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Impact of Service Quality on Customer Satisfaction in Women's Apparel Retail The Mediating Role of Customer Trust

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ABSTRACT

Purpose: To examine the influence of five SERVQUAL dimensions (Reliability, Responsiveness, Assurance, Empathy and Tangibility) on customer trust and whether customer trust builds customer satisfaction of upper middle class female customers in the organised women apparel retailing industry in Pakistan.

Methodology: 357 females shoppers were randomly selected at six brand name shops at the exits of Khaadi, Sapphire, Alkaram Studio, Gul Ahmed, Limelight and Sana Safinaz and were asked about the cross sectional survey which had a wide range of questions asking for the perception of women empowerment in these retail stores. 100,000 to Rs. 200,000. For the five SERVQUAL dimensions as predictors of trust, multiple regression was used, for the test of satisfaction as a predictor of trust simple regression was used, and for the confirmation of the indirect paths bootstrapped mediation, 5,000 resample was used.

Findings: The hypotheses were accepted at the .001 level. Reliability ($\beta = 0.276$) and Assurance (0.263) were the most important factors that contributed to trust, followed by Empathy (0.262), Responsiveness (0.241) and Tangibility (0.154). There was a strong positive relationship between trust and satisfaction ($\beta = 0.746$) and trust fully mediated all paths.

Originality/Value: This is the first Pakistan Mediation Study which is conducted using all the five dimensions of SERVQUAL as mediators between service quality dimensions and trust in the context of branded women clothing market in Pakistan. The Conclusions offer guidance as to what retailers need to invest in, and a policy rationale for minimum standards of service provision in retail.

Keywords: Service Quality, SERVQUAL, Customer Trust, Customer Satisfaction, Upper Middle Income Segment, Women's Apparel Retail and Mediation.

1. INTRODUCTION

During the last decade, the industry of women wear has increased in double digits in Pakistan, with an important point of contact being the urban middle and upper middle class women, which includes the following brands Khaadi, Sapphire, Alkaram Studio, Gul Ahmed, Limelight and Sana Safinaz (Pakistan Bureau of Statistics, 2023). With the increasing number of competitors and options going digital, one of the retailers asks itself the question: What makes good service great for the long-term and the satisfaction of the customer? The Service marketing theory indicates that there is direct linkage between the service quality and satisfaction but the linkage mechanism between them could not be quite studied in the context of retail environment in Pakistan (Morgan and Hunt, 1994, Sirdeshmukh, Singh and Sabol, 2002, Zeithaml, Bitner and Gremler, 2018).

The theory of relationship marketing states that the mechanism that occurs when good service performance is converted into the satisfaction of the relationship is as a result of the level of trust (Morgan and Hunt, 1994) denoted as Commitment Trust Theory. In the women's apparel retail segment, trust is especially high – especially when it comes to the right fabric, the right price and the right exchange policy: shoppers often aren't certain on these. However, none of the studies has considered all five dimensions of SERVQUAL as independent variables predicting trust and trust as the mediator of satisfaction in this specific industry and income group in Pakistan.

This paper is intended to do just that. It examines if each of the five SERVQUAL dimensions (Reliability, Responsiveness, Assurance, Empathy and Tangibility) plays a distinct role in building customer trust and if customer trust in the retailers in turn leads to their satisfaction with the retailers by sampling the upper middle income female shoppers of the six major retailers in Karachi. The theoretical contribution is the development SERVQUAL and Commitment Trust Theory in the context of high involvement brand-specific retail service in an emerging market with gender differentiation. The upside is a list of investments which can be acted upon directly by retailers in this digitally disrupter world, prioritised.

2. LITERATURE REVIEW

2.1 Theoretical Foundations

The SERVQUAL framework by Parasuraman, Zeithaml and Berry (1988) is still the most popular tool for measuring the perceptions of service quality. It includes five dimensions that have been expanded to the retail context to explain and test a retail specific service quality scale developed by Dabholkar, Thorpe and Rentz (1996) which supports the importance of the dimensions in the brick and mortar retail context. Reliability is connected with the precision of prices and if the guarantees of change are kept. Responsiveness – the responsiveness/ease of staff. Assurance is an expression of 'knowledge and courtesy' to staff. Empathy is caring. The physical setting is the things that people can touch and the physical appearance of the people. For this study, the gap score instrument used was a performance only measurement since it has been shown by Cronin et al. (2000) to be consistently the better predictor

of satisfaction than gap scores, consistent with the findings of Cronin and Taylor (1992) in the SERVPERF tradition.

Commitment Trust Theory (Morgan and Hunt, 1994) sees trust as the main mediator that is essential to the successful commercial relationships. Helps reduce uncertainty and lets customers know if they think positive services are intentional actions of the brand, rather than random. The three dimensions of SERVQUAL were proposed to be the three virtues required to create trust by Mayer, Davis and Schoorman (1995). Dimensions of SERVQUAL have been shown by Sirdeshmukh, Singh, and Sabol (2002) to positively influence institutional trust in different and complementary ways: One is through front-line service behaviour and the other is through management policy.

In this study, satisfaction is considered as a cumulative assessment of the brand's performance and not a specific transaction based feeling (Oliver, 1997; Fornell, Johnson, Anderson, Cha, and Bryant, 1996). Garbarino and Johnson (1999) found that, contrary to intuition, trust actually was not as strong a predictor of relational satisfaction as was one of the relational cues, namely being knowledgeable of staff, and the other cue, namely personalised attention, was most important to high involvement customers.

2.2 Hypotheses

Based on the theoretical framework, six hypotheses were hypothesized. The H1 to H5 hypotheses are based on the assumption that there exists a positive relationship between the five SERVQUAL dimensions (Reliability, Responsiveness, Assurance, Empathy, and Tangibility, respectively) and Customer Trust. H6 proposes that this will be a positive relationship between customer trust and customer satisfaction. Preacher and Hayes (2008) proposed indirect effect model was used to mediate the service quality dimensions and satisfaction, and mediating effect of trust was tested in the indirect effect model.

This framework assumes that the overall experience that a woman with a higher middle income will have in a branded clothes shop will be combined into institutional trust with time, which will allow her to take the satisfaction from the brand with her. It assumes that with time, the overall experience of being offered fair pricing, service and consistency in the clothes shop will be amalgamated into institutional trust, which will be the same satisfaction that will be taken home by the woman with a higher middle income.

3. RESEARCH METHODOLOGY

3.1 Research Design and Sample

The type of research design adopted in this study was a cross sectional, quantitative and explanatory design. The target population included female shoppers, 18 years and above, who have bought one or more items from any of the eligible branded chains in Karachi in their homes in the last three months prior to data collection and their monthly income range in their household budget was between Rs. 100,000 and Rs. 200,000. This restriction on income ensured that expectations of services and spending power were retained to be the same for the sample and reduced the statistical noise. Data gathering

was carried out in the retail areas of Defence, Clifton, Gulshan, Zamzama, in the outlets of Limelight, Sana Safinaz, Gul Ahmed, Khaadi, Alkaram Studio in Karachi from January to March 2026.

440 questionnaires were sent out. There were 357 valid responses (81.1% usable response rate) with 83 excluded for not meeting the income criteria or the recency criteria. The sample size for this study was 200, which is considerably low compared with the minimum sample sizes suggested by Kline (2016) and Hair, Black, Babin, and Anderson (2018) for stability regression analysis and mediation analysis. The enumerators were female field staff who would have completed the self completion paper questionnaires at the exits of stores. A similar look and feel to the in store collection was offered online and via trusted WhatsApp Groups. They were all asked to take part in the study and confidentiality was guaranteed.

3.2 Measurement Instrument

There were four sections to the questionnaire. Section A was comprised of the screener questions as well as the demographic questions. Section B contained five SERVQUAL dimensions, each with ten questions (2 per dimension) adapted and reworded to the context of women's clothing retailing, including the services one would expect in the fitting room, the amount of time needed for alterations, knowledge of the fabric, etc. Customer Trust was measured with 4 items borrowed from Morgan and Hunt (1994), and Chaudhuri and Holbrook (2001) that consist of honesty, promise keeping, fairness and dependability. The four items included in Section D (Overall satisfaction, Pleasant experience, Expectation fulfilment, Satisfaction with purchase decision) were modified from Oliver (1997). The items were rated on a 5 point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

3.3 Analysis

IBM SPSS Statistics version 27 were used to analyze the data. The Cronbach's alpha, Composite Reliability (CR) and Average Variance Extracted (AVE) and Fornell and Larcker (1981) criterion for discriminant validity were used to validate the measurement model. To test the hypotheses H1-H5 in combination, as well as in combination with the five SERVQUAL dimensions, multiple regression was used. A simple regression was performed with trust as a predictor and satisfaction as an outcome with H6. The relationships between each dimension of SERVQUAL were examined to determine whether each dimension is achieved through the path of trust by bootstrapped mediation analysis with 5,000 resampling and bias corrected 95% confidence intervals (Preacher and Hayes, 2008). Harman's single factor test (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003) was used to check for common method variance; there was 38.2 per cent of the variance on the single factor, which is below the 50 per cent level of concern. To minimise response bias, however, Harman's test was only indicative as the anonymous questionnaires were randomly ordered and predictor and outcome items were randomly placed between sections.

4. RESULTS

4.1 Sample Profile

357 women were the respondents. The highest age group was 26-35 years (44.0 percent), followed by 36-45 years (27.5 percent). Most of them (57.1 percent) reported that their monthly income of their family was between Rs. 100,001 to Rs. 150,000 band and the rest 42.9 per cent in the band of Rs. 150,001 to Rs. 200,000 band. High education is more than 45.1 percent, 35.6 percent have a Bachelor's degree and a Master's degree. The top brands that have been mentioned, however, include Sapphire (24.1%) and Khaadi (22.1%) with Alkaram Studio on the third spot (16.5%). The most common was monthly shopping (42.3%).

4.2 Descriptive Statistics and Measurement Quality

All seven of these buildings were above the middle of the scale (which was up to Customer Satisfaction (3.807)). Standard deviations were from 0.632 to 0.841 with moderate and consistent dispersion. The values of skewness and kurtosis were all in + or –1 which means that the analysis is parametric. All the scales were internally consistent with Cronbach's α values ranging from 0.829 to 0.915, all of which are above 0.70. All the factor loadings in the standardised factor loading matrix were greater than 0.86. The convergent validity CR and AVE score were in the range of 0.921–0.940, and 0.757–0.880 respectively, which showed that the convergent validity was high. All constructs met the Fornell and Larcker (1981) criterion, this being a test of discriminant validity.

Table 1. Measurement quality summary

Scale	Items	Alpha	CR	AVE	DV Met
Tangibility	2	.829	.921	.854	Yes
Reliability	2	.840	.926	.862	Yes
Responsiveness	2	.863	.936	.880	Yes
Assurance	2	.852	.931	.871	Yes
Empathy	2	.854	.932	.873	Yes
Customer Trust	4	.915	.940	.797	Yes
Customer Satisfaction	4	.893	.926	.757	Yes

DV = Discriminant validity via Fornell and Larcker (1981) criterion.

4.3 Regression: SERVQUAL Dimensions Predicting Customer Trust (H1 to H5)

The five dimensions of SERVQUAL were all included as the predictors of customer trust in one block. The overall model was highly significant, $F(5, 351) = 112.35$, $p < .001$, explaining 61.5 percent of the variance in trust ($R^2 = 0.615$; Adjusted $R^2 = 0.610$). The variance inflation factors (VIFs) were less

than 2.0 indicating there was no multi-collinearity. All five dimensions were positive and significant predictors, as shown in Table 2. Reliability emerged as the strongest driver ($\beta = 0.276$, $p < .001$), followed closely by Assurance (0.263), Empathy (0.262), Responsiveness (0.241), and Tangibility (0.154). The five hypotheses (H1-H5) were all confirmed.

Table 2. Multiple regression: SERVQUAL dimensions predicting customer trust

Predictor	B	SE	Beta	t	p	H
(Constant)	-0.379	0.181		-2.096	.037	
Tangibility	0.145	0.034	0.154	4.288	< .001	H5: Supported
Reliability	0.262	0.035	0.276	7.442	< .001	H1: Supported
Responsiveness	0.208	0.033	0.241	6.400	< .001	H2: Supported
Assurance	0.245	0.035	0.263	6.938	< .001	H3: Supported
Empathy	0.245	0.034	0.262	7.178	< .001	H4: Supported

Note. $R^2 = .615$; Adjusted $R^2 = .610$; $F(5, 351) = 112.35$, $p < .001$.

4.4 Regression: Customer Trust Predicting Customer Satisfaction (H6)

The effect of customer trust on satisfaction was strong and positive ($\beta = 0.746$, $p < .001$), and accounted for 55.6 percent of the variance in satisfaction ($R^2 = 0.556$; Adjusted $R^2 = 0.555$; $F(1, 355) = 444.81$, $p < .001$). H6 was a strong supporter of the motion. The coefficient is not only statistically significant, it's also a strong factor, one with power in practice.

4.5 Mediation Analysis

Mediation as part of the bootstrapped mediation procedure led to complete mediation for all five paths. Further, all 95% bias corrected confidence intervals of indirect effects of all SERVQUAL dimensions on customer satisfaction were positive and statistically significant. One of the properties of full mediation is that all the dimensions of SERVQUAL do not have a direct path to satisfaction in the mediation model where trust is controlled. When trust was controlled, the direct paths of all the dimensions of SERVQUAL to satisfaction were not significant (Zhao, Lynch, Chen 2010). The results are summarised in Table 3.

Table 3. Bootstrapped mediation results (5,000 resamples)

Predictor	a path	b path	Indirect (a x b)	CI LL	CI UL	Sig.	Direct c'
Tangibility	0.145	0.606	0.088	0.046	0.135	Yes	0.005 (ns)
Reliability	0.262	0.606	0.159	0.114	0.211	Yes	-0.016 (ns)

Predictor	a path	b path	Indirect (a x b)	CI LL	CI UL	Sig.	Direct c'
Responsiveness	0.208	0.606	0.126	0.087	0.169	Yes	0.009 (ns)
Assurance	0.245	0.606	0.149	0.102	0.201	Yes	0.047 (ns)
Empathy	0.245	0.606	0.148	0.104	0.195	Yes	0.027 (ns)

Note. CI = 95% bias corrected confidence interval; LL = lower limit; UL = upper limit; ns = non significant.

5. DISCUSSION

The results send the same message from all three analyses i.e. customers trust is not a second priority in the case of Pakistan's branded women wear industry. It's the process that transforms everything about the quality of service into satisfaction. The complete mediation pattern is, with the control of trust, none of the dimensions of SERVQUAL is directly connected to satisfaction. Building trust through service quality and satisfying customers through trust. Investing in service that has no impact on the trust needle, does not impact the satisfaction needle.

The market is intuitive in the sense that it's based on the premise that the most important factor in trust is reliability. Unlike the bazaar, it is the label's price and the promise it makes on Tuesday that the price will be charged at the till on Tuesday that distinguishes branded chains. If they can be trusted over and over again, trust builds up. If they are broken, it is based on the promise made to the customer that he/she paid a higher price for them to the retailer, not the informal sector. This lack of symmetry moves Reliability to a strategic differentiator from the service hygiene factors.

It's interesting to see the difference between the beta of Assurance (0.263) and Empathy beta (0.262). The cognitive dimension of service (staff knowledge) and the relational dimension (staff care) are both equally important to develop the trust between the upper-middle income female shopper to this market. A staffer with knowledge of fabrics but who is not so interested in the particular event of the customer will not engender the same level of trust as will a staffer who is warm, and can provide a straight answer about the fabric. In setting up the practical, the implication is that training programmes are not to be about competence, but rather competence and relational skill.

Six brands were examined and the smallest trust effect (beta = 0.154) was found for Tangibility which shows that the apparent physical environment quality is already very similar for the six brands. The store's extra profits, then, from a new investment in the store are less than the extra profits from closing the competence or reliability gap. The figure should cause retailers to stop and think about investing capital in store revamps instead of workers.

The trust to satisfaction beta of 0.746 is remarkably high for a retail research and indicates that trust is an important psychological organiser in this type of research, where a high degree of purchase involvement and emotional involvement in choice exists. The customer who is convinced about the

brand she likes, is more likely to have a different interpretation of the brand than the customer who just has been used to it. When she has to be, she is generous, and when she has an experience to record as positive it's a confirmation she deems the truth of it, and she believes in her good will. That's the difference between happy customers who will be loyal and repeat customers.

6. THEORETICAL AND MANAGERIAL IMPLICATIONS

6.1 Theoretical Contributions

This study will contribute to the theoretical field in the following three ways: First of all, it extends the concept into a context other than the original Commitment Trust Theory (western countries, channel-marketing), and onto a context of South Asia's emerging market (branded consumer retail) reinforcing the validity of the central argument across sectors and geographies. Second, it takes the SERVQUAL model to a high involvement, gender specific retail context which is dominated by banking and telecom research and shows that modified performance items achieve good and distinct factor loadings in all the five dimensions. Thirdly, and more important, it illustrates the usefulness of not aggregating the dimensions of SERVQUAL into a composite SERVQUAL score, but considering them separately. The difference between the Reliability at $\beta = 0.276$ and Tangibility at $\beta = 0.154$ disappears after aggregation, thus losing the direction of the guidance in the findings and making them more useless.

The complete mediation model is also consonant with a theoretical view that service quality does not end in a service, but rather is a facilitator. It's important because it builds trust—the motivation behind the most long-term beneficial results for branded retailers: repeat purchase and positive word of mouth. Marketing models which don't explicitly account for trust as an intervening variable between service quality and loyalty outcomes will likely fail to adequately measure this category.

6.2 Managerial Implications

The results indicate some degree of priority among the six chains in this study, as well as for the overall branded apparel retailers. The first place to pay attention to a manager's attention should be reliability. The most satisfying in terms of earning trust are the micro aspects you promise with every face-to-face with the customer: you'll know how to get it right in terms of price, turnaround time for changes, what's in stock, etc. The following are Assurance and Empathy, both of which should be fostered together by a continuous programme of staff development which should be both product and relationship focused. Responsive to track and react at outlet (not brand) level – demonstrated by exceeding capacity during peak traffic times. Trust needs to be maintained by investing in tangibility, but it should not be the main means of growth of trust.

It also has a structural impact in the area of human resources policy. If the top 3 customer-facing drivers are highly dependent on the quality and stability of their employees, then it's a direct threat to customer trust when the staff turnover rate is high. By this model, retailers putting money into lowering their turnover rate by offering competitive pay and career growth are investing in customer satisfaction.

6.3 Policy Implications

The full mediation ruling is therefore a significant boost to organised retail's cause of minimum services. Mandatory service quality standards in the following areas: price transparency, alteration/exchange policies and competency certification of staff would help to build a higher level of consumer trust in the service sector, since lack of trust is the factor that causes dissatisfaction with service quality and these dimensions of service quality contribute to consumer trust. These standards are aligned with SDG 8 of decent work and economic growth and relate to the specific reference to SDG 8, which includes the clock for "ensuring of productive, decent work and economic growth", which may be observed in the organised retail sector in Pakistan (United Nations Conference on Trade and Development, 2015).

7. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

There are a number of caveats to limit the applicability of these results. However, because of the cross sectional design, causal inferences cannot be made in the strict sense, but the theoretical model and the consistency of the evidence of mediation support the directionality of the inferences. The study findings may not be generalizable due to its limited scope of one city (Karachi) and one income group. The Cronbach's alpha and CR and AVE values are all above the proposed value but since it is a two-indicator model it cannot be reliability tested as a whole and should be interpreted as such; future study should integrate the entire SERVQUAL battery for more rigorous confirmatory test. Cities not focused as a mediator in this study include perceived value, brand affect and customer engagement.

Future research could be carried out for a few shopping seasons to investigate the development of trust over time and with the same customer. A cross income group comparison would help to inform an envelope around the current findings based on income group and working group comparisons as well as on city and gender comparisons. A multi mediator model, including the constructs of perceived value and brand affect in addition to others related to the relationships, will be used to shed light on the unique contribution of each of these constructs. The model should also be expanded to take into account the digital and omnichannel contexts, as digital shopping behavior has significantly increased since data were collected for this context, and the nature of trust building in a digital environment could be different from that in the physical store.

8. CONCLUSION

This study focused on the service quality, customer trust and customer satisfaction relationship in an organised women apparel retail sector in Pakistan. Results were quite unambiguous – data from 357 upper middle class women shoppers who purchased from 6 upper middle class women brands of branded chains in Karachi were captured. It is observed that all the 5 dimensions of SERVQUAL add to the Customer's trust with the highest dimension being Reliability, followed by Assurance, Empathy, Responsiveness and Tangibility. All the service quality dimensions were also confirmed as factors influencing customer satisfaction, and customer trust was found to be a strong predictor of customer satisfaction, through bootstrapped mediation.

For retailers, the answer to the question in the digital era and competitive retail landscape is obvious: Satisfying their customers relies on their own investments in service quality, but gaining the trust of

customers first. The best way to do this is to keep your word and do it right and on time; it is the trust gained that will turn a shopper into a repeat one. Be cautious of the brands that are not in the know and operate on this chain; they will be ahead of the curve to protect and expand their upper middle class clientele in Pakistan in the future.

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