

THE EFFECT OF RETAIL SERVICE AND STORE IMAGE ON CUSTOMER SATISFACTION AND LOYALTY AT NIRMALA SUPERMARKET JIMBARAN-BALI

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ABSTRACT

This study aims to explain the effect of retail services and store image on customer satisfaction and loyalty. The population in this study are customers of Nirmala Jimbaran Supermarket. The method used to determine the sample is purposive sampling technique with a sample size of 100 respondents. Data collection techniques used in this study is conducted by distributing questionnaires to Nirmala Supermarket customers who became research respondents. In this research, the hypothesis is tested by using SEM (Structural Equation Modeling) analysis techniques, with SPSS application tools. The results show that retail services and store image have a positive and significant effect on the satisfaction and loyalty of Nirmala Supermarket Jimbaran customers, and satisfaction has a positive and significant effect on customer loyalty. Based on the results of the study, it is suggested to the management of Nirmala Supermarket to be able to implement the strategy by always improving retail services, store image, and customer satisfaction in maintaining existing customer loyalty.

Keywords: Retail services, store image, customer satisfaction and loyalty.

INTRODUCTION

Good retail service is one of the most significant factors in the success of a business. In providing services to buyers, the interactive process plays a role between buyers and retailers thus the seller of a product will be able to keep improving the quality of services provided. Lovelock and Wright (2008) state that service quality must begin with customer needs and end with customer perceptions. The performance of retail services that are in line with customer expectations affect the competitive advantages of these retailers among the customers (Lu and Seock, 2007). Retail stores that are able to be oriented towards providing the best quality service will increase customer satisfaction. In addition to retail services that need to be improved in order to satisfy customers, there are other factors that need to be considered, namely the image of the store.

According to Silva and Giraldi (2010), store image is the result of various past reinforcement in the context of customer analysis. One of the most important factors in forming a store image is customer experiences at the store in question in the past. Poor customer experience will have a negative effect on the image of the store.

Stephen et al. (2007) and Khan (2013) state that there is a positive effect between image and customer satisfaction. Image is pivotal for a marketing strategy that will stimulate shopping behavior. A supermarket, retail store, company or product or service that keep maintaining a

good image in the community will get a better position in the market, sustainable competitive advantage, increase market share and performance (Stephen, et al., 2007).

Kotler and Keller (2012) state that customer satisfaction depends on the performance of goods in accordance with customer expectations after the purchase. Lin and Liang (2011) explain that customer satisfaction is generated from the assessment of products and services according to previous customer experience and overall evaluation of consumption experience. Zeithaml and Bitner (2012) state that customer satisfaction is considered as an overall evaluation of the actual product and intangible services.

Customer loyalty is the intention to repurchase products and services as a company goal. Hsiung (2011) classifies customer loyalty into three categories, namely: 1) intention to repurchase, 2) primary behavior (transaction information), and 3) secondary behavior (willingness to recommend products and services in public and give compliment). Wan and Huang (2011) show that customer loyalty can be demonstrated through attitude and behavior. Attitudes include the intention to repurchase or buy other products from the company, the intention to recommend and aversion to competitor's product.

The phenomenon of the emergence of various retail companies in Indonesia in various forms of modern stores also occur in Bali. Nirmala Supermarket is one of the retail stores that have many branches in Bali, one of them is Nirmala Jimbaran Badung Supermarket. This retail store has been established since the end of 2001, and is still able to survive until now. The location of Nirmala Supermarket which is in the tourism area has caused this retail store to have many competitors in seizing customers consisting of local or domestic residents and foreign tourists visiting Bali.

Retail services and good image of Nirmala Supermarket store are important in maintaining the satisfaction and loyalty of the customers in order to be able to compete with similar retail stores. Store service is carried out by Nirmala Supermarket by providing the best services to its customers such as good performance of Nirmala Supermarket employees who are willing to help consumers and able to provide services quickly, politely and friendly; a clean store environment; fixed opening hours, availability of adequate parking facilities, shop layout that makes it easy for customers to access items they need, as well as fast payment processing services.

Nirmala Supermarket provides ATM center facilities located at the front of the store, making it easier for customers to conduct financial transactions. This ATM booth is also arranged in such a way, equipped with CCTV, AC, and garbage boxes, for the convenience of customers. The exterior design of the store is also catchy because of the display window that specially designed and adapted to the theme at certain moments, such as Galungan, Nyepi, Christmas, New Year, and Eid al-Fitr, accompanied by music that makes customers more comfortable at the store. The market potential of Bali is not only the main target market for Nirmala Supermarket, but also for other modern retailers. Although Nirmala Supermarket has a strong brand image for consumers, with the high level of competition in the supermarket and convenience store business today, the effectiveness of store images applied by Nirmala Supermarket to satisfy its customers must be reviewed in order to maintain customer satisfaction and prevent customers from shifting to other competing outlets. Nirmala Supermarket must design and implement marketing strategies effectively in order to survive and develop. The strategy that must be considered by Nirmala Supermarket is to pay attention to consumer shopping behavior that is targeted at small retail stores because knowledge of

consumer behavior is key to win the competition in the market and maintaining the image of the store itself.

Based on such background, the research objectives are as follows: (1) To elucidate the effect of retail services on the satisfaction of Nirmala Supermarket customers. (2) To elucidate the effect of store image on customer satisfaction at Nirmala Supermarket. (3) To elucidate the effect of retail services on the loyalty of Nirmala Supermarket customers. (4) To elucidate the effect of store image on the loyalty of Nirmala Supermarket customers. (5) To elucidate the effect of satisfaction on the loyalty of Nirmala Supermarket customers.

LITERATURE REVIEW AND HYPOTHESIS

Retail Services

Sopiah and Syihabudin (2008: 225) state that retailing is all activities related to the sale of goods and services directly to end-use consumers for personal and household use, not for business purposes. Service is an activity, benefit or satisfaction offered by one party to another party, and the purchase of service will not shift the ownership, such as salons, gymnastics, and legal consultations. Services usually require good quality control, credibility and high service delivery (Simamora, 2009).

Store Image

According to Sopiah and Syihabudhin (2008: 138), the store image is a picture of the spirit or character of the store that the owner tries to convey to the customer. While for customers, the store image is the individual attitude of the store. Store image is affected by advertising, service, pleasure, shop layout, and shop personnel, as well as quality, price, and variety of merchandise. Consumers tend to shop in stores that are in accordance with the image they build. A company will be perceived through its image, whether the image is negative or positive. A positive image will give a good meaning to the company's products and thus it can increase the number of sales. Conversely, the sale of a company's products will fall or suffer losses if the image is perceived negative by the community (Mardalis, 2015).

Customer Satisfaction

Understanding customer satisfaction according to Tjiptono (2012: 177) is the evaluation of results (outcomes) that are equal or exceed customer expectations, while dissatisfaction arises from the results which do not meet customer expectations. Satisfaction is positively associated with repurchase intention, desire to recommend goods and services, loyalty and also benefits (Sivadas and Baker Prewitt, 2010). McDougall et.al. (2012: 392) states that the main goal for most companies is to increase their profitability by satisfying consumers in order to meet customer satisfaction. However, the company does not content enough with customer satisfaction because it does not necessarily guarantee repurchase. Repurchase from customers can be obtained through customer loyalty.

Customer Loyalty

Customer loyalty has a pivotal role in a company. Maintaining existing customers means improving financial performance and maintaining the survival of the company. These are the main reason for companies to attract and retain customers. Lovelock and Wright in Rahayu (2014) state that customer loyalty is the customer's decision to subscribe continuously with a company for a long period of time. Customer loyalty is not obtained in a short time, instead, it is formed through learning processes and service purchase experience consistently over time. If the customers obtain products or services which meet their expectation, they will do repurchase. A loyalist tends to buy more products and shop more often than ordinary

customers. Even at the highest level, loyal customers will volunteer to be brand defenders (Kertajaya, 2014).

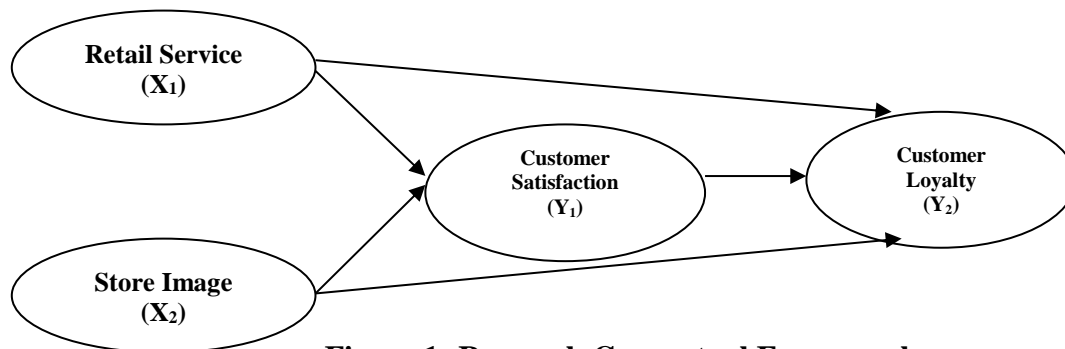


Figure 1: Research Conceptual Framework

Research Hypothesis

Retail service and customer satisfaction

Ranjbarian et al. (2012) assert that customer satisfaction is affected directly and significantly by the services received by customers. Service quality has a significant positive effect on customer satisfaction, Alireza et al. (2011). In order to satisfy customers, companies should focus on the five key dimensions identified in this study. One of them is providing quality services (Yang, 2013). Retail service has a positive effect on customer satisfaction and can affect customer satisfaction. Based on the studies that have been described, the hypothesis is arranged as follows:

H1 : Retail service has a direct positive and significant effect on customer satisfaction.

Store image and customer satisfaction

Kotler and Keller (2012) define store image as a person's attitude and action towards an object that is highly conditioned by the object's image, the better the image of an object, the higher the level of customer satisfaction. Store images are constructed from eight retail marketing mix elements consisting of: location, merchandise, store atmosphere, display of goods, prices, advertising, personal selling, and incentive programs. Customer satisfaction can be affected by one of the store's overall image factors (Ghosh in Bloemer and Schroder, 2012).

Customer satisfaction is affected positively and significantly by store image, Ranjbarian et al. (2012) in his research at the department stores in Iran. Store image has a positive effect on customer satisfaction, as stated in Tung's research (2010) in the mobile service industry. Based on the explanation of store image and customer satisfaction, the hypothesis is as follows:

H2 : Store image has a positive and significant effect on customer satisfaction.

Retail service and customer loyalty

Warniati (2017) asserts that service quality affects loyalty directly. Based on Huang (2009) research, service has a positive and significant effect on retail customer loyalty, loyalty is obtained because customers are satisfied with the services provided and there are positive values from customers. According to Gaurav (2008), good retail services can help retail businesses to understand customer needs, thus the businesses can serve customers better than their competitors. Based on the studies that have been described, the hypothesis is arranged as follows:

H3 : Retail service has a positive and significant effect on customer loyalty**Store image and customer loyalty**

Yu-Te Tu et al. (2012) in his research entitled "Corporate Brand Image and Customer Satisfaction on Loyalty: An Empirical Study of Starbuck Coffee in Taiwan", state that image has a significant effect on customer loyalty. Such a result reaffirmed in the study of Endang Tjahjaningsih (2013) which also states that image has a positive and significant effect on customer loyalty. Likewise, with empirical studies, Andreassen et. al. in Mardalis (2015) who found that store image has a significant direct impact on customer loyalty. Customers are parties who tend to provide an assessment of the quality of a product or service. A good store image will also form individual satisfaction that results in the impression of quality on a company that will eventually be able to create repurchase from a customer. Based on the studies that have been described, the hypothesis is arranged as follows:

H4 : Store image has a positive and significant effect on customer loyalty.**Customer satisfaction and loyalty**

In the research of Jamal and Anastasiadou (2009), it is explained that customer satisfaction is positively and significantly related to customer loyalty. According to Tjiptono (2012: 24), customer satisfaction will be able to establish harmonious relationships between producers and consumers. Creating a good basis for repurchase and creating customer loyalty and forming word of mouth recommendations that will benefit a company Singh et al. (2012). According to Tung in Rahayu (2014) research, satisfaction has a positive and significant effect on customer loyalty, the higher the level of satisfaction the higher the loyalty level. Based on the studies that have been described, the hypothesis is arranged as follows:

H5 : Customer satisfaction has a positive and significant effect on customer loyalty.**RESEARCH METHOD**

This research is conducted at Nirmala Supermarket, Jimbaran Badung, by distributing questionnaires in the shopping area, with the population being the customers of Nirmala Supermarket, Jimbaran Badung. The sample size was determined by considering the analysis method used, namely the SEM (Structural Equation Modeling) method. The sample in this research consists of 100 respondents, in which this sample size was derived from a multiplication of 5 x 20 indicators. The sampling technique utilized in this study is the purposive sampling technique, and the criteria are: (1) the respondents must have a minimum education level of high school with the consideration that those who have graduated from high school should be able to understand the content of the questionnaires well, and (2) they must have made purchases at least 3 times over the last one month at Nirmala Supermarket.

The variables analyzed in this study can be identified broadly into two, namely: 1) the exogenous variables, that are often known as the independent variable, in this study are represented by two constructs namely retail service (X_1) and store image (X_2); 2) the endogenous variables, which are variables that are affected by other variables in the model (Sugiyono, 2013: 59). The endogenous variables, often known as the dependent variable, are represented by two constructs, namely the customer satisfaction (Y_1) and customer loyalty (Y_2) variable.

RESULTS AND DISCUSSION

Research data are obtained from questionnaires that have been distributed to all respondents totaling 100 people. Based on data obtained through questionnaires, the distribution of respondents can be described as follows.

Table 1: Distribution of Respondent Demographic Characteristics

Characteristic		Frequency	Percentage
Gender	Male	30	30
	Female	70	70
	Total	100	100
Age	20-30	30	30
	31-40	50	50
	>40	20	20
	Total	100	100
Origin	Domestic	70	70
	Foreign	30	30
	Total	100	100

Source : Data processed, 2018.

Research using analysis of structural equation modeling (SEM) is a study that aims to confirm the hypothetical model that already exists in the framework of thought through empirical data. The data in this study are obtained from 100 respondents who are customers at Nirmala Jimbaran Bali Supermarket. The data obtained are inputted into the AMOS computer program and then produce an image model as shown in Figure 2.

The indicators that form each exogenous and endogenous construct are then confirmed. Each construct formed by significant indicators can be seen from the probability value of each indicator. The next step in this study is to test confirmatory factor analysis and goodness of fit to ensure that the model obtained has been fit, then an effect analysis is performed.

CFA ANALYSIS RESULTS

Confirmatory factor analysis was used to test the unidimensionality of the dimensions that explained the latent variables of the model, whether all indicators used in the study are forming the retail service latent variables, store image, satisfaction, and loyalty. According to Ferdinand (2011: 24), a significant indicator defines latent variables if it has a lambda coefficient (λ) ≥ 0.5 and a critical value (C.R.) ≥ 2.00 and a probability value < 0.05 .

Based on the research model of the structural equation model as described on the conceptual framework, confirmatory factor analysis is performed using a computer and the Amos for Windows version 20 program facilities, as follows:

a. Confirmatory factor analysis of retail service variable

For confirmatory factor analysis (CFA) of retail service variable shown as follows in Figure 2.

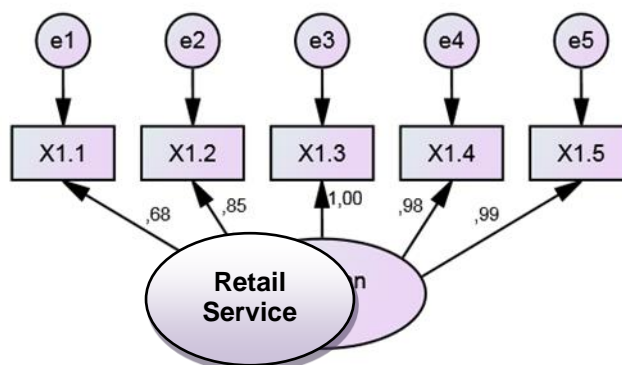


Figure 2
Confirmatory Factor Analysis Variables Retail Service

Table 2: Retail Service Variable

	Std.estimate	Estimate	S.E.	C.R.	P
Cleanliness of the store environment (X _{1.1})	,679	1,000			
Suitability of store operating hours (X _{1.2})	,852	1,382	,173	8,000	***
Cash register speed (X _{1.3})	,999	1,579	,172	9,191	***
Parking availability (X _{1.4})	,982	1,577	,174	9,062	***
Good store <i>lay out</i> (X _{1.5})	,992	1,555	,170	9,137	***

Source : data processed, 2018

Based on the results of confirmatory factor analysis on retail service variable indicators, both in the form of diagrams and table, it is known that *Standardized Regression Weight* (λ) for the five indicators greater than 0.5 and the C.R coefficient. greater than 2.00 and the probability value of the five indicators is smaller than 0.05 (***). Hence, it can be said from the CFA, that the five indicators are strong for defining the latent variables of retail services. Thus, the five indicators can be included in further analysis.

b. Confirmatory factor analysis of store image variable

For confirmatory factor analysis (CFA) of store image variable, the data used are the result of processing data, which can be shown in Figure 3 and Table 3 below.

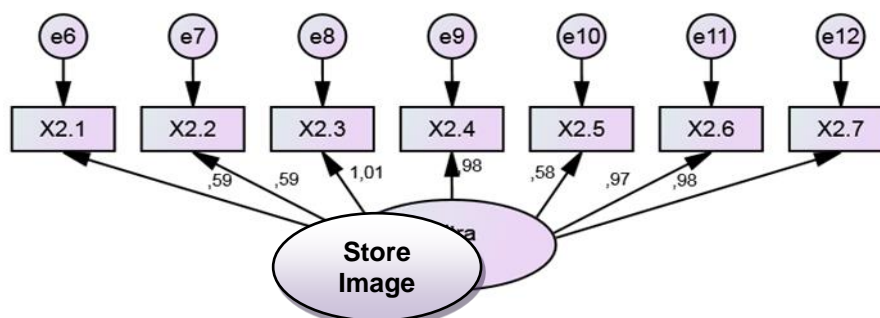


Figure 3
Confirmatory Factor Analysis Variables Store Image

Table 3: Store Image Variable

	Std.Estimate	Estimate	S.E.	C.R.	P
Accessibility to the location (X _{2.1})	,586	1,000			
Fair price (X _{2.2})	,586	,931	,180	5,166	***
Attractive display of goods (X _{2.3})	1,005	1,670	,228	7,320	***
Product diversity (X _{2.4})	,979	1,639	,227	7,221	***
Store atmosphere (X _{2.5})	,582	,932	,181	5,138	***
Hospitality of employees (X _{2.6})	,970	1,659	,231	7,185	***
Promotion program (X _{2.7})	,977	1,659	,230	7,214	***

Source : data processed, 2018

Based on the results of confirmatory factor analysis on store image variable indicators, both in the form of diagrams and table, it is known that *Standardized Regression Weight* (λ) for the five indicators greater than 0.5 and the C.R coefficient. greater than 2.00 and the probability value of the five indicators is smaller than 0.05 (***). Hence, it can be said in terms of the

CFA, that the seven indicators are strong for defining the latent variable of the store image. Thus, the seven indicators can be included in further analysis.

c. Confirmatory factor analysis of the satisfaction variable

For confirmatory factor analysis (CFA) of the satisfaction variable, the data used are the result of data processed, which can be shown in Figure 4 and Table 4 below.

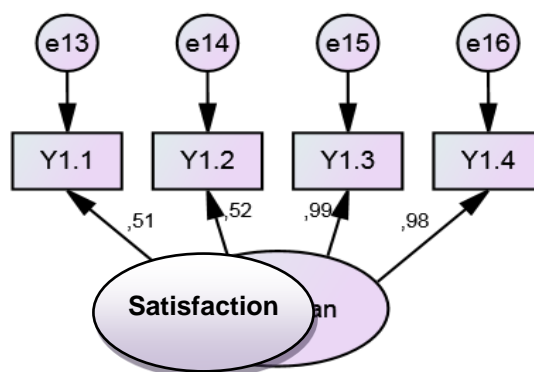


Figure 4
Confirmatory Factor Analysis Variable in Satisfaction

Table 4: Satisfaction Variable

	Std.Estimate	Estimate	S.E.	C.R.	P
Satisfaction with the items offered (Y _{1.1})	,508	1,000			
Satisfaction with waiting time (Y _{1.2})	,523	1,300	,310	4,199	***
Satisfaction with the services provided (Y _{1.3})	,988	3,153	,546	5,771	***
Overall satisfaction (Y _{1.4})	,982	3,150	,545	5,776	***

Source : data processed, 2018

Based on the results of confirmatory factor analysis of service quality variable indicators, both in the form of diagrams and table, it is known that *Standardized Regression Weight* (λ) for the four indicators greater than 0.5 and the C.R coefficient. greater than 2.00 and the probability value of the four indicators is smaller than 0.05 (***). Hence, it can be said from the CFA, that the four indicators are strong for defining latent variables of service quality. Thus, the four indicators can be included in further analysis.

d. Confirmatory factor analysis of the loyalty variable

For confirmatory factor analysis (CFA) of loyalty variables, the data used are the result of data processed in Appendix 4 can be shown in Figure 5 and Table 5 below.

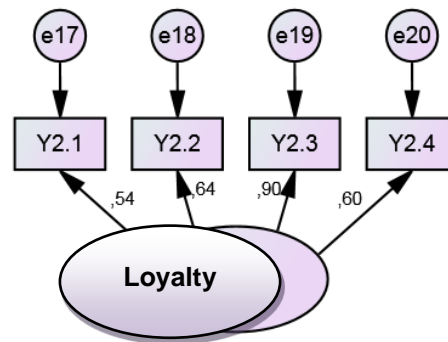


Figure 5
Confirmatory Factor Analysis Variables in Loyalty

Table 5: Loyalty Variable

	Std. Estimate	Estimate	S.E.	C.R.	P
Willingness to pay the price stated on the item (Y _{2,2})	,539	1,000			
Making it the first choice in shopping (Y _{2,1})	,639	1,519	,332	4,574	***
Recommending it to others (Y _{2,4})	,896	2,329	,483	4,825	***
Express positive things (Y _{2,3})	,603	1,215	,275	4,416	***

Source : data processed

Based on the results of confirmatory factor analysis of the loyalty variable indicators, both in the form of diagrams and table, it is known that *Standardized Regression Weight* (λ) for the four indicators greater than 0.5 and the C.R coefficient. greater than 2.00 and the probability value of the four indicators is smaller than 0.05 (***). Hence, it can be said from the CFA, that the four indicators are strong for defining latent variables of customer satisfaction. Thus, the four indicators can be included in further analysis.

ANALYSIS OF FULL STRUCTURAL EQUATION MODEL

A full SEM model can be analyzed by AMOS processing as follows.

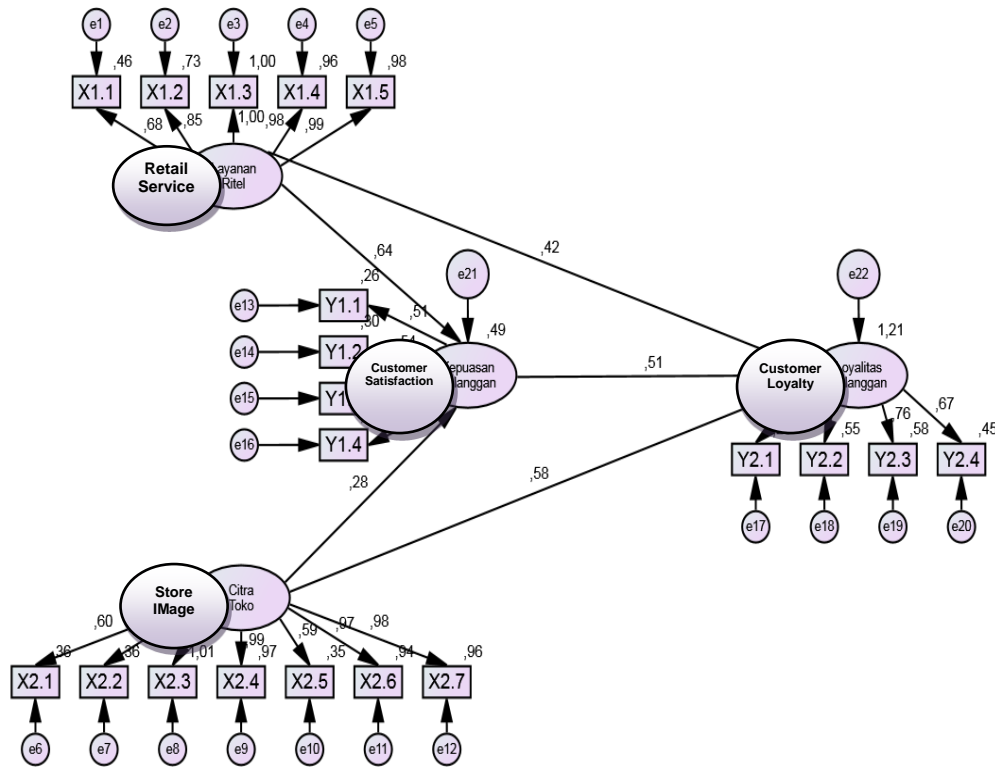


Figure 6
Full Structural Model Test

1) Model Suitability Test

Theoretical model on the conceptual framework of the study is said to be fit if supported by empirical data. Goodness of fit model test results. Basically, the purpose of goodness of fit test is to find out whether the mortgage model is supported by empirical data. The test results are presented in Table 6.

Table 6: Goodness of Fit Indexes Model

<i>Goodness of Fit Index</i>	<i>Cut-Off Value</i>	<i>Result Analysis</i>	<i>Model Evaluation</i>
Chi Square	Expected to be small	253,706	Good
Probability	≥0,05	0,068	Good
RMSEA	≤0,08	0,020	Good
GFI	≥0,90	0,924	Good
AGFI	≥0,90	0,922	Good
CMIN/DF	≤2,0	1,530	Good
TLI	≥0,95	0,962	Good
CFI	≥0,95	0,976	Good

Table 6 shows that the default value of the model of eight measuring instruments (chi square, probability, RMSEA, GFI, AGFI, CMIN/DF, TLI, CFI, TLI and CFI) has met the criteria of good. Therefore, the model is suitable and feasible to use, so that interpretation can be carried out for further discussion.

2) Causality Test

The causality test aims to determine the causality relationship between exogenous constructs and endogenous constructs in a study. The regression weight test results can be seen in appendix.. The results of the causality test show that the value of the critical ratio (CR) is not equal to zero (all greater than two), and at a value of $p < 0.05$ so it can be stated that there is a real relationship between exogenous and endogenous variables. Furthermore, it is necessary to do a statistical test on the relationship between variables which will later be used as a basis for testing the research hypothesis that has been proposed. Statistical test results of processing with the Structural Equation Model (SEM) are carried out through probability (P) and critical ratio (CR) values of each relationship between variables.

Table 7: Estimation of Regression Weights The Structural Equation Model of the Effect of Retail Services, Store Image on Customer Satisfaction and Loyalty at Nirmala Supermarket Jimbaran Bali

			Std. Estimate	Estima te	S.E	C.R.	P
Customer_Satisfaction	<---	Retail_Service	,641	1,048	,169	6,210	***
Customer_Satisfaction	<---	Store_Image	,282	,309	,084	3,701	***
Customer_Loyalty	<---	Retail_Service	,419	,365	,061	5,946	***
Customer_Loyalty	<---	Store_Image	,576	,337	,037	9,069	***
Customer_Loyalty	<---	Customer_Satisfaction	,509	,271	,031	8,624	***

RESULTS OF HYPOTHESIS TESTING

The test on the hypothesis concerning the effect of retail service and store image on customers satisfaction and loyalty at Nirmala Supermarket Jimbaran Bali is conducted by observing the value of the critical ratio (C.R) which is identical to the t-test in the estimation Regression Weights structural equation model. If the value of C.R. greater than 2.00 or p less than 0.05 then H_0 is rejected and H_1 is accepted.

Based on the estimated output of Regression Weights in Table 7 the testing of the research hypothesis can be conducted as follows:

1. Hypothesis 1: Retail service has a positive and significant direct effect on customer satisfaction at Nirmala Supermarket. The results of data analysis show that retail service has a positive and significant effect on customer satisfaction, as indicated by the magnitude of Regression Weights 0.641, Critical Ratio 6.210, and Probability 0.00.
2. Hypothesis 2: Store image has a positive and significant direct effect on customer satisfaction at Nirmala Supermarket. The results of data analysis show that store image has a positive and significant effect on customer satisfaction, as indicated by the magnitude of Regression Weights 0.282, Critical Ratio 3.701, and Probability 0.00
3. Hypothesis 3: Retail service has a positive and significant direct effect on the loyalty of Nirmala Supermarket customers. The results of data analysis show that retail service has a positive and significant effect on customer loyalty, as indicated by the magnitude of Weights Regression 0.419, Critical Ratio 5.946, and Probability 0.00.
4. Hypothesis 4: Store image has a positive and significant direct effect on the loyalty of Nirmala Supermarket customers. The results of data analysis indicate that store image has a positive and significant effect on loyalty, as indicated by the magnitude of Regression Weights 0.576, Critical Ratio 9.069, and Probability 0.00.
5. Hypothesis 5: Satisfaction directly affects positively and significantly on the loyalty of Nirmala Supermarket customers. The results of data analysis indicate that satisfaction

has a positive and significant effect on loyalty, as indicated by the magnitude of Regression Weights 0.509, Critical Ratio 8.624, and Probability 0.00.

CONCLUSION AND FUTURE RESEARCH

Based on the results of the discussion, the conclusions of this study are as follows: (1) Retail service has a positive and significant effect on customer satisfaction at Nirmala Supermarket Jimbaran (2) Store image has a positive and significant effect on customer satisfaction at Nirmala Supermarket Jimbaran (3) Retail service has a positive and significant effect on customer loyalty at Nirmala Supermarket Jimbaran (4) Store image has a positive and significant effect on customer loyalty at Nirmala Supermarket (5) Satisfaction has a positive and significant effect on the loyalty of the customer of Nirmala Supermarket Jimbaran.

Suggestions that proposed for the next researcher, namely: For future research, it is suggested to examine other variables that affect loyalty such as CSR, Product Quality and innovation strategies. Future research should be able to divide respondents based on the frequency of visits and memberships in order to obtain maximum results.

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