Relationship Between Service Interaction, Customer Experience Quality, Customer Satisfaction And Customer Loyalty: Serial Mediation Approach

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Abstract:
Customer experience has become a buzz word in the business world, as it is crucial for creating a competitive advantage. Customer experience starts when the customer starts interacting with all the touch points provided by the business throughout his journey with the company. Thus, It's the sum of all interactions the company has with the business. These interactions can provide a positive or negative experience that determines the customer's long lasting relationship with the company. This paper aims to investigate the interconnection between service interaction and customer loyalty and the mediating contribution of customer experience quality, customer satisfaction on the association between service interaction and customer loyalty in transportation context. A sample size of 508 was analyzed using regression and process macro. The findings showed that the impact of service interaction on customer loyalty and the partial mediating role of customer experience quality and customer satisfaction.

Key Words: Customer Experience Quality, customer satisfaction, service interaction, customer loyalty, taxi aggregator.

Introduction:

Customer experience has become a buzz word in the business world, as it is crucial for creating a competitive advantage. Customer experience starts when the customer starts interacting with all the touch points provided by the business throughout his journey with the company. Thus, It's the sum of all interactions the company has with the business. These interactions can provide a positive or negative experience that determines the customer's long lasting relationship with the company. Customer experience was initially given importance by Pine and Gilmore (1998) in their article on experience economy. In the past, practitioners have concentrated only on the quality (Parasuraman et.al,1994) aspects of a product or service during the purchase phase but today it's more experience centric hence a holistic perceptive is needed to understand customer experience (Gentile et.al,2007;Verhoef etal.,2009;Klaus & Maklan.,2013).Experience creation is not limited to experience centric service alone but also utilitarian services like public transportation services(Carrieria etal,2013) hence; it is imperative to understand the dimensions that creates the customer experience in different travel settings (Pulley et.al,2006).

Customer experience is defined in a holistic perspective by (Meyer & Schwager,2007) as the customer's "subjective responses" to the interaction at three phases of service, pre-service interaction (Advertisment,reviews,peer-to peer),during the service and post service interactions (Lemke,Clark & Wilson,2011).These interactions will lead to customer experience quality perceptions that leads to customer satisfaction ,repurchase intention (Kim & Choi.,2013),perceived value and loyalty. The success of the business thus, hugely depends upon the experience quality perception of the

customers (Lemke,Clark & Wilson,2011;Verhoef et al.2009, Carriera etal,2013, Payne ,Storbacka & Frow,2008).This study thus focus on customer experience quality as an antecedence and customer satisfaction and perceived value as the outcomes in taxi aggregation context.

This study, proposed a conceptual model that explains the interrelationship between service interaction, customer experience quality, Customer satisfaction and customer loyalty; is formulated .This model explains that the impact of service interaction on customer experience quality that induce customer satisfaction and customer experience quality which in turn leads to customer loyalty. The conceptual model tests the mediation effect of customer satisfaction and customer experience quality on the association between service interaction and customer loyalty. This study thus aims to understand the relationships in a transportation service context.
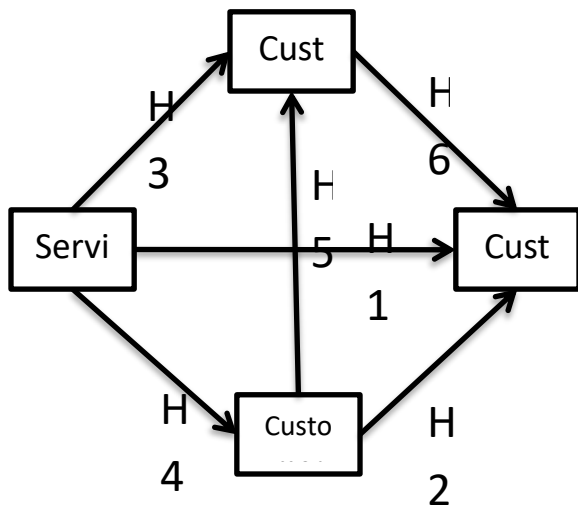

Fig 1 The conceptual Framework

Conceptual Background and Hypothesis:

Service interaction and Customer Loyalty:

The definition of Loyalty (Oliver,1999,p.34) states that a "deeply held commitment to re-buy or re-patronize a preferred product/service

consistently in the future". The success of these service is depended on loyal customers (Oliver, 1999; Yuven & Chan, 2010).According to (Gronroos,2001) Services are processes that involves customers during their production and consumption hence, the perception of the consumer about the service is based on their interaction quality .Further (Svensson,2004) suggested the interactive perceptive of the services. The quality of service interaction results in customer loyalty, the perception of the customer about the quality of the service may be positive or negative depending on their interaction and the resultant experience with the service provider (Brady & Cronin.2001), this leads to developing a loyalty behavior. Although several studies have established a positive relationship with the quality of service and customer loyalty a direct association between the constructs is yet to be established in transportation context. Thus the hypothesis is proposed as

H1: Service Interaction and Customer Loyalty have a significant relationship.

Customer experience quality and customer loyalty:

Several scholars (Jin,Lee,& Lee,2015.,Wu,Li,&LI,2016.,Lemke,Hussein,Ha psari & Yulianti,2018) these studies identified experience quality as an antecedence of customer loyalty.(Srivastava and Kaul,2016., Barkus et al.,2009) established that Customer experience has impact on attitudinal and behavioral loyalty. Customer experience quality as an antecedence of customer loyalty is studied by (Kim & Choi., 2011), they found that there is a significant effect of customer experience quality on customer loyalty, thus customer experience quality is an antecedence of customer loyalty. Customer loyalty according to Mascarenhas,Kesavan & Bernacchi,(2006) is the brand loyalty defined by (Oliver ,1999,p.34) as a "deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future ,thereby causing repetitive same set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior". Mascarenhas,Kesavan & Bernacchi,(2006) argues that "emotional and value attributes ,benefits and services" also results in customer

loyalty. Interaction of customer with physical environment (Ryu,Lee & Kim ,2012),social interaction (Hussein,Hapsari & Yulianti,2018.,Cetin & Dincer,2013) found that these interactions have effect on customer loyalty.

H2:Customer Experience Quality and Customer Loyalty have significant relationship

Service interaction and Customer Satisfaction:

Customer satisfaction is the measure of all the encounter customer has with the company that leads to overall customer experience. Thus it is defined as an "affective state with positive experience"(Cronin et al.2000).It is found that (Sulek & Hansley,2004) factors like service quality price has a direct influence on customer satisfaction that leads to customer loyalty(Ha & Jang,2010).(Rayan et al.,2010) studied the established the mediating role of customer satisfaction between customer loyalty and its antecedence. Satisfaction may not be formed at the initial interaction of the customer with the service provider, but it is the effect of series of encounters with the service provider. Rust & Oliver(1994) termed it as "Overall relationship satisfaction". Service interaction factors are one of the major drivers for customer satisfaction. The service attributes such as cleanliness, reliability and frequency were found to have improved the customers perception towards service quality that leads to customer satisfaction.(Eboli & Mazulla,2014; Lierop & El –Geneidy,2016). The study by Kumar and Ramani (2006) found that customer satisfaction is the result of superior interaction capacity. Therefore, it is essential for transport service providers to understand the service interaction points during the customer's journey and enhancing the interaction drivers that will lead to greater customer satisfaction. Based on these findings the hypothesis is formulated as

H3: Service interaction and Customer satisfaction have significant relationship

Service Interaction and Customer Experience Quality:

The rapid changes in technology have bought changes in the way customer is being provided service. The emergence of new technology-driven business models have paused a challenge to the business to provide superior customer service. Thus service interaction in a transportation service context is the encounter customer has with the technology, driver, price, reliability. Customer Experience quality is viewed as a holistic concept by the researchers (Lemke, Clark & Wilson,2011;Verhoef et al.2009, Carriera et.al,2013,Payne,Storbacka & Frow,2008) that considers all the interaction customers have with the company. Thus the factor that distinguishes customer experience and service quality is the holistic nature of customer experience, that takes into consideration the pre-purchase interaction of the customers with the company, the service encounter and the post service interaction (Meyer & Schwager,2007) ; whereas in the case of service quality only the service interaction of the customers with the service provider is considered. Customers make judgment about a product or service based on how they perceive about the products benefits, credibility, believability and superiority (Lemke, Clark & Wilson,2011).Based on this argument, they defined customer experience quality as "perceived judgment about excellence or superiority of the customer experience"(Lemke, Clark & Wilson,2011,P.848).In taxi aggregator context interaction of the customers with the service provider starts across multiple touch points like interaction with the technology, driver behavior ,atmospherics, reliability of the service provider once the can is booked. The experience customer receives from these service interaction points forms the experience quality perception, Hence perceived quality of interaction between customer and the service provider (Kim & Choi.,2011) is important for forming customer quality perceptions.

H4:Service Interaction and customer experience quality have significant relationship

Customer experience quality and customer satisfaction

The interconnection between customer experience quality and customer satisfaction is established by several researchers(Klaus & Maklan,2013;Khan et.al,2015;Roy,2018),however all these studies were conducted under different context. The consequences of customer experience quality in transportation context is yet to be explored(Kim& Choi,2013).Thus the hypothesis is formulated as H5:Customer Experience quality and Customer satisfaction have a significant relationship.

Customer satisfaction and customer loyalty :

The association between service quality and loyalty is studied by Parsuraman,Zeithmal, and Berry (1998). This relationship is established in several other studies in different context(Anderson, 1996; Fornell et.al.,1996, Bowen & Chen, 2001).In transportation context the customer satisfaction as a predecessor of customer loyalty was found in Transportation research board report, Washington DC,1999.The report states that "Customer Loyalty is reflected by a combination of attitudes and behaviors. It is usually driven by customer satisfaction, yet also involves a commitment on the part of the customer to make a sustained investment in an ongoing relationship with transit service(p.18)".These studies establishes the relationship between customer satisfaction and customer loyalty. The hypothesis is formulated as

H6:Customer Satisfaction and Customer loyalty have a significant relationship.

Mediating role of customer experience quality and customer satisfaction.

After establishing the interrelationship between the different constructs under the study. This study aims to explore the mediating role of customer satisfaction and customer experience quality in their association between service interaction and customer loyalty. Three hypothesis are formulated to establish these relationships under serial mediation.
H7: Customer Satisfaction as a mediator between service interaction and customer loyalty.
H8: Customer experience quality as a mediator between service interaction and customer loyalty.

H9: Customer experience quality and customer satisfaction as a mediator between service interaction and customer loyalty.

Methodology:

This study aims at understanding the mediating effect of customer experience quality on the relationship between the service interaction of the customer with the service provider and customer loyalty and Service interaction of the customer and the customer satisfaction with customer experience quality as the mediator .The study also test the relationship between Service Interaction and customer loyalty, Customer Experience Quality and Customer Loyalty with Customer Satisfaction as the mediator. The model is given in Fig.1.The data is collected through administering 5 point Likert Scale questionnaire to a sample of 502, who uses taxi aggregator services at Bangalore City. Purposive sampling technique was adopted for the study. This study has chosen the metropolitan city as this city is considered as the silicon valley of India, where the commuters are used to book aggregator services on a regular basis. Responses were collected through Google forms and through directly administering the questionnaire.
Skeweness and kurtosis was used to test the normality of the data .It was found that all the variables have skewness scores that range from -1.592 to + 0.127 and kurtosis scores that range from +2.079 to 0. .217.The value is within the limits prescribed for normality.Further multicollinearity issue was tested and found that the Variance Inflation Factor (VIF) is not above 5, and the tolerance values are above 0.20. Thus, the data showed that there is no multicollinearity problem with the data under study.The result of the correlation analysis showed a positive high correlation between the variables under study.

Table :1 Correlation Analysis

	SI	SATIS	CUS_E XP	LOYA LTY
SI	1			
SATIS	.578**	1		
CUS_E XP	.833**	.632**	1	
LOYAL TY	.612**	.704**	.668**	1

(30.5%), between 4lac and 5 lac(24.3%) and 5 lac and above constitute (28.5%) f the respondents.

Demographic Profile:

The demographic characteristics of the respondents are as follows. The number of respondents whose responses were considered was 516, out of which 206 were female and 296 were males. The respondents in the age group of 18 -25 and 26 -35 are majority in percentage. The number of respondents who have completed Post graduation is 293 (58.4%) followed by 29.1 percent graduates. Majority of the employees (64.3%) works in private sector companies. The respondents were in the age group of 3lac ad 4 lac

Regression Analysis Result:

The construct for measuring service interaction includes Customers interaction with the mobile application, Driver Behaviour, Safety, Price ,Reliability and atmospherics. These constructs are summed to one construct Service Interaction. These constructs were the antecedence of Customer Experience Quality in taxi aggregator context. The customer satisfaction and customer loyalty are found to be the consequences of customer experience quality. The details of regression analysis is presented in Table.2
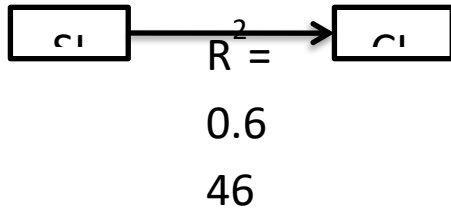
Table 2. Regression analysis result for the impact of independent variables on predictor variable.

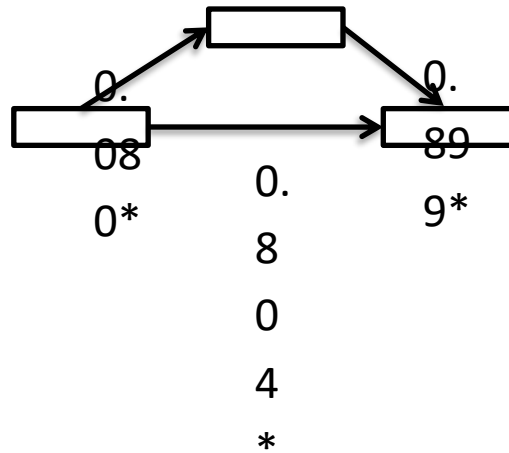|	Independent Variable	Dependable Variable	Coefficient	S.E	t-value	F	Adjusted R^2	VIF	P value	Hypothesis
H1	Service Interaction	Customer Loyalty	0.646	1.098	18.925	358.148	0.416	1.000	0.000	Supported
H2	Customer Experience Quality	Customer Loyalty	0.651	0.980	19.155	366.927	0.442	1.000	0.000	Supported
H3	Service Interaction	Customer Satisfaction	0.620	0.618	17.674	312.381	0.383	1.000	0.000	Supported
H4	Service Interaction	Customer Experience Quality	0.789	0.005	28.756	326.938	0.622	1.000	0.000	Supported
H5	Customer Experience Quality	Customer Satisfaction	0.603	0.046	16.916	286.152	0.363	1.000	0.000	Supported
H6	Customer Satisfaction	Customer Loyalty	0.704	0.058	22.137	490.04	0.494	1.000	0.000	Supported

Table 2. Gives the regression analysis result of the association between the variables in the mediation analysis .It's found that the inter-relationship between Service Interaction & Customer Loyalty, Service interaction and customer satisfaction, service interaction and customer experience quality, customer experience quality and customer loyalty, customer experience quality and customer satisfaction and customer satisfaction and customer loyalty are statistically significant and supports the respective hypothesis.
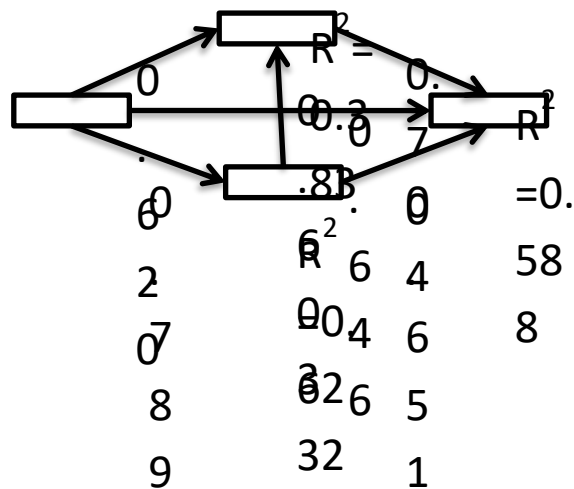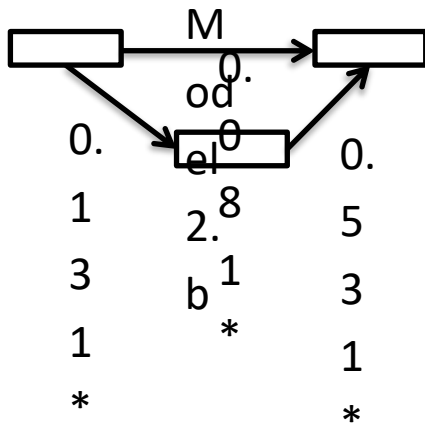
Fig 2 Mediators evaluation Model

SI   R ^{2} =   CI

0.6

46

Model 1

0.
08
0*

0.
89
9*

0.
8
0
4
*

Model 2.a

M
od
el
0.
8
2.
b 1
*

0.
1
3
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1
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0.
5
3
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*

R ^{2} =   0.

0
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0
2
7
8
9

0.3
0

.8
.
R ^{2}
0
04
82
32

0.
6
4
6
5

R ^{f}

=0.
58
8

Model 4

Result of mediation analysis:

The direct impact of predictor variable and indirect impact of mediating variable were assesses using Process Macro.Fig.2 shows the direct and indirect effect of serial mediation model.

Model 1 shows the direct effect of service interaction on customer loyalty(b=0.064,se =0.008, p< .000),supporting the hypothesis H1.Model 2.a shows the indirect effect of service interaction on customer loyalty(b=0.0804,se=0.0089,p<0.000)with customer satisfaction as a mediator variable.(b=0.8994,se=0.0687,p<.000).The relationship between service interaction and customer loyalty with customer satisfaction as a mediating variable is statistically significant, and its direct effect also significant. The product of direct and indirect effect (0.0804*0.0656) was positive showing that customer satisfaction acts as a complementary partial mediator in the relationship between service interaction and customer loyalty. In Model 2.b, the direct effect of service interaction on customer loyalty was significant, hence supporting H7. The indirect effect of service interaction and customer loyalty (b=0.0829,se=0.0125,p<0.000) with customer experience quality(b=0.5313,se=0.0766,p<.00) was also statistically significant. The by-product

of direct and indirect effect(0.829 * 0.0378) is also certain .This shows that customer experience quality is a complementary partial mediator between the relationship between service interaction and customer loyalty. This support the hypothesis H8.The sequential effect of service interaction on customer loyalty with customer experience quality and customer satisfaction is given in model 3.The direct effect showed

significance   (b=.043,se=0.116,p<.000).Indirect effect of the sequential relationship was also found to be significant. The result of the outcome of direct and indirect effect was positive (0.426*.0064).This shows that there is a complementary partial serial mediation between service interaction and customer loyalty. Thus hypothesis H9 is accepted.

Table 5. Mediation Analysis Result

Model	Model	Direct Effect	Indirect Effect	LLCI	ULCI	Mediation Type	Hypothesis
Model 1	SI -> CL	0.417	-	-	-	-	
Model 2a	SI ->CS->CL	.0804	.0656	.0419	.0792	Complementary serial mediation	Accepted
Model 2b	SI -> CEX -> CL	.0829	.0378	.0152	.0586	Complementary serial mediation	Accepted
Model 3	SI->CEX->CS->CL	.0426	.0064	.0011	.0186	Complementary partial serial mediation	Accepted
Notes :Model1: mediators not included; Model 2a:Model 1 mediator construct customer experience quality is added ;Model 2b:Model 1 mediator construct customer satisfaction is added ;Model 3 two mediators *p<.000							

Coefficient of determination (R^2):

The dependent variable customer loyalty showed a coefficient of determination of 0.588. This predicts that 58.8 percent of the difference in customer loyalty is described by service interaction, customer experience quality and customer satisfaction.This a moderate impact on customer loyalty , as per the threshold values prescribed by (Hair et al., 2017).

Discussion :

This study was carried out with the objective of understanding the association between service interaction and customer loyalty. The result showed that there is an association between service interaction and customer loyalty supporting the studies of (Svensson,2004;Brady &Cronin.2001).service interaction is found to be a moderate predictor of customer loyalty in taxi aggregator context. The second hypothesis tested the association between customer experience quality and customer loyalty. This interrelation was also found to be moderate and support the findings of Kim & Choi (2011) thus, establishing

the relationship between these two variables in taxi aggregator context. The third hypothesis is tested to establish the relationship between service interaction and customer satisfaction. A moderate relationship was seen between these constructs. This findings back the findings of (Eboli & Mazulla,2014; Lierop & El – Geneidy,2016;   Ramani,2006).The   fourth hypothesis was tested to find out the predictability of service interaction n customer experience quality. The result showed that service interaction is s a strong predictor of customer experience quality. This supports the findings of Kim & Choi (2011).Hypothesis five test the association between customer experience quality and customer satisfaction. The result established a moderate interconnection between the two constructs. This finding showed that customer   satisfaction   succeeds   customer experience quality in taxi aggregator context. Hypothesis six texted the interrelationship between customer satisfaction and customer loyalty. The result showed that customer satisfaction moderately predicts customer loyalty in taxi aggregator context. This supports the

findings of (Anderson, 1996; Fornell et.al.,1996, Bowen & Chen, 2001) in different contexts. Further, the research identified the mediating role of customer experience quality and customer satisfaction on the relationship between service interaction and customer loyalty. The serial mediation result showed that customer experience quality and customer satisfaction are complementary partial mediators between the interconnection between service interaction and customer loyalty. This establishes the preceding role of customer satisfaction and customer experience quality. Thus this study explains that the experience of the customer at the point of service (service interaction) has an impact on the experience quality perceptions about the service that in turn impacts the customer satisfaction and the final outcome is customer loyalty.

Implications:

The research has several implications for both researchers and policymakers. Customer experience quality has gained importance in the recent past. This research shows the path through which a company can gain loyal customers. This study found that customer experience quality is an antecedent and customer satisfaction and loyalty are consequences in taxi aggregator context. This findings is close to the findings of (Barkus,et.al.,2009;Kamath.,2019;Srivastava & Kaul,2016) in several context such as brand, online banking services and, retail services. Further, this study has understood the role of service interaction in creating experience quality perception. Service interaction consists of factors that influence the customer to choose the taxi aggregator service. The service interaction points include the customer's interaction with the technology, reliability, price, driver behavior and atmospherics. If the company is designing these interaction points efficiently, it provides a positive customer experience quality and the outcomes of which are customer satisfaction followed by customer loyalty.Therefore, its important for the company to understand the customers journey and touch points so as to provide a superior customer experience. The next important inference of this research is the contribution of customer satisfaction as a mediating role in the relationship between service interaction, customer experience quality and

customer loyalty. This establishes that a positive perception on customer experience quality lead to customer satisfaction and eventually customer loyalty. This finding is also seen in the study in retail banking context by (Kamath.,2019; Omoregie et.al.,2019) and hospitality context by Yang & Wu (2015). Thus companies should concentrate on understanding the customer's journey and the contact points at three phases of customer's interaction; "pre-purchase phase, purchase phase and post –purchase phase". These touch points if managed efficiently; act as experience providers which eventually results in customer satisfaction and loyalty.

Conclusion:

This study was carried out with the objective of understanding the connection between service interaction and customer loyalty and the mediating role of customer experience quality and customer satisfaction .The findings established the direct impact of service interaction on customer loyalty. Further, empirical evidence also showed that forming customer experience quality perception is an outcome of providing superior service interaction facilities by the service provider. The outcome of a superior customer experience is found to be customer satisfaction, and a satisfied customer is more likely to be a loyal customer. Thus the mediating role of customer experience quality and customer satisfaction is established in this study.

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