

**The effect of Service Quality on Fast Moving Consumer
Goods Retail Sector Performance in Zimbabwe: The
mediating role of consumer attitude and behaviour**

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APPROVAL FORM

The undersigned certify that they have read and recommended to the Department of Retail Management and Consumer Science, Chinhoyi University of Technology, for acceptance a thesis entitled “The effect of Service Quality on Fast Moving Consumer Goods Retail Sector Performance in Zimbabwe: The mediating role of Consumer Attitude and Behaviour”, submitted by Charity Murombo in fulfilment of the requirements for the Master of Philosophy in Retail Management.

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I, Charity Murombo, declare that this MPhil study is my own effort and is a true reflection of research executed by me. This research in full or part thereof has not been submitted for examination for any degree at any other university/institution.

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A handwritten signature in blue ink, appearing to read 'Murombo Charity', is written on a light-colored, oval-shaped surface.

15 June 2023

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ABSTRACT

This new century's corporate environment has seen a number of changes that have increased complexity and uncertainty especially within the retail business. The objective of the study was to investigate how consumer attitude and behaviour mediate the effect of perceived service quality on retail sector performance. A cross sectional survey was conducted and a sample of 400 employees was randomly intercepted from different supermarkets in Chinhoyi, Zimbabwe. The researcher used probability sampling techniques, in which the simple random sampling method where used to come up with sample of 400 employees. Quantitative data were collected from a sample of 400 employees. A self-administered structured questionnaire with Likert type questions was used to collect data from respondents. Structural Equation Modeling (SEM) in AMOS were used to test the research hypotheses. Results confirm positive relationships between; - service quality-consumer attitude, service quality-consumer behaviour, consumer attitude-consumer behaviour, consumer attitude-retail sector performance, consumer behaviour retail-sector performance, service quality-retail sector performance and that both consumer attitude and behaviour mediate the effect of service quality on retail sector performance. It is therefore, imperative for retailers to consider service quality, consumer behaviour and attitude when managing and controlling firm performance. Marketers need to be aware of consumers' attitudes in a variety of contexts in order to develop methods for influencing those sentiments in favour of the goods or services that are being sold. Additionally, attitudes influence decision-making by consumers. Retailers are recommended to pay close attention to service quality results in positive consumer attitude and behaviour and this also contributes to the business growth. Satisfied consumers are more likely to continue with the existing service provider, participate in positive word-of-mouth marketing, and are less likely to switch service providers hence business growth.

Key words: Retail Sector Performance, Consumer Attitude, Consumer Behaviour and Service Quality.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Globally, FMCG Retail businesses are under intense pressure from the global economy's changing environment to do tasks more efficiently, quickly, and affordably. Tajvidi and Karami (2021) and Saldaña et al. (2019) emphasise that retailers must improve their capacity for adaptation as they deal with an increasing number of environmental changes. Continuous performance is now every company's goal. This is due to the fact that businesses may only experience development and advancement through performance. Since businesses are constantly looking for effective and efficient results, evaluating and measuring business performance is crucial (Mharidzo et al., 2022).

According to Tajvidi and Karami (2021), performance in management refers to the achievement of organizational objectives and the promotion of organizational effectiveness through others, or the strength of a team. The majority of southern African enterprises lack the creativity and adaptability needed to improve performance. According to Makanyeza et al. (2017), managers should regularly assess their organizations with a focus on their core capabilities. They need to make use of their competitive advantages to improve the performance of their retail enterprises. Tajvidi and Karami (2021) posit that superior service quality is the main factor improving an enterprise's organizational performance in a globalized market. In other words, delivering top-notch services gives a business a competitive edge.

Among the variables influencing a company's performance are service quality, customer mental state, and customer behavior (Chikazhe et al., 2023; Elgarhy, 2022). The success of a corporation is boosted by service quality, which relates to interactions with customers to raise satisfaction. Since products in the retail sector are essentially the same in terms of price and design, the level of service would set them apart (Mehralian and Khazaei, 2022). The only businesses that are currently assured to remain in operation are retail companies that can provide outstanding service quality (Chikazhe et al., 2023). Those merchants who don't increase their service delivery standards continue to struggle and are in danger of failing (Elgarhy, 2022). As a result, every retail company now recognizes the importance of service

quality (Elgarhy, 2022). The global retail industry must struggle to deliver exceptional service quality as part of its survival strategy (Lieder et al., 2018). Retail establishments that place a high priority on excellent customer service continue to have an advantage over their rivals (Mharidzo et al., 2022). Additionally, businesses that continue to use modern service quality strategies and focus on factors like customer attitude and behavior are still more successful than their rivals (Gaura et al., 2021).

Positive consumer attitudes and behaviors are produced by paying close attention to service quality, and these factors also support the expansion of businesses (Chikazhe et al., 2021; Ersoy, 2017). Successful firms now depend more on having a thorough understanding of consumer behavior and sentiments since the global retail industry has become so fiercely competitive (Murambi and Chivivi, 2022). Delivering outstanding service quality has a direct impact on the attitude and behavior of retail customers. The majority of businesses develop their services, products, and strategies in response to consumer behavior (Mehta et al., 2020). Retailers must develop strategic assets that allow them to produce efficiency and distinctiveness while remaining constrained by consumer behavior and behavioral options (Di Crosta et al., 2021). As a result, in order to increase their chances of success, the majority of firms conduct research into consumer behavior. To adopt and offer new products or services or to improve a current one, many departments, including marketing, research, and development, monitor and assess customer behavior (Mehta, Saxena, and Purohit, 2020). A few of the factors that influence how successfully an organization does business include its capacity for marketing, innovation, and economic productivity, which includes human, capital, and physical resources (Saldaña et al., 2019). The effectiveness of the organization's business is ultimately aided by some of these components. When customers experience good or great service, they will be inspired to make subsequent purchases, becoming devoted customers. Loyal consumers serve as brand ambassadors, referral agents, and ambassadors for the business (Saldana et al., 2019).

A person's attitude is defined as "a psychological inclination manifested by judging a particular entity with some degree of favor or disfavor" (Loeper et al., 2021). Based on the theories of reasoned action and planned behavior (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991), attitude is a key predictor of behavioral adoption intention. Individual attitudes can swiftly and readily affect how they decide which actions to take, which individuals to approach or avoid, and even which goods to purchase

(Chambon et al., 2022; Muchandiona, Kakava, and Makanyeza, 2021). Marketers need to be aware of consumers' attitudes in a variety of contexts in order to develop methods for influencing those sentiments in favor of the goods or services that are being sold.

A number of studies have been conducted on the relationship between organizational performance and service quality (Saldaña et al., 2019; Lieder et al., 2018; Hosseini and Saravi-Moghadam, 2017; Chikazhe et al., 2021; Chambon et al., 2022). There are a dearth of studies, though on consumer attitudes and behaviors as mediating factors in the link between service quality and retail sector success. With a focus on the mediating function of consumer attitude and behavior on the effect of service quality on retail sector performance, this study intends to understand retail sector operations and strategies. Do consumer attitudes and behaviors mediate the impact of service quality on the performance of the retail sector? This is the question that the current study sets out to address.

1.2 Statement of the problem

The FMCG retail sector in Zimbabwe is facing performance difficulties. Zimbabwean FMCG retailers fall short of the demands and expectations of their clients (Chikazhe et al., 2021). This is evidenced by their failure to adapt to the current global dynamic business environment. The retail markets today experience rising inflation, which lowers each and every merchant in Zimbabwe's profit and return on assets. Employees are underpaid as a result, and they are not motivated to go above and beyond to satisfy customers (Chambon et al., 2022). Additionally, employee turnover has increased. As a result, customer complaints are increasing daily yet very little is being done to address them, forcing them to switch suppliers. FMCG retailers in Zimbabwe are currently having a very tough time satisfying customers, which has a negative impact on both sales and profitability.

Most retailers overcharge their goods in Zimbabwean dollars and charge standard prices in US dollars in order to mitigate the ever-changing exchange rates problem. However, the majority of lucrative retailers, including OK and TM, inflate the prices of their goods to keep up with the hyperinflation. If this problem is not address, it will affect consumer attitude and behaviour negatively, result in reduction in sales. Several studies have been conducted to date in an attempt to fully understand consumer attitude and behavior arising due to dynamism within the environment (Hosseini and Saravi-Moghadam, 2017; Chikazhe et al., 2021; Chambon et al., 2022;

Pakurar et al., 2019; Dawi et al., 2018; Danish et al., 2018; Saldaa et al., 2019; Lieder et al., 2018; Hosseini and Saravi-Moghadam, 2017). However, no studies have concentrated on the mediating effect of consumer attitudes and behaviors on the effect of service quality on FMCG retail sector performance especially in developing countries like Zimbabwe, despite previous researchers' efforts to address challenges with consumer attitudes and behaviors within the FMCG retail sector. By examining the mediating impact of consumer attitude and behavior on service quality and FMCG retail sector performance, the current study aims to add to the body of knowledge already available on service quality, marketing, and consumer behavior.

1.3 Research objectives

The major objective of the study is to investigate how consumer attitude and behaviour mediate the effect of service quality on FMCG retail sector performance. The specific objectives are as follows:

1. To examine the effect of service quality on FMCG retail sector performance
2. To determine, if the relation between service quality and FMCG retail sector performance is mediated by consumer attitude.
3. To establish, if the relation between service quality and FMCG retail sector performance is mediated by consumer behaviour

1.4 Research questions

The research questions for the study are as follows:

1. How does service quality influence FMCG retail sector performance?
2. How does consumer attitude mediate the effect of service quality on FMCG retail sector performance?
3. How does consumer behaviour mediate the effect of service quality on FMCG retail sector performance?

1.5 Research Hypotheses

The research hypotheses for the study are as follows:

- H₁: Service quality has a positive effect on consumer attitude.
- H₂: Service quality positively affects consumer behaviour.
- H₃: Consumer attitude share a positive relationship with consumer behaviour.
- H₄: Consumer attitudes positive affects FMCG retail sector performance.

- H₅: Consumer behaviour share a positive relationship with FMCG retail sector performance
- H₆: Service quality positively affects FMCG retail sector performance
- H₇: Consumer attitude mediates the effect of service quality on FMCG retail sector performance
- H₈: Consumer behaviour mediates the effect of service quality on FMCG retail sector performance

1.6 Proposed conceptual frame work

In trying to conceptualizing the study the researcher tried to develop relationships between the dependent variables and independent variables. That is the relationship between service quality, consumer attitude, consumer behaviour and FMCG retail sector performance. The conceptual model which has been developed is shown on Figure 1 below:

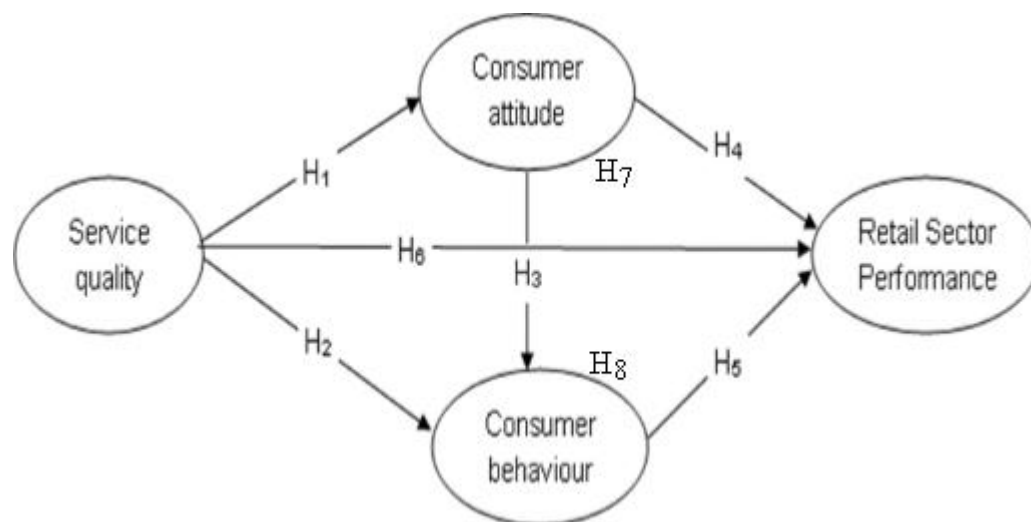


Figure 1.1: Proposed conceptual frame work

1.7 Significance of the study

This study aimed at closing the knowledge gap with regards to consumer attitude and behaviour. Beneficiaries for this research include; the academic community, retailers, marketers and policy makers. The results from this study can be helpful in strategic planning.

1.7.1 Marketers

It is believed that the manufactured knowledge may be used in industry to add value and facilitates growth. A clear knowledge on service quality with regards to consumer behaviour and attitudes is of importance as it enables marketers to craft a strategic competitive marketing strategies. Marketers may also can to know the effect of service quality on consumer behaviour and attitude.

1.7.2 Retail managers

Retail manager are one of the beneficiaries, as the study will help them understand the effect of service quality on consumer attitude and behaviour.

1.7.3 The academic community

This study is hoped to make a novel contribution to consumer behaviour literature in Zimbabwe. The academic community is hoped to benefit from the findings of the study as it adds to the current body of knowledge. The study will also provide researchers with a room to further research on the subject of service quality, consumer attitude and behaviour.

1.8 Chapter summary

This chapter introduced and provided the general outline of the study. It tackled the background to the study and the statement of the problem. Research objectives, research hypotheses and conceptual framework of the study were also presented in this chapter. The chapter also presented the significance of the study, its scope and organisation of the study. The subsequent chapter focuses on theoretical literature review.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The previous chapter provided an overview of the research. This chapter includes a survey of relevant literature for the topic at hand. According to Paul and Treschuk (2020), a literature review is an unbiased, exhaustive synthesis and critical review of relevant, accessible research and non-research literature on the topic under examination. A literature review is a more or less methodical method of collecting and analyzing previous studies (Snyder, 2019). A literature review is referred to as a "knowledge map" since it evaluates and synthesizes previous work (Rodríguez, Florido and Jacob, 2020). Major themes guiding the review of literature in this chapter are retail sector performance consumer behaviour, consumer attitude and service quality. Retail sector performance literature review covers definition factors that affect retail performance and theories that underpin retail performance. Consumer behaviour literature review cover definition, its effect to business and theories that underpin consumer behaviour. Literature review on consumer attitude tackles the definitions, consumer attitude effects on business and theories of consumer attitude. Similarly, literature on service quality comprises the definition, effect in retailers and theories that underpin the study.

2.2 FMCG Retail sector performance

According to Chikazhe et al. (2023), a firm's performance is "the total value created by the firm through its activities, which is the sum of the utility created for each of a firm's legitimate stakeholders". The level to which an organization, as a social structure with some restricted resources and means, achieves its goals without requiring undue effort from its members, was seen as the equivalent of organizational efficiency. Productivity, flexibility, and inter-organizational conflicts are the factors considered while evaluating performance (Taouab and Issor, 2019). According to Taouab and Issor (2019), performance is the capacity of an organization to access and utilize its limited resources by maximizing its surroundings.

Organizational performance primarily focuses on a company's capacity and ability to effectively utilize the resources at its disposal to achieve goals that are consistent with the company's established objectives, while also taking into account the

relevance of those goals to its users (Tajvidi and Karami, 2021). Pucheta-Martnez and Gallego-Ivarez (2020) recognized that performance is a specific outcome from management, economics, and marketing that gives the organization and its structural and procedural elements characteristics of competitiveness, efficiency, and effectiveness.

As noted by Bandiera et al. (2020), the level of performance of the workforce has a significant impact on organizational performance. He thought that in order to ensure high-quality organizational performance, it was crucial to expose company employees on a regular basis to new and modern knowledge and skills. This would help them keep up with the latest changes taking place in the market and, in turn, raise the level of organizational performance.

Al-Surmi, Cao, and Duan (2020) viewed performance as a concept of an organization's success or effectiveness as well as a sign of the organizational style in which it is functioning well to fulfill its objectives. Performance is a very common and dynamic concept that describes completing a task with greater efficiency and effectiveness than is typical today. As a result, there are numerous aspects and dimensions of the firm's performance that are being examined from the perspectives of shareholder theory, resources-based theory, and stakeholder theory (Freudenreich, Lüdeke-Freund, and Schaltegger, 2020; Schaltegger, Hörisch, and Freeman, 2019; Waheed and Zhang, 2022).

A dual-investor theory (Sanni, Salami, and Uthman, 2020) or stakeholder-shareholder theory (Jang, 2019) has been developed by revisiting the theories (Barney and Harrison, 2020; Valentinov, Roth, and Will, 2019). However, Rosefielde (2020) asserts that both the shareholder and stakeholder theories are "normative theories of corporate social responsibility, prescribing what a corporation's role should be in accordance with the shareholder theory, investors fund a company's management, who are then expected to only use corporate funds in ways that the investor has approved.

Retailers must more thoroughly integrate every aspect into the balanced scorecard in order to assess the firm's entire performance and strike a balance between financial and strategic objectives as well as intangible and tangible assets. According to Harrison et al. (2019), "a balanced scorecard augments established financial metrics with benchmarks for achievement in three key nonfinancial areas: a company's

relationship with its clientele; its key organizational processes; and its continued education and growth". Performance of the company will be enhanced by the balanced scorecard and the triple bottom line, as demonstrated by CSR activities (Graham, 2023).

A number of financial measurements can be used to evaluate a company's performance. Revenue, return on equity, return on assets, profit margin, sales growth, capital sufficiency, liquidity ratio, and stock prices are a few examples of common financial measurements (Yang, Bento, and Akbar, 2019). Certain financial ratios will have greater significance than others depending on the sector in which the company operates. For example, total unit sales, return on assets, and inventory turnover may be important ratios to watch in a manufacturing organization, whereas stock prices, cash flow, revenue, and operating income may be important ratios to watch in a financial institution (Yang, Bento, and Akbar, 2019).

Given that the consulting sector does not require a lot of assets, return on assets and inventory turnover may not be important metrics for these businesses. Because each industry is distinct and making evaluations across industries may provide a biased interpretation of a company's performance, the relative value of the financial indicators of the company in relation to adversaries within the same specific industry is another factor to take into account when evaluating the performance of a company. For instance, it may be pointless to compare the return on assets of a manufacturing company with a consulting firm because, while one is asset-intensive, another is not.

A performance measuring system, as proposed by Khatib and Nour (2021), must fundamentally achieve four things:

1. Assist the organization in determining whether or not it is receiving the required contribution from employees and suppliers.
2. Assist the company in determining whether every group of stakeholders is assisting the company in achieving its primary goals.
3. Support the company in creating and executing processes that contribute to the achievement of strategic goals.
4. Assist the company in assessing and monitoring strategic planning in accordance with agreements reached with key stakeholders.

A performance measurement system, as described by Bayraktaroglu, Calisir, and Baskak (2019), is a succinct and defined set of measurements (financial or non-

financial) that supports an organization's decision-making process by gathering, storing, and analyzing measured performance information. According to the preceding, the most significant function of performance evaluation is to determine the degree to which the organizational plan has been met.

2.3 Consumer behaviour

A consumer is an individual who recognizes a need or want, makes a purchase, and correctly disposes of the good or service (Mehta, Saxena, and Purohit, 2020). Customer behaviour is the study of the strategies used by people and businesses to select, purchase, use, or discard goods, services, ideas, or reports in order to fulfill their needs and goals (Chukwu, Kanu and Ezeabogu, 2019). Consumer behavior is defined by Sakkthivel and Ahmed (2020) as "the behavior that consumers display in looking for, shopping for, using, evaluating, and discarding services and products that they believe will fulfill their wishes." While most cutting-edge definitions of buyer behavior are fairly similar in scope.

The process of looking for, purchasing, using, comparing, and dismissing products and services is referred to as purchaser behavior (Mehta, Saxena, and Purohit, 2020). Individuals or organizations engaged in the process of locating, acquiring, using, comparing, and rejecting services and products to meet their requirements are described as engaging in consumer behavior (Di Crosta et al., 2021). It also considers the consumer's emotional, mental, and behavioral responses before and after those systems are implemented (Di Crosta et al., 2021).

The study of people and the methods they use to select, use, and arrange products and services to meet their needs, as well as the impact those methods have on the consumer and society as a whole is called consumer behavior (Sheth, 2020). Consumer behavior encompasses all of an individual's thoughts, feelings, and actions prior to or during the purchase of any product, service, or idea. The notion of buyer behavior explains what, why, how, when, and where a person buys merchandise. The purchaser's decision is the final result of the buyer's behavior.

Consumer behavior, according to Zwanka and Buff (2021), is the study of how individuals, institutions, and enterprises choose, buy, use, and discard goods, services, views, or opinions to satisfy their wants and desires.

Consumer behavior creates a powerful imperative around which services and goods are built and strategy is formed in most businesses (Dsouza and Sharma, 2021). Retailers must identify strategic assets that allow them to produce efficiency and differentiation benefits within the constraints of consumer behavior and behavioral options (Dsouza and Sharma, 2021; Sakkthivel and Ahmed, 2020). Dsouza and Sharma (2021) advocates generating a complicated version of consumer decision-making and the factors that influence their behavior as one of the strategies for understanding consumer buying behavior.

2.3.1 Purchase decisions making

Understanding the elements that influence customers' purchasing decisions relies heavily on consumer purchasing behavior research (Sheth, 2020; Qazzafi, 2019). In their daily lives, consumers make a variety of decisions. One of them is the purchase decision. They buy stuff for a variety of reasons, including a necessity for them, a desire to test them, or because it will be provided. Customers are the primary focus of marketing and the yardstick by which goods and services are judged successful or unsuccessful (Sheth, 2020). As a result, most businesses conduct research into customer behavior in order to improve their chances of success. Many departments, such as marketing, research and development, study and evaluate consumer behavior to implement and offer new products or services or to develop an existing one (Mehta, Saxena and Purohit, 2020). For example, when companies try to research and analyze buying periods, purchase methods, purchase quantities, and product or service categories (Mehta, Saxena, and Purohit, 2020).

Consumers can make decisions in two ways: deliberative or systematic decision making and affective or experienced decision making. Consumers make delayed and cautious decisions when they make deliberative and systematic decisions. Problem recognition, information searching, alternative assessment, purchase choice, and post-purchase behavior are typical steps for consumers who make systematic decisions (Dsouza and Sharma, 2021). A consumer buying a new home, for example, will most likely adopt systematic decision-making. Consumers make intuitive, automatic, and quick decisions while making affective or experiential decisions (Mehta, Saxena and Purohit, 2020). They have the ability to proceed right from recognizing the problem to making a buying choice to the post-purchase phase. A consumer who is deciding which movie to watch can, for example, employ emotional decision-making. Consumer decision-making is influenced by individual qualities

such as personality and information processing abilities, as well as environmental factors such as cultural values and advertising exposure.

2.3.1.1 Need recognition

The first step in making a successful purchase is recognizing the problem. Consumers are becoming increasingly aware that their ideal situations differ from their present situation (Mehta, Saxena and Purohit, 2020). The demand may arise as a result of a shortage of inventory or discontent with a current product or service provider, as well as new needs arising from life cycle changes and peer pressure (Muchandiona, Kakava and Makanyeza, 2021) and marketing (Dsouza and Sharma, 2021; Qazzafi, 2019). Marketers begin by developing a new ideal condition or by instilling dissatisfaction with the current product or situation while creating a need. This means that marketers must understand the factors that lead to a specific consumer need and then utilize that information to create marketing techniques that stimulate interest (Han and Kang, 2020). Many marketers use advertising to detect possible problems and needs in order to urge consumers to make decisions (Sakkthivel and Ahmed, 2020; Muchandiona, Kakava and Makanyeza, 2021). The organization must identify the needs of the customers and concentrate on their satisfaction.

2.3.1.2 Information search

Consumers seek knowledge about solutions to their problems after realizing the presence of problems (Muchandiona, Kakava and Makanyeza, 2021). Qazzafi (2021) confirmed that research can be both internal and external, with customers searching their memories for past experiences and consulting a number of information sources, including advertisements and friends. Some believe that marketing has the most power to affect consumer behavior during the research phase (Lăzăroiu et al., 2020; Mishra, Singh and Koles, 2021). The way people search is influenced by a variety of things. The search, for example, reduces as the perceived time pressure grows. Research may diminish as knowledge grows. A consumer, for example, can rapidly search for their favourite cereal brand because they know it fits their nutritional requirements (Sakkthivel and Ahmed, 2020; Bangsa and Schlegelmilch, 2020). Knowledge, on the other hand, can lead to more investigation, particularly in non-routine situations. For example, IT professionals, who are purchasing new computers, will read more and speak with suppliers for longer because they are familiar with

bytes, RAM, and processors (Sakkthivel and Ahmed, 2020; Gursoy, 2019). Consumers learn about choice criteria and accessible options by conducting research. The customer balances the perceived benefit of research against the time and effort required to conduct it.

According to Han (2021), "the consumer can acquire information from a variety of sources." Personal sources (family, friends, neighbors, and acquaintances) (Qazzafi, 2019), commercial sources (advertising, vendors, retailers, and manufacturers, websites, furniture, packaging, and displays), public sources (media, consumer review organizations, social media, online research and peer reviews), and experimental sources (product review and use) are among them (Zhang and Doucette, 2019). If a person wishes to acquire a smartphone, for example, they pay greater attention to smartphone advertisements, gain information from family or friends, and receive information on their smartphone on a regular basis.

2.3.1.3 Evaluation of alternatives

Consumers evaluate all of their product or brand options on a scale of characteristics that have the ability to provide the benefit they are looking for during this stage (Qazzafi, 2019). In order for a marketing organization to increase the likelihood that their brand will be part of the evoked set for a large number of consumers, they must first understand what benefits consumers are looking for and, more specifically, which attributes will have the greatest influence on their decision-making process (Mishra, Singh and Koles, 2021). Consumers assess alternatives based on the functional and psychological benefits they provide (Millwood, 2021).

Consumers can be strongly influenced during this stage, according to Qazzafi (2019), by their attitude as well as their level of participation with the product, brand, or overall category. Before moving on to the next step of the choice process, customers must be able to effectively analyze the worth of all the items or brands in their evoked set (Mason, Narcum and Mason, 2021). This phase entails assessing the potential costs and benefits of one or more products that are being considered for purchase (Gursoy, 2019). Consumers conduct extensive research before making purchases, especially when considering high-risk purchases (Oumayma, 2020; Cheah et al., 2019). Businesses might profit from the alternative customer review method if they understand the consumer review process.

2.3.1.4 Purchase decision

When it comes to significant purchases like cars, real estate, and durable goods, there is always a time lag between researching a decision and making the actual purchase (Gursoy, 2019). Many people base their purchasing decisions on standard selection techniques, which is rather typical (Mishra, Singh and Kole, 2021). When purchasing a routine product, consumers are generally unenthusiastic and more prone to rejecting the traditional decision-making process because they believe it is irrelevant (Kotler, Kartajaya, and Setiawan, 2017). As a result, in the routine response buying process, the product marketer must make constant efforts to keep brands in the consumer-recommended set and prevent them from being removed, ensuring that the consumer continues to buy its products through ongoing brand awareness, periodic advertisements and promotions, and establishing leading positions in store shelves, both online and offline (Kotler, Kartajaya and Setiawan, 2017). During this period, the consumer may decide to purchase the most desired brand after weighing all of the options and determining the value it would provide (Millwood, 2021). Trudel (2019) point out that two elements can influence a person's ultimate buying decision: unfavorable feedback from others and incentive to comply with or accept the input. For example, one may decide to purchase a Nikon D80 DSLR camera after going through the requirement recognition, information search, and alternative evaluation stages, but a close photographer buddy may provide negative feedback, which could substantially impact personal preference. Second, a situation that one did not foresee, such as losing a job or a retail outlet closing down, may cause the decision to be thrown off.

2.3.1.5 Post-purchase decision

The fifth and last step in a consumer's purchasing choice process is the post-purchase decision. Companies' jobs do not end when a customer purchases a product. Companies must understand consumer behavior and attitudes towards items (Huang and Zhou, 2019; Sahu, Padhy and Dhir, 2020). The customer may be satisfied or unsatisfied with the product after utilizing it. If the consumer is pleased, more of the same product can be stored, and a pleased consumer can persuade others to purchase the commodity (Kang, Shin and Ponto, 2020). The odds of building consumer loyalty to the product are greatest, and if the consumer becomes loyal to the product, the chances of the satisfied consumer keeping the product are greatest (Bangsa and Schlegelmilch, 2020; Klaus and Zaichkowsky, 2020). The product's sales will increase if the consumer keeps the product. If the product's sales increase, the for-profit company's overall goal will be met. A consumer problem

emerges when a customer is dissatisfied with the company's product. If a corporation promises something and does not deliver on it, the customer may be unsatisfied. For example, an automotive manufacturer may have promised free maintenance to a consumer, but the service business may have denied it at the time (Papadopoulos, 2019; Ferrell and Fraedrich, 2021).

2.3.2 Factors affecting consumer behaviour

Consumer behavior is influenced by cultural, personal, social, and psychological aspects (Flavián, Guinaliu and Lu, 2020). Han (2021) and Yue et al. (2020) define consumer shopping behavior as a dynamic process influenced by demographic, socioeconomic, and lifestyle trends. Several elements or factors govern consumer or buyer behavior, including internal or psychological aspects, social factors, cultural issues, economic considerations, and personal factors (PHAM, 2020).

2.3.2.1 Cultural factors

Cultural elements include culture, subculture, and social class (Verma, 2018). Culture is defined as a taught, shared, compelling, interconnected set of symbols whose meaning gives members of a society a set of orientations (Ali-Shah and Tandano, 2020). Muchandiona, Kakava, and Makanyeza (2021) define culture as "taught ideas, fundamental values, desires, conventions, and perceptions that shape the consumer behaviors of people living in a specific community" (Agarwala, Mishra and Singh, 2019). Marketers must investigate cultural influences and develop marketing strategies for each category of culture separately in order to increase sales of their products and services (De Mooij, 2019). However, culture is not permanent and changes with time, and such changes are gradually incorporated as they happen within society.

Culture can be learned from one's family, one's location, or from all that has happened to individuals while they were growing up and learning the ways of the world (Swarbrooke, 2022). Culture establishes a framework within which an individual thinks and acts. Flavián, Guinaliu and Lu (2020) support that culture is a complex system of acquired, shared, and interconnected behavioral patterns that distinguish one community from another. Common values, attitudes, customs, manners, languages, beliefs, practices, and education are reflected in these patterns (Chandan, 2019). When a person thinks and behaves outside of these constraints,

he is engaging in cross-cultural behavior, and there are cross-cultural influences (Dhaliwal, Singh and Paul, 2020). One feels, acts, and thinks in the same way as other members of the same culture. It is all-encompassing and present everywhere. Norms are the limits that culture imposes on particular behaviour (Jung, Choi and Oh, 2020; Batat, 2019).

Culture is made up of smaller subcultures that provide members with more specialized identity and socialization (Sethna and Blythe, 2019; Lim et al., 2023). A subculture is a set of views shared by a subset of the main culture (Dhaliwal, Singh and Paul, 2020; Oswari et al., 2019), and it encompasses nationalities, religions, racial groups, and geographic locations (Zhao et al., 2021). Many subcultures constitute key market sectors, and marketers must build products and marketing plans to meet their specific requirements (Rondoni, Asoli and Millan, 2020). Although this minority will share the majority of the main culture's views, they will also share another set of beliefs that may be at odds with those shared by the main group (Horner and Swarbrooke, 2020). Voramontri and Klieb (2019) posits that a social class is a group of people in society who have the same social, economic, or educational position. The consumer's behavior is influenced by the socioeconomic class to which they belong (Spangenberg and Lorek, 2019). A social class is a reasonably stable and orderly division in a society whose members share similar values, interests, and behavior (Funk, Alexandris and McDonald, 2022). Social class is determined by a combination of characteristics such as income, occupation (Jílková and Králová, 2021), education, authority, power, property, ownership, lifestyle, and consumption pattern (Patel, Trivedi and Yagnik, 2020; Voramontri and Klieb, 2019).

Ziyadin et al (2019) posits that a social class is a group of people in society who have the same social, economic, or educational position. The consumer's behavior is influenced by the socioeconomic class to which they belong (Ponzini, 2020). A social class is a reasonably stable and orderly division in a society whose members share similar values, interests, and behavior (Chen and Nelson, 2020). Social class is determined by a combination of characteristics such as income, occupation (Triwijayati et al., 2019; Verma, 2018), education, authority, power, property, ownership, lifestyle, and consumption pattern (Chen et al., 2022; Islam et al., 2021). There are three classes: upper, medium, and lower. The purchasing habits of these three social classes differ. Upper-class buyers desire high-quality goods in order to maintain their social standing (Meng et al., 2019; Chen et al., 2022). Middle-class

consumers shop deliberately and gather information to compare different producers in the same category, whereas lower-class consumers buy on the spur of the moment (Knaggs et al., 2022; Dealca et al., 2023). As a result, marketing executives must carefully examine the relationship between social classes and consumption habits and take the necessary steps to appeal to the consumers in those social groups for whom their goods are meant (Pangarkar, Shukla and Charles, 2021; Chen and Nelson, 2020).

2.3.2.2 Personal factors

Personal variables also have an impact on buyer behavior. Age, occupation, money, and lifestyle are major personal aspects that influence buying behavior (Chopra, Avhad and Jaju, 2021). Attitudes are long-lasting because they are built on people's values and beliefs, and they are difficult to change (Zhang et al., 2019). A client has preconceived notions and attitudes concerning various products. Marketers are interested in such beliefs and attitudes because they shape a brand's image and influence consumer purchasing behavior (Niezgoda and Kowalska, 2020). By initiating unique initiatives, marketers can influence customers' opinions and attitudes. People's mental positions or emotional feelings, favorable or unfavorable judgments, and behavior patterns toward items, services, corporations, ideas, topics, or institutions are all examples of attitudes (Baghi and Gabrielli, 2019).

Zakaria, Wan-Ismael and Abdul-Talib (2020) established that one of the main personal elements determining customer behavior is age. People purchase various things at various phases of their lives. Their likes and inclinations change as they progress through their life cycle (Ali-Shah and Tandano, 2020). Teenagers, for example, may like fashionable clothing, whilst office professionals may choose professional apparel. Similar shifts can be seen in their purchasing patterns (Lim et al., 2023). Individual health-related demands, and several other demands, fluctuate as people become older. People's habits change as they become older, and their demands and personal beliefs change as well (Ogiemwonyi, 2020). People spend more money on their lifestyle demands when they are young, such as leisure, entertainment, and clothes. Their spending on these items will drop as they get older. However, because an aging body is even more exposed to ailments, their health-related bills may increase. As a result, age becomes one of the most important demographic characteristics influencing customer behavior and purchasing decisions. Age has a significant impact on market classification and promotional technique.

Concari, Kok and Martens (2020) agreed that a person's profession or career affects their purchasing behavior. The nature of the profession has a significant impact on lifestyles, purchasing choices, and decisions (Ogiemwonyi et al., 2020). A doctor's purchase, for example, may be immediately distinguished from that of a lawyer, teacher, clerk, businessman, or landlord. Marketing managers must devise distinct marketing tactics to address the purchasing motivations of various occupational groups.

Income level is another aspect that can influence a person's spending pattern. Earnings are a significant source of purchasing power (Barros et al., 2019). Generally, the higher the amount of income, the higher the level of spending, and vice versa. A lifestyle is a person's pattern or way of life as manifested by their activities, interests, and attitudes, which depict the "whole person" interacting with the environment (Barros et al., 2019). Marketing managers must devise several marketing techniques to cater to the lifestyles of their customers. People from the same subculture, socioeconomic class, or occupation may have very diverse lives. A person's lifestyle is characterized by his or her way of life as reflected through activities, hobbies, and ideas (Khare and Kautish, 2023; Tien, Thoi and Chi, 2019; Kadic-Maglajlic et al., 2019). A person's lifestyle reflects more than just their socioeconomic class or personality. The lifestyle concept, when employed effectively, can help marketers better understand evolving customer attitudes and how they influence purchase behavior. Each individual's unique personality will impact his or her purchasing habit (Goldberg, 2021; Barros et al., 2019; Goldberg, 2022). Personality refers to the distinct psychological features that result in relatively constant and long-term responses to one's own surroundings. Many marketers make use of a personality concept known as a person's self-concept.

2.3.2.3 Internal or psychological factors

Di Crosta et al. (2021) suggested that motivation and perception are the main internal or psychological factors influence customer purchasing behavior. A motivation is a desire or drive for which an individual seeks fulfillment. When an individual seeks fulfillment through the purchase of something, it becomes a purchasing motive (Omar et al., 2021). Sun, Liu and Zhao (2019) describe motive as an internal impulse (or need) that drives a person to make a purchase in order to satisfy two types of needs: core wants and secondary wants. Motivation is defined as the motivating force

behind goal-oriented conduct (An and Han, 2020; Omar et al., 2021; Piligrimienė, 2020). Motivation is the driving force that motivates a person to take action in order to achieve their requirements. A need becomes a motive when it is stimulated to a specific degree of intensity. A motive is a strong desire that drives someone to action. The bulk of customers have biogenic and psychogenic needs (Piligrimienė, 2020; Jian, 2021; Hong, 2021). As a result, physiological states of tension such as thirst and hunger give rise to biogenic wants. Psychogenic demands, such as the need for recognition and esteem, arise as a result of psychological states of tension.

Perception is the impression formed by individuals about a certain circumstance or item. A motivated person is ready to take action (Omar et al., 2021). However, customer perception of the situation influences the way or manner in which they act. Perception is described as the energy that makes customers aware of their surroundings and assigns meaning to them following a sensory process (ChebliChebli, 2020; Barros et al., 2019). Every human being on the planet has a unique perspective on his or her environment (Billore and Anisimova, 2021). A number of people have the same opinion regarding a given occurrence. Nobody can see or experience the entirety of everything. Consumers subconsciously analyze their wants, values, and expectations in reaction to stimuli and then utilize that evaluation to choose, organize, and interpret the stimuli (Kadic-Maglajlic et al., 2019). The marketplace's opinion of a brand or sector is critical, which is why major companies work so hard to ensure that the general perception of their brand and their industry is as favorable as possible (Kumar et al., 2021; Goloshumovar et al., 2019). As a result, firms such as Gillette are paying David Beckham to "model" their products. By linking how people feel about Beckham with the Gillette brand, Gillette can improve or reinforce what's already favorable about their brand.

2.3.2.4 Social factors

Individuals always seek approval from others around them and rarely do activities that are not socially acceptable (Zhuang and Huan, 2019). The following are essential social factors: reference groups, family, role, and status (Yu, Park and Hyun, 2021).

In the buyer's life, there are two types of families: nuclear families and joint families (Verma, 2018; Voramontri and Klieb, 2019; and do Paço, Shiel and Alves, 2019). A nuclear family is one in which the family size is small and individuals have greater freedom to make decisions, whereas a joint family is one in which the family size is

large and group decision-making takes precedence over individual decision-making (Husnain et al., 2019; Ahmed et al., 2020; Yue et al., 2020). In India, the leader of the family might make the purchase alone or with his wife. Marketers should investigate the role and relative influence of husband, wife, and children in the acquisition of goods and services (Zhuang and Huan, 2019).

As time passes, an individual generally lives with two families: the family of orientation, which is the family into which a person is born, and the family of adoption. The impacts of a person's parents and upbringing have a significant impact on their purchasing patterns (Ioanas, 2020). For example, despite acknowledging the nutritious value of meat and eggs, a person from an orthodox Tamil or Gujarati vegetarian family may not consume them. A family of procreation is one established by an individual, his or her partner, and children (Ali, 2020; Zhuang and Huan, 2019). Typically, an individual's shopping habits and priorities change after marriage due to the influence of the spouse (Bashir et al., 2019). As people get older in their marriages, they tend to settle into specific positions. For example, a father generally makes investment decisions, but a woman makes health decisions for her children. From a marketing standpoint, the number of houses rather than the number of families determines the amount of demand for many products (Bashir et al., 2019; Blythe and Sethna, 2019). The importance of families in marketing is thus based on customer behavior rather than consumer demand levels.

Tu and Yang (2019) a person's reference group is any group that has a direct or indirect influence on the person's attitudes or conduct. Zheng et al. (2019) agreed that individuals use these groups as reference points for acquiring attitudes, beliefs, and behavior, which they then adjust in their daily lives. Due to their regularity of engagement with the individual (Junior, 2020; Trudel, 2019). family and close friends are regarded main reference groups in an individual's life (Verma, 2018). Secondary reference groups of an individual include classmates, neighbors, coworkers, and other acquaintances (Ulker-Demirel and Ciftci, 2020). A customer belongs to a variety of groups, including family, clubs, and organizations (White, Habib and Hardisty, 2019). Each person's position can be characterized in terms of role and status. A role is made up of the tasks that a person is required to complete. Each role is assigned a status. People choose things that reflect their social rank and role (Ulker-Demirel and Ciftci, 2020). Marketers must be conscious of the status signal that their products represent to people of various statuses and roles.

2.3.2.5 Situational factors

Physical surroundings, social surroundings, time, the nature of the task, and monetary emotions and conditions are all major situational factors (Nittala and Moturu, 2023). The physical environment at the point of purchase influences purchasing behavior (Di Talia, Simeone and Scarpato, 2019). For example, when a customer is shopping at a store, the factors that influence purchasing behavior include the business's location, design, layout, noise level, and the way stuff is exhibited (Cialdini and Jacobson, 2021).

The social surrounds of a circumstance include other persons around the client who can impact the consumer's purchasing decision at the point of purchase (Kushwah, Dhir and Sagar, 2019). A bargain hunter, for example, shopping with an impatient buddy may make rapid purchases and not bargain over the price in order to please the anxious client. Customers may make various purchasing decisions depending on the time of day, the day of the week, or the season of the year (Kowalczyk, Siepmann and Adler, 2021). The customer's moods and conditions at the moment of purchase may also influence the purchasing choice (Hosta, and Zabkar, 2021). When a customer is extremely satisfied, he will make a different purchasing decision than when he is dissatisfied.

2.3.2.6 Learning

Learning refers to changes in an individual's behavior brought about by information and experience (Chauhan and Shah, 2020). For example, if a customer purchases a new brand and is pleased with its performance, he or she is more likely to purchase the same brand the next time. Zheng et al. (2019) posit that people acquire views and attitudes as a result of their education, which influences their purchasing behavior. Learning is defined as a shift in a person's mental processes brought about by earlier experience (Neger and Uddin, 2020). Consumer learning can occur as a result of marketing-related activities or as a result of stimuli unrelated to marketing. Almost all consumer behavior is learned in any case (Laato et al., 2020).

2.4 Consumer attitude

Consumer attitude is a general assessment of an object, which might be a product, service, or brand, and it is an important predictor of behavioral intention (Makanyeza,

Svotwa and Jaiyeoba, 2021). A favorable or good attitude toward a hotel indicates that the consumer likes the hotel. A negative or unfavorable opinion about a hotel indicates that the consumer dislikes the hotel (Kim, Kim and Heo, 2019). The degree to which a person has a positive or negative evaluation or appraisal of the action in question is referred to as an attitude (Mathur, Tewari and Singh, 2021). Jeaheng, Al-Ansi and Han (2019) describe consumer attitude as a consumer's proclivity to behave favorably or unfavorably toward a specific object. Aday (2020) defines attitude as a long-term and broad assessment of attitude objects. Attitudes were characterized by Aday (2020) as mental associations between an object and its appraisal.

Attitudes are defined as a psychological inclination expressed through an evaluation of an object or entity ranging from favorable to unfavorable (Arendt, Northup and Camaj, 2019), and they allow for the overall capture of thoughts and feelings. López et al. (2022) define attitudes as "a psychological inclination expressed by judging a given thing with a specific degree of favorability or unfavorability." Muchandiona, Kakava, and Makanyeza (2021) posit that consumer attitude is an individual's internal evaluation of an object, such as a branded product. Zhang, Zhang, and Zhou (2021) state that "consumer attitude" is a psychological inclination exhibited by appraising a specific object with some degree of favor or disfavor. A consumer's attitude reflects a consumer's psychological proclivity to prefer or detest a product. An attitude is "a psychological inclination manifested by judging a particular entity with some degree of favor or disfavor" (Loeper et al., 2021). Attitude is a primary predictor of behavioral adoption intention, according to the theories of reasoned action and planned behavior (Ajzen and Fishbein, 1980; Ajzen, 1985, 1991). Individual attitudes influence how they choose which behaviors to engage in, which people to approach or avoid, and even which items to buy, often quickly and easily (Chambon et al., 2022). Marketers must understand consumers' attitudes in a range of situations and design strategies for altering those views so that consumers adopt more favorable attitudes toward the items or services on sale. Baiano (2022) explains that basic model of consumer attitude is known as the tri-component or ABC model, and it consists of three components: affect (emotions), beliefs (cognition), and conation (behavioural intention). Kaiser, and Wilson (2019) described that customer attitudes are commonly employed in the field of consumer behavior to predict actual purchasing behavior. Sanchez-Sabate and Sabaté (2019) argued that consumer who has a good attitude toward a product or brand is more likely to purchase it.

Furthermore, it is argued that a good online shopping strategy should revolve around understanding customer behavior, as well as their views and attitudes, because consumers are now actively involved in the value creating process (Duchi et al., 2020; Rachmawati et al., 2019). They claimed that a thorough understanding of consumer behavior and attitudes toward online purchasing would lessen the threat of substitution and provide long-term profitability (Kaiser and Wilson, 2019). A comprehensive grasp of customer attitudes allows for market segmentation, new product development, promotional strategy design, and forecasting consumer behavior in the marketplace (Aitken et al., 2020). Consumer attitudes are formed and come from evaluations of personal experiences; they are long-lasting and are based on a favorable or unfavorable set of predispositions toward a product. Consumer attitudes play an important role in supporting customers in making purchasing decisions (Testa, Iovino and Iraldo, 2020).

Individuals' attitudes enable them to evaluate the abstract and concrete elements of their environments on an evaluative continuum (good–bad, positive–negative). These, in turn, positive or negative responses to an object, provide direction, or "ready aids," as to whether the object should be approached or avoided. Furthermore, attitudes shape attention (Roskos-Ewoldsen and Fazio, 1992), categorization (Ferguson, Bargh, and Nayak, 2005; Smith, Fazio, and Cejka, 1996), and decision making (Blascovich et al., 1993; Fazio, Blascovich, and Driscoll, 1992). As a result, attitudes play a significant role in defining how individuals come to understand their social reality.

2.5.3 Formation of Attitudes

Researchers have spent a lot of time studying how people get them (attitudes), hold on to them, and sometimes modify them (Cherry, 2018; Baiano, 2022). Katz (1960), Zhu et al. (2019), and Higuera-Castillo et al. (2019) urged that attitudes serve four key functions for individuals: As a means of organizing beliefs about objects or activities such as brands and shopping, often determining subsequent behaviors; value expressive function, when attitudes are formed and serve to express condition theory, with people tending to form positive attitudes towards rewarding products and negative attitudes towards punishing products; and also an ego-defensive function, when people form attitudes to defend their egos and self-images against threats and shortcomings.

Attitudes are influenced by psychological elements such as ideas, values, beliefs, and perceptions (Clark et al., 2019). Verma, Chandra and Kumar (2019) identified eight elements that contribute to the formation of attitudes. Family, peers, conditioning, social adjustment functions, direct instruction, modeling, wish satisfaction, and prejudices Chetioui, Butt and Lebdaoui (2021). Another study on factors influencing attitudes by Aithal and Aithal (2019) includes nine elements: social factors, direct instruction, family, prejudices, personal experience, media, educational and religious institutions, physical factors, and economic position and occupation.

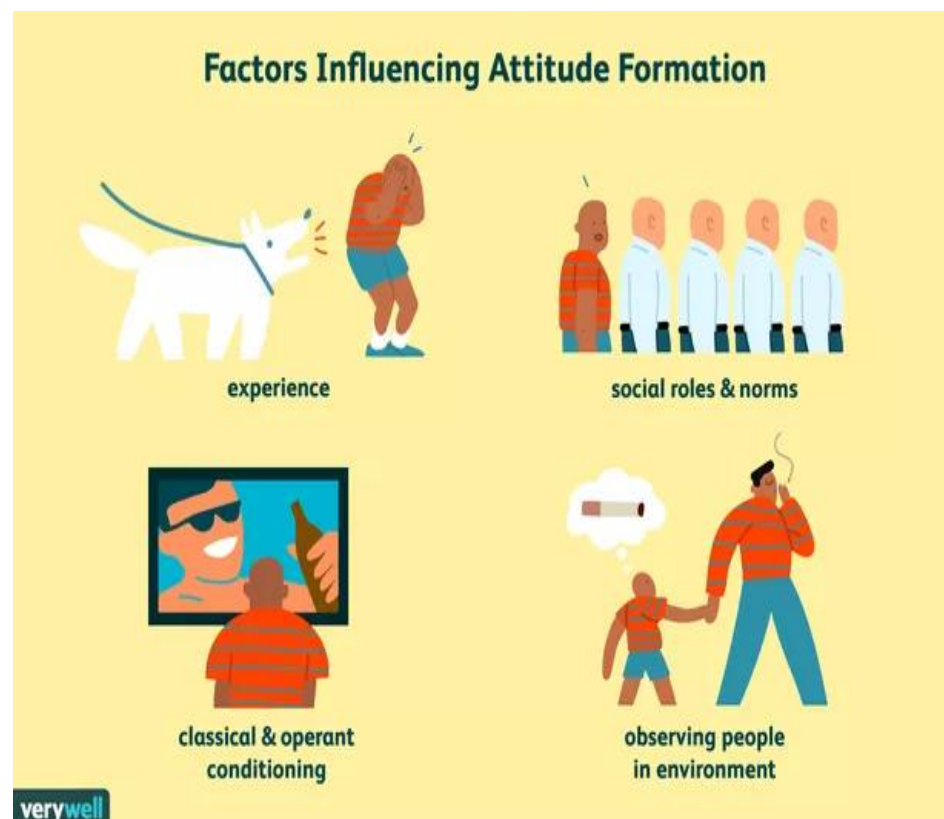


Figure 2.1: Factors influencing attitude formation.

Source: Cherry (2018)

Loosemore and Malouf (2019) argues that the most important source of attitude formation is family. Individual attitudes, whether favorable or bad as a result of family influence, are extremely powerful and difficult to reverse. At times, an individual may come across a new attitude item that is related to an old attitude object (Dhar, Jain and Jayachandran, 2019). In such a circumstance, the attitude toward the old attitude object may be transferred to the new attitude object. Loxton et al. (2020) posit that buyers establish views towards product categories or brands. As a result, the pioneer

in a new product category must effectively create its brand in order to ensure that consumers have top-of-mind recall with respect to the specific brand (Tanjung, Harfiani and Sampedro Hartanto, 2021). Consumers' direct experience with a product is a significant source of consumer attitude formation (Jabbarov, 2020). Personal experience-based attitudes are difficult to modify. Direct personal experience facilitates attitude formation, which is influenced by the thoughts and experiences of friends and family members as well as media exposure (Buchanan and Huczynski, 2019). Furthermore, an individual's personality is likely to play a significant role in attitude formation.

Social adjustment functions are frequently referred to as "balancing theory." Every culture has a majority of people that desire to live a peaceful existence (Amberg and Fogarassy, 2019). They aim to avoid unneeded disagreement and friction with others. They are naturally prone to creating favorable opinions regarding most people and issues. Individual attitudes can help people form and maintain relationships with members of groups that they value. They frequently wish to accompany significant people and rebel against those who are not accepted.

2.5.4 Attitude changing strategies

Changes in different age groups: People's attitudes tend to alter as they get older (a life-cycle effect). Furthermore, cohort effects exist, in which people of a specific generation tend to share certain outlooks (the Blackberry or Twitter generation) (Alamsyah, Othman and Mohammed, 2020). Furthermore, historical effects may be observed as vast groups of individuals are affected by substantial cultural changes (such as the credit crunch, the global financial crisis, and job losses, which increase the level of unemployment, especially for fresh graduates). Marketers must understand consumers' attitudes in order to design strategies for changing those views so that consumers have a more positive attitude towards the items or services on sale (Stampa, Schipmann-Schwarze and Hamm, 2020).

According to cognitive dissonance theory, when a person is confronted with discrepancies between attitudes or behaviors, they will take some action to address this "dissonance," possibly by altering their attitude or modifying their behavior, which leads to attitudes changing. Dissonance theory can help to explain why individual evaluations of things tend to rise after they purchase them (Siegrist and Hartmann, 2020).

Personal experience and other sources of knowledge influence attitude changes, and personality influences both the receptivity and the pace at which attitudes are likely to change (Knickmeyer, 2020). Changing attitudes is an important tactic for marketers, especially when targeting market leaders. Marketers can choose from a variety of attitude-change strategies, including modifying the consumer's key motivational function, associating the product with an admired group or event, addressing two contradictory attitudes, modifying components of the multi-attribute model, and shifting consumer beliefs about rival companies' brands (Buhalis et al., 2019). It is possible to change people's opinions towards things by emphasizing their connections to specific social groups, events, or causes. Marketers have a chance in these market scenarios to encourage consumers to "crossover," or adjust their friendly attitude towards other versions of a product.

2.6 Service quality

Service quality is defined by Grönroos (1984) as "a perceived judgment coming from an evaluation process in which customers compare their expectations with the service they believe to have received." Later, Parasuraman et al. (1988) defined service quality as "the degree of disjunction between consumers' normative expectations of the service and their views of service performance." According to Grönroos (1984) and Parasuraman et al. (1988), perceived service quality is understood by the magnitude and direction of variances in perceptions and expectations across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Service quality is one of the most critical factors in client satisfaction with service delivery (Parasuraman et al., 1988). According to previous researchers, perceived service quality is an attitude toward or worldwide judgment about a service's superiority or inferiority (Grönroos, 1984; Parasuraman et al., 1988).

Every industry has its own set of service quality requirements. After all, a hotel and a retail store don't provide the same level of service. And, since a five-star resort has very different expectations than a rural hotel, service quality varies by brand promise (Parasuraman et al., 1988). Parasuraman et al. (1988) identify five service dimensions that is responsiveness, tangibility, assurance, empathy and reliability.

Reliability: The ability to deliver the promised service consistently and precisely is characterized as reliability (Pakurár et al., 2019; Khin, 2020; El Alfy and Abukari, 2020). In a wide sense, reliability refers to a company's promises on delivery, service

offerings, problem resolution, and price. Customers want to do business with companies that follow through on their commitments. As a result, it is a key factor in the customer's opinion of service quality and loyalty. As a result, service providers must be cognizant of customer expectations for dependability.

Responsiveness: The willingness to assist clients and deliver prompt service is referred to as responsiveness (Vencataya et al., 2019; Ali, Anwer and Anwar, 2021). This dimension is concerned with the attitude and promptness with which customers' requests, queries, complaints, and problems are handled. It also emphasizes the employees' or staff's timeliness, presence, professional devotion, and so forth. It can be calculated based on how long consumers must wait for assistance and answers to their questions, among other factors.

Reliability: The assurance dimension is the third dimension of service quality. It is characterized by an employee's knowledge, civility, and the firm's and its workers' capacity to inspire trust and confidence in their clients (Alzoubi et al., 2021; Setyawan et al., 2019). Customers in banking and insurance services are concerned about their ability to assess the outcome. Hence, this component is vital. Stock broking services firms aim to develop trust and loyalty between key contact individuals like insurance agents, brokers, and individual consumers in specific scenarios, such as insurance. A "personal banker" is a key contact person in the banking industry. Assurance focuses on job expertise and ability, precision, employee civility, and the firm's security.

Empathy: Slack, Singh and Sharma (2020) empathy dimension is yet another aspect of service quality. It is defined as the kind of personalized attention given to consumers by their banks or service providers (AlOmari, 2021). This dimension attempts to convey the concept that consumers are unique and special to the organization by providing personalized or tailored services. This dimension focuses on a variety of services that meet diverse consumer needs, such as tailored or personalized services. Service providers must be aware of the clients' individual needs, desires, and preferences.

Tangibility: Khin (2020) defines tangibility as the appearance of physical facilities, equipment, communication materials, and technology, that convey sufficient suggestions to clients about the level of service provided by the organization. This dimension also improves the firm's image. As a result, firms place a high value on the tangibility dimension and must invest heavily in arranging physical facilities

Berry et al. (1988) contend that service quality is a significant differentiator and the most potent competitive weapon of service businesses. Service quality is a measure of how well the service level supplied fits customer expectations, and producing excellent service implies consistently meeting customer expectations (Ahmad, Ahmad, and Papastathopoulos, 2019).

Service quality has been an important area of research in a variety of fields throughout the years due to its significant impact on corporate performance, profitability, customer happiness, customer retention, and service guarantee (Man et al., 2019; Javed et al., 2019). The number of supplied services that satisfy customer expectations can be used to quantify service quality (Ziyad et al., 2020).

The SERVQUAL model (Ahmad, Ahmad, and Papastathopoulos, 2019; Parasuraman et al., 1988), often known as the Gaps Model, is one of the most widely used research models of perceived service quality. Previous research (Nilashi et al., 2022; Jacobsson et al., 2020; Soh et al., 2021; Wong and Tang, 2018) has looked into a variety of elements that may influence green logistics performance, such as innovative logistic networks and institutional service quality. This demonstrates that the quality of service has a major positive impact on the performance of green logistics. Customers are satisfied with the services given when the quality dimensions of the service are met or exceeded.

Client satisfaction is a major determinant of consumer loyalty, as seen by positive comments, repurchasing behavior, or recommending the item or service to others (Nurlaela, Sumarwan Najib, 2019). Unsatisfied customers, on the other hand, may not return to the same vendor or service, or they may spread bad comments among others, which may have an impact on the business's image and reputation (Hride, Ferdousi and Jasimuddin, 2022; Subaebasni, Risnawaty and Wicaksono, 2019).

When a consumer receives high-quality service, they see increased value (Dhisasmito and Kumar, 2020), which has been connected to good reciprocal actions. According to the notion of reciprocity, when a customer gets something of value, they feel bound to repay the favor by engaging in another positive activity. It has been shown that the quality of service offered by workers can influence customers' reciprocity behaviors toward a firm (He et al., 2018; Jin, Kim, and DiPietro, 2020). Li, Liu, and Wei (2021) supported that tourists who profit from the good acts of service providers are more likely to engage in environmentally responsible behavior.

Employee service can influence consumers' reciprocity behaviors (Frey-Cordes, Eilert and Büttgen, 2020). High food quality has been proven to elicit a feeling of gratitude in restaurant patrons, which stems from the value others provide, driving pleasant reciprocal behaviors. According to Luu (2019), reciprocity is directed not just at people but also at the organization that the person represents. This reciprocity can include social behaviors (Assiouras et al., 2019; Kelloway and Myers, 2019). For instance, Assiouras et al. (2019) propose that tourists who benefit from the actions of hosts are likely to engage in environmentally responsible behavior as a form of positive feedback in a reciprocity relationship. Similarly, when tourists benefit from high quality service at a destination, they will likely reciprocate with supportive, environmentally responsible behaviors.

Aluko, Idoro and Mewomo (2021) discovered that service quality is an important predictor of customer satisfaction, with higher service quality resulting in higher customer satisfaction and vice versa. According to various studies, service quality is a competitive differentiator that can be used to improve customer satisfaction (Boonlertvanich, 2019). Customers will be satisfied if their service experience matches their expectations, because good quality service can boost customer satisfaction (Parasuraman et al., 1985). Previous studies have shown that service quality has a favorable effect on customer satisfaction (Afifah and Kurniawati, 2021). Researchers who studied customer happiness in Jordan's tourist region discovered that service quality, which includes destination facilities, accessibility, and beauty, is a good and significant predictor of tourist satisfaction.

Furthermore, Anderson and Zeithmal (1984) indicated that quality, which is regarded as the most important purchase choice element and also adds to market share and return on investment, influences customers' purchasing decisions. Zhou and Li (2020) established that quality service provides strategic advantages in terms of increasing productivity and minimizing manufacturing costs.

Customer complaints are a growing source of concern for organizations, especially as companies recognize the importance of building long-term relationships with customers. Ma, Zhang and Yin (2020) found that only 5–10% of clients who are dissatisfied actually complain. As a result, it is critical for businesses to encourage customers to express their displeasure by providing communication tools like customer service desks. Excellent customer service helps the organisation on improving its way of doing business to satisfy customers.

Mathew, Jose and Chacko (2020) service recovery is defined as the efforts done to solve problems, improve the negative attitudes of unsatisfied customers, and eventually retain these customers. As a result of the high level of engagement between staff and customers in the retail industry, there are numerous potential for service failures to occur. Service failures, according to Heyns and Boikanyo (2019), are instances in which a service fails to meet the customer's expectations. When a service fails, service providers must take steps to recover, which is what service recovery is all about. Price reductions, improved services, refunds, free items or services, apologies, and acknowledgment of the situation are all examples of recovery attempts (Baliga et al., 2021).

Previous empirical results indicate that a range of personnel characteristics, such as helpfulness, communication skills, and maintaining a neat and professional appearance, contribute positively to service quality evaluations (Cholkongka, 2019; Felsberger et al., 2022). Furthermore, it has been demonstrated that service quality plays an essential role in enhancing customer satisfaction.

The level of service quality in relation to tour guide competence will have a direct positive effect on tourist satisfaction (Ninpradith, Viriyasuebphong, and Voraseyanont, 2018; Sann and Lai, 2020). Furthermore, several previous studies have used service quality as a moderating variable, and it has been demonstrated that service quality can mediate the relationship between customer relationship management (Mwirigi, 2019) and customer-oriented employees on customer satisfaction.

Customer-centered firms' success is heavily reliant on producing business value and offering great service that leads to customer happiness and loyalty (Demirel, 2022). Previous empirical research has demonstrated a direct relationship between service quality and client loyalty (Bahari, 2018). Customers that receive good service will return to buy items or services, will be less sensitive to pricing adjustments, and will tell others about their positive experiences (Slack and Singh, 2020). Tammubua and Surapto's (2021) studies show that focusing on elements that improve service quality can increase customer loyalty among tourists. These findings were corroborated by Puspasari et al. (2022), who discovered that the quality of service in tourist sites had a favorable and significant effect on tourist loyalty. Customers will remain loyal if they are pleased with the service and experience they receive (Rahmawaty et al., 2021).

Mazikana (2020) conducted a study on an assessment of service quality on customer satisfaction: A Case study of Tel one (Pvt) Ltd and noted that with a view to remaining competitive and for businesses to grow, service quality and customer satisfaction are key concepts. This study noted that Telecommunication companies in Zimbabwe face dissatisfaction amongst their consumers in the telecommunications industry. The most cited factors include poor services, lack of innovativeness, poor communication, poor handling of customers, price changes, emergence of competitors, and lack of trust and lack of technological upgrade.

Virima et al. (2019) examine the impact of service quality on customer satisfaction amongst customers in the internet service provision sector of Zimbabwe. Virima et al. (2019) argued that internet service provision sector is increasingly becoming more competitive and dynamic in Zimbabwe, thus internet service providers who guarantee customer satisfaction are more likely to survive in the market. Customer satisfaction is influenced by various service quality drivers which include, tangibility, reliability, responsiveness, assurance, empathy, price and location (Parasuraman, 1988). When customers are satisfied with the performance of a service, they often become loyal to it (Virima et al, 2019).

Chikazhe, Makanyeza and Kakava (2020) focuses on the effect of graduates' perceived service quality, graduates' satisfaction and loyalty on graduates' perceived job performance in Zimbabwe. Results show that graduates' perceived service quality and loyalty each positively influences graduates' perceived job performance. It was found that graduates' satisfaction does not significantly influence graduates' perceived job performance in Zimbabwean Universities .

A number of studies have been conducted on the relationship between organizational performance and service quality in Zimbabwe (Chikazhe, Makanyeza and Kakava, 2020; Virima et al, 2019; Chikazhe et al., 2021; Chambon et al., 2022). There are a dearth of studies, though on consumer attitudes and behaviors as mediating factors in the link between service quality and retail sector success. With a focus on the mediating function of consumer attitude and behavior on the effect of service quality on retail sector performance, this study intends to understand retail sector operations and strategies. Do consumer attitudes and behaviors mediate the impact of service quality on the performance of the retail sector? This is the question that the current study sets out to address.

2.7 Theories underpinning the study

2.7.1 Theory of Human Capital

Human capital is an example of people investing in themselves, or in their abilities, which eventually boosts their economic production (Marginson, 2019). Their approach is founded on the premise that human capital fosters creativity, which leads to increased personal income. Supporters of this hypothesis believe that educated people are more productive, which means that they earn more money than the majority of the general population (Winterton and Cafferkey, 2019). Human capital theory is based on the presumption that institutional education is highly instrumental, if not necessary, in increasing a population's production capacity" (Fix, 2021; Fényes and Mohácsi, 2020). According to human capital theorists, education promotes employee productivity and efficiency by increasing the cognitive inventory of economically profitable human capacity, which is the result of intrinsic aptitude and spending on human beings. According to Caibano and Potts (2019), the argument behind preserving human resources is built on three points: first, the current generation must be equipped with the skills that earlier generations already had. Second, the next generation should be educated on how to apply existing knowledge to develop and invent novel items or social programs (Fényes and Mohácsi, 2020). Third, subsequent generations ought to be given the opportunity to come up with wholly new ways to meet the expectations of the community through innovative means. Thus, the current focuses on meeting customer expectations through promoting the FMCG retail sector performance through service quality, consumer attitude and behaviour all of which is expected to result from motivated employees. According to human capacity theorists, FMCG retailers are advised to educate their employees, as education promotes employee productivity and efficiency by increasing the cognitive inventory of economically profitable human capacity, which is the result of intrinsic aptitude and spending on human beings

2.7.2 Technical and functional quality model (Gronroos, 1984)

A firm, in order to compete successfully, must have an understanding of consumer perceptions of quality and the way service quality is influenced. Managing perceived service quality means that the firm has to match the expected service and perceived service to each other so that consumer satisfaction is achieved. Gronroos

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graph TD
    ES([Expected service]) --> PSQ([Perceived service quality])
    PS([Perceived service]) --> PSQ
    I([Image]) --> PSQ
    I --> TQ[Technical Quality]
    I --> FQ[Functional Quality]
    TQ --> I
    FQ --> I
    TQM[Traditional Marketing activities  
(advertising, field selling, PR,  
Pricing) and external influence  
by traditions, ideology and word  
of mouth] --> ES
    
```

Expected service

Perceived service quality

Perceived service

Image

Technical Quality

Functional Quality

Traditional Marketing activities (advertising, field selling, PR, Pricing) and external influence by traditions, ideology and word of mouth

What?

How?

Figure 2.2: Service quality model

Image is very important to service organizations, and it can be assumed that it will be formed primarily by technical and functional quality of service, as well as other criteria (tradition, ideology, word of mouth, pricing, public relations, the competence and behaviour of service firm employees, and the appearance of the site). Grönroos (1984) also points out that if a consumer has a favourable impression of a business (for one or more of the reasons described above, for example), the customer will likely find justification for poor technical or functional quality. Similarly, a negative image can readily enhance perceived problems with service quality. In the case of service quality perception, the service provider's image might be viewed as a filter (Grönroos, 1984).

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successful functional quality. Grönroos (1984) discovered that functional quality is more significant to total perceived service quality as long as the technical quality dimension is at least satisfactory. However, where there is no technical quality to speak of, functional quality itself will not be sufficient to compensate (Czepiel et al., 1985). Hence the current study sought to understand the effect of perceived service quality in influencing firm performance through matching the expected service and perceived service to each other so that the FMCG retail sector performance is achieved. Managing perceived service quality means that the FMCG retailers has to match the expected service and perceived service to each other so that consumer satisfaction is achieved

2.7.3 The GAP model

Service quality, according to Parasuraman et al. (1985), is a function of the disparities between expectations and performance along the quality dimensions. Based on the gap analysis, they created a service quality model. The model depicts the following gaps:

Gap 1: Dissent between consumer expectations and management's views of those consumer expectations (Parasuraman et al., 1985). Managers of service organizations may not always understand what characteristics indicate high experience for the customer, what characteristics a service must have in order to meet customers' needs, and what the level of quality of those characteristics should be in order to deliver a high quality service. Customers' views of service quality may suffer as a result (Parasuraman et al., 1985).

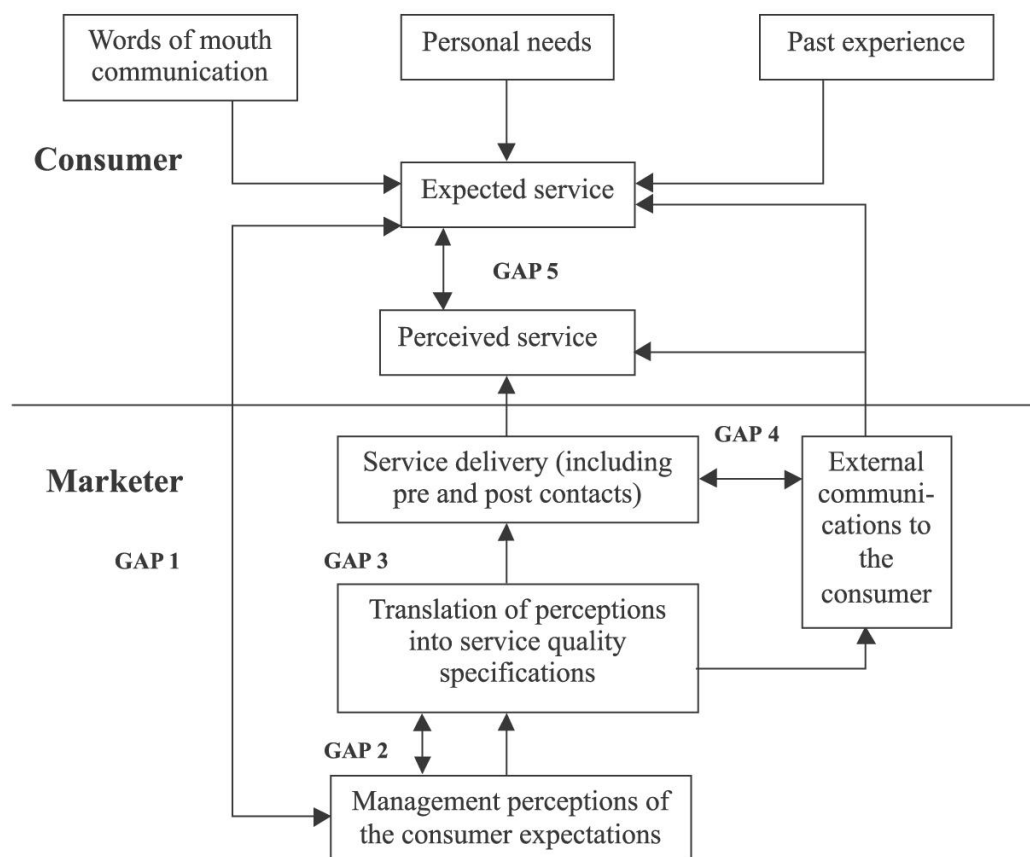
Gap 2: Disagreement between management's ideas of consumer expectations and service quality criteria, which results in inadequate service-quality standards. The gap between management's impressions of customer expectations and the actual standards established for a service may emerge due to resource restrictions, market conditions, and a lack of professional commitment to service quality. This disparity may have an impact on customers' views of service quality (Parasuraman et al., 1985).

Gap 3: is the service performance gap, which is the difference between service quality specifications and the service delivered (Parasuraman et al., 1985). Although

organizations may have explicit standards or requirements for sustaining service quality, adhering to these standards may be difficult due to staff performance variability (Parasuraman et al., 1985). From the customer's perspective, this will have an impact on service quality.

Gap 4: is the distinction between service delivery and customer communication about service delivery. This disparity between service delivery and what the organization promises through external communications, as well as the lack of knowledge on service delivery aspects, may have an impact on customer views of service quality (Parasuraman et al., 1985).

Gap 5: is a misalignment between consumer expectations and perceived service. This gap is determined by the size and direction of the four gaps connected with service quality delivery on the marketer's side. However, the most significant gap can be viewed as a consequence of the first four gaps, and Parasuraman et al. (1985) claim that there is a relationship between Gap 5 and the first four gaps. The volume and direction of the gap between expected and perceived service determines the quality of service that a consumer perceives in a service (Parasuraman et al., 1985).

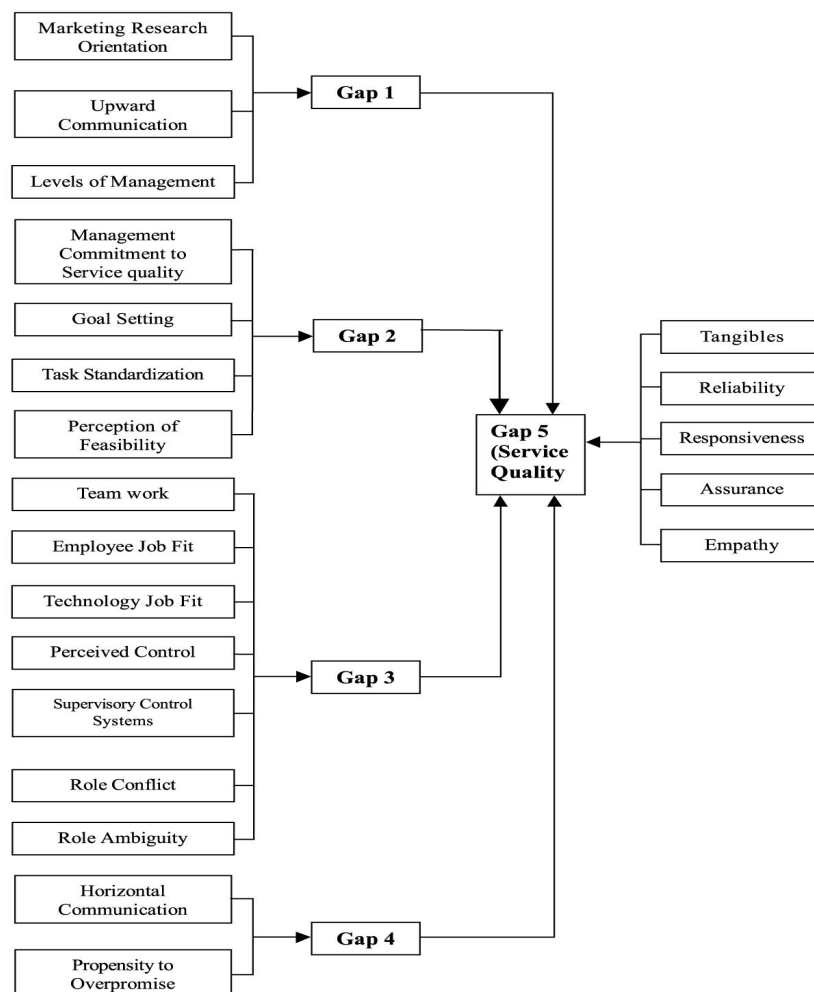


Source: Parasuraman *et al.* (1985)

Figure 2.3: The gaps model

The exploratory research was enhanced with the subsequent SERVQUAL scale, which was designed to measure consumers' impressions of service quality (Parasuraman et al., 1988).

The original ten elements of service quality have been reduced to five: reliability, responsiveness, tangibles, assurance (communication, competence, credibility, courtesy, and security), and empathy, which encompasses access and understanding/knowing the clients. SERVQUAL was later modified in 1991, replacing "should" with "would," and again in 1994, reducing the total number of items to 21, but the five-dimensional structure remained unchanged. In addition to this empirical research, Parasuraman et al. (1988) described and expanded on the four gaps revealed in their 1985 study. This resulted in a more comprehensive service quality model figure below. The majority of the components in this extended model include communication and control mechanisms used in firms to manage people.



Source: Zeithaml *et al.* (1988)

Figure 2.4: Extended model of service quality

Reliability entails keeping promises. This dimension has continuously been found to be the most important factor in service quality perceptions (Nguyen-Phuoc et al., 2020). This dimension involves the consistency with which service commitments are kept, such as sticking to timetables or appointment times, finishing work on time, and ensuring that objectives are realized.

Responsive means being willing to assist. This dimension stresses the attentiveness and promptness with which customers' requests, queries, complaints, and problems are handled. This includes how long a consumer must wait for assistance, answers to enquirer, or attention to concerns. The idea of adaptability and the capacity to modify a service according to the needs of the customer is the customer's perspective, not the company's (Ramya, Kowsalya and Dharanipriya, 2019).

Assurance: instilling trust and confidence. When clients believe services to be high-risk or are unsure about their ability to evaluate outcomes, this dimension is critical. The organization must strive to foster trust and loyalty among key contacts and customers in order to win customer confidence and trust (Tešić, 2020).

Tangibles: physical representations of the service are known as tangibles. Companies should provide tangible items of their services to clients in order to assist them in evaluating quality, improving image, providing continuity, and indicating quality (Al-Gasawneh et al., 2021).

Empathy refers to treating customers as individuals. Customers are one-of-a-kind individuals, and it is critical that their requirements be met. Every customer wants to feel significant and understood by businesses that provide a certain service. Businesses would benefit from knowing their clients' names and developing relationships that reflect their personal understanding of their needs and preferences. When competing with larger organizations, a small firm's ability to be sensitive to their consumers may give the small firm a distinct advantage. Customers in business-to-business enterprises expect firms to understand their sectors and concerns (Abbasi-Moghaddam et al., 2019).

2.8 Chapter Summary

Literature related to this study at hand was reviewed in this chapter. Key themes reviewed in this chapter include retail sector performance, consumer behavior,

consumer attitude, and service quality. The study reviewed literature on consumer behavior. Several definitions of retail sector performance, consumer behavior, consumer decision making process, level of consumer decision making process, factors affecting consumer buying behavior, advantages of studying consumer behavior, and theories of consumer behavior underpinning the study were discussed in this chapter. Furthermore, the study reviewed literature pertaining to consumer attitude. Literature also examined the significance of studying consumer attitudes and the theories underpinning consumer attitudes. Literature on consumer attitude theories, attitude formation, and attitude-changing strategies was explored. Various definitions were put forth in a bid to better understand the concept of consumer attitudes. Moreover, the study examined literature on service quality. The review also explored several service quality models and their significance to business developments. The next chapter focuses on the empirical evidence of the study and the development of the research hypotheses and conceptual framework.

CHAPTER THREE

EMPIRICAL LITERATURE AND DEVELOPMENT OF RESEARCH HYPOTHESES AND RESEARCH MODEL

3.1 Introduction

The preceding chapter focused on the theoretical framework. This chapter concentrates on the development of research hypotheses and conceptual framework. This includes the effect of service quality on consumer attitude, the effect of service quality on consumer behaviour and the effect of customer attitude on consumer behaviour.

3.2 The effect of service quality on consumer attitude

In their 2019 study, Zarei, Asgarnezhad Nuri, and Noroozi focused on the mediating function of consumer happiness, attitude, and online intention to purchase to evaluate how the quality of Internet service affects consumers' purchasing behavior. The findings indicated that customer satisfaction was highly influenced by Internet service quality. In their 2019 study, Huang, Lee, and Chen investigate how brand awareness and service quality affect client loyalty and customer satisfaction in the business-to-company (B2B) technology service sector. According to the study's findings, (1) customer satisfaction positively influences brand awareness, (2) user satisfaction positively influences the connection between quality of service and client satisfaction, and (3) customer satisfaction positively influences customer loyalty. The author Budianto (2019) focuses on how consumer loyalty in the contemporary market is impacted by service quality. The findings indicate that customer loyalty is positively impacted by service quality. In a previous study, customers' satisfaction with e-banking services was studied (Li et al., 2021; Shokouhyar, Shokoohyar, and Safari, 2020). The findings indicate that four key aspects influence customer satisfaction with Internet banking services: cloud services, protection, e-learning, and service quality. The following hypothesis has been developed as a result of these studies:

H₁: Service quality has a positive effect on consumer attitude

3.3 Service quality positively affects consumer behaviour

By using customer satisfaction as a mediating factor, Khatoon, Zhengliang, and Hussain (2020) look at the relationship between consumer purchasing intentions and several aspects of the quality of electronic (E) banking services. The study's findings suggest that factors including dependability, effectiveness, responsiveness, communication, security, and privacy have a significant and advantageous influence on customers' intentions to make purchases. To study the structural linkages

between a higher education institution's service quality, student happiness, organisational reputation, and behavioral intent at a private university in South Korea, Hwang and Choi (2019) present an integrated model. According to structural equation modeling, students were happy with a variety of service quality factors, including tangibles, dependability, responsiveness, empathy, and assurance. Additionally, service excellence had a direct impact on both pupil happiness and the institution's perceived image. The findings also showed that behavioral intention was directly influenced by students' perceptions of the institutional image and level of satisfaction. Purwaningtyas and Rahadi (2021) talk on what influences people's online clothing purchasing. The study and discussion results demonstrate that pricing, marketing, merchandise design or trend, quality of the item, brand image, information accessibility, seller credibility, product variety, convenience of use, and quality of service are the factors influencing people's online clothes purchase decisions. As a result, it is suggested that:

H₂: Service quality positively affects consumer behaviour

3.4 Consumer attitude shares a positive relationship with consumer behaviour

Customer experience and social media marketing activity were taken into consideration by Wibowo et al. (2020) and De Mooij (2019) to measure the quality of the customer connection, which might affect the consumer behavioral outcomes of purchasing intent, adherence intention, and participation intention. The findings demonstrate that customer experience and social media marketing activities have a considerable impact on the quality of customer relationships, which has a favorable effect on consumer behavioral outcomes. The study by Boccia, Malgeri Manzo, and Covino (2019) set out to find out how much consumers' purchasing decisions are influenced by businesses' socially responsible actions, as well as whether or not consumers are prepared to pay extra for products that adhere to best practices. The study reveals a favorable correlation between consumer views about businesses and their goods and their socially responsible actions. With a focus on the brand love construct, Bairrada, Coelho, and Lizanets (2019) examine the effects of a brand's personality on consumer behavior. They came to the conclusion that brand personality significantly and favorably affects brand love. Brand loyalty, referrals, resistance to unfavorable information, readiness to pay more, disclosure of oneself, and active involvement are positively and significantly impacted by these three factors. Zhou et al. (2020) investigated the impact of psychological variables on the

behavioral intentions of online consumers to adopt it. According to empirical findings, behavioral intention is negatively influenced by perceived risk, while expectation of performance, expectation of effort, social impact, and facilitating factors are positively influenced. On the basis of prior research, it is hypothesized that:

H₃: Consumer attitude share a positive relationship with consumer behaviour

3.5 Consumer attitude positively affect retail sector performance

Consumer behavioral intentions, such as their inclination to switch services, are connected to perceptions of service quality (Moghavvemi et al., 2018). As a result, a key factor in deciding repeat business is overall service quality. Customers often evaluate the quality of services and are willing to switch service providers. Service excellence has a direct bearing on customer satisfaction and, consequently, on consumer spending habits. Furthermore, earlier research (Dwaikat et al., 2019; Rajput and Gahfoor, 2020) has demonstrated a relationship between consumer satisfaction and intentions to behave, indicating that happy customers have positive behavioral intentions. In accordance with an associated research study by Slack et al. (2021), satisfied customers are more likely to stick with the current service provider, take part in favorable word-of-mouth advertising, and are less inclined to switch service providers. Sulaiman and Haron (2013) assert that customer pleasure has an immediate, positive impact on readiness to advise. On the basis of these earlier research, the following is hypothesized:

H₄: Consumer attitudes positively affects retail sector performance

3.6 Consumer Behaviour positively affect retail sector performance

Gordon et al. (2021) research on the factors influencing corporate performance. One of the things that was discovered to affect firm performance was consumer behavior. Charoensukmongkol (2022) carried out a similar study in Thailand, examining how consumer behavior affects the profitability of small and medium-sized firms. The study's results demonstrate a strong link between customer behavior and business performance. Jain (2022) researched customer behavior and tactics in India. The study came to the conclusion that consumer behavior greatly influences corporate performance. Given this, it is plausible to suggest:

H₅: Consumer behaviour positively affects retail sector performance

3.7 Service quality positively affect retail sector performance

Based to the literature (Boulifa et al., 2022; El-Borsaly & Hassan, 2020), the success of an organization is directly influenced by the quality of its services. The impact of service quality on business performance was examined by Yingfei et al. in 2022. It has been demonstrated that service excellence and business performance are strongly correlated. In addition, Sultan and Wong (2019) examined how perceptions of service quality impact behavior, image, and performance. The investigation resulted to the conclusion that there is a direct relationship between all three variables. Similar research was conducted by Akbari et al. (2020) on the impact of service quality on business success. The results demonstrated that an organization's performance is influenced by the quality of its services. As a result, it is suggested that:

H₆: Service quality positively affect retail sector performance

3.8 Consumer attitudes and consumer behaviour on service quality and firm performance

According to several studies (Dwaikat et al., 2019; Charoensukmongkol, 2022; Gordon et al., 2021; Moghavvemi et al., 2018; Rajput and Gahfoor, 2020; Jain, 2022; Wu et al., 2020), there are direct correlations between service quality, firm performance, and customer attitude. Previous research (Boulifa et al., 2022; Makanyeza & Du Toit, 2017; El-Borsaly & Hassan, 2020; Yingfei et al., 2022; Zarei et al., 2019) has demonstrated a direct link between service quality, company performance, and consumer behavior. None of the research, however, took into account consumer attitudes and behavior as potential mediators of the relationship between service quality and firm performance. Because of this, the current study stands out and closes a research gap, opening the door for novel insights into retail company operations, marketing, and management. Consequently, it is suggested that:

H₇: Consumer attitudes mediates the effect of service quality on firm performance

H₈: Consumer behaviour mediates the effect of service quality on firm performance

3.9 Conceptual frame work

The researcher established connections between the dependent and independent variables in an effort to conceive the study. That is how the performance of the retail sector, customer attitude, and customer behavior are related to service quality. Below is a diagram of the conceptual model that has been created:

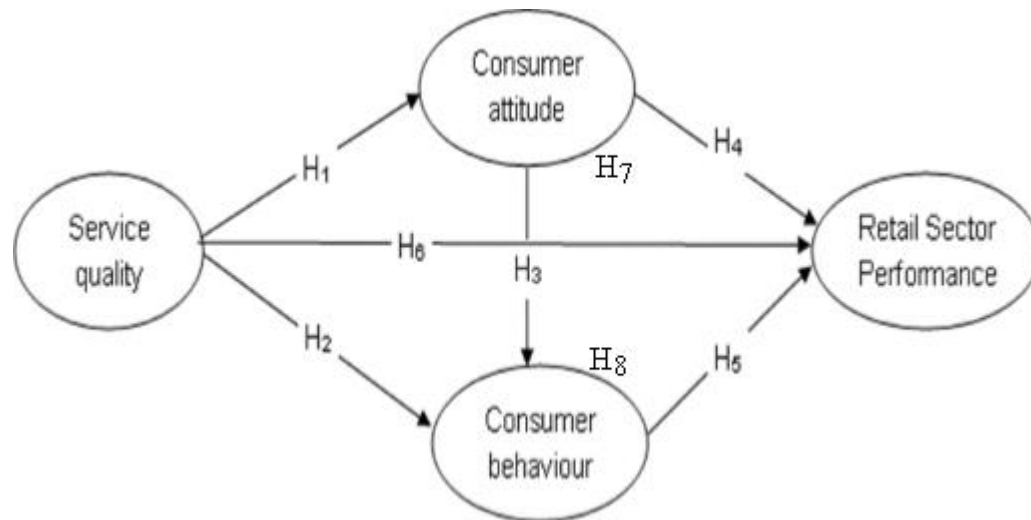


Figure 3.1: Conceptual frame work

3.10 Chapter Summary

This chapter included empirical data pertinent to the subject of the study. The chapter discussed the relationships between consumer attitude and behavior as well as the influence of service quality on consumer attitudes and behavior. The study's research methodology is the main topic of the next chapter.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 Introduction

The formulation of research hypotheses and conceptual frameworks was the subject of the previous chapter. The research approach used in the study is the subject of this chapter. The procedures or strategies used to find, select, process, and analyze

information about a topic are referred to as research methodology. The methodology portion of a research article allows the reader to critically examine the study's overall validity and dependability (Kumar, 2018). Two major questions are addressed in the methodology section: How was the information gathered or generated? What method was used to examine it? (Kumar et al., 2018). The practical "how" of any piece of research is referred to as a research technique (Jansen and Warren, 2020). The way a researcher designs a study in a methodical way to produce accurate and reliable results that fulfill the study's goals and objectives is known as research methodology (Mukherjee, 2019). Research philosophy, research strategy, target population, research design, sampling technique, sample size, data collection method, research instrument, data presentation procedures and analyses, ethical considerations, validity and reliability are some of the key sections covered in this chapter. The research instrument's development and administration are also discussed in this chapter.

4.2 Research philosophy

The current study adopted a post-positivist research philosophy. The creation of research assumptions, their knowledge, and their nature might be defined as research philosophy (Kironko and Odoyo, 2020). The assumption appears to be a preliminary statement of reasoning, but it is founded on the philosophizing person's knowledge and insights, which emerge as a result of intellectual work (Pranas and Regina, 2018). Ontology, epistemology, and axiology are the three branches of research philosophy (Maarouf, 2019). These philosophical approaches allow us to pick which strategy the researcher should choose and why, which is generated from research topics (Galli, 2019). According to Zukauskas, Vveinhardt, and Andriukaitiene (2018), research philosophy is the foundation of research, which includes the selection of a research strategy, data collection techniques, and presentation techniques. Numerous scholars distinguish and discuss four important research philosophical trends: positivist research philosophy, realistic research philosophy, pragmatic research philosophy, and interpretivist research philosophy (Muhaise et al., 2020; Hürlimann and Hürlimann, 2019). Maarouf (2019) classify research philosophy into five categories: positivism, interpretivism, realism, epistemology, and axiology. Positivism, pragmatism and interpretivism are three well-known study perspectives in philosophy (Nagendrakumar and Madhavika, 2023). Because it encourages quantitative research and assumes that information should be independent of the researcher's attitudes and ideas, the study used a post-

positivist research philosophy. The origins, assumptions, and principles of post-positivism support the current research ontology and epistemology. According to the principle, knowledge should really be objective and free of the author's thoughts and opinions (Dougherty, Slevc and Grand, 2019). Ontologically, post-positivism holds that facts can be demonstrated and that reality is the same for everyone. Post positivism has four characteristics: phenomenalism, which holds that knowledge confirmed by science is genuine; deductivism, which holds that theory generates hypotheses that can be tested to be proven or disproven; objectivity, which holds that science must be value-free; and inductivism, which holds that knowledge is gained by gathering facts that serve as the foundation for laws.

4.3 Research Strategy

The researcher adopted a quantitative research strategy because it takes a deductive technique in which the researcher first develops research hypotheses and then gathers data to assess whether there is empirical evidence to support the assumptions. Previously, scholars proposed three study strategies: quantitative, qualitative, and hybrid approaches (Bhandari, 2020; Ayisi, 2016; Akupe, 2017).

The information is typically presented in statistical tables or graphs, and it employs closed-ended questions (Gable, 2020). A quantitative research methodology, according to Grace (2019), is the process of collecting and interpreting numerical data. McLeod (2019) and Ahearn (2022) define quantitative research as the collection of data in order for information to be quantified and statistically treated in order to support or disprove alternative knowledge claims. Furthermore, Huber et al (2020) claimed that quantitative research begins with a problem statement, which is followed by the formulation of hypotheses and research questions, the evaluation of related literature, and the quantitative analysis of data.

Study strategy, according to Rong et al (2020), is "the general plan of how the researcher will go about answering the research questions." Similarly, Oliva, (2019) defined research strategy as "a general approach to research work." According to Mottron (2021), research strategy gives the overall direction of the research, including the process through which the research is conducted (DePoy and Gitlin, 2019). A suitable research tactic must always be selected based on research questions and objectives, the degree of current knowledge of the particular subject to be explored, the quantity of time accessible, and the researcher's philosophical assumptions, according to Wedawatta, Ingirige, and Sileyew (2019). Taking a

different approach, Sileyew (2019) suggested that a specific research technique be chosen depending on three conditions: the type of research question, the degree of control a researcher has over personal behavioral events, and the degree of attention to current or historical events.

4.4 Research design

A cross-sectional survey design was used for this study, which allows for the gathering and analysis of a wide range of data. A cross-sectional survey of 400 customers was conducted since the sample size was large enough. As a result, the researcher chose a cross-sectional study (Bloomfield and Fisher, 2019; Nie, 2019; Walliman, 2017).

Research design refers to the overall strategy for connecting conceptual research concerns to relevant and feasible empirical research. It is an investigation that provides detailed guidance for research processes (Sileyew, 2019; Asenahabi, 2019). Research design is a step-by-step technique that a researcher follows before beginning the data gathering and analysis process in order to achieve the study objective in a valid manner (Sürücü and MASLAKÇI, 2020). Asenahabi (2019) posits that research design is a plan, structure, and strategy of investigation used to provide answers to research questions with optimal control of variables. The goal of research design is to convert a research problem into data for analysis in order to provide meaningful answers to research questions at the lowest possible cost. When conducting research, there are numerous research designs that can be used. The nature of the study objectives and questions influences the choice of a research design. Noyes et al. (2019) distinguished four types of research designs: experimental, case study, survey, and comparative. Cross-sectional and longitudinal designs are used in survey research (Rose and Johnson, 2020). Positivism is the primary epistemology underlying survey research methodology (Roberts, Dowell and Nie, 2019).

4.5 Target population

For the purpose of the study, the researchers focused on employees within the FMCG retail sector in Mash West Province of Zimbabwe. The number of employees were unavailable due to information confidentiality observed firms and considering that some firms were not registered, thus it was difficult to have the actual number of employees in the sector. Thus, the researcher assumed that the target population

were 20000 basing on the RAOSOFT sample size calculator requirements. The target population is the group of people on whom the intervention will perform research and develop findings (Barnsbee et al., 2018). The total population from which the sample could be selected is referred to as the target population (Stratton, 2021). A population is defined as any well-defined group of people, events, or objects. As a result, any unit or cluster that makes up a population must share at least one trait or characteristic.

4.6 Sampling techniques

The researcher used probability sampling technique. The researcher used simple random sampling method since it ensures that every member of the huge population has an equal probability of being chosen. The researcher built a sample by compiling a complete list of individuals from a broader population and then selecting a particular number of people at random as the purposive sample. The practice of selecting a representative group from a population under investigation is known as sampling (Bhardwaj, 2019). Berndt (2020) defines sampling as "taking any subset of a population or universe as representative of that population or universe." There are several sampling methods available, including random sampling, stratified sampling, volunteer sampling, and opportunity sampling (Lehdonvirta et al., 2021). The one chosen was determined by the amount of time and money available to the researcher.

4.7 Sample size

Bhardwaj (2019) urged that when the population of a study is too large to take a complete census, it becomes necessary to take a sample from it for successful research. A sample is a group of people or volunteers drawn from a wider population for the purpose of conducting a survey (Lehdonvirta et al., 2021). The researcher considered the RAOSOFT calculator, which recommended a sample size of 377 respondents in identifying the sample size. Additionally, previous researchers Lehdonvirta et al. (2021) used a sample size of 277, Setiari et al. (2020) adopted a sample size of 100; Mo, Liu and Wong (2021) adopted a sample size of 667, and Paulo, Tiago, and Almira (2019) used a sample size of 355. All these related studies add to the body of knowledge as reliable and valid knowledge, provided their sample size. The researcher adopted a sample size of 400 FMCG retail employees in Chinhoyi.

4.8 Research instruments

The researcher utilized a structured questionnaire with Likert type questions for the purpose of the current study, since it allows for the collection of a huge amount of data from a wide population. A research instrument is a device that is used to gather, measure, and analyze data for a specific research topic (Afolayan and Oniyinde, 2019). Buntins, Kerres and Heineman (2021) suggested questionnaires or interview guides as commonly used research instruments. A questionnaire is very simple and inexpensive to utilize (Goldsmith-Pinkham, Sorkin and Swift, 2020).

The questionnaire consisted of two main sections. The first section consists of the Socio-demographic information; the second section contains consumer attitudes, consumer behaviour, firm performance and service quality. Respondents were requested to indicate their level of agreement to the given statements on a five-point Likert scale. A Likert scale structured questionnaire was used since it suits well the study at hand and the data collected can be analysed quantitatively.

4.9 Data collection procedures

Mishra and Alok (2022) and Al-Ababneh (2020) defines data collection as the systematic collection and measurement of information on variables of interest that allows the researcher to answer proposed research questions, test hypotheses, and evaluate outcomes. A pilot study was done to ensure that the research instrument was valid and reliable. Following the pilot study, the researcher personally gave questionnaires to Chinhoyi FMCG consumers, while others were disseminated by email. The researcher obtained employees emails from a prominent retailer's customer database in Chinhoyi. During data collection, the researcher also followed COVID-19 procedures, such as sanitizing consumers and offering clinical masks to those who did not have one. Respondents were given up to three working days to respond.

3.10 Data analyses and presentations

The process of inspecting, cleansing and converting raw data, so as to extract essential information, drawing conclusions and supporting decision-making is called data analysis (Kinyongo, 2020). Data presentation is described as the process of visually representing the relationship between two or more data sets using various graphical forms so that an informed choice may be made based on them (Kinyongo,

2020). To test the hypotheses, the researcher used Structural Equation Modeling (SEM) in AMOS. The descriptive statistics for the variables under study were computed using SPSS Version 21.

4.11 Reliability and validity

Graham et al. (2021) defines validity as "measuring what is meant to be measured." It explains how effectively the actual data collected covers the area of study under examination. Cronbach's alpha coefficient was employed to assess reliability for the instrument (Schaufeli, Desart and De Witte, 2020). A literature review was conducted to inform instrument development and improve content dependability. The AMOS Version 21 software was used to assess convergent and discriminant validity. A Cronbach's alpha value which is greater than 0.60 is considered to validate internal consistency and is suitable for further analysis (Bagozzi and Yi, 1988). All the measured constructs in this study exhibited reliabilities above the minimum cut-off point of 0.6.

Schaufeli, Desart and De Witte (2020) defines dependability as the degree to which a measurement of a phenomenon produces consistent and stable results. To assess validity, the researcher compared square Inter-Construct correlations (SICCs) to the average variance extracted (AVEs). A thorough literature assessment was conducted to assure study validity and influence the construction of research tools. However, AMOS Version 21 was used to examine both reliability and validity.

4.12 Ethical considerations

Hognestad (2021) defines ethics as moral values which govern one's behaviour when conducting research. Informed consent, secrecy, security, and honesty are the four categories that ethical considerations come into. Using an introductory letter from Chinhoyi University of Technology, the researcher requested authorization to collect data. Before the research began, participants were asked to express their agreement, and it will be on an informed and voluntary basis. The information gathered was put to good use. The participants' anonymity and confidentiality were guaranteed. The researcher followed all necessary procedures to eliminate, isolate, and reduce the hazards involved with data collection and properly informs the participants of these risks.

CHAPTER FIVE

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

5.1 Introduction

The preceding chapter focused on the research methodology. Results of the present research are presented in this chapter. The main objective of the study was to

investigate the mediating effect of consumer attitudes and behaviour on the effect of service quality on FMCG retail sector performance in Chinhoyi, Zimbabwe. The specific objectives of the study were:- (i) To establish the effect of service quality on consumer attitude, (ii) To determine how service quality influences consumer behaviour, (iii) To examine the effect of consumer attitude on consumer behaviour, (iv) To assess the effect of consumer attitude on FMCG retail sector performance, (v) To examine the effect of consumer behaviour on FMCG retail sector performance, (vi) To examine the effect of service quality on FMCG retail sector performance (vii) To determine, if the relation between service quality and FMCG retail sector performance is mediated by consumer attitudes, (viii) To establish, if the relation between service quality and FMCG retail sector performance is mediated by consumer behaviour. Major sections in this chapter are the response rate analysis, socio-demographic profile of the respondents, scale validation, descriptive statistics, reliability analysis and testing of research hypotheses.

5.2 Response Rate

The study aimed to collect data from 400 FMCG retail employee in Chinhoyi, Zimbabwe, however 360 questionnaires were collected. This equates to a response rate of 90%, which is an excellent (Brtnikova et al., 2018). A low response rate is not desirable as it may result in non-respondents bias (Fjortoft and Gettig, 2017). This is consistent with Pickett et al. (2018) who stipulate that a response rate less than 60 per cent is a disaster, whilst 70% response rate is considered as minimally acceptable. Hendra and Hill (2019) suggested that 80% response rate is acceptable, and a score of 90% is excellent.

5.3 Socio-demographic information of the respondents

This section presents data on socio-demographic characteristics of the sample. This is based on gender, age, level of education, marital status and working experience. Demographic information is of particular interest to consumer FMCG retail sector performance studies because consumer behaviours and consumer attitudes are influenced by demographic variables (Kral et al., 2020 and Fam et al., 2019).

5.3.1 Respondents' age

Figure 5.1 indicates that most respondents who participated in the survey were aged between 30 and 39 years.

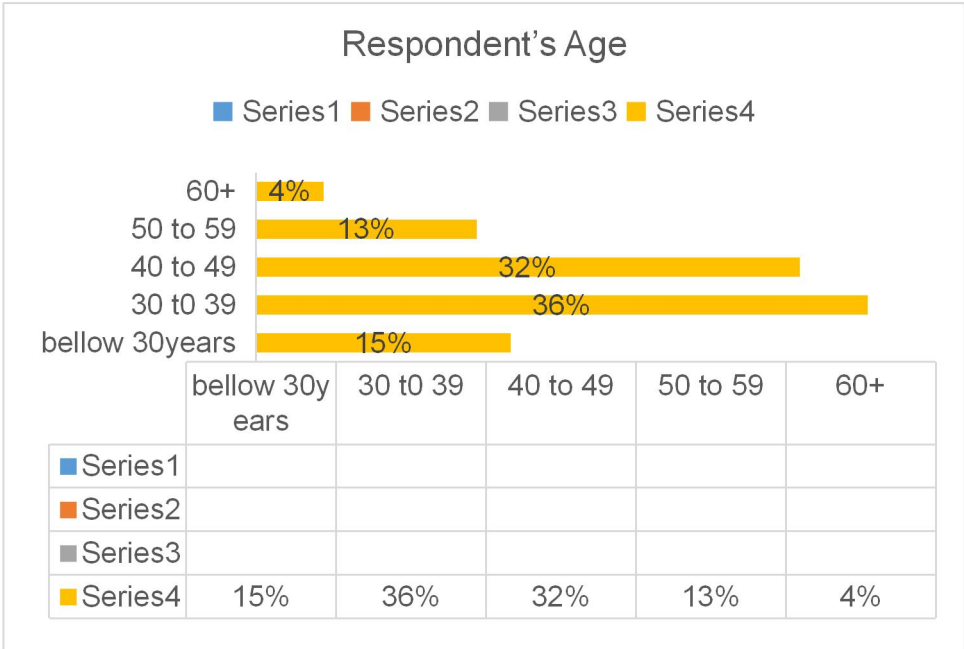


Figure 5. 1: Respondents' age

The results indicate that the majority of the participants were aged between 30-49 years (68%). Respondents aged 30 years and below made up 15% of the respondents whilst 4% represents respondents aged 60 years and above. This is consistent with the Zimbabwe Age structure - Demographics (2018) which stipulate that 8.73% of Zimbabwe's population is made up of people who are 55 years and above.

5.3.2 Respondent's marital status

The distribution of respondents by marital status is shown in Figure 5.2.

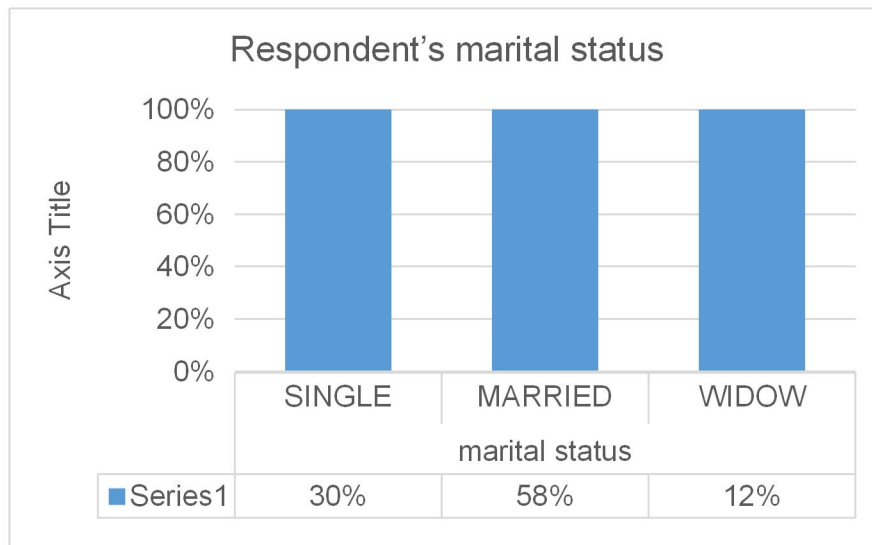


Figure 5.2: Marital status

The results indicated that the majority of the respondents were married (58%), 30% were single and 12% widow. Binder and Bound (2019) supported the results as they indicated that married men work more than unmarried men.

5.3.3 Respondent's Gender

The results show that most of the respondents were men (57%) and 43% were women.

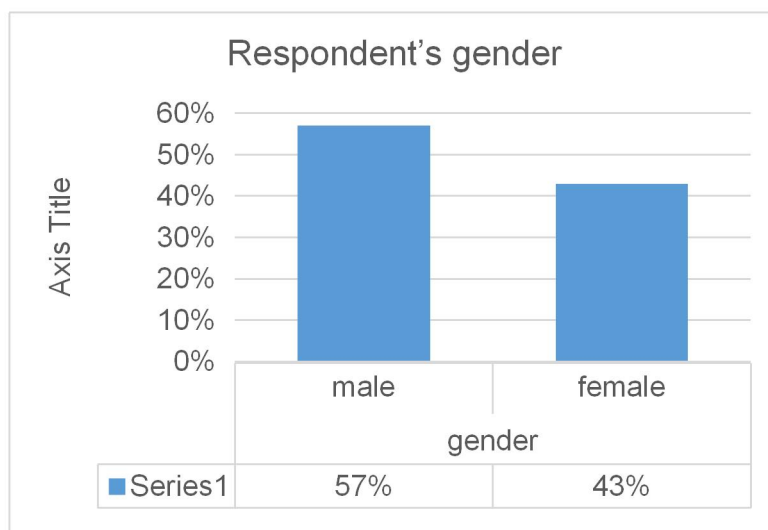


Figure 5.3: Gender

However, the results demonstrate that men continue to dominate the FMCG retail industry. These findings are consistent with the findings of Barrientos (2019) who also discovered that the business is dominated by men, but that the percentages are shifting towards a gender balance. Fore (2020) and Muwanigwa and Traquino (2022) encouraged institutions to ensure that there is a balanced gender representation of male versus female.

5.3.4 The respondent’s level of education

The poll asked participants to indicate their degree of education. The results are displayed in Figure

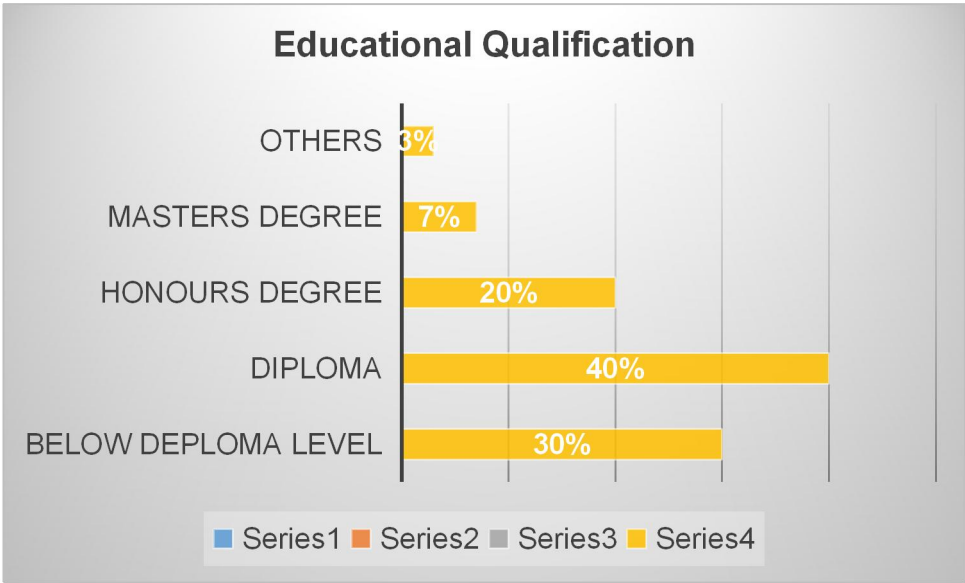


Figure 5.4: Level of education

In terms of educational attainment, the results show that 70% of the respondents have completed postsecondary education, while 30% have done so below the diploma level. This shows that educated employees made up the majority of the study sample. As a result, the majority of FMCG retail workers in Chinhoyi's retail sector had the education necessary to understand the difficulties and ideas around the impact of service quality on the performance of the retail industry. This finding supports Wang and Ha-Brookshire's (2018) and MahbubulHye et al.'s (2020) assertions that employees with higher education are more productive because they have more knowledge and sophisticated skills, making them more cognizant of the impact of service quality on the performance of the FMCG retail sector.

5.3.5 Working experience

Figure 5.5 presents the outcomes. The length of work experience is significant since the reliability of the data gathered in any study depends on how long the respondent has worked for the business.



Figure 5.5: Working experience

The results of the poll showed that 3% of respondents had worked for their organizations for less than a month and 5% had been there for between two and five months. The study found that 82% of respondents had worked for their companies for more than one year, while 10% had worked there for six months to a year. Respondents to the survey were able to give a precise picture of consumer behavior and attitude and how these affected store performance as a result.

5.4 DESCRIPTIVE STATISTICS

Results on descriptive statistics are presented in this section and these include arithmetic means (M), and standard deviations (SD). The SD presents the consistency of the responses that is the distribution of the responses around the mean. The least conceivable standard deviation value is 0, which only occurs in contrived cases when every single integer in the data set is identical (no deviation). and standard deviation provides a better understanding of data. The scales used in the study had 5 response points namely 1 strongly disagree, 2 disagree, 3 neither agree nor disagree, 4 agree and 5 strongly agree.

5.4.1 Descriptive statistics for service quality

Mean scores and standard deviations of items that were used to measure service quality are presented in Table 5.1.

Table 5.1: Service quality

Item Description	Mean score	Mean response	SD
The organisation deliver superior service quality	4.17	Agree	.767
The company promptly responds to customer needs	4.36	Agree	1.1
The behavior of employees builds customer confidence	4.36	Agree	.97
The employees are easily approachable	4.38	Agree	1.2
The company's visual appearance is excellent	4.42	Agree	1.21
Average	4.38	Agree	1.05

Table above clearly shows that the mean scores ranged between 4.17 (SD =.767) and 4.42 (SD = 1.31). The overall mean response was 4.38; standard deviation = 1.05 (agree). This means that respondents (AGREED) clearly stated that the company provides exceptional service quality, reacts quickly to consumer requirements, employees generate consumer confidence, personnel are personable, and the organization's aesthetic appearance is excellent (Akbari et al, (2020)

5.4.2 Descriptive statistics for Consumer behaviour

Table 5.2: Consumer Behaviour

Item Description	Mean score	Mean response	SD
Satisfied customers practice positive word of mouth	3.67	Agree	.980
Customers that are happy with a brand are quite reluctant to switch	3.73	Agree	1.2
Food retailers can boost customer satisfaction through the provision of high service quality	4.21	Agree	1.13
Satisfied customers re-patronage the same food retailer	3.51	Agree	1.11
Positive customer behavioural intention to purchase can be motivated by the provision of high service quality	3.48	Agree	1.25
Average	3.72	Agree	1.134

According to the findings shown in Table above, the mean replies varied between

3.48, SD 1.25, and 4.21, SD 1.13. The average score was 3.72; the standard deviation was 1.134 (agree). This suggests that the employees who responded to the study agreed that service quality positively influences consumer behavior. The findings are in line with previous study (Purwaningtyas and Rahadi, 2021)

5.4.3 Descriptive statistics for Consumer Attitude

Table 5.3 Consumer Attitude

Item Description	Mean score	Mean response	SD
Consumers enjoy doing business with visually appealing company	4.25	Agree	1.16
Value expression coupled with attitude function drives consumers to purchase high-status products and service	4.15	Agree	.99
Individual knowledge and opinions on a selected few goods or services have an impact on their intentions to make purchase	4.35	Agree	.592
Consumers rave more about the firm's products and the supplier when they are satisfied	4.39	Agree	.549
Consumers buy products associated with high service quality whenever they feel they are useful to the	4.42	Agree	.553
Average	4.312	Agree	.769

The majority of respondents, as seen by the average score of 4.312, believe that service quality positively influences consumer behavior (Budianto, 2019). The data is more centered around the mean, as seen by the average standard deviation of .769.

5.4.4 Descriptive statistics for retail sector performance

Table 5.4 retail sector performance

Item Description	Mean score	Mean response	SD
employee productivity is significantly high than the average for the industry	4.14	Agree	.923
employee productivity is significantly high than the average for the industry	4.03	Agree	.972
in comparison to the industry average employee productivity is significantly higher	4.27	Agree	.742
Our organisation achieved its production targets in the last trading year	4.20	Agree	.836
the number of customer complaints within the last period has decreased strongly	4.27	Agree	.898
Average	4.312	Agree	.769

The overall mean response was 3.60, SD = 1.27 (agree). This implies that employees clearly indicated that firm performance is high than the industry average, due to improved service delivery (Boulifa et al., 2022; El-Borsaly and Hassan, 2020).

5.5 Scale validation

Data were validated by exploratory factor analysis (EFA), reliability analysis, convergent validity, and discriminant validity prior to doing structural equation modeling to evaluate research hypotheses. The analyses were carried out using descriptive statistics in SPSS® version 21 and structural equation modeling in AMOS® version 21.

5.5.1 Exploratory Factor Analysis

Before employing the linked variables for further research, EFA was used to refine and limit the number of them to a more manageable and pertinent amount. The underlying correlations between the variables assessed were found using EFA. Researchers are advised by Chan and Idris (2017) to conduct an EFA as part of scale validation at the start of data analysis. The benefit of the EFA, according to Samuels (2017), is that it helps researchers who are unaware of how many factors affect how a set of things interact.

5.5.2 Sampling adequacy

As a first step before conducting inferential statistical tests such as exploratory factor analysis (EFA), Kaiser Meyer Olkin (KMO) and Bartlett's test of sphericity (BTS) are mathematical checks used to determine the sufficiency of the study sample and the suitability of the data (Alexander et al., 2016; Chan & Idris, 2017). The Kaiser Meyer Olkin (KMO) Bartlett's Test of Sphericity was performed using SPSS® version 21. The outcomes are shown in Table below (KMO = 0.951, approximately chisquare = 335.609, degrees of freedom [DF] = 190, $p > 0.001$). This indicates that the sample was sufficient, enabling the use of EFA (Bhakar, Bhakar, & Bhakar, 2013).

Table 5.5: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.951
Bartlett's Test of Sphericity	Approx. Chi-Square	335.418
	df	190
	Sig.	.000

5.5.3 Construct, Items and Factor loadings

The construct items and factor loadings are shown in Table 5.6. Table below displays the factor loadings calculated using the extraction method. Principal component analysis did not value factors with loadings below 0.4, hence the method automatically suppressed those factors. In this situation, all 36 factors were greater than the 0.4 threshold, which is regarded as the minimum allowable norm for factor loading (Abdoli et al., 2020).

Table 5.6 Construct, Items and Factor loadings

Construct	Items	Factor Loadings
Service Quality	SQ1	.637
	SQ2	.853
	SQ3	.550
	SQ4	.789
	SQ5	.806
Consumer Behaviour	CoB1	.652
	CoB2	.829
	CoB3	.652
	CoB4	.747
	CoB5	.701
Consumer Attitude	CoA1	.748
	CoA2	.784
	CoA3	.685
	CoA4	.845
	COA5	.624
Firm Performance	RSP1	.690
	RSP2	.675
	RSP3	.788

	RSP4	.840
	RSP5	.744
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 20 iterations. Based on Eigen values > 1.00 Total Variance Explained = 66.656 Loadings of less than 0.4 were suppressed		

Table above clearly shows that rotation converged in 20 iterations and the total variance explained was 66.656%. The total variance explained was above the acceptable limit of 60% as stipulated by Platin and Ergun (2017). The rotated component matrix solution gave 4 components extracted namely PSQ, CoB, CoA and RSP.

5.5.4 Reliability Analyses

Reliability is a measurement of internal constancy, according to Tore, Gumussoy, and Oskay (2019). Reliable measurements are those that consistently yield unwavering results across time (Vasqueze et al., 2022). Reliability, in its most basic form, is the capacity to reproduce procedures and outcomes. According to Tore, Gumussoy, and Oskay (2019), the internal correlation of each item in a questionnaire is shown by the Cronbach's alpha value. If a study only examines one construct, the reliability of that construct is described by Cronbach's alpha (Schrepp, 2020). The dependable constructions were regulated by Cronbach's alpha. To validate internal consistency, Tore, Gumussoy, and Oskay (2019) looked at the alpha criterion of 0.7 or any number higher.

Table 5.7 Cronbach's Alpha Reliability tests

ITEM	NO. OF ITEMS	CRONBACH'S ALPHA
Service quality	5	0.769
Consumer behaviour	5	0.776
Consumer attitude	5	0.874
Firm performance	5	0.705

Table 5.7 openly displays that all the measured constructs exhibited reliabilities above the minimum benchmark higher than 0.7 which is acceptable in social science

(Deng, Benckendorff and Gannaway, 2020; Sharif et al., 2020; Habes et al., 2020; Akpan, Johnny and Sylva, 2022).

5.5.5 Convergent validity

As stated by Franke and Sarstedt (2019), a measure's convergent validity refers to how closely it corresponds with other approaches used to measure an identical construct. According to Franke and Sarstedt (2019; Roemer Schuberth and Henseler, 2021), discriminant validity guarantees that a construct is empirically new and captures phenomena that are not captured by other constructs in a model. In order for causal indicators from a measurement model to be considered legitimate, they must be able to explain a sizable portion of the diversity from the latent variable that they are measuring (Mohamad, 2022; Londhe and Surve, 2021).

Convergent validity of a measurement model was evaluated. To provide more reliable parameter estimations, the measurement model was estimated using Maximum Likelihood Estimation (MLE). The goodness of fit index (GFI), adjusted GFI (AGFI), normed fit index (NFI), Tucker-Lewis index (TLI), comparative fit index (CFI), and root mean square error of approximation (RMSEA) are among the measurement model fit indices taken into consideration. The measurement model displayed suitable model fit indices, including (RMSEA = 0.061, 2/Df = 2.874, GFI = 0.951, AGFI = 0.916, NFI = 0.920, CFI = 0.908, and TLI = 0.933). CMIN/DF values between 3 and 4 are indicative of a satisfactory model fit (Zadow, Houghton, Hunter, Rosenberg & Wood, 2017). As stated by Makanyeza and Chikazhe (2017), 2/DF must be less than 3 in order to be considered acceptable. For a model to be accepted, its GFI, AGFI, NFI, TLI, and CFI should be near to 1, but its RMSEA should be less than 0.07 (Wirawan, Jufri, and Saman, 2020; Günal, 2020; Elsayed, and Aneis, 2021).

Standardised factor loadings (λ) should have a minimum cut-off point of 0.6, according to Portoghesi et al. (2020). Larger critical ratios (CRs) were also thought to be important and satisfying (Jiang et al., 2021; Ali, 2021; Panwar et al., 2020). The critical ratios (CRs) and standardised factor loadings (λ) for the constructs that were utilized to assess convergent validity are shown in Table 5.8.

Table 5. 8: Constructs, Items, λ and CR

Construct	Items	Standardised Factor Loadings	Critical Ratios
Service Quality	SQ1	.642	-
	SQ2	.724	12.325***
	SQ3	.634	9.674***
	SQ4	.758	9.451***
	SQ5	.712	11.325***
Consumer Behaviour	CoB1	.588	-
	CoB2	.781	12.024***
	CoB3	.702	17.625***
	CoB4	.754	18.345***
	CoB5	.724	20.047***
Consumer Attitude	CoA1	.758	-
	CoA2	.747	16.342***
	CoA3	.614	18.021***
	CoA4	.866	23.047***
	COA5	.696	14.024***
Firm Performance	RSP1	.624	-
	RSP2	.653	16.324***
	RSP3	.717	13.641***
	RSP4	.811	15.322***
	RSP5	.782	9.363***

5.5.6 Discriminant validity

Discriminant validity is the degree to which measures of several constructs differ or only tangentially connect with one another, as defined by Franke and Sarstedt (2019). This is in line with Rönkkö and Cho's (2022) theory, which proposed that it entails proving a lack of or a very weak relationship between several conceptions. According to discriminant validity, the same variables should account for a substantially smaller percentage of variance compared to other latent factors (Hehman et al., 2019). In order to evaluate discriminant validity, average variance extracted (AVEs) were tested against squares inter-construct correlations (SICCs) (Chiparo and Tukuta, 2022; Chikazhe et al., 2023; Chikazhe, Makanyeza and Kakava, 2022). The AVEs are shown in Table 5.9 along with the matching SICCs.

Table 5.9: AVEs and SICCs

Construct	SQ	Cob	CoA	RSP
Service Quality(SQ)	.638			
Consumer Behaviour (CoB)	.236	.597		
Consumer Attitude (CoA)	.331	.187	.658	

Firm Performance (RSP)	.197	.231	.303	.612
------------------------	------	------	------	-------------

Note: Diagonal elements in bold represent AVEs

Since all of the bolded AVEs exceeded the corresponding SICCs, the results shown in Table 5.9 unequivocally demonstrate that the criteria for discriminant validity were satisfied (Chikazhe et al., 2023; Chikazhe, Makanyeza, and Kakava, 2022). Thus, the prerequisites for discriminant validity were met.

5.6 Testing research hypotheses

Because structural equation modeling can both identify associations and suggest a general match between observed data and the research model, it was used in AMOS to test research hypotheses (Vinerean et al., 2022; Bagozzi, 2022). The structural equation modeling (SEM) was used to evaluate the hypotheses H1–5. (Newsom, 2020) Acceptable model fit indices included $\chi^2/DF = 3.01$, GFI =.993, AGFI =.912, NFI =.863, TLI =.982, CFI =.979, and RMSEA = 0.38. Table 5.10 below lists the results for H1-5:

5.6.1 Hypotheses test (H1 – H6)

Table 5.10 Hypotheses test results (H1 – H6)

Hypothesis	Hypothesised Relationship	SRW	CR	Remark
H ₁	SQ → CoA	0.375	9.738***	Supported
H ₂	SQ → CoB	0.396	11.250***	Supported
H ₃	CoA → CoB	0.255	16.333***	Supported
H ₄	CoA → RSP	0.212	20.485***	Supported
H ₅	CoB → RSP	0.348	32.291***	Supported
H ₆	SQ→RSP	0.459	22.384	Supported

Notes: SRW standardised regression weight, CR critical ratio, *** significant at $p < 0.001$

Table 5.10 demonstrates that all of the hypothesized correlations are validated because the crucial ratios and the standardized regression weight both had satisfactory margins. Thus, the study results show that there is a positive direct relationship among all study constructs.

5.6.2 Testing research hypotheses (H7-8)

AMOS's structural equation modeling (SEM) was used to test H₇₋₈. According to Newsom (2020); Shi, Lee, and Maydeu-Olivares (2019) the model fit indices ($2\chi/DF$

= 4.11; GFI =.930; AGFI =.991; NFI =.903; TLI =.974; CFI =.919; RMSEA = 0.40) were satisfactory. Table 5.11 below lists the results for the H7-8 test:

Table 5.11: Results of hypotheses test (H7 and H8)

Hypothesis	Path	Description	Path Coefficient	Comment
H ₇	SQ → CoA → RSP	CoA partially mediates the effect of SQ on RSP	0.309***	Partial mediation
H ₈	SQ → CoB → RSP	CoB partially mediates the effect of SQ on RSP	0.315***	Partial mediation

Based on the findings in Table 5.11, it can be shown that CoA and CoB both partially mediate the impact of SQ on RSP. This implies that customer attitude and behaviour play important roles within the service quality-retail sector performance (Virima et al, 2019).

5.7 Chapter Summary

The study's quantitative findings were reported in this chapter. Only the findings were presented in this section, with particular attention paid to the analysis of response rates, respondents' demographic profiles, exploratory factor analysis, reliability analysis, descriptive statistics, and validity. In this chapter, research hypotheses were also put to the test. The explanation of the study findings covered in this chapter is covered in the following chapter.

CHAPTER SIX

DISCUSSION OF RESULTS

6.1 Introduction

In the preceding chapter findings of the study at hand were presented. This chapter discusses the results of the study. Research objectives and research hypotheses were used to guide the discussion of the findings. The research objectives of the study were: to examine the effect of service quality on FMCG retail sector performance; to determine if the relation between service quality and FMCG retail sector performance is mediated by consumer attitude; and to establish, if the relation between service quality and FMCG retail sector performance is mediated by consumer behaviour.

6.2 The effect of service quality on FMCG retail sector performance

H₁: Service quality has a positive effect on consumer attitude

The study established out that there is a positive relationship between service quality and consumer attitudes. This finding extends the current body of knowledge on consumer attitudes (Lee and Chen, 2019; Budianto, 2019; Li et al., 2021; Shokouhyar, Shokoohyar and Safari, 2020). The results indicate that paying close attention to service quality results in positive consumer attitude.

H₂: Service quality positively affects consumer behaviour

The study established that service quality affects consumer behaviour positively. The results are in line with the previous studies (Olya et al., 2022; Parasuraman et al., 1985; Chikazhe and Makanyeza 2022; Sivapalan et al., 2022; Gaura et al., 2021; Moghavvemi et al., 2018). Thus if the company is able to provide service consistently and precisely the customer is likely to engage in repeat purchase and positive word of mouth. In addition, customer will become loyal to the brand.

H₃: Consumer attitude share a positive relationship with consumer behaviour

The results of the study indicate that there is a positive relationship between consumer attitude and consumer behaviour. This finding substantiates views of various previous studies (Chambon et al., 2022; Derek et al., 2022; Fuller et al., 2022). This implies that consumer who develop a favourable feeling toward a brand or retail shop are more likely to purchase the product from the retail shop.

H₄: Consumer attitudes positive affects FMCG retail sector performance

According to the study consumer attitudes affects positively FMCG retail sector performance. This results are in line with previous studies done elsewhere in the world (Chikazhe et al., 2021; Amin et al., 2017; Hosseini and Saravi-Moghadam., 2017; Lieder et al., 2018). Marketers need to be aware of consumers' attitudes in a variety of contexts in order to develop methods for influencing those sentiments in favour of the goods or services that are being sold.

H₅: Consumer behaviour share a positive relationship with FMCG retail sector Performance

This study established that consumer behaviour positively affects FMCG retail sector performance. This finding makes a novel contribution to knowledge since various previous studies have examined the effect of consumer attitudes on FMCG retail sector performance (Dwaikat et al., 2019; Rajput and Gahfoor, 2020; Slack et al., 2021). The results intails that satisfied consumers are more likely to continue with the existing service provider, participate in positive word-of-mouth marketing, and are less likely to switch service providers.

H₆: Service quality positively affects FMCG retail sector performance

The study findings indicate that service quality influences firm performance. This finding is consistent with various previous studies (Murambi and Chivivi, 2022; Chigunhah et al., 2020; Huppatz, 2021; Mwandifura et al., 2023). The results Implies that service quality influences the beliefs, feelings and behavioural intentions of customers towards a brand or retail store. This implies that retailers that deliver superior service quality might achieve excellent organisational performance and a competitive edge.

6.3 To determine if the relation between service quality and FMCG retail sector performance is mediated by consumer attitude and consumer behaviour

The study also looked at the role that consumer attitudes and behaviours had in mediating the link between service quality and company performance. The results establish that consumer attitudes and consumer behaviour partially mediates the effect of service quality on retail sector performance. To improve the connection between service quality and retail sector success, retail organizations should understand consumer behaviour and attitude.

6.4 Chapter summary

Findings of the study were deliberated in this chapter relating the results of the study to previous related literature. The discussion of findings was guided by the research objectives and related research hypotheses, consumer attitude, consumer behaviour, service quality and FMCG retail sector performance. The subsequent chapter concludes the study and provides recommendations relating to the study.

CHAPTER SEVEN

CONCLUSIONS AND IMPLICATIONS

7.1 Introduction

The preceding chapter discussed the findings of the study. Research conclusions and implications of the study are presented in this chapter. The research conclusions are done on the basis of research objectives and related research hypotheses. Research conclusions are drawn from the study findings and discussion.

7.2 Conclusions

Conclusions of the study are presented in this chapter based on the research objectives of the study.

7.2.1 The effect of service quality on FMCG retail sector performance

The study sought to determine the effect of service quality on consumer attitude. The study found that service quality influence consumer attitude. The results indicate that paying close attention to service quality will results in positive consumer attitude.

The study also sought to establish the effect of service quality on consumer behaviour. The study established that service quality influence consumer bahaviour. Hence, if customers experience good or great service, they will be inspired to make subsequent purchases, becoming devoted customers. Loyal consumers serve as brand ambassadors, referral agents, and ambassadors for the business.

The finding of the study indicate that consumer attitudes share a positive relationship with consumer dehaaviour. This implies that consumer who develop a favourable feeling toward a brand or retail shop are more likely to purchase the product from the retail shop.

The study also sought to establish the effect of consumer attitude on FMCG retail sector performance. Marketers must understand consumers' attitudes in a range of situations and design strategies for altering those views so that consumers adopt more favorable attitudes toward the items or services on sale. If the consumer

develop a favourable feeling towards a product or brand, the customer is more likely to purchase the brand, hence increased sales.

The fifth hypothesis of the study was: Consumer behaviour share a positive relationship with FMCG retail sector performance. The study established that consumer behaviour affect FMCG retail sector perofrmance. The results intails that satisfied consumers are more likely to continue with the existing service provider, participate in positive word-of-mouth marketing, and are less likely to switch service providers.

The study also sought to determine the effect of service quality the effect on FMCG retail sector performance. The study found that service quality has a positive effect on FMCG retail sector performance. This implies that retailers that deliver superior service quality achieve excellent organisational performance and a competitive edge.

7.2.2 To determine if the relation between service quality and FMCG retail sector performance is mediated by consumer attitude and behaviour.

The study sought to establish if the relation between service quality and FMCG retail sector performance is mediated by consumer attitude and consumer behaviour. The results indacated that consumer attitude and consumer behaviour partially mediated the relation between service quality and FMCG retail sector performance. This means that service quality and FMCG retail sector performance has relationship already, but their relationship can be improved through studying consumer attitude and behaviour. Thus excellent service quality results in customer having a positive attitude towards the brand, which in results in customer purchasing that brand, finally that will lead to increased sales and profitability of the company.

7.3 Practical Implication

The aim of the research was to assess the influence of consumer behaviour and consumer attitudes on FMCG retail sector performance. The study concluded that in order for retailers to be successful, they must understand consumer behaviour and consumer attitudes seriously. Due to the ever-changing demands, interests, and preferences of consumers throughout the world, retail businesses must always seek out new ways to meet their customers' wants in order to stay relevant in the industry.

FMCG retail businesses should prioritise superior service quality in order to enjoy a competitive advantage. Also, FMCG retailers should continue to embrace contemporary service quality strategies and pay attention to service quality effects like customer attitude and behaviour so that they outperform competitors. Retailers are recommended to pay close attention to service quality results in positive consumer attitude and behaviour and this also contributes to the business growth. Satisfied consumers are more likely to continue with the existing service provider, participate in positive word-of-mouth marketing, and are less likely to switch service providers hence business growth.

The findings also indicate that service quality positively influence consumer behaviour. As such retailers that wishes to satisfy and retain their customers should provide superior service quality over their competitors. Marketers need to be aware of consumers' attitudes in a variety of contexts in order to develop methods for influencing those sentiments in favour of the goods or services that are being sold.

Additionally, attitudes influence decision-making by consumers. Retailers may consider studying and understanding consumer behaviour in order for them to develop strategies, products and services that will outstand their competitors. While staying bound by consumer behaviour and behavioural options, retailers ought to identify strategic assets that enable them to generate efficiency and differentiation.

Retailers need to discovered that service quality is an important predictor of customer satisfaction, with higher service quality resulting in higher customer satisfaction and vice versa. Retailers may achieve offering high service quality by responding promptly to consumer complaints and having employees whom are easily approachable and presentable.

7.4 Theoratical implications

Retailers must thrive to educate their employees on how to provide excellent customer services so as to increase productivity. Human capacity theory assumes that educated people are more productive, which means that they earn more money than the majority of the general population (Winterton and Cafferkey, 2019)

Grönroos (1984) also points out that if a consumer has a favourable impression of a business the customer will likely find justification for poor technical or functional

quality. A firm, in order to compete successfully, must have an understanding of consumer perceptions of quality and the way service quality is influenced. Retail business must be reliable and responsive in order to gain a competitive edge as indicated by (Parasuraman et al., 1985), in their gaps model. Customer-centered firms' success is heavily reliant on producing business value and offering great service that leads to customer happiness and loyalty (Demirel, 2022).

7.5 Implications on future research

The study has limitations that give good reason to perform additional research. For instance, the study was restricted to a single country and industry. It is therefore challenging to generalize the results. Therefore, in order to increase the generalizability of the results, additional research of this kind should be carried out in other industries and markets. In addition, because the current study relied on employee evaluations, it leaves potential for future research to incorporate consumer Perceptions.

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Appendix A: Research instrument

CHINHOYI UNIVERSITY OF TECHNOLOGY



School of Entrepreneurship and Business Sciences

Department of Consumer Sciences and Operations Management

Researcher: Charity Murombo: Cell phone number: 0785704219; Email:

cmurombo@cut.ac.zw

Dear respondent

I, Charity Murombo, an MPhil student in the Department of Retail Management and Consumer Sciences at Chinhoyi University of Technology, am conducting a research project entitled, ***"The effect of Service Quality on FMCG Retail Sector Performance: The mediating role of Consumer Attitude and Behaviour"***. This initiative is entirely voluntary on your side. You are kindly asked to take part in this study by completing the questionnaire on this form as truthfully as possible. Your contributions will only be used for academic purposes. This document does not require your identity. Any inquiries or concerns about participation and questionnaire completion should be forwarded to me at the above-mentioned contact information. The information gathered will be kept strictly secret.

Yours sincerely
Charity Murombo.

SECTION A: Respondents Socio-demographic details

1. Age: Less than 30 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60+ ☐

2. Marriage status: Single ☐ Married ☐ Widow ☐

3. Gender: Male ☐ female ☐

3. What is your highest level of education?

Below Diploma level ☐ Diploma ☐ Degree ☐ Masters ☐ Other ☐

5. How long have you been working for this food retailer?

Less than 1
month
2 - 5 months
6 months – 1
year
More than year

SECTION B

Indicate the extent to which you agree or disagree with the following statements on service quality effect on consumer attitude and behaviour in the Zimbabwean FMCG retail sector using the following performance scale:

Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree')

	Service Quality	1	2	3	4	5
SQ1	The organisation delivers superior service quality					
SQ2	The company promptly responds to customer needs					
SQ3	The behaviour of employees builds customer confidence					
SQ4	The employees are easily approachable					
SQ5	The company's visual appearance is excellent					

Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree')

	Consumer Behaviour	1	2	3	4	5
CoB1	Satisfied customers practice positive word of mouth					
CoB2	Customers that are happy with a brand are quite reluctant to switch.					
CoB3	Food retailers can boost customer satisfaction through the provision of high service quality.					
CoB4	Satisfied customers re-patronage the same food retailer					
CoB5	Positive customer behavioural intention to purchase can be motivated by the provision of high service quality					

Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree')

	Consumer Attitudes	1	2	3	4	5
CoA1	Consumers enjoy doing business with a visually appealing company.					
CoA2	Value expression coupled with attitude function drives consumers to purchase high-status products or services.					
CoA3	Individuals' knowledge and opinions on a select few goods or services have an impact on their intentions to make purchases.					
CoA4	Consumers rave more about the firm's products and the supplier when they are satisfied.					
CoA5	Consumers buy products associated with high service quality whenever they feel they are useful to them.					

Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree')

	Retail Sector Performance	1	2	3	4	5
RSP1	Employee productivity is significantly higher than the average for the industry.					
RSP2	In our organization, fresh concepts are successfully translated into a variety of business opportunities.					
RSP3	In comparison to the industry average, employee productivity is significantly higher.					
RSP4	Our organization achieved its production targets in the last trading year.					
RSP5	The number of customer complaints within the last period has decreased strongly.					

Thank you very much for taking part; it is greatly acknowledged

Appendix B: Antiplagiarism report



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Summary