

T.C.
ANTALYA BILIM UNIVERSITY
INSTITUTE OF POSTGRADUATE EDUCATION

BUSINESS ADMINISTRATION
MASTER THESIS

**THE ASSOCIATION OF SERVICE QUALITY, CUSTOMER VALUE,
CORPORATE IMAGE AND CUSTOMER LOYALTY OF GENERATION Y.
AN IMPLEMENTATION OF SOR MODEL IN THE CONTEXT OF
SUPERSTORE**

Muhammad NABEEL

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Muhammad NABEEL, an MBA. student of Antalya Bilim University, Institute of Post Graduate Education, Master of Business Administration owning student ID 2012220, successfully defended the thesis/dissertation entitled “The associate of service quality, customer value, corporate image and customer loyalty of generation Y. An implementation of Sor model in the context of superstore”, which he prepared after fulfilling the requirements specified in the associated legislations, before the jury whose signatures are below.

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Thesis Submission Date: / / 2023

DECLARATION

Master thesis of this study named “THE ASSOCIATION OF SERVICE QUALITY, CUSTOMER VALUE, CORPORATE IMAGE AND CUSTOMER LOYALTY OF GENERATION Y. AN IMPLEMENTATION OF SOR MODEL IN THE CONTEXT OF SUPERSTORE.”, which I presented, I declare that scientific moral principles were followed in the preparation of this study, in case of benefiting from the works of others, reference is made in accordance with scientific norms, no falsification has been made in the data used, and that any part of this study is not presented as another academic study.

... / ... / 2023

Muhammad NABEEL

CONTENTS

ABSTRACT.....	iv
ÖZET	v
SYMBOLS & ABBRITIATIONS	vi
LIST OF TABLES	vii
LIST OF FIGURES	viii
PREFACE	ix
1. INTRODUCTION	1
1.1 Introduction	1
1.2 Problem Statement.....	3
1.3 Research Objectives	5
1.4 Research Questions	5
1.5 Significance	5
1.6 Scope of the study	5
1.7 Organization of the thesis	5
1.8 Summary of the Chapter.....	6
2. REVIEW OF RELATED LITERATURE	7
2.1 Theoretical Background	7
2.2 Hypotheses Development	7
2.2.1 Service Quality and Corporate Image	7
2.2.2 Corporate Image and Customer Loyalty	8
2.2.3 Corporate Image as a Mediator	8
2.2.4 Customer Value and Corporate Image	8
2.2.5 Customer Value and Customer Loyalty	9
2.3 Theoretical Framework	9

.....	9
2.4 Review of the Related Studies:.....	9
3. RESEARCH METHODOLOGY.....	16
3.1 Methodology.....	16
3.2 Research Approach.....	16
3.3 Research purpose.....	16
3.3.1 Research Philosophy	16
3.4 Research Design	16
3.4.1 Study Setting	17
3.4.2 Unit of Analysis.....	17
3.4.3 Time horizons.....	17
3.5 Target Population	17
3.6 Sample Size	17
3.7 Data Collection Technique	18
3.8 Sampling Technique	18
3.9 Statistical Technique	18
3.10 Variables Description:	19
3.10.1 Corporate Image (CI)	19
3.11.2 Customer Loyalty (cl).....	19
3.11.3 Service quality (SQ)	19
3.11.4 Customer value (CV).....	19
3.12 Pilot Study	19
3.13 Summary.....	20
4. DATA ANALYSIS AND DISCUSSION	21
4.1 Introduction	21
4.2 Data Screening.....	21

4.3 Missing Values Analysis	21
4.3.1 Outliers	21
4.4 Main Study (n=249)	23
4.4.1 Composition of Data.....	23
4.5 Structural Equation Modeling (SEM)	23
4.5.1 Outer Model.....	23
4.5.2 Convergent Validity Analysis	24
4.6 Measurement of Outer Model.....	25
4.6.1 Discriminant Validity Analysis	25
4.6.2 Fornell-Larcker Criteria.....	25
4.6.3 Heterotrait-Monotrait (HTMT)	26
4.5.4 Inner Model and Hypothesis Testing	26
4.5.5 Predictive Relevance of the Model.....	27
4.6 Discussion.....	28
5. CONCLUSION AND RECOMMENDATION.....	30
5.1 Conclusion.....	30
5.2 Recommendations and Managerial Implications	30
5.3 Limitations of Research.....	31
5.4 Directions for Future Research.....	31
REFERENCES	32
APPENDICES	Hata! Yer işareti tanımlanmamış.
QUESTIONNAIRE	42
Appendix-A.	46

ABSTRACT

THE ASSOCIATION OF SERVICE QUALITY, CUSTOMER VALUE, CORPORATE IMAGE AND CUSTOMER LOYALTY OF GENERATION Y. SSSSAN IMPLEMENTATION OF SOR MODEL IN THE CONTEXT OF SUPERSTORE

Muhammad NABEEL

Master's in Business Administration

Supervisor: Prof. Ibrahim Sani MERT

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The purpose of this research is to as a result of fierce global competition, shoppers' loyalty to local stores is weakening across the world. This drop is most noticeable in Pakistan's supermarket retail sector. S.O.R. was used to create the conceptual model. The research is done with the involvement of 249 people, and the information has been examined using structural equation model (SEM). Participants who are the focus of this study include generation y people that actively purchase products from super retail stores in Pakistan. With the help of SPSS 22, we were able to filter out unusual responses and analyze the demographics of our sample. The information was collected using a non-probability sampling strategy. In compliance with the study's verdicts, service quality, customer value and corporate image has positive impact on customer loyalty. Moreover, service quality has a negative effect on corporate image. It's possible that more qualitative information is needed to completely evaluate the significance of the findings from this research. It is recommended that samples from various countries be collected and compared.

KEYWORDS: Service quality, customer loyalty, corporate image, customer value SOR model.

Prof. Ibrahim Sani MERT (Supervisor)
Asst.Prof Dr.Cem KARAYALÇIN
Assoc. Prof. Kemal KÖKSAL

ÖZET

Y KUŞAĞININ HİZMET KALİTESİ, MÜŞTERİ DEĞERİ, KURUM İMAJİ VE MÜŞTERİ SADAKATI İLİŞKİSİ SOR MODELİNİN SUPERMAĞAZA BAĞLAMINDA UYGULAMASI

Muhammad NABEEL

İşletme Yüksek Lisansı

Danışman : Prof. Ibrahim Sani MERT

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Bu araştırmanın amacı, şiddetli küresel rekabetin bir sonucu olarak, alışveriş yapanların yerel mağazalara olan sadakatinin tüm dünyada zayıflamasıdır. Bu düşüş en çok Pakistan'ın süpermarket perakende sektöründe göze çarpıyor. S.O.R. kavramsal modeli oluşturmak için kullanılmıştır. Araştırma 249 kişinin katılımı ile gerçekleştirilmiş olup, bilgiler yapısal eşitlik modeli (YEM) kullanılarak incelenmiştir. Bu çalışmanın odak noktası olan katılımcılar, Pakistan'daki süper perakende mağazalarından aktif olarak ürün satın alan y kuşağı insanları içermektedir. SPSS 22'nin yardımıyla olağandışı yanıtları filtreleyebildik ve örneğimizin demografisini analiz edebildik. Bilgi, olasılık dışı bir örnekleme stratejisi kullanılarak toplanmıştır. Çalışmanın sonuçlarına uygun olarak hizmet kalitesi, müşteri değeri ve kurum imajının müşteri sadakati üzerinde olumlu etkisi bulunmaktadır. Ayrıca hizmet kalitesi kurum imajını olumsuz etkilemektedir. Bu araştırmadan elde edilen bulguların önemini tam olarak değerlendirmek için daha fazla niteliksel bilgiye ihtiyaç duyulabilir. Çeşitli ülkelerden örneklerin toplanması ve karşılaştırılması önerilir.

ANAHTAR KELİMELEER: Hizmet kalitesi, müşteri sadakati, kurumsal imaj, müşteri değeri SOR modeli

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SYMBOLS & ABBRITIATIONS

B2B	: Business to business
GCG	: Gain Capital Group
SEM	: Search Engine Marketing
SOR	: Stimulus Organism Response
SPSS	: Statistical Package of the Social Sciences



LIST OF TABLES

Table 3.1 Sample Size (n=50)	20
Table 4.1 Outlier.....	22
Table 4.2 Respondents' Profile	23
Table 4.3 Convergent Validity.....	24
Table 4.4 Fornell-Larcker criteria.....	25
Table 4.6 Cross Loadings	26
Table 4.7 Heterotrait-Monotrait Ratio (HTMT)	26
Table 4.8 Inner Model Results Hypothesis Testing using Variance based SEM	27
Table 4.9 Predictive Quality Indicators of the Model	27
Table 4.10 Model Fit	27

LIST OF FIGURES

Figure 2.1. Theoretical Framework.....	9
Figure 3.1. Daniel Soper A-priori Sample Size Calculator.....	18
Figure 4.1. Measurement of Outer Model	25



PREFACE

First of All, thanks to Allah Almighty who gave me the strength and resources to complete my master's thesis in a better manner.

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Mom, Dad, and my family since I can remember, you have been a loving family that has motivated me to pursue my goals regardless of what they are. You gave me the resources I needed to achieve my goals. I appreciate you always being there for me and supporting me as I put my effort to complete this thesis.

INTRODUCTION

1.1 Introduction

Nowadays, retailers are battling with each other to keep their customers satisfied because of the severe competition they face (HegnerKakar et al., 2018). Those who sell things directly to customers are known as retailers. In most cases, shops don't make the products they sell. They buy products directly from a distributor or supplier and then offer them to customers in smaller amounts. Compared to other sectors of the economy, the superstore retail industry has the highest rate of client loyalty loss (Alam, 2020). The majority of retailers consider customer loyalty to be their most significant challenge (Noor, 2020). In underdeveloped countries, such as Pakistan, this conflict is much more intense (Grosso et al., 2018). It's becoming increasingly difficult for retailers to keep hold of their current customers, and this trend is especially prevalent among those that deal with younger customers (Generation Y) because of their desire to distance themselves from items and retail establishments (Quintal et al., 2016). This means that it is critical for merchants to set themselves out from their competition (Konuk, 2018). In order to create a competitive advantage, service organization in general and retailers in particular need to ensure and deliver the highest quality of service at all times (Roy et al., 2019; Noor et al., 2020; Prakash, 2019). This can be achieved by maintaining a high standard of service delivery. Because of this, a greater degree of service quality may ensure that competition remains a progressive step forward that encourages client loyalty. There is a lack of information about the relationship between retail shop service quality and customer loyalty in emerging economies, particularly in Pakistan's superstore industry (Alam et al., 2020).

Business to business (B2B) suppliers and service providers should be aware of their customers' specific qualities because they are acting as companies in a business-to-business setting (Razavi, 2020). Although little research has been done on business-to-business service marketplaces, this lack of investigation has created a void that calls for future study, both conceptual and empirical. The majority of service research has focused on consumer contexts and B2B product contexts. Industrial services are more complicated, uncertain, and interdependent than retail or consumer services (Vandchali et al., 2020). Recently, economic growth has been driven by the service sector. It has become increasingly difficult for businesses to compete in today's extremely competitive marketplace without providing customers with superior quality service and a strong brand image. Practitioners and researchers should focus on how customers perceive service quality, brand image, customer satisfaction, and customer loyalty (Srivastava & Sharma, 2013). A company's marketing strategy is often based on developing, maintaining, or increasing customer loyalty to its products/services (Safari, 2020).

According to Sao Mai Dam (2021), the characteristics, attributes, behaviors, and outcomes of a commodity that the consumer believes add value to their lives and support the things they care about most. Last decade, consumer perception of value gained prominence in academic study, and it was found to have a positive and significant correlation to service quality (Tri Cuong Dam et al., 2021; Ishaq et al., 2014). According to Duman and Mattila (2005; Ishak et al., 2011b, 2012; Khan et al., 2014), perceived consumer value also contributed to customer satisfaction that was directly linked to customer loyalty and favorable intents toward the specific product or service.

Researchers should focus on determining what factors are most essential in influencing customer loyalty and satisfaction, and (ii) which factor has the strongest connection to customer loyalty and satisfaction. When it comes to a non-profit, these are the most important questions to answer. This research reveals a great deal about the factors that boost and affect client satisfaction and loyalty more strongly.

In today's world, customers can quickly compare product and service options before making a purchasing decision, such as by searching on the internet for details on available alternatives (Bolton et al., 2014). Consumers and service providers can create a virtual cycle of mutually advantageous business ties when competition in services is taken into account. In order to remain competitive, a service provider can be more productive in creating and delivering value to its clients. There are advantages to improved service alternatives for consumers, which could lead them to stay with a particular service provider.

The company is required, as part of marketing plan whose objective is to provide value for consumers, to determine the criteria that are regarded important by customers in an accurate manner and in a manner that is consistent with the expectations of those customers. Therefore, it is necessary to continuously measuring the degree to which the majority of consumers are happy with the service they received and the criteria which would be provided. According to Shu Ching Chen (2014), it is optimal to develop benefits for consumers, services, and criteria in order to not only satisfy customers but also be essential to customers, add value, and foster customer loyalty. The research conducted by Heri (2017) demonstrates that an improvement in customer satisfaction will lead to a rise in both integrity and worth to the consumer base. Heri (2017) also demonstrates a consumer's opinion of a brand's reliability, value, and credibility are all influenced by how satisfied they are with that brand's treatment of their needs. Although Francisco and Leslier (2016) emphasize the importance of customer value orientation, brand value remains an essential component in the process of establishing and maintaining long-term connections with clients. There may be a role for competition in customer value and customer loyalty studies.

The expansion of consumer participation in accordance with the value attained by consumers is one strategy that may be utilized in the process of establishing and maintaining positive relationships with customers. According to the findings of Eman's (2018) research, increased levels of customer involvement and loyalty can lead to improved capabilities in terms of providing superior customer service. Eman (2018) discovered that the ability to produce more effective customer service may be improved by increasing customer involvement as well as customer loyalty. According to the findings of Altje (2014), factors such as customer involvement, trust, and value all have a positive and significant influence on customer satisfaction.

Based on above discussions, this research is done in context of Pakistani superstore retail industry, to find the relationship between customer loyalty, service quality, and corporate image. This research, by providing empirical observations of above relationships, will contribute to the retail industry service literature.

1.2 Problem Statement

Statement of the Problem Element

An association of service attributes, customer value, corporate image and customer loyalty of Millennials. An implementation of Stimulus Organism Response model based around the idea of superstore.

The Topic

Within the context of the developing economies, the lack of understanding regarding the basic relationship between retail quality of service and consumer loyalty (Alam 2020) is increasing rapidly in the superstore sector in Pakistan (Noor 2020).

The Research Problem

Generation Y (Gen Y) customers have a special characteristic, decreased emotional investment in purchases/shops than previous generations; therefore, businesses are seeing a decline in their normal customer base. at a faster rate than other demographics (Alam, M. M. D. 2020). The majority of stores identify retaining customers as their top challenge (Noor, N. A. M. 2020). When compared to other service industries in the economy, the retail sector's decline of loyal consumers is extremely high (Alam 2020).

Evidence Justifying the Research Problem

Numerous older studies also established the S-O-R model's incorporation of the corporate image's responsiveness to external influences, such as the ability to sense and adapt to new stimuli, is central to the model's conceptualization of the image as an active entity (Huang et al., 2015; Faryabi et al., 2012; Sherman & Smith, 1987; Nunthiphatprueksa, 2017; Park & Lennon, 2009; Kim et al., 2009; Rohman, 2019). Corporate reputation as an organism was confirmed by Huang et al., 2015 in their study of the connection between customer attitudes toward green marketing and purchase intent. While in this research service quality and customer value acting as an stimuli. Lastly, several academic articles have reported that client loyalty is an outcome (reaction) (Famiyeh et al., 2018; Wu & Li, 2018). As a result of their exposure to these numerous facets of the store's quality, customers should develop a favorable impression of the establishment, which results in their retention with the store. Consumers are sometimes unwilling to show loyalty to a single seller since their values differ greatly (Alam 2020). Scholars have stated that the value concept is limited in its usefulness because it places too much attention on the price-value component of client satisfaction (El-Adly, 2019; Noor 2020). Pentecost, Donoghue, and Thaichon (2019) made a relevant point on the need of taking into account the value system appropriate to a specific age group while doing exploration. Furthermore, the research applies the functional value component to deal with the need for complexity of the value frameworks and to determine the relative strength in describing the customer loyalty of Millennial.

Deficiencies in Evidence

According to Mehrabian and Russell's (1974) S-O-R model of customer behavior, any external signal that creates an effective response from a client is considered a stimulus. According to the research (Alsaggaf & Althonayan, 2018; Um & Lau, 2018), the factors that influence the environment generally are regarded to be the qualities of service quality in retail chains. The further research needs to be done by the researcher where they should be focusing on the factors which are strongly connected to customer loyalty and the most important factors influencing customer loyalty (Sao Mai Dam, 2021). Moreover, the absence of researches based on business to business service marketplaces has created a gap thus it needed conceptual and practical future study (Vickery et al., 2004). Researchers should study how consumers perceive or their expectations regarding store's service quality, customer value, corporate image and customer satisfaction (Srivastava & Sharma, 2013). As generation Y seeks pleasure while purchasing so now it is important for the researchers to study the pleasure component of customers' value system is actually affecting the customer loyalty or not. (Alam, 2020). Researchers should also study the problem patterns of superstore customers while shopping which results in superstores can create multiple measures to solve those problems so that it will be easier for customer to shop in a particular superstore which can contribute in corporate image and customer loyalty (Mahmud, 2020). In order to make research broader the researchers can add more predictors of customer loyalty like customer education, customer participation and service fairness while taking corporate image as mediator. As the data in this study has taken from millennial (generation y) their perceptions about superstores so in order to make it generalizable researchers can incorporate customer who have different demographics and different geographic location might give different insights (Noor, 2020).

Using the five elements of the SERVQUAL model as environmental cues, for instance, Alsaggaf and Althonayan (2018) were able to forecast positive electronic word of mouth and switcher intents (as reactions) by considering the participants' levels of enjoyment, excitement, and personality (organism). Similarly, Famiyeh et al. (2018) examined the service quality aspects as environmental factors to support the connection with customer loyalty (response). The S-O-R paradigm holds that an organism is a state of mind connecting environmental cues to behavioral patterns (Alam 2020). We conceptualized the store's identity from the consumer's behavioral (psychological/emotional) standpoint, therefore thinking of the image as an organism (emotional state) is appropriate given that the customer's perception of the store's image includes both practical and emotional components (Noor 2020). More than one set of stimuli and reactions, including prior investigations, have verified the image-as-organism function in the S-O-R paradigm (such as Kim et al., 2009; Nunthiphatprueksa, 2017; Faryabi et al., 2012; Huang et al., 2015; Sherman & Smith, 1987; Rohman, 2019; Park & Lennon, 2009). Case in point: Huang et al. (2015) confirmed the organismic nature of CI in the connection between customer emotions regarding green marketing as well as desire to buy. Lastly, customer loyalty has been discussed in a number of academic works as a result (outcome) (Famiyeh et al., 2018; Wu & Li, 2018).

Audience

By analyzing various superstores in Karachi, using Generation Y in the context of SOR paradigm, we can have a deeper awareness as to why loyal consumers are abandoning retail stores. The superstore management and executives can strategize accordingly and understand the significance of service quality, corporate image and customer value and how these variables assist in retaining consumers for their retail stores and ensure that customers become loyal in the long term.

1.3 Research Objectives

- This research seeks to establish the following relationships within the framework of the Pakistani retail industry service Sector:
- To find the relationship between Service Quality, Customer Value and Corporate Image on Customer Loyalty in Pakistan.

1.4 Research Questions

- 1) What is the influence of Service Quality and Customer value on Corporate Image and Customer Loyalty?
- 2) What is the mediating relationship of corporate image between service quality with customer loyalty?

1.5 Significance

Customer value is a vital aspect in the service industry and has become a competition amongst various firms to provide utmost value to their consumers all while still maintaining a healthy long-term relationship with them and profitability for the organization itself. In the context of superstores in Pakistan, this research will provide the basic understanding of customer value and how it directly affects the corporate image of the organization and also, the how customer value has a direct relationship with customer loyalty. Determining the factors that affect Pakistan's retail superstore marketing teams is a useful addition to this study.

1.6 Scope of the study

People between the ages of 25 and 40 who often shop in supercenters are the target demographic, as the study's concentration is on the retail sector. The data is not generalizable since it was obtained from individuals who often shop at large retail outlets. Karachi residents and college students will provide the necessary information.

1.7 Organization of the thesis

This first chapter provides a high-level overview of the structure of a thesis. The "introduction" section includes a presentation of the research topic, the context, the problem statement, and the overall purpose of the study.

The second sections include an extensive analysis of this research of the aforementioned literature survey, which also serves as a theoretical basis for the primary concepts. After examining the current literature, seven hypotheses are developed.

Methodology, the study's third section, delves into details on the study's methodology, including the research methodologies, designs, philosophies, data sampling, and other research instruments. Quantitative approaches are supported, and the variables that may be tracked using the offered tools are well described.

Part four, titled "Data Analysis and comments," discusses what was learned from the tests performed on the data and how that information was interpreted in light of previous studies in the field. Finally, a summary of the results and their relevance is provided.

The last chapter, titled "Conclusion," provides a high-level summary of the study's results. Additional suggestions for further research are also included in this section.

1.8 Summary of the Chapter

The foundation of this research provides comprehensive background related to the variables in the study and how they were used in past studies. Similarly, it incorporates description of the variables, problem included in the study, research questions, limitations and delimitations arising during the study and its importance. The upcoming part of the study is concentrated on the related literature and theoretical background.

REVIEW OF RELATED LITERATURE

2.1 Theoretical Background

The S-O-R Model

There have been several studies that employ the S-R paradigm to explain consumer behavior (Chang et al., 2011; Choi & Kandampully, 2019; Goyal et al., 2018). The S-O-R paradigm was created by Mehrabian and Russell in 1974 and has since been extensively used. The internal state of consumers, referred to as the organism (O), is affected by stimulus (S) in the S-O-R framework, which in turn causes behavioral responses (R). As an input (S)–process (O)–output framework, the S-O-R paradigm is widely accepted and employed (Kim et al., 2020). It was originally intended to explore how shop qualities impact customer behavior, but Sherman et al. (1997) expanded it to include factors influencing consumer purchasing choices in the retail setting (Chang et al., 2015). Service quality functions as S, customer intimacy as O, and loyalty as ultimately R of customers, all of which are supported by the S-O-R paradigm.

The original S-O-R framework of consumer behavior (Mehrabian & Russell, 1974) defines a stimulus as any external signal that elicits an emotional response from humans. Studies show that environmental signals such as service quality are linked to the features of retail shop service (Alsaggaf & Althonayan, 2018; Um & Lau, 2018). Sharing information digitally and the motivation to change may be predicted by using the SERVQUAL model's five variables as environmental cues, such as psychological condition, feelings, and mental state (organism). Furthermore, in a similar way, Famiyeh et al. (2018) also examined and evaluated the service quality characteristics as environmental stimuli to support the link between customer loyalty and satisfaction (response). According to the S-O-R framework, the mental condition of an organism acts as a go-between for its response to external stimuli and its internal processing of that information (Chang et al., 2015). It seems sense to think of image as an organism since it has both functional and emotional components (Lee et al., 2010) and we conceived the image of the shop from a customer behavioral standpoint (psychological/emotional). Numerous investigations, utilizing a wide range of stimuli and reactions, have verified the image-as-organism paradigm (Sherman and Smith, 1987; Faryabi and Huang, 2015; Kim, 2009; Park and Lennon, 2009; Rohman, 2019; Nunthiphatprueksa, 2017). For example, Huang et al. (2015) found that CI is an organism that influences customer attitudes regarding green marketing and purchasing intentions. For the result (reaction), consumer loyalty has been discussed in several academic articles (Famiyeh et al., 2018; Wu & Li, 2018). As a result, it is believed that shoppers would build a favorable emotional response to the retail store's image as a result of their exposure to many components of superstore quality.

2.2 Hypotheses Development

2.2.1 Service Quality and Corporate Image

According to Lai et al. (2009), customers tend to see an organization's image more favorably if they have had positive experiences with its service. Researchers further explain that consumers' repeated service experiences lead to a built-up sense of service quality, which in turn shapes an organization's overall image (Lai et al., 2009;

Nguyen & LeBlanc, 1998). In a complex model, Wu (2013) discovered that service quality has a positive and large evidential support over CI. This was the result of an investigation into the direct impact of service quality and CI. Many researchers have demonstrated that customers' good impressions of a company are directly related to the level of service they receive. (Kandampull et al., 2011; Geraldine, 2013; Liet et al., 2014; Nguyen & LeBlanc, 2001; Wy et al., 2015; Hapsarii et al., 2018).

H1: Service Quality has a positive effect on Corporate Image

2.2.2 Corporate Image and Customer Loyalty

Given that Corporate Image affects customers' attitudes about an organization, businesses with superior CI tend to be more popular with them (Bloemer & De Ruyter, 1998; Nguyen & LeBlanc, 2001). Customers are more likely to stick with an organization with a better public image, according to existing research (Richard & Zhang, 2012; Andreassen & Lindestad, 1998; Nguyen & LeBlanc, 2001; Xhema et al., 2018). A study by Kevork and Vrechopoulos (2009) said that the identification and psychological support of consumers might boost customer behavioral intention (loyalty), and a compact CI could speed up confirmation of both (Ryu et al., 2012; Wang, 2020).

H2: Corporate Image has a positive effect on Customer Loyalty

2.2.3 Corporate Image as a Mediator

Wu et al. (2015) examined the impact of customer value on CI and, as a result, customer desire to return. Findings from the study show that both CI and CI's effect on customer value appear to be significant and positive in the path analyses. Customer loyalty is also linked to customer value, according to Liat and colleagues (2014). As a result, numerous studies have investigated effect of customer value on customer devotion using CI (Cheng & Rashid, 2015; Giovanis et al., 2014; Hu et al., 2009).

H3: Corporate Image mediates the association of customer value with customer loyalty.

2.2.4 Customer Value and Corporate Image

Customers value on a product based on their perception of how well it meets their needs and how happy they are with the product's performance. The value of a product to a customer is based on the satisfaction they anticipate feeling after making use of the product (Fazal, 2013). A product's perceived value is based on the extent to which its features, usefulness, and ability to suit the demands of the target audience are appreciated by the buyer Naomi (2015).

"Corporate image" relates to how consumers, suppliers, and clients see a company. The public may make views by analyzing the company's information Kusuma (2015). The consumer's perception of the business is formed through encounters with the firm in any form, including the company's products, advertisements, newspaper and magazine publications, marketing and PR teams, etc Leslier and Francisco, 2016).

H4: Customer Value has a positive effect on Corporate Image

2.2.5 Customer Value and Customer Loyalty

Customer value is considered a concept that includes many heterogeneous components. There are five different types of value that customers might place on a product: functional, conditional, social, emotional, and epistemic. This is what Sheth et al. say influences a customer's purchasing decision. Users' decisions are influenced by a variety of factors. When deciding whether to utilize a service, consider its practical and social benefits as well as its emotional benefits. Regardless matter whether the consumer is making a one-time purchase or making a repeat purchase, their perceptions of value are formed all the way through the transaction.

The goal of Customer Loyalty is to keep and win back consumers who have been dissatisfied with a brand or product. Marketing studies have looked into a number of different facets of consumer loyalty. Businesses have acknowledged that having loyal customers is crucial to the success of any business. part in enhancing the value of their company. Furthermore, retaining current consumers is far less expensive than acquiring new ones. Most crucially, a company's ability to spread awareness through word of mouth is directly influenced by the loyalty of its customers.

H5: Customer Value have a positive impact on Customer Loyalty

2.3 Theoretical Framework

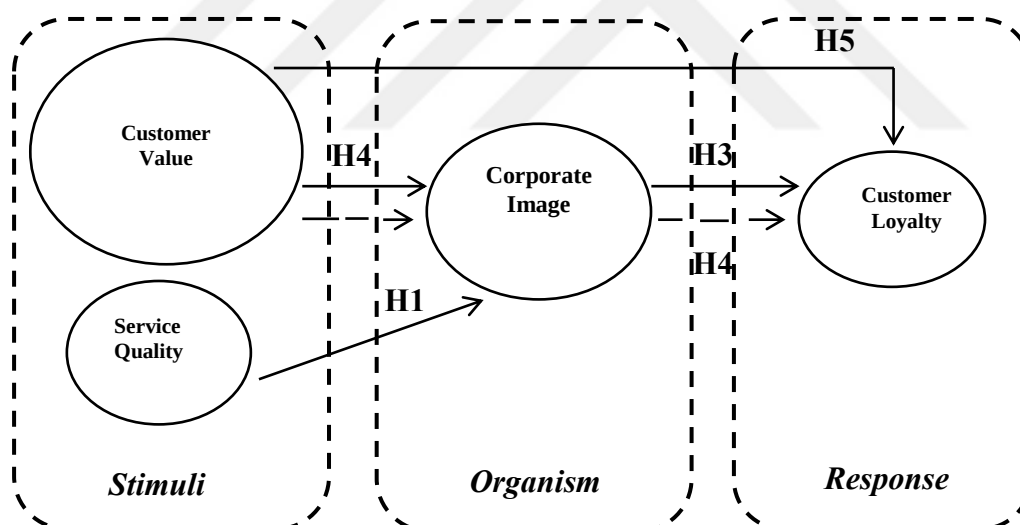


Figure 2.1: Theoretical Framework

2.4 Review of the Related Studies:

Alam et al (2020) examined how a company's reputation affects its ability to retain loyal customers. Even under a developing nation, the free-market ideology that has supported massive spending has changed customers' understanding of value (hedonic and utilitarian) and loyalty. As a result, consumers often place a higher value

on hedonic than practical benefits when making purchasing decisions, and often show less brand loyalty as a result. Throughout the setting of a developing country that uses a mixed capitalism and controlled economy, this research examined the choice between hedonic and utilitarian value among millennial consumers and its effect on loyalty. Customers' shopping behavior in the retail sector was studied using the PLS-SEM approach. According to the results, Millennial in an emerging market place a higher importance on hedonics than on loyalty or the store's professional image. To ensure the completeness of something like the future study model, additional factors, such as service quality, trust, and customer response, may be utilized to predict customer loyalty in the superstore setting, especially in Bangladesh.

Alam and Noor (2019) centered on the effects of client worth and brand perception. There has been a meteoric rise in the number of supermarkets in Bangladesh over the past two decades. People are drawn to superstores for a variety of reasons, including the shifts in consumer preferences, the rise of two-income households, the convenience of on-site refrigeration, the hassle of navigating the crowded "wet" markets, and so on. The rapid expansion has resulted in fierce competition amongst the supermarkets. Because of this, it's crucial to study shoppers' habits in relation to supermarkets. To achieve its primary goal, this study aims to conduct a thorough literature review of academic works written about Bangladeshi supermarkets from the viewpoint of the country's shoppers. This research identified various holes in the literature on supermarkets in the context of Bangladesh after evaluating 27 previously published publications. The analysis found that the majority of the research was descriptive in character and only partially addressed issues of consumer behavior, such as loyalty. Very little study has examined the factors that cause consumer happiness and loyalty, but those that have are showing some interesting results and only those with a very rigorous approach. The report concludes with several suggestions for addressing the void in Bangladeshi supermarket reading material.

Panjaitan and Komari (2018) explored alternative ties between the worth to customers and the public's perception of a company. The goal of this study is on developing a unified research framework to clarify influence of consumer pleasure and consumer experience as mediators of the effect of customer involvement on perceptions of a company's image. A descriptive, quantitative methodology was used for the study. This study's sample is comprised of undergraduates enrolled at the top five private educational institutions in Surabaya. In this study, we used a non-probabilistic and purposeful sampling technique to choose our sample of 250 respondents. Structural Equation Model analysis using the Amos package. With an R² of 80.6%, the findings reinforce the accuracy of the research hypothesis. According to the data, there is also little doubt that an upbeat relationship with customers improves the company's public image. The value provided to customers has a constructive effect on public perception of businesses. The company's reputation benefits from its customers' sense of pride in their work. The data also explains how customer value mediates the link between customer engagement and company image, and how consumer pride mediates the relationship between customer engagement and corporate image. It is suggested that the administration of private universities in Jakarta concentrate more attention to and enhance the customer interaction that has not yet maximized its influence on consumer pride.

UTOMO et al (2019) inspected the impact of service quality to corporate image. The purpose of this research is to develop a model and examine the role that service quality and corporate image play in mediating the effect of good corporate governance (GCG) on the establishment of public confidence in utilizing public services in Indonesia. The quality of the general services offered by government bodies is a major factor in shaping the public's impression of such institutions, making this a pressing strategic concern. Many researches have been conducted and released on the subject of corporate governance, but few of them address the issue of how this topic affects the quality of service delivered to the community and consumers. To obtain this information, a survey was conducted utilizing a structured questionnaire with a Likert scale with 10 possible responses. Two hundred people who utilized public health services in six major Indonesian cities took part in the study, and their responses were examined with structural equation models (SEM). The findings confirmed that GCG's emphasis on offering high-quality services and maintaining a positive company image plays a significant influence in gaining the public's confidence. To investigate how corporate governance and the quality of bureaucracy service supply are related, researchers are encouraged to include factors from the mind-set of public organization's and information sharing.

ZAID et al (2020) worked on exploring the outcomes of corporate image and customer loyalty. While, analyzing the intervening function of customer utility and company image, this research seeks to understand how service recovery contributes to the creation of loyal customers. The original study secondary objective is to investigate how both customer happiness and company image contribute to the formation of consumer loyalty. A total of 126 customers who have been reimbursed after experiencing system failures with one of five Indonesian logistics services (JNEs, J&S Express, Pandu Transportation, MEC, and TiKy) are used as respondents in this study. A survey was created on Google Form and sent out to all respondents in order to compile the necessary data. The breakdown of responders by logistics firm provider was as follows: 19 JNEs subscribers, 17 J&T Express buyers, 32 Pandu Transportation customers, 21 MEC clients, and 37 TiKi's clients. Partial Least Squares (PLS) analysis was used to verify the validity of the structural model created in this research. According to the study's findings, service recovery has a direct, positively significant impact on customer satisfaction and brand reputation. Company reputation and consumer happiness play complementary roles in fostering brand loyalty. Customer happiness and the company's standing in the market are two examples of the kinds of measures that bridge the connection between service restoration and customer retention.

Al-Slehat (2021) inspected the relation between service quality and customer loyalty. The banking industry is very competitive, with new banking service providers popping up often, while financial technology is always evolving. For this reason, banks rise or fall based on the excellence of their services. With a focus just on convenience approach sample, this research hopes to determine if customer satisfaction acts as a moderator between the quality of banking services as well as the commitment of their patrons. The analysis of data and testing of hypotheses using Smart PLS software reveals that the standard of banking assistance across overall proportion favorably increases customer gratification. Not only has that, but the level of contentment experienced by the buyer mediated this connection. Therefore, for the commercial banking industry in Jordan to succeed in fostering client loyalty, it must prioritize the "tangibility factor" by focusing on influencing consumer happiness. However, only

Tafila governorate was included in this particular research. That's why it's important to treat these findings with caution and not apply them too broadly. Larger cities with a greater client base should be the subject of future studies.

Shamsudin et al (2019) evaluated Previous studies have shown that TVET institutions face difficulties in the higher education sector, including service quality and image issues that may affect the happiness and loyalty of TVET students. Therefore, the primary goal of this study is to provide a unified framework for assessing the interrelationships among service quality, corporate image, student happiness, and loyalty at TVET HLIs. The link between the concepts is modelled after the Stimulus-Organism- Response (SOR) paradigm. The team has come up with a total of six theories. the relationship between service quality and corporate image. Students enrolled in degree programs affiliated with the Council of Trust for the People's TVET HLIs are the primary subjects of this research (MARA). Through the use of questionnaires, data was acquired due to the study's use of a quantitative approach. We used SPSS and PLS-SEM to analyze 398 data points. According to the measurement model, the instruments used for the survey may be trusted to provide accurate results. According to the theoretical framework, there is an indisputable connection between the variables of service quality, business image, student happiness, and loyalty. Therefore, it appears that every hypothesis is correct. This study paved the way for further research into the mediating impact within the research framework and advised expanding the study's range to include more TVET HLIs.

Khoo (2020) explored implications for brand value and customer satisfaction. The objective of this article is to investigate how improvements in service excellence may affect both a company's public profile and the level of pleasure its patrons feel toward its products and services. This research also looked at how brand perception and customer happiness affected future visits and recommendations. We also explored how brand perception and customer happiness facilitated the associations we discovered between service quality, repeat business, and advocacy for the organization. The questionnaire survey approach was utilized to collect data from of the study's sample size of 253 participants, all of whom have sung in a Karaoke television show at some point (KTV). This analysis employed a structural equation model based on the principle of partial least squares. Both the company's reputation and the satisfaction levels among its clientele were shown to benefit greatly from improvements in service quality. A favorable corporate image has a much larger impact on referrals than it does on repeat business. As a corollary, customer happiness greatly affects both return rates and how likely people are to recommend a business to others. Moreover, most of the partnerships are strengthened by considering the mediation impact of company image and customer pleasure. For this reason, future research should either incorporate multiple-time-point data collection or use the MLMV method for CMV detection and management. Finally, a self-report approach was used to gauge return rates and positive buzz. Monitoring customer return visits as a proxy for future visits and analyzing social media comments as a proxy for word of mouth would be even more intriguing.

Chien and Chi (2019) examined the influence of service quality and brand perception. The PLS-SEM (Partial Least Squares Structural Equation Modelling) methodology is used in assessment of how a company's service quality and public perception affect customer retention and satisfaction. The corporate image of the trade shows benefits greatly from high-quality service, and exhibitors are more likely to be

pleased overall when both of these factors are high. Also highlighted is the image's function as a partial mediator between service quality and customer happiness. In furthermore, the findings of the multi-group study validated the premise that corporate image and service quality result in various levels of satisfaction among participants from four different industries and company sizes. To sustain SMEs' happiness and loyalty, pricing segmentation solutions should be made available based on the size and nature of the firms participating in trade exhibitions. Large corporations place greater emphasis on the service quality and reputation of the service provider when selecting the trade show organizer. In addition to categorizing the particular industrial companies, multiple group analysis also evaluated classifying them. In addition to being useful for those planning trade shows, this study fills a critical gap in the theoretical understanding of this industry.

Patrisia et al (2019) have evaluated customer value and customer loyalty. This study's goal is to investigate the factors like customer value, service quality, trust, and commitment affect customer loyalty inside the B2B setting. This research analyses the connection between service quality, customer value, and customer loyalty via the lens of commitment and trust. A total of 350 managers and staff from two different Iranian automakers helped informs this research. In this study, we found that the level of service, consumer worth, dedication, and reliability are all major factors in determining a client's loyalty. The results also support the importance of dedication and trust as mediators of the relationships between service quality, customer value, and customer loyalty. Therefore, a time-series or longitudinal research design could aid in clarifying the relationships between service quality, customer value, and customer loyalty, all of which serve as potential antecedent constructs. More research may be needed to address the issues that were identified as being a barrier to success in this investigation.

Ismulyana and Adawiyyah (2021) explored relationship between service quality and repeat customers. The purpose of this research is to analyze the relationship between service quality and price, as well as the effect on client loyalty and satisfaction for J&T Express Bogor's delivery companies. The survey method was used to acquire quantitative data for this study. Participants were Bogor residents who had previously ordered delivery services from J&T Express. Users of J&T Express's delivery services in Bogor who are in a position to directly observe or experience the quality of such services were selected using a purposive sample method. With this method, 178 participants filled out questionnaires. This study employs structural equation model analytic methods for its data crunching. An important outcome of this investigation was the identification of a positive and statistically significant correlation between service quality and customer happiness, with a critical ratio of 10,967 and a substantial influence of 0.920. Due to its low critical ratio value of 1,121, price has no bearing on and is consequential to consumers' happiness. With a crucial ratio of only 0.225, service quality neither affects nor is insignificant to client loyalty. With a crucial ratio of 2,454 and a substantial effect of 0.099, pricing is favorably and significantly related to consumer loyalty. With a crucial ratio of 6,138 and a substantial influence of 0.968, customer satisfaction has a favorable and considerable effect on customer loyalty. The computed t-value of 0.660598 indicates that customer pleasure fails to serve as a buffer between service quality and loyalty, despite the two being linked. With a t-value of 0.067883, customer satisfaction did not moderate the relationship between service quality and customer loyalty. J&T Express may increase its rates so long as it can establish that the quality of its service has also increased proportionately. Customer

loyalty to J&T Express will be harmed as a result. Customers will seek alternatives for delivery requirements if the quality of the service continues to decline at the current rate.

Wilis and Nurwulandari (2020) worked on exploring the outcomes of service quality and customer loyalty. The purpose of this research is to determine whether Traveloka's E-Service Quality, E-Trust, Price, and Brand Image have any bearing on the E-Satisfaction and E-Loyalty of its customers. Quantitative methodologies, including a survey design and Structural Equation Modeling (SEM) analysis using AMOS Version 22 statistical software, provide the backbone of this study design. Questionnaires based on a Likert-scale scoring approach were used to quantify a variety of factors. Non-Probability Sampling was utilized, and a Census-style saturation sample of 182 people was taken. This sample size is considered representative of the population as a whole. Analysis shows that E-Service Quality, Trust, Price, and Brand Image all positively and significantly affect E-Satisfaction and Loyalty to Online Travel Agent Traveloka at the 95% confidence level ($CR > 1.96$), the 5% level ($p < 0.05$), as well as the 0.00 level (regression coefficient) (Positive). The research found that factors including eService Quality, e-Trust, Price, and Brand Image all contributed positively to satisfaction and loyalty. The Traveloka website offered the finest E-Service Quality, and it also has a robust security infrastructure.

Metin et al (2018) examined the role of Corporate Image and Customer Loyalty. Global businesses that want to remain competitive and maintain sustainable profits must prioritize client retention and relationship building. For businesses, the key to increased profits is retaining loyal customers. Customers that remain loyal to a brand are more likely to spread the word about their excellent experiences and promote it to others. Studying how switching costs, product quality, and company image influence consumer loyalty in Kosovo's retail industry is the primary goal of this research. Based on the findings of this research, it is recommended that businesses identify store placement, product pricing, product quality, and corporate image in order to save expenses, maintain a competitive advantage and increase profits. The initial data for this study was gathered using surveys. During this study, we used SPSS Statistics to do a series of statistical analyses. To understand fully the idea of customer loyalty, further research should incorporate additional elements including trust, devotion, interaction, and satisfaction. Lastly, we recommend looking into ideas from Intelligent Systems and Artificial Intelligence to discover more about the factors that influence client loyalty.

Özkan et al (2019) explored the impact of Customer devotion and company image. This investigation will look at the connection between customer loyalty and factors including satisfaction, quality of service, perceived worth, a company's reputation, and reputation in the Turkish banking industry. Researchers also examine the role that a company's brand and reputation play in mediating the relationship between the two. Management may better utilize corporate image and reputation in its plan to strengthen the bank's standing in the eyes of customers if they have a clear understanding of the interconnections between the factors that contribute to customers' loyalty to the commercial bank. To better understand how improvements in service quality and customer satisfaction relate to perceptions of value and how those perceptions translate into brand loyalty for a commercial bank, a model is developed. Within this paradigm, we build a questionnaire and use structural equation modelling (SEM) to investigate the predicted connections between the experiment's variables of

concern and the behavior and loyalty of our target customers. There are also valuation and brand reputation mediation tests done. The results of the study show that a bank's efficiency may be measured in part by its public brand and reputation. The findings proved that consumer value, brand, and reputation were affected by the level of quality they experienced. Exploring the moderating influence of customer demographics or consumer character traits on this approach might be valuable for making suggestions depending on customer attributes. This study's validation of the model allows for future research to be undertaken using a data set specifically crafted to contain a greater diversity of consumer demographics or behavioral categories.

Rachmawati et al (2021) worked on exploring customer value's role and corporate identity. The shifts in consumer buying habits and perceptions on retailing, especially the catering industry, often viewed as purely a supplier, have made retail's ability to adapt to the times increasingly vital to the community. Just in the past few years, the food and service industry has become a very dynamic and creative market. This study was also conducted using a study design, namely an exploratory, descriptive, and informal approach. This study uses exploratory research to better understand the phenomena and the importance of the research topic by analyzing the perspectives of experts. This study uses description research methods to precisely name and characterize study variables. The research framework is based on the Structural Equation Modelling system, and it has various hypotheses that are connected to one another. This study uses PT Hanan Boga Rasa Chatering Business and its customers as its analytic and observational units, respectively. According to the study's findings, the retailing mix at Chatering Business PT Hanan Boga Rasa is generally performing well, however there are a few exceptions. Even if the majority of the Chatering Business PT Hanan Boga Rasa 'customer relationship management indicators point to success, some (such as the incentive system and client gathering) are underperforming. The good results may be seen in the customer value indicators, which focus on the cost and benefit (financial, time, and effort) dimensions of the business. Even if there is room for development in terms of both people and physical location, gas station branding suggests overall success. To be competitive, lubricant manufacturers and retailers must find a profitable way to price their goods. For instance, the pricing is comparable to local repair shops.

RESEARCH METHODOLOGY

3.1 Methodology

This investigation's methods are laid out in detail. This is accomplished by reviewing the sections of the preceding chapter that describe the study's configuration, data gathering and sampling techniques, instrument used to accumulate responses from participants, summary of dependent and independent variables, numerical method, and face and content validity of the questionnaire. (Kallet, 2004).

3.2 Research Approach

There are a variety of suitable alternatives to quantitative research that include qualitative and mixed approaches. In qualitative research, on the other hand, techniques like in-depth interviews, field observations, and free-form questionnaires are utilized to gather data. However, a mixed technique approach is employed when the research challenges at hand cannot be adequately addressed by either quantitative or qualitative approaches alone. That implies a study may include procedures from both sets (Sekaran & Bougie, 2016). Quantitative methods are used to identify the data in this research. Quantitative studies can only be successful if researchers can accurately gauge how much data they have acquired and how thoroughly they have analyzed that data. Inferential analyses and empirical testing of hypotheses benefit greatly from the application of the quantitative approach.

3.3 Research purpose

Since this study's goal is to describe and examine the existing relation between the two factors, it serves an explanatory function (Kumar, 2011).

3.3.1 Research Philosophy

Positivism:

The goal of positivist inquiry is to establish links among various aspects of reality and to generalize discoveries based on these links. Basically, it is the academic discipline that focuses on understanding human interactions.

3.4 Research Design

Causal research refers to studies that attempt to establish a connection between two or more factors in order to determine whether one is responsible for the other. Correlation is used to indicate the link between two variables when that relationship is linear.

Since our model demonstrates a cause-and-effect relationship between two or more variables and further characterizes the outcomes in terms of the degree to which the target population is satisfied, we choose to employ a causal design for this research (Sekaran & Bougie, 2016)

3.4.1 Study Setting

Researchers put their findings to use in a natural context. They didn't do any sort of testing or even give responders with a special setting. As reported by (Sekaran & Bougie, 2016).

3.4.2 Unit of Analysis

In fact, all the data from the various steps of analysis are combined at the level of the unit of analysis (Sekaran & Bougie, 2016). Since the problem statement in this research centered on the ways in which consumers make use of customer service, individual feedback was required. Nevertheless, responses were evaluated so that they could serve as a secondary source of information for this analysis.

3.4.3 Time horizons

Studies can be classified as either cross-sectional (gathering data in a single point in time) or longitudinal (collecting data at regular intervals over a lengthy period of time for the assessment process). Our study was cross-sectional in nature.

3.5 Target Population

Participants who are the focus of this study include generation y people that actively purchase products from super retail stores in Pakistan. This research has targeted the gen y age group from 25-40, specifically in Karachi.

3.6 Sample Size

Study sample size was determined with the use of the Daniel Soper A-priori Sample Size Calculator. 100 participants were found to be necessary after a sample size calculation. That's why individuals who have ever bought products from a superstore. According to the program's estimates, a total of 138 samples would be needed to reach validity. Therefore, 138 customers at Pakistani retail superstores are polled for this analysis.

Anticipated effect size: ?

Desired statistical power level: ?

Number of latent variables: ?

Number of observed variables: ?

Probability level: ?

Calculate!

Minimum sample size to detect effect: **34**

Minimum sample size for model structure: **138**

Recommended minimum sample size: **138**

Figure 3.1: Daniel Soper A-priori Sample Size Calculator

3.7 Data Collection Technique

The information is gleaned from a customized questionnaire by Tseng (2018) and Salanova & Agut (2005), which consists of survey questionnaires scored on a 5-point Likert scale (such as the following).

1: Strongly Agree, 2: Agree, 3: Neutral, 4: Disagree, 5: Strongly Disagree.

3.8 Sampling Technique

This research used a non-probability sampling method called "Purposive sampling." Purposive sampling is a way to gather data in which a relevant sample is selected from a larger population according to the researcher's specified standards (Sekaran & Bougie, 2016). Non-probability sampling is employed even if there are no known probabilities for the population from which a sample is to be drawn (Sekaran & Bougie, 2016).

3.9 Statistical Technique

Here, we evaluate our hypotheses using the PLS-SEM technique included in SMART PLS. Because of its potential as a research tool, PLS-SEM is helpful for SEM-based investigations (Hair et al., 2011). It's the capacity to simulate variables and composites, in addition its application for prediction, has been proven to be valuable by researchers in a variety of domains (Henseler et al., 2016). Data that does not fit a normal distribution may be analyzed using PLS SEM, a discriminant function model (Hair Jr. et al., 2014).

3.10 Variables Description:

3.10.1 Corporate Image (CI)

Scholars have defined CI as that of the opinion of the majority of an organization's total quality (Abratt & Mofokeng, 2001; Barich & Kotler, 1991; Dichter, 1985; Lee & Lee, 2018; Park et al., 2011).

3.11.2 Customer Loyalty (cl)

(Rokonuzzaman et al., 2020) have defined Customer loyalty is "a strong emotional connection to a single brand or product that causes customers to continually make repeat purchases of that brand or set of brands despite exposure to alternative choices and marketing efforts."

3.11.3 Service quality (SQ)

As described by Tjiptono, Arli, and Bucic (2014), service quality is determined by how well businesses are able to fulfill their clients' wants and requirements and how well they are capable of delivering on those wants and needs.

3.11.4 Customer value (CV)

Kotler (2016) have defined when a business successfully meets the demands of its customers, the customer experiences a good emotional, practical, and monetary consequence; this outcome is known as customer value.

3.12 Pilot Study

Prior to carrying out the full-scale study, researchers often perform a smaller scale "pilot study" to determine the impact size and feasibility of their research question (Hair et al., 2010). The study's pilot was based on a sample size of 50 participants drawn by cluster sampling. The business professors permanently employed by four different private Karachi-based universities were chosen for this study. For the most part, the pilot test was an effort to guarantee the validity and reliability of the instrument to be used and the absence of any measurement mistake. The following are the many approaches used to gather information for this study:

1. Google forms
2. Table 3.1
3. Reliability Analysis of Pilot Study

Table 3.1: Sample Size (n=50)

Constructs	No. of items	Cronbach's Alpha	Items Deleted
Service Quality	10	0.747	Nil
Corporate Image	4	0.739	Nil
Customer Value	4	0.760	Nil
Customer Loyalty	4	0.885	Nil
Overall	22	0.782	Nil

As measured by the criteria established by Alonso et al., (1998) any Cronbach's Alpha all values are satisfactory. The value of service quality is 0.747 is acceptable. The value of corporate image is 0.739 is acceptable. The value of customer value is 0.760 is acceptable. The value of customer loyalty is 0.885 is acceptable. The overall value is 0.782.

3.13 Summary

Here, the technical aspects of this work are highlighted and presented. The purpose, procedures, and overall layout of the study will all be covered in This section. This chapter also identifies the target population for our study and Establishes the size of our sample. The most crucial elements of this study are also covered in detail, including the techniques utilized to collect the data, the size of the sample used, and the statistics employed to reach conclusions. Finally, each research variable is defined in this chapter.

DATA ANALYSIS AND DISCUSSION

4.1 Introduction

An analysis of the study's findings and an explanation of its significance are provided here. Moreover, it gives data to support the research-based hypotheses. The main research, which initially included 300 individuals before removing extraordinary situations, was scaled down to 249 people and addressed. After removing outlying information and reassembling data according to demographic parameters, Structural Equation Modeling (SEM) was employed. Initially, the external model was subjected to convergent and discriminant validity tests. Eventually, both the mediation analysis and the internal model were evaluated. The forecasting capacity of the model was then evaluated using R² and Q².

4.2 Data Screening

Before using any statistical method, it is essential to filter the data in order to acquire trustworthy results. According to Kumar (2015), data screening necessitates the exclusion of out-of-range and missing values, a precondition for SEM analysis. In this investigation, no out-of-range values were found. The device lacks a reverse coding function.

4.3 Missing Values Analysis

The absence of data in a required field is referred to as a missing value, and it can provide major challenges when interpreting the data. Lynch (2003) acknowledges that missing value analysis is necessary since "SEM analysis will not be performed in the presence of missing values" (Kumar, 2015).

4.3.1 Outliers

Outliers are excessive values in a data set. Outliers must be extensively explored before a theory can be adequately tested. These should be treated as consequences of human error or sample error, instead of the measured values themselves. Maulonbis can be used to delete multivariate data. They excluded 51 participants from the survey, bringing the total to 249. (Tabachnick & Fidell, 2007).

Table 4.1. Outliers

Univariate	Multivariate
2	3
27	39
41	46
42	47
45	212
214	213
215	216
222	224
227	229
233	230
234	236
242	243
245	248
246	250
247	251
253	254
256	257
258	259
260	263
	265
	275
	277
	279
	281
	283
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	285
	286
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	290
	291

4.4 Main Study (n=249)

4.4.1 Composition of Data

Only 55.4% of the participants were male, while 44.6% were female. They broke down as follows in terms of age: 40.6% were 25-30, 39.8% were 31-35, 19.7% were 36-40. Moreover, the superstores were Metro presenting 16.5%, Imtiaz at 21.3%, Carrefour showing 20.5%, Naheed representing 28.1%, Chase indicating 8.8% and others demonstrating 4.8%. Lastly, we have income 35.7% were under than 40,000 PKR, 19.7% were 40,001 to 80,000 PKR, 22.1% were 80,000 to 120,000 PKR and 22.5% were over 120,000.

Table 4.2. Respondents' Profile

		Frequency	Percentage
Gender	Male	111	55.4
	Female	138	44.6
Age	25-30	101	40.6
	31-35	99	39.8
	36-40	49	19.7
Superstore	Metro	41	16.5
	Imtiaz	53	21.3
	Carrefour	51	20.5
	Naheed	70	28.1
	Chase	22	8.8
	Others	12	4.8
Income	Under 40,000 PKR	89	35.7
	40,001 to 80,000 PKR	49	19.7
	80,001 to 120,000 PKR	55	22.1
	Over 120,000 PKR	56	22.5

No. of responses (n=249)

4.5 Structural Equation Modeling (SEM)

4.5.1 Outer Model

Using an external model, the relationship between variables and Likert scale items is studied. In accordance with Hair et al. (2011), the researcher utilized PLS-SEM to manage complex models. The models in the preceding section are complicated since they simultaneously account for intervention and several parameters. In SmartPLS3, evaluating the inputs begins with a review of the outer model. In contrast, the Using an

outer framework determine the connection between the observable and the underlying constructs.

4.5.2 Convergent Validity Analysis

Composite Reliability (CR), Average Variance Extracted (AVE), and Discriminant Validity were the three useful approaches utilized by the researcher to determine convergent reliability while examining an external model using outer loadings (DV). In addition, the Henseler, Ringle, and Sarstedt criterion known as the Heterotrait-Monotrait Ratio of Correlations (HTMT) is used to evaluate Discriminant Validity (2015).

All loadings are statistically significant and more than 0.65, as shown in Table 4.2, thus everything is fine. According to Hair et al. (2010), loading values must exceed 0.65.

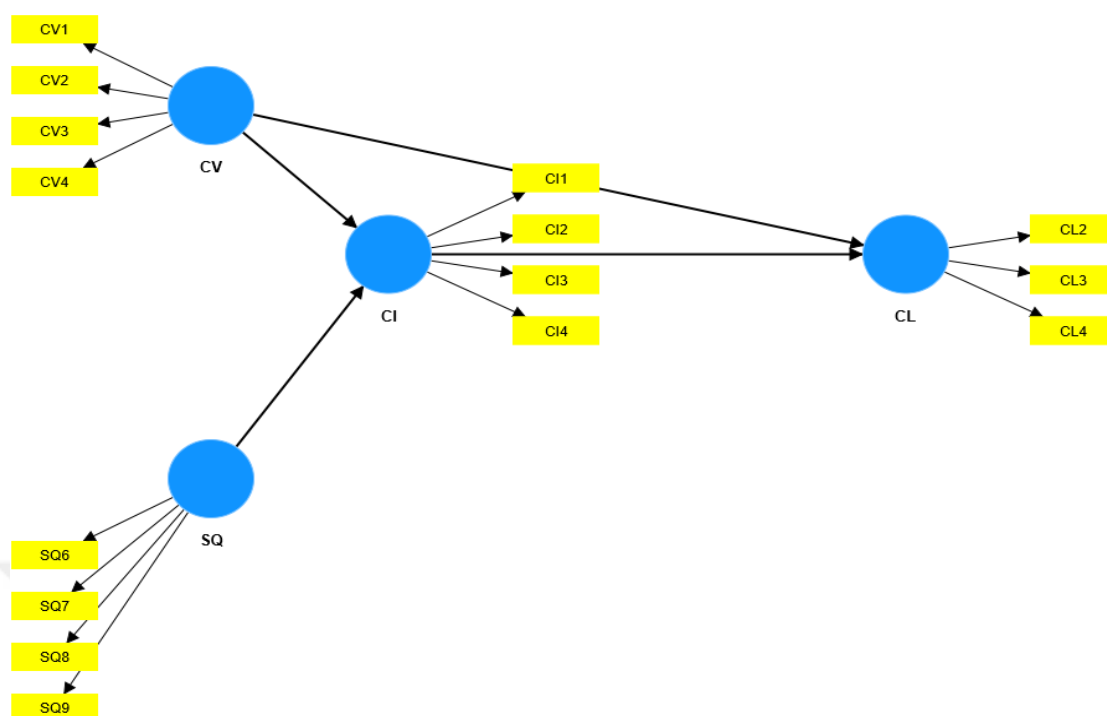
Hair, Ringle, and Sarstedt (2011) suggest a CR threshold of 0.70 or above for establishing specific latent variables using composite reliability. Table 4.2 demonstrates that all of our results fall within the acceptable range of 0.84 to 0.94, indicating that the overall dependability of our study is rather excellent.

All values between 0.62 and 0.79 in Table 4.2 indicate a high degree of composite dependability. The average extracted variance was examined for consistency with respect to variation among the latent indicators (Hair, Black, Babin, Anderson, & Tatham, 1998). According to the criteria established by Hair et al., values of AVE greater than 0.5 are desirable (2010).

Table 4.3. Convergent Validity

	Item	Loading	CRA	AVE
Corporate Image	CI1	0.759	0.858	0.547
	CI2	0.684		
	CI3	0.817		
	CI4	0.772		
	CL2	0.823		
Customer Loyalty	CL3	0.884	0.802	0.503
	CL4	0.900		
	CV1	0.748		
Customer Value	CV2	0.752	0.848	0.529
	CV3	0.816		
	CV4	0.757		
	SQ6	0.824		
	SQ7	0.859		
Service Quality	SQ8	0.893	0.856	0.500
	SQ9	0.865		

Note: CR = Composite Reliability, AVE = Average Variance Extracted



4.6 Measurement of Outer Model

4.6.1 Discriminant Validity Analysis

It is a method for determining whether values in a group of variables are greater than those in the same row or column, and it is used here to verify that the AVE square root values in the diagonal are bigger than those in any other column or row. Researchers primarily employ two estimating techniques: the Fornell–Larcker (1981) ratio of correlations between traits and the Heterotrait–Monotrait ratio (HTMT). In table 4.3, the bolded diagonal values denote the Average Variance Extracted, which is greater than its link to other components.

4.6.2 Fornell-Larcker Criteria

Two distinct measures define the distinctiveness of a specific object. For both fornell larcker and the square root of the average, diagonal values must be greater than their respective row and column values.

Table 4.4. Fornell-Larcker criteria

	Corporate Image	Customer Loyalty	Customer Value	Service Quality
Corporate Image	0.759			
Customer Loyalty	0.313	0.870		
Customer Value	0.528	0.385	0.769	
Service Quality	0.079	-0.018	0.010	0.860

Source: Author's estimation

Table 4.6. Cross Loadings

	CI	CL	CV	SQ
CI1	0.759	0.309	0.358	0.107
CI2	0.684	0.154	0.324	0.017
CI3	0.817	0.233	0.495	-0.017
CI4	0.772	0.240	0.406	0.133
CL2	0.291	0.823	0.298	-0.051
CL3	0.244	0.884	0.337	0.031
CL4	0.282	0.900	0.367	-0.026
CV1	0.399	0.399	0.748	0.039
CV2	0.384	0.237	0.752	0.004
CV3	0.489	0.266	0.816	-0.091
CV4	0.330	0.266	0.757	0.100
SQ6	0.042	-0.007	-0.001	0.824
SQ7	0.066	-0.025	0.019	0.859
SQ8	0.078	-0.008	-0.008	0.893
SQ9	0.075	-0.018	0.024	0.865

4.6.3 Heterotrait-Monotrait (HTMT)

According to the HTMT criteria set by Henseler et al. in 2015, it should be less than 0.9. According to this table, all values are less than it.

Table 4.7. Heterotrait-Monotrait Ratio (HTMT)

	Corporate Image	Customer Loyalty	Customer Value	Service Quality
Corporate Image				
Customer Loyalty	0.387			
Customer Value	0.674	0.470		
Service Quality	0.115	0.058	0.095	

Source: Author's estimation

4.5.4 Inner Model and Hypothesis Testing

After finishing the outer model, the researcher must then develop the interior model. Utilize it to analyze the interplay between the individual pieces. PLS-SEM was developed by Hair et al. (2011) for advanced models that utilize many variables concurrently. This was accomplished by putting the proposed model to the test in the

Smart PLS 2.0 program (Hair et al., 2011). The major objective is to explore the route coefficient hypothesis. On this subsample of 5000 persons, bootstrapping is conducted. T statistics must be greater than 1.96, and p must be less than 0.05. (hair et al., 2011). The specified table accommodates H1, H2, H3, H4 and H5.

Table 4.8. Inner Model Results Hypothesis Testing using Variance based SEM

	Sample Mean (M)	T Statistics (O/STDEV)	P Values	Decision
Corporate Image -> Customer Loyalty	0.156	2.483	0.013	Supported
Customer Value -> Corporate Image	0.535	7.722	0.000	Supported
Customer Value -> Customer Loyalty	0.307	5.277	0.000	Supported
Service Quality -> Corporate Image	0.083	1.034	0.301	Not Supported
Customer Value -> Corporate Image -> Customer Loyalty	0.084	2.171	0.030	Supported

Note: T-statistics are shown in parenthesis.

4.5.5 Predictive Relevance of the Model

According to Hair et al. (2010), evaluating the model's quality entails confirming its insightful relevance. This relevance may be determined by the use of cross-correlation and unambiguous dullness, represented by the degree of squared error in the model (Q²). The significance of Q² should exceed zero (Hair et al., 2011). Also calculated is R², which indicates how much variation in the dependent variable can be ascribed to fluctuations in the independent variable.

Table 4.9. Predictive Quality Indicators of the Model

	R Square	R Square Adjusted
Corporate Image	0.284	0.278
Customer Loyalty	0.165	0.158

Note: The value of Q² > 0

Table 4.10. Model Fit

	Saturated model	Estimated model
SRMR	0.092	0.092
d_ULS	1.017	1.024
d_G	0.545	0.545
Chi-square	749.734	749.914
NFI	0.630	0.629

When a model is fitted to data, the discrepancy between the observed and the model-implied data may be measured statistically. Model quality may be assessed with the usage of a variety of metrics that are made available by Smart PLS. These metrics include SRMR, Exact fit criteria d ULS and d G, Chi2, and NFI. PLS-SEM data may be used to directly estimate the SRMR and NFI, with an SRMR less than 0.08 suggesting an acceptable fit and an NFI more than 0.9 indicating an exceptional fit, respectively. To estimate d ULS and d G, a bootstrapping method must also be used. Dijkstra and Henseler (2015) developed the squared Euclidean distance (d ULS) and the geodesic distance as two ways to evaluate how different an observed covariance matrix is from one predicted by a complex factor model (d G). Without the bootstrap findings, the d ULS and d G are useless as measures of model fit. Therefore, it is commonly accepted that d ULS and d G values greater than 0.05 indicate a good model fit. In Table 4.10, we provide our results for the SRMR, d ULS, d G, and NFI.

4.6 Discussion

The first primary goal of the thesis was to explore the relationships Service Quality with Corporate Image. Findings from the hypothesis testing Service Quality has an insignificant effect on Corporate Image (p-value= 0.301) thus, H1 was rejected discoveries of by the outcomes of (Diallo et al., 2018; Yoon & Park, 2018). Customers of Generation Y in Pakistan supermarket chains are not loyal to the chains because of their lack of commitment to outstanding customer service, and this study uses CI as both an outcome and various different to describe this relationship.

The 2nd primary goal of the thesis was to explore the relationships Corporate Image with customer loyalty. Findings from the hypothesis testing Corporate Image has a significant effect on customer loyalty (p-value= 0.013) thus, H2 was accepted discoveries of by the outcomes of (Burlison & Oe, 2018; Nettet et al., 2011). Since our study focuses on the loyalty of Generation Y shoppers to supermarkets, it stands to reason that shoppers will have some familiarity with these establishments. Therefore, in the framework of our research, image as a result of customer loyalty is acceptable.

The third primary goal of the thesis was to explore the relationships Corporate Image mediates the association of customer value with customer loyalty. Findings from the hypothesis testing Corporate Image mediates the association of customer value with customer loyalty has a significant effect on customer loyalty (p-value= 0.000) thus, H3 was accepted discoveries of by the outcomes of (Giovanis & Tsoukatos, 2017). This work therefore provides a dual substantial background. At the outset, this research fills a significant gap in the literature by introducing image as an outcome variable of customer value from a holistic view (American Marketing Association, 2019). Such an approach is especially infrequent inside the sense of supermarkets worldwide and even more from a Pakistani point of view. Not many studies look at the function of CI as a mediator among customer value and customer loyalty in the setting of supermarket retailing in line with the S-O-R theory. Therefore, the scope of S-O-R theory stands to expand thanks to this investigation.

The fourth primary goal of the thesis was to explore the relationships Customer Value with Corporate Image. Findings from the hypothesis Customer Value has a positive effect on Corporate Image (p-value= 0.000) thus, H4 was accepted discoveries of by the outcomes of (Chaney et al., 2017). Hence it is proved customer value has a positive effect on corporate image in superstores of Pakistani context.

The investigation of the connections between customer value and customer loyalty was the thesis' fifth main objective. Results of the hypothesis test show that Corporate Image is significantly impacted by Customer Value (p-value = 0.000). In light of the findings of (Alsaggaf & Althonayan, 2018; Um & Lau, 2018), H5 was recognized as a discovery. Prior to now, the Business-to-Consumer (B2C) industry was the exclusive subject of the majority of consumer loyalty research. This study makes a substantial contribution to the theoretical understanding of client loyalty by exploring antecedent conceptions in a business-to-business context. It may be difficult to gain and maintain the loyalty of customers in superstore environments.



CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This research looked specifically at the views of millennials in Pakistan's retail setting to see how service quality, customer value and corporate image affect consumers' loyalty. Supermarkets in Pakistan are competing with one other fiercely. Retailers throughout the world are seeing a decline in client loyalty as they face more competition. This decline is particularly noticeable in Pakistani supermarkets, whose primary clientele consists of teenagers and young adults (Generation Y [Gen Y]). The study employed S-O-R model to develop the conceptual model. The results of the investigation show, service quality, customer value and corporate image has positive impact on customer loyalty. Moreover, service quality has a negative effect on corporate image.

Using statistical analysis, we determined the strength of the understanding between the two groups. Multiple findings may be made in a short period of time as a result of the study's cross-sectional design and subsequent usage of a causal research method to evaluate hypotheses. In this non-contrived study, participants were given a questionnaire that asked them to rate how satisfied they were with generation y people that actively purchase products from super retail stores in Pakistan on a 5-point Likert scale.

After sifting through and rejecting invalid answers, 249 usable ones were fed into smart-PLS, the gold standard for running complex models. After excluding the extreme cases, we utilized SPSS 22 to perform the pilot study analysis. When performing research, we employed structural equation modelling (SEM) technique on SMART-PLS. H2, H3, H4 and H5 has been accepted, furthermore H1 were rejected. It's possible that more qualitative information is needed to completely evaluate the significance of the findings from this research.

5.2 Recommendations and Managerial Implications

Store managers must become more watchful about just the availability of distinct components of service quality as this research shows that considerable loyalty of Gen Y consumers may be verified more towards a superstore with the existence of higher service quality. Management of retail establishments would do well to cater to the tastes of the younger generation by improving the store's ambiance and providing a more modern, user-friendly structure.

Owners of megastores would do well to improve their human resources practices by, on only one side, hiring people who have a genuine desire to help their clients and, on other, providing them with the training they need to solve their customers' issues effectively. Managers of superstores are expected to always work on raising the bar on service quality by using feedback from clients and other metrics. According to the research, customers' perceptions of a business and their plans to shop their benefit when they get regular service rather than emergency measures in the event of a service outage.

Also important in establishing a dedicated clientele is the reputation the store projects as a serious business. Supermarket operators, in particular, need to cultivate a positive image (whole image) in the minds of customers to recruit and keep the valuable youthful demographic. Younger generations care greater about the way an item appears than older generations do (e.g., product, store).

The managers of mega-stores should investigate taking a proactive measure to build and maintain a more favorable public perception. In this regard, the store's management might strive for certification as a leading player by adhering to the requirements set out by several authoritative bodies including the Pakistan Standardization and Testing Institute (Meaning that is different) and the Pakistan Food Hygiene Commission. Supermarket owners may utilize this type of acknowledgment and rating to improve their brand's reputation amongst consumers, especially millennials.

5.3 Limitations of Research

There were numerous limitations in our research which are vital to highlight here. The data was collected from population of Karachi only and due to lack of time, we could not travel to other cities of Pakistan. Due to this, the data shows the customers from Karachi only, so the data might be biased. Moreover, we were not able to add more variables in our research such as customer education, customer participation behavior. So, further investigation is required.

5.4 Directions for Future Research

Firstly, this research employed a cross-sectional approach to collect whatever data it needed. The rapidly changing nature of the retail sector necessitates a longitudinal method for assessing causal linkages between variables. secondly, the Gen Y cohort was used to collect data on the views of superstore shopping, thus extrapolating the results to certain other contexts may well be difficult. Including clients from various time periods and regions may yield new information.

lastly variables, including such customer education, customer involvement, service fairness, and customer value, may be included towards the framework in the long term to investigate the additional relationship among CI and customer delight.

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APPENDICES**Questionnaire**

The association of service quality, customer value, corporate image and customer loyalty of Generation Y. An implementation of SOR model in the context of superstore.

Dear Respondent,

This research is being done to fulfil some of the requirements for a Master of Business Administration, specifically to determine how customer value affects corporate image and how service quality affect customer loyalty through the mediating influence of corporate image.

Therefore, we would like for you to complete the following survey. All responses and identifying data will be kept strictly secret.

Section – A**Your Age**

Yes ☐

No ☐

Demographics: Please check (✓) the suitable options which might apply to you.

1. Age:

(a) 25-30 ☐

(b) 31-35 ☐

c) 36-40 ☐

2. Gender:

(a) Female ☐

(b) Male ☐

(c) Prefer not to mention ☐

3. Income Level:

(a) Under 40,000

☐

(b) 40,001-80,000

☐

(c) 80,001-120,000

☐

(d) Over 120,000

☐**5. Superstore of your choice**

(a) Metro

☐

(b) Imtiaz

☐

(c) Carrefour

☐

(d) Naheed

☐

(e) Chase

☐

(f) Others

☐**Section – B**

Please check (✓) the suitable options adopted from Likert scale, which might apply to you. Where, 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

Item #	Items	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	PHYSICAL ASPECT	1	2	3	4	5
PA 1	The store has modern-looking equipment and accessories.					
PA 2	The physical facilities at this store are visually appealing.					
PA 3	The store layout at this store makes it easy for customers to find what they need.					
PA 4	The store layout makes it easy for customers to move around in the store.					
	RELIABILITY					
R 1	When this store promises to do something by a certain time, it will do so.					
R 2	This store provides its services at the time it promises to do so.					
R3	This store performs the service right from the first time					
R4	This store provides error-free sales transactions and records					
	PROBLEM SOLVING					
PS1	This store handles returns and exchanges easily.					

PS 2	When a customer has a problem, this store shows a sincere interest in solving it.					
PS 3	Employees of this store are able to handle customer complaints immediately.					
PS 4	This store puts their maximum effort to solve customer problems.					
	POLICY					
POL 1	This store offers high-quality products.					
POL 2	This store has convenient operating hours for all their customers					
POL 3	This store accepts all types of credit cards					
POL 4	This store provides trial on majority of their products.					
	Personal Interaction					
PI 1	Customers feel safe with their payment methods in this store.					
PI 2	Employees in this store are helpful to customers.					
PI 3	Employees in this store have the knowledge to answer customers' questions.					
PI 4	Employees in this store are not too busy to respond to customer's requests					
	CORPORATE IMAGE					
CI 1	Being a customer, I get a good impression about this store.					
CI 2	This store has a good image in the minds of consumers					
CI 3	This store has a better image than its competitors.					
CI 4	I have always trusted this store					
	Customer Value					
CV 1	The store offers reasonable product prices					
CV 2	The store provides good value products compared to other stores					
CV 3	The store offers refund or exchange on their products.					
CV 4	This store provides quick delivery compared to other stores					
	Customer Loyalty					
CL 1	I will encourage my friends and relatives to purchase from this store.					
CL 2	I am likely to continue purchasing from this store for the next few years.					
CL 3	This store is my first choice when I want to buy all types of products					
CL 4	I will recommend this store to others for shopping.					

~ Thank you very much for your valuable time and response. It will be a great support for this research. Confidentiality will be highly maintained. ~



Appendix-A

	CI	CL	CV	SQ
CI1	0.759			
CI2	0.684			
CI3	0.817			
CI4	0.772			
CL2		0.823		
CL3		0.884		
CL4		0.900		
CV1			0.748	
CV2			0.752	
CV3			0.816	
CV4			0.757	
SQ6				0.824
SQ7				0.859
SQ8				0.893
SQ9				0.865

<u>R-square</u>		
<u>Overview</u>		
	R-square	R-square adjusted
CI	0.284	0.278
CL	0.165	0.158

<u>Construct reliability and validity</u>				
<u>Overview</u>				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CI	0.756	0.770	0.844	0.577
CL	0.839	0.844	0.903	0.757
CV	0.771	0.777	0.852	0.591
SQ	0.886	0.910	0.919	0.740

Discriminant validity				
Heterotrait-monotrait ratio (HTMT) - Matrix				
	CI	CL	CV	SQ
CI				
CL	0.387			
CV	0.674	0.470		
SQ	0.115	0.058	0.095	

Fornell-Larcker criterion				
	CI	CL	CV	SQ
CI	0.759			
CL	0.313	0.870		
CV	0.528	0.385	0.769	
SQ	0.079	-0.018	0.010	0.860

Cross loadings				
	CI	CL	CV	SQ
CI1	0.759	0.309	0.358	0.107
CI2	0.684	0.154	0.324	0.017
CI3	0.817	0.233	0.495	-0.017
CI4	0.772	0.240	0.406	0.133
CL2	0.291	0.823	0.298	-0.051
CL3	0.244	0.884	0.337	0.031
CL4	0.282	0.900	0.367	-0.026
CV1	0.399	0.399	0.748	0.039
CV2	0.384	0.237	0.752	0.004
CV3	0.489	0.266	0.816	-0.091
CV4	0.330	0.266	0.757	0.100
SQ6	0.042	-0.007	-0.001	0.824
SQ7	0.066	-0.025	0.019	0.859
SQ8	0.078	-0.008	-0.008	0.893
SQ9	0.075	-0.018	0.024	0.865

<u>Path coefficients</u>					
<u>Mean, STDEV, T values, p values</u>					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O /STDEV)	P values
CI -> CL	0.152	0.156	0.061	2.483	0.013
CV -> CI	0.527	0.535	0.068	7.722	0.000
CV -> CL	0.305	0.307	0.058	5.277	0.000
SQ -> CI	0.073	0.083	0.071	1.034	0.301

<u>Specific indirect effects</u>					
<u>Mean, STDEV, T values, p values</u>					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O /STDEV)	P values
CV -> CI -> CL	0.080	0.084	0.037	2.171	0.030