IMPACT OF SERVICE QUALITY ON CUSTOMER TRUST, PURCHASE INTENTION AND STORE LOYALTY, WITH MEDIATING ROLE OF CUSTOMERS' SATISFACTION ON CUSTOMER TRUST AND PURCHASE INTENTION: STUDY OF GROCERY SHOPPING

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ABSTRACT: *Service Quality is most important dimension on which customer satisfaction is based. The main theme behind this research paper is to examine the impact of Service Quality on Customer trust, Purchase Intention and Store Loyalty where Satisfaction performs the role of mediator with Trust and Purchase Intention. Also, this study will analyze the impact of Store image on store Loyalty. This study is conducted mainly under the context of Grocery shopping in Jeddah, Saudi Arabia. Sample of 322 has been taken by using convenient sampling. Results show that all predicted hypothesis has been accepted after conducting the regression test. Positive impact has been seen between service quality and trust, service quality and purchase intention, and service quality and store loyalty. Also mediating role of customer satisfaction has been seen on customer trust and purchase intention. Finding also reveals that store image positively impact the store loyalty. This study will be helpful for researchers for future consideration in Saudi Arabia which provide useful implications as well.*

KEYWORDS: Service quality, Satisfaction, Trust, Purchase Intention, Store Loyalty, Store Image

INTRODUCTION

With the new trends and scope in businesses, Customers are very critical. Companies need to work hard by satisfying their customers in order to gain market share and increase profitability. In latest years, researchers found the Service quality as an important and essential aspect which can impact the satisfaction; as a result it can build the trust and boost the purchase intention of the customers. Service quality and Store image develops the store loyalty as well among the customers. Service quality and satisfaction encourage customers to trust which leads to purchase products and services. Along with the products and services that are also the key aspects which helps in improving the store image. Extraordinary Service quality directly impacts the organizational results like increasing productivity, improved market share, loyalty and customer purchase intention. Service quality is the thought of received service and anticipated service. There are three dimensions of service quality named as interaction quality, service environment quality and received quality (Brady & Cronin, 2001).

Moorman et al., 1993 explains Trust as an inspiration to count on an additional partner in whom one has self-confidence. He also says that confidence and behavioural purpose components should exist for the sake of trust to occur. Trust is considered as a substantial strength in business. In this

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time of competition, entrance to additional markets and profits and has more repeated and loyal customers are considered as an achievement and existence of manufacturers (Pivato et al., 2008). Purchase intention is the chance in which customers are passionate and think or plan to buy a certain product. So the likelihood of consumption and buying enhances when purchase intention increases. Also, customer's attitude is evaluated by the important factor of purchase intention (Dodds et al., 1991). There are also some proofs in which store image has positive relation with store image (Osman, 1993)

One of the study shows that there is a link between service quality and customer satisfaction and further customer satisfaction leads to store loyalty (Hamad Saleem and Naintara Sarfraz Raja, 2014)

Unexpectedly, the exploration on relationship between store image and store loyalty has stayed insufficient both in actual number as well as in scope. However, the present situation where competition is increasing and it's a challenge for organizations to increase store loyalty by providing high quality service and creating a good store image. Based on past researches, insufficient studies have been seen in Saudi Arabia regarding different variables which have effected by Service quality. So this study aims to explore the Service quality impact on Trust, Purchase intention and Store loyalty with implication to Grocery shopping in Jeddah. Also, Satisfaction is a mediator between Service quality- Trust and Service quality- purchase intention. This study also finds the relationship between Store image and Store loyalty.

Research Problem

Business environment nowadays is extremely competitive, turbulent and disjointed. Companies are trying to provide excellent service quality in their stores which helps in building trusting relationships with their customers, to make them loyal to their store as well and create their position in the market. Trust is specifically important for the grocery stores which are frequently criticized with immoral business practices and bad service quality which affect the purchase intention and satisfaction of consumers.

However, research has been done on service quality and its relation to trust, purchase intention and store loyalty, but still noteworthy research has not done in the grocery shopping in this regard in Jeddah, Saudi Arabia. Consumption of grocery items is different from purchase of electronic products or clothing so it is important to study the impact of service quality on purchase intention, trust having satisfaction as a mediator between them. Also, how grocery store image influences the store loyalty.

Research Objectives

Following are the main objectives of this research:

- To find the impact of service quality on customers' trust.
- To find the impact of service quality on customers' satisfaction.
- To investigate the relationship between service quality and purchase intention.
- To discover the impact of service quality on store loyalty.
- To explore the relationship between store image and store loyalty.
- To examine the role of satisfaction as a mediator between service quality and trust.

- To investigate that how satisfaction strengthens the relationship between service quality and purchase intention.

Significance of Research

Customers are considered to be very important in today's world as business success and profitability moves around customers in every aspect. In this competitive world, customers should be satisfied regarding products and services which companies provide and this satisfaction entirely depends on the quality of products and services which also build trust level of consumers. All the variables have been taken into account are of high importance and this study highlights the significance of these variables and their relationship with each other.

As consumers consider service quality and store image as a successful factors while making purchase decision, but satisfaction is also an important element which influences the consumer purchase intention, also creates trust and store loyalty as satisfaction is a leading factor which builds trust and confidence for making purchase intention about particular product. That's why we have taken "Satisfaction" as a mediator as it strengthens the relationship among dependent and independent variables. This research is done specifically related to grocery shopping which includes service quality, store image, trust, satisfaction and loyalty that matters a lot. Store environment can highly influence the loyalty of the store.

Moreover, this study will help marketers to further understand that how to improve the business flows as well as upsurge their market share. It can help the marketers in understanding of the preferences, attitudes and behaviours of consumers that; how to influence their purchase intention and make them loyal to their particular store by developing a strong store image in their minds.

LITERATURE REVIEW

This section covers the past researches, theories and findings about the service quality, trust, and purchase intention that how satisfaction mediates the relationship. Also, how store image influences the store loyalty shown by the consumers which in turn support this research.

Service Quality

Certainly, service quality has become the foremost component in the grocery shopping now days. In business scenario, Service quality is basically the extent to which delivered service meets customer expectations and beliefs. Ultimately Quality of service is succeeded only by meeting standards and expectations of customers (Ghobadian, Speller & Jones, 1994)One of the research findings shows that three of the dimensions of service quality are significantly and completely linked to the satisfaction of their favorite store and complete loyalty to those stores as well. Personal Interaction comes out to be the strongest predictor of satisfaction and loyalty among the three dimensions. Also, personal interaction is identified as the significant element in promoting store image and purchase intention (Lu, Yan; Yoo-KyoungSeock, 2014)Service quality is considered to be the most vital component for each and every customer and alternatively customers are the key persons who explain the quality of Service (Hamad Saleem and Naintara Sarfraz Raja, 2014)

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Many models of Service quality measurement have been proposed but the most recent and widely used model of service quality is SERVQUAL which is prepared by Parasuraman, Zeithaml, & Berry (1985). It is a diagnostic tool, which helps in pinpointing the gaps between different variables which affects the quality of services. This model is commonly used by the researchers and scientists for their work.
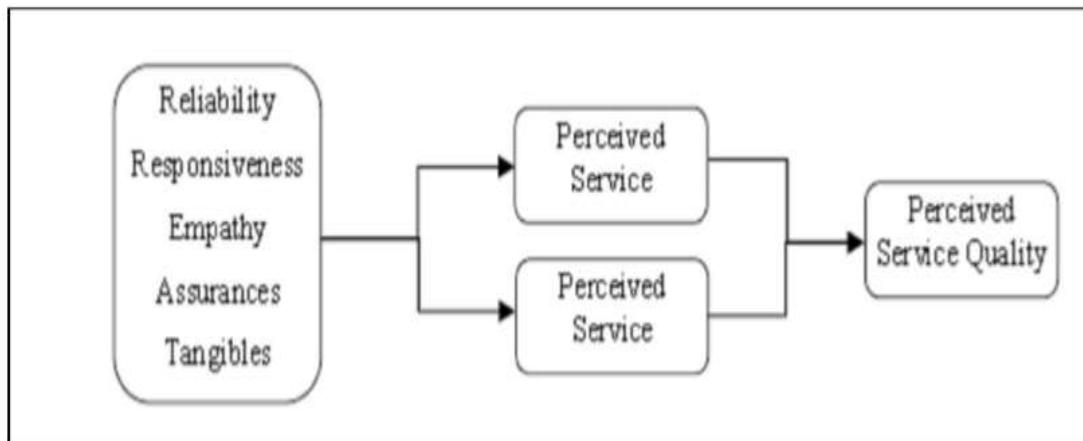

Figure: The SERVQUAL model by Parasuraman et al., (1985)
H1: Service Quality has positive impact on purchase intention.
H2: Service quality has positive impact on Customer Satisfaction

Customers' Trust
Trust is about the positive beliefs about a trustee's compassionate and trustworthy behaviour. Trust is observed as one of the most pertinent backgrounds of firm and cooperative relationships in business. Investigators found that trust is necessary for building and sustaining long-term relationships (Mohammad Muzahid Akbar and Noorjahan Parvez , 2009).

Trust is a vital synchronization tool in addition to a prerequisite for up-grade performance and viable accomplishment in difficult business setting and it can eventually participate in building loyalty relations (J. Beneke, E. Adams, O. Demetriou & R. Solomons, 2011) A previous research explains that trust is improved by trusting in the credibility and morality of one side to the other. Trust is the faith of consumers about the particular store or brand that they fulfil their needs and purposes. This study explains the reasons for example competence, generosity and honesty as the features that show trust. (Aysel Erics et al, 2012)Kwok (2007) says that academicians and specialists, both are doing effort to comprehend the contributing factors of customer satisfaction, trust and loyalty. He also states that marketing managers are keen to recognize about the level of trust or loyalty that will upsurge the customer retention and maintainable improvement and long term success. Moreover, Trust comprises of belief that the other party causes a positive consequence, although the likelihood that the action may originate a negative outcome.
The outcome of past study proposes that the association between service quality and trust is highly positive (Firend, 2014)

Numerous researches have been done to theorize the dimensions of trust. The well recognized interpretation in the marketing literature comprises of 2 dimensions of trust viz. credibility and benevolence (McKnight, Choudhury & Kacmar, 2002).

H3: Customer Satisfaction has positive impact on customer trust

Purchase Intention

Concept of purchase intention is given by experts can be inferred in a way that purchase intention is a buying decision process completed by someone, which starts from intention, consideration, expectation, and purchase plan which is influenced by external elements.Intention shows a key role in determining that how people act. The word "purchase intention" has been derived from the term intention and is mostly used in knowing the intention of consumers when they make a purchase decision. Purchase intention of a consumer can be explained as "the consumer's self-instruction to purchase the product (or take alternative purchase related action)" (Rossiter & Percy 1998, p 126)As stated by Mahsa Hosseini & Hossein Norouzi (2017), purchase intention can be explain as a pre-confined thought for having services in the future; it is also considered as predictor of consumers buying behaviour.

Attempt to purchase the product or service is known as consumer purchase intention. Optimistic approach and attitude of a consumer towards a product or service or any store influence consumer purchase intention. Purchase intention is known as a predictor of assessing consumer bahavior (Das, 2014).Purchase intention indicates that consumers would keep an eye on mental needs, examining the data from the external environment, assess alternatives, purchase decision and post-purchase understanding (Naderibani et al., 2016).Theory of Reasoned Action proposes that a consumer's behaviour is defined by his or her intention to implement the behaviour that this intention is in turn a role of his or her approach towards the behaviour and specific practice. The top predictor of behaviour is intention. Intention is basically the intellectual depiction of a person's willingness to accomplish given behaviour. Additionally, if customers are keen and contented to purchase a certain product, it means they have purchase intention (Thomas L. Baker & Steve Taylor, 1994).

H4: Customer Satisfaction has positive impact on purchase intention

Store Loyalty

The perception of store loyalty is intrinsically attractive to sales business. It is important to gain attention of the customers so stores are executing and implementing loyalty programmes which can sustain relationship of customers with the store.Maximum consumers split their grocery shopping among different stores so this should be considered when talking about the loyalty to grocery stores, and this splitting of grocery stores varies that how consumers divide purchases across stores (Cunningham, 1961)Past analysis and studies propose that the commitment of the consumer is major condition for having the store loyalty. Therefore, explanation given by Knox & Walker, (2001) about store loyalty states that behavioural reaction or response of the consumers which is shown and conveyed after a while by making decision to choose and prefer one store over the others, which is basically the outcome of mental decision-making and evaluative processes that results in store loyalty or commitment.

Intention of the consumers to execute various set of behaviours indicates consumer store loyalty. It shows the inspiration to sustain the relationship with the store, by giving the share of the wallet to the particular store and also delivers positive word of mouth and do repeat purchase (J. Beneke, E. Adams, O. Demetriou & R. Solomons, 2011)

H5: Service quality has a significant impact on store loyalty

Store Image

Image basically offers appreciation to an object or a product. Image can be assessed as a traditional structure that can endorse the product and also develops the link or connection between it. It can also create link between experiences and individual factors like feelings, values and beliefs (Cian and Cervai, 2011)The first person to study store image was Martineau in 1958 and he states that store image comprises of design, promotion, sales promotion, symbol and colour. Wisnalmawati, Idrus, Surachman & Mintarti Rahayu, (2014) says that determining factor of store choice decisions differ by market and the product class. He describes store image as the store inside consumers' thought which is based on serviceable quality of store as value, layout, airy and well mixture of products.Store image is also defined as the approach in which the store is explained in the shoppers' mind. This image in the shoppers' mind is the mixture of observable characteristics (functional qualities), like quality and convenience of goods and the fewer physical characteristics (psychological traits) like atmosphere which includes lightening, sounds, smell, colours of the store (Chang and Luan, 2010).

The way in which store is seen, observed and define by the shoppers, this refers to store image. Moreover it can be explained as the thought that a person connects with shopping from a particular store (Cornelius, Natter & Faure 2010)Osman (1993) states that customers' supporting behaviours in the direction of a particular or specific store are entirely depend on their image of that store in their minds. The high the store image is, the high will be the store loyalty. Store image is positively related to customer satisfaction especially in the case of grocery stores. The elements of grocery store image like service, variety and prices etc have been mostly linked with customer satisfaction (Chang & Tu 2005). Past researches highlight the significant connection between store image and store loyalty (Beristain and Zorrilla, 2011). Store image is often considered as predictor of consumer behaviour and performance of store so it's very important to understand and comprehend about store image (Nosica Rizkalla & Leis Suzanawaty, 2012)

Store image is the mixture of functional and emotional elements of the store. These characteristics and features are united in consumers' mind and then it explains consumer beliefs regarding the policies of the store. Furthermore, store image is not considered as a single feature, it is a general image in the perception of the consumer about a store, along with a psychological idea of consumer consciousness by comparing with further stores (Mahsa Hosseini & Hossein Norouzi, 2017). In one of the study, connection between store image and store loyalty has been explained in a way that store image significantly impact store loyalty of maximum of the grocery stores in Swiss city (Wisnalmawati, Idrus,M.S., Surachman & Mintarti Rahayu, 2014) Miranda et al (2005) also stated that store image has positive influence on store loyalty of Grocery stores in an Australian city and he found it by using multiple regression analysis tools having sample of 934 shoppers.

H6: Store image has positive impact on store loyalty

Customers' Satisfaction

Satisfaction is the optimistic approach of a consumer which develops as an outcome of assessing his consumption experience about a particular product. It is the originator of loyalty; it is formed after a process (Aysel Erics et al, 2012

Tjiptono (2008) defines customer satisfaction by saying, it is that stage where customers' wants and expectations are attained, due to which they can feel that there is nothing different in what they acquire and what they expect.

In order to understand the company's relation with its customers, satisfaction is the key concept which helps in this. Customers' satisfaction is positively correlated with inner factors of organization. And in case of companies, customers' satisfaction is the key factor for the positive moral. To gain long term achievements, companies have to focus on short term detriments and indirectly customer satisfaction exemplifies these short term detriments. If organizations understand the customer's behaviour, needs and requirements and give them value according to their expectations, this leads to customer satisfaction and ultimately it creates store loyalty (Nugroho Bani Ismoyo et al, 2017)

Customer satisfaction is recognized in the whole world with the Expectancy disconfirmation theory. This theory was proposed by Oliver in 1980. In this theory, he says that the stage of satisfaction is the resulting of discrepancy between expected and imagined performance. Satisfaction is more inspiring when received services and products are much more superior than expected one; this is positive disconfirmation, while negative disconfirmation occurs when products and services are not upto the expectation (Oliver, 1980)Satisfaction is found to be the originator to the trust (Geyskens et al, 1999). Yoon (2002), in his research, studied the relationship between satisfaction and trust. According to this study, satisfaction and trust show a positive correlation. Another research reveals that customer satisfaction executes a significant mediating role between service quality and loyalty (Mohammad Muzahid Akbar and Noorjahan Parvez, 2009).

H7: Customer satisfaction mediates the relationship between service quality and Customers' trust

Service quality & Purchase Intention relationship with Customers' Satisfaction as mediator:

To enhance the purchase intention of the consumers', service quality is mandatory along with the store repute. Consumers are of the view to willingly buy products from those stores which have superior service quality (Hung-Tai Tsou, Feng-Hsu Liu & Hsuan-Yu Hsu, 2015)Service quality and purchase intention visibly enlighten the relationship among them; the extraordinary service quality provides upper level of positive consumers' purchase intention of grocery stores. There are different elements of service quality which marketers have to understand in order to adore the significant competitive and economic rewards (Utkal Khandelwal & Amit Agarwal, 2012).

Findings of one study show that service quality directly impacts the purchase intention of the consumers. Improved service quality leads to the constructive behavioural intention and it increases the consumers' purchase intention and their regularity of visiting and shopping from that store. Moreover, good Service quality leads to better customer satisfaction. This relationship shows

that whenever a store delivers better service quality, consumer satisfaction with the store increases and the consumers' purchase intention in the store also increases (Hammad Hassan, Maryam Saeed Hashmi & Zahoor Sarwar, 2014).

Finding of another past research shows that good service quality leads to satisfaction among customers. Also results propose that satisfaction seems to be a dominant originator of the future purchase intentions of customers which shows that better service quality positively impacts the customer's satisfaction and afterwards customer satisfaction will promote the purchase intention of the consumers' which shows that satisfaction plays a role of mediator between service quality and purchase intention (Duncan Murray & Gary Howat, 2002)

H8: Customer satisfaction mediates the relationship between service quality and Purchase Intention.

Impact of Service quality on Customers' Trust:

Customers always select that product which they believe to be reliable and trustworthy (Delgado-Ballester, 2001). Auka (2012) says that service quality is the consumers' assessment of overall quality of services. Basically, consumers make this evaluation of the differences between the anticipation about a services and the view of how the service has been executed.

In the meantime, Mcquitty (2000) states that difference between beliefs and supposed performance is the top predictor of satisfaction which originates the level of trust among customers. He also gives an example of this, that when customers acquire different products or services so they can switch from that product to some other alternative because they don't get satisfied with that first products' service quality because of their high expectations. Though, service quality is adequate when perceptions about certain product or service are equal or surpass the expectations then trust is established.

H9: Service Quality has positive impact on Trust.

Conceptual Framework

With the above discussion and past researches, the suggested theoretical framework is given below in order to back and support of finding the impact of service quality on trust, purchase intention and store loyalty where satisfaction plays a role of mediator between service quality and trust, between service quality and purchase intention. Also how store image influence the store loyalty.
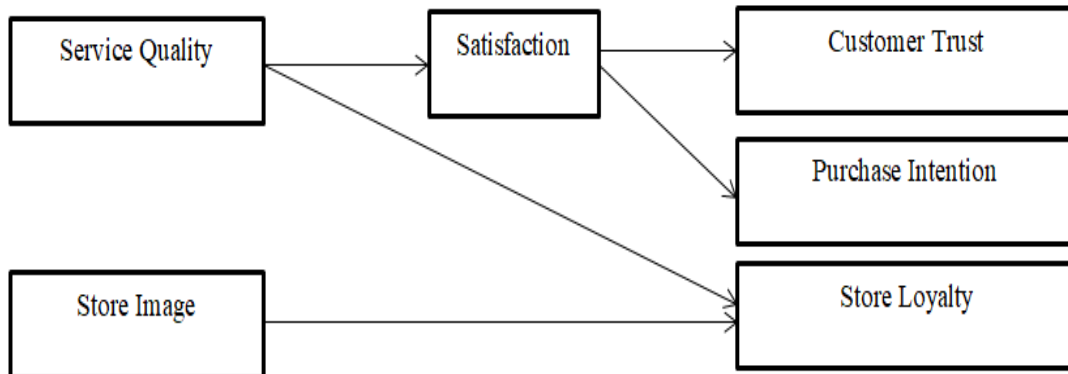
Figure 1: Research Framework

RESEARCH METHODOLOGY

Research Design

Bryman & Bell (2011) define research design as, "research design delivers a framework for gathering and examination of data". Three types of research designs are proposed by Malhotra (2010) named as: the exploratory research design, the descriptive research design and the causal research design. The current research is Quantitative research. The methodology which has been used for this study is Investigative Research methodology or Analytical Research methodology. Data was collected by using two mediums for analyze, i.e. Primary and Secondary data. For the purpose of Secondary data collection, thesis, journals and articles were used. Primary data was gathered by using Questionnaire.To accomplish the desired outcome, the data is collected from the respondents, which consists of both genders having different educational and income background. Individual unit of analysis is selected for the study. The statistical performed in this study are correlation, regression and mediation.

Population

The population talks about all the people who have mutual qualities in relative to certain facets of the study, and focus to the outcomes of the research. This research comprises of all those people who visit major grocery stores located in Jeddah, Saudi Arabia like Danube Hypermarket, Lulu Hypermarket, Bin Dawood, Manuel Market - China Town, Transit, Hyper Panda & L' Organic etc. Respondents of this study consist of both males and females who are involved in grocery shopping.

Sample Size

In this research primary data is collected through questionnaire. This research comprises 32 observed questions of all the variables using Likert scale of 5. Questionnaires are filled personally and sent through Google Form in Jeddah.

322 completely filled questionnaires are used for data analysis. Data is collected from both males and females who are engaged in grocery shopping.

Sampling Technique

In this research, sampling is prepared using random sampling method. The samples are selected from different grocery stores and residents of Jeddah by using convenience sampling. Convenient sampling technique is used for collecting data. It is kind of non-probability sampling in which data would be collected which is convenient. It is not possible to collect the data from all the residents and customers of grocery stores of Saudi Arabia, so major city, i.e. Jeddah is selected for the data collection and Google form method is used as well. Advantage of this sampling technique is that data assembles quickly in this technique.

Measurement of Variables

Service quality is a high-order concept comprising of three sub-dimensions, interaction quality, service environment quality and outcome quality (Brady and Cronin, 2001). Service quality consists of 5 items and is adopted from Brady and Cronin (2001). Purchase intention has 4 items and is adopted from Dodds et al (1991). 6 items of Loyalty has taken and this scale is adopted from Oliver (1999). Satisfaction has 4 items and is adopted from Cronin, Brady and Hult (2002). 7 items of Trust has been adopted from Hess, J. S (1995). Lastly, Store image comprises of 6 items and is adopted from Manolis et al (1994).

Keeping in mind the recommendations of Churchill (1979), the current scales are adopted and revised. For all the variables used in this study, the earlier researchers used 5 points Likert scale. Therefore, this study has also used 5 points Likert scale to measure all of these variables which ranged from (1) strongly agree to (5) strongly disagree.

Statistical Technique

This study followed the survey approach, as it takes a sample of the grocery stores' visitors and other population involved in grocery shopping in Jeddah and attempts to make statistical interpretations about this population. In this research, Statistical package for social sciences (SPSS) is used to analyze the data for sample description and description statistics. Regression and mediation is done to explore data.

RESULTS AND ANALYSIS

Table 1: Demographic Analysis

Questions	Options	Frequency	Percentage Frequency %
Gender	Male	234	72.6
	Female	88	27.3
Education	Completed 10 years of education	69	21.4
	Completed 14 years of education	182	56.5
	Completed 16 years of education	71	22.1
Age	20-30 years	127	39.4
	31-40 years	59	18.3
	41-above	136	42.3
Income	Less than 1000	182	56.5
	More than 1000 less than 5000	74	22.9
	More than 5000		
		66	20.6

In this current sample of study, 72.6% of respondents were males and 23% were females. Majority of the respondent completed 14 years of education that is 56.5% where as 71% completed 16 years of education while remaining 21.4% completed 10years of education. Majority of them belongs to age group 41 and above that is 42.3% while 39.4% belongs to age group of 20-30 years remaining belongs to 18%. Majority of respondents (56.5%) had income less than 1000. Whereas 22.9% had more than 1000 less than 5000 remaining 20.6% had more than 5000 income.

Table 2: Reliability Analysis

Variables	No of items	Alpha
Service Quality	5	0.84
Store Image	6	0.64
Satisfaction	4	0.70
Purchased Intention	4	0.72
Customer Trust	7	0.77
Store loyalty	6	0.75

Reliability is a statistic measure used to determined goodness measure that is stability and consistency of measure as in the present case questionnaire.According to the above table cronbach's alpha of all five variables are greater than 0.6 therefore data of all five variable is reliable. Reliability of service quality is 0.84, store image is 0.64, satisfaction is 0.70, purchased intention is 0.72, and customer trust is 0.77 whereas store loyalty is 0.75.

Table 3: Normality Analysis:

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
Variables	Statistic	df	Sig.	Statistic	df	Sig.
Service Quality	.115	322	.000	.936	322	.000
Purchase	.154	322	.000	.944	322	.000
Loyalty	.101	322	.000	.965	322	.000
Satisfaction	.123	322	.000	.954	322	.000
Trust	.116	322	.000	.954	322	.000
Store Image	.134	322	.000	.792	322	.000

a. Lilliefors Significance Correction

Normality Descriptive

Variables	Skewness	Kurtosis
Service Quality	0.105	-1.162
Purchase	-0.062	-1.124
Loyalty	0.050	-0.819
Satisfaction	0.156	-0.375
Trust	-0.291	-0.927
Store Image	-0.682	0.416

Above table shows the values of skewness and kurtosis according to which service quality has values of skewness and kurtosis as 0.105 and -1.162 respective which lies between -1 and +1, purchase has values of skewness and kurtosis as -0.062 and -1.124 respective which lies between -1 and +1, loyalty has values of skewness and kurtosis as 0.050 and -0.819 respective which lies between -1 and +1. Satisfaction has values of skewness and kurtosis as 0.156 and -0.375 respective which lies between -1 and +1. Trust values of skewness and kurtosis as -0.291 and -0.927 respective which lies between -1 and +1. Whereas store image has values of skewness and kurtosis as -0.682 and 0.416 respective, this lies between -1 and +1.

Table 4: Correlations

Variables	Mean	Standard Deviation	SQ	PU	LO	SAT	TR	SI
Service Quality	3.7528	0.7416	1	.787**	.505**	.219**	.150**	.392
Purchase	3.6712	0.6743	.787**	1	.629**	.258**	.159**	.321**
Loyalty	3.8566	0.60119	.505**	.629**	1	.510**	.214**	.227**
Satisfaction	3.8936	0.57713	.219**	.258**	.510**	1	.537**	.227**
Trust	3.9051	0.63986	.150**	.159**	.214**	.537**	1	.396**
Store Image	3.9567	0.8765	.392**	.321**	.227**	.227**	.396**	1**

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

Above table shows correlations of all variables with each other correlation of service quality and purchase is 0.787, correlation of service quality and Loyalty is 0.050, correlation of service quality and satisfaction is 0.258, correlation of service quality and trust is 0.150 and correlation of service quality and store image is 0.392. Correlation of purchase and loyalty is 0.629. Correlation of purchase and satisfaction is 0.258, correlation of purchase and trust is 0.159, correlation of purchase and store image is 0.321. Correlation of loyalty and satisfaction is 0.510, correlation of loyalty and trust is 0.214, correlation of loyalty and store image is 0.227. Correlation of satisfaction and trust is 0.537, correlation of satisfaction and store image is 0.227. Correlation of trust and store image is 0.396.

Regression Analysis

Regression analysis with Service Quality as an Independent

Step	Variables	Unstandardized Coefficients		Standardized Coefficients				
		B	St. Error	Beta	t	F	Sig.	Adj.R^2
1ª	(constant)	3.25	0.162		20.048		0.000	
	Service Quality	0.17	0.042	0.219	4.007	16.057	0.000	0.045

2^b	(Constant)	2.36	0.268		8.800		0.000	
	Satisfaction	0.32	0.068	0.258	4.781	22.856	0.000	0.064
3^c	(Constant)	0.728	0.129		5.623		0.000	
	Service Quality	0.773	0.034	0.787	22.836	521.47	0.000	0.619
4^d	(Constant)	0.357	0.193		1.850		0.065	
	Service Quality	0.753	0.034	0.767	21.916	268.69	0.000	0.625
	Satisfaction	0.114	0.044	0.090	2.583		0.010	

Dependent Variable: Satisfaction
Dependent Variable: Purchase Intention

Above table shows the regression analysis, which is consist of four steps.
In step 1, linear regression has been run by taking service quality is taken as independent variable and mediator i.e. satisfaction as dependent variable. Results show that the value of F is 16.05 which is significant at 0.045. Durbin Watson has value of 1.894 which is less than 3 so there is no issue of auto correlation. Value of adjusted R square is 0.045 which means that 1 unit change in independent variable services quality will cause 4% change in dependent variable satisfaction. The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.219 which means that service quality has 21.9% impact of customer satisfaction. By looking at the p value of service quality it can be concluded that there is a significant and positive relationship between service quality and customer satisfaction. So H2, Service quality has positive impact on Customer Satisfaction is accepted.

Step 2 Shows that linear regression has been run by taking customer satisfaction as independent variable and purchase intention as dependent variable Results shows that the value of F 22.85, which is significant at 0.000. Value of adjusted R square is 0.064 which means one unit change in independent variable will cause 6% change in dependent variable (purchase intention). The p value of customer satisfaction is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.258 which means that satisfaction has 25.8% impact of purchase intention. By looking at the p value of satisfaction it can be concluded that there is a significant and positive relationship between satisfaction and purchase intention. So H4 i.e. Customer Satisfaction has positive impact on purchase intention, is accepted.

Step 3 Shows that linear regression has been run by taking service quality as independent variable and purchase intention as dependent variable Results shows that the value of F 521.47, which is significant at 0.000. Value of adjusted R square is 0.618 which means one unit change in independent variable will cause 61.8% change in dependent variable (purchase intention). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.787 which means that service quality has 78.7% impact of purchase intention. By looking

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at the p value of service quality it can be concluded that there is a significant and positive relationship between satisfaction and purchase intention. So H1 i.e. Service Quality has positive impact on purchase intention, is accepted.

Since all three steps have shown significant relationships so multiple regression has been run at step 4 taking service quality and customer satisfaction as independent and purchase intention as dependent. Results reveal that the value of F 268.69, which is significant at 0.000. Value of adjusted R square is 0.625 which means one unit change in independent variable will cause 62.5% change in dependent variable (purchase intention). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) whereas p-value of satisfaction is 0.010 which is significant at two levels (90%, 95%) and the beta value of service quality is reduce from 0.787 in step 3 to 0.767 in step 4 due to presence of mediation. The p value is 0.010 shows that mediation is significant at all three levels hence H8 i.e. Customer satisfaction mediates the relationship between service quality and Purchase Intention, is accepted.

Regression analysis with Service Quality as an Independent

Step	Variables	Unstandardized Coefficients		Standardized Coefficients				
		B	St. Error	Beta	t	F	Sig.	Adj.R^2
1[a]	(constant)	3.255	0.162		20.04		0.000	
	Service Quality	0.170	0.042	0.219	4.007	16.057	0.000	0.045
2[b]	(Constant)	1.585	0.206		7.704		0.000	
	Satisfaction	0.596	0.052	0.537	11.40	129.99	0.000	0.287
3[c]	(Constant)	3.421	0.182		18.753		0.000	
	Service Quality	0.129	0.048	0.150	2.706	7.324	0.007	0.190
4[d]	(Constant)	1.508	0.234		6.446		0.000	
	Service Quality	0.029	0.042	0.034	0.697	65.137	0.010	0.286
	Satisfaction	0.588	0.054	0.530	10.96		0.000	

Dependent Variable: Satisfaction
Dependent Variable: Customer Trust

Above table shows the regression analysis, in which service quality is taken as independent variable, satisfaction as mediator and customer trusts as dependent.

In step 1, linear regression has been run by taking service quality is taken as independent variable and mediator i.e. satisfaction as dependent variable. Results show that the value of F is 16.05 which is significant at 0.045. Durbin Watson has value of 1.684 which is less than 3 so there is no issue of auto correlation. Value of adjusted R square is 0.045 which means that 1 unit change in independent variable services quality will cause 4% change in dependent variable satisfaction. The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.219 which means that service quality has 21.9% impact of customer satisfaction. By

looking at the p value of service quality it can be concluded that there is a significant and positive relationship between service quality and customer satisfaction**.**

Step 2 Shows that linear regression has been run by taking customer satisfaction as independent variable and customer trust as dependent variable. Results shows that the value of F 129.99, which is significant at 0.000. Value of adjusted R square is 0.287 which means one unit change in independent variable will cause 28% change in dependent variable (customer trust). The p value of customer satisfaction is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.537 which means that satisfaction has 53.7% impact of purchase intention. By looking at the p value of satisfaction it can be concluded that there is a significant and positive relationship between satisfaction and customer trust. So H3 i.e. Customer Satisfaction has positive impact on customer trust, is accepted.

Step 3 Shows that linear regression has been run by taking service quality as independent variable and customer trust as dependent variable. Results shows that the value of F 73.250, which is significant at 0.000. Value of adjusted R square is 0.198 which means one unit change in independent variable will cause 19.8% change in dependent variable (customer trust). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 7.324 which means that service quality has 73.2% impact of purchase intention. By looking at the p value of service quality it can be concluded that there is a significant and positive relationship between service quality and customers' trust. So H9 i.e. Service Quality has positive impact on Trust, is accepted.

Since all three steps have shown significant relationships so multiple regression has been run at step 4 taking service quality and customer satisfaction as independent and customer trust as dependent. Results reveal that the value of F 65.137, which is significant at 0.000. Value of adjusted R square is 0.286 which means one unit change in independent variable will cause 28.6% change in dependent variable (customer trust). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) whereas p-value of satisfaction is 0.010 which is significant at two levels (90%, 95%) and the beta value of service quality is reduce from 0.150 in step 3 to 0.034 in step 4 due to presence of mediation. The p value is 0.010 shows that mediation is significant at all three levels hence H7 i.e. Customer satisfaction mediates the relationship between service quality and customer trust is accepted.

Regression analysis with Store Image as an Independent

		Unstandardized Coefficients		Standardized Coefficients				
Step 1[a]	Variables	B	St. Error	Beta	t	F	Sig.	Adj.R^2
	(constant)	3.130	0.177		17.63		0.000	
	Store Image	0.188	0.045	0.227	4.167	17.365	0.000	0.490

Dependent Variable: Store Loyalty

Above table shows the linear regression has been run by taking store image as an independent variable and store loyalty as dependent variable. Results shows that the value of F 17.365, which

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is significant at 0.000. Value of adjusted R square is 0.490 which means one unit change in independent variable (store image) will cause 49.0% change in dependent variable (store loyalty). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.227 which means that store image has 22.7% impact of store loyalty. By looking at the p value of store image it can be concluded that there is a significant and positive relationship between store image and store loyalty. So H6 i.e. Store image has positive impact on store loyalty, is accepted.

Regression analysis with Service quality as an Independent

| Step | Variables | Unstandardized Coefficients | | Standardized Coefficients | | | | |
		B	St. Error	Beta	t	F	Sig.	Adj.R^2
1ª	(constant)	3.120	0.147		19.63		0.000	
	Service Quality	0.186	0.042	0.347	4.197	29.365	0.000	0.580

Dependent Variable: Store Loyalty

Above table shows the linear regression has been run by taking service quality as an independent variable and store loyalty as dependent variable. Results shows that the value of F 29.365, which is significant at 0.000. Value of adjusted R square is 0.580 which means one unit change in independent variable (service quality) will cause 58.0% change in dependent variable (store loyalty). The p value of service quality is 0.000, which is significant at all three levels (90%, 95%, 99%) and the beta is 0.347 which means that service quality has 34.7% impact of store loyalty. By looking at the p value of service quality it can be concluded that there is a significant and positive relationship between service quality and store loyalty. So H5 i.e. Service Quality has significant impact on store loyalty, is accepted.

Research Limitations and Future Recommendation
Like other studies, this research also has some limitations and boundaries, by keeping in mind these limitations, it provides new path to other researchers. Foremost, in procedure of collecting data from the customers, this research has used convenience sampling technique and collects data from one of the city of Saudi Arabia only. In order to acquire more comprehensive understanding, future studies must enlarge the geographic constraint to entire country.

Furthermore, the sample of 322 is sufficient for the purpose of this research; it cannot reflect or represent the overall population of Saudi Arabia. This restricts the generalizability of the results. The choice of the geographical area entirely depends on applied and resource concerns. Consequently, the study is not completely representative of all ethnic and language groups. This could bind the broad view of the results.

Likewise, while conducting this research, data was collected only once; to get more precise results, it can be collected in different time intervals. Finally, this research is limited in the context of grocery shopping in Saudi Arabia; this theoretical model can be simulated in other industries to examine the correlation of same variables.

Suggestions and Recommendations
The findings of this study provide us with the understanding of the key aspects of service quality which could result in creating satisfaction which will ultimately results in building trust, increase purchase intention and developing store loyalty. It means that improving service quality leads to satisfaction of the customers and customers wish to deal with service providers that deliver exceptional services with reasonable prices. In other words, the marketers can build trust and increase purchase intention by paying attention to the quality of their services of their grocery stores along with making the positive store image which will therefore gain customers that are more loyal to their stores.

Furthermore, it is valid to suggest that trust and store loyalty may have a noteworthy impact on the revenue of the services sector. Managers should try to make profitable strategies for the company and try to grow larger market share, also they should not forget the importance of service quality and customer satisfaction. Attention should be given to image of the grocery stores by maintaining the good environment in order to sustain service quality, improve trust and increase customer purchase intention.

Managers should design training programs for staffs. They should train their employees in a way that they can attend the customers efficiently. Training programs should contain those aspects in which they can learn that how to deal with customers, and how successfully they can provide their service on time to create gratitude feelings in customers. Moreover, store interior look, store environment and extra services like internet or displaying fresh flowers etc. that will bring good impact on customers and make them loyal to their stores. This complete effort could lead to customer's happiness and satisfaction and eventually benefit the business in long term.

CONCLUSION

This research is notable for distinct reason. This research study investigates the relationship between service quality, trust and purchase intention; also how customer satisfaction strengthens the relationship between them. Moreover, it also analyze that how store image impact the store loyalty.

Service quality is the top tool for marketing managers to find and examine evidences about customer needs, wants, and observations about services provided by the store. This can help them in identification of problems and issues and in making of strategic plans which can improve efficiency, profitability, and overall performance by high service quality. During recent eras, researchers try to find the faultless model in determining service quality that cover all the aspects and answer to this area of requirement.

Research analysis and findings analysis evidenced that the entire hypothesis were accepted. The service quality and purchase intention is directly correlated as high service quality boosts the purchase intention of the customers at the same time. When the relationship between customers' satisfaction and customers' trust was measured, it was found out that there was a significant relationship between these two variables. Customer satisfaction plays an important role in strengthening the relationship between service quality and trust and service quality and purchase intention. Also, results suggests that positive image of grocery store in the customers' mind also increases the store loyalty. All the results were in accordance with most of the literature and past studies.

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