

Creating and retaining customers: perspective from Pakistani small and medium retail stores

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Abstract

Purpose – Nowadays customers want to enjoy their shopping experience with convenience and maximum value for their money. The purpose of this paper is to examine the role of in-store logistics in crafting store image and perceived value to customers, thus creating satisfied and loyal customers.

Design/methodology/approach – A research framework was developed based on the review of relevant past research in the area of retail store service quality, perceived value, store image, customer loyalty and satisfaction. Valid data were gathered through a survey from 200 respondents who have shopping experience of small- and medium-sized retail store. Data are analysed through partial least square structural equation modelling (PLSSEM) using Smart PLS 3.2.4.

Findings – The findings of this study suggest that in-store logistics play a major role in developing customers' satisfaction followed by store image and perceived value. Further, satisfied customers are expected to return to the same retail store, thus showing loyalty.

Practical implications – This research provides insight into retail decisions makers regarding the factors which enhance customer satisfaction and retention. This study also helps marketers and operations managers to develop strategies for retail stores based on the findings of this research.

Originality/value – From a retailer's perspective the paper explains the factors empirically that impact shoppers in the retail store environment.

Keywords Perceived value, Loyalty, Customer satisfaction, Retail store, In-store logistics, Store image

Paper type Research paper

1. Introduction

The retail industry is going through rapid change due to fierce competition. In the past five years, traditional retailing has seen major disruptions and hiccups to keep them sustainable in the market (see, e.g. Mena and Bourlakis, 2016). Retail strategists are focusing on different factors to improve customer experience and improve their loyalty to their retail store. Collectively, an effective execution of logistics of a retail store improves delivery, customer convenience and product availability (Ramanathan, 2010). Pressure is constantly increasing in the retail industry in order to be competitive with the growing focus on strategies of 4Cs: customer/consumer value, cost, convenience and communication which is considered as a modern form of 4Ps: product, price, place and promotion. Since customers are well informed and have become more demanding than ever, the retail environment has moved into the limelight (D'Aveni, 1994; Ahmed and Huma, 2018) and strategies are more complex than ever. However, in traditionally designed supply chains it is very important and difficult to address some challenges such as process, information, infrastructure and culture (Saghiri *et al.*, 2018). Scarce research has been done in the field of retail logistics (Kahraman and Oztaysi, 2014; Knemeyer *et al.*, 2003; Hong *et al.*, 2004) and especially retail sector in the Asian market as it is the fastest growing retail sector in the world and will play a vital role in world economic growth (Mohd-Ramly and Omar, 2017).

Especially in today's fast-paced changing the retail environment, it is increasingly difficult to capture shoppers' attention and break through the marketing clutter (Willems *et al.*, 2017). There is a lot of emphasises put on technological advancement in the retailing sector



to give it a modern look. Technology and communication alone cannot gain customer satisfaction; there are other factors such as perceived value that a customer receives and store image according to keeping it promise to their customers play a vital part. There has been research conducted on customer satisfaction with respect to retail service performance but still the aspect of retail store's logistics performance and its impact on consumer is not found frequently (Namin, 2017). Lean and agile strategies are used by firms (Ahmed *et al.*, 2018) according to the value proposition of firm sell to their customer. Few retailers have strategy of being cost efficient and few more responsive based on their competitive strategies. Thus in-store logistics has now become the source of advantage for retailers over their competitors. In past researches, there is also found some negative results of the impact of logistics on store image and customer satisfaction (Rulence, 2003), i.e. if the shelves are not stocked on time then the image of the retail store will drop. Therefore, in order to survive in a highly competitive market, it has become important for retailers to improve performance demonstrated by the supply chain operations of the firm (Estampe *et al.*, 2013). Therefore, it cannot be denied that in-store logistics and store image are factors that play a major part in ensuring smooth and hassle-free store operations and building customers' perception. The previous literature has established this fact that experience of the customer plays an important role in determining their satisfaction (Grzeskowiak *et al.*, 2016). Researchers in past studies argue that consumers in different geographic settings may behave similarly in various in-store characteristics (Ahmad *et al.*, 2014).

Practically, in-store features along with other factors provide the complete experience to the customer but there are insufficient empirical evidence available that explain the relations of these factors to customer satisfaction (Yang and Peterson, 2004). In-store logistics operations involve activities that manage the flow of inventory from the receiving dock of the store to its point of sale, moving through various internal processes. Retail image and perceived customer value highly depend on the in-store logistics and operations of the retail store. Thus the different complex interrelationships among these variables have not been understood and uncovered properly (Jones and Sasser, 1995; Reichheld and Sasser, 1990) as most of the retailers typically use transactional approaches and emphasise "product, price, place and promotion" (Zineldin and Philipson, 2007) to achieve competitive advantage in the market from their competitor, rather than improving and cultivating the retail service experience of the consumers (Vargo and Lusch, 2008). Channel attribute influences customers' satisfaction both in brick and click retail environment (Najmi and Ahmed, 2018). Also, the studies from the economic and marketing sectors have contradictory results and findings for switching cost role in calculating the loyalty of the customer (Viard, 2007).

It is crucial to have an in-depth understanding of in-store logistics performance and how it impacts customers and eventually retailers. Although there are many other theories presented by various researchers but the unified theory of logistics presented by Mentzer *et al.* (2001) says that any organisation's major objective is to have a competitive advantage which helps them in continuous generation of customer value, helps the retailers to improve various factors that give them market compatibility as well as competitive advantage and helps them stay in the business through satisfying their customers. The objective of this research study is to find an empirical explanation of the relationship between the different variables related to retail image and value they create in satisfying the retail store customer, because the store will earn only when the customer is satisfied. The study tries to find out the impact of the in-store logistics performance on the image of the store since the customers and all other operations count on logistics performance whether it is shelf stock out or timely availability of the product.

This study helps retailers to understand the factors that are more valuable to their customers. This will give retailers deep insight and will help them execute their plans and policies successfully. Furthermore, this research will reveal how in-store logistics affects store image and perceived value of customer in order to gain their satisfaction and loyalty.

Reimers (2014) established that customers give more preference to shopping that can be done in less amount of time and thus is important for them. This explains how logistics play a part because people can save time when in-store logistics is in proper order. This study provides insight to retail managers and retail business owners to formulate the structure of their outlet in the best possible manner.

2. Literature review

2.1 Theoretical background

The patronage behaviour theory is proposed by Sheth's (1999) which describes two major elements that strongly impact the preferences of the consumers during purchasing. These factors are arrangement of the retail store and the features of the product. Shankar *et al.* (2011) further endorse that two unique factors that physical retailers can still improvise to create a competitive advantage over other competing channels are in-store atmospherics and in-store merchandising uniqueness. Repatronage intentions are consumers' willingness to make repeat buying (Yang and Chang, 2011). The retail store's formats play a crucial role in defining the whole experience the customer has and thus they are often compared to the strong grounds of presentation of merchandise, availability, convenience and customer service. If we discuss retail store's marketing role then features of the merchandise play a vital role, comprising of value of product, price, fusion of convenience and benefits. However, the theory of patronage behaviour suggests that retail layouts will be not be similar on different features together with product's characteristics. Kunkel and Berry (1968) presented another theory which is known as the learning theory and according to the theory; store image is defined as a complete conceptualised and predictable reinforcement which is connected to a particular shopping store by an individual customer.

In the following paragraphs the construct of store image, loyalty, satisfaction and in-store logistics performance have been discussed which are the main variables in this study, thus their importance, definition and their roles have been discussed in the coming part. Furthermore, the development of hypothesis is also discussed in the next session.

2.2 Empirical study

2.2.1 *In-store logistics performance.* Bouzaabia *et al.* (2013) investigate the importance of in-store logistics and store image in terms of customer satisfaction and loyalty. The results of this research study suggested that the customers who visit the retail store gets satisfied through the operations of logistics and thus it has impact on store image indirectly which ultimately give customers satisfaction.

Only few studies have been conducted regarding retail store performance; the customers' perceptions are only evaluated through the management's verdict though the performance of the store can be measured through the quality and the prices mentioned by the customers because they play a role in the success of the retail store (Hildebrandt, 1988). The customers' decision of returning the product or repurchasing it from the same retail store is highly influenced by the logistics service quality (Rafiq and Jaafar, 2007). A study conducted by Mentzer *et al.* (2001) in which the authors have discussed the service quality of a logistics of store from a perspective of the customer. A study (Zineldin, 2004) revealed that there are certain factors that behave as parameters for customers to evaluate the performance of the logistics department of the retail store and those factors are the product availability in the store, appropriateness of the time of product and the conditions in which product is delivered in the store and thus then is made available to the customers. However, in-store logistics literature proposes sturdy

perception into the efficient and disciplined management of all processes of logistics at the sale point (Holweg *et al.*, 2016):

H1a. In-store logistics performance of the retail store significantly impacts the customer's perceived store image.

The retail store's logistics performance creates value for the store by impacting the potential customer's ability to create more value for the firm (Bouzaabia *et al.*, 2013). Thus satisfaction of the retail store's customer is also derived by the logistics performance of the store. The convenience of shopping provided by the retail store to its customer helps them save their time wasted on various steps of shopping thus it is an important dimension of value for customers (Pihlström and Brush, 2008). The satisfaction of the customer is increased when they find the products easily on the shelves and quickly leave the store after shopping and it is possible only when the logistics of the store work well otherwise there will be long queues where customers have to wait. However, regardless of 40 years of research, out-of-stocks are still a concern (Aastrup and Kotzab, 2010). Moreover, if the customers have to face repercussion of inappropriate in-store logistics, future purchasing and benefaction are negatively affected (Arnold *et al.*, 2005):

H1b. In-store logistics performance of the retail store significantly impacts the customer satisfaction.

The poor performance of the in-store logistics of the retail store is depicted through bad management of the shelves in the shop especially when customers face frequent stock outs and shelves even though there is enough inventory of the product available (Bouzaabia *et al.*, 2013). The products carrying the correct expiry dates and correct prices competitive to the market affects the satisfaction level of the customer because it all depends on the performance of the retail store logistics and on proper information provided to the customer by the store the customers are free to make decisions with ease (Mentzer *et al.*, 1997). The decision that customer takes regarding buying a product from a retail store or even repurchase decision is based on a factor known as logistics service quality (Rafiq and Jaafar, 2007) and thus it shows that in-store logistic performance has a positive impact on customers if it matches their expectations in terms of the value that they perceive. It proves that in-store logistics performance have great influence on the interaction that takes place between the retail store and customer because if the value that is perceived by the customer in terms of quality and price is actually provided by the store creates strong brand image in the mind of the customer (Bouzaabia *et al.*, 2013):

H1c. In-store logistics performance of the retail store significantly impacts the perceived value.

Some researchers (Chang and Tu, 2005) define the image of a retail store as the personality and perception of the retail store in the mind and eyes of the customers that come and shop from the particular store. Thus, the image of the store can help customers to differentiate between the retail store and its competitors, also the layout designed by the retail store plays a vital role in the formation of image of the store in the customers. The image of retail store does have distinctive parts which form an image when combined (Lindquist, 1974) but another study argues that the image of the store is only the perception formed in the mind of the customers (Dichter, 1985). The image of the store is also described as the beliefs of the customers who visit the retail store and shop from there because of its appealing attributes (Bloemer and De Ruyter, 1998). However, the perception about the retail store in customer's mind changes along with geographical boundaries, types of target markets, different countries with various cultures and the layout of the retail store are considered to be in

accordance with the current competition in the market (Burt and Mavrommatis, 2006; Hirschman *et al.*, 1978). The consumers are now not focusing much on traditional markets, rather their focus is gradually shifting to modern retail (Belwal and Belwal, 2017).

There are many different aspects in which the customer of a retail store calculates and gives a certain evaluation to the store according to their different experiences (Dick *et al.*, 1995). There have been many dimensions and aspects of the image of a retail store. The very first aspect usually mentioned in the literature is environment of the store from the physical aspects, which means that the layout of the store should be in such a shape that it makes it much easier for the customers to shop and find products and move easily in that store (Bouzaabia *et al.*, 2013). The second and most important dimension in the store image formation is the personnel in the store and how they treat the customers who come to shop at retail store because their attitude will determine the future behaviour of the customers, whether they will visit the same store or choose any other (Semeijn *et al.*, 2004; Baker *et al.*, 1994). The final and third dimension of the store image is the merchandise or the products available in the store in quality acceptable by the consumer (Bloemer and De Ruyter, 1998). The engagement of the customer in any retail store is highly influenced by the communication and merchandise present in the store (Mohd-Ramly and Omar, 2017) and these aspects altogether form an image of a store.

The image of the retail firm that is corporate image plays a vital role in the customer satisfaction (Wallin Andreassen and Lindestad, 1998). The store image is becoming stronger in the mind of the customer when they compare the level of satisfaction they got from another store with the current retail store after shopping experience and also when it matches their expectations (Oliver, 1980). When the customer visits the retail store their expectations from the store before shopping are based not only on their last experience but also on the word of mouth marketing through other customers (Bouzaabia *et al.*, 2013). Similarly, customer engagement with the store personnel has become a strong factor because of its strong influence on performance of the brand (Brodie *et al.*, 2011):

H2. Store image significantly impacts the satisfaction of the retail store customer.

2.2.2 Perceived value. Rasheed and Abadi (2014) discussed that perceive value is an important factor in creating better customer experience through customer's satisfaction thus strong customer loyalty can be achieved for a longer time period. If the products and services that are provided by the firm do not meet the perceived value by the customer then all strategies and efforts of the retail store go in vain and dissatisfied customer usually does not return to the same store for shopping (Zeithaml *et al.*, 2001). Quality of operations may enhance customer-oriented performance (Ishtiaque *et al.*, 2018). Moreover, the past study also revealed that when price information is displayed, it increases the likelihood to buy and so there is a positive relationship between likelihood to buy and visual attention to price on display (Huddleston *et al.*, 2015). Therefore, customer perceived value is a combination quality and price which directly have an influence on their satisfaction:

H3. The perceived value of the customer significantly impacts the satisfaction of the customers.

Loyalty is that factor for retailers which makes their business run because it guarantees a certain amount of customers generating a particular amount of sales for them thus customer loyalty is most wanted factor as a result of customer's experience of shopping products with them (Keiningham *et al.*, 2012). The loyalty of the customers is based on how willing retailer is to provide good services to their customers and how many extra miles they go to retain the customer. Emotional attachment is also a responsible factor for loyalty of the customer towards certain stores (Bouzaabia *et al.*, 2013). Satisfaction and loyalty have some relation which states that loyal customers are always satisfied because without getting satisfied the customers will not

visit the same retail store ever again. The researchers debate that satisfaction is the reason behind customer retention of any retail store (Keiningham *et al.*, 2012). Satisfaction is the result of many aspects of quality and value provided by the retail stores to their customers because naturally as part of human nature customers compare their service experience of one store with another to make a better decision for future (Bouzaabia *et al.*, 2013):

H4. Satisfaction of the retail store customer significantly impacts the loyalty of retail store customer (Figure 1).

3. Methodology

3.1 Instrument and measures

The purpose of using the quantitative research is that because it helps in getting reliable results when various statistical tests are performed, however, quantitative data are strongly related to the interpretation of the collected data (Saunders, 2011). The questions included in the survey were adopted from various authors (Table I).

However, the questionnaire was designed on a five-point Likert scale which ranges from strongly disagree to strongly agree likert, R. The measurement scales are separately tested for their reliability and validity.

3.2 Data collection

For the purpose of further exploration survey was conducted on 200 respondents who shop from the small- and medium-sized retail stores of Karachi. The detailed methodology has been depicted in Figure 2.

The respondents were asked to respond questionnaire having 55 items structured to five-point Likert scale (strongly disagree to strongly agree). The questionnaires were actually sent to 230 respondents and only 200 responses were acceptable after excluding incomplete responses and outliers. Convenience sampling technique was deployed in order to reach

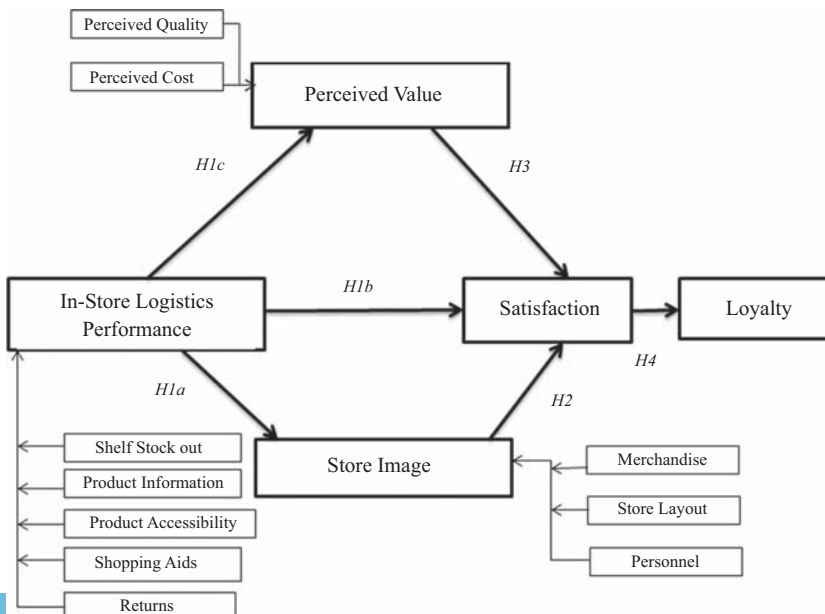


Figure 1. Research framework

Table I.
Sources of measures

Construct	Author
Shelf stock out	Levesque and McDougall, (1996), Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999)
Returns	Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999), Ahmad <i>et al.</i> (2014).
Shopping aids and convenience	Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999)
Product accessibility	Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999), Mentzer <i>et al.</i> (1989)
Information	Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999)
Merchandise	Semeijn <i>et al.</i> (2004)
Layout	Semeijn <i>et al.</i> (2004)
Personnel	Semeijn <i>et al.</i> (2004)
Perceived quality	Widianti <i>et al.</i> (2015)
Perceived cost	Garrouch <i>et al.</i> (2011), Mentzer <i>et al.</i> (1999), Widianti <i>et al.</i> (2015)
Satisfaction	Oliver (1980)
Loyalty	Zeithaml <i>et al.</i> (1996)

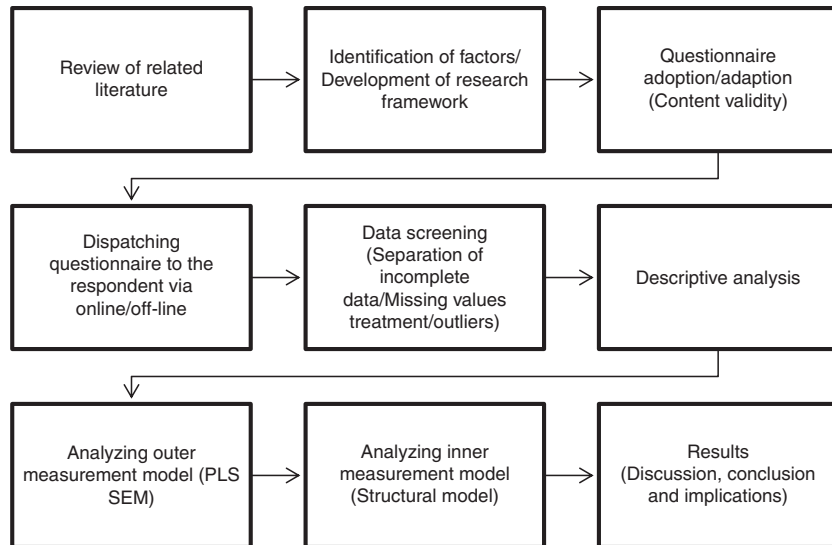


Figure 2.
Research methodology

maximum relevant respondents. The response rate of this study was around 87 per cent. The responses which were collected from the respondents were screened and processed into SPSS after collection, and data were screened for univariate and multivariate outliers so that many accurate results can be obtained. After an initial screening of the data with the help of SPSS, the data were then statistically analysed on partial least square structural equation modelling (PLSSEM) using software Smart PLS 3.2.4. PLSSEM is used when model is complex and the sample size is relatively smaller (Hair *et al.*, 2011) (Table II).

4. Data analysis

For the purpose of the validation of statistical data analysis were performed on the data which was collected because it gives more accurate results in quantitative research. Thus the data which were collected were validated through instrument authenticity, data composition, model fit, reliability and underlying relationships of the respective variables (Leech *et al.*, 2005). The data were initially screened through SPSS and further tests such as partial least square, regression and bootstrapping, one with the help of Smart PLS 3.2.4.

Table II.
Demographic profile

Respondent's profile	Categories	Frequency	%
Age	Below 25 years	109	54.5
	25–35 years	76	38
	35 years–above	15	7.5
Marital status	Married	40	20
	Single	160	80
Gender	Male	68	31.5
	Female	132	68.5
Income	less than 35k	112	56
	35k–54k	48	24
	54k–74k	12	6
	74k–above	28	14

4.1 Measurement of outer model

Smart PLS 3.2.4 was used to establish outer model's reliability and validity (Ringle *et al.*, 2015). The three major criteria were used for specifying fitness of outer measurement model, i.e. reliability analysis, convergent validity and discriminant validity. Details of these analyses are explained in the following sections.

4.1.1 Reliability analysis. Factor in the respective construct is required to be highly correlated and significantly loaded in the model in order to obtain accurate content validity (Chin, 1998; Hair *et al.*, 2013). This study ensures that most of the factor loadings are more than 0.7 in the construct which depicts that related concepts are measured accordingly as shown in Table III. Moreover, composite reliability (CR) of the constructs should be higher than 0.7 (Nunnally and Bernstein, 1994) and thus Table IV reflects that outer measurement model passes reliability tests.

4.1.2 Convergent validity. Table IV consists of average variance extracted (AVE) and CR of various constructs. Convergent validity is described by Hair *et al.* (2013) as the levels of the validity that are achieved as a result of collective convergence of items of similar group. There are two factors that play a significant part altogether in the identification of convergent validity; first, is the strong factor loadings which are greater than 0.7 and are statistically essential, second, the AVE is supposed to be greater than 0.5 is acceptable for all the constructs as shown in Table IV.

4.1.3 Discriminant validity. Discriminant validity is the degree to which set of observed variables can differentiate from a related latent variable to the other latent variables in the model. In this study, discriminant validity is measured through two methods. First, discriminant validity is established through method as suggested by Fornell and Larcker (1981) in which the correlation matrix having a diagonal line of elements represent the square roots of AVE as shown in Table V. For validation, the diagonal values must be greater than the absolute value of their correlation of the constructs in respective rows and columns. Second, the Heterotrait–Monotrait (HTMT) ratio estimates in Table VI shows that none of the values are higher than 0.90 (Henseler *et al.*, 2015).

4.2 The structural model and test of hypothesis

PLSSEM is used for the test of outer measurement model by using SmartPLS software. Predictive relevance is checked and hypotheses are tested to empirically understand the relationship among the variables. These tests are elaborated in the following sections.

4.2.1 Predictive relevance of the model. According to Hair *et al.* (2011), R^2 is used to calculate the collective capacity in terms of variance description of the required model.

Constructs	Items	Loadings	SE	t-value	p-value
LOY	LOY1	0.780	0.045	17.196	0.000
	LOY2	0.859	0.023	37.068	0.000
	LOY3	0.855	0.025	34.324	0.000
	LOY4	0.781	0.034	22.714	0.000
	LOY5	0.692	0.052	13.274	0.000
PC	PV.PC2	0.813	0.031	26.406	0.000
	PV.PC3	0.898	0.015	61.010	0.000
	PV.PC4	0.753	0.056	13.434	0.000
	PV.PC5	0.782	0.035	22.378	0.000
	PV.PC6	0.846	0.020	42.713	0.000
PQ	PV.PQ1	0.709	0.049	14.591	0.000
	PV.PQ2	0.819	0.032	25.211	0.000
	PV.PQ3	0.698	0.048	14.452	0.000
	PV.PQ4	0.813	0.027	30.361	0.000
	PV.PQ5	0.767	0.031	24.661	0.000
	PV.PQ6	0.846	0.020	42.713	0.000
SAT	SAT1	0.757	0.043	17.754	0.000
	SAT2	0.847	0.024	35.543	0.000
	SAT3	0.749	0.043	17.329	0.000
	SAT4	0.849	0.028	30.116	0.000
	SAT5	0.833	0.022	37.557	0.000
SIL	SILa1	0.744	0.037	19.985	0.000
	SILa2	0.785	0.039	20.068	0.000
	SILa3	0.768	0.035	21.785	0.000
	SILa4	0.843	0.022	37.845	0.000
SIM	SIM1	0.840	0.025	33.897	0.000
	SIM2	0.816	0.030	27.057	0.000
	SIM3	0.840	0.025	32.953	0.000
	SIM4	0.827	0.028	29.522	0.000
SIP	SIPe1	0.728	0.051	14.264	0.000
	SIPe2	0.779	0.032	24.205	0.000
	SIPe3	0.825	0.028	29.369	0.000
	SIPe4	0.718	0.052	13.919	0.000
IN	ISLIN1	0.859	0.022	38.998	0.000
	ISLIN2	0.746	0.040	18.563	0.000
	ISLIN4	0.834	0.024	35.441	0.000
PA	ISLPA2	0.874	0.018	49.096	0.000
	ISLPA3	0.782	0.029	27.248	0.000
	ISLPA4	0.858	0.032	26.689	0.000
RE	ISLRE2	0.776	0.032	23.981	0.000
	ISLRE3	0.875	0.019	47.167	0.000
	ISLRE4	0.903	0.013	70.841	0.000
	ISLRE5	0.843	0.026	32.810	0.000
	ISLRE1	0.760	0.039	19.560	0.000
SA	ISLSA2	0.782	0.034	22.935	0.000
	ISLSA3	0.696	0.056	12.475	0.000
	ISLSA4	0.763	0.037	20.782	0.000
	ISLSA1	0.760	0.039	19.560	0.000
SSO	ISLSSO1	0.653	0.071	9.154	0.000
	ISLSSO3	0.871	0.020	42.937	0.000
	ISLSSO4	0.843	0.027	30.977	0.000

Table III.
Factor loadings
significant

Source: Author's estimation

However, the values of R^2 greater than 0.26 is considered as strong (Cohen, 1988). The statistical model's predictive relevance is measured through Q^2 , if the values are greater than 0 then it can be said that predictive power of the model is good Hair *et al.* (2011). Table VII indicates that the constructs in this study have a strong predictive power (Table VIII).

Constructs	Items	Loadings	CR	AVE	Creating and retaining customers
LOY	LOY1	0.780	0.896	0.633	
	LOY2	0.859			
	LOY3	0.855			
	LOY4	0.781			
	LOY5	0.692			
PC	PV.PC2	0.813	0.886	0.662	
	PV.PC3	0.898			
	PV.PC4	0.753			
	PV.PC5	0.782			
	PV.PC6	0.767			
PQ	PV.PQ1	0.709	0.901	0.604	
	PV.PQ2	0.819			
	PV.PQ3	0.698			
	PV.PQ4	0.813			
	PV.PQ5	0.846			
	PV.PQ6	0.846			
SAT	SAT1	0.757	0.904	0.653	
	SAT2	0.847			
	SAT3	0.749			
	SAT4	0.849			
	SAT5	0.833			
SIL	SILa1	0.744	0.866	0.617	
	SILa2	0.785			
	SILa3	0.768			
	SILa4	0.843			
SIM	SIM1	0.840	0.899	0.690	
	SIM2	0.816			
	SIM3	0.840			
	SIM4	0.827			
SIP	SLPe1	0.728	0.848	0.583	
	SLPe2	0.779			
	SLPe3	0.825			
	SLPe4	0.718			
IN	ISL.IN1	0.859	0.855	0.664	
	ISL.IN2	0.746			
	ISL.IN4	0.834			
PA	ISL.PA2	0.874	0.877	0.704	
	ISL.PA3	0.782			
	ISL.PA4	0.858			
RE	ISL.RE2	0.776	0.913	0.724	
	ISL.RE3	0.875			
	ISL.RE4	0.903			
	ISL.RE5	0.843			
	ISL.SA1	0.760			
SA	ISLSA2	0.782	0.838	0.564	
	ISLSA3	0.696			
	ISLSA4	0.763			
	ISL.SS01	0.653			
SSO	ISL.SS03	0.871	0.835	0.632	
	ISL.SS04	0.843			

Source: Author's estimation

Table IV.
Convergent validity

The results of the study show that customers do pay attention to other factors attached with retail stores in Karachi. All hypotheses are accepted and none is rejected. A positive and strong relation exists between in-store logistics and perceived value ($\beta = 0.815$, $t = 27.427$). Therefore, $H1c$ is accepted. The test results show that there is a positive

Table V.
Correlations of
discriminant validity

Constructs	IN	LOY	PA	PC	PQ	RE	SA	SAT	SIL	SIM	SIP	SSO
IN	0.815											
LOY	0.636	0.796										
PA	0.578	0.694	0.839									
PC	0.657	0.783	0.618	0.814								
PQ	0.717	0.665	0.574	0.764	0.777							
RE	0.459	0.552	0.560	0.515	0.561	0.851						
SA	0.646	0.725	0.706	0.647	0.723	0.518	0.751					
SAT	0.620	0.723	0.604	0.549	0.701	0.570	0.672	0.808				
SIL	0.419	0.592	0.574	0.487	0.453	0.478	0.564	0.607	0.786			
SIM	0.555	0.682	0.591	0.629	0.526	0.572	0.515	0.634	0.610	0.831		
SIP	0.449	0.567	0.612	0.465	0.557	0.640	0.577	0.595	0.511	0.586	0.764	
SSO	0.512	0.572	0.438	0.510	0.511	0.432	0.472	0.570	0.399	0.512	0.309	0.795

Source: Author's estimation

Table VI.
Heterotrait–Monotrait
ratio (HTMT) results

Constructs	IN	LOY	PA	PC	PQ	RE	SA	SAT	SIL	SIM	SIP	SSO
IN												
LOY	0.785											
PA	0.727	0.838										
PC	0.823	0.929	0.764									
PQ	0.876	0.770	0.689	0.894								
RE	0.532	0.626	0.659	0.591	0.627							
SA	0.838	0.896	0.897	0.818	0.901	0.633						
SAT	0.749	0.830	0.724	0.644	0.806	0.648	0.827					
SIL	0.519	0.696	0.719	0.589	0.540	0.559	0.737	0.722				
SIM	0.669	0.794	0.709	0.750	0.607	0.645	0.632	0.736	0.733			
SIP	0.570	0.698	0.781	0.580	0.680	0.780	0.755	0.740	0.646	0.718		
SSO	0.689	0.729	0.563	0.630	0.627	0.515	0.608	0.726	0.528	0.659	0.399	

Source: Author's estimation

Table VII.
Predictive power of
the construct

	R^2	Q^2
LOY	0.523	0.321
PV	0.664	0.366
SAT	0.635	0.401
SI	0.623	0.276

Source: Author's estimation

Table VIII.
Hypothesis test
results

No.	Hypothesis	Estimate	SE	t-values	Decision
1	ISL → SI	0.789***	0.029	27.261	Supported
2	ISL → SAT	0.383***	0.100	3.843	Supported
3	ISL → PV	0.815***	0.030	27.427	Supported
4	SI → SAT	0.319**	0.093	3.412	Supported
5	PV → SAT	0.161*	0.082	1.975	Supported
6	SAT → LOY	0.723***	0.043	16.667	Supported

Notes: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Source: Author's estimation

relationship between in-store logistics and store image ($\beta = 0.789, t = 27.261$), and also between in-store logistics and satisfaction ($\beta = 0.383, t = 3.843$), supporting *H1a* and *H1b*. The effect of store image is significant on the satisfaction of the customers ($\beta = 0.319, t = 3.412$), leading towards acceptance of *H2*. Perceived value does have an impact on satisfaction of the customers which get *H3* accepted, but not with very high intensity ($\beta = 0.161, t = 1.975$). Loyalty of the customer is positively impacted by satisfaction ($\beta = 0.723, t = 16.667$), which supports *H4*.

Moreover, all factors contributing to higher order variables like in-store logistics, store image and perceived value are significantly loaded on their respective variables as detailed in Figure 3.

5. Conclusion and discussion

This research was conducted to examine few major in-store logistics performance indicators extracted from past researches that contribute to building store image into customer's mind, perceived value, satisfaction and thus loyalty of the customer to a retail store.

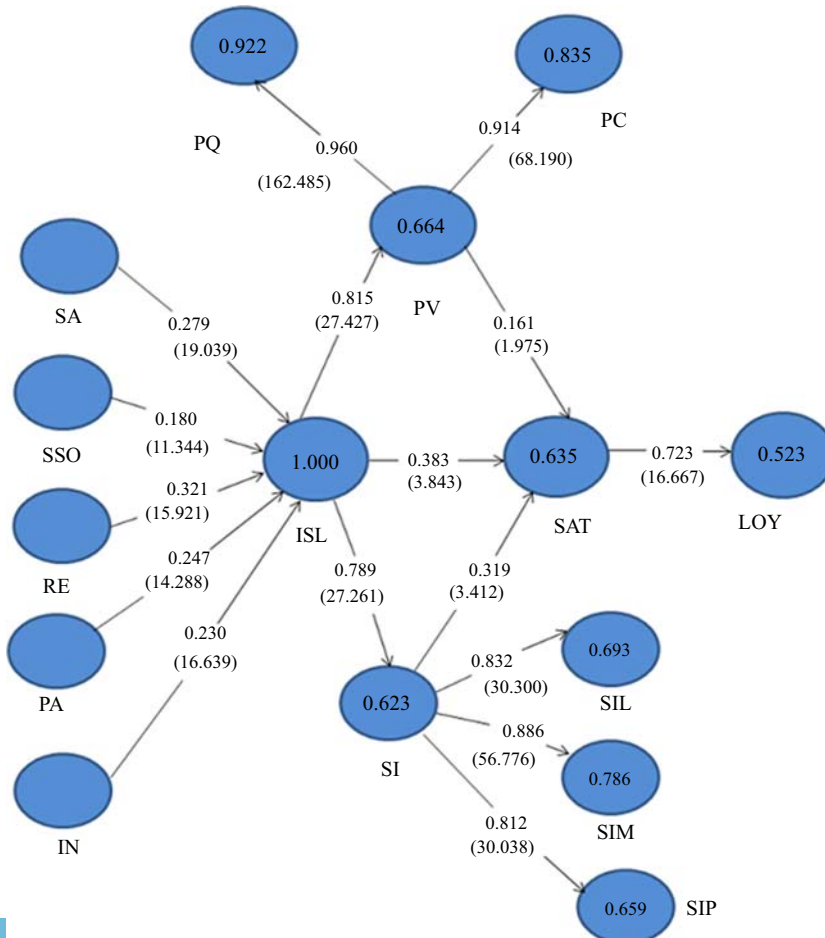


Figure 3. PLSSEM results

In-store logistics play a vital role in retaining and making the customers happy in the retail environment through providing better replenishment schedules which helps avoid shelf stock outs, timely returns of the products, timely accessibility to the products, shopping aids and convenience and flow of information. The dimensions selected for the store image were layout of the retail store, merchandise which means the products kept by the retail store in their shelves and personnel for the customer interactions, guidance and addressing their issues. On the other hand, the dimensions selected for perceived value are perceived quality of the merchandise available in the retail store and perceived cost of the products available at retail store by the customer and this study also examines whether the satisfaction has any impact on customer loyalty, perceived value on satisfaction of the customer and store image on the satisfaction of the customer.

Despite the fact that logistics operations can give a retail store higher competitive advantage over their competitors in the market, they have not been given the required due attention in the retail environment with respect to their ability of customer retention and loyalty generation. The process of improvement in logistics through control, design and planning (Samli *et al.*, 2005), can help retailers gain satisfaction and better customer shopping experience. By reducing customers' disappointments due to long waiting or not getting the product they wanted in the shelves may enhance the satisfaction and thereafter loyalty of the customers towards the retail store. Likewise, having the understanding of the product's stock out responses from the customers is significant if retailers want timely availability of products to the customers (Ehrenthal and Stölzle, 2013).

5.1 Managerial implications

This research provides various insights for medium and small retail managers and decision makers. First, this research suggests that different factors like shelf stock-out, product information, product accessibility, shopping aids, return handling significantly contributes to the in-store logistics. Among these factors, ease of return handling has the highest weightage which signifies that retailer should make policies to facilitate customers. Shopping aid is another attribute that contributes high on ISL followed by product accessibility, product information and shelf stock-out. Retailer may use this information to focus more on factors which contribute to in-store logistics. Second, it is endorsed that store image is significantly impacted by ISL. Retail owners must work on ISL along with factors like store layout, merchandise arrangement and by providing agile, empathetic and knowledgeable staff to facilitate their customers. Third, it is also explained that perceived value is always an important component to attract and retain customers. Both perceived quality and cost are important contributors which any retail supply chain manager must look for. Finally, it is recommended to the retail decision maker to invest more on ISL as it contributes directly to the costumers' satisfaction but also contributes in enhancing store image and perceived value of the customer for the retail outlet.

Managers should also consider that in-store logistics are more affected by the way retail store handles their returns and store image is formed by the merchandise the retail store keeps so the management of the store can work further to improve image and logistics performance by implementing strategies accordingly. However, this also should be kept in mind that perceived value is obtained from the quality that store provides in their services. Thus such policies should be in practice that helps store maintain the quality of their services in the same cost. Overburdening customers with costs by raising the price of the product is not very helpful. The only answer is efficiently and effectively managing your store's logistics operations which consume most of the cost in the store operations. In addition, examining the services that are required to sell the product, internal facilities, schedule of the activities, availability of staff and ergonomics will help define the requirements and limitations of the retail store and will trigger a logical decision-making

process where managers will be able to improve store deliveries (Sanz *et al.*, 2018). Management of the store should also be concerned about the image of their retail store because image helps customers to remember you, which is enhanced; when the personnel of the store are equipped with proper training and good information about the products, the layout of the store is easy for customers to find products from the shelves and have appropriate space to walk and the products that are kept in the retail store shelves are according to the customer's interests and of good quality. Certainly, in-store logistics research is significant, even though mainly the management of shelf space is kept in the limelight in accordance with the behaviour of demand (Hübner and Kuhn, 2012).

5.2 Future research recommendations

Retailing is one of the major intermediaries at the downstream supply chain in most of the channels setting. Consumers in such channels are directly influenced by this final touch point before ordering goods. Future researchers may also bring diversification by adding more variables like store location, assortment size, and composition, entertainment and discount factors. A comparative study among different countries may also be important to understand various cultural aspects of consumer behaviour. Moreover, the mediating effect can also be tested to get the better understanding of customer satisfaction and loyalty.

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