

FACTORS INFLUENCING CUSTOMER SATISFACTION IN RETAIL CHAINS IN BOSNIA AND HERZEGOVINA: A CASE OF BINGO D.O.O.

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Abstract

Retail chains are continuously improving their strategies to fulfill client desires and guarantee long-term satisfaction in the competitive retail industry, where customer loyalty is a valued commodity. With a particular focus on "Bingo," a well-known retail chain, this study examines the major variables affecting consumer satisfaction and loyalty in the context of Bosnia and Herzegovina's retail sector. The study looks at important factors such as price strategies, product diversity, perceived sales quality, and sales staff competency. Customers of "Bingo," using a quantitative approach, were asked to complete an electronic survey that collected information on their opinions on staff interactions, pricing, product variety, and service quality. The results show a strong positive correlation between total consumer happiness and elements like competitive pricing, product assortment, and perceived service quality. Additionally, the study shows that promoting client loyalty requires high levels of customer satisfaction. By presenting actual data on the factors influencing consumer satisfaction in the retail industry and making insightful recommendations for retail managers, the study adds to the body of knowledge already in existence. The knowledge gathered from this study can help retail companies, especially those in Bosnia and Herzegovina, optimize their tactics to increase client pleasure and foster enduring loyalty.

Keywords: Sales Quality, Service Quality, Bingo, Product Diversity, Customer Satisfaction, Customer Loyalty

I. Introduction

In today's highly competitive retail environment, businesses face an ongoing challenge to not only attract customers but also retain their loyalty over time. The connection between loyalty and consumer satisfaction is essential to maintaining long-term business success. Retailers must deliberately align their offers to meet changing customer expectations in order to enhance consumer satisfaction and build strong, lasting relationships. Customer satisfaction is mostly determined by the shopping experience, which includes the quality of the products, the level of service received, and the general engagement with the company itself. While high-quality products are certainly vital, a seamless and pleasant shopping experience is essential for building brand loyalty and encouraging repeat purchases. Customer satisfaction increases the likelihood of word-of-mouth advertising, which improves a retailer's position in the marketplace and financial success. Therefore, enhancing the shopping experience becomes an essential strategy for gaining a competitive edge in the marketplace. This study examines the elements that affect consumer loyalty and satisfaction in the retail industry using "Bingo" Ltd., a well-known chain of stores in Bosnia and Herzegovina, as a case study. Due to its substantial and devoted customers, "Bingo" is an ideal topic for researching the factors that influence consumer satisfaction in the retail sector. The impact of a number of variables, including strategies for pricing, product assortment, perceived service quality, and sales staff conduct, on customer satisfaction and their decision to remain with a particular shop will be researched in this study. By providing an extensive range of products in convenient formats, retailing, as an intermediary between producers and customers, is essential to promoting consumption. Retailers play a crucial role in connecting production and the consumer in the end, whether through stores or online platforms, guaranteeing the availability of a wide range of products to satisfy consumer demand. Retailers must constantly improve the quality of their services, increase the range of products they sell, and keep prices reasonable in a market that is extremely competitive. Retail operations are still based on the fundamental marketing tenet of "meeting consumer needs and desires," but many businesses find it difficult to identify the main factors that influence consumer satisfaction and loyalty. With an emphasis on "Bingo" Ltd., the biggest retail chain in Bosnia and

Herzegovina, the study's goal is to pinpoint the critical elements that influence consumer loyalty and satisfaction in the retail industry. The study will use a survey-based methodology to examine how customer decisions to keep shopping at "Bingo" are influenced by elements like employee interactions, pricing strategies, product diversity, and service quality. In order to offer useful insights into the dynamics of customer satisfaction and loyalty, the study involves statistical analysis, including descriptive and inferential approaches. In the end, the results will provide useful suggestions for raising customer satisfaction and loyalty in Bosnia and Herzegovina's retail industry by deepening our awareness of the major factors influencing the retention of customers.

II. Literature Review

In order to create marketing strategies that meet the changing needs of their customers, businesses nowadays need to use both social and psychological knowledge. The consumer, whose behavior is impacted by both cognitive and emotional processes as well as ingrained cultural conventions, is at the heart of contemporary marketing. Consumers understand goods and services using a conceptual framework that is shaped by cultural elements like values, beliefs, norms, and rituals. Social stratification also influences brand preferences and lifestyle choices since people use things to represent and reinforce their identities in addition to using them for practical purposes (Kotler & Keller, 2016). The psychological mechanisms that influence consumer behavior are equally important. People may choose, arrange, and analyze sensory inputs to create a cohesive picture of their surroundings thanks to perception. Sensory memory is the first step in this process, when physical characteristics such as brightness and loudness are perceived for a brief period of time, allowing the consumer to determine whether additional attention is necessary. After passing through short-term memory, which may store information for up to a minute, pertinent information is moved into long-term memory through elaborative processing, where it is kept as interconnected "nodes" inside memory schemas. Tests of recognition and recall frequently show that when marketing messages are delivered repeatedly and in visually appealing formats, consumers are more likely to retain them (Kotler et al., 2021). Two independent variables stand out as being especially significant within this framework: ambient conditions and perceived service quality. Customer happiness is greatly influenced by perceived service quality, which includes qualities like responsiveness, empathy, and dependability. Customers' opinions of the overall shopping experience increase and loyalty and repeat business are encouraged when they believe that a merchant continuously provides high-quality service (Kotler & Keller, 2016). The layout, lighting, music, and décor of the store are examples of ambient factors that have a big impact on sensory perceptions. In addition to improving the entire shopping experience, a well-designed ambient setting supports favorable assessments of service quality, which eventually raises customer satisfaction and loyalty levels (Davenport et al., 2011; Homburg et al., 2005). Many theoretical perspectives shed more light on consumer decision-making. According to Milisavljević (2011), the main models that describe how consumers make decisions about what to buy are the stimulus-response, mental states, need-satisfaction, and problem-solving theories. Marketing communications act as stimuli that elicit desired consumer reactions, according to stimulus-response theory, which is based on Pavlov's classical conditioning research. This model works particularly well for inexpensive, frequently purchased goods (Hawkins & Mothersbaugh, 2020; Kotler & Keller, 2016). The mental states theory, on the other hand, views purchasing as a step-by-step process that starts with the identification of needs, moves on to product research and alternative evaluation and ends with the decision to buy, with sellers actively assisting customers (Schiffman & Wisenblit, 2019; Solomon, 2020). Need-satisfaction and problem-solving theories further emphasize that internal motivations and pre-purchase planning are vital, particularly in high-involvement purchases such as automobiles or advanced technology (Hoyer et al., 2018; Kotler et al., 2021). Because they allow people to maximize benefits and reduce risks while preserving their sense of self, attitudes—which are shaped by affective, cognitive, and behavioral processes—also have a significant impact on consumer behavior. Brand loyalty and post-purchase satisfaction are influenced by attitudes, which are normally stable but can change through direct experience and persuasive communication (Kotler & Keller, 2016; Solomon, 2020). High-perceived service quality and enticing surroundings frequently combine to create a satisfying shopping experience in retail environments, which strengthens good sentiments that encourage repeat business and positive word-of-mouth. In conclusion, a complex interaction between cultural norms, mental processes, and emotional reactions results in consumer behavior. The way that both

concrete service characteristics and the general sensory environment interact to influence customer happiness and loyalty is demonstrated by the combined impact of perceived service quality and ambient circumstances. Marketers can more accurately forecast trends, customize communications, and create products that appeal to consumers' cultural values and individual preferences by combining these theoretical understandings with empirical data. This will ultimately lead to the development of long-lasting client relationships and sustained business success.

III. Methodology

This study aimed to investigate the impact of independent variables—perceived service quality, price, product assortment, and ambient conditions—on customer satisfaction and loyalty within the retail sector, with a particular focus on perceived service quality and ambient conditions at “Bingo” Ltd. Tuzla. Customers who had recently made purchases at “Bingo” Ltd. Tuzla were given a structured online survey as part of a quantitative study. The survey included demographic, category, and quantifiable questions intended to gauge respondents' general satisfaction and loyalty as well as their opinions of service quality, pricing, product selection, and retail atmosphere. Despite gathering data on all four variables, the research focused mostly on the impact of ambient conditions and perceived service quality. The target population consisted of customers of “Bingo” Ltd. Tuzla. While the sample aimed for diversity, caution is advised when generalizing the findings to the entire retail market. Means and standard deviations are examples of descriptive statistics that offer preliminary insights into the data. IBM SPSS was used to do additional analyses. The distinctive contributions of each independent variable—particularly perceived service quality and ambient conditions—to the variance in customer happiness and loyalty were evaluated using multiple regression analysis. This method made it easier to comprehend how these important elements affect customer behavior in a cutthroat retail setting.

IV. Results and Discussion

In the pursuit of understanding the relationship between perceived service quality, ambiance, and customer satisfaction at 'Bingo' Ltd. Tuzla, this study employed a structured survey methodology, collecting data from a diverse sample of customers. The analysis focused on evaluating the role of service quality and ambiance in shaping customer satisfaction, guided by two primary hypotheses (H1 and H2). The statistical approach included descriptive statistics, correlation analysis, and ANOVA tests to determine the strength and significance of these relationships.

V. Results

The structured survey yielded responses from a representative sample of customers, ensuring a comprehensive examination of their perceptions of service quality and ambiance. The reliability of the collected data was confirmed through Cronbach's Alpha values, which ranged from 0.943 to 0.965 across different survey sections, indicating strong internal consistency.

Table 1. Expectations regarding quality

	N	Mini	Max	Mean	Std. Deviati on
I have high expectations regarding the quality of products in this supermarket.	350	1	5	3.64	1.340
I expect to always find the products I currently need in this supermarket.	350	1	5	3.79	1.456

I have high expectations regarding the quality of customer service in this supermarket.	350	1	5	3.63	1.389
I expect the supermarket staff to always assist me.	350	1	5	3.77	1.476
I expect the supermarket staff to respond positively to my questions and needs.	350	1	5	3.70	1.453
Valid N (listwise)	350				
Cronbach's Alpha	0,943				

Descriptive statistics revealed moderately high mean values for customer expectations regarding service quality (ranging from 3.63 to 3.79), suggesting that customers enter the shopping experience with elevated expectations. The ANOVA test further supported the hypothesis that service quality significantly influences satisfaction, with an F-value of 101.025 ($p < 0.001$).

Table 2. Influence of perceived service quality on customer satisfaction - ANOVA Brown-Forsythe test

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
The quality of products in this supermarket is better than I expected	Between Groups	229.715	4	57.429	78.246	.000
	Within Groups	253.214	345	.734		
	Total	482.929	349			
The quality of service in this supermarket is better than I expected	Between Groups	264.251	4	66.063	101.025	.000
	Within Groups	225.603	345	.654		
	Total	489.854	349			
The prices of products are lower than I expected	Between Groups	217.685	4	54.421	67.078	.000
	Within Groups	279.904	345	.811		
	Total	497.589	349			
Overall, I am satisfied with shopping in this supermarket	Between Groups	333.597	4	83.399	135.352	.000
	Within Groups	212.577	345	.616		
	Total	546.174	349			
The supermarket meets my needs	Between Groups	323.067	4	80.767	111.170	.000
	Within Groups	250.648	345	.727		
	Total	573.714	349			
The supermarket is close to ideal	Between Groups	229.174	4	57.293	78.408	.000
	Within Groups	252.095	345	.731		
	Total	481.269	349			

Similarly, ambiance factors, including store layout, cleanliness, and overall atmosphere, demonstrated a strong relationship with customer satisfaction, reflected in an F-value of 116.221 ($p < 0.001$). The high significance levels of these variables underscore their critical role in shaping customer perceptions and experiences.

Table 3. Influence of ambiance on customer satisfaction

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
The quality of products in this supermarket is better than I expected	Between Groups	229.127	4	57.282	77.865	.000
	Within Groups	253.802	345	.736		
	Total	482.929	349			
The quality of service in this supermarket is better than I expected	Between Groups	210.012	4	52.503	64.727	.000
	Within Groups	279.843	345	.811		
	Total	489.854	349			
The prices of products are lower than I expected	Between Groups	211.469	4	52.867	63.747	.000
	Within Groups	286.119	345	.829		
	Total	497.589	349			
Overall, I am satisfied with shopping in this supermarket	Between Groups	313.511	4	78.378	116.221	.000
	Within Groups	232.663	345	.674		
	Total	546.174	349			
The supermarket meets my needs	Between Groups	348.239	4	87.060	133.210	.000
	Within Groups	225.475	345	.654		
	Total	573.714	349			
The supermarket is close to ideal	Between Groups	244.223	4	61.056	88.862	.000
	Within Groups	237.045	345	.687		
	Total	481.269	349			

VI. Discussion

The findings align with established consumer behavior theories, notably the Expectancy-Disconfirmation Theory (Oliver, 1980), which suggests that customer satisfaction arises from the comparison between expected and perceived performance. The relatively high expectations observed in this study indicate that maintaining and exceeding service quality standards is essential for fostering customer satisfaction. When expectations are met or surpassed, customers report higher satisfaction levels, reinforcing the importance of continuous service improvement. Moreover, the results correspond with the SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988), which identifies five key service dimensions: reliability, assurance, tangibles, empathy, and responsiveness. The high influence of service quality on customer satisfaction in this study reflects the importance of these dimensions, particularly reliability and responsiveness. Customers expect prompt and efficient service, and their satisfaction levels are significantly influenced by how well these expectations are fulfilled.

Ambiance also emerged as a crucial determinant of customer satisfaction, supporting Hypothesis 2 (H2). The analysis strongly supports this hypothesis, with significant F-values for ambiance-related variables, such as overall satisfaction ($F = 116.221$, $p < 0.001$) and meeting customer needs ($F = 133.210$, $p < 0.001$). The results indicate that

factors such as cleanliness, lighting, store layout, and music contribute substantially to the overall shopping experience. Customers rated their expectations of staff assistance and positive interactions highly (mean = 3.77 and 3.70), suggesting that ambiance is closely linked to staff behavior and store environment. These findings are consistent with previous research highlighting the impact of atmospheric elements on consumer behavior. A well-designed store environment not only enhances the shopping experience but also encourages repeat visits and brand loyalty. Despite the overall positive findings, areas for improvement remain. While customers generally express satisfaction with their shopping experience (mean = 3.81), minor dissatisfaction with specific ambiance factors suggests that further refinements could be beneficial. Addressing these concerns through strategic enhancements to in-store design and staff training could further elevate customer satisfaction levels.

In conclusion, this study confirms that both perceived service quality and ambiance significantly influence customer satisfaction. By continuously refining service delivery and optimizing store ambiance, 'Bingo' Ltd. Tuzla can strengthen its competitive edge and foster long-term customer loyalty.

Table 3. Hypotheses Results

Hypotheses	Results
Perceived service quality positively influences customer satisfaction	SUPPORTED
Ambiance positively influences customer satisfaction	SUPPORTED

VII. Conclusion

This study examined the impact of perceived service quality and ambiance on customer satisfaction at 'Bingo' Ltd. Tuzla. Guided by four hypotheses, the research explored the relationships between service quality, price perception, product assortment, and store ambiance in shaping consumer experiences. The findings strongly support the hypothesis that perceived service quality significantly influences customer satisfaction, with respondents emphasizing the importance of staff politeness, efficiency, and problem-solving abilities. Similarly, the results confirm that store ambiance plays a critical role, as factors such as cleanliness, store layout, lighting, and music contribute to an enjoyable shopping experience and foster customer loyalty. Crucially, the study revealed that service quality and ambiance jointly shape the overall shopping experience, with a well-maintained and aesthetically pleasing retail environment reinforcing positive customer perceptions. A welcoming ambiance enhances emotional engagement, while high service quality fosters trust and satisfaction. This interplay underscores the necessity for continuous improvements in both areas to sustain customer retention and market competitiveness. A multiple regression analysis reaffirmed the significance of service quality and ambiance, with independent variables explaining a substantial portion of customer satisfaction variance. These insights extend previous research on retail service quality, offering a more comprehensive understanding of how ambiance conditions interact with perceived service excellence to shape consumer experiences. For retail managers and strategists, the study underscores that customer satisfaction is a multifaceted construct requiring an integrated approach. Beyond product offerings and pricing strategies, maintaining high service standards and optimizing store ambiance are vital for sustaining long-term consumer loyalty. This tailored approach is particularly crucial in a competitive retail sector where customer expectations continually evolve. In an era of heightened consumer awareness, the study gains additional relevance, highlighting the need for retailers to strategically enhance both service quality and store ambiance. Rather than being static elements, these factors should be dynamically refined to align with shifting consumer preferences and market trends. In conclusion, the findings of this research contribute valuable insights into the strategic importance of service quality and ambiance in shaping customer satisfaction at 'Bingo' Ltd. Tuzla. By filling a research gap, the study reinforces the necessity of ongoing enhancements in customer service and retail environment design. Moreover, beyond the specific retail context, the results emphasize that businesses prioritizing service excellence and ambiance optimization are better positioned to create positive and memorable shopping experiences that drive consumer loyalty.

VIII. References

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