No. Responden: ...

KUESIONER

Kuesioner ini saya buat dalam rangka penelitian untuk menyelesaikan tugas akhir saya yang berjudul "Pengaruh *Loyalty Program Quality* dan *Personal Interaction Quality* yang dimediasi *Relationship Quality* terhadap *Customer Loyalty* di *Hypermart Royal Plaza* Surabaya" maka dari itu, saya mohon kesediaan Anda untuk mengisi kuesioner dibawah ini. Atas bantuan dan partisipasinya, saya mengucapkan terima kasih sebesar-besarnya.

Bagian I

Berilah tanda (X) pada jawaban yang Anda pilih.

- 1. Apakah anda pernah berbelanja di Hypermart Surabaya?
 - a. Ya b. Tidak
- 2. Apakah anda bertempat tinggal di Surabaya?
 - a. Ya b. Tidak

3. Apakah jenis kelamin anda?

a. Laki-laki b.Perempuan

4. Usia anda saat ini?

a. <17 tahun	b. 17-30 tahun	c. >30 tahun
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Bagian II

Petunjuk:

Berilah tanda (X) pada jawaban yang anda anggap paling sesuai, di mana jawaban terdapat skor nilai yang sudah ditetapkan, yaitu:

1 = Sangat tidak setuju	(STS)
2 = Tidak setuju	(TS)
3 = Netral	(N)
4 = Setuju	(S)
5 = Sangat Setuju	(SS)

Loy	alty Program Quality (X1)	(1)	(2)	(3)	(4)	(5)
		STS	TS	Ν	S	SS
1.	Saya selalu diinformasikan					
	tentang barang yang didiskon.					
2.	Saya memperoleh voucher					
	yang dapat ditukar di toko					
	setiap membeli produk atau					
	layanan yang dijual oleh					
	Hypermart.					
3.	Seluruh nilai transaksi yang					
	saya belanjakan dicatat pada					
	loyalty card.					
Per	rsonal Interaction Quality (X2)	(1)	(2)	(3)	(4)	(5)
		STS	TS	Ν	S	SS
1.	Karyawan Hypermart selalu					
	menjawab pertanyaan					
	konsumen.					
2.	Karyawan Hypermart selalu					
	siap merespon permintaan					
	konsumen.					

Rel	ationship Quality (Y1)	(1)	(2)	(3)	(4)	(5)
		STS	TS	Ν	S	SS
1.	Saya percaya dengan pilihan					
	saya untuk berbelanja di					
	Hypermart.					
2.	Saya akan memberitahukan					
	ritel Hypermart kepada orang					
	lain.					
3.	Saya sulit untuk beralih ke					
	ritel yang lain.					
Cus	stomer Loyalty (Y2)	(1)	(2)	(3)	(4)	(5)
Cus	stomer Loyalty (Y2)	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i> 1.	stomer Loyalty (Y2) Saya bersedia membeli barang	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i> 1.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i>	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya.	(1) STS	(2) TS	(3) N	(4) S	(5) SS
Cus 1. 2.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya. Saya merekomendasikan	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i> 1. 2.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya. Saya merekomendasikan <i>Hypermart</i> Surabaya sebagai	(1) STS	(2) TS	(3) N	(4) S	(5) SS
Cus 1. 2.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya. Saya merekomendasikan <i>Hypermart</i> Surabaya sebagai tempat pilihan berbelanja	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i> 1. 2.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya. Saya merekomendasikan <i>Hypermart</i> Surabaya sebagai tempat pilihan berbelanja kepada orang-orang disekitar	(1) STS	(2) TS	(3) N	(4) S	(5) SS
<i>Cus</i> 1. 2.	stomer Loyalty (Y2) Saya bersedia membeli barang kebutuhan saya kembali di <i>Hypermart</i> Surabaya. Saya merekomendasikan <i>Hypermart</i> Surabaya sebagai tempat pilihan berbelanja kepada orang-orang disekitar saya.	(1) STS	(2) TS	(3) N	(4) S	(5) SS

3.	Saya merasa Hypermart		
	melakukan stimulus kepada		
	saya untuk pembelian		
	berulang kali.		

~ Terima Kasih ~

Hasil Pengisian Kuesioner

LPQ1	LPQ2	LPQ3	PIQ1	PIQ2	RQ1	RQ2	RQ3	CL1	CL2	CL3	LPQ	PIQ	RQ	CL
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PBDH

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	134	67.0	67.0	67.0
	2	66	33.0	33.0	100.0
	Total	200	100.0	100.0	

BTDS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	142	71.0	71.0	71.0
	2	58	29.0	29.0	100.0
	Total	200	100.0	100.0	

JK

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	112	56.0	56.0	56.0
	2	88	44.0	44.0	100.0
	Total	200	100.0	100.0	

USIA

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	50	25.0	25.0	25.0
	2	84	42.0	42.0	67.0
	3	66	33.0	33.0	100.0
	Total	200	100.0	100.0	

Descriptive Statistics

	Ν	Minimum	Maximum	Mean	Std. Deviation
LPQ1	150	2	5	4.19	.766
LPQ2	150	2	5	4.26	.699
LPQ3	150	2	5	4.21	.771
PIQ1	150	2	5	4.18	.778
PIQ2	150	2	5	4.23	.746
RQ1	150	2	5	4.22	.776
RQ2	150	2	5	4.22	.741
RQ3	150	2	5	4.23	.746
CL1	150	2	5	4.24	.748
CL2	150	2	5	4.31	.704
CL3	150	2	5	4.21	.808
LPQ	150	2	5	4.22	.653
PIQ	150	2	5	4.21	.749
RQ	150	2	5	4.22	.750
CL	150	2	5	4.25	.513
Valid N (listwise)	150				

The following lines were read from file C:\Users\Desktop\SKRIPSI IRWAN\DATA SKRIPSI\DATA SKRIPSI 1.PR2:

Total Sample Size = 150

Univariate Summary Statistics for Continuous Variables

Variable	Mean	St. Dev.	T-Value	Skewness	Kurtosis	Minimum	Freq	Maximun	n Freq
LPQ1	4.19	3 0.766	67.059	9 -0.204	-0.393	3 2.490	10	5.140	51
LPQ2	4.26	0 0.699	9 74.61	1 -0.173	-0.380) 2.555	7	5.107	54
LPQ3	3.96	0 1.048	46.263	3 -0.352	-0.504	1.191	3	5.207	50
PIQ1	3.360	1.222	33.671	-0.117	-0.389	1.074	15	5.463	20
PIQ2	4.340	0.566	93.983	-0.150	-0.312	2.467	1	5.010	57
RQ1	2.700) 1.268	26.083	0.090	-0.449	0.479	19	4.921	19
RQ2	4.280	0.725	72.338	-0.226	-0.530	2.564	8	5.114	58
RQ3	2.707	7 1.132	29.272	0.089	-0.469	0.732	18	4.865	13
CL1	3.920) 1.096	43.798	-0.252	-0.351	1.569	10	5.360	43
CL2	3.807	1.001	46.561	-0.214	-0.493	0.787	1	5.186	37
CL3	4.267	0.620	84.241	-0.163	-0.116	2.515	3	5.046	51
LPQ	4.138	8 0.661	76.637	-0.122	-0.306	2.405	2	5.264	18
PIQ	3.850	0.667	70.648	-0.072	-0.118	2.084	2	5.216	9
RQ	3.229	0.779	50.749	-0.001	-0.148	1.021	1	4.878	7
CL	3.998	0.598	81.925	-0.067	-0.158	2.292	1	5.180	10

	Skewness		Kurt	osis	Skewness an	nd Kurtosis
Variable	Z-Score	P-Value	Z-Score	P-Value	Chi-Square	P-Value
LPQ1	-1.044	0.296	-1.097	0.273	2.294	0.318
LPQ2	-0.888	0.374	-1.046	0.295	1.884	0.390
LPQ3	-1.778	0.075	-1.561	0.118	5.599	0.061
PIQ1	-0.606	0.545	-1.081	0.280	1.536	0.464
PIQ2	-0.774	0.439	-0.794	0.427	1.229	0.541
RQ1	0.463	0.643	-1.325	0.185	1.971	0.373
RQ2	-1.156	0.248	-1.681	0.093	4.160	0.125
RQ3	0.458	0.647	-1.410	0.159	2.197	0.333
CL1	-1.285	0.199	-0.936	0.349	2.529	0.282
CL2	-1.097	0.273	-1.512	0.131	3.489	0.175
CL3	-0.838	0.402	-0.158	0.874	0.727	0.695
LPQ	-0.630	0.529	-0.774	0.439	0.996	0.608
PIQ	-0.374	0.708	-0.164	0.870	0.167	0.920
RQ	-0.005	0.996	-0.253	0.800	0.064	0.968
CL	-0.349	0.727	-0.284	0.776	0.202	0.904

Test of Univariate Normality for Continuous Variables

Relative Multivariate Kurtosis = 1.077

Test of Multivariate Normality for Continuous Variables

	Skewnes	SS]	Kurtosis	S	kewness and	Kurtosis
Value	Z-Score	P-Value	Value 2	Z-Score	P-Value	Chi-Square	P-Value
54.593	14.479	0.135	274.609	4.772	0.084	232.399	0.178

Lampiran 6 (Output Gambar)



Chi-Square=373.53, df=39, P-value=0.00000, RMSEA=0.124







Chi-Square=374.19, df=39, P-value=0.00000, RMSEA=0.124

Lampiran 7 (*Output Syntax*)

Pengaruh Loyalty Program Quality dan Personal Interaction Quality yang dimediasi Relationship Quality terhadap Customer Loyalty di Hypermart Surabaya Observed variable LPQ1 LPQ2 LPQ3 PIQ1 PIQ2 RQ1 RQ2 RQ3 CL1 CL2 CL3 Covariance Matrix from file D:\DATA\DATA.COV sample size 150 Latent Variables LPQ PIQ RQ CL Relationship: LPQ1 = 1*LPQLPQ2-LPQ3 = LPQPIQ1 = 1*PIQPIQ2 = PIQRQ1 = 1*RQRQ2-RQ3 = RQCL1 = 1*CLCL2-CL3 = CLRQ = LPQ PIQCL = RQ LPQ**OPTIONS: SS SC EF RS** Path Diagram End of Program

Sample Size = 150

MODEL HUBUNGAN

Covariance Matrix

	RQ1	RQ2	RQ3	CL1	CL2	CL3
RQ1	183.06					
RQ2	78.31	40.54				
RQ3	78.31	36.85	40.54			
CL1	70.67	33.24	33.43	40.54		
CL2	1.36	0.68	0.63	0.54	0.38	

CL3	2.04	1.00	0.96	1.06	0.13	0.38
LPQ1	166.42	78.31	78.31	78.31	1.45	2.41
LPQ2	79.97	39.35	37.07	35.25	0.79	1.52
LPQ3	166.42	78.31	78.31	70.24	1.48	2.14
PIQ1	79.34	37.37	37.32	37.12	0.72	1.32
PIQ2	78.31	36.85	36.85	33.43	0.63	0.96

Covariance Matrix

	LPQ1	LPQ2	LPQ3	PIQ1	PIQ2
LPQ1	183.06				
LPQ2	86.67	126.36			
LPQ3	166.42	84.90	183.06		
PIQ1	87.36	45.24	79.45	50.44	
PIQ2	78.31	37.07	78.31	37.32	40.54

LISREL Estimates (Maximum Likelihood)

Measurement Equations

RQ1 = 1.00*RQ, Errorvar.= 17.03, R² = 0.91 (1.26)13.57 RQ2 = 0.47 * RQ, Errorvar. = 3.74, $R^2 = 0.91$ (0.0091) (0.28)51.60 13.54 RQ3 = 0.47 * RQ, Errorvar. = 3.80, $R^2 = 0.91$ (0.0092)(0.28)51.38 13.59 CL1 = 1.00 * CL, Errorvar. = 7.25, $R^2 = 0.82$ (1.96)3.71

 $\begin{array}{ll} CL2 = 0.019 * CL, \mbox{ Errorvar.} = 0.36 \ , \mbox{ } R^2 = 0.032 \\ (0.0045) & (0.022) \\ 4.25 & 16.70 \end{array}$

CL3 = 0.031 * CL, Errorvar. = 0.34 , $R^2 = 0.087$ (0.021) (0.0044)7.18 16.64 LPQ1 = 1.00*LPQ, Errorvar. = 8.62, $R^2 = 0.95$ (0.81)10.68 LPQ2 = 0.49*LPQ, Errorvar.= 85.02, R² = 0.33 (0.030)(5.12)16.18 16.61 LPQ3 = 0.96*LPQ, Errorvar.= 21.07, R² = 0.88 (0.017)(1.42)55.26 14.85 PIQ1 = 1.00*PIQ, Errorvar.= 11.16, R² = 0.78 (0.74)15.15 PIQ2 = 0.95*PIQ, Errorvar. = 5.09, $R^2 = 0.87$ (0.026)(0.41)36.40 12.29

Structural Equations RQ = 1.41*LPQ - 0.92*PIQ, Errorvar.= 4.75, $R^2 = 0.97$ (0.24) (0.51) 5.75 2.95 CL = -0.83*RQ + 1.24*LPQ, Errorvar.= 3.02, $R^2 = 1.09$ (0.26) (0.25) 3.24 4.95

Reduced Form Equations

 $\begin{aligned} & \text{RQ} = 1.41 \text{*LPQ} - 0.92 \text{*PIQ}, \text{Errorvar.} = 4.75, \text{R}^2 = 0.97 \\ & (0.24) \quad (0.51) \\ & 5.75 \quad -1.80 \end{aligned}$

CL = 0.073*LPQ + 0.76*PIQ, Errorvar.= 0.23, $R^2 = 0.99$

(0.17)	(0.35)
0.43	2.15

Covariance Matrix of Independent Variables

	LPQ	PIQ
LPQ	174.44 (10.96) 15.92	
PIQ	83.79 (5.38) 15.57	39.29 (2.96) 13.28

Covariance Matrix of Latent Variables

	RQ	CL	LPQ	PIQ
RQ	166.03			
CL	70.58	33.29		
LPQ	168.16	76.58	174.44	
PIQ	81.67	35.05	83.79	39.29

Goodness of Fit Statistics

Degrees of Freedom = 41 Minimum Fit Function Chi-Square = 158.18 (P = 0.065) Normal Theory Weighted Least Squares Chi-Square = 157.50 (P = 0.00) Estimated Non-centrality Parameter (NCP) = 116.50 90 Percent Confidence Interval for NCP = (81.72; 158.86)

> Minimum Fit Function Value = 0.53Population Discrepancy Function Value (F0) = 0.3990 Percent Confidence Interval for F0 = (0.27; 0.53)

Root Mean Square Error of Approximation (RMSEA) = 0.063 90 Percent Confidence Interval for RMSEA = (0.082 ; 0.11) P-Value for Test of Close Fit (RMSEA < 0.05) = 0.00

Expected Cross-Validation Index (ECVI) = 0.69 90 Percent Confidence Interval for ECVI = (0.58 ; 0.84) ECVI for Saturated Model = 0.44 ECVI for Independence Model = 3.07

Chi-Square for Independence Model with Degrees of Freedom = 895.73 Independence AIC = 917.73 Model AIC = 207.50 Saturated AIC = 132.00 Independence CAIC = 969.47 Model CAIC = 325.09 Saturated CAIC = 442.45

> Normed Fit Index (NFI) = 0.82 Non-Normed Fit Index (NNFI) = 0.81 Parsimony Normed Fit Index (PNFI) = 0.61 Comparative Fit Index (CFI) = 0.86 Incremental Fit Index (IFI) = 0.86 Relative Fit Index (RFI) = 0.83

> > Critical N (CN) = 123.77

Root Mean Square Residual (RMR) = 0.031 Standardized RMR = 0.079 Goodness of Fit Index (GFI) = 0.91 Adjusted Goodness of Fit Index (AGFI) = 0.86 Parsimony Goodness of Fit Index (PGFI) = 0.57

Standardized Solution

LAMBDA-Y

	RQ	CL
RQ1	12.89	
RQ2	6.07	
RQ3	6.06	
CL1		5.77
CL2		0.11
CL3		0.18

LAMBDA-X

	LPQ	PIQ
LPQ1	13.21	
LPQ2	6.43	
LPQ3	12.73	
PIQ1		6.27
PIQ2		5.95

BETA

	RQ	CL
RQ		
CL	-1.85	

GAMMA

	LPQ	PIQ
RQ	1.44	-0.45
CL	2.83	

Correlation Matrix of ETA and KSI

	RQ	CL	LPQ	PIQ
RQ	1.00			
CL	0.95	1.00		
LPQ	0.99	1.00	1.00	
PIQ	1.01	1.00	1.01	1.00
RQ	CL			
0.03	-0.09)		

Regression Matrix ETA on KSI (Standardized)

	LPQ	PIQ
RQ	1.44	-0.45
CL	0.17	0.83

MODEL HUBUNGAN

Completely Standardized Solution

LAMBDA-Y

	RQ	CL
RQ1	0.95	
RQ2	0.95	
RQ3	0.95	
CL1		0.91
CL2		0.18
CL3		0.30

LAMBDA-X

	LPQ	PIQ
LPQ1	0.97	
LPQ2	0.57	
LPQ3	0.94	
PIQ1		0.88
PIQ2		0.94

BETA

	RQ	CL
RQ		
CL	-1.85	

GAMMA

	LPQ	PIQ
RQ	1.44	-0.45
CL	2.83	

Correlation Matrix of ETA and KSI

	RQ	CL	LPQ	PIQ
RQ CL LPQ PIQ	1.00 0.95 0.99 1.01	1.00 1.00 1.00	1.00 1.01	1.00
	RQ 0.03	CL -0.09		

THETA-EPS

RQ1	RQ2	RQ3	CL1	CL2	CL3
0.09	0.09	0.09	0.18	0.97	0.91
THETA-D	DELTA				
LPQ1	LPQ2	LPQ3	PIQ1	PIQ2	
0.05	0.67	0.12	0.22	0.13	

Regression Matrix ETA on KSI (Standardized)

	LPQ	PIQ
RQ	1.44	-0.45
CL	0.17	0.83

MODEL HUBUNGAN

Total and Indirect Effects

Tota	l Effects	of KSI on ETA
	LPQ	PIQ
RQ	1.41	-0.92
	(0.24)	(0.51)
	5.75	2.95
CL	0.07	0.76
	(0.17)	(0.35)
	1.11	2.15

Indirect Effects of KSI on ETA

	LPQ	PIQ
RQ		
CL	1.16	0.76
	(0.30)	(0.35)
	3.84	2.15

Total Effects of ETA on ETA

RQ CL RQ -- --CL -0.83 --(0.26) 3.24

Largest Eigenvalue of B*B' (Stability Index) is 0.684

Y

Tota	l Effects	of ETA or	ı
	RQ	CL	
RQ1	1.00		
RQ2	0.47		
	(0.01)		
	51.60		
RQ3	0.47		
	(0.01)		
	51.38		

CL1	0.83 (0.26) 3.24	1.00
CL2	0.02 (0.01) 2.58	0.02 (0.00) 4.25
CL3	0.03 (0.01) 2.96	0.03 (0.00) 7.
Indi	rect Effe	cts of ETA on Y
	RQ	CL
RQ1		
RQ2		
RQ3		
CL1	0.83 (0.26) 3.24	
CL2	0.02 (0.01) 2.58	
CL3	0.03	

(0.01) 2.96

Total Effects of KSI on Y LPQ PIQ

RQ1	1.41 (0.24) 5.75	0.92 (0.51) 1.80
RQ2	0.66 (0.12) 5.75	0.43 (0.24) 1.80
RQ3	0.66 (0.12) 5.75	0.43 (0.24) 1.80
CL1	0.07 (0.17) 0.43	0.76 (0.35) 2.15
CL2	0.00 (0.00) 0.43	0.01) (0.01) 1.92
CL3	0.00 (0.01) 0.43	0.02 (0.01) 2.06

MODEL HUBUNGAN

Standardized Total and Indirect Effects

Standardized Total Effects of KSI on ETA

	LPQ	PIQ
RQ	1.44	0.45
CL	0.17	0.83
Stand	lardized In	direct Effects of KSI on ETA

LPQ PIQ

RQ -- --CL 2.66 0.83 Standardized Total Effects of ETA on ETA

	RQ	CL	
RQ			
CL	1.85		

Standardized Total Effects of ETA on Y

	RQ	CL
RQ1	12.89	
RQ2	6.07	
RQ3	6.06	
CL1	10.66	5.77
CL2	0.20	0.11
CL3	0.34	0.18

Completely Standardized Total Effects of ETA on Y

	RQ	CL
RQ1	0.95	
RQ2	0.95	
RQ3	0.95	
CL1	1.67	0.91
CL2	0.33	0.18
CL3	0.55	0.30

Standardized Indirect Effects of ETA on Y

Completely Standardized Indirect Effects of ETA on Y

	RQ	CL	
RQ1			
RQ2			
RQ3			
CL1	1.67		
CL2	0.33		
CL3	0.55		

Standardized Total Effects of KSI on Y

	LPQ	PIQ
RQ1	18.58	5.78
RQ2	8.75	2.72
RQ3	8.74	2.72
CL1	0.96	4.78
CL2	0.02	0.09
CL3	0.03	0.15

Completely Standardized Total Effects of KSI on Y

	LPQ	PIQ
DO1	1 27	0.42
RQI	1.57	0.45
RQ2	1.37	0.43
RQ3	1.37	0.43
CL1	0.15	0.75
CL2	0.03	0.15
CL3	0.05	0.24



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Relationship quality evaluation in retailers' relationships with consumers

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Abstract

Purpose – The purpose of the article is to investigate relationship quality in retail relationships as influenced by its antecedents (loyalty programme quality and personal interaction quality) and resulting in customer loyalty to the retailer. The focus is on loyalty programme members' perceptions and differences between segments of consumers with different levels of involvement in the product category.

Design/methodology/approach – The method used was a consumer survey. Two waves of cross-sectional telephone interviewing with 116 and 410 members of a retail loyalty club were conducted. Structural equation modelling served for the estimation of relationships in an integrated conceptual framework among constructs of loyalty programme quality, personal interaction quality, relationship quality and loyalty, relevant to the development of retail relationships.

Findings – The findings suggest that loyalty programme quality is important for relationship quality; however, efforts to assure personal interaction quality with customers are needed to improve relationship quality as well as customer loyalty. The study deepens knowledge of relationship quality's antecedents and consequences in the retail environment with regard to segments of customers with different levels of product category involvement.

Research limitations/implications – The research is limited to members of a selected DIY retailer's loyalty programme, not accounting specifically for membership in multiple loyalty programmes. Future research could use different methodologies such as longitudinal studies to examine dynamic relationships among the constructs in the study.

Practical implications – In the retail context, practical implications of the impact of loyalty programme quality and of personal interaction quality on relationship quality and customer loyalty are considered.

Originality/value – The paper contributes to the understanding of members' perceptions and responses to relationship quality as well as to some mechanisms underlying customer loyalty in loyalty programmes.

Keywords Customer loyalty, Loyalty schemes, Relationship marketing, Customer satisfaction, Retailing **Paper type** Research paper

Introduction

New perspectives of marketing have emerged in which the focus is on intangible resources, the co-creation of value, and relationships (Vargo and Lusch, 2004). According to the marketing relationship theory, benefit exchanges also arise from relationships *per se*, in the form of trust, special customer service or social ties



European Journal of Marketing Vol. 44 No. 9/10, 2010 pp. 1334-1365 © Emerald Group Publishing Limited 0309-0566 DOI 10.1108/03090561011062871 (Grönroos, 2001). Thus, transactional choice models need to be replaced by models in the context of relationships (Rust, 2004), suggesting the discipline's movement from understanding marketing as an exchange to one of marketing as relationships (O'Malley *et al.*, 2008).

The "marketing as relationships" framework is relied upon in social exchange theory. In terms of social exchange theory, relationships are interpersonal and built on inherent reciprocity, moral obligations, interdependence, trust and relational norms (Kingshott, 2006). Such relationships require a long-term view, mutual respect and the acceptance of customers as partners and co-producers of value, not just passive recipients (Gummesson, 1998). One of the factors that contributed to the popularity of relationship marketing was the growth of the service economy (Noble and Phillips, 2004), in which retailing can also be included. The awareness of a potentially continuing relationship between a seller and a buyer is important to retailers as is today evident in their prevalent use of customer relationship programmes, sophisticated data mining and market basket analysis techniques to target their customers (Grewal and Levy, 2007). The purpose of these efforts is to better serve and fulfil customers' demands in a friendly, trustworthy and timely manner (Grönroos, 2000). The provision of excellent customer service thus lies in the domain of retailers, pointing to the importance of research in relationships and service quality in the retail area.

However, in consumer markets relationships are predominantly transactional in their nature (Coviello *et al.*, 2002; O'Malley and Tynan, 2000; Sorce and Edwards, 2004). Some researchers even say that marketing as relationships is extended beyond its limits in mass consumer markets (O'Malley and Tynan, 2000; O'Malley *et al.*, 2008). Yet a relationship between a seller and a buyer rarely ends after the sale is made. Moreover, such a relationship can intensify and thus help determine the buyer's next choice (Levitt, 1983). In particular, this should apply to certain areas of the retailing arena, for example retailers selling a mix of durable goods and aligned services, where customers are highly involved in a product category, feel uncertainty with the purchase, are both able and prepared to pay a price above the price for a commodity product, need customisation and training and have some particular psychological needs like status-seeking or relationship-building (Christy *et al.*, 1996).

The problems facing retailers and retailing researchers lie in the substantive domain of building relationships in consumer markets. Therefore, this study aims to examine the quality of customer relationships regarded as a central (Smith, 1998; Woo and Ennew, 2004) and important (Bejou et al., 1996) component of the relationship marketing success determination factor (Hennig-Thurau, 2000). The concept itself serves as an important indicator of long-term relationships (Bejou *et al.*, 1996; Crosby et al., 1990) and as a potent predictor variable for customer retention (Hennig-Thurau and Klee, 1997) implying that managers need to consider the quality of consumers' relationships with the firm as well (Roberts *et al.*, 2003). Researchers have devoted considerable attention to developing and testing models of relationship quality. Among many studies investigating the concept of relationship quality in the consumers' markets context (Bejou et al., 1996; Crosby et al., 1990; Hennig-Thurau, 2000; Lang and Colgate, 2003; Lin and Ding, 2005; Macintosh, 2007; Moliner et al., 2007; Roberts et al., 2003; Wong and Sohal, 2002; Wray et al., 1994), only a few studies relate to such a retail setting where a mix of goods and services is offered (De Wulf *et al.*, 2001, 2003).

Relationship quality evaluation

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Therefore, the construct of relationship quality in the retail arena is within our research interest since it is seen as an important determinant of the permanence and intensity of the relationship (Hennig-Thurau, 2000). The paper's key objective is to extend the study of relationship quality in the retail area by considering the impact of the customer's involvement on important and typical antecedents and consequences to relationship quality in the retail area: loyalty programme quality, personal interaction quality among customers and selling personnel as well as customer loyalty. The remainder of the paper is structured as follows. First, in order to understand the construct of relationship quality it is necessary to consider both aggregate definition and assessments of dimensions that make up relationship quality. Second, the building constructs of the conceptual model will be discussed in detail. What follows is a presentation of the research design, including measure development, data gathering and data analysis. We conclude with the implications for theory and managerial practice as well as directions for future research.

2. Theoretical background

2.1 Relationship quality

The concept of relationship quality can be declared a multidimensional metaconstruct reflecting the overall nature of relationships between companies and consumers (Hennig-Thurau, 2000; Hennig-Thurau *et al.*, 2002) and as a condition for long-term relationships and customer retention (Bejou *et al.*, 1996; Crosby *et al.*, 1990; Hennig-Thurau, 2000; Hennig-Thurau and Klee, 1997; Moliner *et al.*, 2007). Having a "dynamic character" (Moliner *et al.*, 2007, p. 196), the construct itself can be comprehended as "the dynamics of long-term quality formation in ongoing customer relationships" (Grönroos, 2001, p. 81). This gives the construct a very subjective notion (Moliner *et al.*, 2007), meaning that the customer's quality perception develops and changes in line with the relationship's duration *per se* and that a long-term perspective towards the relationship quality notion should be taken (Storbacka *et al.*, 1994).

Among the dimensions of the relationship quality construct in the studies of consumer markets, research consistently suggests the concepts of trust and satisfaction (Bejou *et al.*, 1996; Crosby *et al.*, 1990; Lin and Ding, 2005; Wray *et al.*, 1994; see Table I). However, the majority of authors also add the dimension of commitment (De Wulf *et al.*, 2001, Hennig-Thurau, 2000; Macintosh, 2007; Moliner *et al.*, 2007), while only a few add some other dimensions beyond the three prevailing ones (e.g. affective conflict in Roberts *et al.*, 2003, or social bonds in Lang and Colgate, 2003). For this reason, we conceptualise the construct of relationship quality in the retail environment with trust, commitment, and satisfaction. All of them signal a long-term orientation, connectivity with consumer markets (Farelly and Quester, 2005; Garbarino and Johnson, 1999; Lang and Colgate, 2003; Morgan and Hunt, 1994; Woo and Ennew, 2004) and stand up to the tests of time and scrutiny (Macintosh, 2007).

Commitment and trust are recognised as the key components in the relationship marketing paradigm and social exchange theory (Berry, 2000; Buttle, 1996; Egan, 2000; Garbarino and Johnson, 1999; Hennig-Thurau *et al.*, 2002; Morgan and Hunt, 1994; Wong and Sohal, 2002). Many authors define commitment as a multidimensional construct composed of affective, calculative and normative component (Bansal *et al.*, 2004; Gruen *et al.*, 2000; Gundlach *et al.*, 1995). However, in consumer markets it is less common as a general case that consumers feel an obligation and a moral-based

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sby $et al. (1990)$ ay $et al. (1994)$ ou $et al. (1994)$ mig-Thurau (2000) Wulf $et al. (2001)$	Trust	Satisfaction	SIONS OT TELAUOU Commitment	Conflict So	cial bonding	Tested in
<i>et al.</i> (1994) <i>et al.</i> (1996) g-Thurau (2000) ulf <i>et al.</i> (2001)	×	×				Whole life insurance
<i>et al.</i> (1996) g-Thurau (2000) ilf <i>et al.</i> (2001)	×	×				Financial services
g-Thurau (2000) alf et al. (2001)	×	×				Financial services
ilf et al. (2001)	X	×	×			Consumer electronics manufacturer
	×	: ×	: ×			Food and apparel retailers
ICHINI ATCOID DUC	>	: >	: >	>	>	Ranking sector
if at al (2002)	$\langle \rangle$	$\langle \rangle$	< >	<	<	Amount sector
(cnnz) <i>nn 13</i> m	<	<	<			
ts <i>et al.</i> (2003)	×	×	×	×		Services firms (banks, hairdressers, medical services)
id Ding (2005)	×	×				Internet service provider
tosh (2007)	×	×	×			Travel agency
er <i>et al.</i> (2007)	×	×	×			Travel agency
Table Studies of relationsh quality in consum						Relationshi qualit evaluatio 133

attachment towards a retailer, as implied by normative commitment (Meyer and Allen, 1997). Yet a high level of commitment is given when there is both a rational and an affective bond to the relationship (Hennig-Thurau and Klee, 1997), suggesting a two-dimensional perception at the level of emotional and conscious calculation (Berghäll, 2003). Consequently, this study focuses on two dimensions of commitment, namely affective and calculative commitment. In distinguishing between trust in a partner's credibility and trust in a partner's benevolence (Doney and Cannon, 1997; Ganesan, 1994; Kumar *et al.*, 1995; Roberts *et al.*, 2003), this study focuses on the former type of trust, defined as the "consumer's confidence in a retailer's reliability and integrity" (De Wulf *et al.*, 2001, p. 36). As Storbacka *et al.* (1994) state, improved satisfaction leads to a stronger relationship, putting satisfaction at the core of the exchange relationship (Roberts *et al.*, 2003). A customer who is not satisfied with the service received thus cannot be expected to have a good relationship with the firm since customers who have developed a relationship with the firm expect the satisfactory delivery of the core of the product or service (Gwinner *et al.*, 1998).

Taken all together, this implies that a better quality relationship should result in a higher level of trust, satisfaction, calculative and affective commitment. Moreover, we follow the approach of many authors who define relationship quality as a higher order construct made up of several distinct, though related dimensions (Crosby *et al.*, 1990; De Wulf *et al.*, 2001; Hibbard *et al.*, 2001; Lin and Ding, 2005; Roberts *et al.*, 2003).

In a retail environment different levels of relationships might emerge. Broadly speaking, a customer might build a relationship with the firm (store) or with the salespeople (Beatty *et al.*, 1996; Macintosh and Lockshin, 1997; Wong and Sohal, 2002). When operationalising the construct of relationship quality this study focuses on the relationship a customer has with a retailer as a firm. So as not to ignore the existence of multi-level relationships in retailing and the importance of salespeople in developing strong relationships with customers (Foster and Cadogan, 2000), we focus on the relationships between customers and salespeople through the concept of personal interaction quality, as explained later.

The relationship between a customer and a retailer can also be comprehended as a relationship with the retailer's corporate brand, since a brand can be seen as a viable relationship partner (Fournier, 1998) and a creator of deep customer relationships (Aaker and Joachimsthaler, 2000). Consumers attached to a company name (Belch and Belch, 1998) are more likely to develop a relationship with the brand (Foster and Cadogan, 2000; Kumar *et al.*, 2003).

Generally retailers are more likely to have an impact on service quality than on product quality (Sweeney *et al.*, 1997) and because a service that fulfils the customer's needs is an imperative for a high quality relationship (Hennig-Thurau and Klee, 1997), service quality can be considered as a necessary condition for relationship quality (Crosby, 1989, cited in Crosby *et al.*, 1990; Rosen and Surprenant, 1998). However, growth and availability of private labels, particularly in the consumer packaged goods industry (Ailawadi *et al.*, 2008) put more manoeuvre into retailers' hands when quality of products is concerned. For example, in its typology of retail brands, Burt (2000) discusses four generations of private labels (i.e. generic, "quasi-brand", own brand and extended own brand) where different product quality objectives ought to be pursued. In this line of thinking, Ailawadi *et al.* (2008) challenge value retailers to improve their

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quality of private labels and thus close the frequently unfavourable gap between the actual and perceived private label's product quality from the customer's point of view.

When investigating the linkage between service quality construct and relationship quality, we follow Roberts *et al.*'s (2003) as well as De Wulf *et al.*'s (2003) approach by particularly focusing on two selected elements of retail service quality only – i.e. loyalty programme quality and personal interaction quality. Because relationship quality influences the long-term relationship and customer retention (Bejou *et al.*, 1996; Crosby *et al.*, 1990; Hennig-Thurau, 2000; Hennig-Thurau and Klee, 1997), we also investigate the relationship between the focal construct and its consequence – customer loyalty.

2.2 Loyalty programme quality

Fournier (1998) argues that relationships both affect and are affected by the contexts in which they are embedded. A myriad of potential practices is available to customise unique customer relationship-building practices (Claycomb and Martin, 2002). Based on interactivity and individualisation by the personalisation techniques of direct marketing, loyalty programmes can definitely be declared such a relationship marketing tool (Meyer-Waarden, 2007, 2008), one of the most commonly used marketing tools (Kivetz and Simonson, 2002), including in the retailing arena (Meyer-Waarden, 2007; Smith *et al.*, 2004).

Defined as an "integrated system of marketing actions that aims to make customers more loyal by developing personalized relationship with them" (Meyer-Warden, 2008, p. 89), enrolled customers thus receive many different loyalty benefits including monetary discounts, the ability to join customer clubs, organisational newsletters, prizes as well as different kinds of soft benefits and personalisation. Examples of such loyalty card programmes can be found in the form of a single-operator programme such as Tesco's Clubcard or Best Buy's Reward Zone as well as in the form of so-called coalition programmes like Payback in Germany or Nectar in the UK. Depending on the type of retail industry (Mägi, 2003), the value proposition should be balanced between hard and soft benefits, that is material-economic benefits as well as non-material, emotional and psychological benefits (Capizzi and Ferguson, 2005; Liu, 2007; Noble and Phillips, 2004; Rosenbaum *et al.*, 2005; Sharp and Sharp, 1997). Usually, the higher the degree of patronage, the greater the potential to claim the rewards offered (Smith *et al.*, 2004).

However, loyalty programmes often seem to be misunderstood and misapplied (Yi and Jeon, 2003). In particular, customers experience different kinds of problems with loyalty programmes such as qualification barriers, the impossibility of claiming the reward, the low value or usefulness of the reward, or requirements for some additional costs in order to enjoy the benefits of a loyalty programme (Stauss *et al.*, 2005). Moreover, different conclusions can be found in the literature about the elements impacting on the perception of loyalty programmes in customers' minds. Shugan (2005) thus suggests that loyalty programmes should recognise selected customers by giving them prestige, distinction and so forth. Somehow contradictory are Smith *et al.*'s (2004) findings revealing that the behaviour of salespeople towards card-holders is not that different to their behaviour towards non-card-holders. Dowling and Uncles (1997) offer conceptual thinking that, in order to be as effective as possible, loyalty programmes must leverage the brand's value proposition in the eyes of customers. In this line of thinking, Shugan (2005) argues that a loyalty programme should be

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designed in such a way that immediate customer benefits attach the consumer to the brand over time. Also, O'Brien and Jones (1995) suggest elements determining a programme's value from a customer's perspective, including cash value, choice of redemption options, aspiration value, relevance and convenience. Moreover, empirical findings suggests the reward timing (Yi and Jeon, 2003; Keh and Lee, 2006), the amount of effort required for redemption of the programme reward (Kivetz and Simonson, 2002), the compatibility of the reward with the brand image (Roehm *et al.*, 2002), the reward type and the service experience (Keh and Lee, 2006) are elements influencing the effectiveness of a loyalty programme.

Due to the so-called "consumer expectation-management perception gap" (Parasuraman *et al.*, 1985, pp. 44-5), "careful thinking is needed when structuring reward programs" (Keh and Lee, 2006, p. 133), since a lack of understanding of consumer needs can affect the quality perceptions of consumers (Parasuraman *et al.*, 1985). Besides physical aspects, reliability, personal interaction, problem solving and policy, consumers may also find other attributes to be important in retail service quality (Dabholkar *et al.*, 1996; Vázquez *et al.*, 2001). Loyalty programme quality composed of the aforementioned elements impacting on the effectiveness of loyalty programmes could certainly be one of them. As Liu (2007) states, loyalty programme implementation can deepen the relationship between the firm and its customers. Due to the lack of empirical investigation into whether the loyalty programme is perceived as valuable to the consumer (Yi and Jeon, 2003), whereas misapplied elements may directly affect the customer relationship with the firm (Stauss *et al.*, 2005), the following hypothesis of loyalty programme quality is proposed:

H1a. The level of perceived loyalty programme quality positively influences the level of perceived relationship quality on the side of consumers.

By providing incentives to profitable, important or potentially the best customers, a loyalty programme is designed to build customer loyalty (Gable *et al.*, 2008; Yi and Jeon, 2003). Similar to the study by Noordhoff *et al.* (2004), this article focuses on measuring the effect of loyalty programme quality on behavioural and attitudinal type of loyalty. Namely, the effect of loyalty programme quality on customer loyalty can be comprehended as a basic goal of this particular marketing tool which inherently suggests the following hypothesis:

H1b. The level of perceived loyalty programme quality positively influences the level of customer loyalty.

2.3 Personal interaction quality

Berry *et al.* (1988) state that not only recognising customers' desires but also maintaining a work force of people both willing and able to perform service quality at the specified level is necessary to maintain service quality. Moreover, the perception of personal interaction with retail personnel is also influenced by physical stimuli's reflections and the internal state of the individual, meaning that perceptions among individuals exposed to the same reality can be quite different (Kotler, 2003). Kotler (2003) cites an example of a fast-talking salesperson who could be perceived by customers as either aggressive and insincere or as intelligent and helpful. Realising as well that in the retailing industry salesperson labour turnover in many retail companies is very high (Smith *et al.*, 2004), a big challenge to retail management is thus to ensure a sufficient and constant level of service quality to customers.

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Employees of any organisation can be a powerful element in achieving differentiation and gaining a competitive advantage in delivering value to customers (Judd, 2003), since front-line service providers represent the firm to the customer (Iacobucci and Hibbard, 1999). As Judd (2003, p. 1302) states: "Obviously, the people in an organization are part of, or are responsible for, everything that is visible to those outside the organization". With that in mind, we can thus stress the important role of salespeople in the service process delivery, including in a retail setting that offers a mix of goods and services (Dabholkar *et al.*, 1996).

The importance of functional quality in Grönroos's (1984) service quality model, the existence of the dimensions of responsiveness, assurance and empathy in the SERVQUAL instrument (Parasuraman et al., 1988), as well as behavioural aspects attributed within the conceptual thinking of Haywood-Farmer's (1988) attribute service quality model, confirm the notion mentioned above. Moreover, within the qualitative part of the study Dabholkar et al. (1996) found strong support for the importance of the personal interaction between customers and service employees in a store. Consequently, the dimension was included in the retail service quality model. Similar suggestions can also be found in Vázquez et al.'s (2001) qualitative study where the participants indicated the importance of the store employees' politeness, knowledge to answer customers' questions as well as the willingness to help and respond to customers' requests. Consequently, this resulted in the high importance of personal interaction in their empirical research. Such interpersonal behaviours may thus have a strong impact on the customer's perceptions of the providers and their firms (Iacobucci and Hibbard, 1999), which inherently demands that "the server must behave appropriately" (Haywood-Farmer, 1988, p. 22).

Because relationships involve social dynamics and processes (Colgate and Stewart, 1998), we can conclude that "relationships in business, as in other spheres of life, grow through emphatic mutual interaction" (Jancic and Zabkar, 2002, p. 666). Bearing this in mind, the following hypothesis is proposed in order to compare the influence of loyalty programme quality with the influence of personal interaction quality:

H2. The level of perceived personal interaction quality positively influences the level of perceived relationship quality on the side of the consumer.

The prevailing conclusion in the literature regarding the relation between service quality and satisfaction suggests that the former is an antecedent of the latter (e.g. Caruana, 2002; Cronin and Taylor, 1992; Cronin *et al.*, 2000; Grönroos, 2001; Lee *et al.*, 2000; Liljander and Strandvik, 1997; Ting, 2004). Moreover, the construct of satisfaction can only be comprehended as a necessary but not a sufficient condition for loyalty (McIlroy and Barnett, 2000; Egan, 2000) which leads to the thought that satisfaction is only a proxy for loyalty to occur (e.g. Bennett and Rundle-Thiele, 2004; Oliver, 1999; O'Malley, 1998). For example, Noordhoff *et al.*'s (2004) empirical findings in mature retail markets describe satisfaction only as a qualifier that may no longer explain a large proportion of store loyalty. In accordance with these findings, personal interaction quality as a part of a broader concept of retail service quality is not directly related to the concept of customer loyalty. This is also in line with Roberts *et al.*'s (2003) findings, where direct effect of service quality on loyalty is completely mediated by the construct of relationship quality.

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2.4 Customer loyalty

When dealing with the phenomena of retail loyalty the concept itself "refers to the consumer's inclination to patronise a given store or chain of stores over time" (Knox and Denison, 2000, p. 34). This can be reflected through numerous behavioural measures summarised by Kumar and Shah (2004), like for example the share of purchase (wallet), past customer value, recency, frequency and the monetary value of the customer's spending. Meyer-Warden's (2008) study follows this approach when - investigating the effect of a loyalty programme on purchase loyalty. However, focusing on behavioural measures only makes it difficult to understand the factors underlying repeat purchases (Dick and Basu, 1994) because behavioural measures alone cannot explain possible situational or attitudinal constraints on repeat purchasing, including switching barriers of loyalty programmes (Meyer-Warden, 2007) in non-contractual retailing. For example, a customer may repeatedly buy from a retailer for a number of reasons such as price advantage, inertia, convenience, trend, social influence as well as an emotional attachment to the retailer (Kumar *et al.*, 2003).

For this reason, companies need to know their customers beyond their purchase history (Kumar and Shah, 2004) despite the fact that ultimately it is behavioural loyalty that generates organisational performance (Bloemer *et al.*, 1999; Kumar and Shah, 2004). One needs to consider the underlying customer attitudinal aspect in repeat customer behaviour, reflected in the emotional and psychological attachment in loyalty (Bowen and Chen, 2001). However, singular attitudinal measures are market-dependent (Dick and Basu, 1994; Rundle-Thiele and Bennett, 2001; Uncles *et al.*, 2003), suggesting the need for a loyalty evaluation containing both attitudinal and behavioural measures (Day, 1969), as followed by many contemporary authors (e.g. Bowen and Chen, 2001; Fournier and Yao, 1997; Kumar and Shah, 2004; Macintosh and Lockshin, 1997; Rundle-Thiele and Mackay, 2001). Consequently, we define retail loyalty as "the customer's attitudinal and behavioural preference for the retailer when compared with available competitive alternatives" (Wallace *et al.*, 2004, p. 251).

The marketing literature recognises the relationship quality construct as a condition for a long-term relationship and customer retention (Bejou *et al.*, 1996; Crosby *et al.*, 1990; Hennig-Thurau, 2000; Hennig-Thurau and Klee, 1997) which suggests an inherent connection between the customer loyalty concept and relationship marketing (Egan, 2004; Hennig-Thurau *et al.*, 2002; Kumar *et al.*, 2003). We thus propose the following hypothesis:

H3. The level of perceived relationship quality positively influences the level of customer loyalty.

Our hypothesised model is depicted fully in Figure 1.

2.5 The role of involvement

Involvement is the perceived importance of the stimulus, the latter being either the product itself, the brand or the purchase-decision task (Christy *et al.*, 1996; Mittal, 1995). An uninvolved customer perceives the object as unimportant and is thus uncaring or indifferent about it (Mittal, 1995). On the other hand, the higher the involvement the greater the stimulus perception (Solomon *et al.*, 2002), commitment (Evans, 1993, cited inGordon *et al.*, 1998), satisfaction (Richinson and Bloch, 1991, cited in Gordon *et al.*, 1998), loyalty (Dick and Basu, 1994) and the effort consumers exert when trying to satisfy their needs (Blackwell *et al.*, 2001).

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High involvement thus provides a strong basis for extending and broadening the customer-supplier relationship (Christy *et al.*, 1996) as well as the contribution in participation required by different relationship marketing tactics (Gordon *et al.*, 1998). In line with this thinking, the article tries to examine the impact of a product category involvement on previously drawn hypotheses by testing the conceptual model specifically on the segment of high-involvement customers in the context of DIY retailing.

3. Research design

3.1 Development of the measure for relationship quality

A list of items tapping each construct's underlying dimensions was developed based on a review of the existing literature and on an attribute classification by a small group of raters with expertise in marketing relationships to make a final selection of components (Rossiter, 2002). Their recommendations were used to assess content validity, guide item additions and deletions and to improve the wording of items. The items used to measure calculative and affective commitment in the relationship quality construct were culled from original work in the organisational literature by Allen and Meyer (1990) and adapted to the retail environment. In the case of calculative commitment the first originally proposed item was omitted due to its inapplicability to the retail environment. The concept of trust was assessed using five items adapted to the retailing environment from Kumar *et al.* (1995), while the concept of satisfaction was measured with 12 items adapted to this context from Westbrook and Oliver (1991).

3.2 Development of the measure for other constructs

For the purpose of measuring loyalty programme quality, a new scale had to be developed. In line with the work of Cronin and Taylor (1992), the measurement of loyalty programme quality is based on performance measures. The elements of loyalty programmes should be the reflection of consumers' needs. Those elements have an influence on consumers' quality perception of the loyalty programme. On the continuum, representing more tangible and transactional elements on one side and less - tangible and more service-oriented elements on the other, we include both transactional and service-oriented types of elements as indicators of loyalty program quality. All the measured elements are shown in Table II. With expert screening by two marketing academics and five retail marketing managers, we improved the wording of the items. The measurement scale was adjusted to the context of the loyalty program with more hard than soft loyalty benefits in the specific loyalty scheme.

The uniqueness of the offered services by a retailer demands an appropriate measurement instrument for personal interaction quality. For this reason Dabholkar *et al.*'s (1996) measurement instrument of retail service quality was used. As the authors suggest, one way to use the model is at the factor level. In our study we concentrate on the personal interaction factor. However, we omit two of the originally proposed items to measure the quality of the aforementioned factor, which is in line with Dabholkar *et al.*'s (1996) suggestions that continued refinement of the scale is possible based on further qualitative research as well as changes in retailing trends. An item measuring the customer's trust in transactions with a particular store was deemed

Loyalty	y program quality (LPQ) elements	Factor 1 Factor 1	loadings Factor 2	Type of element
LPQ1	A good rewarding option of the loyalty programme is a voucher that can be redeemed in every retailer's store for buying any product or service that the retailer sells	0.736	- 0.299	Transactional
LPQ2	Point-of-sale information-gathering about cumulative value of past transactions is an appropriate way of informing a customer ^a	0.588	0.103	Service-oriented
LPQ3	Terms and conditions loyalty programme are transparent and can thus be easily comprehended	0.819	-0.148	Service-oriented
LPQ4	I think it is fair that the full value of a purchase is recorded on the loyalty card regardless of the method of payment	0.760	-0.354	Transactional
LPQ5	Face value of the rewarded voucher is adequate according to past cumulative spending ^b	0.625	0.352	Transactional
LPQ6	The qualification levels of the loyalty scheme are achievable $^{\rm b}$	0.576	0.544	Transactional
LPQ7	The distribution method of rewarded vouchers is $\ensuremath{suitable}^{\mathrm{b}}$	0.521	0.033	Service-oriented
Notes: (explor	^a Item not included in the confirmatory analysis. ^b Iten ative factor analysis)	n not inclue	led after pu	urification process

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Table II. Loyalty program q measurement scale

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to be inappropriate. "Transactions" could be vague and confusing to respondents, interpreted in a non-holistic way as "payment transactions" only. As such, they were regarded as obsolete and irrelevant in the contemporary retail environment, where a plethora of payment options is *a priori* expected by the customer. Though very important from the customer's point of view but problematic in terms of face validity, an item measuring employees' courteousness on the telephone can also be regarded as irrelevant. We assume that only a small proportion of consumers have actually experienced a telephone conversation with salespeople and we hence expected difficulties in terms of an objective evaluation from the respondent's perspective.

The concept of loyalty was operationalised by the use of Too *et al.*'s (2001) measurement scale previously tested in the retail environment, while the concept of involvement was measured by a measurement instrument found in De Wulf *et al.*'s (2001) study.

3.3 Data gathering

The research was conducted in a DIY retail sector that offers a mix of goods and services. A telephone interview was conducted with real consumers selected with a simple random sampling method from a retailer's database of gardening club members. The so-called green product category requires constant care for growth and development, and the sharing of experiences with other consumers is beneficial. At the retailer, Gardening-with-a-heart loyalty club members can acquire important information, share experiences and recommendations through excursions and lectures. Membership of the club also enables consumers to obtain discounts on selected products in the retailer's stores and to participate in the general loyalty scheme, which is not only limited to the green product category. All questions with the exception of the socio-demographic part were measured on a seven-point Likert scale where respondents indicated their degree of agreement or disagreement with a series of statements about the stimulus object.

3.4 Pre-testing the questionnaire

To achieve a managerially feasible scale for final telephone administration with a larger sample of respondents we first conducted preliminary research on the random sample of 116 club members. A total pool of 59 items was generated and purified in an iterative process using item-total correlations and explorative factor analysis (PAF) with an oblimin rotation) (Steenkamp and van Trijp, 1991). Values with loadings above or close to 0.60 were generally considered acceptable according to Sharma's (1996) threshold recommendation. After testing the conceptual model, we retained a single-factor solution of customer loyalty and complete measurement scales of satisfaction and affective commitment to avoid possible identification errors. This measure purification finally resulted in 45 items (four items for trust, four items for calculative commitment, four items for loyalty programme quality, four items for personal interaction quality, nine items for customer loyalty, eight items for affective commitment and 12 items for satisfaction). All the purified items are shown in Table III. Cronbach's α is above 0.70 for all unidimensional scales and thus considered to be adequate (Nunnally and Bernstein, 1994). Generally speaking, the factor loadings and Cronbach's α for purified measured constructs are high, providing evidence of acceptable reliability.

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EJM 44.9/10		Factor loading	Cronbach's α
	Trust (T)		0.71
	T1	0.504	0111
	T2	0.687	
	T3	0.551	
1346	T4	0.841	
	Calculative commitment (CC)		0.74
	CC1	0.565	
	CC2	0.739	
	CC3	0.568	
	CC4	0.726	
	Customer loyalty (CL)		0.88
	CL1	0.570	
	CL2	0.656	
	CL3	0.845	
	CL4	0.850	
	CL5	0.594	
	CL6	0.618	
	CL7	0.747	
	CL8	0.690	
	CL9	0.663	
	Personal interaction quality (PIQ)		0.94
	PIQ1	0.913	
	PIQ2	0.899	
	PIQ3	0.891	
	PIQ4	0.897	
	Loyalty programme quality (LPQ)		0.80
Table III.	LPQ1	0.797	
Purified measurement	LPQ2	0.526	
items of selected latent	LPQ3	0.792	
constructs	LPQ4	0.839	

3.5 Confirmatory phase

Subsequent to the preliminary phase, a total of 416 telephone interviews were completed among 1,014 eligible respondents, representing a 41 per cent effective response rate. To avoid negative variance estimations in structural model identification, we ran the procedure of outlier identification (Bollen, 1989). With the use of the hierarchical clustering method and a plotted dendrogram, six units were assigned as outliers and eliminated from further analysis, resulting in a final sample of 410 gardening club members. This size is considered to be sufficient to meet the criteria of a large sample proposed by the SEM literature (Fornell, 1983). Owing to the high response rate and control over the selection of respondents one can be confident that we included the relevant units. The characteristics of the sample units are shown in Table IV.

3.6 Data analysis methods

Prior to the LISREL analysis, a set of items for each construct was examined in the pre-test using exploratory factor analysis to identify those items not belonging to the

	Sample	value %	Populatio	on value %	Relationship quality evaluation
<i>Gender</i> Male Female		20 80		26 74	evaluation
Age Mean Median Mode	50.5 51 56		$46.5 \\ 46 \\ 50$	_	1347
Age ranks Up to 29 years 30-39 years 40-49 years 50-59 years Over 60 years		4 13 27 35 21		8 22 28 27 15	
<i>Type of residence</i> Apartment block/high-rise House		15 85		16 84	Table IV.Characteristics of the sample units

specified domain. We used principal axis factoring with an oblimin rotation. To assess simultaneous relationships among the latent constructs, a structural equation modelling (SEM) programme (LISREL 8.51) was used. As Diamantopoulos and Siguaw (2000) argue, in such cases a conventional regression technique cannot be used. The maximum likelihood (ML) method of estimation was adopted. The SEM procedure was appropriate for testing the proposed theoretical model because it enabled us to evaluate how well a proposed conceptual model that contains observed variables and unobserved constructs explained or fitted the collected data (Bollen, 1989; Hoyle, 1995).

As depicted in Table V, the highest value for the Cronbach α is for the construct of personal interaction quality (0.89), while the lowest is for relationship quality (0.78). Factor scores show that the selected items achieve values above 0.60; measures of skewness and kurtosis show a non-normal distribution of values for the measured variables.

4. Empirical results

This study follows the two-step procedure proposed by Anderson and Gerbing (1988). The first step involves developing an effective measurement model, with the second step analysing the structural model. Since the assumption of normal distribution (see skewness and kurtosis in Table V) is not met, we use an asymptotic covariance matrix to limit the influence on the significance of the processed models (Bollen, 1989) and Satorra-Bentler scaled χ^2 fit statistics as an approach to deal with non-normality in the sample (Hu *et al.*, 1992).

4.1 Relationship quality transformation

The second-order measurement model of relationship quality demonstrated measurement, convergent, and discriminant validity, as well as a very good fit of the

EJM 44 9/10		п	Mean	Skewness	Kurtosis	Cronbach's α
11,0/10	Personal interaction quality	(PIO)				0.89
	PIQ1	405	5.70	0.611	-1.025	0.00
	PIQ2	407	5.83	1.339	-1.183	
	PIQ3	409	5.33	0.071	-0.941	
1348	Loyalty programme quality	(LPQ)				0.82
	LPQ1	408	6.51	7.843	-2.542	
	LPQ3	402	6.34	5.442	-2.222	
	LPQ4	408	6.64	12.171	-3.024	
	Customer loyalty (CL)					0.88
	CL5	410	6.32	6.32	-1.671	
	CL7	410	6.07	1.822	-1.420	
	CL9	409	5.58	0.827	-1.132	
Table V.	Relationship quality (RQ)					0.78
Selected indicators of	Trust/satisfaction	410	5.96	2.022	-1.342	
conceptual model	Affective commitment	410	4.65	-0.657	-0.333	
constructs	Calculative commitment	410	4.99	-0.256	-0.609	

data (see Table VI). The structural model also provided a very good fit of the data (see Table V) as well as sufficient power of the test (MacCallum *et al.*, 1996) – the associated power estimate for 30 degrees of freedom and a sample size of 400 units is 0.893[1].

To avoid identification problems in later steps we have to reduce the second-order model of relationship quality to the first order when estimating the model in Figure 1. By averaging we combined the items measuring each construct into a single indicator

Construct and item	Standardised coefficient (bold) and loadings	<i>t</i> -value	CR^{a}	AVE ^b
Trust/satisfaction	0.851	9.47	0.818	0.533
T2	0.592	10.53		
T4	0.676	10.37		
S2	0.780	15.95		
S4	0.846	15.67		
Affective commitment	0.879	11.59	0.766	0.528
EC1	0.651	12.88		
EC3	0.622	14.99		
EC7	0.879	20.63		
Cumulative commitment	0.845	13.12	0.798	0.571
CC1	0.710	16.17		
CC2	0.703	14.49		
CC4	0.845	20.31		

Table VI.

Selected statistics of confirmatory analysis and structural model for higher order construct **Notes:** Goodness of fit indices for measurement and structural model: $\chi^2_{(32)} = 40.89$, (p = 0.13), $\chi^2/df = 1.28$, RMSEA = 0.026, standardised RMR = 0.03, GFI = 0.98, AGFI = 0.96, NFI = 0.97, NNFI = 0.99, CFI = 0.99. Chi-square difference tests $\chi^2 d(1)$: Trust/satisfaction-Affective commitment \rightarrow 101.90, Trust/satisfaction-Calculative commitment \rightarrow 140.62, Affective commitment-Calculative commitment \rightarrow 96.21. ^aCR, construct reliability. ^bAVE, average variance extracted

measure. These averages were then used as indicators of the construct of relationship quality (see Dwyer and Oh, 1987; De Wulf *et al.*, 2001; Hibbard *et al.*, 2001; Roberts *et al.*, 2003).

The analysis reveals that satisfaction and trust as reflected by their indicators are not distinct from one another (r = 0.89). Similar to Crosby *et al.*'s (1990) conceptual thinking and similar to the operationalisation of Leuthesser (1997) and Smith (1998), we formed a combined trust/satisfaction factor with a significant loading (*t*-value 9.47) of 0.85 on the second-order factor. Moreover, the dimensions of calculative and affective dimensions also resulted in significant loadings of 0.84 (*t*-value 13.12) and 0.88 (*t*-value 11.59), respectively, on the second-order factor.

4.2 Measurement model

When assessing measurement reliability Fornell and Larcker (1981) stress the importance of examining construct reliability (CR) and average variance extracted (AVE). As indicated in Table VII, the values of CR and AVE exceed 0.55 and 0.78, respectively, suggesting that the scale may be considered reliable (Diamantopoulos and Siguaw, 2000).

Anderson and Gerbing (1988) suggest that convergent validity can be assessed from the measurement model by determining whether each indicator's estimated pattern coefficient on its hypothesised underlying factor is significant. As presented in Table VII, all factor loadings were statistically significant, showing that all indicators effectively measure their corresponding construct and thus supporting convergent validity.

Discriminant validity is achieved if the different indicators used to measure the same construct obtain strongly correlated scores (Jöreskog, 1971, cited in Anderson

Construct and item	Standardised loadings	<i>t</i> -value	CR ^a	AVE ^b
Personal interaction quality (PIG))		0.895	0.740
PIQ1	0.850	19.17		
PIQ2	0.930	19.04		
PIQ3	0.795	19.28		
Loyalty programme quality (LPG	2)		0.827	0.615
LPQ1	0.834	9.21		
LPQ3	0.756	10.16		
LPQ4	0.752	9.25		
Customer loyalty (CL)			0.787	0.557
CL5	0.781	12.10		
CL7	0.847	16.00		
CL9	0.760	16.66		
Relationship quality (RQ)			0.839	0.635
Trust/satisfaction	0.895	16.33		
Affective commitment	0.656	17.02		
Calculative commitment	0.664	16.29		

Notes: Goodness of fit indices: $\chi^2_{(48)} = 76.04$ (p = 0.006), $\chi^2/df = 1.58$, RMSEA = 0.038, standardised RMR = 0.03, GFI = 0.95, AGFI = 0.93, NFI = 0.96, NNFI = 0.97, CFI = 0.98. ^aCR, construct reliability. ^bAVE, average variance extracted

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Table VII. Summary of confirmatory analysis and Gerbing, 1988). According to the calculations shown in Table VIII, for every two constructs discriminant validity is successfully achieved (Jöreskog, 1971, cited in Bagozzi and Phillips, 1982). The measurement model also provided a good fit of the data (see Table VI), which enabled us to proceed with the evaluation of the structural model.

4.3 Structural model and hypothesis testing

After achieving a satisfactory fit in the measurement model, the structural model based on a path analysis was estimated. Table XI indicates that all significant relationships between latent constructs are in the hypothesised direction, which provides initial evidence for our conceptual model. The structural model provided a good fit of the data (see Table XI) as well as sufficient power of the test (MacCallum *et al.*, 1996). For a model with 30 degrees of freedom and a sample size of 400 the power estimate of close fit is 0.893, which meets the suggested criteria that power levels of about 0.80 are considered sufficient for most practical purposes (Diamantopoulos and Siguaw, 2000).

Anderson and Gerbing (1988) also suggest that for assessing the structural model under a two-step approach a researcher needs to estimate a series of five nested models. Before doing so an assessment of a pseudo χ^2 test is needed. Its significance would suggest a fundamental misspecification of the measurement model. According to the data shown in Table IX the test is insignificant, which enables us to continue with the nested models procedure.

Following the Anderson and Gerbing (1988) approach in setting a series of five nested models, the results of the procedure are shown in Table IX. To retain the proceeding of the focal construct of relationship quality in the setting of M_C the loyalty programme quality and customer loyalty path was constrained. According to the highest correlation coefficient among exogenous constructs a connection between personal interaction quality and customer loyalty was added when estimating additional parameters in model M_U . By using Anderson and Gerbing's (1988)

	Construct pair	Constraine	d χ^2 (49)	χ^2 difference	Significance
Table VIII. Chi-square difference tests for examining discriminant validity	(RQ, CL) (RQ, PIQ) (RQ, LPQ) (LPQ, CL) (LPQ, PIQ) (PIQ, CL) Note: Unconstrain	88. 113. 238. 215. 270. 176.0 med $\chi^2(48) = 76.04$	59 48 73 41 30 94	12.55 37.44 162.69 139.37 194.26 100.00	$\begin{array}{c} 0.001 \\ 0.001 \\ 0.001 \\ 0.001 \\ 0.001 \\ 0.001 \end{array}$
	Model	χ^2	df	Significance	CFI
Table IX. Selected statistics of the nested models	M _S M _U M _T M _C M _N	76.04 76.04 77.64 90.19 3,119.89	48 48 49 50 66	0.00611 0.00611 0.00568 0.00043	0.979 0.979 0.979 0.973

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recommended decision-tree framework approach we can conclude that neither parameter constraining nor parameter unconstraining improves the model explanation of the construct covariances. Thus according to the decision tree framework procedure based on the calculations of sequential χ^2 difference tests shown in Table X the hypothesised model depicted in Figure 1 can be confirmed.

Table XI lists the empirical test results. As is shown, the influences of personal interaction quality and loyalty programme quality on relationship quality and of relationship quality and loyalty programme quality on customer loyalty are all significant and in the hypothesised direction. Thus the data support H1a, H1b, H2 and H3. Consistent with H1a, the level of perceived loyalty programme quality (0.12) on the side of consumers. Similarly, the level of perceived personal interaction quality was also found to have a positive and very strong impact on the level of perceived relationship quality (0.81). Consistent with H3 and H1b, customer loyalty is positively affected by perceived relationship quality (0.77) as well as by perceived loyalty programme quality (0.22).

4.4 The impact of involvement

With the complementary usage of hierarchical and non-hierarchical clustering techniques (Sharma, 1996) two groups of customers were identified (see Table XII). The prevailing structure of high-involvement customers confirms the correct

Model	$\Delta\chi^2$	Δdf	Significance	Table Y
MT – MS MC – MT MT – MU	$\begin{array}{l} 66.64 - 76.04 = 1.60 \\ 90.19 - 77.64 = 12.55 \\ 77.64 - 76.04 = 1.60 \end{array}$	$\begin{array}{l} 49 - 48 = 1\\ 50 - 49 = 1\\ 49 - 48 = 1 \end{array}$	Not significant (>0.05) Significant (<0.001) Not significant (>0.05)	Calculations of the decision-tree framework approach

	Standardised coefficient	<i>t</i> -value	Hypothesis
Loyalty programme quality \rightarrow Relationship quality	0.12 (0.008)	2.16 (0.94)	<i>H1a</i> supported (<i>H1a</i> not supported)
Loyalty programme quality \rightarrow Customer loyalty	0.22 (0.17)	4.30 (2.04)	<i>H1b</i> supported (<i>H1b</i> supported)
Personal interaction quality \rightarrow Relationship quality	0.81 (0.83)	10.89 (8.04)	<i>H2</i> supported (<i>H2</i> supported)
Relationship quality \rightarrow Customer loyalty	0.77 (0.79)	9.73 (6.25)	H3 supported (H3 supported)

Notes: Goodness-of-fit indices: $\chi^2_{(48)} = 77.64$ (p = 0.006), $\chi^2/df = 1.58$, RMSEA = 0.038, standardised RMR = 0.03, GFI = 0.95, AGFI = 0.93, NFI = 0.06, NNFI = 0.97, CFI = 0.98. Goodness-of-fit indices of the high-involvement sample structural model: $\chi^2_{(49)} = 52.50$, (p = 0.34), $\chi^2/df = 1.07$, RMSEA = 0.015, standardised RMR = 0.03, GFI = 0.95, AGFI = 0.93, NFI = 0.95, NNFI = 0.97, CFI = 0.98

Table XI. Structural model (high-involvement sample structural model in parentheses)

Relationship quality evaluation decision of the DIY retailer collaborating in this research when it established the Gardening-with-a-heart club. As Gordon *et al.* (1998) state, relationship marketing tactics including buyers' clubs may be more effective in high-involvement situations.

According to the structural model's good fit of the data (see Table XI) it can be concluded that the data support *H1b*, *H2* and *H3*, but fail to support *H1a* (see Table X), thus diminishing the role of loyalty programme quality in relationship quality formation for high-involvement customers and consequently emphasising the role of personal interaction quality for retaining customers through the formation of relationship quality.

Roehm *et al.* (2002) ask whether the strength of a loyalty programme's effects differs among categories demanding high involvement versus those demanding low involvement. An analysis of highly involved customers shows exactly this: loyalty programme quality does not influence relationship quality, which is in line with Sorce and Edwards's (2004) suggestion that frequent buyer programmes may be expected by consumers although they do not necessarily build relationships.

What is also evident in the model is that the direct influence of the loyalty programme's quality on customer loyalty is weak (0.08), providing support for the conclusion that in the case of highly involved customers the personal interaction quality is even more important than with less involved customers. Interestingly, Gordon *et al.* (1998) support this finding when saying that highly involved customers are likely to welcome interaction with company representatives. Thus in the case of highly involved customers it is paramount that we "know the customer's needs, and serve them in a timely manner with employees who are willing and knowledgeable" (Sorce and Edwards, 2004, p. 264).

5. Discussion and conclusions

Relationship marketing is not new to the retailing literature. Researchers maintain that in the future those retailers who embrace the relationship marketing principles will succeed (Berman and Evans, 2001; Dunne and Lusch, 1999). Also, Berry and Gresham (1986) hold that retailers can build sales volume by:

- · attracting new customers;
- doing more business with existing customers; and
- reducing the loss of customers.

		0 /	Se	gment	
	п	%	Mean	SE	SE of the mean
1. I am someone who finds it important what	1 (311)	78	6.63	0.558	0.032
equipment I buy for the house/apartment	2 (87)	22	4.76	1.478	0.158
2. I am someone who is interested in the kind of equipment I buy for the house/apartment	1 (311)	78	6.48	0.685	0.039
	2 (87)	22	3.54	1.469	0.158
3. I am someone for whom it means a lot what equipment I buy for the house/apartment	1 (311)	78	6.56	0.629	0.036
	2 (87)	22	4.54	1.429	0.153

Table XII. Descriptive statistics of customers' segments

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By formalising marketing activities with existing customers – which can be comprehended as the *raison d'être* of relationship marketing – the retailer thus addresses two of the three possibilities.

Our research of marketing relationships with customers in the retail environment contributes to marketing knowledge in at least two ways:

- (1) by focusing on important antecedents and consequences of relationship quality in the retail environment; and
- (2) by examining the impact of consumer involvement on the proposed model of antecedents and consequences of relationship quality.

The theoretical contribution lies in the inclusion of the instruments, goals and selected constructs that are important for construal of the conceptual model in the retail context: personal interaction quality, relationship quality and customer loyalty. However, the analysis of highly involved customers shows that perceived loyalty programme quality does not influence perceived relationship quality and that the direct influence of loyalty programme quality on customer loyalty is also weak. In the case of highly involved customers the role of employee-customer interaction on consumers' continuous patronage of a retailer is even more important than with less involved customers.

The conceptual model also shows that compared to the concept of personal interaction quality, the influence of loyalty programme quality is substantially weaker – including for buyers with a high level of involvement. This finding supports the idea of the relevance of investments in marketing relationships (e.g. Roberts *et al.*, 2003; De Wulf *et al.*, 2001). The direct influence of the selected dimension of service quality (personal interaction quality) is not statistically significant (the *t*-value is -0.73 and 0.94 in the case of highly involved customers), similarly to Roberts *et al.* (2003), where they tested the direct and indirect influence of service quality on customer loyalty. This means that the concept of relationship quality takes on the influence of the selected dimension on customer loyalty. In this sense, the meaning of the central construct of relationship quality in the retail environment contexts is strongly supported. As such, "quality of relationships, and not just the quality of goods and services" (Gummesson, 2008, p. 17) needs to become an important priority for retail managers.

Relationship quality in the retail environment strongly influences customer loyalty; in comparison, it is substantially stronger than what the loyalty programme quality does. In terms of customer retention, similar suggestions can be found in Egan (2000) and Wright and Sparks (1999) where other elements of the retail offer (e.g. service quality, price, convenience, a personal approach) might prevail over the mechanism of a loyalty programme. In this light, it is important to determine relationship quality as an important determinant of customer loyalty, which should also play an important role for management. For retail managers, our results offer insights into how to keep customers: besides managing loyalty programmes it is also important to build on customer trust, satisfaction and commitment, all of the elements found at the centre of the marketing relationship paradigm.

Strong attention to personal interaction quality is also required, since the comparison of influences on relationship quality shows the stronger influence of personal interaction quality than loyalty programme quality. As Grönroos (2004) states, elements around the core are those that cause the non-satisfaction of consumers,

Relationship quality evaluation therefore a managerial orientation on personal interaction quality is much needed. We can argue that the researched DIY retail area requires a stronger orientation to interaction with the buyer compared to less involved grocery products buying due to the high level of complexity of purchases, the stronger need for personal advice and higher risk for the buyer. A holistic offering to serve and fulfil customers' needs and wants includes a range of services from information about how to use a product in the best and safest way through delivering, installing, repairing, maintain and updating solutions in a friendly, trustworthy and timely manner (Grönroos, 2000). In the retail environment, more relevance can be found for interaction in those areas where there is a greater need to gain information and for personal selling (Egan, 2000) or where more complex products are sold (Rao and Perry, 2002). Since managing personal selling is part of the landscape for relationship managers, this is a relevant insight for building customer relationships.

Based on the above it is meaningful to assume that personal interaction with customers is one of the most important elements around the core product or service in retailing. This interaction should lead to trust, satisfaction, calculative and emotional commitment and, in turn, to customer loyalty. Retailing is above all about services. As such it should bee comprehended more as the exchange of intangibles, specialised skills, knowledge, and processes, where goods are inherently integrated with services, as suggested by the service-dominant logic (Vargo and Lusch, 2004). Specifically for high-involvement buyers, personal interaction quality has an even stronger influence on relationship quality (0.84 compared to the loyalty programme quality of 0.08) construct and in turn on customer loyalty. Personal interaction quality does not have a direct statistically significant influence on customer loyalty (the *t*-value is -0.73 for all customers and 0.94 for highly involved customers). Therefore, it is important for retail management to be aware of the importance of appropriate relationship quality management to avoid the unproductive education and training of salespeople which does not lead to customer trust, satisfaction and commitment.

From the perspective of loyalty programme management, conclusions can be drawn from Christy et al.'s (1996) arguments that product categories with high customer involvement offer an opportunity for relationship development. In particular, in such "naturally relationship-friendly product-market" circumstances (Christy et al., 1996, p. 183) it is important to invest in long-term relationships with customers by different marketing tactics (e.g. newsletters, invitations to special demonstrations of new equipment, special offers of new system upgrades, personalised Christmas cards and so on). On the other side, for low-involvement product categories, more tangible, economic benefits would be preferred. In line with this thinking, a market segmentation approach should be implemented as part of loyalty programme development (Palmer et al., 2000). Moreover, such development should consider the different impacts of loyalty programme quality on customer loyalty and perceived customer relationship quality when different segments of customers are approached. As such, this research builds upon social exchange theory and relationship marketing literature and extends the existing knowledge relating to relationship quality in the retail environment in an integrated and thorough way, also taking into account the involvement of customers in the examined retail area.

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6. Limitations and future research directions

The study has some limitations that may provide future research opportunities. First, cross-sectional data was used for the study. Future research should build on our findings to indicate important constructs to be measured through longitudinal research. Longitudinal data would be needed to establish the dynamic relationships among constructs in the study. This and other studies are needed to help managers understand relationship quality antecedents and consequences in the retail environment.

Second, the scale for the loyalty programme quality construct is based on performance measures and the fulfilment of expectations regarding the particular DIY loyalty programme in terms of its service processes and the rewards offered. Due to the different balance of hard and soft loyalty benefits among particular loyalty schemes, as well as the creative application of new technologies which forecast new and innovative approaches in loyalty markets (Capizzi and Ferguson, 2005), further adaptation of measurement scale might be required.

In the scale validation process, confirmatory factor analyses, convergent and discriminant validity as well as internal consistency reliability were assessed (cf. Bollen, 1989; Nunnally and Bernstein, 1994). Although the results support the reliability and validity of the loyalty programme quality construct in the present study, the specific focus of the scale could have an impact on the measure and the outcomes. Whether the scale is applicable to other loyalty programmes is an open issue and testing as well as modification in other loyalty programmes contexts is a necessary next step.

Third, the proposed model was not intended to be an exhaustive causal model of all antecedents and consequences of relationship quality. Clearly, other factors contribute to the development of relationship quality and loyalty and should be included in future research. From the point of view of retail management and the retail research sphere, the research could be further extended to encompass the influences of additional marketing concepts, in particular the elements of other retail service quality dimensions not tested in this study. It would be meaningful to investigate the influence of the constructs captured in the instrument developed specifically for measuring service quality in the retail environment; that is physical aspects, reliability, problem-solving and policy (e.g. Vázquez et al., 2001), which would enable the measuring of specific perceptions of customers in this sector (Dabholkar et al., 1996). In the retail research arena this could be perceived as the extension of De Wulf *et al.*'s (2003) study, where the authors investigated the impact of service quality measured by the SERVQUAL battery on relationship quality. In this regard, it is possible to test the influence of the total retail service quality construct in the retail industry or specific dimensions of the constructs.

Fourth, this study was conducted with members of a selected retail loyalty programme. As retail consumers typically patronise multiple outlets (Mägi, 2003; Meyer-Warden, 2007; Palmer *et al.*, 2000), this limits the generalisability of the findings. Expecting exclusivity is thus neither a realistic nor a desirable proposition for retail marketers (Knox and Denison, 2000). If consumers have good reasons for being multi-brand-loyal or in our case multi-store-loyal, it is unrealistic to expect them to be single-brand or single-store-loyal (Uncles *et al.*, 2003). In the context of retail-consumer relationships, a friendship analogy seems to outperform the so-called marriage

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analogy, which has been widely repeated in the relationship marketing literature (Szmigin and Bourne, 1998; Tynan, 1997). Using the words of Szmigin and Bourne (1998), the customer may wish to include other "friends" in their set. In line with Fournier and Yao (1997), a potential area for future research would thus be the operation of the loyalty concept in such a way that such specific customer behaviour would be captured. In particular, it would be useful to investigate what impact the construct of relationship quality has on so-called "polygamous" loyalty (Dowling and Uncles, 1997). Future research would benefit from studies conducted in a multiple-outlet environment.

Finally, we recommend that future studies consider the internet's dramatic influence on the retail area (Deloitte, 2007). Purchasing over the internet has dominated over traditional retail outlets in terms of sales growth rates (Bramall et al., 2004), taking the market share in some markets away from store retailers (Deloitte, 2008). As more and more consumers have started shopping online, traditional retailers need to shift the perception of e-commerce so that it more complements than replaces traditional retailing (Sethuraman and Parasuraman, 2005). Many traditional retailers have thus shifted to multi-channel integration, forming a sustainable and attractive blend of new and existing retail formats (McGoldrick and Collins, 2007) which is also evident in the global sense (Choi and Park, 2006). Being able to satisfy customers' complex needs (Wallace *et al.*, 2004), multi-channel marketing also enables firms to build lasting customer relationships by simultaneously offering information, products, services and support through two or more synchronised channels (Rangaswamy and Van Bruggen, 2005). Bearing in mind that the literature investigating the phenomenon of relationship quality in a retail setting has not explored the impact of this prominent multi-channel retailing approach on the concept of relationship quality, further investigation of this topic is welcomed and encouraged.

Note

1. On request, the authors can report detailed results of the analysis.

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quality evaluation

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EJM	Appendix		
44,9/10	Construct	Indicators	Source
1364	Personal interaction PIQ1	n quality (PIQ) 1. Employees of this retailer have the knowledge to answer customers' questions	Dabholkar <i>et al.</i> (1996)
	- PIQ2	2. The behaviour of this retailer's employees instils confidence in customers	
	PIQ3	3. Employees of this retailer are never too busy to respond to customers' requests	
	Customer lovalty (C		
	CL5	1. I expect to stay with this retailer for a long period of time	Too <i>et al.</i> (2001)
	CL7	2. I would recommend this retailer to others	
	CL9	3. This retailer stimulates me to buy repeatedly	
	Relationship quality	/ (RQ)	
	Trust/satisfaction	 In this retailer they usually keep their promises Whenever they advise me about any issue, I know they are sharing their best 	Kumar <i>et al.</i> (1995), Westbrook and Oliver (1991)
		 When buying in this retailer's stores I get exactly what I need I can say I am satisfied with my decision 	
	Affective commitment	 to buy in this retailer's store I enjoy discussing this retailer with other people I really feel as if this retailer's trouble was 	Allen and Meyer (1990)
		 The any test as it and retailer is it of the and it and its retailer is a great deal of personal meaning for me 	
	Calculative commitment	 It would be very hard for me to stop buying at this retailer's stores right now, even if I wanted to 	Allen and Meyer (1990)
Table AI.Selected measures of		2. Shopping would be more difficult if I could not buy any more at this retailer's stores	
constructs in the conceptual model		3. I can say I would feel deprived unless I could buy at this retailer's stores	

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