

Perceptive Factors Influencing the Effectiveness of Customer Loyalty through Satisfaction in the Evolving Supermarkets of Bangladesh

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Abstract

The limited research conducted on the emerging supermarkets of Bangladesh motivates this study to make supermarkets more profitable, attractive and dynamic. This paper aims to investigate the influence of perceptive factors to attract and create loyal customers for the emerging supermarkets of Bangladesh. Data has been collected from 360 valid supermarket consumers by self-administered and random sampling questionnaires using 5 points Likert scale surveying three selected emerging and major supermarkets of Bangladesh. Exploratory factor analysis (EFA), Confirmatory Factor Analysis (CFA), and Statistical Equation Modeling (SEM) has been utilised as statistical tools to analyse the data and to confirm the Hypothesised Model using AMOS. The research finds that Hedonic and Utilitarian Gratification has a significant role in influencing the effectiveness of Customer Loyalty through Satisfaction in the supermarkets of Bangladesh. This research will provide supermarket entrepreneurs with a solid understanding of formulating potent plans to attract and retain more customers, keep them loyal, and increase profit.

Keywords: Effectiveness of Customer loyalty, Supermarket, Loyalty Programs in Supermarket of Bangladesh.

1.1 Introduction

The study of the perceptive factors influencing the effectiveness of customer loyalty in emerging supermarkets of Bangladesh is momentous considering the rapid development of this industry (Alam, 2019). These factors related to customer loyalty, if utilised carefully, will be of great help to the supermarket business of Bangladesh to attract new customers, make more loyal customers and contribute to the generation of more revenue. Besides, supermarket entrepreneurs try to possess more loyal customers to return and promote the stores to their family and friends. This customer loyalty is mainly achieved through a customer loyalty program (Alsulami, 2021). The programs are of various forms and are implemented differently by various supermarket industries in Bangladesh. In this study, Perceptive Factors such as Social Gratification, Hedonic Gratification,

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Utilitarian Gratification and Perceived Sustainability have been considered to determine the influence to measure the effectiveness of Customer Loyalty through Satisfaction in the emerging supermarkets of Bangladesh.

Supermarket shopping is a contemporary issue in Bangladesh. Due to factors like urbanisation, increased per capita income, demographical shift, changed family structure, increased use of credit cards, etc., the shopping behaviour of Bangladeshi people has immensely evolved, and many of them have shifted to supermarkets (Shamsher, 2019). However, there has been insufficient research and analysis on supermarkets in Bangladesh to make them more profitable, appealing, and dynamic (Alam, 2021). Again, the industry's research and development and administrative wings appear to be not effective (Hobelsberger, 2021). Therefore, the purpose of this study is to identify the perceptive factors persuading the effectiveness of customer loyalty in the supermarkets by using statistical tools based on the responses from the customers through a self-administered questionnaire. Moreover, the significant findings of the research are that Hedonic and Utilitarian Gratification have a substantial role in influencing the effectiveness of Customer Loyalty through Satisfaction. Besides, this study will give supermarket entrepreneurs a firm grasp of attracting and retaining more loyal customers while increasing profits, allowing them to formulate pragmatic and viable plans.

1.2 Background of the Study

Since the 1990s, the supermarket concept has been diffused in Bangladesh like in other developing countries. However, it has got international shape after 2010. Supermarkets are not new business chain stores in Bangladesh. The products sold in the supermarkets are not bargainable, while they are in the regular markets of Bangladesh. This is laid out in such a way so that products are arranged in accordance with their specialties and categories (Azad et al., 2011). The reasons for the increasing demand of the supermarket industry in Bangladesh are primarily connected with the change in taste and fashion, consumer awareness, and changes in social structure in the society (LightCastle Blog, 2015).

1.3 Customer Loyalty Programs at Present by Supermarkets across Bangladesh

The supermarkets provide loyalty cards, joint loyalty cards, discounts, bonus points, and offers like buying more - saving more, half price, buy 1 get 1,

voucher offers etc. Again, to attract new customers through the promotional campaign, the supermarkets celebrate special days and festival days, offer exclusive propositions, and provide special offers at weekends. Besides, supermarkets launched a 'Donation pack' offer for all the kind-hearted buyers of the country who want to help people affected due to the surge of coronavirus pandemic. This pack includes all the essentials at a special discount and has been made available altogether in a single package (The Daily Star, 2020). Moreover, they provide an online home delivery service where shoppers can watch products through video and choose their essential products called 'Phone-a-Phone-a Bazar' (Shwapno, 2020). More so, they buy fresh organic items directly from farmers and deliver them to customers, benefiting underprivileged farmers in the process. (The Amader Somoy, 2020).

1.4 Research Gap

Despite the significant potential in this supermarket industry, the existing literature has ignored the direct and indirect influences of social gratification, hedonic gratification, utilitarian gratification, and sustainability perceptions on customer satisfaction and customer loyalty in the context of Bangladesh. Moreover, there has not been enough research and analysis on making supermarkets more profitable, appealing, and dynamic, which is a content gap. Additionally, SEMs and factor analysis of the constructs in the existing literature field in the perspective of Bangladesh have not been conducted rigorously. Furthermore, preliminary evaluation of theories regarding the productivity of customer loyalty in Bangladesh has created a vast evaluation gap. Therefore, it is worth studying how Customer Satisfaction and Loyalty are shaped by Social Gratification, Hedonic Gratification, Utilitarian Gratification, and Perceived Sustainability in the supermarket context.

1.5 Research Question and Objective

The primary research question is what dimensions should be considered while evaluating the perceptive factors to measure the effectiveness of customer loyalty through satisfaction for the emerging supermarkets in Bangladesh? The study's objective is to explore the perceptive factors that contribute to and influence the effectiveness of customer loyalty and to acquire a better insight into what influences customers' perception to visit a particular store repeatedly in the context of Bangladeshi supermarkets.

1.6 Contribution of the Study

This study and research are new in this particular field. So, research findings will assist supermarket owners in making more efficient plans to attract new customers and keep repeat and loyal customers. Again, academicians will hugely benefit by receiving more insights from the newly added literature and CB-SEM based hypothesised model. The theoretical model based on the perspective factors will generate new ideas based on the variables. More so, the policymakers can plan and take adequate measures based on the analysis and results of this paper to make this sector more vibrant and dynamic.

2. 1 Literature Review and Hypothesis Development

The supermarket industry is a vast, departmentalised retail store that is also a unique food source convenient for self-service shopping experiences for customers. This study will also discuss the supermarket industry in Bangladesh, reasons for selecting Agora, Shwapno and Meena Bazar for a survey, social gratifications, hedonic gratifications and utilitarian gratifications, sustainability perception, customer satisfaction and customer loyalty. By discussing the relevant literature and ascertaining the relationship between customer satisfaction with social gratifications, hedonic gratifications and utilitarian gratifications, sustainability perception and customer loyalty, the hypotheses are developed based on the arguments and justifications of different researchers.

2.1.1 Supermarket Industry in Bangladesh

Supermarkets in Bangladesh value their loyal customers. These are currently operating in major urban centres of Bangladesh with a limited number of locations, producing jobs and contributing significantly to the country's economy (Alam, 2021). According to the BSOA (Bangladesh Supermarkets Owners' Association), there are 130 supermarkets in the country. However, the industry is primarily dominated by three major players: Shwapno, Agora and Meena Bazar (Alam and Noor, 2019). Agora was inaugurated in 2001, the pioneer in the supermarket industry, and since then, this industry has been on the rise. Besides, many supermarkets, including Shwapno, Meena Bazar, Prince Bazar, Almas, Big Bazar, have dominated the market and successfully run their business (Ahmed, 2017). The experts opined that the supermarkets' demand grows daily in Bangladesh. More than 300,000 customers regularly use supermarkets to shop for their necessary goods (Islam et al., 2018). Therefore, the supermarket business has turned into a very competitive business today.

2.1.2 Reasons for Selecting Agora, Shwapno and Meena Bazar for a Survey

Agora is an innovator in the Bangladesh supermarket industry. The number of outlets of Agora is 18; in Dhaka, 15 outlets, 2 in Sylhet and one in Chattagram. Later in 2008, supermarket Shwapno (“dream”) started its journey with a vision to make a nationwide retail chain where all strata of consumers could come and shop. "One Shwapno for all" is its mantra. Shwapno operates in Dhaka, Sylhet, Chittagong and Comilla with 63 outlets. Serving around 35,000 customers daily, Shwapno is currently the market leader with 60 outlets. Another supermarket, Meena Bazar, started its journey in 2002 and is operating in Dhaka, Chattagram and Khulna with 19 outlets (Ahmed, 2018).

Therefore, these three supermarkets are selected after examining their high sales volume, significant market share, prolonged duration of operation, substantial consumer base and superior brand image.

2.1.3 Uses and Gratification Theory

The Uses and gratification theory (UGT) examine why and how people actively seek various media to meet their requirements. The audience-centred approach to understanding mass communication is known as UGT. According to the UGT theory, the researcher developed the conceptual framework. For example, Thuy Tran (2021) utilised the UGT model and found perceived effectiveness of e-commerce platforms (PEEP), economic benefits, pandemic fear, sustainable consumptions are essential to predict the intention to manage e-commerce platforms effectively. Besides, Chen et al. (2020) applied the UGT model. They investigated perceived usefulness, enjoyment, system quality, information quality, sense of belonging, interaction, satisfaction, and habit and continued willingness to use location-based mobile apps. Mejía-Trejo (2021) used the UGT model and found emergency context (mood, emotion, values), motivation, attitude, website attraction, purchase intention of online consumer behaviour. Here, the researcher focused on social, hedonic, and utilitarian gratification, which influence customer satisfaction, customer loyalty, and user behaviour in the supermarket industry.

2.1.4 Social Gratification

The combination of social contact and social presence is known as social pleasure. The amount to which WeChat is used as a communication medium to interact with others (Deci and Ryan, 2000) and the degree to which WeChat produces a psychological feeling of communicating and building connections

with others is referred to as social presence (Biocca et al., 2003). Again, Mahlangu and Makhitha (2019) suggested that shoppers visit supermarkets for value shopping, brand hunting, social gratification, and to search for good service and product quality. Moreover, socially gratified consumers feel satisfied as they can contribute to society through social innovativeness products, and their consumption behaviour would be recognised as ethical and moral (Choi and Kim, 2013). The researcher suggests that Social Gratification positively influences customer satisfaction in the supermarket industry. So, Social Gratification affects Customer Satisfaction significantly.

H1: Better Social Gratification helps to increase Customer Satisfaction.

2.1.5 Hedonic Gratification

Hedonic pleasure refers to the users who can acquire emotional relief by having fun and enjoying themselves. Nguyen, Nguyen and Barrett (2007) mentioned that shoppers driven by hedonic gratification pay more attention to supermarket attributes' quality and are more likely to be loyal customers. Another researcher, Alam et al. (2020), found customer loyalty shaped by utilitarian value, hedonic value, and corporate image based on the S-O-R model in customer's value perception and belief of 360 Bangladeshi respondents. Other studies have discovered hedonic gratification usage in mobile app behavioural intention to use (Thuy Tran 2021; Chen, Hsiao and Li 2020) in the context of managing an effective e-commerce platform in the pandemic, online consumer behaviour on purchase intention in COVID-19 ads, and usage continuance willingness for location-based apps consecutively. Other researchers, Atulkar and Kesari (2017), provided some valuable insight on the relationship between hedonic shopping gratification and customer satisfaction in supermarkets. The results of that study showed the differential effect of hedonic shopping values. They confirmed the research findings demonstrating the relationship between hedonic shopping gratification, customer satisfaction, loyalty, and re-patronage intentions. In addition, Mehmood and Hanaysha (2015) showed that hedonic gratification has optimistic effects on customer satisfaction and loyalty. So, Hedonic Gratification impacts Customer Satisfaction considerably.

H2: Hedonic Gratification helps to enhance Customer Satisfaction.

2.1.6 Utilitarian Gratification

The fulfilment of individuals' utility demands, such as information seeking or self-presentation, is utilitarian gratification. Küçüksarı (2021) suggested that utilitarian satisfaction is a task-oriented and cognitive process. He also added that people might buy more utilitarian products for themselves during an economic crisis. Other researchers, Yusof, Musa and Rahman (2012), defined that utilitarian gratification revolves around the criteria of rational purchase. They also added that consumers derive utilitarian gratification in stores after evaluating the accessibility of products and how easily they can find their desired outcomes. Examples of utilitarian gratification would be information achievement, assortment seeking, immediate possession and price comparison. The Ryu et al. (2010) study shows that utilitarian gratification affects customer satisfaction. Customers who perceive high utilitarian gratification are expected to accomplish their shopping goals and show higher loyalty. Besides, Mehmood and Hanaysha (2015) argued that utilitarian gratification doesnot directly affect customer loyalty; instead, it influences loyalty through building customer satisfaction. Therefore, Customer Satisfaction is primarily influenced by Utilitarian Gratification.

H3:High Utilitarian Gratification in a store can cause Customer Satisfaction to rise.

2.1.7 Sustainability Perceptions

Perceived sustainability refers to humans' awareness of the environment. Lee (2020) used sustainability in the context of communicating sustainable development. It is an essential antecedent because it identifies three dimensions of stockholder-centric sustainability concern(e.g., strength, magnitude, and mobilizability). Again, Fathi et al. (2020) investigated sustainability effects on supermarkets. Therefore, beyond the level of sustainability labels, various product-certifying systems have been developed to provide quality assurance via certificated brands (Zhang et al., 2016). They argued that workload balancing could significantly reduce the total supermarket cost and contribute to the overall production and economic sustainability. Besides, Ehgartner (2018) explored whether customers are primarily influenced by sustainability in the context of the retail food industry. He also examined how consumers are revealed to the

sustainability of the retail food industry and how this is related to customer response. In addition, other researchers, Chen et al. (2020), suggested that perceived sustainability can positively affect customer engagement through influencing customer satisfaction and commitment in the shopping environment. Their research finding confirms the causal chain of “perceived sustainability-satisfaction-commitment-customer engagement”. It indicates the affecting routes from the short-term relationship (i.e., satisfaction). To the long-term relationship (i.e., commitment and engagement) and the transactional relationship (i.e., satisfaction and commitment) to the non-transactional relationship (i.e., engagement). Thus, Customer Satisfaction is mainly influenced by customers’ perceived Sustainability.

H4: Better Perceived Sustainability influences Customer Satisfaction to increase.

2.1.8 Customer Satisfaction

Customer satisfaction is a necessary construct that plays a mediating role between endogenous and exogenous variables in the context of the supermarket industry. Satisfaction is the congruence between aspirations and the reality perceived from consumers' experiences. According to Islam et al. (2012), customer satisfaction is related to loyalty. For example, Slack, Singh, and Sharma (2020) found that customer satisfaction influences emotional value, social value, and functional value based on the theory of consumption value and constitutes interrelated value dimensions in the context of a supermarket in a developing country. Moreover, Moliner-Velázquez et al. (2018) also studied retail innovation and image for loyalty. They found that store image, retail innovation, excellence, efficiency, entertainment, aesthetes, and satisfaction primarily shape customer loyalty. Furthermore, Filipe et al. (2017) emphasised supermarket satisfaction and trust to explain supermarket loyalty in the context of Portugal. Finally, some researchers paid attention to analysing customer satisfaction and value in the context of social media marketing (Dwivedi et al., 2020; Agnihotri et al., 2016; Shareef et al., 2019; Rossmann et al., 2015). However, this study explored the direct and mediated role of customer satisfaction on purchase intention, brand awareness, and equity in the context of

the Super Market Industry. The researcher argues that customer satisfaction positively influences customer loyalty in supermarkets.

H5:Customer Satisfaction directly causes Customer Loyalty to rise.

2.1.9 Customer Loyalty

Loyalty has been defined as a behavioural concept including the purchase of a product or service regularly, as assessed by the number of assets, referrals, the size of the relationship, or all of the above together (Alok and Srivastava, 2013). Similarly, customer loyalty means returning previous customers who purchased products or services in the past. Again, customer loyalty can be measured in various ways, such as repurchasing and recommending. (Chen et al., 2014). Some research explains that customer loyalty has become an essential asset for supermarkets (Petzer and van Tonder, 2019; Shankar and Jebarajakirthy, 2019). Continuous purchase and recommendations are the components of customer loyalty (Spratt, 2019). According to Irfan et al. (2019), based on the patronage behaviour and learning theory, the researcher found perceived value, in-store logistics performance, store image, and satisfaction to create loyalty in 200 Pakistan respondents. We discovered that supermarket loyalty is essential to building customer loyalty at this juncture. The researcher suggests that Customer Satisfaction positively influences Customer Loyalty for emerging in the supermarket industry of Bangladesh.

3.1 Conceptual Framework

This study explores the relationship between Social Gratification, Hedonic Gratification, Utilitarian Gratification, and Perceived Sustainability on Customer Satisfaction which turns to Customer Loyalty.

3.2 Conceptual Model

The customer loyalty conceptual framework presents the hypotheses that have been empirically developed as discussed in the literature review. This framework forms the foundation of this research. It can be anticipated that this innovative study model will immensely contribute to the relevant literature field. Here is the conceptual model below:

Figure 1: Conceptual Model

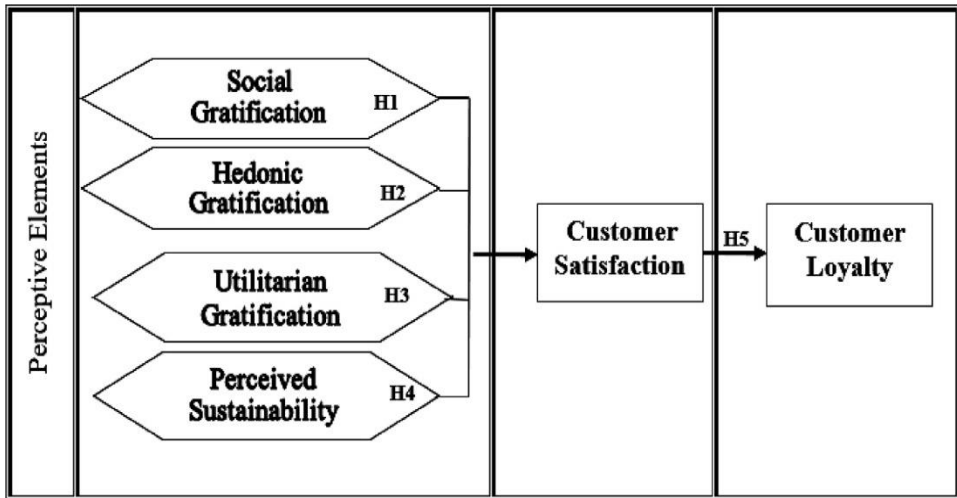


Figure 1 illustrates that Social Gratifications, Hedonic Gratifications, Utilitarian Gratifications and Perceived Sustainability are the perceptive factors and exogenous variables. These factors influence Customer Satisfaction to create loyal customers. Here, Customer Satisfaction plays the role of mediating variable, and Customer Loyalty is the endogenous variable.

4.1 Research Methodology

To collect necessary data, a self-administered questionnaire using 5 points Likert scale was randomly distributed to the consumers in the three major supermarkets, namely Agora, Swapna and Meena Bazar. Data has been analysed from the responses of 360 valid respondents using descriptive frequencies, correlation, principal component, EFA, CFA, measurement model, structural model, and hypothesised path coefficient. The causal relationship among the constructs proposed in this study has been empirically validated through SEM, and the correlations have been tested concurrently. Then, the valid cases have been selected using AMOS through SEM for verifying and testing the hypothesised relationships between the variables of this study model.

4.2 Research Design

The method of this study includes systematic investigation, procedure, sample selection and finally, evaluation of the results. A quantitative method is adopted to understand the perceptive factors influencing customer loyalty's effectiveness.

4.3 Sample Size, Data Collection and Target Population

Cochran's formula calculated the sample size with a 95% confidence level. Convenience Random Sampling has been utilised in this study as it is the most reasonable when dealing with a large population. It involves using respondents who are 'convenient' to the researcher. It has also fewer limitations than other sampling probability methods regarding generalizability (Heng et al., 2011).

Supermarket consumers of three major supermarkets in Bangladesh: Agora, Shwapno and Meenabazar, were requested to participate in the survey digitally. For this, a self-administered questionnaire was distributed using 'Google Form' through a digital application to group forums of the elite members of prominent clubs, various universities, several district groups, corporate groups, social groups of different districts where any supermarket from these three selected are situated. Total 409 respondents participated in the survey. The data was cleaned, and 49 were found to be unengaged responses, and 360 valid responses were analysed for the study. Here, the response rate was 88 percent. The study's target population was all the supermarket customers of Bangladesh of these three selected major supermarkets.

4.4 Questionnaire development

Self-administered questionnaires using 5 points Likert scale have been utilised to obtain field information related to the many components employed in the conceptual background of customer loyalty. In the questionnaire, a prelude has been given about customer loyalty for the easy assimilation of the respondents about the questions. Moreover, efforts have been made to disregard any terminology that might confuse the respondents. A lot of attention has been shown to the contents of the questionnaires to develop external validity. The questionnaires have been attached as **Appendix-A**.

4.5 Pre-test Study

Before performing the survey, a pre-test was conducted digitally by a carefully selected group of 20 experts, including academics from the marketing department, supermarket management departments, and supermarket industry specialists, to ensure that the contents were accurate. After this test, questionnaires were distributed among the supermarket respondents.

5. Result and Discussion

5.1 Demographic Profile

The respondent's demographic characteristics were carried out based on sex, marital status, age group, educational qualification and income group and the frequencies and percentages are measured using the statistical tools. It shows that male, married visits and age group from 18 -to 44 years visit supermarkets more than that of female, single and 45 years and above respectively. Details are described in **Table 1** : below.

Table-1: Demographic Characteristics of Respondents (n =360).

Items	Variables	Frequencies	Percentage
Sex	Male	206	57.21
	Female	154	42.8
Marital Status	Single	87	24.2
	Married	272	75.6
	Divorced	1	3
Age Group	18 - 44 Years	307	85.3
	45 Years and above	53	14.7
Educational Qualification	Bachelor's Degree and below	220	61.1
	Above Bachelor's Degree	140	38.9
Income Group	1,00,000 Tk and below	188	52.2
	Above 1,00,001 Tk	172	47.8

Source: Output of IBM SPSS Statistics Version 25

5.2 Construct Validity Test

The construct validity has been verified through Kaiser-Meyer-Olkin (KMO) and Bartlett's Sphericity Test. After analysis, the strength of association among the constructs is shown in **Table 2**, representing a good result (Ali et al., 2012).

Table-2 : KMO and Bartlett's test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.891
Barlett's Test of Sphericity	Approx. Chi-Square	13210.085
	Df	861
	Sig.	0.000

Source: Output of IBM SPSS Statistics Version 25

5.3 Reliability and Factor Analysis Test

The reliability of items in the questionnaire has been tested before starting the analysis for ensuring the consistency of various things present in the questionnaire. Reliability measurement helps provide stability and character of the whole mechanism (Sekaran, 2003). Here, the principal axis factoring has been adopted to explore the fundamental factors related to the items in the questionnaire (Yong and Pearce, 2013). Principal axis factoring assumes that factors are hypothetical and can be estimated from variables. Moreover, factor analysis has been used to measure the degree of customer satisfaction and loyalty since it is an effective method of transforming statistical data into linear combinations of constructs (Hair et al.,1992).

Here in **Table 3**, the range of Cronbach's Alpha is from 0.851 to 0.890 of the constructs, which indicate higher reliability (Tavakol and Dennick, 2011). EFA has been conducted to capture the observed variables consistently moving together. Here in EFA, all the loadings of the factors have come above 0.60, which indicates a stable result (Guadagnoli and Velicer, 1988).

Table-3: Reliability and Factor Loading Matrices Following Rotation of Six-factor Solutions.

Descriptions	F1	F2	F3	F4	F5	F6
Hedonic Gratification(alpha=0.879)						
Enjoying shopping trip to the supermarket			0.708			
Shopping in the supermarket has been a delightful way.			0.666			
Receiving the search for insights and new ideas to buy			0.614			
Going to the supermarket because of feeling happy			0.699			
Providing a genuinely enjoyable spending adventure			0.705			
Feeling adventurous and found exciting products.			0.686			
Shopping here has been an experience of fun and			0.690			

playfulness.						
Social Gratification(alpha=0.861)						
Shopping in a supermarket helps to feel accepted by others	0.720					
Sharing shopping experiences with others	0.643					
Shopping on supermarket sites gives a good impression on others	0.727					
Feeling part of the supermarket	0.743					
Shopping in a supermarket increases the social fulfilment	0.686					
Shopping in the supermarket makes it easy to be accepted in social communities	0.653					
Shopping in supermarkets develops friendships with other shoppers	0.776					
Utilitarian Gratification(alpha=0.859)						
Shopping here conveniently		0.692				
Shopping without any disorderly queuing		0.682				
Saving money while shopping in this supermarket		0.643				
While spending, achieving what has been set out to do		0.642				
Finding a variety of item choices in this supermarket		0.650				
While shopping, purchasing precisely what is required		0.660				
While buying, finding precisely what is looked for		0.721				

Perceived Sustainability (alpha=0.851)						
The product offered by the supermarket is friendly to the environment.				0.641		
The product offered by the supermarkets is harmless to nature.				0.686		
The product has environmental certification for saving energy.				0.646		
The product is green and harmless for humans.				0.685		
The supermarket offers a green delivery service.				0.690		
The supermarket uses recycled packing materials for delivery.				0.604		
The supermarket invests in the environment.				0.658		
Customer Satisfaction (alpha=0.864)						
The supermarket meets my expectations.					0.638	
Making the right decision by choosing the supermarket					0.621	
Overall feeling content while shopping in the supermarket.					0.655	
Willing to spend more money in this supermarket					0.650	
Have a great time in the supermarket					0.633	
The overall impression sets in a good mood					0.629	
Thoroughly pleased with my					0.654	

purchases from this supermarket						
Customer Loyalty (alpha=0.890)						
Coming back to this supermarket in the future.						0.778
Recommending the supermarket to others.						0.678
Ready to spend more than what has been planned at the supermarket.						0.796
Buying more products from the supermarket.						0.610
Not going to any other stores.						0.790
A frequent customer of the supermarket due to its unique facilities.						0.705
Loyal customer.						0.688

Source: Output of IBM SPSS Statistics Version 25

Note : 5 points Likert scale (1=strongly disagree to 5=strongly agree). Extraction method: Principal axis factoring based on Six factors specification. Rotation method : Varimax with Kaiser Normalization.

5.4 Content Validity

Content validity is a systematic evaluation (Malhotra, 2007). Moreover, SEM has been used to explore the relationship among the constructs that impact customers' conception about retail marketing strategies adopted in Bangladeshi supermarkets. This model has been used to give the best fit. Here, CFA has been conducted for six variables to determine whether the 42 indicators are appropriately designated.

Table 4 shows that the Root Mean Square of Approximation (RMSEA) result is less than 0.08, which indicates an excellent result (Kenny et al., 2015). It further shows that the Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Normed Fit Index (NFI) and Tucker and Lewis Index (TLI) is above 0.9.

The p-value is less than 0.05 (typically ≤ 0.05), which indicates that it is statistically significant and an excellent model fit of CFA (Sun, 2005). The results are illustrated in **Table 4**.

Table-4: The Results of the CFA Model Fit.

Factorindicator	X2	df	P-value	GFI	AGFI	CFI	TLI	NFI	RMS EA
Social Gratification	32.148	10	0.000	0.976	0.934	0.989	0.977	0.985	0.079
Hedonic Gratification	19.718	8	0.011	0.985	0.946	0.995	0.986	0.991	0.064
Utilitarian Gratification	37.201	12	0.000	0.971	0.932	0.988	0.978	0.982	0.076
Perceived Sustainability	45.888	14	0.000	0.963	0.987	0.983	0.975	0.976	0.080
Customer Satisfaction	40.05	13	0.000	0.971	0.936	0.988	0.981	0.983	0.076
Customer loyalty	33.640	13	0.001	0.973	0.942	0.985	0.975	0.975	0.067

Source: Output of IBM SPSS AMOS Statistics Version 24

5.5 Convergent and Discriminant Validity

Convergent validity means that the variables within a single factor are highly correlated (Gaskination's StatWiki, 2021). It tests the dimensionality of a factor and items and assesses construct reliability (CR). Here, the Average Variance Extracted (AVE) measures the amount of variance captured by a construct about the amount of variance due to measurement error. The AVE value should be ≥ 0.50 and factor loadings should be between 0.50 to 1, and the value of CR might be ≥ 0.7 (Niclasen et al., 2013).

The degree to which a construct is genuinely distinct from other constructs is discriminant validity. It involves the relationship between a particular latent

construct and other constructs of a similar nature and the construct that is significantly distinct from other constructs (Hair et al., 2010).

In **Table 5**, CR has come above 0.90, and AVE has come above 0.57. The discriminant validity (highlighted in the table) are significant, indicating good convergent and discriminant validity of the study (Niclasen et al., 2013).

Table-5: Convergent and Discriminant Validity.

Variables	CR	AVE	Hedonic Gratification	Social Gratification	Utilitarian Gratification	Perceived Sustainability	Customer Satisfaction	Customer Loyalty
Hedonic Gratification	0.939	0.689	0.830					
Social Gratification	0.937	0.681	0.569	0.825				
Utilitarian Gratification	0.937	0.681	0.654	0.670	0.825			
Perceived Sustainability	0.937	0.681	0.661	0.672	0.730	0.826		
Customer Satisfaction	0.952	0.740	0.812	0.671	0.735	0.725	0.860	
Customer Loyalty	0.904	0.573	0.301	0.345	0.332	0.364	0.400	0.757

Source: James Gaskin Validity Calculation Excel Sheet

5.6 The Measurement Model

The measurement model is carried out to test the model fit, discriminant validity, normality, outliers and multicollinearity. CFA has been done on the measurement models, consisting of purified measures derived from the earliest step of EFA. It represents the second level in SEM analysis after CFA (Marsh et al., 2014). It includes all latent variables in the analysis and is placed as one level (regardless of exogenous or endogenous). This measurement model shows the relationship among Social Gratification, Hedonic Gratification, Utilitarian Gratification, Perceived Sustainability, Customer Satisfaction, and Customer Loyalty.

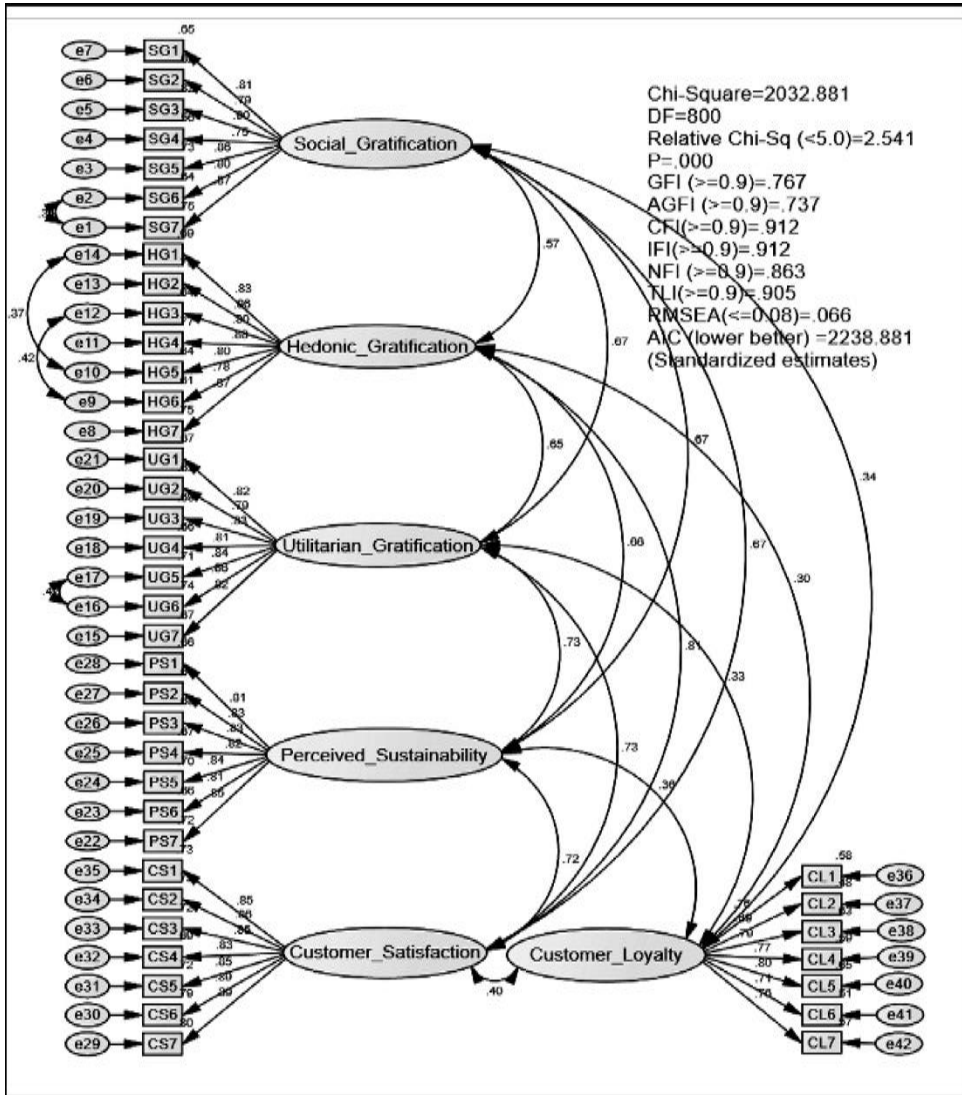


Figure: 2 The Measurement Model

Source: Output of AMOS Graphics

In **Table 6**, RMSEA is less than 0.08 and CFI, TLI, and IFI are above 0.9, indicating a good model fit and statistically significant study (Kenny et al., 2015; Sun, 2005). In **Figure 2**, the relationship between the latent variables mentioned above is examined, and their values are shown as a pictorial diagram.

Table-6: Model Fitness of Measurement Model.

Name of the category	Name of index	Index value	Comments
(1) Absolute fit	RMSEA	0.065	Required level achieved
Absolute fit	IFI	0.912	Required level achieved
(2) Incremental fit	CFI	0.912	Required level achieved
Incremental fit	TLI	0.905	Required level achieved
(3) Parsimonious fit	Chisq/df	2.537	Required level achieved

Source: Output of IBM SPSS AMOS Statistics Version 24

5.7. Structural Model (Hypotheses Testing)

The structural model is a visual representation of the theory that uses structural equations to represent the theory. It denotes a set of one or more dependency connections that connect the model's structures. This model is most helpful in representing the relationships between exogenous or endogenous variables and testing the direct and indirect effects (Rahi and Ghani, 2018).

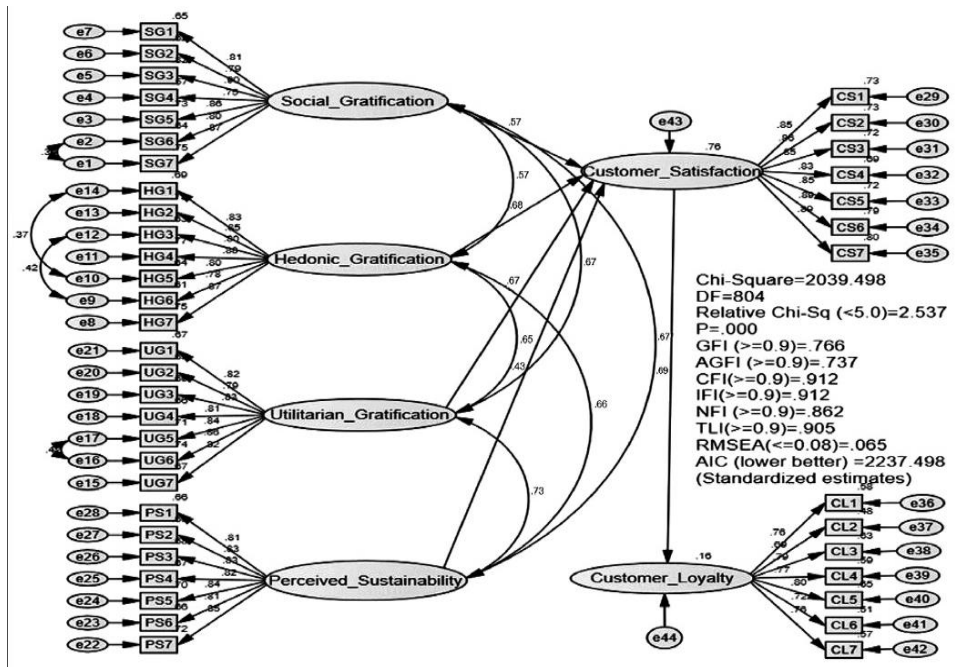


Figure: 3 The Structural Model

Source: Output of IBM SPSS AMOS Statistics Version 24

In this study, it was important to evaluate the analysis of the hypothetical path in the statistical structural model to determine the relevance of the path coefficients in the hypothesised direction. For this study, five hypotheses were determined. The SEM was used to investigate the relationship among the variables. **Figure 3** shows that relative Chi-Square=2.537, RMSEA=0.065, CFI=0.912, IFI=0.912 and TLI=0.910 and the model is well fit statistically (Kenny et al., 2015; Sun, 2005). The fitness indexes assessment for the structural model, according to **Figure 3**, draws the full model of the five paths hypothesised model. **Table 7** shows that all the paths are significant at $p < 0.05$ and display the standardised regression weight of the hypothesis testing variables. The result shows that all constructs have a positive coefficient. The CB-SEM based hypothesised model with items indicating the constructs of social gratification, Hedonic Gratification, Utilitarian Gratification and Perceived Sustainability, Customer Satisfaction, and Customer Loyalty have a significant relationship with Customer Satisfaction. Customer Satisfaction has a significant impact on Customer Loyalty. The p-value is less than 0.05, indicating that all the hypotheses are accepted and statistically significant.

Table-7: Path Coefficient Results (Direct Effect).

Hypotheses			Estimate (Beta)	S.E	Critical Ratio (t-Value)	P-Value	Regression	Decision
H1	Customer Satisfaction	← Social Gratification	0.572	0.071	8.056	0.000	0.565	Accepted
H2	Customer Satisfaction	← Hedonic Gratification	0.687	0.077	8.922	0.000	0.672	Accepted
H3	Customer Satisfaction	← Utilitarian Gratification	0.672	0.074	9.081	0.001	0.656	Accepted
H4	Customer Satisfaction	← Perceived Sustainability	0.430	0.066	6.515	0.000	0.421	Accepted
H5	Customer Loyalty	← Customer Satisfaction	0.691	0.079	7.305	0.000	0.615	Accepted

Source: Output of IBM SPSS AMOS Statistics Version 24

According to Hair et al. (2019), the beta value should guide the relative importance of individual independent variables only when collinearity is minimal. They added that the beta values could be interpreted only in the context of the other variables in the equation. Here, the path coefficient results show that Hedonic Gratification (beta=0.687) is considered very important in Bangladeshi supermarkets as perceived by customers compared to Utilitarian Gratification (beta=0.672). On the other hand, overall customer satisfaction strongly relates to customer loyalty (beta=0.691).

5.8 Mediation Analysis (Bootstrap Test)

An SEM includes a mediation effect when a third variable intervenes between two other related constructs (Hair et al., 2010). An SEM mediation could be examined if a third variable is modelled between an exogenous construct and an endogenous construct. Both direct and indirect effects of full or partial mediation among constructs can be assessed, and the optimal path coefficients among exogenous and endogenous constructs can be determined (Bagozzi and Yi, 2012; Fabrigar, Porter and Norris, 2010; Schreiber, 2008).

In mediation analysis, bootstrapping has been performed, setting the number of bootstraps at 5000 and bias-corrected (BC) confidence interval (CI) at 95 (95% CI) and selecting bootstrap ML (Most Likelihood). If in the direct model, mediation model and standardised indirect effect are all significant and upper bound (UB) and lower bound (LB) both are either positive or negative, which means '0' not in between, then there is partial mediation (Awang, 2012).

In **Tables 8, 9, 10, and 11**, all the values of the mediation model and standardised indirect effect are significant, i.e. p-value is less than 0.05 and UB and LB are positive, so partial mediation effect has taken place for Social Gratification, Hedonic Gratification, Utilitarian Gratification and Perceived Sustainability on Customer Loyalty through Customer Satisfaction (Awang, 2012).

Table-8: Mediation Effect of Social Gratification on Customer Loyalty Through Customer Satisfaction.

Hypothesised Path	Beta	P-Value	95% Bootstrap BC CI		Decision
			Lower Bound	Upper Bound	
Direct Model Social Gratification ↗ Customer Loyalty	0.572	0.016			Partial Mediation
Mediation Model Social Gratification ↗ Customer Loyalty	0.079	0.012			
Standardised Indirect Effect	0.065	0.013	0.012	0.135	

Table-9: Mediation Effect of Hedonic Gratification on Customer Loyalty through Customer Satisfaction.



Hypothesised Path	Beta	P-Value	95% Bootstrap BC CI		Decision
			Lower Bound	Upper Bound	
Direct Model Hedonic Gratification  Customer Loyalty	0.687	0.000			Partial Mediation
Mediation Model Hedonic Gratification  Customer Loyalty	0.150	0.000			
Standardised Indirect Effect	0.199	0.000	0.127	0.295	

Table-10: Mediation Effect of Utilitarian Gratification on Customer Loyalty through Customer Satisfaction.



Hypothesised Path	Beta	P-Value	95% Bootstrap BCCI		Decision
			Lower Bound	Upper Bound	
Direct Model Utilitarian Gratification  Customer Loyalty	0.672	0.011			Partial Mediation
Mediation Model Utilitarian Gratification  Customer Loyalty	0.078	0.008			
Standardised Indirect Effect	0.08	0.008	0.020	0.159	

Table-11: Mediation Effect of Perceived Sustainability on Customer Loyalty through Customer Satisfaction.

Hypothesised Path	Beta	P-Value	95% Bootstrap BC CI		Decision
			Lower Bound	Upper Bound	
Direct Model Perceived Sustainability \nearrow Customer Loyalty	0.430	0.035			Partial Mediation
Mediation Model Perceived Sustainability \nearrow Customer Loyalty	0.069	0.023			
Standardised Indirect Effect	0.060	0.025	0.007	0.129	

6. Findings and Implications

The respondents' responses to the questionnaire identified significant factors related to the perceptive influence on the effectiveness of customer loyalty in the supermarkets of Bangladesh. This study shows that Hedonic Gratification is considered very important to make the customer satisfied and loyal. Utilitarian Gratification also plays a significant role in this aspect. On the other hand, Social Gratification and Perceived Sustainability play a less important role. Overall, Customer Satisfaction has a strong relationship with Customer Loyalty.

The study implies that all the hypotheses are accepted, i.e., Social Gratification, Hedonic Gratification, Utilitarian Gratification, and Perceived Sustainability enhance Customer Satisfaction, and Customer Satisfaction influences Customer Loyalty. Social Gratification, Hedonic Gratification, Utilitarian Gratification, and Perceived Sustainability partially mediated Customer Loyalty through Customer Satisfaction. This endeavour will help envisage the reality and impacts of Customer Loyalty and how perceptive factors influence it through Customer Satisfaction in the supermarket context of Bangladesh. More insights from this study will be highly beneficial to academicians. Again, the CB-SEM based hypothesised model will assist the entrepreneurs in attracting and retaining more customers and making them loyal to generate more revenues. Besides, the study results show an essential guideline for retailers to consider the factors before launching an effective loyalty program and assuredly enrich the existing

literature in the emerging supermarkets in the context of Bangladesh. Moreover, authorities can develop and implement appropriate policies based on the findings of this research to make this sector energetic and more active.

7. Limitations and Future Research Directions

Supermarket retailing is a relatively new phenomenon in Bangladesh. So, this research's data, analysis, and findings are applicable to developing countries. Again, the income level of the customers affects and influences to a great extent in supermarket purchases, but influences of income have not been hypothesized and analysed in this paper. In addition, interviews of the experts, entrepreneurs, and supermarket customers have not been carried out in person due to the pandemic. Another vital issue is that the competition between the wet market and supermarket business in Bangladesh has not been discussed. Moreover, only three supermarkets have been surveyed, which do not reflect the entire scenario of the market.

In future, tangible factors may be analysed to assess the effectiveness of customer loyalty in the evolving supermarkets of Bangladesh. Additionally, more insights may be collected by interviewing experts, entrepreneurs, and supermarket customers. Furthermore, comparison and competition between the wet market and supermarket business in Bangladesh can be thoroughly analysed in future research. Henceforth, the influence of different income levels in this supermarket industry and its relationship can be studied. Its moderation effect and hypotheses testing may help ascertain income level's impact on customer loyalty.

8. Conclusion

Customer loyalty, one of the significant components in maintaining a stable consumer relationship, is now recognised as a prime element of sustaining organisations. Again, implementing customer loyalty programs to attract and retain customers is crucial to making this supermarket sector more viable and gainful. Therefore, it is accepted as a long-term commitment or the central part of the long-term marketing strategy. These programs are helping the organisation to survive in a competitive environment by making them repeat and loyal customers and resisting the customers to switch to another supplier. This paper will immensely help the entrepreneurs to make an effective endeavour to create loyal customers and make this business more dynamic and profitable. This will also assist the policymakers in making pragmatic plans to make this sector vibrant and lucrative. The entrepreneurs should take adequate measures on Social Gratification, and Perceived Sustainability issues as these are found to be behind. These steps will help supermarket entrepreneurs to attract more customers and

make them satisfied and loyal. These can be achieved by launching good customer loyalty programs very effectively. Thus, this study will immensely assist the retailers in knowing what perceptive factors impact the effectiveness of customer loyalty for the emerging supermarkets in Bangladesh.

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Appendix A:

Scale Measurement Items

Constructs	Indicators	Questions/Items
Social Gratification: (Evelina et al., 2020)	SG1	Shopping in the supermarket helps to feel accepted by others.
	SG2	I am sharing shopping experiences with others.
	SG3	Shopping on supermarket sites gives a good impression on others.
	SG4	I am feeling like part of the supermarket.
	SG5	Shopping in supermarkets increases social fulfilment.
	SG6	Shopping in supermarkets makes it easy to be accepted in social communities.
	SG7	Shopping in the supermarket develops friendships with other shoppers.
Hedonic Gratification: (Saili, Mingli and Zhichao, 2011)	HG1	I am enjoying my shopping trip to this supermarket.
	HG2	Shopping around here has been a delightful way to spend my free time.
	HG3	I have received my search for insights and new ideas to buy.
	HG4	I felt adventurous and found exciting products.
	HG5	I went to this supermarket because I felt happy.
	HG6	It provided a genuinely enjoyable spending adventure.
	HG7	Shopping here was an experience of fun and playfulness.
Utilitarian Gratification: (Saili, Mingli and Zhichao, 2011)	UG1	I can shop here conveniently.
	UG2	I can shop without any disorderly queuing.
	UG3	I can save money when I shop in this supermarket.
	UG4	While spending, I achieve what I set out to do.
	UG5	I find a variety of item choices in this supermarket.
	UG6	While shopping, I can purchase exactly what I require.
	UG7	While buying, I find exactly what I am looking for.

Perceived Sustainability (Chen et al., 2020)	PS1	The product offered by the supermarket is friendly to the environment.
	PS2	The product offered by supermarkets is harmless to nature.
	PS3	The product has environmental certification for saving energy.
	PS4	The product is green and harmless for humans.
	PS5	The supermarket offers a green delivery service.
	PS6	The supermarket uses recycled packing materials for delivery.
	PS7	The supermarket invests in the environment.
Customer Satisfaction: (Rahman, Haque and Jalil, 2014)	CS1	The supermarket meets my expectations.
	CS2	I made the right decision by choosing this supermarket.
	CS3	Overall, I feel content when I shop in this supermarket.
	CS4	I am willing to spend more money in this supermarket.
	CS5	I had a great time in this supermarket.
	CS6	The overall impression sets me in a good mood.
	CS7	I am entirely pleased with my purchases from this supermarket.
Customer loyalty:(Han and Ryu, 2009)	CL1	I will come back to this supermarket in the future.
	CL2	I would recommend the supermarket to others.
	CL3	I am ready to spend more than I planned at the supermarket.
	CL4	I want to buy more products from the supermarket.
	CL5	I am not going to any other stores.
	CL6	I am a frequent customer of this supermarket due to its unique facilities.
	CL7	I am a loyal customer.