

RETAIL SERVICE QUALITY AND CUSTOMER COMMITMENT: THE ROLE OF AFFECTIVE AND CONTINUANCE COMMITMENT ON WORD OF MOUTH COMMUNICATION

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ABSTRACT

The purpose of the study is to understand the relationships between service quality of a retail outlet, customer commitment towards the retail outlet, and their tendency to communicate his/her experience with others through word of mouth (WoM). The population for the study is the retail shoppers across different 5 big cities one each from east, west, north, south, and central India, consisting of a mix of gender, income levels, age levels, and marital status. From this population, a random sample of 1000 was drawn which was then split randomly into two sets to test the hypothesis. Structured Equation Modelling is used to study the objectives of the Study. It is found in the study that both affective and continuance commitments jointly mediate the influence of retail service quality on WoM communication. Continuance commitment also mediates the influence of affective commitment on WoM communication. Quality of services enhances the customer commitment towards the store and customer commitment leads to propagating the in-store experience to other likely customers. As genders behave differently, proper practice should be taken into consideration while providing the service. Also, Retailers should adopt all those practices of providing quality services which can result in positive word of mouth communication.

Keywords: Service Quality, Customer Satisfaction, Affective Commitment, Continuance Commitment, Word of Mouth Communication.

INTRODUCTION

Customer satisfaction is an emotional state. Customers are satisfied if a service provider makes quality improvements based on customer needs which results in positive Word-of-Mouth (WoM) communication for providers of goods and services based on trust and satisfaction. It can be said that for any retail organization, the best salesperson is the satisfied customer. Satisfaction results in loyalty which results in customer advocacy. Customer advocacy can time and again lead to positive WoM (Griffin, 1995). WoM recommendations are extremely important to consumers (Beatty et al., 1996) as it helps them in their decision-making process about a product or service (Murray, 1991; Giese & Spangenberg, 1997).

Based on these premises, the purpose of the study is to understand the relationships between service quality of a retail outlet, customer commitment towards the retail outlet, and their tendency to communicate his/her experience with others through word of mouth. Satisfied retail customers were more likely to engage in positive WoM advertising for the retailer. We start with a premise, that though service quality appears to have a direct influence on the customers' inclination to communicate their experience to others through word of mouth, the customer commitment towards the retail outlet mediates this relationship. That is the quality of services enhance the customer commitment towards the store and customer commitment leads to propagating the in-store experience to other likely customers.

This paper is further divided into sections that include literature review, model & hypotheses, research methodology, analysis, findings, and implications.

LITERATURE REVIEW

Customer satisfaction is the assessment of pre-purchase expectations with the post-purchase outcome (Fornell, 1992) and it is an emotive phenomenon often a result of response after evaluating these experiences (Crosby et al., 1990). Customer satisfaction thus is an emotional feeling resulting from customers' interactions with the salespersons (Crosby et al., 1990; Fornell, 1992). Customer satisfaction comprises of a response of a particular customer which is focussed and determined at a particular given time (Giese & Cate, 1999; Leung, 2020). Baker-Prewitt & Sivadas (2000) established that store loyalty was not influenced by attitude, purchase decisions, or recommendations. Some other studies show customer satisfaction as a predictor of purchase intentions to a large degree (Newman & Webel, 1973; Kasper, 1988).

Available literature in Services Marketing suggests a powerful relation among service quality and satisfaction of the customer (Woodside et al., 1989; Cronin & Taylor, 1992; Spreng & McKoy, 1996; Caruana, 2002; Spreng & Chiou, 2002; Yildiz, 2017). Experts use the two terms i.e. "*satisfaction*" and "*quality*" as synonymous, yet the two constructs are distinct as most researchers would vouch, "*Satisfaction is the consumer fulfillment response*" (Woodside et al., 1989; Taylor & Baker, 1994; Spreng & McKoy, 1996; Parsuraman et al., 1998; Zeithaml & Bitner, 2003). Satisfaction is a bigger concept and in contrast judgments about service quality are more specific. There has been considerable emphasis on the relationships among service quality and customer satisfaction, but the articles examining these relations are mostly non-empirical (Bolton & Drew, 1994; Lacobucci et al., 1995; Meng & Segó, 2020). Some studies suggest a lack of distinction between quality and satisfaction, (Anderson & Fornell, 1994). Service quality is an assessment of setting global parameters of service providers' deliverables (Parsuraman et al., 1985; Anderson & Fornell, 1994). Service Provider is responsible for the quality of product/service on one end and on the other end satisfaction is more of the satisfaction at customers' end on the experiences with the service (Lacobucci et al., 1995). Many studies claim that that customer satisfaction follows quality which in turn stems from attitudes about service quality. Service quality as an antecedent to satisfaction (Anderson & Fornell, 1994; Dick & Basu, 1994; Rust & Oliver, 1994; Iacobucci et al., 1995). An enhancement in service quality will enhance customer experience and the same will be followed by customer satisfaction (Bolton & Drew, 1994); Bitner et al., 1994; Anderson et al., 1994). A favorable review by the customer, like praising the firm, about the service quality strengthens the relationship and are indicative of behavioral intentions with a likelihood of recommending the firm, of the customer while negative reviews weaken it and lead to negative publicity (Zeithaml et al., 1996; Danaher & Rust, 1994; Dabholkar et al., 1996). Positive behavioral intentions are a corollary of customer satisfaction leading to customer loyalty (Taylor & Baker, 1994; Spreng & Chiou, 2002). Satisfaction quality and intention acts as an intervening variable (Cronin & Taylor, 1992; Spreng & McKoy, 1996; Caruan, 2002; Zeithaml & Bitner, 2003). Behavioral intentions can be inclined by perception about service quality (Bloemer, et al., 1999; Baker & Crompton, 2000; Zeithaml et al., 1996; Tian Cole et al., 2002). Attitudinal component of loyalty is an offshoot of psychological commitment, influenced by personal and socio-situational factors, predictors of behavioral loyalty (Iwasaki & Havitz, 1998; Pritchard et al., 1992; Park & Kim, 2000). Long term success of a business entity can be attributed to service quality to a large extent, (Rust & Oliver, 1994; Parasuraman et al., 1988). Organizations gain significantly by providing service quality and the other benefits of providing good service quality in business to business

relations are customer loyalty (Bloemer & Kasper, 1995; Bolton & Myers, 2003; Boulding et al., 1993).

A desire to sustain a relationship with the seller is referred to as commitment, (Morgan & Hunt 1994). This is a long-term orientation wherein a customer and seller have a fruitful long-term relationship (Gruen, 1995). In the event of a strong and committed relationship with the seller, there will be customer loyalty in the offing (Dick & Basu, 1994; Day, 1969). There exists a relationship between commitment and loyalty, and that commitment leads to loyalty (Beatty et al., 1988). Intention to continue with a relationship could perhaps have an opposite effect if underlying motivation is not considered (Geyskens, 1998; Allen & Meyer, 1990).

Loyalty affects affective commitment most noticeably (Harrison-Walker, 2001). Affective commitment as

“A party’s desire to continue a relationship because of the enjoyment of the relationship for its own sake, apart from the instrumental worth and because they experience a sense of loyalty and belongingness” (Geyskens et al., 1996; Allen & Meyer, 1990).

The satisfaction of the customer or the dissatisfaction of the customer is a ‘*cognitive or affective reaction*’ and is a result of a repeated and prolonged set of service encounters (Rust & Oliver, 1994). A comparison of apparent quality and expected quality with experience after consumption if met leads to customer satisfaction. There is in effect no effect of continuance commitment on positive WOM (Verhoef et al., 2002; Harrison-Walker, 2001) and negative affect is reported by Fullerton (2003, 2005). Greater WOM led to greater continuance commitment, if customers felt positive about the service relationships (Jones et al., 2007). Continuance Commitment does not affect when customers are reporting a negative service relationship.

The customers’ views of functional and social benefits affect satisfaction with the sales staff positively (Reynolds & Beatty, 1999). As a result, satisfaction with the sales staff is associated with loyalty to the sales staff, Word-of-Mouth (WoM), and purchases (LaBarbera & Mazursky, 1983). Two things that are important for a positive WoM for providers of goods and services are trust and satisfaction (Ranaweera & Prabhu, 2003). Purchaser is willing to make repeated purchases and referrals based on positive experiences and trust in the service provider also negated the willingness to spread negative WoM (Goles et al., 2009).

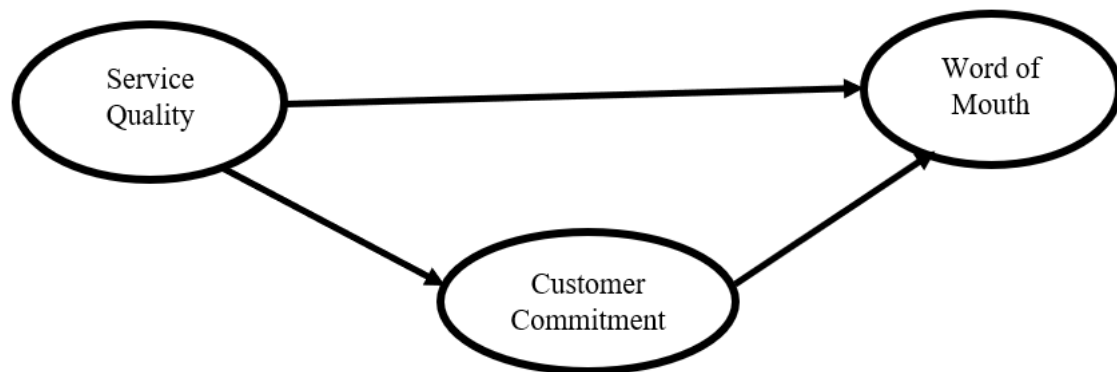
When a customer spreads a positive WoM about an organization, he is showing his loyalty to the organization (An & Han, 2020). Trust is an important factor when it comes to pre-purchase and post-purchase behavior and results in more satisfied customers and in turn customer loyalty (Kuan et al., 2005; Singh & Sirdeshmukh, 2000; Rita et al., 2019). This results in forming a strong relationship among customers and sellers (Bettencourt, 1997). This also leads to more interactions with the seller, (Morgan & Hunt, 1994). Positive assessments by customers for service quality and satisfaction show intentions of loyalty and intention of dispersal of positive WoM (Zeithaml et al., 1996). Service quality perceptions have a direct relation to positive WoM and positive behavioral intentions (Alexandris et al., 2001). Positive communication about firms offering leads to positive WoM (Hennig-Thurau et al., 2002; Harrison-Walker, 2001; Freiden & Goldsmith, 1988). A positive WOM serves as a powerful input during the decision-making process. Aimed at altering consumer buying behavior consumers are bombarded with a lot of marketing information, and WOM communication is one of the highest trusted sources towards this end. Long term economic success of a firm is dependent on WoM to a great extent (Hennig-Thurau et al., 2002). It saves the customers of cognitive dissonance, feeling that a wrong decision has been made (Festinger, 1957; Wangenheim, 2005), post-purchase customers will give a positive WoM on

the purchase decisions they have made (Wangenheim, 2005; Festinger, 1957). Customers rely on advice from people who have experienced services, this is because trust between customers is stronger than trust in communication from the firm (Anderson, 1998; Arndt, 1968; Kinard & Capella, 2006; Gremler et al., 2001; Herr et al., 1991; Bone, 1995; Burzynski & Bayer, 1977; Swan & Oliver, 1989; Singh, 1990; Richins, 1983; Anderson, 1998; Bone, 1992; File et al., 1992). Loyalty can be termed as a relation among viewpoint toward an entity (brand/product/service/store/vendor) and patronizing behaviour (Dick & Basu, 1994; Jacoby, 1971). Loyalty is also established as an attitudinal factor existing within the loyalty process (Fuentes et al., 2017). The final objective of customer satisfaction must be customer loyalty (Zeithaml et al., 1996; Fitzell, 1998; Reynolds & Beatty, 1999, Sivadas & Baker-Prewitt, 2000). It is believed that satisfied customers are predisposed to go for repeat buying (Zeithaml et al., 1996) and that these customers will recommend to others as well (Reynolds & Beatty, 1999; Reynolds & Arnold, 2000). Satisfaction of customer result in the loyalty of the customer and this will thwart efforts of competitors to woo them as loyal customers will not be amenable to the marketing exertions of the customers (Fornell et al., 1996; Fitzell, 1998). Customer satisfaction, customer loyalty, and profitability are related in respective order (Heskett et al., 1990; Reichheld & Sasser, 1990; Zeithaml et al., 1990; Gummesson, 1993; Anderson et al., 1994; Heskett et al., 1994; Storbacka et al., 1994; Rust et al., 1995; Schneider & Bowen, 1995; Hallowell, 1996; Tripathi, 2017) as satisfaction leads to consumers' recommending a product or service (Howard & Sheth, 1969; Oliver, 1980, 1987; Richins, 1983; Brown & Beltramini, 1989; Wilson & Peterson, 1989; Reichheld & Sasser, 1990; Blodgett et al., 1993; Dick & Basu, 1994; Beatty et al., 1996). Impact of loyalty on WoM communication plays a significant role (Gremler & Brown, 1999; Reynolds & Arnold, 2000; Harrison-Walker, 2001; Srinivasan et al., 2002; Ifie et al., 2018; Ngoma & Ntale, 2019).

Customer commitment as a mediating variable can influence future intentions (Garbarino & Johnson, 1999). The commitment follows the premise that the current relationship with another is of importance and that maximum effort should be put into maintaining it. The parties so committed believe that it is important to work on this relationship and ensure that the relationship endures (Morgan & Hunt, 1994). In marketing relationships, adequate consumption experience has a positive effect on the level of commitment (Brown et al., 2005). Customer satisfaction is related to affective commitment in industries such as hairstyling, auto-repair, banking (Fullerton, 2011). Trust between sellers and buyers ensures commitment and the parties value the relationship. This commitment lends sustainability over an extended period (Morgan & Hunt, 1994; Duhan & Sandvik, 2009). There are many studies on impact of word of mouth communications in various sectors but very few on retail sector across the globe. In context of developing countries and in India, very limited or no studies are undertaken in the retail sector to study the role of service quality on affective and continuance commitment impacting the word of mouth communication.

Model & Hypotheses

Conceptual model



Customer commitment mediates the impact of service quality on WoM communication and the relation between service quality, customer commitment, and WoM communication is invariant across gender, income levels, location, age levels, and marital status.

Research hypotheses

1. Affective commitment does not mediate the impact of retail service quality on WoM communication.
2. Continuance commitment does not mediate the impact of retail service quality on WoM communication.
3. Both affective and continuance commitment jointly do not mediate the impact of retail service quality on WoM communication.
4. The relationship between retail service quality, affective commitment, continuance commitment, and is not moderated by gender.
5. The relationship between retail service quality, affective commitment, continuance commitment, and is not moderated by age levels.
6. The relationship between retail service quality, affective commitment, continuance commitment, and is not moderated by income levels.
7. The relationship between retail service quality, affective commitment, continuance commitment, and is not moderated by marital status.

RESEARCH METHODOLOGY

Sample

The population for the study is the retail shoppers across different metros across India, consisting of a mix of gender, income levels, age levels, and marital status. From this population, a random sample of 1000 was drawn from five different cities of East, West, North, South, and Central India. They were Kolkata, Mumbai, Delhi, Hyderabad, and Indore. The sample was drawn in evening times (from 5 to 9 pm). Every 5th customer was intercepted, by trained student volunteers and sought participation in the study. The data were collected from the five locations simultaneously. The total sample was then split randomly into two sets. Sample 1 consisted of 399 respondents used to study the measuring instruments. Sample 2 consisted of 601 respondents used to test the hypothesis. Table 1 shows the sample characteristics for total as well as split samples.

Attributes	Categories	Full Sample (N=1000)		Sample 1 Measurement Sample (N=399)		Sample 2 Analysis Sample (N=601)	
		Frequency	Percent		Percent	Frequency	Percent
Gender	Female	370	37.0	143	35.8	227	37.8
	Male	630	63.0	256	64.2	374	62.2
Income Categories	<= 4 L	394	39.4	157	39.3	237	39.4
	>4 to 8 L	426	42.6	162	40.6	264	43.9
	>8 L	180	18.0	80	20.1	100	16.6
Location	Kolkata	200	20.0	74	18.5	126	21.0
	Delhi	200	20.0	80	20.1	120	20.0
	Mumbai	200	20.0	83	20.8	117	19.5
	Hyderabad	200	20.0	83	20.8	117	19.5
	Indore	200	20.0	79	19.8	121	20.1
Age Categories	<= 25 yrs	424	42.4	164	41.1	260	43.3
	> 25 to 40 yrs	364	36.4	146	36.6	218	36.3
	> 40 ye=rs	212	21.2	89	22.3	123	20.5
Marital Status	Single	490	49.0	195	48.9	295	49.1
	Married	510	51.0	204	51.1	306	50.9

Measuring Instruments

Retail Services Quality Scale (RSQL): A 26 statements scale developed by Dabholkar et al., (1996) was used to assess retail service quality. This scale comprised five dimensions namely, reliability (five items), responsiveness (four items), empathy (five items), assurance (five items), and tangibles (ten items).

Customer Commitment Scale: A 24 statement scale developed and evaluated by Harrison-Walker (2001), Schechter (1985), and Mayer & Schoorman (1992) were used. This scale comprised of two Sections C1 (14 statements) and C2 (10 statements). The C1 statements pertain to affective commitment (AFC) and C2 statements pertain to continuance commitment (CNC). The wording of the statements was suitably modified to suit retail customers.

Word-Of-Mouth Communication Scale (WOM): A 13 statements scale developed by Harrison-Walker (2001). The wordings of this scale too were suitably modified to suit retail customers.

Demographic Details: In addition to these scales, demographic information about respondents were collected by separate questions about their gender, age, income, and marital status.

Psychometric Properties of the Scales

The respondents were asked to respond to each statement of all three scales on a 7-point Likert scale, rating 1 as strongly disagree to 7 as strongly agree.

Sample 1 consisting of 399 respondents were used to assess the psychometric properties of the scales. Factor structure, convergent and discriminant validities of the scales were studied using exploratory and confirmatory factor analysis. Exploratory factor analysis (EFA) with principal component extraction and varimax rotation methods were performed on each of the three scales. EFAs have extracted 5 factors with 57.685% of the variance in the RSQL scale, 3 factors with 57.435% of the variance in the AFC scale, 2 factors with 57.111%

of the variance in CNC scale, and 3 factors with 54.421% of the variance in the WoM scale. Since we are interested in the overall construct and not its dimensions, it was decided to develop item parcels comprising randomly drawn items from each factor such that each parcel could represent a mine version of the whole scale. These item parcels were used to confirmatory factor analysis (CFA).

Lack of the common method, bias is evident from 43.87% average variance extracted when all indicator variables (item parcels) were linked by one common latent factor (Herman, 1960; Podsakoff et al., 2003). Three CFA models were formulated and tested. In model 1, indicants of two commitment variables namely, AFC and CNC were linked to one overall construct viz., customer commitment. In model 2, the indicants of each commitment variables were linked to two separate constructs. In model 3, two first-order commitment constructs derived in model 2, was linked to one second-order factor. Table 2 shows model comparison statistics.

Model No	Remarks	χ^2	df	p	CFI	Comparison of nested models				
						Models	$\Delta\chi^2$	Δdf	p	CFI
M1	Two Commitment scales merged into one and error covariance (e11 <-> e12 added)	609.621	86	0.000	0.892	M2 vs M1	400.690	2	0.000	0.082
M2	Two Commitment scales demerged	208.931	84	0.000	0.974	M3 vs M1	266.830	1	0.000	0.055
M3	Second-order factor extracted from two commitment scales	342.791	85	0.000	0.947	M3 vs M2	133.860	1	0.000	0.027

The model fit, as evaluated by the chi-square difference test and the difference in CFI favors model 2, over models 1 and 3. Hence model 2 with four latent constructs was considered as the best representation of the factor structure of the measurement tools used in the study. The details of factor loadings, factor covariance, convergent and discriminant validity and composite reliability of constructs are given in Table 3.

Part A: Factor Loadings								Part C: Convergent Validity	
Indicator Parcels		First-Order Latent Factors	Un-Std. Loadings	Std. Error	Critical ratio	P	Std. Loadings	Average Variance Extracted	Composite Reliability
PS1	<--->	Retail Service Quality (RSQL)	1.000				0.897	0.776	0.945
PS2	<--->		0.984	0.038	25.847	***	0.876		
PS3	<--->		0.969	0.037	26.463	***	0.885		
PS4	<--->		0.993	0.039	25.737	***	0.874		
PS5	<--->		1.212	0.047	25.544	***	0.871		
PC11	<--->	Affective commitment (AFC)	1.000				0.851	0.736	0.918
PC12	<--->		1.305	0.059	22.074	***	0.863		
PC13	<--->		1.000	0.050	19.950	***	0.812		
PC14	<--->		1.427	0.060	23.880	***	0.904		
PC21	<--->	Continuance commitment (CNC)	1.000				0.824	0.691	0.870
PC22	<--->		1.294	0.068	19.057	***	0.848		
PC23	<--->		0.939	0.051	18.341	***	0.822		
PW1	<--->	Word of mouth (WOM)	1.000				0.800	0.689	0.943
PW2	<--->		1.344	0.070	19.140	***	0.885		
PW3	<--->		1.091	0.063	17.255	***	0.802		
Part B: Factor Covariances									
First order Constructs			Covariance	Std. Error	Critical ratio	P	Correlation	r2	
Retail Service Quality	<-->	Affective commitment	10.023	1	10.027	***	0.688	0.473	
Retail Service Quality	<-->	Continuance commitment	4.639	0.953	4.868	***	0.283	0.080	
Retail Service	<-->	Word of	5.11	0.961	5.317	***	0.312	0.097	

Quality		mouth							
Affective commitment	<-->	Continuance commitment	5.242	0.649	8.08	***	0.535	0.286	
Affective commitment	<-->	Word of mouth	4.882	0.639	7.643	***	0.499	0.249	
Continuance commitment	<-->	Word of mouth	8.947	0.888	10.081	***	0.813	0.661	
Model Fit: Model $\chi^2 = 208.931$ (df=84, p=.000); $\chi^2/df = 2.487$; GFI=.936; CFI=.974; TLI=.968; PNFI=.766; RMSEA=.061 (90% CI=.051 - .072; pClose=.000)									
Part D: Discriminant validity									
	RSQL	AFC	CNC	WOM					
RSQL	0.776	0.473	0.080	0.097					
AFC		0.736	0.286	0.249					
CNC			0.691	0.661					
WOM				0.689					

All factor loadings and factor covariance are significant beyond the 5% level. The model fit is very good as revealed by all fit indices (CFI=0.974 and RMSEA = 0.061). The convergent validity of all the latent constructs are greater than 0.500 (RSQL=0.776, AFC = 0.736, CNC = 0.691 and WOM = 0.689). All constructs are distinct from each other as seen from Part D of the table. The AVEs of all latent constructs are greater than their squared correlations with other latent constructs. The composite reliabilities of the constructs are also very high (RSQL=0.945, AFC=0.918, CNC=0.870, and WOM=0.943) (Figure 1).

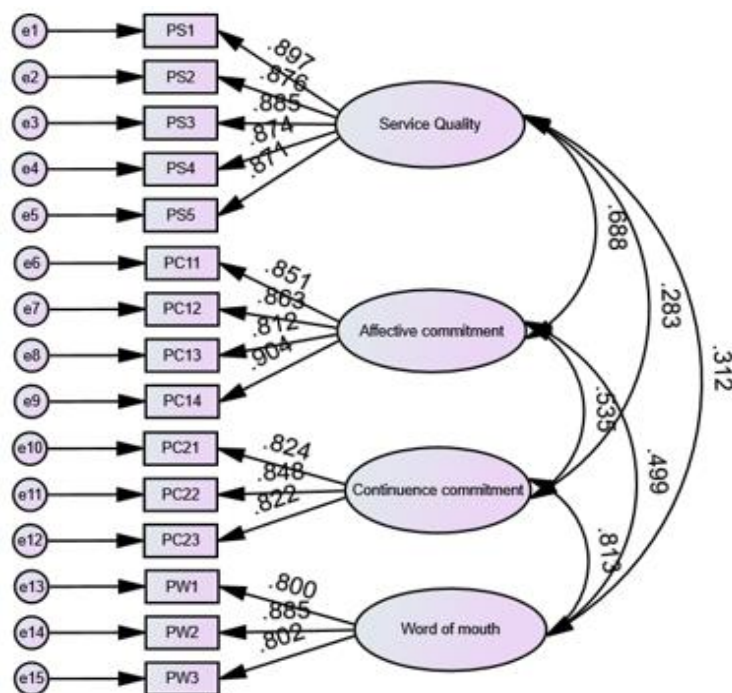


FIGURE 1
MEASUREMENT MODEL

Analysis

To test the adequacy of the conceptual model, the structural equation modeling (SEM) technique was used. The analysis sample (Sample 2, N=601) was used to estimate the structural path coefficients. Item parcels used as indicators in the measurement model was used to estimate SEM. The measurement models of sample 1 were compared with the measurement model derived from sample 2, to ascertain the invariance of the measurement structure of tools in both the samples. SEM was employed to study the configuration of the

relationship between the four constructs. Mediation effects of constructs AFC and CNC were tested by estimating indirect effects using the bootstrapping technique.

Moderator effects of gender, age, income, and marital status were estimated by adapting the structural invariance method. The unconstrained model (all path coefficients across the categories of all moderator variables are unequal and thereby freely estimated), was compared with the constrained model (all path coefficients across the categories are fixed as equal). Differences in chi-square values and CFI are used to estimate the adequacy of the models. Critical ratios were used to compare the individual path coefficients across categories.

Findings and Discussion

The factor structures of the measurement tools of samples 1 and 2 were compared to ascertain invariance. Table 4 gives a comparative evaluation of three models. In model 1, parameters for both samples were freely determined; in model 2, measurement weights (factor loadings) of both samples were constrained to equality; and in model 3, both measurement weights and structural covariance of both the samples were constrained to equality. When models were compared, the p values of all $\Delta\chi^2$ are not significant, implying that all three models do not vary in factor loadings and correlation among constructs. Differences in CFI, TLI, and RMSEA are negligible reinforcing the invariance

Model no	Model descriptions	Model Fit					Model comparisons				
		Model χ^2	df	CFI	TLI	RMSEA		$\Delta\chi^2$	Δdf	p	ΔCFI
M1	Unconstrained	492.889	168	0.97	0.962	0.044	M2 vs M1	11.333	11	0.419	0
M2	Measurement weights constrained	504.222	179	0.97	0.965	0.043	M3 vs M1	20.921	21	0.464	0
M3	Measurement weights and Structural Covariance Constrained	518.509	189	0.97	0.967	0.041	M3 vs M2	9.587	10	0.477	0

	N	Mean	Skewness	Kurtosis	Cronbach's α Reliability	Inter-correlations			
						RSQL	AFC	CNC	WOF
Retail Service Quality (RSQL)	601	120.2	0.077	-0.217	0.926	1	0.601**	0.158**	0.168**
Affective Commitment (AFC)	601	62.36	-0.086	-0.216	0.875		1	0.399**	0.369**
Continuance Commitment (CNC)	601	40.03	-0.255	0.241	0.85			1	0.658**
Word of Mouth (WOM)	601	53.17	0.023	0.283	0.758				1

** Correlation is significant at the 0.01 level (2-tailed).

Descriptive statistics of all measured variables in the analysis sample are given in Table 5. Skewness and kurtosis values for all variables are within ± 1 range, implying deviation from normality is within a tolerable range. The internal consistency (Cronbach's α reliability) of all variables are in the range of 0.758 to 0.926. All inter-correlations among the variables are moderate, positive, and significant.

Structural Equation Model (path coefficients)							
First-order latent factors			UnStd. Estimates	Std. Error	Critical ratio	P	Std. Estimates
Affective Commitment	<---	Retail Service Quality	0.379	0.025	15.088	***	0.659
Continuance Commitment	<---	Retail Service Quality	-0.137	0.041	-3.302	***	-0.200
Continuance Commitment	<---	Affective Commitment	0.686	0.078	8.802	***	0.579
Word of Mouth	<---	Retail Service Quality	0.008	0.032	0.256	0.798	0.013
Word of Mouth	<---	Affective Commitment	0.079	0.064	1.236	0.216	0.072
Word of Mouth	<---	Continuance Commitment	0.698	0.054	12.949	***	0.754

Model $\chi^2 = 283.947$ (df=84, p=.000); $\chi^2/df = 3.380$; GFI=.943; CFI=.966; TLI=.958; PNFI=.762; RMSEA=.063 (90% CI=.055 - .071; pClose=.004)

SEM was used to estimate the path coefficients and mediating effects. Table 6, presents direct effects. The measurement model is not shown in the table for brevity. The model fit is highly satisfactory (CFI = 0.966, RMSEA – 0.063). The direct paths, except RSQL \diamond WOM, and AFC \diamond WOM is significant. Retail service quality enhances affective commitment (b=0.379, p = 0.000) and diminishes continuance commitment (b = -0.137, p = 0.000). Affective commitment enhances continuance commitment (b = 0.686, p = 0.000). Continuance commitment enhances word of mouth communication (b = 0.698, p = 0.000). Retail service quality (b = 0.008, p = 0.798) and affective communication (b = 0.079, p = 0.216) have not shown any significant influence of word of mouth communication.

Mediation Effects of Affective and Continuance Commitment

The direct effects imply that retail service quality has not influenced word of mouth communication. But these influences appear to have been mediated by commitment factors, especially continuance commitment. Table 7 shows the mediating (indirect) effects.

	Mediators							
	AFC (RSQL-->WOM)		CNC (RSQL-->WOM)		AFC + CNC (RSQL-->WOM)		CNC (AFC-->WOM)	
	Effect	p	Effect	p	Effect	p	Effect	P
Before Mediation	0.038	0.090	-0.087	0.048	0.190	0.003	0.558	0.004
Mediation	0.030	0.470	-0.095	0.005	0.182	0.002	0.479	0.002
After Mediation	0.008	0.730	0.008	0.730	0.008	0.730	0.079	0.470

Affective commitment has not shown any mediatory influence on RSQL- WOM relationship. Though the direct effect of RSQs on WOM before mediation (0.038, p = 0.090) has been reduced after mediation (0.008, p = 0.730), the direct path coefficients and the mediation effect (0.030, p = 0.470) are not significant. Continuance commitment, on the other hand, has mediated the relationship between RSQL and WOM, but negatively (-0.095, p = 0.005). The negative direct effect of RSQL on WOM before mediation (-0.087, p = 0.048) has been significantly reduced and after mediation, the initial negative effect has almost vanished (0.008, p = 0.739). Both the commitment factors (AFC and CNC jointly) show a strong mediatory influence (0.182, p = 0.002). The direct effect of RSQL on WOM

(0.190, $p = 0.003$), has disappeared after mediation (0.008, $p = 0.0730$). Another interesting mediatory influence that emerged is that of CNC on AFC and WOM. AFC has significant direct effect on WOM before mediation (0.558, $p = 0.003$). But a greater part of this effect is mediated by CNC (0.479, $p = 0.002$). After accounting for mediation effects, the direct effect of AFC on WOM becomes negligible (0.079, $p = 0.470$). This highlights the significance of WOM as stated by Zeithaml and Bitner, (1996).

Table 8
MODERATOR EFFECTS (INVARIANCE TESTING)

			χ^2	df	P	CFI	RMSEA	$\Delta\chi^2$	Δdf	p	ΔCFI	$\Delta RMSEA$
Gender	M1	Unconstrained	455.64	168	0	0.953	0.053					
	M2	Constrained	471.101	174	0	0.951	0.053	15.461	6	0.017	-0	0
Age	M1	Unconstrained	633.829	252	0	0.937	0.05					
	M2	Constrained	652.917	264	0	0.936	0.05	19.088	12	0.086	-0	0
Income	M1	Unconstrained	559.93	252	0	0.949	0.045					
	M2	Constrained	567.2	264	0	0.95	0.044	7.27	12	0.839	0	-0.001
Marital Status	M1	Unconstrained	440.204	168	0	0.955	0.052					
	M2	Constrained	451.339	174	0	0.954	0.052	11.134	6	0.086	-0	0

M2 is compared with M1 and M1 (unconstrained) is assumed correct

Table 9
MODERATOR EFFECT OF GENDER

Structural paths			Male	Female	CR
Affective Commitment	<---	Retail Service Quality	0.343	0.4	1.308
Continuance Commitment	<---	Retail Service Quality	-0.075	-0	1.273
Word of Mouth	<---	Retail Service Quality	-0.035	0	1.158
Word of Mouth	<---	Affective Commitment	0.121	0.1	0.479
Word of Mouth	<---	Continuance Commitment	0.708	0.7	0.183
Continuance Commitment	<---	Affective Commitment	0.407	0.9	3.063**

** significant beyond 0.05 level

Summary of Mediation Effects

1. Retail service quality has not influenced the word of mouth communication, but this relationship is mediated by customer commitment.
2. Among customer commitment factors, the affective commitment has no mediatory influence on the effect of retail service quality on word of mouth communication. (hypothesis 1 accepted)
3. The continuance commitment, on the other hand, has negative mediatory influence. It reduces the negative influence of retail service quality on word of mouth communication. (hypothesis 2 rejected)
4. Both affective and continuance commitments jointly mediate the influence of retail service quality on word of mouth communication. (hypothesis 3 rejected)
5. Continuance commitment also mediates the influence of affective commitment on word of mouth communication.

Moderator Effects of Demographic Variables

Moderator effects of gender, age, income, and marital status were tested using invariance tests. For each demographic variable, two models were built, one with all coefficients free (unconstrained) and the other with equalizing all structural path coefficients across the categories of each variable (constrained). The differences in model chi-square, of these two models (M2 vs M1), were tested for statistical significance. Also, differences in CFI and RMSEA were computed. If difference chi-square is significant ($P \leq 0.05$), then we

conclude that both models differ and M1 (unconstrained model), which is assumed correct is accepted, implying the possibility of moderator effects. On the other hand, if chi-square difference is not significant ($p > 0.05$), then we conclude that both models do not differ and M2 could also be true, implying moderator effects may not be present.

Table 8 gives model comparison details. The difference chi-square for gender is significant ($p = 0.017$), whereas for all other variables difference chi-squares are not significant. Hence, we can consider the possibility of gender differences in the structural configuration. To further verify the difference in individual path coefficients between females and males, we compute the critical ratio test. Hence hypothesis 4 is rejected and hypotheses 5, 6, and 7 are accepted.

Table 9 shows, the comparison of individual path coefficients between male and female respondents. The only difference, that we can see is the path coefficient of AFC \diamond CNC is stronger for females than males. When compared to male respondents, female respondents' continuance commitment is strongly influenced by their affective commitment.

CONCLUSION

Retail service quality on its own does not induce respondents to communicate a positive message to others about the shopping experience through word of mouth. Emotional attachment (affective commitment) has not influenced the effect of retail service quality on word of mouth communication. But if the shoppers are compelled to shopping with the same outlet due to lack of alternative shopping sources and other advantages (continuance commitment), negative effects of service quality if any is nullified and made neutral.

Both affective and continuance commitment enhances the effect of retail service quality on word of mouth communication. The relationship among retail service quality, affective and continuance commitment factors and word of mouth communication is invariant for different levels of age, income, and marital status of retail shoppers. The relationship between affective commitment and continuance commitment is stronger in female shoppers than male shoppers. Positive word of mouth communication includes recommending a firm's offerings, giving positive comments about service, recommending friends and relatives to buy from a recommended provider. As genders behave differently, a proper practice should be taken into consideration while providing the service. Also, Retailers should adopt all those practices of providing quality services which can result in positive word of mouth communication.

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