NOT JUST SATISFACTION: A COMPARATIVE STUDY OF RECURSIVE AND NON-RECURSIVE MODELS ON MODERN RETAIL CONSUMER BEHAVIOR

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Abstract:
The purpose of this study is to compare recursive and non-recursive models that explain the influence of employee friendliness (courtesy), understanding of the products sold, and the variety of product items on consumer loyalty through customer satisfaction at modern retail stores in the city of Surabaya. The object of observation is consumers who visit modern retail stores to shop. The convenience of consumers in shopping will lead to satisfaction and, in turn, can lead to loyalty to keep shopping at these modern retail stores. In serving consumers, a sales assistant must show friendliness and be able to explain the function of the product being sold. Another factor is the variety and completeness of the product items sold, which can cause consumers to feel their desires fulfilled, so they do not have to go shopping elsewhere. However, other expert opinions state that loyalty must be created first to cause satisfaction. In this study, observations were made of 200 consumers who were shopping at modern retail stores, provided that the consumer has made at least five purchases at the same modern retail store anywhere in Surabaya. There are two SEM models analyzed, namely: (a) recursive SEM (with exogenous variables: friendliness of the salesperson; understanding of the salesperson of the product, completeness, and variety of available product items; endogenous variables: customer loyalty; intervening variables: customer satisfaction); and (b) a non-recursive SEM model (with the same variables, but there is an alternating relationship between the endogenous variables and the intervening variables). The findings and results of the research show that from comparing the goodness of fit of the two models, the recursive model is better at explaining the phenomena studied. Thus, these findings further support the theory that loyalty arises after a person is satisfied.

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1. Introduction

Modern retail stores are shopping malls for daily household needs that serve consumers on a self-service basis. Salesclerks and cashiers on duty function more as information and payment services because, with a self-service service system, it is hoped that consumers will serve themselves in fulfilling their shopping needs. However, sales assistants are required to provide services in a friendly manner and are also required to have sufficient understanding to explain the functions of the products being sold. Another factor that needs to be considered is that consumers are satisfied if the opportunity to obtain the desired product is significant because the variety and completeness of the supply of product items are guaranteed. As is known, during the Covid-19 pandemic, there was an economic slowdown in various business sectors. However, the decline in sales transactions at modern retail stores was not significant.

Higgins (2012: 56) states that "*service friendliness is a basic thing that must be created, especially in service/trade companies*". In service companies, the relationship between producers and consumers is closer than in manufacturing companies because, in manufacturing companies, there is rarely a direct relationship between producers and consumers. A consumer who shops at a shopping center also considers how he gets the correct information about the products offered. This consumer consideration has led to the development of one-stop services. This one-stop service is intended so that consumers who come can fulfill their needs at that place without having to move to another service location. For this reason, the completeness and diversity of product items must be fulfilled.

Until now, Surabaya City has operated several large modern retail stores competing with each other in the daily household shopping services market: Alfamart, Indomaret, Superindo, and a newcomer in this business, namely Basmallah. Competition is very tight, so in addition to "*price wars and product and service quality wars*", it becomes essential that players in the market must always win. Other factors, such as determining the location, spatial arrangement, and comfort in the service room, are also important. In this study, these matters are not discussed, considering that these are not relevant factors that are very different from competitors. Even though excellent service is a legal obligation that every sales assistant must comply with, the level of adherence to these standard obligations is inseparable from individuals and can vary.

The friendliness and knowledge of the sales assistants in modern retail stores are obtained from training and education, which lasts for one or two months. The performance and attitude of the sales assistants in the field of friendliness and understanding of the products offered, apart from consumer feedback information, are constantly monitored by the head of the store and supervisors. This supervision is carried

out in all stores intensively, aiming for the sales assistants in charge to become sales assistants with high commitment and accountability that can be accounted for.

Through an integrated human resource management mechanism, it is hoped that all sales assistants will be able to perform according to company targets, significantly increasing sales and minimizing cash deficits. Cash shortages can occur for various reasons, for example, loss of goods due to theft by dishonest consumers or the salesperson's own mistakes in calculating the amount of consumer spending. Administrative management here already includes organizational systems, coaching, and developing the skills of sales assistants in carrying out administrative and goods inspection work. Coaching and development aim to improve the quality and quality of education and training through various programs that the store has organized to improve the competence of sales assistants. This needs to be done because this sales assistant has a strategic role in providing consumer services.

Companies need human resources with unique skills and abilities to follow the company's vision and mission so that in implementing management decisions, they can reinforce the guidelines, norms, and corporate culture (McBraith, 2006). In modern retail stores such as those in Surabaya, a big city in East Java, the sales assistant's reliability, friendliness, and honesty are the spearheads of the store's success. Especially with the high level of competition, a reliable sales assistant is an essential asset with the potential to win the competition.

Rodes (2014: 108) states that marketing efforts are heavily influenced by the attitudes, behavior, and commitment of managers and all sales assistants at the forefront of dealing with consumers. The commitment of managers (attitude and behavior) and the internal aspects of the employees themselves (motivation) significantly affect the stability of increasing work targets. Consequently, companies need human resources with high self-commitment and commitment to the company/job following the company's vision and mission. They are motivated to improve their quality in carrying out activities to strengthen the achievement of work targets (Hill et al., 2015). Management policies made by managers who have high commitment are essential. They must be addressed in upholding the company's vision and mission which are good and are obeyed by all employees.

2. Literature Review

Excellent service is the highest quality service performed by the seller in serving the buyer. The best quality of service in question is in terms of friendliness, courtesy, empathy, responsibility, delivery of information, and accountability (Taka & Dunfee, 2014). Friendliness and good manners ensure fair equality between the seller and the buyer, which must be conditioned. Sellers and buyers must both feel the need for each other. The jargon "*the buyer is king*" does not mean that the seller should feel inferior or that the buyer should feel superior. Friendliness and courtesy are more interpreted as an attitude that humans are not robots who carry out buying and selling transactions, but

two-way communication that is full of intimacy and equality of respect must be created (Mathis & Jackson, 2006). Empathy is an understanding that someone to the needs of others must own. One must feel the need from the other person's point of view. Responsibility is the speed of one's responsiveness to problems or actions of others. Usually, this responsibility is a person's reaction that arises because of empathy (Dadzie, 2014).

Accountability is how someone wants to accept all the risks of their actions to others. I do not want to feel the most right. Conveying information about something to others must be done correctly and clearly so that the person receiving it knows about it correctly (Ford & Michael, 2019).

The Trade Services Survey Institute in 2015 stated that the company's vision and mission are considered essential variables determining the marketing department's performance in the service/trade industry. This could be due to the following: (a) The marketing or sales department is the spearhead that deals directly with consumers; (b) Consumers often provide input to the sales department regarding their wants and needs; thus, this information becomes vital as feedback for companies in serving consumers; (c) The sales department can report sales activities regularly. Based on the sales report, it can be estimated which product items will show a periodic increase, stability, or decrease; (d) Purchase patterns made by consumers based on working hours can be reported and analyzed by a team of analysts in the marketing department.

Several fundamental theories were developed by several experts, such as Keys (2012), Briti (2013), Boland (2005), and Wilson (2001), state that the service quality of the sales force in the aspects of courtesy, hospitality, empathy, responsiveness, and reliability affects the performance of the sales department. Friendliness and reliability are the central norm for a sales assistant in service to consumers. Thus, it is necessary to verify empirically that the friendliness and reliability of this salesperson are positioned as a causative variable or exogenous variable that determines customer satisfaction. Consumer satisfaction due to good service quality can lead to consumer loyalty to the company. Consumers who are satisfied with shopping at a store will repeat purchases at the same store.

Vision in the marketing field is part of the company's vision and are the norms that all employees and management must uphold. The results of several preliminary studies at several service/trade companies in East Java indicate that the role of the sales assistant is considered an essential factor in supporting success in achieving company targets. It should also be known that consumer perceptions of service quality to produce satisfaction for themselves represent the company's success in marketing.

Research by Christen et al. (2020) and Danaher (2010) stated that most had good relationships between companies and consumers in the service and trade industry. This good relationship is greatly influenced by the attitude and behavior of the salesclerk in serving consumers. The sales assistant's friendliness, politeness, responsibility, and reliability when serving is information that will be embedded in the minds of consumers for quite a long time.

Conversely, if these norms seem inadequate, then even this will be embedded in the minds of consumers in the long term. The sales department in the service and trade industries is more obliged to understand this to continue the company's business through an excellent corporate image. Apart from these two things, the research findings of Özkan et al. (2020) also conclude that excellent service quality is more effective than product quality and price. Tufte's research (2010) also found that many service companies believe that the quality of sales department service helps companies in producing an excellent corporate image.

Loyalty can also occur because there is no other choice of store closest to where one lives to shop. However, on the contrary, a consumer is not willing to shop at a store even though it is close to the location because he is only dissatisfied with the service he receives. Theoretically, there can be a correlational relationship between satisfaction and loyalty. On the one hand, it could happen that consumer loyalty was built first for various reasons. For example, if the closest location is only a particular store, then the consumer has no choice but to shop at that store. This theoretical possibility underlies researchers' research by comparing the two SEM models.

The purpose of this study is to: compare the recursive SEM model and non-recursive SEM model, which can better explain the pattern of relationships between excellent service, customer satisfaction, and customer loyalty.

3. Hypothesis Development

3.1 Courtesy and Customer Satisfaction
Given fundamental theories such as those developed by Prentice et al. (2020) and Bahadur et al. (2020), which state that the attitudes and behavior of employees in serving consumers affect the level of customer satisfaction; so:

Hypothesis 1: the courtesy of the sales staff significantly affects customer satisfaction at modern retail stores in Surabaya City.

3.2 Understanding of Product Specifications and Customer Satisfaction
Keeping in mind fundamental theories such as those developed by Greenbaum (2012), which states that employees' understanding of the products offered to consumers can cause consumers to receive much information about product specifications, will lead to consumer satisfaction; so:

Hypothesis 2: the understanding of sales assistant employees about products significantly affects customer satisfaction in modern retail stores in Surabaya City.

3.3 Diversity and Completeness of Products and Consumer Satisfaction
Considering fundamental theories such as those developed by Keys (2012) and Briti (2013), which state that the completeness and variety of products offered allow consumers to have many choices in deciding to buy a product, thereby creating satisfaction for consumers, then:

Hypothesis 3: product variety significantly affects consumer satisfaction in modern retail stores in Surabaya City.

3.4 Customer Satisfaction and Loyalty

The theory developed by Christen (2020) states that consumer satisfaction with quality services generates loyalty to always shop at these service providers; so:

Hypothesis 4: customer satisfaction significantly affects consumer loyalty in modern retail stores in Surabaya City.

However, considering the opinion of Mondee (2012), which states that loyalty must be created first, then a person's sense of satisfaction will grow, then:

Hypothesis 5: consumer loyalty significantly affects consumer satisfaction in modern retail stores in Surabaya City.

The details of the hypotheses developed are the hypotheses in the SEM model being compared, so they are not the study's central hypothesis.

3. Material and Methods

This research is a comparative study of two SEM models, the recursive and the non-recursive models. This comparison is used to select which theory-based model is more suitable for research on modern retail stores in Surabaya City.
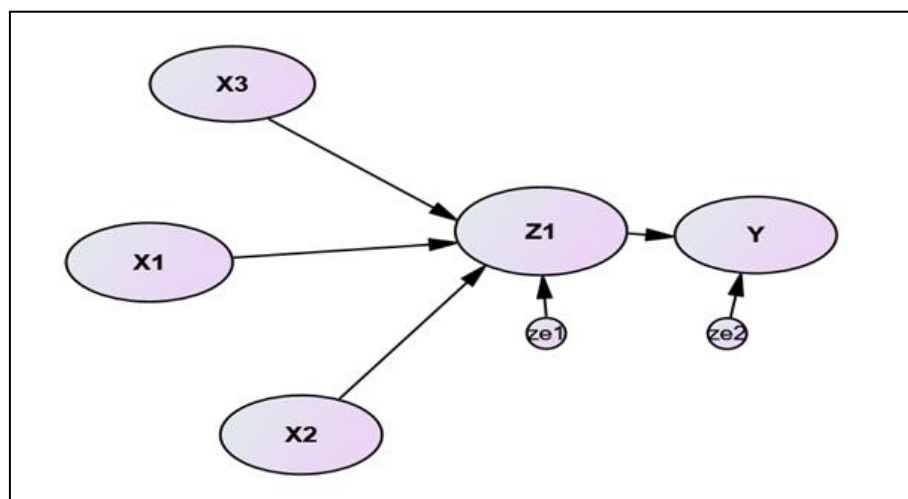

Figure 1: Research Conceptual Framework Model-1 (recursive)

Explanation:
X1 = friendliness of the salesperson,
X2 = understanding of the product,
X3 = availability of product items,
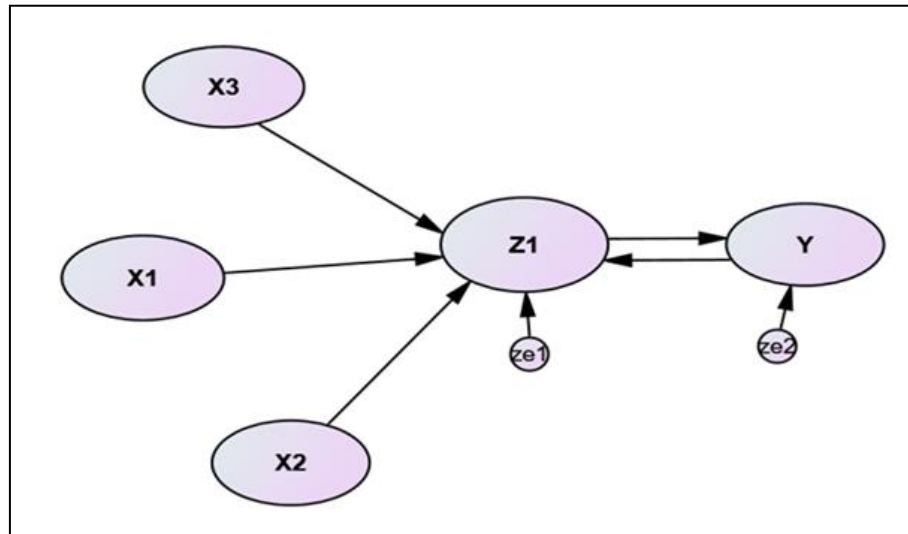Z1 = consumer satisfaction,
Y = loyalty.

Figure 2: Research Conceptual Framework Model-2 (non-recursive)

The difference between model-1 and model-2 is the recursive relationship between Z1 and Y; the other model is the non-recursive Z1 and Y relationship. Based on the analysis results, it can be determined which model is better suited for the input data.

This research is a study to compare the ability of two SEM models (recursive and non-recursive) in explaining the pattern of relationship or influence of the friendliness of salesclerk employees, the understanding of salesclerk employees about the products offered, and the completeness and variety of inventory of product items on customer satisfaction; and then explain the effect of customer satisfaction on loyalty or the effect of customer loyalty on customer satisfaction in modern retail stores in the Surabaya City. The method used is a survey, by distributing questionnaires containing 21 statement items that must be responded to by 200 consumer respondents who shop at modern retail stores in Surabaya City. The population is all consumers of modern retail stores in Surabaya City, with a total of around 45.00% of the population of Surabaya (East Java Supermarket Area Marketing Manager Association, East Java, 2021). The two hundred consumers were selected from 20 modern retail stores representing North Surabaya, East, and West Surabaya, provided that the consumer has shopped at least ten times at the store at the exact location. The analysis technique used is the structural equation model (SEM), with exogenous variables: friendliness of the salesclerk; understanding of salesclerk employees about the products offered in the store; availability and variety of product items; endogenous variables: consumer loyalty; and intervening variable: consumer satisfaction.

The variable indicators used are as follows:

A. Courtesy of Sales Assistant Employees (X_1)
Courtesy of sales assistant employees is the attitude and behavior of employees when serving consumers; this involves courtesy, responsiveness, reliability, and empathy. The measurement indicators are:

a) Friendly service (X_{11});

    b) Empathy (X_{12});
    c) Responsibility (X_{13});
    d) Quick response (X_{14});
    e) Product alternative offers (X_{15}).

B. Understanding of Salesperson Employees about Products (X_2)

The understanding of sales assistant employees is an employee's ability to explain product specifications and functions to consumers. The indicators used to measure employee understanding variables include:

    a) Full explanation of product specifications (X_{21});
    b) Truth of explanation (X_{22});
    c) Quality of explanation of the function of new products (X_{23}).

C. Diversity and Completeness of Product Items Offered (X_3)

The diversity and completeness of product items are the numbers of brands of a particular product item, also regarding the completeness of stock (inventory). The indicators used to measure the diversity and completeness of product items are:

    a) Meeting consumer needs (X_{31});
    b) Diversity of brands to choose from (X_{32});
    c) Availability of alternative product brands with the same function (X_{33}).

D. Consumer Satisfaction (Z)

Consumer satisfaction is a feeling of pleasure because their shopping needs are fulfilled according to their expectations. The indicators used to measure this consumer satisfaction variable are:

    a) Satisfaction with product selling price (Z_{11}).
    b) Consumer satisfaction with the accuracy of the amount of spending (Z_{12}).
    c) Consumer satisfaction with the discount given (Z_{13}).
    d) Consumer satisfaction for obtaining the product as expected (Y_{14}),
    e) Consumer satisfaction because they get good treatment from sales assistants (Z_{15}).

E. Consumer Loyalty (Y)

Consumer loyalty is the desire to fulfill their needs by shopping at the same modern retail store in the following days. The indicators used to measure this consumer loyalty variable are:

    a) Repeat purchases (Y_1).
    b) The consumer's unwillingness to move shopping to another store (Y_2).
    c) The willingness of consumers to do word of mouth (Y_3).
    d) Consumers are willing to provide feedback (Y_4),
    e) Consumers feel obligated to participate in reporting criminal acts committed by other consumers (Y_5).

4. Results and Discussion

The data analysis technique used to test the research hypothesis is the structural equation model, which involves the intervening variable of consumer satisfaction using the AMOS Version 22.00 program application. The completion scenario is through three stages of analysis, namely: (1) SEM model-1 analysis, which is recursive, the direction of the arrow explaining the effect of consumer satisfaction on consumer loyalty; and if all structural coefficients prove to be significant; then proceed to the analysis of model-2; (2) Model-2 analysis by adding the vise-versa arrow direction from customer satisfaction and customer loyalty; then if the structural coefficients remain significant; scenario (3) Comparing changes in structural coefficients in model-1 with model-2. Suppose the structural coefficients of the two vise-versa arrows are significantly different, and the level of fit of the model is also different. In that case, the better model will be discussed as the final research result.

The results of the validity and reliability tests as an indication of the ability of indicators to measure their latent construct variables can be shown in the following table (provided that all indicators have good validity if the SLF or standardized loading factor is > 0.60 and is significant at a significance probability = 5, 00%).

Table 1: Results of Testing the Validity of Variable Measurement Indicators

Variable	Indicators	SLF	Probabilities	Status
X_1	X_{11}	0,607	0,0333	Valid
	X_{12}	0,706	0,0231	Valid
	X_{13}	0,726	0,0242	Valid
	X_{14}	0,627	0,0331	Valid
	X_{15}	0,617	0,0432	Valid
X_2	X_{21}	0,637	0,0333	Valid
	X_{22}	0,657	0,0441	Valid
	X_{23}	0,736	0,0431	Valid
X_3	X_{31}	0,678	0,0242	Valid
	X_{32}	0,769	0,0331	Valid
	X_{33}	0,654	0,0432	Valid
Z_1	Z_{11}	0,617	0,0333	Valid
	Z_{12}	0,637	0,0441	Valid
	Z_{13}	0,657	0,0431	Valid
	Z_{14}	0,736	0,0231	Valid
	Z_{15}	0,678	0,0242	Valid
Y	Y_1	0,637	0,0222	Valid
	Y_2	0,677	0,0212	Valid
	Y_3	0,677	0,0129	Valid
	Y_4	0,766	0,0215	Valid
	Y_5	0,753	0,0330	Valid

Source: AMOS Printout, 2022.

All indicators have good validity in reflecting their respective latent variables. Furthermore, a measurement indicator reliability test was carried out to detect the reliability of the indicator to reflect the relevant latent variable later in other studies.

The reliability test results show that all indicators in the scenario-1 model meet the criteria of reliability in measuring the constructed variable (construct's reliability or CR > 0.70 and variance extracted or VE > 0.50).

Table 2: Results of the Reliability Test of Variable Measurement Indicators

| Variable	Indicators	CR	VE	Status
X_1	X_{11}	0,770	0,543	Reliable
	X_{12}	0,762	0,564	Reliable
	X_{13}	0,754	0,585	Reliable
	X_{14}	0,752	0,548	Reliable
	X_{15}	0,732	0,576	Reliable
X_2	X_{21}	0,732	0,771	Reliable
	X_{22}	0,714	0,759	Reliable
	X_{23}	0,704	0,568	Reliable
X_3	X_{31}	0,742	0,592	Reliable
	X_{32}	0,734	0,650	Reliable
	X_{33}	0,756	0,625	Reliable
Z	Z_{11}	0,732	0,721	Reliable
	Z_{12}	0,714	0,759	Reliable
	Z_{13}	0,704	0,568	Reliable
	Z_{14}	0,742	0,592	Reliable
	Z_{15}	0,703	0,650	Reliable
Y	Y_1	0,725	0,625	Reliable
	Y_2	0,730	0,535	Reliable
	Y_3	0,741	0,746	Reliable
	Y_4	0,740	0,555	Reliable
	Y_5	0,731	0,666	Reliable

Source: AMOS Printout, 2022.

The estimated structural coefficients between research variables in Model-1 (recursive) are:

Table 3: Estimation of SLF and its Significance at α = 5.00%

			SLF	CR	Prob.	Status
Z	←	X_1	0,3428	1,99	0,0345	Positive Significant
Z	←	X_2	0,0321	2.03	0,0276	Positive Significant
Z	←	X_3	0,1724	2,11	0,0321	Positive Significant
Y	←	Z	0,1324	2,84	0,0410	Positive Significant

Source: AMOS Printout, 2022.

Figure 3: Explicit Structural Equation Model-1 (recursive)
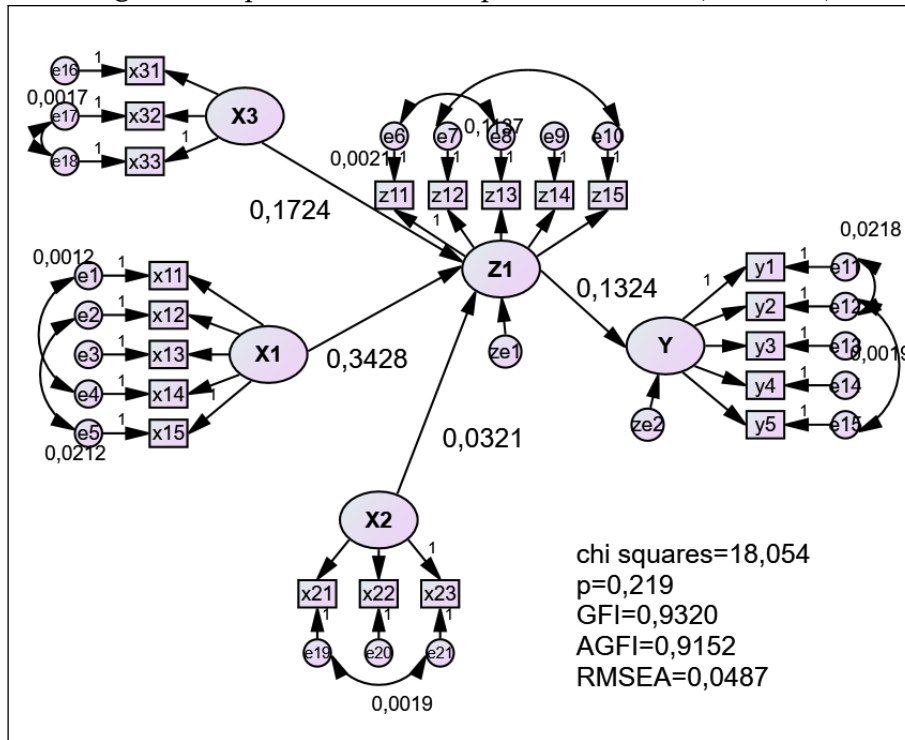
Source: AMOS Printout, 2022.

Model-1 mathematically explicit structural equation can be written:

KK = 0,3428 RKP + 0,0321 PKP + 0,1724 KKP+ ε1
LK = 0,1324 KK+ ε2

The Value of χ^2 = 18.054, a relatively small value with a probability = 0.219, meets a good model fit (exceeding 5.00%). GFI = 0.9320 and AGFI = 0.9152 have a good model fit (the suitability of the resulting explicit structural equation model to the input data is categorized as good. Model suitability criteria have been met. Value> 0.90). RMSEA = 0.0487 also meets the criteria for good model fit (0.05 – 0.08).

Next, an analysis was carried out on Model 2 by involving the vise-versa effect from the LK variable (Y) to the KK variable (Z). The estimated structural coefficients between research variables in Model 2 (non-recursive) are:

Table 4: Estimated SLF and its Significance at α = 5.00%

			SLF	CR	Prob.	Status
Z	←	X1	0,3428	1,99	0,0345	Positive Significant
Z	←	X2	0,0321	2.03	0,0276	Positive Significant
Z	←	X3	0,1724	2,11	0,0321	Positive Significant
Y	←	Z	0,1223	2,84	0,0410	Positive Significant
Z	←	X1	0,0891	1,032	0,0897	Not Significant

Source: AMOS Printout, 2022.

The results of the SEM Model-2 analysis can be described as follows:

Figure 4: Explicit Structural Equation Model-2 (non-recursive)
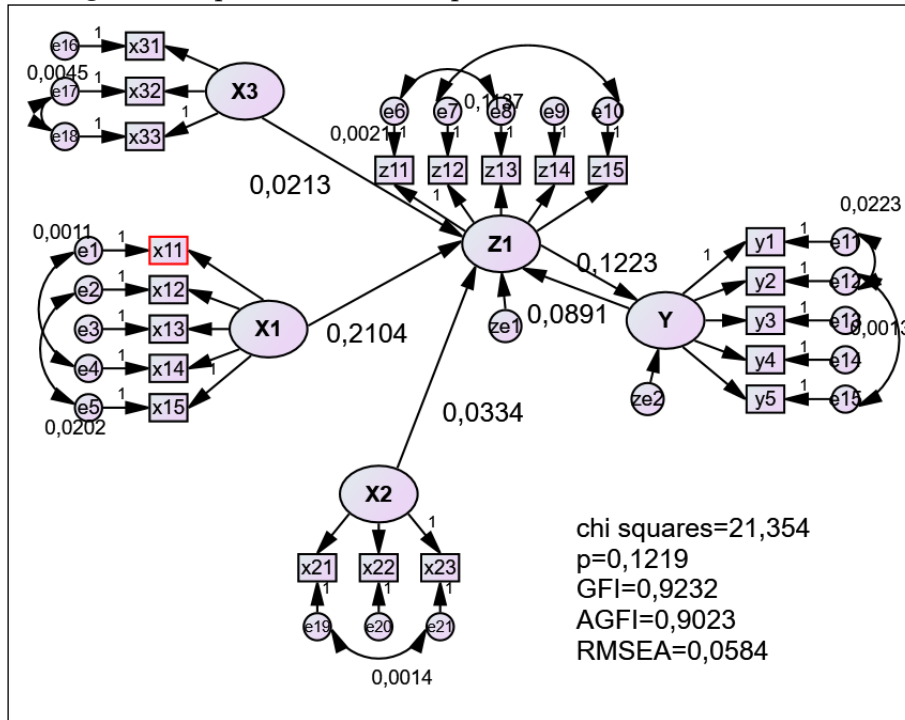
Source: AMOS Printout, 2022.

Scenario-2 explicit structural equation model can be written mathematically:

KK = 0,2104 RKP + 0,0334 PKP + 0,0231 KKP+ 0,0891 LK + ε1
LK = 0,1223 KK+ ε2

Value of χ^2 = 21.354; is a relatively small value with a probability = 0.1219 that meets good model fit (significance probability exceeds 5.00%). GFI = 0.9232 and AGFI = 0.9023 have a good model fit (the suitability of the resulting explicit structural equation model-2 to the input data is in a suitable category. Model suitability criteria have been met. Value> 0.90). RMSEA = 0.0584 also meets the criteria of a good fit of the model (0.05 – 0.08).

From the size of the suitability of the Model-1 and Model-2 models, it can be stated that Model-1 can explain the relationship pattern of the research variables. So, Model 1 is the model discussed.

5. Discussion

The courtesy of the sales staff directly has a significant positive effect on customer satisfaction. This finding follows the theory developed by Prentice et al (2020) and Bahadur et al (2020), which states that employees' attitudes and behavior in serving consumers affect customer satisfaction. Friendliness also contains responsiveness,

reliability in serving consumers, politeness, and empathy. These good attitudes will create happiness for people receiving treatment with such an attitude.

The understanding of sales staff employees about the products offered directly has a significant positive effect on consumer satisfaction. These findings support Greenbaum's theory (2012), which states that employees' understanding of the products offered to consumers can cause consumers to receive much information about product specifications, leading to consumer satisfaction. If the salesclerk can explain the product specifications and functions to consumers, consumers trust them, leading to customer satisfaction.

The diversity and completeness of product item inventory have a significant positive effect on consumer satisfaction. These findings support the theory developed by Keys (2012) and Briti (2013), which state that the completeness and variety of products offered allow consumers to have many choices in deciding whether to buy a product, thereby creating satisfaction for consumers. Consumers do not have to switch stores. To shop for a product item just because the store he went to happened to have insufficient supply. The more variety of items and sufficient inventory is an essential factor that needs to be considered by the store. Intense competition with other similar stores means that it is more than just the variety and completeness of inventory that needs to be managed well; selling prices must be regulated to be competitive. For consumers, the slightest price difference can reduce satisfaction.

The effect of consumer satisfaction is proven to be significantly positive on consumer loyalty. This finding is consistent with Christen's theory (2020) which states that consumer satisfaction with quality services generates loyalty to always shop at these service providers.

The theoretical implication is: that consumer satisfaction is indeed inappropriate as an antecedent variable for consumer loyalty. In the structural equation model that other researchers will develop, the relation between the two should be positioned as a precedent variable for store performance.

The practical implications are: considering that the courtesy of the sales staff is the dominant factor for consumer satisfaction. The managers at the head office of the East Java modern retail store in Surabaya should emphasize friendliness and courtesy in training new sales assistant employees so that this is embedded in their subconscious minds.

6. Recommendations

Considering the variety and completeness of product items at modern retail stores in Surabaya City, it has the lowest influence on consumer satisfaction; it needs more attention for inventory managers so that the variety and completeness of product items do not hurt customer satisfaction. Efforts that can be made for this include: (a) physically carrying out stock taking per day, if possible, even doing it per sales assistant employee's work shift so that shortages of product items can be avoided; and (b) salesclerk

employees in the last work shift before the store closes are required to make daily reports regarding the completeness of the inventory of this product item.

7. Conclusion

The courtesy of the sales staff, the employee's understanding of the specifications of the products offered, and the variety and completeness of product item inventory are proven jointly and individually to have a significant positive effect on customer satisfaction; next, customer satisfaction is proven to be able to create consumer loyalty to modern retail stores. If this can continue and develop in the future, in the medium term, an image of a modern retail store will be created that is superior to other similar stores.

Conflict of Interest Statement
The authors declare no conflicts of interest.

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