessed through composite reliability (CR) in Smart PLS (3.2.7v), which should be greater than 0.7, according to Fornell and Larcker (1981). Hence, CFA was conducted to assess the construct validity of each latent variable of the measurement model through convergent validity and discriminant validity (Hair et al., 1998).

Convergent Validity

The convergent validity is reflected by the outer loadings of the indicators of a reflective construct (Hair et al., 2011) and average variance extracted (AVE) (Urbach & Ahlemann, 2010) (Table 1). The value of factor loading is more than 0.7. Also, factor loadings spread from 0.754 – 0.901 (Hair et al., 2010). The *p*-value is less than 0.5 with a 95% confidence interval, which is in accordance with the recommended threshold value (Hair et al., 2010). As shown in the table, the *p*-value for all indicators is lower than 0.5, and AVE extends from 0.652 – 0.798. Hence, convergent validity has been established.

Table 1. ***Measurement Model Assessment (Convergent Validity)***

Latent Constructs			CFA		Measurement Model				
II Order	**I Order**	**Abbreviations**	**Item Code**	**Outer Loadings**	**Std. Dev.**	***t*-value**	**CA**	**CR**	**AVE**
RSQ (Dabholkar et al., 1996)	Physical Aspects	*PhyAsp*	*SQ1*	0.875	0.014	62.942	0.862	0.915	0.783
			SQ3	0.905	0.009	95.538			
			SQ4	0.874	0.014	61.112			
	Convenience (Dabholkar et al., 1996)	*Con*	*SQ2*	0.868	0.015	59.352	0.805	0.885	0.719
			SQ6	0.833	0.019	44.961			
			SQ8	0.843	0.020	41.293			
	Reliability	*Rel*	*SQ9*	0.875	0.016	53.820	0.845	0.906	0.763
			SQ11	0.865	0.017	50.350			
			SQ16	0.881	0.015	60.744			
	Problem-Solving (Grewal et al., 2004)	*ProSol*	*SQ7*	0.864	0.014	62.482	0.830	0.898	0.746
			SQ10	0.866	0.014	64.026			
			SQ17	0.861	0.017	50.765			
	Personal Interaction	*PerInt*	*SQ12*	0.828	0.018	46.384	0.743	0.853	0.659
			SQ13	0.826	0.018	45.080			
			SQ14	0.780	0.028	28.243			
	Technological Advancement (Author's contribution)	*TecAdv*	*SQ18*	0.874	0.020	43.940	0.842	0.904	0.759
			SQ19	0. 868	0.019	46.686			
			SQ20	0.873	0.021	42.475			
RP (Ambroise & Valette-Florence, 2010)	Introversion	*Int*	*RP1*	0.798	0.024	33.761	0.870	0.905	0.657
			RP2	0.822	0.022	37.989			
			RP3	0.823	0.021	40.041			
			RP4	0.779	0.029	27.290			
			RP19	0.828	0.023	36.693			
	Humbleness	*Hum*	*RP6*	0.855	0.016	52.306	0.894	0.926	0.758
			RP7	0.890	0.011	81.410			
			RP8	0.866	0.014	61.640			
			RP11	0.870	0.014	62.267			
	Disingenuousness	*Dis*	*RP5*	0.857	0.019	45.384	0.868	0.910	0.717
			RP15	0.864	0.018	48.865			

			RP17	0.884	0.014	62.575			
			RP18	0.777	0.041	18.782			
	Sophistication	*Sop*	*RP13*	0.849	0.021	41.146	0.841	0.893	0.676
			RP14	0.840	0.021	39.349			
			RP16	0.754	0.032	23.270			
			RP20	0.843	0.022	38.997			
CL	WOM	*WOM*	*CL1*	0.846	0.019	46.079	0.804	0.884	0.718
(Bodet, 2006 ;			*CL3*	0.860	.016	54.574			
Ellram et al., 1989 ;			*CL5*	0.835	0.023	36.949			
Hallowell, 1996 ;	Purchase Intention	*PurInt*	*CL2*	0.880	0.013	68.894	0.874	0.922	0.798
Vazquez-Carrasco			*CL4*	0.899	0.008	109.87			
& Foxall, 2006)			*CL6*	0.901	0.011	84.423			
	Price Sensitivity	*PriSen*	*CL7*	0.878	0.014	63.764	0.843	0.905	0.761
			CL8	0.887	0.012	74.464			
			CL9	0.852	0.018	47.150			
	Complaining Behavior	*ComBeh*	*CL10*	0.821	.020	41.846	0.799	0.882	0.714
			CL11	0.885	0.011	80.043			
			CL12	0.827	0.019	43.996			
CT	Righteousness	*Rig*	*CT 1*	0.852	0.022	59.175	0.822	0.882	0.652
(Fornell et al.,			*CT 2*	0.784	0.022	40.542			
1996 ; Garbarino			*CT 3*	0.823	0.033	45.418			
& Johnson,			*CT 5*	0.772	0.032	34.698			
1999; Swaen	Benevolence	*Ben*	*CT 7*	0.848	0.017	55.314	0.862	0.906	0.708
& Chumpitaz, 2008)			*CT 8*	0.835	0.013	46.592			
			CT 9	0.844	0.013	50.116			
			CT 10	0.842	0.014	51.938			
	Customer Satisfaction	*CusSat*	*CS 1*	0.869	0.024	56.343	0.876	0.915	0.728
	(Fornell et al., 1996 ;		*CS 2*	0.828	0.021	41.030			
	Garbarino & Johnson,		*CS 3*	0.850	0.022	48.025			
	1999 ; Oliver & Linda, 1981)		*CS 4*	0.867	0.027	45.711			

Discriminant Validity

The cross-loadings and Fornell – Larcker criterion (Hair et al., 2010) are the benchmarks for assessing the discriminant validity. In the output of the Fornell–Larcker criterion, the square roots of AVE are shown on the diagonal, as exhibited in Table 2. According to the heterotrait-monotrait criterion for assessing the discriminant validity, all HTMT values are less than 0.90 as recommended; thus, the discriminant validity has been laid down between constructs since all the values are less than 0.90. The observed variables associated with the latent variables have factor loading of more than 0.7, according to Hair et al.'s (2010) criterion, as exhibited in the rotated component matrix (Table 3). Among the 66 observed variables included in the questionnaire, seven observed variables, that is, RP9, RP10, RP12, SQ5, SQ15, CT4, and CT6, were dropped, whose factor loadings were less than 0.7 (Hair et al., 2010).

Table 2. ***Fornell – Larcker Criterion (Discriminant Validity)***

	Ben	*ComBeh*	*Con*	*CusLoy*	*CusSat*	*CusTru*	*Dis*	*Hum*	*Int*	*PerInt*	*PhyAsp*	*PriSen*	*ProSol*	*PurInt*	*Rel*	*Rig*	*SQ*	*Sop*	*TecAdv*	*WOM*
Ben	.841																			
ComBeh	.197	.845																		
Con	.027	.086	.848																	
CusLoy	.183	.635	.170	1.000																
CusSat	.393	.407	.025	.383	.853															
CusTru	.755	.157	.134	.300	.336	1.000														
Dis	–.255	–.244	.007	–.136	–.208	–.205	.847													
Hum	.212	.218	.133	.299	.271	.224	–.131	.871												
Int	–.201	–.127	–.111	–.077	–.160	–.230	.169	–.166	.810											
PerInt	.225	.222	.089	.153	.206	.156	–.108	.085	–.112	.812										
PhyAsp	.074	.035	.305	.062	.064	.063	–.038	.074	–.047	.092	.885									
PriSen	.053	.074	.124	.569	.038	.291	.038	.084	–.027	–.005	.050	.873								
ProSol	.349	.286	.188	.285	.377	.341	–.287	.269	–.244	.286	.171	.115	.864							
PurInt	.234	.353	.097	.593	.446	.230	–.210	.428	–.092	.124	–.036	.011	.234	.893						
Rel	.045	.122	.011	.083	.001	–.005	–.005	.021	.015	.215	.021	.071	.056	.044	.874					
Rig	.116	.034	.184	.266	.103	.738	–.043	.120	–.143	.006	.022	.389	.153	.107	–.058	.808				
SQ	.273	.261	.538	.254	.242	.264	–.168	.227	–.173	.584	.543	.131	.579	.163	.444	.121	1.000			
Sop	.115	.086	.231	.261	.169	.261	.083	.231	–.057	.109	.060	.301	.117	.187	.044	.281	.220	.822		
TecAdv	.094	.027	–.001	–.002	.045	.093	–.070	.097	–.006	.079	.034	.039	–.022	.016	.097	.045	.347	.107	.871	
WOM	–.086	–.013	.071	.477	–.051	–.002	.133	–.082	.086	–.005	.090	.250	–.002	–.082	–.050	.086	.009	.018	–.091	.847

Table 3. ***Rotated Component Matrix***

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
SQ1									.875											
Sq3									.905											
SQ4									.874											
SQ2																.868				
SQ6																.833				
SQ8																.843				
SQ7														.864						
SQ10														.866						
SQ17														.861						
SQ9											.875									
SQ11											.865									
SQ16											.881									
SQ12																		.828		
SQ13																		.826		
SQ14																		.780		
SQ18													.874							
SQ19													.868							
SQ20													.873							
CS1				.868																
CS2				.829																
CS3				.850																
CS4				.866																
CT1								.851												
CT2								.783												
CT3								.822												
CT5								.772												
CT7						.847														
CT8						.834														
CT9						.843														
CT10						.841														
CL1																	.846			
CL3																	.860			
CL5																	.835			
CL2										.880										
Cl4										.899										
CL6										.901										
CL7												.878								
CL8												.887								
CL9												.852								
CL10																			.821	

CL11					.885
CL12					.827
RP1	.798				
RP2	.822				
RP3	.823				
RP4	.779				
RP19	.828				
RP5		.857			
RP15		.864			
RP17		.884			
RP18		.777			
RP6	.855				
RP7	.890				
RP8	.866				
RP11	.870				
RP13			.849		
RP14			.840		
RP16			.754		
RP6			.843		

Table 4. ***Threshold Values for GoF***

GoF Value	Interpretation
0.10	Weak Model Fit
0.25	Average Model Fit
0.36	Good Model Fit

Source : Wetzels et al. (2009).

Thus, **GoF** = $\sqrt{\text{Geometric Mean AVE x } R^2}$

The Goodness of Fit (GoF)

The criterion of goodness of fit (GoF) was used to verify the structural model (Tenenhaus et al., 2005). The numerical values of R^2 and Q^2 are deemed as one of the vital benchmarks to assess the explanatory notation of the model under consideration, specifically in Smart PLS. For endogenous variables, the geometric mean of the average AVE and the average R^2 is used to calculate the GoF value (Tenenhaus et al., 2005). The recommended GoF values, according to Wetzels et al. (2009), for verifying the outcomes of GoF have been shown in Table 4.

The actual calculated value of GoF and the geometric mean of average AVE are 0.416 and 0.712, respectively (Table 5), and the value of R^2 is 0.244, which infers a very good model fit.

Table 5. ***The Goodness of Fit (GoF)***

Latent Construct	AVE	R^2	√Mean AVE × R^2
Physical Aspect	0.648	0.244	√0.712 x 0.244 = √0.173 = **0.416**
Convenience	0.729		
Reliability	0.654		
Problem-solving	0.735		
Personal Interaction	0.657		
Technological Advancements	0.622		
Introversion	0.787		
Humbleness	0.758		
Disingenuousness	0.717		
Sophistication	0.676		
Customer Satisfaction	0.728		
Customer Trust	0.680		
Customer Loyalty	0.748		
Geometric Mean of AVE =	0.708		

Table 6. ***Inner VIF***

	CusLoy	*CusSat*	*CusTru*	*Dis*	*Hum*	*Int*	*SQ*	*Sop*	*TecAdv*	*WOM*
Ben			1.297							
ComBeh	1.340									
Con							1.127			
CusSat	1.492		1.280							
CusTru	1.376									
Dis	1.196	1.094	1.150							
Hum	1.334	1.144	1.187							
Int	1.211	1.175	1.207							
PerInt							1.147			
PhyAsp							1.122			
PriSen	1.270									
ProSol							1.137			
PurInt	1.514									
Rel							1.056			
Rig			1.118							
SQ	1.210	1.138	1.188	1.007	1.007	1.007		1.007		
Sop	1.269	1.132	1.226							
TecAdv							1.017			
WOM	1.108									

Structural Model Assessment

Assessment of Collinearity Issues of Structural Model

For checking collinearity issues in the structural model, the VIF values (Kline, 1998) and tolerance values were assessed. Smart PLS (3.2.7v) gave the inner and outer variance inflation factor (VIF) values. Inner and outer VIF values are shown in Tables 6 & 7, respectively. The VIF values should be less than 5.0 (Grewal et al., 2004; Hair et al., 2011), where inner VIF values spread from 1.416 to 2.813, and outer VIF spread from 1.007 to 1.514, which are less than the recommended threshold of 5.0. Hence, these values indicate that the data are free from multicollinearity issues.

Table 7. *Outer VIF*

Observed Variables	VIF	Observed Variables	VIF	Observed Variables	VIF
CL1	1.938	*RP16*	1.640	*SQ19*	2.029
CL10	1.553	*RP17*	2.488	*SQ2*	1.832
CL11	2.042	*RP18*	1.744	*SQ20*	1.926
CL12	1.774	*RP19*	1.955	*SQ3*	2.303
CL2	2.235	*RP2*	2.088	*SQ4*	2.117
CL3	1.910	*RP20*	1.845		
CL4	2.399	*RP3*	2.026		
CL5	1.537	*RP4*	1.787		
CL6	2.415	*RP5*	2.171		
CL7	2.043	*RP6*	2.180		
CL8	2.106	*RP7*	2.813		
CL9	1.909	*RP8*	2.562		
CS1	2.218	*SQ1*	2.183		
CS2	1.976	*SQ10*	1.852		
CS3	2.154	*SQ11*	1.922		
CS4	2.370	*SQ12*	1.447		
RP11	2.545	*CT1*	2.059		
RP13	2.039	*CT10*	1.973		
RP14	2.023	*CT2*	1.630		
RP15	2.224	*CT3*	1.925		
CT5	1.588	*SQ6*	1.639		
CT7	2.064	*SQ7*	1.904		
CT8	1.964	*SQ8*	1.781		
CT9	2.074	*SQ9*	2.090		
RP1	1.977	*SQ16*	2.081		
SQ13	1.504	*SQ17*	1.946		
SQ14	1.485	*SQ18*	2.039		

Table 8. *Tolerance Values*

Independent Variables	Tolerance
Cumulative *SQ*	0.842
Cumulative *Int*	0.823
Cumulative *Hum*	0.854
Cumulative *Dis*	0.869
Cumulative *Sop*	0.859
Cumulative *CusSat*	0.810
Cumulative *CusTru*	0.779

Dependent Variable : Cumulative *CusLoy.*

Tolerance Value

The tolerance level should be more than 0.2, according to Hair et al. (2010). The tolerance values for the observed variables extend from 0.784 to 0.871 (Table 8). Thus, no collinearity issue is found, and data could be assessed for the predictive relevance of the structural model.

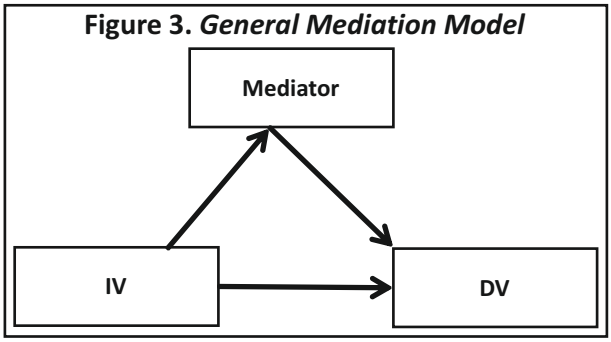
Mediation

When a third intervening variable, called the mediator (Figure 3), exists between the independent variable (IV) and dependent variable (DV), the mediation effect comes into play. An independent variable can have a direct and indirect effect on the dependent variable. In a study by Deepa and Chitramani (2016), retailer association and retailer-perceived quality acted as mediators between retailer awareness and retailer loyalty relationship. The direct effect of RSQ on customer reactions (CS, CT, & CL) is significant. The indirect impact of RSQ on CR (CS, CT, & CL) with retailer RP as a mediator is also significant. Thus, this depicts that RP acts as a mediator between RSQ and CR (CS, CT, & CL). The methodology for assessing the mediation effect in PLS-SEM has been shown in Figure 4.

↳ ***Primary Hypothesis* (H1) :** Retailer personality mediates the positive effect of perceived retail service quality (RSQ) on customer reactions (CR).

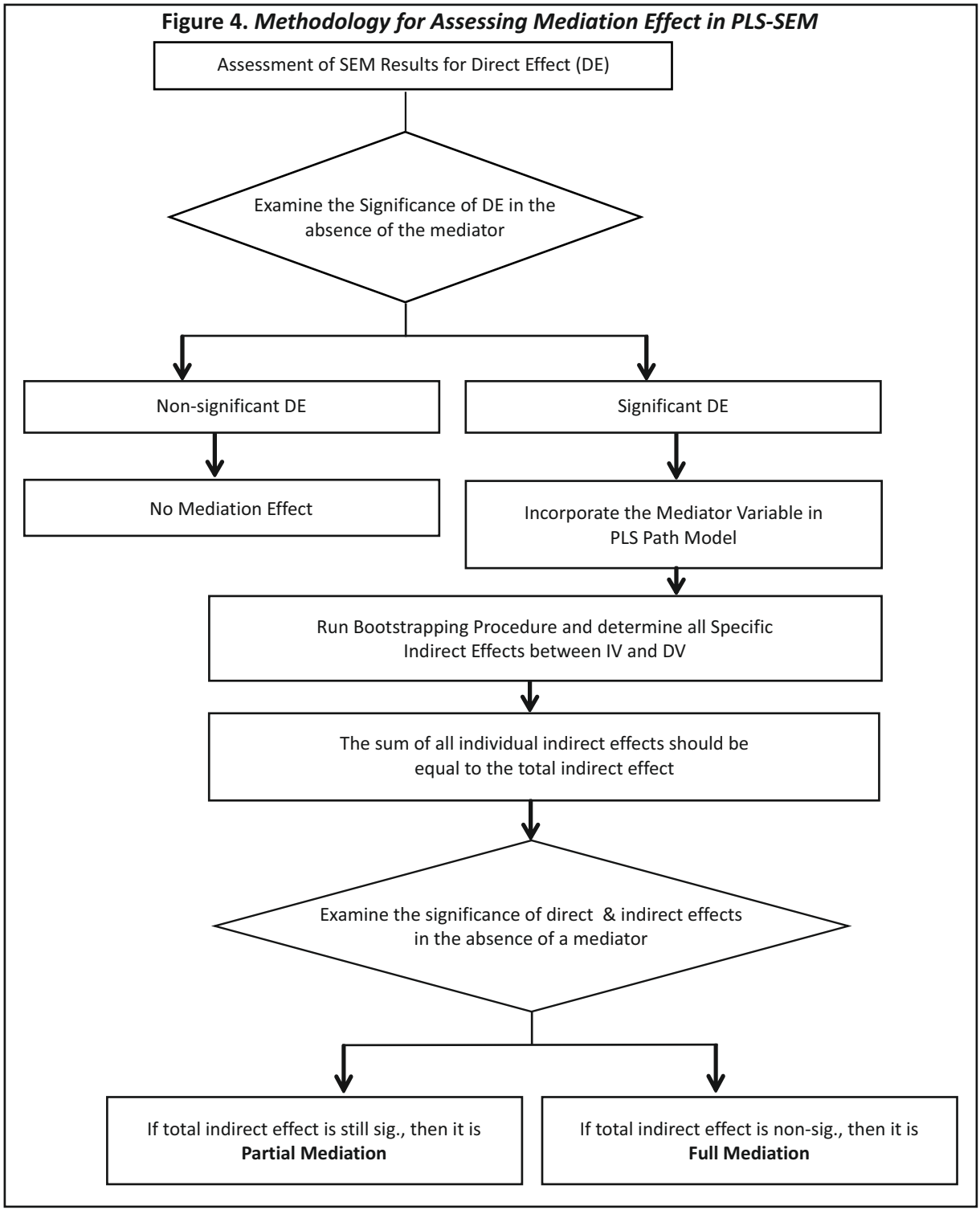
The mediation effect is assessed through the non-parametric process of bootstrapping; the sampling distribution of the indirect effect method, this method is based on the suppressor effect of an indirect effect on the

Figure 3. *General Mediation Model*



direct effect (Zhao et al., 2010). The primary hypothesis (H1) is reviewed and disintegrates into three sub-hypotheses as follows:

Figure 4. ***Methodology for Assessing Mediation Effect in PLS-SEM***



↳ **H1a :** Retailer personality mediates the positive effect of perceived retail service quality (RSQ) on customer satisfaction (CS).

↳ **H1b :** Retailer personality mediates the positive effect of perceived retail service quality (RSQ) on customer trust (CT).

↳ **H1c :** Retailer personality (RP) mediates the positive effect of perceived retail service quality (RSQ) on customer loyalty (CL).

Results

The value for model fit is 0.416, which is considered a very good model fit (Wetzels et al., 2009). This depicts that the model is suitable for conducting SEM. The results for hypothesis H1a (Table 9) show that the value of the direct effect is 0.140, with a significant *p*-value of 0.022, while the value of the indirect effect is 0.093, with a significant *p*-value of 0.000. After introducing the retailer personality as a mediator, the significance is still retained. Thus,

Table 9. ***Effects of RSQ on CS***

Relationship	**Direct Effect**	**Indirect Effect**	**Total Effect**
RSQ → *CS*	0.140 (0.022*)	0.093 (0.000*)	0.233
Specific Indirect Effects	**Standardized Path Loadings**	***t* - value**	***p* - value**
RSQ → Introversion → *CS*	0.010	1.031	0.303
RSQ → Humbleness → *CS*	0.038	2.508	0.012*
RSQ → Disingenuousness → *CS*	0.024	1.882	0.06
RSQ → Sophistication → *CS*	0.021	2.224	0.027*
Total Indirect Effect	0.093	4.365	0.000*

Note. *$p < 0.05$.

Table 10. ***Effects of RSQ on CT***

Relationship	**Direct Effect**	**Indirect Effect**	**Total Effect**
RSQ → *CT*	0.112 (0.021*)	0.143 (0.000*)	0.255
Specific Indirect Effects	**Standardized Path Loadings**	***t* - value**	***p* - value**
RSQ → Introversion → *CT*	0.021	2.183	0.029*
RSQ → Humbleness → *CT*	0.013	1.235	0.218
RSQ → Disingenuousness → *CT*	0.020	1.827	0.068
RSQ → Sophistication → *CT*	0.040	2.957	0.003*
RSQ → Introversion → *CS* → *CT*	0.002	0.991	0.322
RSQ → Humbleness → *CS* → *CT*	0.008	2.168	0.031*
RSQ → Disingenuousness → *CS* → *CT*	0.005	1.725	0.085
RSQ → Sophistication → *CS* → *CT*	0.005	1.838	0.067
RSQ → *CS* → *CT*	0.030	1.866	0.063
Total Indirect Effect	0.143	5.834	0.000*

Note. *$p < 0.05$.

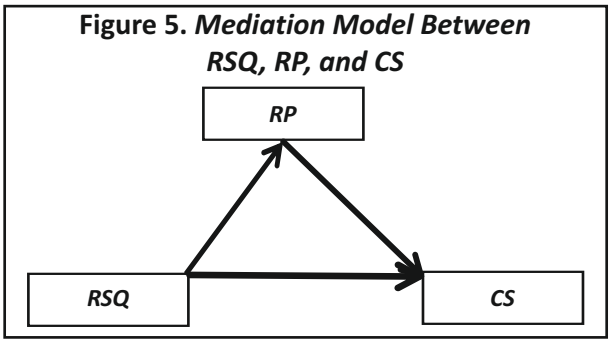


Figure 5. ***Mediation Model Between RSQ, RP, and CS***

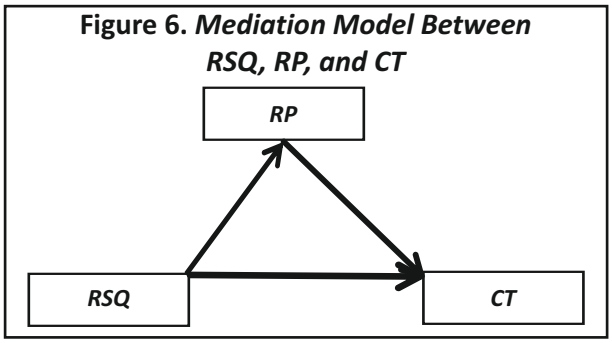


Figure 6. ***Mediation Model Between RSQ, RP, and CT***

retailer personality partially mediates the relationship between retail service quality and customer satisfaction (Figure 5). The outcomes for hypothesis H1b (Table 10) show that the value of the direct effect is 0.112, with a significant *p*-value of 0.021, while the value of the indirect effect is 0.143, with a significant *p*-value of 0.000. After the introduction of the retailer personality as a mediator, the significance is still retained. Thus, retailer personality incompletely mediates the association between retail service quality and customer trust (Figure 6). The outcomes for hypothesis H1c (Table 11) show that the value of the direct effect is 0.098 with a significant *p*-value of 0.050,

Table 11. ***Effects of RSQ on CL***

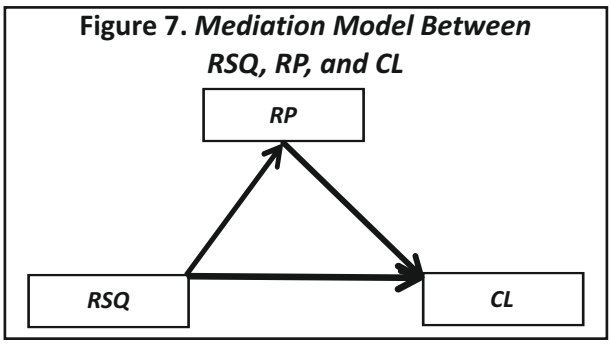
Relationship	**Direct Effect**	**Indirect Effect**	**Total Effect**
RSQ → *CL*	0.098 (0.050*)	0.150 (0.000*)	0.248
Specific Indirect Effects	**Standardized Path Loadings**	***t* - value**	***p* - value**
RSQ → Introversion → *CL*	–0.007	0.915	0.361
RSQ → Humbleness → *CL*	0.032	2.571	0.010*
RSQ → Disingenuousness → *CL*	0.006	0.810	0.418
RSQ → Sophistication → *CL*	0.028	2.292	0.022*
RSQ → Introversion → *CS* → *CL*	0.002	1.027	0.305
RSQ → Humbleness → *CS* → *CL*	0.010	1.977	0.049*
RSQ → Disingenuousness → *CS* → *CL*	0.006	1.719	0.086
RSQ → Sophistication → *CS* → *CL*	0.005	2.020	0.044*
RSQ → Introversion → *CS* → *CT* → *CL*	0.000	0.772	0.441
RSQ → Humbleness → *CS* → *CT* → *CL*	0.001	1.681	0.093
RSQ → Disingenuousness → *CS* → *CT* → *CL*	0.001	1.330	0.184
RSQ → Sophistication → *CS* → *CT* → *CL*	0.001	1.308	0.191
RSQ → Introversion → *CT* → *CL*	0.003	1.515	0.130
RSQ → Humbleness → *CT* → *CL*	0.002	1.031	0.303
RSQ → Disingenuousness → *CT* → *CL*	0.002	1.248	0.213
RSQ → Sophistication → *CT* → *CL*	0.005	1.756	0.080
RSQ → *CS* → *CT* → *CL*	0.004	1.377	0.169
RSQ → *CT* → *CL*	0.014	1.545	0.123
RSQ → *CS* → *CL*	0.035	2.179	0.030*
Total Indirect Effect	0.150	5.685	0.000*

Note. *$p < 0.05$.

Table 12. ***Indirect Linkages***

Variables	Indirect Linkages
CS	*SQ* : Through humbleness
	SQ : Through disingenuousness
	SQ : Through sophistication
CT	*SQ* : Through introversion
	SQ : Through disingenuousness
	SQ : Through sophistication
	SQ : Through *CS*
	SQ : Through sophistication and *CS*
	SQ : Through disingenuousness and *CS*
	SQ : Through introversion and *CS*
CL	*SQ* : Through humbleness
	SQ : Through sophistication
	SQ : Through humbleness and *CS*
	SQ : Through customer trust
	SQ : Through *CS*
	SQ : Through sophistication and *CT*
	SQ : Through humbleness and *CT*
	SQ : Through sophistication and *CS*
	SQ : Through humbleness, *CS*, and *CT*
	SQ : Through sophistication, *CS*, and *CT*
	CS : Through *CT*

Figure 7. ***Mediation Model Between RSQ, RP, and CL***



while the value of the indirect effect is 0.150 with a significant *p*-value of 0.000. The indirect linkages among the variables are shown in Table 12. After the introduction of the retailer personality as a mediator, the significance is still retained. Thus, retailer personality incompletely mediates the association between retail service quality and customer loyalty (Figure 7). Thus, hypothesis H1 is accepted since retailer personality partially mediates the effect of perceived retail service quality on customer reactions (CS, CT, and CL).

Findings and Conclusion

↳ The findings from the process of mediation aid in identifying direct paths originating from perceived RSQ and indirect paths via RP to build, improve, or reinforce CS, CT, and CL.

Direct Impact of Perceived Retail Service Quality of Retailer on Customer Reactions :

↳ RSQ of retailer perceived by the customer has a direct positive effect on CS.

↳ RSQ of retailer perceived by the customer and CS has a direct positive effect on CT.

↳ RSQ of retailer perceived by the customer, CS, and CT has a direct positive effect on CL.

Indirect Impact of Perceived Retail Service Quality of Retailer on Customer Reactions Through Retailer Personality :

↳ The retailer who showed disingenuous traits affected customer satisfaction adversely, and the retailer who was sophisticated and humble had a good impact on customer satisfaction.

↳ Although the perceived RSQ of the retailer had an adverse effect on the introversion personality trait of the retailer, the introverted retailer did not show any impact on CS.

↳ The retailer who was regarded as disingenuous and introverted badly influenced customer trust; whereas, those retailers who were sophisticated had a positive impact on customer trust.

↳ Although the perceived RSQ of the retailer had a healthy impact on the humbleness personality trait of the retailer, the humbleness did not affect customer trust directly.

↳ Impact of good service quality of a retailer who was sophisticated had a positive impact on customer trust.

↳ The perceived RSQ provided by the retailer, who was regarded as sophisticated and humble, positively influenced customer trust.

↳ Although perceived RSQ had a negative relationship with disingenuousness and introverted retailers, on the contrary, these personality traits did not have any impact on customer loyalty.

Hence, we can infer the following from the results :

↳ Humble retailers who provided good quality of service successfully strengthened loyalty and customer satisfaction; whereas, the customers' trust was not affected by the humble behavior of the retailers.

↳ Sophisticated retailers who provided good quality of service were successful in enhancing satisfaction, trust, and loyalty in the customers.

↳ Good quality of service at the retail store helped in reducing the disingenuousness of the retailers, which consequently helped in gaining the satisfaction and trust of the customers, but the loyalty of the customers was not affected.

↳ Good quality of service at a retail store helped in reducing the introvert trait of the retailer, which consequently helped in gaining only the trust of the customers, but loyalty and satisfaction of the customers were not affected.

↳ Last but not the least, good service quality of the retailers exhibited direct impacts on satisfaction, trust, and

loyalty of the customers. This leads to the inference that good service quality can be considered as the sole criterion for gaining customer satisfaction.

Theoretical Implications

The indirect effects, via retailer personality, have a strong influence on the magnitude of the measurement coefficients to the extent that the mediators can reverse the level of significance between the dependent and independent variables. The objective of this research was to assess the direct and indirect impact of retail service quality (RSQ) on customer reactions (CS, CT & CL) via retailer personality (RP), where RP acts as a mediator between RSQ and customer reactions. The research has explored indirect pathways through retailer personality, which can help retailers to improve retail service quality to mold favorable retailer personality in the eyes of customers. Thus, this reflects that the research is in demand as per the current trend of the enhanced importance of retail service quality, thus establishing a new theoretical framework.

Conclusions and Managerial Implications

In the building of retailer personality, the RSQ of the retailer acts as antecedents and customer reactions (CR) as consequences. Hence, the three customer reactions can be favorably modified by enhancing RSQ. Customer satisfaction, trust, and loyalty can be enhanced by improving the positive traits of the retailer personality. The RP behaves like a connecting link between the antecedents and consequences. The RSQ dimensions were first extracted through EFA by SPSS (23v). Validity and reliability were checked through CFA, and a hypothetical framework was assessed through SEM by Smart PLS (3.2.7v). The research framework consisted of two types of impact of antecedents on consequences of RP, that is, direct and indirect impacts. Direct impact originated from perceived RSQ to CR directly without the intervention of RP, while the indirect impact was directed from perceived RSQ to CR via RP. Further, it was known that perceived retail service quality exhibited direct and indirect impacts. It is also revealed that RSQ has shown a direct impact on RP. The research model also exhibits mediation. It is found that RP acts as a mediator between RSQ and CR. So, RP mediates the positive effect of perceived RSQ on CR. The demographic variables, age and gender, are used in the analysis. Male and female retail customers perceived RSQ to the same extent. All customers, irrespective of their age, perceived RSQ to the same extent. Thus, RSQ, which has direct and indirect impacts on RP and CR, proves to be vital in building a decent RP and gaining favorable CR.

The service quality of the retailer can be enhanced by humble and sophisticated behavior, resulting in improved customer satisfaction, trust, and loyalty of the customers. Poor RSQ can cause the perception of enhancement of disingenuousness and introversion traits of retailers, which deteriorate RP and consequently cause harm to the satisfaction, trust, and loyalty of the customers. Thus, along with rendering good RSQ, retailers should show a humble and sophisticated personality to gain and improve customer satisfaction, trust, and loyalty.

Limitations of the Study and Scope for Future Research

The research cannot be applied in cross-cultural contexts as it has been conducted in the Indian context. The customer responses were according to their tastes and preferences, thus the customer reactions would have varied if the research would have been done anywhere else. Other dimensions from a second review can be considered for service quality and can also be listed according to their importance with the help of pair-wise comparison through AHP to assess their relative impact on the consequences of RP. The current study is cross-sectional in nature; rather, a longitudinal study can even give more generalized results on account of the non-uniformity of consumer

behavior at different points in time. The same type of studies can be conducted in different retail segments like electronics, apparels, etc., in different cultural contexts.

Authors' Contribution

Dr. Abdul Rashid conceived the idea and developed a conceptual framework of the impact of retail service quality on customer reactions, where retailer personality acted as a mediator. The influence of retailer personality on the interplay of retail service quality and customer reactions lays down the theme of the study. Dr. Abdul Rashid extracted research papers with high repute, filtered these based on keywords, and generated a conceptual framework. Dr. Abdul Rashid interviewed the customers outside the organized retail stores. Dr. Varsha Rokade verified the analytical methods and supervised the study. Both authors then analyzed the gathered data with the help of a licensed version of Smart PLS (3.2.7v) and established the direct and indirect linkages among the variables to draw conclusions.

Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

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Appendix

Table A1. ***Item Number and Item Codes***

Item No.	Statements
SQ1	The store has hygienic and suitable physical facilities.
SQ2	Multiple payment modes are available: cash, debit card, and credit card.
SQ3	The parking facility is good.
SQ4	The surrounding environment is relaxed, with suitable lighting.
SQ5	Frozen foods and dairy products are stored in the refrigerator.
SQ6	The distance of the store is moderate from my house.
SQ7	To help find products, there are direction boards.
SQ8	The store remains open for usual working hours.
SQ9	The store keeps the promises related with service timings.
SQ10	My problems are solved genuinely.
SQ11	The brands available carry a guarantee from the store.
SQ12	Each customer gains instant and special attention.
SQ13	The retailer maintains healthy relations with customers.
SQ14	Customers do not have to wait due to gossiping of salespersons among themselves.
SQ15	The staff gives each customer a welcome.
SQ16	There is honest feedback about the products by the retailer.
SQ17	The retailer directly resolves customers' problems.
SQ18	Bill payment can be made through the internet, UPI, and mobile applications.
SQ19	There is a computerized billing system to lessen the billing time.
SQ20	For daily offers and placing orders, the store owns a mobile application.
CS1	The pricing policy of this retail store is satisfactory.
CS2	The quality of the products is satisfactory.
CS3	I intend a repeat purchase from this retail store.
CS4	I am satisfied overall.
CT1	This retail store provides me with safe shopping.
CT2	I trust this retailer.
CT3	I consider shopping from this store a guarantee.
CT4	There is a sense of sincerity towards customers.
CT5	There is a sense of dedication towards customers.
CT6	The retailer shows interest in the customers.
CT7	There is a regular updation by the retailer to meet customers' needs.
CT8	There is a regular updation by the retailer to meet the expectations of customers.
CT9	The customers' wants are dealt with seriousness.
CT10	The retailer has an in-depth understanding of the customers.
CL1	I love to give positive feedback about this store to my colleagues and dear ones.
CL2	There are high chances to shop from this retail store in the future.
CL3	I suggest others shop for groceries from this store.
CL4	This store has become my first preference.

CL5	I would recommend this store to other people.
CL6	I do not like to shop from any other store.
CL7	Price discounts given by the store are liked by me.
CL8	The prices of the products have a greater impact on my purchase decision.
CL9	I can even pay a high price to continue my association with this retail store.
CL10	There is a probability of switching to other retail stores if I encounter problems with the services of this store.
CL11	On encountering a problem, I can launch a complaint to an external agency.
CL12	On encountering a problem, I would complain to the store employees.
Item Code	**Personality Traits**
RP1	Hesitant
RP2	Reserved
RP3	Silent
RP4	Confidential
RP5	Arrogant
RP6	Jolly natured
RP7	Cool natured
RP8	Humble
RP9	Thoughtful
RP10	Sincere
RP11	Precise
RP12	Disciplined
RP13	Updated
RP14	Novice
RP15	Artificial
RP16	Stylish
RP17	Fake
RP18	Lier
RP19	Arrogant
RP20	Exclusive

Table A2. ***Demographic Profile***

Demographic Factors	***Particulars***	***Sample Size (N = 410)***	***Percentage (%)***
Sex	Male	222	54.14
	Female	188	45.85
Age in years	18 – 25	50	12.19
	26 – 35	128	31.21
	36 – 45	160	39.02
	46 – 55	57	13.9
	Above 55	15	3.65
Qualification/ Degree	Undergraduate	135	32.93

	Graduate	187	45.61
	Postgraduate	73	17.80
	Doctorate or Equivalent	15	03.66
Occupation	Business	140	34.1
	Private/ Govt. Job	81	19.7
	Pensioner	20	4.8
	Professional	80	19.5
	Farmer	33	08.0
	Homemaker	12	2.9
	Unemployed	17	4.14
	Student/Scholar	27	6.5
Monthly Income	Less than 20,000	100	24.4
(In INR)	20,000 – 40,000	142	34.6
	40,000 – 60,000	105	25.6
	60,000 – 80,000	45	10.9
	More Than 80,000	18	04.41
Marital Status	Married	297	72.43
	Unmarried	113	27.56

About the Authors

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