



## FROM SERVICE QUALITY TO CUSTOMER LOYALTY: THE MEDIATING ROLE OF CUSTOMER SATISFACTION

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### ABSTRACT

This study examined the relationship between service quality, customer satisfaction, and customer loyalty among customers of Hugger Tailoring '76, a micro, small, and medium enterprise (MSME) in Kalibo, Aklan, Philippines. Using a descriptive-correlational design, data were collected from 100 respondents through a validated survey instrument based on SERVQUAL and customer loyalty scales. Results showed that respondents were predominantly male, aged 36–45, with monthly incomes of PHP 20,000 or less, and had been availing of services for 1–3 years. Perceived service quality was high, particularly in responsiveness and assurance, while tangibles received relatively lower ratings. Customer satisfaction and customer loyalty were likewise found to be high. Correlation analysis revealed significant positive relationships among service quality, satisfaction, and loyalty. Customer satisfaction fully mediated the relationship between service quality and loyalty, with tangibles and responsiveness identified as key predictors of cognitive and action loyalty. Differences were observed across gender and income in selected service quality dimensions. The findings underscore the importance of service quality in strengthening customer loyalty and long-term sustainability among MSMEs. Enhancing physical facilities, communication strategies, and staff

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competencies is essential for improving customer experience and sustaining competitiveness in a small-scale tailoring enterprise.

**Keywords:** *service quality, customer satisfaction, customer loyalty, MSMEs, tailoring services, Philippines*

## INTRODUCTION

Service delivery has become a fundamental driver of success in service-oriented industries, including tailoring. In an increasingly competitive market, maintaining high service quality is crucial for shaping customer experiences and strengthening long-term relationships with clients. According to Rashid, Haq, and Saeed (2023), industries that relied on craftsmanship, precision, and personalization, such as tailoring, depend heavily on quality-of-service delivery to satisfy diverse customer expectations. Similarly, Homburg, Jozić, and Kuehnl (2017) explained that, unlike fast-fashion retailers that emphasize mass production and operational efficiency, tailoring businesses rely on trust, reliability, and personalized interactions to build lasting customer relationships.

Service quality has long been recognized as a key determinant of customer satisfaction. Customer satisfaction refers to the extent to which a business's service performance meets or exceeds customer expectations, representing the customer's overall evaluation of their service experience (Anwar & Louis, 2017). According to Oliver (1997) and

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Kotler and Keller (2016), satisfaction occurred when customers perceive that the service provided aligns with or exceeds their expectations. In tailoring services, satisfaction is influenced not only by the technical quality of the finished garments but also by the overall service experience, including responsiveness, reliability, empathy, and communication during the service process (Parasuraman & Zeithaml, 2018).

In comparison, customer loyalty represents a customer's strong commitment to continue patronizing a particular service provider. Anderson and Srinivasan (2003) and Homburg, Koschate, and Hoyer (2005) explained that loyalty can manifest in attitudinal and behavioral forms. Customers loyal to a business are more likely to engage in repeat patronage, recommend the service to others, and develop a strong sense of trust and preference for the provider. Kumar and Shah (2015) further emphasized that businesses that consistently deliver high service quality are more likely to create strong emotional connections with customers, which subsequently strengthens loyalty and long-term relationships.

Previous studies have highlighted the important role of customer satisfaction in explaining the influence of service quality on customer loyalty. Caruana (2002) and Lam et al. (2004) found that satisfaction often serves as a mediating variable that links service quality to customer loyalty. This suggests that when customers perceive high levels of service quality, they are more likely to feel satisfied, which, in turn, encourages them to remain loyal to the service provider.

In the Philippines, tailoring businesses continue to maintain relevance despite the widespread availability of ready-to-wear clothing. Small tailoring enterprises provide

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customized garments, alterations, and repair services to customers who value personalized clothing. Hugger Tailoring '76, located in Kalibo, Aklan, is one such business that serves customers seeking quality tailoring services. However, small tailoring enterprises often face challenges such as limited manpower, increasing competition from ready-to-wear retailers, and rising customer expectations for improved service quality and personalized service experiences.

Despite the recognized importance of service quality, satisfaction, and customer loyalty in service industries, many existing studies focus primarily on large-scale sectors such as banking, hospitality, and retail industries. There is limited empirical research examining how service quality influences customer loyalty through customer satisfaction within the context of small tailoring businesses in the Philippines.

Therefore, this study aimed to examine the relationship between service quality and customer loyalty and to determine the mediating role of customer satisfaction in this relationship among customers of Hugger Tailoring '76. The findings of this study were expected to provide valuable insights that could help tailor businesses to improve their service delivery, enhance customer satisfaction, and foster stronger customer loyalty.

## MATERIALS AND METHODS

### Research Design

This study employed a descriptive–correlational research design. The descriptive aspect was used to determine the demographic characteristics of the respondents and to assess the

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level of service quality, customer satisfaction and customer loyalty of Hugger Tailoring '76.

The correlational aspect was utilized to examine the degree and direction of relationships among the variables without manipulating them. This design was considered appropriate for the study as it aimed to explore the relationships among service quality, customer satisfaction and customer loyalty.

### **Locale of the Study**

The study was conducted at Hugger Tailoring '76, located in Kalibo, Aklan, from November 2025 to March 2026. Established in 1976, the enterprise has evolved from a small tailoring shop into a diversified service provider offering custom tailoring, garment rentals, and dry-cleaning services. Its long-standing operation and adaptation to changing market conditions made it a suitable context for examining the relationship between service quality, customer satisfaction and customer loyalty.

Hugger Tailoring '76 is recognized in Aklan for its craftsmanship and customer-centered approach. The shop serves a diverse clientele, ranging from walk-in customers to institutional clients. This mix of traditional and institutional customers provides an ideal setting for analyzing how perceived service quality influences satisfaction and loyalty among varied customer groups.

Despite challenges brought by increased competition, the rise of ready-made garments, and pandemic-related disruptions, Hugger Tailoring '76 has maintained business continuity through consistent service quality and customer engagement. Its resilience and

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established presence make it an appropriate site for exploring how service excellence drives customer satisfaction and loyalty in small and medium-sized tailoring enterprises.

The site was selected because Hugger Tailoring '76 represents a typical service-oriented microenterprise where customer satisfaction and loyalty are essential factors in sustaining business operations.

### Population and Sampling

The respondents of this study consisted of customers of Hugger Tailoring '76, located in Aklan. These include four main customer groups: patrons (regular clients), walk-in customers, retailers, and wholesalers who avail of the shop's tailoring, repair, rental, and dry-cleaning services.

A total of 100 respondents were selected using quota sampling to ensure adequate representation across different customer types. The target distribution was as follows: 40% patrons, 30% walk-ins, 20% retailers, and 10% wholesalers. This allocation was based on consultations with the business owner and reflects the estimated proportion of each customer group within the shop's clientele. Quota sampling was deemed appropriate since the establishment does not maintain formal records of customer visits, making random sampling impractical. This method allowed the inclusion of a diverse range of respondents with varying service-use experiences.

Respondents were either walk-in customers or selected from the client list of those who had availed of the shop's products and services in the past six months. To ensure reliability, inclusion criteria required respondents to be (a) at least 18 years old, (b) have

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availed of Hugger Tailoring's services within the last six months, and (c) be willing to participate voluntarily. Individuals with no prior transaction record or employment ties to the shop were excluded to avoid potential bias.

A total of 100 respondents was deemed sufficient following the rule of thumb for correlational studies, which recommends at least 30 respondents per major variable (Creswell, 2014). This sample size is also consistent with previous studies on service quality and customer satisfaction (Parasuraman et al., 1988; Rane et al., 2023), which suggest that 80–120 respondents are adequate to detect meaningful correlations in small business.

### Data Gathering Instrument

The main data-gathering tool used in this study was a researcher-designed questionnaire developed to collect quantitative data. The instrument consisted of four sections; each aligned with the study variables and theoretical models.

Part I – Demographic Profile: This section gathers information on the demographic characteristics of the respondents, including sex, age, average monthly income, services availed, and number of years as a customer. Part II – Service Quality and Part III- Customer Satisfaction Items were adapted from the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988), covering the five key dimensions, Responsiveness, Reliability, Assurance, Empathy, and Tangibles. Part IV – Customer Loyalty: Items were based on Oliver's (1999) four-component loyalty framework, Cognitive, Affective, Conative, and Action to measure customer satisfaction and loyalty behaviors.

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Parts II, III and IV were rated on a 4-point Likert scale: 4 – Strongly Agree, 3 – Agree, 2 – Disagree, 1 – Strongly Disagree. The 4-point scale was chosen to encourage decisive responses and minimize neutral or non-committal answers, allowing clearer distinctions in agreement levels.

### Content Validity

To ensure the accuracy, validity, and consistency of the study's findings, both reliability and content validity were established. The questionnaire was subjected to content validation by three experts specializing in marketing research, business management, and social science research. They evaluated each item for clarity, relevance, and representativeness of the constructs being measured, service quality, customer satisfaction, customer loyalty, and business performance. Items with a Content Validity Index (CVI) below 0.80 were revised or reworded based on expert feedback to improve comprehensibility and construct alignment.

### Reliability

A pilot test involving ten (10) respondents with similar characteristics to the actual respondents was conducted to assess the instrument's internal consistency. The pilot sample size was adequate by following the recommendations by Creswell (2014) for small-scale validation prior to full data collection. The internal consistency of each dimension was examined using Cronbach's Alpha, with a reliability coefficient of 0.70 or higher considered acceptable. These validation and reliability procedures ensured that the instrument accurately measured the constructs under investigation, thus enhancing the trustworthiness and credibility of the research findings.

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The reliability assessment was conducted using Cronbach’s Alpha coefficient to determine the internal consistency of the survey instrument. The computed Cronbach’s Alpha values ranged from 0.721 to 1.00, indicating that all variables in the study exceeded the recommended threshold of 0.70 for acceptable reliability as suggested by Hair, Ringle, and Sarstedt (2011). These results indicated that the questionnaire demonstrated adequate to very high internal consistency, confirming that the items used to measure each construct are reliable.

To ensure the reliability of the research instrument, a test–retest reliability method was conducted to determine the external consistency of the questionnaire. The same set of questionnaires was administered to a group of respondents at two different points in time. The results from the two administrations were then compared to determine the stability and consistency of the responses. Overall, the high correlation coefficients (ranging approximately 0.96–0.98) across all variables indicate that the questionnaire produces stable, consistent, and reliable results, providing confidence that the instrument accurately measures service quality, customer satisfaction, and customer loyalty over time. In addition, Cronbach’s Alpha was used to measure the internal consistency of the instrument, ensuring that the items within each variable were consistently measuring the intended constructs.

### Data Gathering Procedure

The data-gathering process began with a formal request letter for data collection approval submitted to Dean Ma. Abigail Nolasco, DM, of Aklan Catholic College. Upon approval, the letter was forwarded to the owner of Hugger, for authorization to conduct the study.

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Once permissions were granted, data collection was carried out over a month period at Hugger, located on Roxas Avenue, Población, Kalibo, Aklan. Surveys were administered in person using printed copies to ensure accessibility for all respondents. Before answering the questionnaire, the researcher explained the purpose and objectives of the study and secured informed consent from each respondent.

A pilot test involving ten respondents was conducted prior to the main survey to evaluate item clarity and instrument reliability. Cronbach's Alpha was computed to confirm internal consistency. During the main data collection, respondents completed the questionnaire on-site, and each accomplished form was placed in a folder to maintain confidentiality. After collection, the researcher reviewed the questionnaires for completeness and accuracy.

These procedures ensured that the data collection process was ethical, organized, and reliable, supporting the validity and credibility of the study's findings.

## RESULTS AND DISCUSSION

### I. Demographic Characteristics of the Respondents

The demographic profile of the 100 respondents who utilize the services of Hugger Tailoring '76. The data revealed a slightly higher representation of males (57.0%) compared to females (43.0%). In terms of age, the largest segment fell within the 36–45 age bracket (30.0%), closely followed by those aged 26–35 (27.0%) and 46–55 (26.0%), indicating a mature and professional customer base. Respondents aged 18–25 and those 56 and above

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represented (9%) and (8%) of the sample, respectively. Economically, the respondents mostly belonged to the low to middle income brackets, with the largest group earning between 10,000–20,000 (30%), followed by those earning below 10,000 (27%) and 21,000–30,000 (26%). Meanwhile 17% of respondents earned 31,000 and above. Regarding customer tenure, 50% of respondents had been patronizing Hugger Tailoring '76 for 1–3 years, while 27% had less than one year of patronage. Those with 4–6 years of relationship comprised 18%, and only 5% had been customers for more than six years. Lastly, tailoring was the most frequently availed service with 59% of respondents, followed by rental services 6%, dry cleaning 13%, and repair services 12%. This highlights that tailoring is the core service driving customer engagement at Hugger Tailoring '76.

Financially, the distribution is relatively balanced, though the largest group earns between 10,000–20,000 PHP (30.0%). Regarding customer tenure, a substantial 50.0% have been patrons for 1–3 years, suggesting healthy mid-term retention. Lastly, the majority of respondents sought Tailoring services 59.0%, which remains the core business activity, while the remaining 41% utilized specialized services like rentals, repairs, and dry cleaning.

The dominance of the 36–55 age range totaling 56% suggests that Hugger Tailoring '76 caters primarily to established adults and professionals. This demographic typically requires high-quality, custom-fit clothing for work or formal events, which aligns with the high frequency of Tailoring services 59.0%. These customers are likely more discerning regarding technical precision and reliability, as their clothing needs are tied to professional presentation.

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The income data shows that 57% of the respondents earn 20,000 PHP or less, placing the majority of the clientele in the lower-to-middle income bracket.

Furthermore, 50% of the customers have stayed with the shop for 1–3 years coupled with another 23% having stayed for over 4 years that shows their loyalty to Hugger Tailoring '76.

### Level of perceived Service Quality

The level of perceived service quality at Hugger Tailoring '76 across five key dimensions. The business achieved an Overall Mean of 3.34, which is interpreted as "High." Among the specific dimensions, Responsiveness ranked first with the highest mean of 3.43 (High), followed closely by Assurance at 3.42 (High). Empathy and Reliability also performed strongly, earning "High" interpretations with means of 3.35 and 3.31, respectively. The Tangible dimension, while still yielding a positive interpretation of "High," ranked lowest with a mean of 3.17 and exhibited the highest Standard Deviation (0.74), indicating a wider range of customer opinions regarding the shop's physical attributes.

The top ranking of Responsiveness (Rank 1) and Assurance (Rank 2) suggests that the primary strength of Hugger Tailoring '76 lies in its human capital. Customers feel that the staff is highly willing to assist and prompt in providing service. Furthermore, the high Assurance score indicates that the tailors possess the necessary knowledge and courtesy to inspire trust and confidence in their clients. In a service-driven industry like tailoring, where precise measurements and technical advice are required, these "soft skills" are essential for reducing customer perceived risk.

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Conversely, the Tangible dimension (Rank 5) presents the greatest opportunity for improvement. While a mean of 3.17 is still satisfactory, its position as the lowest rank suggests that the physical environment—such as the shop’s appearance, the modernity of tailoring equipment, or the quality of physical promotional materials—does not quite match the high level of interpersonal service provided. The higher standard deviation in this category suggests that while some customers find the facilities adequate, others may find them lacking, perhaps depending on their personal aesthetic standards or income levels.

The Overall Mean of 3.34 confirms that Hugger Tailoring '76 is successfully delivering high-quality service. According to the Gap Model of Service Quality (Parasuraman et al., 1985), maintaining high scores in Reliability and Responsiveness is critical for closing the "Service Performance Gap." By ensuring that the actual service delivery meets or exceeds customer expectations, the shop has built a solid foundation for customer satisfaction. To further elevate its standing, the business should consider reinvesting in its physical infrastructure to align the "Tangible" cues with the high-quality technical and professional service already being delivered. Similarly, responsiveness and tangibility have been identified as key predictors of customer retention, emphasizing the need to align service performance with physical service cues (Chen, 2025).

### **Level of Customer Satisfaction**

The level of customer satisfaction among the patrons of Hugger Tailoring '76. The data shows an Overall Mean of 3.31, which is interpreted as "Satisfied." Among the five dimensions, Assurance achieved the highest mean of 3.42 (Rank 1), indicating a satisfied level with the

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staff's professionalism and expertise. This is followed by Empathy (3.37, Rank 2) and Tangible (3.28, Rank 3). While Responsiveness (3.27, Rank 4) and Reliability (3.23, Rank 5) received the lowest scores in this category, they still maintain positive interpretations of "Satisfied" respectively. The Standard Deviations range from 0.56 to 0.67, suggesting relatively consistent satisfaction levels across the respondent group.

The top ranking of Assurance and Empathy highlights that the emotional and professional connection between the tailor and the customer is the primary driver of satisfaction at Hugger Tailoring '76. When customers feel that the staff is knowledgeable (Assurance) and provides individualized attention (Empathy), their overall rating remains satisfied. In a service that involves personal fitting and customization, these interpersonal factors are crucial in making the client feel valued and confident in the final product.

Interestingly, Reliability (Rank 5) and Responsiveness (Rank 4) scored lower in satisfaction than they did in the "Service Quality" assessment. This suggests a slight "Satisfaction Gap"; while customers recognize that the shop is technically skilled, their actual satisfaction with the consistency of delivery times or the speed of service may be slightly tempered by high expectations. A mean of 3.23 for Reliability indicates that while the quality is generally good, occasional delays or minor technical errors may prevent this dimension from reaching a "Highly Satisfied" status.

The Overall Mean of 3.31 confirms that Hugger Tailoring '76 is successfully meeting the needs of its market. According to Oliver's (1997) Expectancy Disconfirmation Theory, satisfaction occurs when the perceived performance meets or exceeds the customer's prior

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expectations. Since the overall rating is "Satisfied", it can be inferred that the shop's service delivery is well-aligned with what its customers anticipate. To further improve, management should focus on stabilizing its "Reliability" by ensuring that every garment consistently meets the promised specifications and delivery dates, thereby closing the gap between professional expertise and operational consistency.

satisfaction with measurement accuracy supports Juran's (1998) "Fitness for Use" theory, where quality is judged by how well the product fulfills its specific purpose. However, the lower score in error-free procedures reflects Grönroos' (1984) warning that failures in functional quality (the service delivery process) can diminish the value of a high-quality technical outcome.

### **Level of Customer Loyalty**

The level of customer loyalty toward Hugger Tailoring '76, categorized into four progressive stages. The business achieved an Overall Mean of 3.33, interpreted as "High." The dimensions follow a clear hierarchical trend: Cognitive loyalty achieved the highest mean of 3.40 (Rank 1), followed by Affective loyalty (3.34, Rank 2) and Conative loyalty (3.32, Rank 3), all interpreted as "High." Action Loyalty earned the lowest mean of 3.25 (Rank 4), resulting in a "High" interpretation. The Standard Deviation for Action Loyalty (0.67) was the highest in the set, suggesting more varied actual purchasing behaviors among the respondents compared to their mental preferences.

The data reveals a strong "Loyalty Pyramid" structure within the shop's clientele. The top ranking of Cognitive Loyalty indicates that customers are rationally convinced that Hugger

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Tailoring '76 provides superior quality and value compared to other tailoring shops. This is the foundation of loyalty that has a conscious decision based on the shop's performance in Service Quality and Satisfaction. As the mean scores transition through the Affective (emotional liking) and Conative (behavioral intention) stages, they remain consistently high, suggesting a deep-seated commitment to the brand.

However, the drop to Action Loyalty (Rank 4) at a "High" level (3.25) illustrates a common phenomenon in marketing where "intention" does not always translate perfectly into "action." While customers logically prefer and emotionally like the shop, their actual behavior such as being 100% exclusive to the shop or resisting all competitor promotions is slightly more susceptible to external factors. This could be due to situational constraints like the urgent need for a repair when the shop is busy or a competitor offering a significantly lower price for basic alterations.

The Overall Mean of 3.33 confirms that Hugger Tailoring '76 has successfully cultivated a loyal following. According to Oliver's (1999) Loyalty Framework, achieving high scores in the first three stages is a prerequisite for long-term sustainability. To push "Action Loyalty" into the "High" category, the business should focus on loyalty-building initiatives, such as a simple "frequent customer" reward or priority scheduling for long-term patrons. This would help convert the strong mental and emotional preference of the customers into a consistent, unbreakable habit of support.

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**A. Differences in the Level of Perceived Service Quality when Respondents are grouped as to sex**

The results of the Mann-Whitney U test used to determine if significant differences exist in the perceived service quality of Hugger Tailoring '76 when respondents are grouped by sex. Using a significance level of 0.05, the data showed that Reliability ( $p = .011$ ), Assurance ( $p = .007$ ), and Tangibles ( $p = .006$ ) all show p-values less than 0.05. Therefore, the Null Hypothesis was rejected for these dimensions, indicating that male and female respondents perceive these aspects of service quality differently. Conversely, Responsiveness ( $p = .074$ ) and Empathy ( $p = .099$ ) showed no significant difference, suggesting that both sexes perceive the staff's speed and personal care similarly.

The presence of significant differences in Reliability, Assurance, and Tangibles suggests that gender plays a role in how customers evaluate the "hard" or "technical" aspects of tailoring. Typically, in service research, one gender may have higher expectations regarding the accuracy of fit (Reliability), the professional demeanor of the staff (Assurance), or the physical look of the shop (Tangibles). The data suggests that female may exhibit higher sensitivity toward the aesthetic environment and the technical precision of garment alterations, whereas male customers appear to place greater emphasis on functional durability. However, the lack of significant variance in Responsiveness and Empathy indicates that "soft skills" such as timekeeping and interpersonal courtesy are universally valued and consistently perceived by all respondents, regardless of sex.

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The implication for Hugger Tailoring '76 is that a "one-size-fits-all" approach to service delivery may not be fully effective. Since Reliability, Assurance, and Tangibles are perceived differently by men and women, the management may need to segment their service strategy. For example, to bridge the gap in Tangibles, the shop could enhance the physical display of both male and female garments to meet varying aesthetic expectations. To address Assurance and Reliability, staff should be trained to provide the specific technical shows or "guarantees" that may be more important to one gender than the other, ensuring that both feel equally secure in the transaction.

These findings were consistent with research by Ndubisi (2006), who noted that gender significantly influences customer perceptions of service quality and loyalty, particularly in specialized crafts. Furthermore, Spake et al. (2003) found that women often place a higher emphasis on "Tangibles" and "Reliability" in service encounters compared to men, who might focus more on the functional outcome. The results also aligned with the Social Role Theory (Eagly, 1987), which suggested that men and women develop different criteria for evaluating professional interactions based on social expectations.

### **Differences in the Level of Perceived Service Quality when Respondents are grouped as to age**

The results of the Kruskal-Wallis H test, used to determine if the age of the respondents significantly impacts their perception of service quality. The results show that all dimensions Responsiveness ( $p = .909$ ), Reliability ( $p = .940$ ), Assurance ( $p = .493$ ), Empathy ( $p = .728$ ), and Tangibles ( $p = .952$ ) have p-values significantly higher than the alpha level of

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0.05. Consequently, the study fails to reject the null hypothesis across all variables. This shows that there is no statistically significant difference in how different age groups perceive the service quality of Hugger Tailoring '76.

The lack of significant difference across age groups suggests that Hugger Tailoring '76 provides a uniform service experience that appeals equally to younger and older clients. Whether a customer is a young student needing a uniform or an older professional seeking a bespoke suit, their evaluation of the shop's reliability, promptness, and professional skill remains consistent. This "generational consensus" is likely due to the nature of tailoring as a traditional craft; the standards for a "well-fitted garment" and "professional courtesy" are relatively universal and do not fluctuate wildly based on the customer's birth year.

For the management of Hugger Tailoring '76, these results are encouraging as they demonstrate brand stability. It implies that the shop's current operational methods are robust and inclusive. There is no immediate need to create age-specific marketing or service protocols. However, it also suggests that the shop is maintaining a "middle-of-the-road" appeal. While they are satisfying everyone equally, they might miss an opportunity to create specialized "premium" experiences that could specifically target either the high-spending older demographic or the trend-conscious younger generation.

### **Differences in the level of perceived service quality when respondents are grouped as to their average monthly income**

The Kruskal-Wallis H test results comparing perceived service quality across various monthly income brackets. At a 0.05 level of significance, the results indicate that Tangibility

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(p =.046) shows a statistically significant difference. For all other dimensions Responsiveness (p =.466), Reliability (p =.584), Assurance (p =.590), and Empathy (p =.210)—the study fails to reject the null hypothesis. This suggests that while customers across different income levels generally perceive the "functional" and "relational" aspects of the service similarly, their evaluation of the physical environment and equipment varies significantly based on their economic status.

The significant difference in Tangibles implies that a customer’s financial background influences their expectations of the shop’s physical presentation. Higher-income earners often have higher "service blueprints" or benchmarks based on experiences with premium boutiques or high-end retailers. For these individuals, the shop's decoration, the modernity of its sewing machines, and the professional attire of the staff serve as critical "quality cues." Conversely, lower-income earners might prioritize the technical outcome (the fit of the clothes) over the aesthetic appeal of the facility. The fact that only Tangibility is significant suggests that Hugger Tailoring '76 meets the basic service needs of all income groups but struggles to provide a physical environment that satisfies the aesthetic expectations of more affluent clients.

For Hugger Tailoring '76, this finding highlights a strategic challenge in "Servicescape" management. To maintain its appeal to higher-income brackets without alienating its core customer base, the shop should consider subtle physical upgrades. Improving the lighting, organizing the fabric displays, or modernizing the customer waiting area could bridge the perception gap. Since the core service dimensions (Reliability and Assurance) are already

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viewed positively across all income levels, enhancing the "tangible" experience could allow the business to command higher price points and attract a more premium market segment.

### **Differences in the Level of Service Quality when Respondents are grouped as to the services availed**

The Kruskal-Wallis H test results evaluating whether the specific type of service availed (e.g., school uniforms, office uniforms, barong, gowns, or alterations) influences the customer's perception of service quality. The data showed that all p-values are substantially higher than the 0.05 significance level: Responsiveness ( $p = .790$ ), Reliability ( $p = .561$ ), Assurance ( $p = .514$ ), Empathy ( $p = .479$ ), and Tangibility ( $p = .690$ ). Consequently, the study fails to reject the null hypothesis ( $H_0$ ) for all dimensions, meaning there is no significant difference in perceived service quality regardless of the garment or service type requested.

The lack of significant difference here is a strong indicator of process standardization at Hugger Tailoring '76. In many tailoring businesses, complex items like gowns or barongs might receive more attention than simple alterations, leading to skewed perceptions of quality. However, these results suggest that the shop applies a consistent level of professionalism, technical skill, and care to every order, whether it is a high-value custom suit or a minor repair. This uniformity ensures that every customer, regardless of the complexity or cost of their specific "service availed," leaves with the same positive impression of the shop's capabilities.

For the shop's management, this is an excellent finding regarding operational integrity. It implies that the workforce is versatile and that quality control measures are being applied across the board. The business does not "discriminate" in service quality based on the profit

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margin of the specific item. This is particularly beneficial for attracting a wide range of clients; a customer who comes in for a small alteration and receives high-quality service is statistically more likely to return for a more expensive, custom-made garment later on.

### **Differences in the Level of Service Quality when Respondents are grouped as to the number of years as customer**

The Kruskal-Wallis H test results regarding the length of time respondents have been customers of Hugger Tailoring '76. All dimensions returned p-values greater than the 0.05 threshold: Responsiveness ( $p = .148$ ), Reliability ( $p = .546$ ), Assurance ( $p = .052$ ), Empathy ( $p = .059$ ), and Tangibles ( $p = .109$ ). Consequently, the study fails to reject the null hypothesis for all variables. This shows that there is no statistically significant difference in the perception of service quality between new customers and long-term Customers.

The absence of significant differences suggests that Hugger Tailoring '76 maintains a consistent service standard regardless of a customer's tenure. Whether a customer has just discovered the shop or has been using their services for several years, they perceive the quality similarly. This is an indicator of operational stability. It is worth noting, however, that Assurance ( $p = .052$ ) and Empathy ( $p = .059$ ) are very close to the significance threshold. This suggests a slight trend where long-term customers might begin to perceive higher levels of trust and personal care as their relationship with the tailors matures, although it has not yet reached statistical significance.

The implication for Hugger Tailoring '76 is twofold. First, it affirms that their "onboarding" of new customers is as effective as their treatment of regulars; there is no

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"honeymoon period" or "neglect period." Second, because perceptions are uniform, the shop has a strong foundation for loyalty programs. Since new customers already perceive the quality as highly as veterans do, the shop can focus on converting that positive perception into long-term commitment. However, management should keep an eye on the "Empathy" and "Assurance" scores, as strengthening these specifically for long-term clients could provide the emotional "lock-in" needed to prevent them from switching to competitors.

### **Relationship Between the Level of Perceived Service Quality and Level of Customer Satisfaction**

The Spearman rank correlation ( $\rho$ ) between the dimensions of Perceived Service Quality and Customer Satisfaction. The data showed a universal Significant Relationship across all pairings, with p-values consistently less than 0.001. This results in a total rejection of the null hypothesis. The correlation coefficients range from a moderate 0.445 to a very strong 0.866, indicating a positive direct relationship: as the perceived quality of service improves, customer satisfaction increases accordingly.

The analysis showed that customer satisfaction has the strongest correlation with tangibles ( $\rho = 0.822, p < 0.001$ ) when related to responsiveness. This suggests that customers' perception of responsive service is greatly reinforced by the shop's physical environment, such as well-maintained equipment, cleanliness, professional staff appearance, and organized facilities. High responsiveness combined with appealing tangibles enhances overall satisfaction, indicating that service delivery is experienced not only through actions but also through visible cues.

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Customer satisfaction in terms of reliability is strongly correlated with tangibles ( $\rho = 0.866, p < 0.001$ ) and empathy ( $\rho = 0.787, p < 0.001$ ). This implies that while customers value consistent and accurate service, their confidence in the shop's reliability is reinforced when the physical environment is professional and staff show genuine concern for customer needs. Consistency in service performance, supported by well-maintained facilities and attentive employees, plays a critical role in enhancing trust

For assurance, customer satisfaction showed a strong correlation with empathy ( $\rho = 0.723, p < 0.001$ ) and tangibles ( $\rho = 0.712, p < 0.001$ ). This indicates that customers feel more confident and secure in their transactions when the staff are courteous, professional, and genuinely concerned about their needs, and when the physical environment reflects high service standards. Assurance is therefore experienced both through interpersonal interactions and through visible service quality cues, reinforcing customer trust and confidence.

Customer satisfaction in terms of empathy was strongly linked to tangibles ( $\rho = 0.789, p < 0.001$ ) and reliability ( $\rho = 0.667, p < 0.001$ ). This suggests that customers' perception of personalized attention and care is enhanced when the shop maintains professional, organized, and clean facilities and delivers dependable service. The combination of attentive staff and supportive service environment strengthens the feeling that customers' individual needs are valued and prioritized.

Finally, customer satisfaction in terms of tangibles showed the strongest correlation with tangibles itself ( $\rho = 0.803, p < 0.001$ ) and empathy ( $\rho = 0.789, p < 0.001$ ). This emphasizes that the physical appearance of the shop including facilities, equipment, signage,

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and staff presentation is a major driver of satisfaction. Additionally, when staff demonstrate care and understanding toward customers, the perceived quality of the tangible environment is further reinforced, creating a holistic impression of professionalism and attentiveness.

The most striking finding is the dominance of Tangibles and Reliability as drivers of satisfaction. The strongest correlation in the entire study was between: Tangibles and Reliability ( $p = 0.866$ ). This suggests that customers equate the physical "look and feel" of the shop and materials with the shop's ability to be dependable. Furthermore, Reliability and Reliability ( $p = 0.805$ ) showed that the technical accuracy of tailoring is fundamental to the customer's sense of fulfillment. Conversely, Responsiveness typically showed the lowest (though still significant) correlation coefficients, suggesting that while speed is appreciated, it is not as vital to overall satisfaction as the quality of the garment and the professionalism of the staff.

The implication for Hugger Tailoring '76 is clear: Quality is the engine of Satisfaction. Because the correlations are so high, any slight dip in service quality particularly in reliability and tangibility will lead to a rapid decline in customer satisfaction. To maximize satisfaction, the shop should prioritize "Right-First-Time" tailoring (Reliability) and maintain high-quality physical inputs like premium fabrics and a clean facility (Tangibles). The strong link between Empathy and Assurance ( $\rho = 0.723$ ) also implies that the personal relationship between the tailor and the customer is essential for making the customer feel confident in the service they are paying for.

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**Relationship Between the Level of Customer Satisfaction and Level of Customer Loyalty**

The Spearman rank correlation ( $\rho$ ) between Customer Satisfaction and Customer Loyalty. The results showed a unanimous significant relationship across all dimensions, with all p-values falling below the  $<0.001$  threshold. Consequently, the null hypothesis was rejected. The correlation coefficients range from a strong 0.619 to a very strong 0.841, demonstrating that high levels of satisfaction directly translate into higher customer loyalty at every stage from the way customers think (Cognitive) to how they actually behave (Action).

For cognitive loyalty, which reflects customers' knowledge-based evaluation and perception of the shop, the strongest correlation is with tangibles ( $\rho = 0.788$ ,  $p < 0.001$ ). This indicates that customers' judgments about the shop's reliability, service quality, and reputation are highly influenced by the physical environment, including well-maintained equipment, cleanliness, signage, and the professional appearance of staff. In other words, the tangible aspects of the shop serve as visible cues that signal high-quality service, shaping customers' cognitive assessment of loyalty.

For the affective, conative, and action stages of loyalty, which reflect emotional attachment, intention to repurchase, and repeated patronage behavior, responsiveness showed the strongest correlations (affective:  $\rho = 0.758$ ; conative:  $\rho = 0.813$ ; action:  $\rho = 0.841$ , all  $p < 0.001$ ). This suggests that customers' emotional connection to the shop, their commitment to continue using its services, and their willingness to recommend or repurchase are primarily driven by how promptly and attentively the staff respond to their needs. High

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responsiveness enhances customers' confidence that their requests and concerns will be handled efficiently, reinforcing trust and long-term loyalty.

Other dimensions, such as reliability, assurance, and empathy, also showed significant positive correlations with loyalty across all stages ( $\rho = 0.619-0.811$ ,  $p < 0.001$ ), indicating that consistent service, professional skill, courteous interactions, and personalized attention contribute to loyalty, albeit less strongly than responsiveness and tangibles.

The most critical finding was the extremely high correlation between Satisfaction with Responsiveness and Action Loyalty ( $\rho = 0.841$ ). This shows that when the staff is prompt and communicative, customers do not only just "feel" good, they actually follow through by repurchasing and choosing Hugger Tailoring '76 over competitors. Furthermore, Satisfaction with Tangibles remains a powerhouse for Cognitive Loyalty ( $\rho = 0.788$ ), meaning the physical quality of the shop and fabrics provides the logical justification for customers to remain loyal. The high scores for Cognitive Loyalty also suggested that satisfaction with the shop's reliability (0.798) and responsiveness (0.813) creates a "deeply held commitment" to return.

The results imply that Responsiveness and Reliability are the "loyalty anchors" for Hugger Tailoring '76. Since these satisfaction dimensions have the highest impact on "Action Loyalty" (actual repeat business), any failure in speed or technical accuracy will directly hit the shop's bottom line. Management should view satisfaction not as a final goal, but as a prerequisite for survival. To ensure long-term profitability, the shop must maintain its prompt service delivery, as this is the specific factor that converts a one-time visitor into a frequent, "action-loyal" client.

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## Relationship Between the Level of Perceived Service Quality and Level of Customer

### Loyalty

The Spearman rank correlation ( $\rho$ ) between the dimensions of Customer Loyalty and Perceived Service Quality. The data showed that every pairing between a loyalty stage and a service quality dimension has a p-value of  $<.001$ , leading to a total rejection of the null hypothesis. The correlation coefficients ( $\rho$ ) range from 0.432 (moderate) to 0.799 (strong). This statistical evidence confirms that high perceived service quality is a direct and significant driver of customer loyalty for Hugger Tailoring '76.

Cognitive loyalty, which reflected customers' knowledge-based evaluation of the shop, showed the strongest correlations with tangibles ( $\rho = 0.697$ ) and reliability ( $\rho = 0.655$ ). This suggests that customers' judgments about the shop's competence, consistency, and quality are heavily influenced by visible cues—such as the shop's facilities, equipment, and professional staff appearance—and by the dependability of service delivery. Assurance ( $\rho = 0.598$ ) and empathy ( $\rho = 0.648$ ) also contributed, though to a slightly lesser extent, highlighting that trust and personalized attention reinforce cognitive evaluations.

Affective loyalty, representing customers' emotional attachment, showed the strongest correlation with responsiveness ( $\rho = 0.579$ ), followed by reliability ( $\rho = 0.646$ ) and empathy ( $\rho = 0.629$ ). This indicates that timely and attentive service, consistent performance, and the perception of genuine care are key in developing positive feelings and emotional connections to the shop. Tangibles ( $\rho = 0.615$ ) and assurance ( $\rho = 0.509$ ) also supported this attachment,

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emphasizing that a professional and organized service environment enhances customers' emotional loyalty.

Conative loyalty, reflecting customers' intention to continue patronage, showed the strongest correlation with tangibles ( $\rho = 0.799$ ) and empathy ( $\rho = 0.690$ ). This demonstrates that both the physical environment and the personalized attention of staff are critical factors that motivate customers to commit to future purchases. Reliability ( $\rho = 0.618$ ), assurance ( $\rho = 0.583$ ), and responsiveness ( $\rho = 0.540$ ) remained important, indicating that dependable and competent service reinforces the intention to stay loyal.

Action loyalty, representing actual repeat patronage and referral behavior, is most strongly correlated with tangibles ( $\rho = 0.787$ ) and empathy ( $\rho = 0.687$ ), showing that customers' repeated behavior is heavily influenced by the shop's physical cues and the level of personalized attention received. Reliability ( $\rho = 0.632$ ) and responsiveness ( $\rho = 0.445$ ) also contributed, though slightly less strongly, while assurance ( $\rho = 0.475$ ) played a supporting role.

The most influential factor in this relationship was Tangibles, which showed the strongest correlation with both Conative Loyalty ( $\rho = 0.799$ ) and Action Loyalty ( $\rho = 0.787$ ). This suggests that for these respondents, the "physical proof" of quality the fabrics, the shop appearance, and the finished look of the clothing is what ultimately drives them to commit to the brand and return for future purchases. Empathy also shows a consistently high correlation across all loyalty stages, highlighting that the personalized attention given by the tailors helps

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transition customers from a purely rational choice (Cognitive) to actual repeat behavior (Action).

## Discussion

1. The typical respondent of Hugger Tailoring '76 was a male (57%) within the mature age bracket of 36–45 (30%). Financially, the majority of the clientele fell into the lower-to-middle income range, with 57% earning 20,000 PHP or less monthly. In terms of service engagement, Tailoring (59%) was the primary service availed, and most customers have maintained a steady relationship with the shop for 1–3 years (50%), indicating a solid base of repeat patrons.
2. The overall perception of service quality was High ( $M = 3.34$ ). The shop excelled most in Responsiveness ( $M = 3.43$ ) and Assurance ( $M = 3.42$ ), which were both interpreted as "High." This indicates that customers highly value the staff's promptness and professional expertise. Tangibles ( $M = 3.17$ ) ranked the lowest as "High," suggesting that while the service delivery was exceptional, the physical facilities and equipment were areas that could be modernized.
3. The customer satisfaction reached the satisfied level ( $M = 3.31$ ). The highest satisfaction was recorded in Assurance ( $M = 3.42$ ) and Empathy ( $M = 3.37$ ), showing that the personalized attention and the trust built with the tailors are the main sources of customer fulfillment. Conversely, Reliability ( $M = 3.23$ ) was the lowest-ranked dimension, suggesting that while customers are generally satisfied, there is a desire

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for even greater consistency in technical execution and meeting promised delivery times.

4. The level of customer loyalty was High ( $M = 3.33$ ). Loyalty followed a hierarchical trend, peaking at the Cognitive stage ( $M = 3.40$ ), where customers were logically convinced of the shop's superior value. However, Action Loyalty ( $M = 3.25$ ), which represented the actual habitual behavior of repurchasing and exclusivity, was interpreted as "High."
5. The study found no significant differences in the perception of service quality when respondents were grouped by Age, Years as a Customer, or Service Aailed, proving high operational consistency. However, significant differences were found based on Sex (specifically in Reliability and Tangibles) and Income (specifically in Tangibles).
6. There was a significant and positive relationship between all dimensions of perceived service quality and customer satisfaction ( $p < 0.001$ ). The strongest correlation was found between Tangibles and Reliability ( $\rho = 0.866$ ), implying that the physical "look and feel" of the shop and materials are the primary cues customers use to judge overall quality and satisfaction.
7. The relationship between satisfaction and loyalty was statistically significant and very strong ( $p < 0.001$ ). Notably, Satisfaction with Responsiveness showed the highest correlation with Action Loyalty ( $\rho = 0.841$ ).
8. A significant and direct relationship existed between perceived service quality and customer loyalty ( $p < 0.001$ ). Tangibles showed the strongest correlation with Action

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Loyalty ( $\rho = 0.787$ ), confirming that for a specialized service like tailoring, the "physical proof" of quality the fabrics, the shop appearance, and the final look of the garment is what ultimately secures a customer's long-term commitment.

## Conclusion

Based on the findings of the study, the following conclusion are drawn:

1. The demographic profile reveals a mature, professional, and price-sensitive clientele that values technical precision. This suggests that different genders and income groups have varying expectations regarding the shop's physical environment and technical precision. The high ratings in Responsiveness and Assurance suggest that the business has successfully established a human competitive advantage, where the expertise and promptness of the tailors inspire significant trust among patrons.
2. The relationship between the variables, the research confirms a strong, statistically significant correlation between service quality, satisfaction, and loyalty. Specifically, Tangibles and Reliability act as the primary quality for customers. The study concludes that for a specialized craft like tailoring, the physical proof such as the quality of the fabrics and the professional appearance of the shop is what logically convinces a customer of the shop's dependability. This technical and physical excellence is the most direct path to achieving Cognitive Loyalty.
3. The study highlights a critical "Action Gap" in customer behavior. While customers are logically and emotionally satisfied (High Cognitive and Affective Loyalty), their actual

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habitual behavior (Action Loyalty) is more sensitive to external factors. The data leads to the conclusion that Responsiveness is the loyalty; while customers may admire the quality of a garment, it is the speed and efficiency of the service that ultimately converts a one-time visitor into an exclusive, repeat client.



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