

Managing Consumer Loyalty: An Expanded Model of Consumer Experience Management and Consumer Loyalty

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ABSTRACT

A growing body of academic and practitioner literature has highlighted the role of consumer experience management in maintaining long-term relationships with consumers. However, related studies are still divergent and there is little empirical evidence available to support the positive effect of consumer experience management on attitudinal and behavioural loyalty. The present study aims to fill this gap by investigating the direct and indirect impacts of consumer experience efforts on attitudinal and behavioural loyalty. To conduct an empirical study, data was collected from consumers of three service firms: health, retail, and wellness. By means of AMOS17.0, using CFA and SEM techniques, the measurement and comparison of structural models was carried out to test the invariance across three service groups. This article has significant implications for academicians well as marketers of service firms.

KEYWORDS

Asia, Attitudinal Loyalty, Behavioural Loyalty, Commitment, Customer Relationship Management, Satisfaction, Services, Trust

INTRODUCTION

Consumers do not buy goods or services; rather, they buy the benefits and experiences that goods and services deliver to them (Grönroos, 2001).

In the light of above statement, managing superior consumer experiences seems to be an important focus of a firm. Consumer Experience Management (CEM) is emerging as a strong strategic weapon to maintain long-term relationships with the profitable consumers. Facing new forms of competition, service firms are striving hard to deliver superior consumer experiences. The delivery of superior consumer experiences has become an important concern to develop consumer loyalty, which can be one of the competitive advantages for a firm (Berry & Carbone, 2007; Singh & Saini, 2016). A consumer often recalls their past experiences to make repurchases and spread positive word-of-mouth publicity (Yi & La, 2004; Dhananjayan, 2007).

In service industry, consumers frequently face uncertainty issues due to intangibility, unawareness, perishability, and complexity in service outputs (Crosby, Evans, & Cowles 1990). Prior literature suggests that consumer's evaluation (satisfaction), confidence and reliability (trust), and enduring

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desire to attach (commitment) with a service provider influence them to continue their journey with a brand/firm. Therefore, consumer satisfaction, trust, and commitment reflect their assessment about the depth of consumer-firm relationship (Crosby et al., 1990; Hennig-Thurau Gwinner, & Gremler, 2002; Gwinner, Gremler, & Bitner, 1998).

Though there are large number of studies on managing consumer experiences and consumer loyalty, yet it lacks empirical substantiation to the impact of consumer experience management in building consumer loyalty. The present study aims at investigating the impact of CEM on both forms of consumer loyalty. The study also examines whether CEM directly influences loyalty or there needs to be a pre-requisite psychological state in the transition for developing loyalty.

This paper has been organized as follows. First, theoretical background, an integrated conceptual framework, and related hypotheses have been presented. The next section presents the methodology and reliability/validity of proposed constructs. Thereafter, the results under Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) using multiple group analysis in AMOS17.0 have been followed by discussion and implications. Finally, limitations and future research directions have been discussed.

THEORETICAL BACKGROUND AND HYPOTHESES

Consumer Experience Management

Although the significance of consumer experience management is widely recognized, yet research about consumer experience management is quite fragmented and there is no single definition. Early studies on CEM have explained experience on two perspectives; utilitarian and hedonic (Palmer, 2010). The utilitarian aspect refers to consumer's perception of value proposition in terms of functional benefits whereas; hedonic aspect promotes it as positive emotional responses such as surprise, delight, and excitement (Oliver, Rust, & Varki, 1997). The hedonic definition suggests the significance of relational values above the functional values (Schmitt, 1999). The results suggest that positive experiences can be derived from both rational and emotional values. Consumer experiences can be enhanced by managing consumer interactions at various direct and indirect touch points (Verhoef et al., 2009). To the authors such as Jüttner, Schaffner, Windler, and Maklan (2012), Sequential Incident Laddering Technique (SILT) is a new mode to measure the consumers' service experiences. The use of SILT highlights those cognitive and emotional aspects of consumer behaviour, which might be difficult for the consumers to express. While authors Følstad and Kvale (2018) have suggested strong links between terms customer journey and customer experience.

Many other researchers (Gentile, Spiller, & Noci, 2007; Schmitt, 1999; Verhoef et al., 2009) have quantified consumer experience into different components and proposed a holistic conceptual framework. An effective experience can be interpreted as a unique, memorable, and sustainable dealing of a brand with a consumer (Pine & Gilmore, 1998). These experiences (impressions) can be multidimensional (Gentile et al., 2007). Bagdare and Jain (2013) emphasized multi-dimensional nature of consumer experience into four dimensions; joy, mood, leisure, and distinctive. The understanding of enjoyable/engaged (joy), pleasant (mood), relaxing/delightful (leisure), and unique/memorable (distinctive) experiences according to consumer's perspective is essential to design positive retail consumer experiences. Kim, Cha, Knutson, and Beck (2011) considered environment, benefits, convenience, accessibility, utility, incentive, and trust as seven important factors to measures consumer experiences.

The authors Garg, Rahman, and Qureshi (2014) have developed sector-specific (Indian Banking sector) scales to measure the consumer experiences. They have highlighted the convenience, service-scape, employees, online functional elements, presence of other customers, online aesthetics, customization, value addition, speed, core service, marketing-mix, service process, online hedonic elements, and customer interaction as important factors to focus on consumer experiences.

Schmitt (1999) explained consumer experience on five dimensions; sense, feel, think, act, and relate. Sensorial component can be understood in terms of pleasant experiences created by seeing, hearing, touching, tasting, and smelling senses. The feel component comprises of positive and negative emotions generated during consumer's contact with a firm/brand. The think component deals with consumers' contact with a firm/brand in order to avail the real benefits. Then, act component signifies a firm's response to accommodate same value system what the consumer desires. The relate component deals with instigation of social bonding. Concurrently, acknowledging the importance of practicality, pragmatic component deals with consumer reactions with effect from prevailing circumstances. It can be related to a consumer's interaction with an environment at firm's premises (Gentile et al., 2007; Blatterbee & Koskinen, 2005). Thus, it can be deduced that consumer experience is holistic in nature and consists of functional, affective, sensorial, lifestyle, social, and pragmatic components. The firms should concentrate on deep consumer insights to deliver holistic service experience in the ways that these positively handle both cognitive and affective aspects of experience (Verhoef & Lemon, 2013; Roy, 2018).

Consumer Loyalty

Consumer loyalty is important as it helps a firm to develop a strong consumer base that does positive word-of-mouth publicity and creates more recommendations. Loyal consumers resist other seller promotions and less price-sensitive in comparison to other consumer types (Dick & Basu, 1994; Jensen & Hensen, 2006; Oderkerken-Schroder Wulf, & Schumacher, 2003; Reynolds & Beatty, 1999). Customers like to spend more to avail the benefits promised in attractive reward messages (Ku, Yang, & Chang, 2018). To the authors such as Nunes, Bellin, Lee, and Schunck (2013), a firm's understanding about consumer behaviour is essential to deliver non-stop consumer experience for establishing different types of loyalty: emotional loyalty, inertia-based loyalty, conditional loyalty, and true deal chasing loyalty.

Generally speaking, there are two different concepts of consumer loyalty; behavioural and attitudinal (Jacoby & Chestnet, 1978). From behavioural perspective, consumer loyalty can be viewed as a repeat purchase of product/brand over a period of time (Cunningham, 1956). Behavioural loyalty can be measured with consumer revisit frequency at a single firm (Ehrenberg, 1964), switching interests of a consumer (Javalgi & Moberg, 1997), consumers' revisit intentions (Trucker, 1964), spending on specific services, and consumer's sensitivity to prevailing situational factors (Mellens, Dekimpe, & Steenkamp, 1996; Hart, Smith, Sparks, & Tzokas, 1999). However, behavioural loyalty can be constrained by various situational, individual, and socio-cultural factors (Oliver, 1999).

In contrast, attitudinal loyalty can be understood as consumer's strong positive attitude towards a brand/firm (Amine, 1998). This might be due to unique value proposition of a service firm (Jacoby & Chestnet, 1978). In other words, a consumer's positive attitude has been defined to measure his or her psychological attachment and promotion towards a firm (Chaudhuri & Holbrook, 2001). The attitudinal loyalty can be measured by consumer's awareness about the exclusive features of a brand/firm (Jacoby & Chestnet, 1978), consumer's perception towards a brand (Fishbein & Ajzen, 1975), consumer's willingness for the references, and positive word-of-mouth publicity (Rundle-Thiele, 2005; Zeithaml, Berry, & Parasuraman, 1996). The attitudinal aspect of consumer loyalty is focused to know the reasons for buying products/services again and again from the same service provider. The attention to both forms of consumer loyalty is important to define the concept of true loyalty (Jacoby, 1971; Dick & Basu, 1994).

Consumer Experience Management to Consumer Loyalty (Direct Approach)

CEM is a strategic weapon in the firms' hands to differentiate themselves from other business firms (Shaw & Ivens, 2005; Jain, Agaja, & Bagdare, 2017). Consumer experience management promises to deliver positive experiences in order to gain the loyal consumers. Experiences create memories and memories influence consumers in their buying decisions. Consumers become promoters of a

firm when they experience positive interactions with a firm at all touch points. A series of positive interactions ensures consumers to receive positive outputs in future, which may further motivate them to loyal to a brand. In comparison to cognitive, emotional component has more positive effect on consumer's repurchase intentions (Fournier, 1998; Arnould & Price, 1993; Price, Arnould, & Deibler, 1995; Yu & Dean, 2001).

With the increase in consumer touch points at stores, call-centers, and online media etc., marketers' needs to search for new ways to enhance consumer experiences (Gentile et al., 2007).

Chidley and Pritchard (2014) found that employees of a firm act as facilitator in designing unique consumer value in order to deliver positive experiences. Consumers interact with employees, and these interactions affect consumer behaviour. The employee engagement and team performance make major contributions to generate the consumer value. Poor service by employees is the prominent reason of consumer dissatisfaction and disloyalty. It might compel the manufacturing and service firms to perform excellently on consumer expectations (Zineldin, 2006) and to take their opinions in designing superior experiences (McColl-Kennedy, Cheung, & Ferrier, 2015).

Listening to consumers is more important than just communicating them about selling offers. The interactions that lacked in delivering high service quality do not mature into long-term relationships (Dixon, Freeman, Toman, 2010; Komunda & Osarenkhoe, 2012; Duggal & Verma, 2017). In some industries such as financial services, co-creation provides differentiated value to consumers (Ponsignon Klaus, & Maull, 2015). The designing of experiences by consumer perspective explains that service experiences are collaborative efforts of firms and consumers (Springer, Azzarello, & Melton, 2011).

The IBM consumer experiences study (2005) argued that the growth of a firm depends upon their efforts to create superior consumer experiences. It is important to understand that CEM implementation is a collective programme that depends upon the integrated efforts of every functional department of a firm. Firms need to be consistent, personal, and optimal in designing consumer experience to increase the consumer loyalty (Creative Virtual-Consumer Experience Management, 2012). The understanding of consumer's need of gratification can help a firm to create superior consumer experiences. It requires firms' successful efforts to deliver service outputs through an array of human resources management practices, use of information technology, and personalization efforts (Schneider & Brown, 1999).

The designing and effective management of interactive voice response (IVR) technologies is necessary to deliver consumer delight (Angel-Consumer Experience Management, 2012). Consumer experiences have been found to have significant effect on customer delight (Dhananjayan, 2007; Schneider & Brown, 1999). A firm's efforts to surprise a consumer in a positive way develop consumer delight (Oliver et al., 1997) and consumer delight promotes true loyalty (Keiningham et al. 2001; Schneider & Brown, 1999). Consumer delight can facilitate the increase of 'apostle' consumers in a service firm. Apostle consumers are the loyal consumers of a service firm in terms of more revisit frequency and positive word-of-mouth publicity (Schneider and Brown, 1999). A study conducted by Ogilvy Loyalty Index (2005) states that majority of firms have been reported with the improvements in consumer retention and cross-selling as well as up-selling activities with the execution of CEM programs (IBM, 2005).

Satisfaction, Trust, and Commitment as Mediators

Previous studies in marketing literature have recognized satisfaction (Oliver, 1997; Brunner, Stöcklin & Opwis, 2008), trust, and commitment (Morgan & Hunt, 1994) as an essential aspect of a relationship. It indicates that the consumers relishing positive experiences may show their satisfaction, trust, commitment, and finally loyalty toward a brand/firm. In other words, it is assumed that consumer experience management is likely to create satisfaction, trust, and commitment in order to develop true consumer loyalty. To understand the link of consumer experiences to consumer loyalty, it is important to discuss the related constructs in detail.

Satisfaction as a Mediator in CEM-CL Link (Indirect Approach)

Satisfaction is customer's emotional state of mind resulting from their dealings with a firm over time (Crosby et al., 1990). Consumer satisfaction appears to consist of both cognitive and affective dimensions (Roest & Pieters, 1997). Cognitive satisfaction deals consumer appraisal of service performance (Danaher & Haddrell, 1996) while the affective base aims at consumer's emotional attachment with a firm or firm's representatives (Wrestbook & Oliver, 1991). In 1980s, Oliver defined satisfaction as a function of a cognitive comparison of expectations prior to consumption with the actual experience. Lately in 1993, Oliver defined satisfaction on the basis of transaction perspective as an affective reaction to the most-recent experience with a firm. According to Anderson, Claes, and Lehman (1994), satisfaction is consumer's affective response resulting from an overall evaluation of service experience. Marketing practitioners have considered consumer's cognitive and affective satisfaction by transaction-specific and overall perspectives. Both cognitive and affective aspects of behaviour are essential to enlighten the overall construct (Yu & Dean, 2001). In comparison to transaction, overall satisfaction has more positive effect on consumer loyalty (Fornell et al., 1996) specifically in behavioural form (Jones & Suh, 2000).

Customer satisfaction mediates the effect of relational values on loyalty (Wang, Lo, Chi, Yang, 2004). Firms are encouraged to keep strong relational bonds with their consumers to maintain consumer satisfaction (Mithas, Krishnan, & Fornell, 2005). The influence of satisfaction on loyalty has been proved by many researchers (Minarti & Segro, 2014; Colgate & Stewart 1998; Hocutt 1998; Lai, Griffin, & Babin, 2009; Eshghi Haughton, & Topi, 2007; Gerpott, Rams, & Schindler, 2001). The relevance of satisfaction and loyalty is more significant in the competitive business environment where products are less differentiated, and consumer is facing very low switching cost. The small change in satisfaction level leads to greater change in loyalty. The necessity to differentiate satisfied customers from totally satisfied consumers is based on segmenting very loyal consumers from neutral ones who can easily shift to other providers (Jones & Sasser, 1995).

Singh (2015) emphasizes that consumers' perceived value mediates the effect of perceived image on consumer satisfaction. Concerning the relationship between service quality and satisfaction, several authors suggests that service quality has positive impact on consumer satisfaction (Lonial & Raju, 2015; Baisya & Sarkar, 2004; Moreira & Silva, 2015) and satisfaction ultimately drives consumer loyalty (Lonial & Raju, 2015).

Trust as a Mediator in CEM-CL Link (Indirect Approach)

Trust is one party belief and willingness to rely on other party with an assurance (Moorman, Zaltman, & Deshpande, 1992; Garbarino & Johnson, 1999). According to Morgan and Hunt (1994), trust exists when one party has confidence on other partner's reliability and integrity. Trust in consumer relationships does not simply exist but develops over time (Delgado-Ballester & Munuera-Aleman, 2001). Trust ensures the feeling of confidence among consumers towards firms' positive selling interests (Kumra & Mittal, 2004). Trust captures the belief that an exchange party is benevolent and honest (Grayson, Johnson, & Chen, 2008). Confidence, reliability (Morgan and Hunt, 1994), and positive future intentions (Garbarino & Johnson, 1999) are basic aspects of trust.

To the authors such as Moreira and Silva (2015), buyer-seller relationships exist through trust. A buyer's ability to develop consumer's trust is essential to develop positive attitude towards a firm (Akroush & Al-Debei, 2015) which in further ensures positive buying interests. To manage the long-term consumer relationships, firms should extend their satisfaction programmes with some reliable activities to build brand trust (Delgado-Ballester & Munuera-Aleman, 2001). It can be enhanced by providing positive brand experiences to consumers at the time of search, shop, and consumption. Positive memorable brand experiences makes a significant effect on consumer's trust (Sahin, Zehir, & Kitapci, 2011). Consumer's trust on brand has a significant effect on brand loyalty (Delgado-Ballester & Munuera-Aleman, 2001; Chaudhri & Holbrook, 2001; Morgun & Hunt, 1994; Moorman et al., 1992; Lau & Sook, 1999). The positive impact of trust on consumer's future buying intentions has

been empirically proved in previous studies (Moreira & Silva, 2015; Garbarino & Johnson, 1999; Ndubisi, 2007). Thus, we can analyze the impact of CEM on consumer loyalty through trust.

Commitment as a Mediator in CEM-CL Link (Indirect Approach)

Commitment can be defined as an implicit or explicit pledge of continuity between relational partners (Dwyer, Schurr, & Oh, 1987). It can be understood as one party's enduring desire to maintain a valued relationship with other party (Moorman et al., 1992; Morgan & Hunt, 1994). Commitment is a multidimensional concept (Fullerton, 2003). Commitment is a central construct in relationship marketing (Morgan & Hunt, 1994) and includes both affective and calculative components. Affective commitment emphasizes consumer's benevolence and affiliation to a brand/firm (Fullerton, 2003). The affective component represents consumer's psychological attachment with a service or brand on ideal image philosophy (Gundlach, Achrol, & Mentzer, 1995). Calculative commitment emphasizes consumer's commitment to firm due to rational motives (Allen & Meyer, 1999). In other way, it represents consumer binding to a firm due to high switching costs, dependency and lack of options (Fullerton, 2003; Bebdapudi & Berry, 1997; Gundlach et al., 1995; Wetzels, Ruyter, & Brigelen, 1998). Consumer experience both affective and calculative commitment in a relationship. Affective component, in comparison to calculative has been found to have a more positive impact on attitudinal loyalty (Fullerton, 2003).

Firm-client relationship strength depends upon the consumers' commitment to a firm (Wang et al., 2004). In marketing literature, commitment has shown to be strongly and positively linked with consumer retention, positive word-of-mouth publicity, advocacy, and positive revisit intentions (Moorman et al., 1993; Morgan & Hunt, 1994; Gundlach et al., 1995). It is reasonable to say that a consumer who feels committed with a service firm, will positively promote the brand to other potential consumers (Fullerton, 2003; Gundlach et al., 1995). Moreover, this would encourage them to accept short-term sacrifices in a desire to maintain long-term relationships (Morgan and Hunt, 1994). In other words, committed consumers overlook their dissatisfaction because of wide level of tolerance (Wu, 2011). A longitudinal study on financial service consumers confirms the effect of three forms of commitment (emotional, rational, and moral) on consumer loyalty. Consumers differ in their perception to form commitment to develop true loyalty (Lariviere et al., 2014). Commitment shows consumers' obligation and closeness to the service provider irrespective of relationship duration. Consumers can be novice and experienced, but their reaction to loyalty towards the service provider via commitment would not change (Dagger & O'Brien, 2010). Thus, we propose commitment as a mediator in link of CEM to CL.

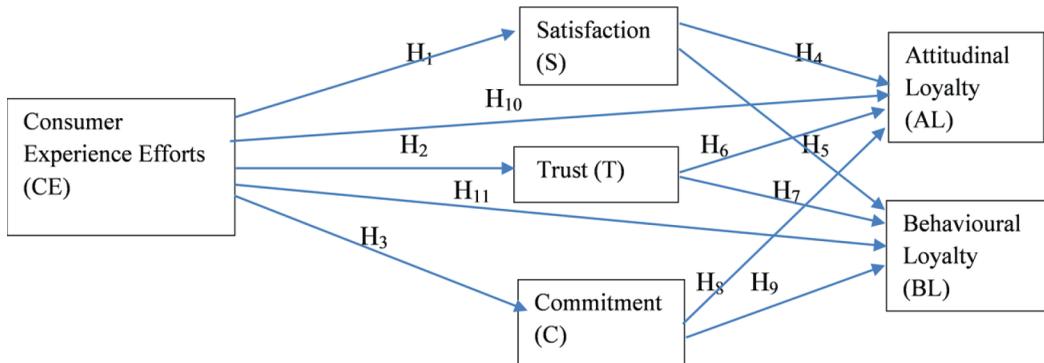
In summary, understanding and delivering positive experiences is increasingly important to sustain true consumer loyalty. Similarly, satisfaction, trust, and commitment are three transition stages that exist when a consumer have positive experiences with a firm. Based on discussion and literature review, this research is designed to achieve the following objectives:

1. To examine the direct and indirect influence of consumer experience efforts on two forms of consumer loyalty; attitudinal and behavioural;
2. To identify the prominent components of satisfaction, trust, and commitment that are highly stimulated by consumer experience efforts.

The basic model for this research is proposed with and without mediators (Satisfaction, Trust, and Commitment) in Figure 1 and the number of hypotheses have been developed:

- H1:** The firm's consumer experience efforts have a positive effect on satisfaction.
- H2:** The firm's consumer experience efforts have a positive effect on trust.
- H3:** The firm's consumer experience efforts have a positive effect on commitment.

Figure 1. The proposed model shows direct and indirect links of consumer experience efforts with customer loyalty



- H4:** Satisfaction has direct and positive effect on attitudinal loyalty.
- H5:** Satisfaction has direct and positive effect on behavioural loyalty.
- H6:** Trust has direct and positive effect on attitudinal loyalty.
- H7:** Trust has direct and positive effect on behavioural loyalty.
- H8:** Commitment has direct and positive effect on attitudinal loyalty.
- H9:** Commitment has direct and positive effect on behavioural loyalty.
- H10:** The firm's consumer experience efforts have a positive effect on attitudinal loyalty.
- H11:** The firm's consumer experience efforts have a positive effect on behavioural loyalty.

RESEARCH METHODOLOGY

Data Collection and Sampling

The data have been collected from consumers of three service firms; Health (Health Clinics and Hospitals), Retail (Convenience Stores), and Wellness (Beauty Salons and Gym/Fitness Centers). The present study has been conducted in five major cities (Amritsar, Ludhiana, Jalandhar, Patiala, and Chandigarh) of the northern region of India. The series of actions have been carried out to obtain the data necessary to conduct a consumer survey. First, the service providers in each sector have been randomly selected from the online directories; www.justdial.com and www.yellowpages.com. The selection of service provider has been done on the criteria of securing a minimum one-year service firm's establishment and feasibility to contact consumers. In total, the list of service providers for field survey consist 28 health clinics/hospitals, 16 beauty-salons/fitness centers and 40 convenience stores. Thereafter, among the present consumers at each service location, judgment sampling was performed to decide the representative sample. Primarily, respondents have been asked to participate in the consumers' survey. Initially, 866 in sum have been contacted to join in consumer survey. On the basis of consumer consent for participation, a telephonic or personal contact had been established to decide the time and place for meeting. The follow-up contact had resulted into the assent given by 656 respondents in total. The response rate of respondents in initial stage was 75.7 percent. Thereafter, 600 (200 in each sector) valid entries in total have been finalized for further processing with 91.4 percent usable response rate. A self-administrated questionnaire has been used to record the respondents' opinion. In some cases, in-depth interviews have been conducted for the successful completion of consumer survey.

The sample has been drawn from the urban India. With a change in the level of urbanization in India 25.7 percent in 1991 to 27.82 percent in 2001 and to 31.14 percent in 2011, sample of urban consumers proposes the true representation of population. The Census of India in 2011 defines urban

India into census and statutory towns on the basis of certain guidelines. The census towns defined as (a) all places with a municipality, corporation, cantonment board or notified town area committee, etc. While statutory towns are defined as (b) all other places which satisfy the following criteria: (i) a minimum population of 5,000 (ii) at least 75 percent of male working population engaged in non-agricultural pursuits; and (iii) a density of population of at least 400 persons per square kilometer. As per the census study in 2011, Punjab is one of the top five urbanized states of India. The selected cities for sample survey include four census towns of Punjab and a union territory. In 2011, proportion of urban population to total population in the top five districts includes Ludhiana (59.14%), Amritsar (53.64%), Jalandhar (53.18%), and Patiala (40.27%). The union territory Chandigarh has been witnessed 97.25% urbanization level.

Health, wellness, and retail sectors have grown at rapid rate in last five years, driven by demand of urban consumers for necessity and luxurious goods. The Indian urban market is showing vast potential growth in health, retail, and wellness services due to changing demographic profiles of customers. The increase of population rise of diseases, rising income levels, and medical tourism are the prominent reasons for expansion of health sector in India. This may increase the business firms' investment interests to expand in urban sectors with multi-specialty hospitals (such as Fortis, Appollo, Max, Lilavati and many more) and specialized clinics by qualified doctors. In wellness sector, the beauty salons (like Lakme, VLCC, Shahnaz Hussain, Jawed Habib, Naturals and other small players) and gyms chains (like Gold, Burn, Talwalkars and other small players) are finding growth potential due to increase of income, awareness, and cautiousness of consumers to look smart and fit. The increasing density in population, upsurge in consumption of convenience goods, changing consumer lifestyle, multiplicity of brands, and consumer awareness about the availability of brands have been some prominent reasons for emerging retail services. The brick and mortar stores in urban locations attract large no. of consumers in retailing.

The demographic profile of the sample is shown in Table 1.

Table 1. Sample profile

Subject		Percent		
		Health	Retail	Wellness
Gender	Male	44	52	42
	Female	56	48	58
	Total	100	100	100
Age (Years)	Up to 25	41	36	44
	26-40	25.5	14	28
	41-55	14.5	35	13
	Above 55	19	15	15
	Total	100	100	100
Education	Less than Graduation	5	8	7
	Graduation	53	52	56
	Post-graduation	16	20	26
	Professional degree	26	20	11
	Total	100	100	100

Source: Own

Present Scenario of Three Service Sectors

Health Services in India

Indian health care industry is growing at a fast pace due to its strengthening in services, coverage, employability, and more investment by public and private players (ISSHCI report, 2014). The health care sector is expected to grow at seventeen per cent Compound Annual Growth Rate (CAGR) during 2008-2020 and spending four per cent of gross domestic product in 2015. The Indian healthcare industry comprises hospitals, pharmaceuticals, diagnostics, medical insurance, and medical equipment/supplies is expected to reach at USD160 billion in 2017 and USD280 billion in 2020. The private sector has been accounted seventy-two per cent share in total healthcare spending (IBEF, 2015). The emergence of private players has led to more professionalism. The competition in health sector (ISSHCI report, 2014) and medical tourism has been increased manifold (Indian Healthcare Sector, 2012).

Retail Services in India

India is fifth largest retail market globally (IBEF, 2015). It has been witnessed with significant revenue generation in 2009 (USD16 billion) and 2012 (USD42 billion) and is expected to reach USD95 billion in 2019 (KPMG, 2014). With the thirteen million retail outlets (in 2014) in major cities, metros, Tier-II and Tier-III cities, Indian retail is expanding into both organized and unorganized segments. Despite the tremendous growth, Indian retail industry is largely fragmented, and ninety-two percent business is still remained in the unorganized segment such as single-owned and low-cost retail shops such as kirana shops, family-run mom and pop stores, residential/corner stores, and street vendors (IBEF, 2015). To improvise the retail structure, Indian government is liberalizing the foreign direct investment (FDI) norms like allowing fifty-one per cent FDI in multi-brand retail and hundred per cent in single brand retail. Several private players such as Reliance Fresh, Easyday, and More for U are performing very well with their private labels in convenience store category (KPMG, 2014).

Wellness Services in India

Wellness covers wide range of services from beauty care to therapies to fitness and slimming solutions (PWC-FICCI report, 2012). In India, wellness services have taken up multi-dimensional focus that emerges as about the individual's desire for social acceptance, uniqueness and collective welfare. For most Indian consumers, wellness is emerging as a necessity rather than a luxury. Wellness sector in India has been growing constantly over the years, and presently, it is set to achieve nineteen per cent CAGR. Interestingly, both organized and unorganized segments in wellness industry are expected to make equal contribution in CAGR. The expected CAGR in beauty (twenty-three percent in organized and fifteen per cent in unorganized), fitness (twenty-two percent in organized and fifteen per cent in unorganized), and slimming (twenty nine per cent in organized and sixteen per cent in unorganized) ensures the good prospects of wellness industry (NSDC Report, 2015).

Measures

All the six constructs; consumer experience efforts, satisfaction, trust, commitment, attitudinal loyalty, and behavioural loyalty have been assessed with multi-items and a 7-point scale by 1-strongly disagree to 7-strongly agree. The identification and refinement of measurement items have been done through a pilot study. The consumer experience efforts have been measured by twenty-six items measuring, functional, affective, sensorial, social, lifestyle, and pragmatic dimensions. The experience items have been designed in reference to Gentile et al. (2007), Verhoef et al. (2009), and Schmitt (1999). For the measurement of satisfaction, five items of cognitive, emotional, overall, and relative satisfaction have been designed in reference to the studies conducted by Oliver (1999) and Garbarino & Johnson (1999). The measurement of trust component includes five items on confidence and reliability parameters from Morgan and Hunt (1994) and Garbarino & Johnson (1999). Six items of commitment, affective and calculative components in reference to the studies conducted by Morgan

and Hunt (1994), Gundlach et al. (1995) and Garbarino and Johnson (1999) have been used. The loyalty construct has been designed with six items of attitudinal loyalty and four items of behavioural loyalty. The studies conducted by Jacoby (1971), Zeithaml et al. (1996), Jacoby and Chestnut (1978), Javalgi and Moberg (1997), and Trucker (1964) have been referred to design the loyalty items. The appendix provides a detailed list of items.

Statistical Methods

The data have been analyzed using CFA and SEM techniques in AMOS17.0 according to the procedures developed by Hair, Anderson, Tatham, and Black (1998). The measures used in the study have been analyzed through CFA. The testing of hypotheses has been performed by SEM. To measure the variance across three services' sample, both the techniques have been assessed in multiple group analysis in CFA and SEM. Second generation techniques such as CFA and SEM have been chosen over other first-generation techniques (Principal Components Analysis, Factor Analysis, Regression Analysis) because of some substantial advantages. These techniques have capacity to compare complex models and reduce measurement error with check of over-identified and under-identified models (Hair et al., 1998). The first-generation technique specifically multiple regression analysis is highly affected by the error of interpretation due to multicollinearity and misspecification (Finkelstein & Boyd, 1998).

Reliability and Validity

Reliability of the scale was checked to test the extent of consistency. The validity of scale was tested in terms of right measurements with reference to construct. The CFA model has given the output of certain reliability indexes; composite reliability and regression weights of manifest variables in each construct. The composite reliability index has been used to check the overall reliability of varied indicators and their relationship with same construct. The composite reliability of all the constructs across three service types has been found greater than 0.6 in accordance to the recommendations by Bagozzi and Yi (1988). The CFA model of six constructs with manifest variables across three services have been considered significant as 0.4 or above (Bagozzi & Baumgartner, 1994).

The content validity of the scale has been assessed through review of literature, expert opinions, and subjects' opinions in the pilot study. Next the convergent validity suggests that all indicators convergence in their respective constructs only (Hair et al., 2010). To support the convergent validity, average variance extracted (AVE) of all constructs have been accepted above minimum value 0.5 recommended by Fornell & Lacker (1981). In addition, as shown in Table 3, all AVE values were greater than the square of the inter-construct correlations of the respective constructs, indicating that all indicators in construct are both conceptually and empirically distinct from each other (Fornell & Larcker, 1981). The insignificant manifest variables have been removed to drive the composite reliability and validity of proposed constructs. The composite reliability and AVE scores have been shown in Table 2.

Results

To provide a strong test of this model, we have compared three data samples through multiple group analysis in CFA and SEM in AMOS 17.0. The invariances tests results have been presented to analyze the differences between selected samples. The measurement model confirms the reliability and validity of proposed constructs as well as indicators. Afterwards, structural model results have been considered to test the hypotheses.

Results of Invariances Tests

The invariances tests have been performed by comparison of several models; base (x), measurement weights (y), and structural weights (z). The base model depicts the independence of each sample. While measurement weights model proposes the equality of factor loadings across three service

Table 2. Composite Reliability (CR) and Average Variance Extracted (AVE) values across three services

Constructs	Health		Retail		Wellness	
	CR	AVE	CR	AVE	CR	AVE
Consumer experience efforts	0.9	0.5	0.9	0.5	0.9	0.5
Satisfaction	0.9	0.8	0.9	0.8	0.9	0.7
Trust	0.8	0.7	0.8	0.7	0.8	0.7
Commitment	0.8	0.5	0.8	0.5	0.8	0.6
Attitudinal loyalty	0.9	0.7	0.8	0.6	0.9	0.7
Behavioural Loyalty	0.8	0.6	0.7	0.6	0.7	0.6

Source: Own

samples. The structural model represents the equality among structural relationships in addition to equivalence among factor loadings. The comparison between the base model and two nested models have been done by Chi-square difference test, RMSEA and PCFI.

The fit indices of three models are as follows: Model x: CIMIN/DF = 1.821, RMSEA = 0.36, PCFI = .677; Model y: CIMIN/DF = 1.91, RMSEA = 0.47, PCFI = .572; Model z: CIMIN/DF = 2.061, RMSEA = 0.51, PCFI = 0.581. On the basis of Chi-square difference, model y and model z have been found insignificant. The RMSEA (0.036) and PCFI (0.677) values in model x have better fit than model y and z. Thus, base model (x) has been chosen. In sum, model x has been supported with confirmed fit indices advocated by Bunch (2008). It indicates that each sample has differential preferences to identify the measurement and structural relationships. The difference in measurement items has been reported under CFA results, and the structural relationships variances have been discussed in SEM results.

CFA Results

The CFA results have been presented in Table 4. The CFA results have been assessed by and standardized (SRW) estimates at five per cent level of significance. According to the recommendations of Bagozzi and Baumgartner (1994), a standardized estimate of each indicator is desirable to be more than 0.4.

As shown in the Table 4, large number of proposed indicators in CFA exceeded the recommended threshold of 0.4. In the health sector, all the items are significant except Social Experience by Friendship (CE17: $\beta = 0.088$, $p > .05$) and Pragmatic Experience by Firm's Involvement (CE25: $\beta = 0.256$, $p > .05$), and Calculative Commitment (C2: $\beta = 0.049$, $p > .05$). The wellness sector results indicated the insignificance of Social Experience by Friendship (CE17: $\beta = 0.042$, $p > .05$), Lifestyle Experience by Values and Beliefs (CE18: $\beta = 0.159$, $p > .05$), Lifestyle Experience by Suitability (CE19: $\beta = 0.104$, $p > .05$) and Calculative Commitment (C2: $\beta = 0.303$, $p > .05$) while all other items support the model. While in retail sector, merely Social Experience by Friendship (CE17: $\beta = 0.086$, $p > .05$), Pragmatic Experience by Firm's Involvement (CE25: $\beta = 0.093$, $P > .05$), Pragmatic Experience by Feedback Process (CE26: $\beta = 0.27$, $p > .05$), and Calculative Commitment (C2: $\beta = 0.037$, $p > .05$) have been found insignificant.

The importance of mediating variables (indicators) varies across three service categories. In all three service categories, cognitive satisfaction from staff's competence (S2, Health: $\beta = 0.932$; Retail: $\beta = 0.932$, $p < .05$; Wellness: $\beta = 0.875$, $p < .05$), emotional satisfaction (S3, Health: $\beta = 0.931$, $P < .05$; Retail: $\beta = 0.943$, $p < .05$; Wellness: $\beta = 0.881$, $p < .05$), and overall satisfaction (S4, Health: $\beta = 0.902$, $p < .05$; Retail: $\beta = 0.925$, $p < .05$; Wellness: $\beta = 0.878$, $p < .05$) have been found supreme elements of satisfaction.

Table 3. Discriminant validity

Health Services						
Constructs	Customer Experience	Satisfaction	Trust	Commitment	Attitudinal Loyalty	Behavioural Loyalty
Customer Experience	0.5					
Satisfaction	0.079	0.8				
Trust	0.085	0.181	0.7			
Commitment	0.067	0.221	0.151	0.5		
Attitudinal Loyalty	0.046	0.17	0.143	0.035	0.7	
Behavioural Loyalty	0.055	0.34	0.112	0.116	0.456	0.6
Retail Services						
Constructs	Customer Experience	Satisfaction	Trust	Commitment	Attitudinal Loyalty	Behavioural Loyalty
Customer Experience	0.5					
Satisfaction	0.085	0.8				
Trust	0.093	0.213	0.7			
Commitment	0.081	0.202	0.322	0.5		
Attitudinal Loyalty	0.067	0.244	0.245	0.156	0.6	
Behavioural Loyalty	0.087	0.312	0.203	0.178	0.345	0.6
Wellness Services						
Constructs	Customer Experience	Satisfaction	Trust	Commitment	Attitudinal Loyalty	Behavioural Loyalty
Customer Experience	0.5					
Satisfaction	0.065	0.7				
Trust	0.076	0.130	0.7			
Commitment	0.086	0.276	0.421	0.6		
Attitudinal Loyalty	0.055	0.245	0.32	0.340	0.7	
Behavioural Loyalty	0.076	0.310	0.117	0.256	0.266	0.6

Note: Source: Own *AVE values in the diagonal and squared correlations off-diagonal.

On the trust scale, confidence to get consistent quality (T1, Health: $\beta = 0.865$, $p < .05$; Wellness: $\beta = 0.850$, $p < .05$), confidence to get caring attitude (T2, Health: $\beta = 0.910$, $p < .05$; Wellness: $\beta = 0.885$, $P < .05$) and reliable staff (T3, Health: $\beta = 0.889$, $p < .05$; Wellness: $\beta = 0.887$, $p < .05$) have been found highly significant in health and wellness sectors. In retail services, trust elements such as reliability for future dealings (T4, Retail: $\beta = 0.882$, $p < .05$), confidence to get caring attitude (T2, Retail: $\beta = 0.843$, $p < .05$), and reliable staff (T3, Retail: $\beta = 0.846$, $p < .05$) have been found supreme.

Table 4. Measurement model results across three services

Construct	Item Label	Statement Description	Health	Retail	Wellness
			β	β	β
Consumer Experience Efforts (CE)	CE1	Functional Experience by Purpose	0.767	0.62	0.614
	CE2	Functional Experience by Quality	0.792	0.613	0.761
	CE3	Functional Experience by Wide-variety	0.625	0.703	0.675
	CE4	Functional Experience by Value	0.775	0.645	0.692
	CE5	Affective Experience by Skilled Services	0.756	0.582	0.771
	CE6	Affective Experience by Personalized Dealings	0.777	0.728	0.815
	CE7	Affective Experience by Feel Good factor	0.789	0.785	0.687
	CE8	Affective Experience by Pleasant Surprises	0.677	0.823	0.675
	CE9	Affective Experience by Familiarity	0.736	0.812	0.734
	CE10	Sensorial Experience by Welcome	0.685	0.672	0.671
	CE11	Sensorial Experience by Cleanliness	0.728	0.771	0.649
	CE12	Sensorial Experience by Interior	0.626	0.491	0.852
	CE13	Sensorial Experience by Dress	0.824	0.656	0.667
	CE14	Sensorial Experience by Music	0.725	0.725	0.656
	CE15	Sensorial Experience by Fragrance	0.82	0.835	0.882
	CE16	Social Experience by Good Impression on Others	0.476	0.762	0.621
	CE17	Social Experience by Friendship	0.088	0.042	0.086
	CE18	Lifestyle Experience by Values and beliefs	0.44	0.728	0.159
	CE19	Lifestyle Experience by Suitability	0.588	0.724	0.104
	CE20	Pragmatic Experience by Understanding of Offers	0.577	0.759	0.488
	CE21	Pragmatic Experience by Place	0.807	0.766	0.635
	CE22	Pragmatic Experience by Handling of Operations	0.725	0.586	0.553
	CE23	Pragmatic Experience by Dealings with Staff	0.748	0.688	0.766
	CE24	Pragmatic Experience by Complaint Management Processes	0.739	0.76	0.672
	CE25	Pragmatic Experience by Firm's Involvement	0.256	0.093	0.688
	CE26	Pragmatic Experience by Feedback Process	0.65	0.27	0.761
Satisfaction (S)	S1	Cognitive Satisfaction in terms of Performance	0.835	0.85	0.826
	S2	Cognitive Satisfaction in terms of Staff's Competence	0.932	0.932	0.875
	S3	Emotional Satisfaction	0.931	0.943	0.881
	S4	Overall Satisfaction	0.902	0.925	0.878
	S5	Relative Satisfaction	0.885	0.854	0.851
Trust (T)	T1	Confidence to get Consistent Quality	0.865	0.7	0.850
	T2	Confidence to get Caring Attitude	0.910	0.843	0.885
	T3	Reliable Staff	0.889	0.846	0.887
	T4	Reliable for Future Dealings	0.823	0.882	0.812
	T5	Positive Future Intentions	0.81	0.823	0.784

continued on following page

Table 4. Continued

Construct	Item Label	Statement Description	Health	Retail	Wellness
			β	β	β
Commitment (C)	C1	Sacrifices based Commitment	0.639	0.756	0.735
	C2	Calculative Commitment	0.049	0.037	0.303
	C3	Sense of Belongingness	0.687	0.744	0.828
	C4	Being a Proud Consumer	0.544	0.765	0.852
	C5	Positive to Firm's Growth	0.885	0.77	0.7
	C6	Mutual Trust Based Commitment	0.839	0.622	0.725
Attitudinal Loyalty (AL)	AL1	Word of Mouth Publicity	0.672	0.626	0.713
	AL2	Recommendations to Others	0.805	0.881	0.869
	AL3	Willingness to be a Loyal Consumer	0.901	0.874	0.862
	AL4	First Choice	0.926	0.773	0.871
	AL5	Ignorance to other Seller Commercials	0.924	0.766	0.865
	AL6	To Understand the Reasons of Preference	0.827	0.717	0.873
Behavioural Loyalty (BL)	BL1	Frequent Buyer	0.852	0.794	0.853
	BL2	Intentions to Rebuy	0.678	0.521	0.815
	BL3	Price Insensitivity	0.908	0.826	0.756
	BL4	Switching Intentions	0.651	0.873	0.641

Note: Source: CFA-AMOS model output result

Standardized (β values) regression weights (significant at five percent level of significance) extracted from CFA-AMOS output.

** parameter fixed at 1.0 in the Amos measurement model.

For commitment, positive to firm's growth (C5, Health: $\beta = 0.885$, $p < .05$), mutual trust-based commitment (C6, Health: $\beta = 0.839$, $p < .05$), and sense of being a proud consumer (C3, Health: $\beta = 0.687$, $p < .05$) have been scored highest in health sector. The retail sector results have been reported with the superiority of following indicators; positive to firm's growth (C5, Retail: $\beta = 0.77$, $p < .05$), sense of being a proud consumer (C3, Retail: $\beta = 0.74$, $p < .05$), and sacrifices based commitment (C1, Retail: $\beta = 0.756$, $p < .05$). In wellness sector, sense of being a proud consumer (C4, Wellness: $\beta = 0.852$, $p < .05$), sense of belongingness (C3, Wellness: $\beta = 0.828$, $p < .05$), and sacrifices-based commitment (C1, Wellness: $\beta = 0.735$, $p < .05$) have been found supreme.

SEM Results

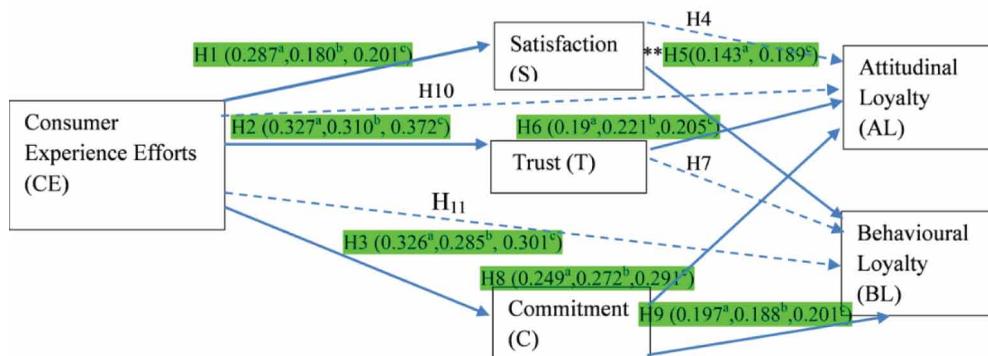
The results of the SEM analysis have been reported in the Table 5 and Figure 2, which support H1 (Health: $\beta = 0.287$; Retail: $\beta = 0.180$; Wellness: $\beta = 0.201$, $p < .05$), H2 (Health: $\beta = 0.327$; Retail: $\beta = 0.310$; Wellness: $\beta = 0.372$, $p < .05$), and H3 (Health: $\beta = 0.326$, $p < .05$; Retail: $\beta = 0.285$, $p < .05$; Wellness: $\beta = 0.301$, $p < .05$) in three service sectors. These results support the hypotheses (H1, H2, & H3) that consumer experience efforts have a positive impact on satisfaction, trust, and commitment. The positive/direct relationship between satisfaction and attitudinal loyalty (H4; Health: $\beta = 0.086$; Retail: $\beta = 0.051$; Wellness: $\beta = 0.061$, $p > .05$) failed to reach at the significant level in three services categories. However, the positive impact of consumer satisfaction on behavioural loyalty has been accepted in health and wellness sectors only (H5; Health: $\beta = 0.143$; Wellness: $\beta = 0.189$, $p < .05$) and has been rejected in the retail sector (H5; Retail: $\beta = -0.004$, $p > .05$). It indicates that satisfaction is positive to generate only one type of consumer loyalty, i.e. behavioural loyalty while in retail, it is inconsistent to achieve even this single form of loyalty.

Table 5. Hypotheses and structural model path coefficients across three services

Hypotheses	Sectors	Health	Retail	Wellness
	Structural Paths	β	β	β
H1	CE→S	0.287*	0.180*	0.201*
H2	CE→T	0.327*	0.310*	0.372*
H3	CE→C	0.326*	0.285*	0.301*
H4	S→AL	0.086	0.051	0.061
H5	S→BL	0.143*	-0.004	0.189*
H6	T→AL	0.19*	0.221*	0.205*
H7	T→BL	-0.024	0.083	-0.005
H8	C→AL	0.249*	0.272*	0.291*
H9	C→BL	0.197*	0.188*	0.201*
H10	CE→AL	0.006	0.031	-0.030
H11	CE→BL	-0.055	-0.038	-0.048

Note: Source: SEM-AMOS model output results
 Standardized regression weights (β values) extracted from SEM-AMOS output.
 * Significant at $p < .05$.

Figure 2. The proposed model shows significant and insignificant results of consumer experience efforts to consumer loyalty



Note:
 —> indicates significant paths at five percent level of significance.
 - - -> indicates insignificant paths at five percent level of significance.
 Highlighted text displays significant standardized coefficients.
^a represents SEM Health model results. ^b represents SEM Retail model results. ^c represents SEM Wellness model results
 ** Significant in Health and Wellness sectors only.

The H6 proposing positive relationship between trust and attitudinal loyalty (Health: $\beta = 0.19$, $p < .05$; Retail: $\beta = 0.221$; Wellness: $\beta = 0.205$, $p < .05$) has been accepted in all three service sectors. Although the relationship between trust and behavioural loyalty (H7, Health: $\beta = -0.024$; Retail: $\beta = 0.48$; Wellness: $\beta = -0.001$, $p > .05$) has been rejected in all three services. Thus, trust has a positive impact on only one form of consumer loyalty i.e. attitudinal loyalty.

Subsequently, H8 (Health: $\beta = 0.249$; Retail: $\beta = 0.272$; Wellness: $\beta = 0.291$, $p < .05$) and H9 (Health: $\beta = 0.197$, $p < .05$; Retail: $\beta = 0.188$, $p < .05$; Wellness: $\beta = 0.201$, $p < .05$) proposing

positive and direct impact of commitment on attitudinal loyalty and behavioural loyalty have been accepted in three service sectors. It indicates that commitment positively generates true consumer loyalty. The direct links between consumer experience efforts and two forms of consumer loyalty; attitudinal and behavioural loyalty have been insignificant in all three sectors. Thus, H10 (Health: $\beta = 0.006$; Retail: $\beta = 0.031$; Wellness: $\beta = -0.030$, $p > .05$) and H11 (Health: $\beta = -0.055$; Retail: $\beta = 0.038$; Wellness: $\beta = -0.048$, $p > .05$) have been rejected. The direct relationship between consumer experience efforts and consumer loyalty has been found insignificant in all three service categories. Thus, it is inappropriate to conduct the mediation tests as suggested by Hair et al. (1998). The accepted hypotheses in this study reports commitment as a full mediator in the link between consumer experience efforts and consumer loyalty. While satisfaction and trust partially mediate the relationship between consumer experience efforts and consumer loyalty.

DISCUSSION AND IMPLICATIONS

Based on the SEM model described in this study, in all three service sectors, consumer experience efforts have been found to have significant effect on consumer satisfaction, trust, and commitment, which in turn have a significant impact on consumer loyalty. However, no significant evidence has been found to support the direct influence of consumer experience efforts on two forms of consumer loyalty.

In health and wellness sectors, consumer experience efforts have been found to have indirect influence on consumer loyalty through consumer satisfaction. It is unfortunate that satisfaction is positive to generate only one type of consumer loyalty i.e. behavioural loyalty. The underlying rationale is that mere satisfaction does not persuade the urban consumers to stick with one service firm. It might be because that satisfaction does not warrant strong relational bond required for developing loyalty. It should be noted that satisfaction does not have any positive effect even on behavioural loyalty in the retail sector. It indicates that retail consumers (specifically convenience stores consumers) are more prone to switching for the reason that convenience dominates over satisfaction. The findings add support to prior studies (Bennett & Rundle-Thiele, 2004) that mere satisfaction can't ensure true consumer loyalty.

Consumer trust partially mediates the relationship between consumer experience efforts and consumer loyalty in all three service sectors. As reported, trust is positive to generate only one form of consumer loyalty i.e. attitudinal loyalty. This suggests that consumer's trust on a service firm cultivates consumer confidence enough to develop consumer loyalty (Morgun & Hunt, 1994, Moorman et al., 1992). However, trust generation may not essentially develop behavioural loyalty. This is so because consumers are also bound by situational, socio-cultural and individual based constraints (Oliver, 1999).

Finally, commitment has been found fully mediating between consumer experience efforts and consumer loyalty. This implies that consumer experience efforts are positive to generate both behavioural and attitudinal loyal consumers. The results indicate that positive and meaningful experiences derived through functional, affective, sensorial, lifestyle, social, and pragmatic measures collectively develop enough commitment, which brings completeness in loyalty (true loyalty).

It confirms that commitment is supreme to both satisfaction and trust. Trust creates attitudinal loyalty but restricts the consumers to overcome situational and socio-cultural compulsions in their patronage behaviour. Developing commitment forces urban consumers to set aside their compulsions and go even out of the way to express behavioural loyalty. Thus, this study provides empirical evidence that commitment has a greater impact on consumer loyalty than satisfaction and trust (Valenzuela & Vásquez-Párraga, 2006).

More specifically, this study also highlights various forms of satisfaction, trust, and commitment that may get a greater effect through firms' superior consumer experience efforts. In all three service categories, cognitive satisfaction from staff's competence, emotional satisfaction, and overall satisfaction have been found supreme elements of satisfaction. This is so because the total consumer

value is a bundle of economic, functional, and psychological benefits that urban consumers expect from a marketing offering (Kotler & Keller, 2006). In trust, confidence of getting assured caring behavior of service provider, reliability from staff, as well as expected reliability in future dealings have been found highly significant in health and retail categories, whereas in wellness category, reliability on firm for future dealings has only been replaced by confidence of getting consistent quality. In case of trust, positive consumer experiences have been found significant to generate consumer's confidence and her expected reliability on the service firm/brand as well as on employees of the service firm. The findings are in conformance with the findings of Moorman et al. (1992), who defined trust as a willingness to rely on an exchange partner in whom one has confidence. Additionally, it has been found that affective commitment in comparison to calculative commitment has been more influenced by positive consumer experiences in all the select service categories. It might be due to the reason that Indian consumers never feel any compulsion to be attached with one seller only in availability of multiple service sellers. It suggests that experience efforts that build identity and affiliation are more likely to be effective than imposing switching barriers or bondages. In other words, development of consumer commitment by providing relishing and exciting consumer experiences is a key to get true consumer loyalty.

The study mainly contributes to the literature in two ways. The study that has carried out across three diverse services empirically confirms that CEM contributes positively to satisfaction, trust, and commitment. The second contribution is that it is the only commitment that brings about absolute loyalty (attitudinal and behavioural), satisfaction and trust contribute to behavioural and attitudinal loyalty respectively. The third contribution of the study is highlighting the nature of service influences the relative importance of different experience efforts. Different experiences carry different merit in different services. The study will also help the practitioners to test and verify the existence of appropriate psychological state (Satisfaction, Trust, and Commitment) required for the type of loyalty they seek in their target customers.

These results suggest some important implications for service firms. In a highly competitive environment, the firms are struggling to keep their market share intact. However, most of the firms are relying on traditional marketing techniques. CRM and CL, by and large, are seen with a view of mere acquisition and retention efforts. Therefore, it is imperative for the organizations to generate exciting experiences for the consumers with the product/services. Furthermore, service managers should also understand and translate consumer expectations into functional, affective, sensorial, lifestyle, social, and pragmatic experiences aspects in order to develop commitment-based loyalty. The loyalty devoid of commitment is always spurious. The understanding of different components of consumer experiences depends on true consumer insight. To the extent that commitment develops overtime, firms should consistently manage their service transactions with consumers according to their changing needs and expectations. Service managers should put their resources, skills, and processes into the action in such a way that these finally converge into exciting experiences for consumers.

Recognizing the importance of functional component, service managers should deliver the best functional outputs to the consumers that serve the main purpose of their visit. For instance, curability from diseases, availability of a specific product/service/brand and service outputs in terms of physical care, grooming and fitness provide functional outputs in health, retail, and wellness sectors respectively. In consideration of affective component, the service managers should train their service personnel to understand consumer's individuality in order to nurture close and long-lasting interpersonal relationships. Then, the arrangement of sensorial elements such as cleanliness, music, interior, and fragrance help in creating soothing and relaxing environment for the consumers.

The importance of lifestyle component corroborates the fact that service managers should pay more attention to understand consumers' psychographics. Firms need to probe that consumers different lifestyles; consumer activities, interests, and beliefs have effect on consumer's choice of products/services and sellers (Kotler et al., 2011). In term of social experience, service firms should strengthen their brand identity to develop sustainable competitive advantage. Pragmatic experience deals with

health consumers' perception to seek practical ease at various touch points. It is basically an outcome of consumer-service firm interaction. A firm's efforts to handle various issues related to place, staff behavior, complaint management processes, feedback management, operational processes, and promotional activities can eliminate consumer's harassment. It might ensure that service consumers are comfortable, and they perceive lower risk to be attached with. Putting it all together, a holistic or integrated approach can be suggested for the successful implementation of CEM across three services.

However, it can't be ignored that consumer expectations towards service experiences differ across three services. Some of the experience components such as lifestyle experience doesn't seem relevant for wellness consumers. Lifestyle experience in wellness services states customers' preference for specific brands, timings, staff, information technology compatibility, other practices etc. Wellness consumers might not be considering these experiences as relevant as they desire to fulfill all their lifestyle preferences by functional outputs.

Next, the pragmatic experience by feedback processes has been found worthless for convenience store consumers. The underlying rationale is that convenience goods do not make much impact on the daily life of people. In many cases, such goods are purchased through domestic servants and children because items and their prices are standardized. Hence, no significant advices/feedbacks are given by consumers. In addition, consumers have ample choices of convenience stores as large numbers of such stores have been opened in the residential areas due to unemployment issues. Therefore, convenience store consumers are less sensitive to these issues due to their short length of relationship.

In addition, a firm's efforts to create positive experiences by promoting friendships (between consumer to consumer/employees to consumer) and involvement in buying decisions (pragmatic experience by firm's involvement) have been found less imperative for all three service consumers. Health, retail, and wellness consumers express their interests to be attached with a good brand name rather than a firm that encourages to build-up social relations. Online media has created a buzz to be attached with lots of friends together. Thus, it is more likely that customers' preference to be known to others have been shifted to online social platforms rather than visits at retail stores, health clinics, hospitals, beauty salons, and gyms. Next, the pragmatic experience by firm's involvement has been found insignificant. It might be due to the fact that customers seek their convenience to customize the service plans rather than any third-party interference to plan about their visit. Therefore, service firms must focus on deep consumer insights of their present and potential consumers to provide meaningful and positive service experiences. The study findings hold several academic implications.

The present study also makes some important contributions in the social context. The modern consumer today seeks excitement in products/services. There is a mutual interest for both marketers and consumers if they make marketing offerings with a view to generate memorable experiences. A firm's performance on consumer expectancy standards should create 'good-life' prospects both for present and potential consumers. Furthermore, it also provides a co-creation culture in the society where firms do not operate one way but provides opportunities for co-creation for consumers. Both, the firm and consumer regard each other responsiveness in-service offerings context.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study has several limitations and also indicates directions for future research. First, present study took place within the northern region of India. Thus, the generalizability of results in other regions of the same country and in other countries is unknown. This calls for similar studies to be performed with consumers from other regions and nations in view of regional diversity. While in present study, the research hypotheses have been tested across three service industries, future researches may benefit from a testing of these relationships between different service types. Future researches may group services on high-contact and low-contact services to identify the underlying differences regarding acceptability of research model in two service types.

Second, the present study did not consider the interrelationship of three mediating variables such as satisfaction, trust, and commitment. Future research may consider these interrelationships to understand that whether satisfaction is pre-condition for trust and trust initiates commitment. Third, this study has used self-reported measures that may not be the most accurate ways to generalize the results for other service firms and/or other nations. Self-reported measures such as items/factors with rating scales used in the questionnaire are affected by several response bias issues; social desirability (Moorman & Podsakoff, 1992), self-evaluation, and forgetfulness (Pelham & Blanton, 2006). Therefore, future studies should strive to collect data on a wider spectrum in order to avoid bias errors. Lastly, the present study has not examined the effects of demographic factors. Future research can analyze in more detail with more service firms and with longitudinal research designs. In addition, effects of different demographic variables can also be studied.

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APPENDIX

Table 6. A detailed list of items

Constructs	Scale Items
Consumer Experience Efforts	This firm fulfills my main purpose of visit. This firm's consistent quality efforts enrich my experiences. I feel delighted to get wide variety of services here. Good quality service at reasonable price is enough for me to get a good deal. Getting skilled and expertise service is meaningful to get a pleasant experience. I feel honored to get personal attention from service staff. My contact with this firm makes me feel good about myself. I feel happy to get pleasant surprises here. My familiarity with the staff makes me feel relaxed. I feel good to have warm welcome from the service staff. The cleanness at firm's premise is very important to me. The clumsy interior of a firm makes me upset. The well-dressed employees of a firm leave good impression on me. The listening of soothing music at firm premise makes me feel relaxed. The fragrance at a firm premise appeals my senses. My connection with this firm helps me to make a good impression on other people. I visit here to make new friends. This firm promotes the same values and beliefs as I believe. This firm fits in my lifestyle. It is easy for me to understand the promotional offers of this firm. I feel relaxed to visit a firm that is conveniently located. Sometimes I really feel tensed with the mismanagement of this firm. I feel amazed with the quick and responsible dealings of service staff. I feel impressed with a firm's positive attitude to handle the problems if arise. I feel good with a firm whenever they plan my next visit. I feel acknowledged to give advices for making improvements in services.
Satisfaction	The performance of this firm always meets my expectations. I am satisfied with competence of service staff. My dealing with this firm is always enjoyable. Overall I am extremely satisfied with this firm. Taking my experience with other firms, I am more satisfied with this firm's offering.
Trust	The quality of service of this firm is consistently high. This firm takes good care of me. I can trust the employees of this firm. I can trust this firm for future dealings. This firm shows honest and sincere efforts to solve my problems if arise.
Commitment	I can make short term sacrifices to keep my relationship with this firm. I have few options to switch to any other firm. I feel a sense of belongingness to this firm. I am a proud consumer of this firm. I really care about the growth of this firm. My firm and I both are committed to each other.
Attitudinal Loyalty	I can well understand the superiority of this firm's over other firms. This firm is my first choice. I always say positive things about this firm to others. I like to recommend this firm's name to others. I will continue to be loyal consumer of this firm for coming years. Commercials and offers by other firms can't reduce my interest in this firm.
Behavioural Loyalty	In future whenever I need this service, I will come here to buy. I am not willing to pay more prices to this firm. I am a regular consumer of this firm. I am looking for a new service provider.

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