Store Attributes and Experience Quality Affect Loyalty: Evidence from Muslim Fashion Retail

Hanny Lubaba

Department of Sharia Economics, Faculty of Islamic Economics and Business, Universitas Sunan Drajat Lamongan, Indonesia

Corresponding Author: Hanny Lubaba (Hanylubab6@gmail.com)

ARTICLE INFO

ABSTRACT

This study aims to examine the relationship between **store** attributes and customer loyalty, with experience quality as a mediating variable in the Muslim fashion retail industry in Indonesia. The research adopts a quantitative approach, testing both direct and indirect effects through a mediation model. Data were collected from 110 customers of *Ahwarumi Fashion*, a Muslim fashion retail company located in Lamongan Regency. The study investigates how store attributes, comprising product variety, pricing, service quality, and store atmosphere, influence customer loyalty, and whether experience quality enhances or mediates this relationship. The findings are expected to provide empirical evidence supporting the theoretical linkage between store attributes and customer loyalty and to clarify the role of experience quality as a key determinant in retail marketing. The study contributes to the literature by extending prior research that primarily examined these constructs independently, offering a more integrated model of retail customer behaviour. From a managerial perspective, the results are anticipated to guide fashion retailers in designing customer-centric strategies that emphasise the importance of store attributes and experiential Quality in strengthening long-term customer loyalty.

Keywords: Store Attributes, Experience Quality, Customer Loyalty, Muslim Fashion Retail, Mediation Model

INTRODUCTION

Indonesia's economic growth trended positively throughout 2024. In the second quarter, the economy expanded by 5.05% (year-on-year), surpassing several other countries such as China, Singapore, South Korea, and Mexico (Coordinating Ministry for Economic Affairs, 2024). Multiple key sectors, including the textile and apparel industry, supported this steady growth. According to data from Statistics Indonesia (BPS), the Gross Domestic Product (GDP) at constant prices for the textile and apparel sector reached IDR 35.5 trillion in the first quarter of 2024 (Data Indonesia.id, 2024). Moreover, the Ministry of Tourism and Creative Economy reported that the fashion industry contributed approximately 17%—equivalent to IDR 225 trillion—to Indonesia's

total creative economy output. This contribution was consistent with the industry's strong export performance, which reached USD 16.5 billion in 2022 (Ministry of Tourism, 2022).

Further data from Statista projected a surge in global consumer spending in the fashion industry, particularly in the apparel market, estimated to reach USD 631 billion by 2027 (Alibaba.com, 2024). Supporting this projection, domestic fashion sales in Indonesia increased by 40% in 2024 compared to 2023 (Habib & Faizin, 2024). These figures indicate that the fashion industry has become a significant contributor to Indonesia's economic growth. Fashion is no longer perceived merely as a basic necessity but as a lifestyle component shaped by evolving trends. The high purchasing interest in fashion products also reflects strong consumer loyalty toward local fashion retail brands (Ridwan et al., 2024). Consumer loyalty can be enhanced through both physical and non-physical dimensions of store attributes. Elements such as store comfort, atmosphere, and product layout have been proven to influence repeat purchases, create positive perceptions, and build long-term loyalty (Selema & Magkosa, 2018). Khan and Muazzam (2017) further highlighted that interpersonal communication, as part of store attributes, has a significant effect on customer loyalty, moderated by shopping motivation. Well-managed store attributes, therefore, align with consumers' positive perceptions, ultimately benefiting retail businesses (Astari et al., 2017).

According to Molinillo et al. (2020), positive consumer perceptions are closely related to the Quality of experience. Experience quality reflects consumers' overall evaluation of a product or service during the purchasing process (Lemke et al., 2011). Maklan (2012) expanded this concept by identifying three key dimensions: brand experience quality, service provider experience, and post-purchase experience. Brand experience represents consumers' perceived value from product interactions, pricing, and overall evaluation. Service provider experience captures consumers' assessment of their direct interactions with store personnel and processes. Meanwhile, post-purchase experience reflects customers' emotional and cognitive evaluations after the transaction is completed. Numerous studies have explored the relationship between store attributes and loyalty (Selema & Magkosa, 2018; Khan & Azzam, 2017; Pasacito & Ariyanti, 2024; Astari et al., 2017; Palenewen & Ariadi, 2023) as well as between experience quality and loyalty (Wu & Ai, 2016; Molinillo et al., 2020; Cachero-Martínez & Vázquez-Casielles, 2021; Hussein, 2018). However, few studies have examined **store** attributes, experience quality, and loyalty within a single mediational model**.** Following the research agenda proposed by Wu et al. (2024), further investigation is required to understand the unique attachment between store attributes and customers' positive image of retail brands.

Accordingly, this study aims to develop a conceptual framework examining the effect of store attributes on customer loyalty mediated by experience quality. Specifically, it investigates whether store attributes—such as product variety, pricing, service quality, and store atmosphere—directly or indirectly affect customer loyalty through experience quality. The study also seeks to determine whether experience quality strengthens the relationship between store attributes and customer loyalty. This research analyses the direct and indirect effects of store attributes on customer loyalty, with experience quality as the mediating variable. The findings are expected to reinforce existing literature and provide practical implications for fashion retail business strategies. Moreover, the results are anticipated to guide retail companies in improving customer loyalty management and to offer relevant insights and recommendations for stakeholders in the fashion retail sector.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Store Attributes
Store attributes encompass both functional and psychological attributes (Martineau, 1958). These two dimensions refer to the overall physical environment of a store, including products, layout, lighting, and several other key factors (Hu & Jasper, 2006; Wang & Ha, 2011). The store

environment, or store attributes, is often regarded as a fundamental element influencing consumer purchasing decisions (Tjiptono, 2001). Simamora (2001) defines store attributes as factors considered by consumers when purchasing products, such as price, Quality, completeness of function, Design, and after-sales service. Similarly, Kotler and Armstrong (2003) categorise product attributes into three key components: First**,** Quality**,** which reflects the product's ability to perform its functions, including durability, reliability, precision, ease of use, and other functional characteristics. Second, features **s**erve as a means of differentiating one product from another in the competitive market. Third**,** style and Design, which encompass the visual and functional aspects of a product, emphasising not only aesthetic appeal but also usability and alignment with consumer preferences.

Theodoridis and Chatzipanagiotou (2008) further classify store attributes into six dimensions: personnel, product, price, merchandising, atmosphere, and convenience. 1) Personnel represent one of the most influential components of store attributes, as they shape customer perceptions and directly affect purchase decisions. Personnel are not merely employees; they also serve as brand representatives, providing information, maintaining service quality, and fostering positive shopping relationships. 2) Product is a central attribute of any retail store. Perceptions of product variety and assortment influence store image and are significant determinants of customer choice (Baltas & Papastathopoulou, 2003). 3) Price contributes significantly to store positioning. Customers evaluate price fairness and its relationship to product quality and value. Theodoridis and Chatzipanagiotou (2008) identify price as a core store attribute that requires continuous evaluation and strategic management. 4) Merchandising encompasses interior Design, layout, and store atmosphere, representing tangible efforts to present products effectively. 5) **Atmosphere** refers to the overall environment created through a combination of visual elements (such as colour, decorative features, and lighting) and sensory stimuli (such as scent, air quality, and music), all of which influence customers' emotional responses. 6) **Convenience** pertains to the spatial organisation and Design of the store, facilitating easy navigation and orientation. It includes clear labelling, visible price information, well-organised layouts, and adequate facilities that enhance the shopping experience.

Collectively, these dimensions highlight how store attributes shape both the functional and emotional aspects of customer perception, ultimately influencing their purchase behaviour and loyalty. According to Lovelock and Wright (2002), store attributes refer to all features within a store that customers evaluate, including interior Design, layout, service, and overall store atmosphere. These features generate various perceptions that can lead to enduring positive attitudes, such as customer loyalty. This view is supported by Selema and Magkosa (2018), who found that store attributes comprising comfort, ambience, and merchandise serve as key drivers of loyalty. Similarly, other studies have shown that store-related factors, such as product variety, store environment, and atmosphere, are significantly associated with customer loyalty, particularly in the apparel retail context (Kupfer et al., 2024). Furthermore, Liu et al. (2021) highlighted that emotional attachment arising from store layout and customer community interaction plays an essential role in fostering customer loyalty. Collectively, these studies demonstrate that the higher the perceived Quality of store attributes, the stronger the customer loyalty.

Store attributes play a vital role in shaping customer experience (Ramly & Omar, 2017). Both visual and non-visual perceptions of a store can significantly influence how customers evaluate their overall experience (Ogruk et al., 2018). El-Manstrly et al. (2024) emphasised the link between store attributes and customer experience, urging retailers to adopt technological innovations that meet evolving customer expectations (Nair et al., 2024). These findings consistently suggest that well-developed store attributes enhance customers' perceived experience quality.

H1: Store attributes have a positive effect on customer loyalty.
H2: Store attributes have a positive effect on experience quality.

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Experience Quality

Customer experience refers to the specific emotions and feelings that arise when consumers actively engage with a product or service (Muhammad & Ali, 2014). It is also viewed as the outcome of consumers' evaluation of service quality, in-store communication, and product quality, all of which generate diverse perceptions (Kumar & Polonsky, 2019). In their seminal work, Zeithaml, Berry, and Parasuraman (1996) emphasised that experience quality reflects the degree of alignment between expectations, perceived product performance, and the emotions evoked during the purchase interaction with the actual product received.

Experience quality has become a widely discussed concept in marketing research, offering a broader understanding of how customers interpret and evaluate their interactions with a brand (Kuppelwieser & Klaus, 2021). Maklan (2012) further refined the conceptualisation and measurement of experience quality into three distinct dimensions: brand experience (pre-purchase)**,** service provider experience (during purchase)**, and** post-purchase experience. 1) **Brand experience** reflects customers' perceptions from the initial interaction to the final stage of evaluation. 2) **Service provider experience** focuses on the nature of customer interactions with the service provider, encompassing physical presence, employee behaviour, policies, and service processes. 3) **Post-purchase experience** represents the overall emotional response following a transaction, including both positive outcomes, such as satisfaction and delight, and adverse reactions such as complaints or dissatisfaction.

These dimensions collectively capture the holistic nature of customer experience, highlighting its central role in shaping customer perceptions, satisfaction, and ultimately, loyalty. Effective interaction patterns between retailers and customers foster positive emotional responses toward the store (Anggara & Ratnasari, 2022). Shahzad et al. (2025), using the Stimulus-Organism-Response (S-O-R) framework in the context of luxury fashion consumers, demonstrated the importance of effective communication and service features in eliciting emotional reactions that shape customer behaviour. Positive emotional responses, in the form of loyalty, were also reported by Abigail and Saputra (2024), indicating that the shopping experience strongly influences customer loyalty. Likewise, Cetin (2020) found that innovative experiential quality acts as a positive predictor of customer loyalty.

H3: Experience quality positively affects customer loyalty.

Loyality

In the retail context, loyalty represents consumers' personal evaluations of specific store-related factors such as store brand image, store satisfaction, and other key attributes (Belwal et al., 2014). This perspective aligns with the findings of Muhammad Faisal and Febsri Susanti (2023) and Schiffman and Wisenblit (2019), who conceptualised loyalty as a commitment to high-quality products. Similarly, Yadav et al. (2023) demonstrated that, beyond product quality, appropriate pricing, strong brand image, relevant value propositions, and customer satisfaction significantly contribute to repeat purchases of the same products. Loyalty is no longer viewed merely as an attitude, commitment, or behavioural intention; rather, it serves as a strategic marketing tool to enhance sales through deeper, more sustained customer relationships. This notion is further supported by Gazi et al. (2024), who emphasised that psychological factors play a substantial role in shaping purchase decisions. Therefore, efforts to strengthen customer attraction and foster long-term relationships are essential for sustaining competitive advantage in retail businesses.

Numerous studies have examined the interrelationships among store attributes, experience quality, and loyalty (Anggara et al., 2023; Shuja et al., 2023; Mofokeng, 2021). The findings consistently indicate that consumer experience is influenced by all dimensions of store attributes and, in turn, has a significant positive effect on brand loyalty. These results highlight the mediating role of experience quality in the relationship between store attributes and customer loyalty.

H4: Experience quality mediates the relationship between store attributes and customer loyalty.

METHODS

This study employed a quantitative research approach. The research framework was developed based on the assumption of both direct and indirect effects through the inclusion of a mediating variable. *Store Attributes* were the independent variable, and *Customer Loyalty* the dependent variable. *Experience Quality* was incorporated as the mediating variable linking the two constructs. The empirical investigation was conducted within a Muslim fashion retail company named *Ahwarumi Fashion*, located in Lamongan Regency, Indonesia. The study aimed to provide practical recommendations for enhancing customer loyalty among Ahwarumi Fashion's clientele by emphasising improvements to store attributes and the overall Quality of the customer experience.

Measurements

Data were collected using a structured questionnaire with a five-point Likert scale. The response options ranged from 1 (*strongly disagree*) to 5 (*strongly agree*). The use of a five-point Likert scale was intended to capture the extent to which respondents expressed their opinions across the predefined range (Malhotra et al., 2017, p. 349). Respondents' perceptions served as the primary source of information to assess both the direct and indirect effects on customer loyalty. Participants were selected based on their purchase frequency, using a purposive sampling technique determined by specific inclusion criteria. The questionnaire consisted of twenty-one items in total. *Store Attributes* were measured using sixteen items encompassing product, price, store atmosphere, merchandising, personnel, and store convenience (Theodoridis & Chatzipanagiotou, 2008). *Customer Loyalty* was measured with two items covering *word-of-mouth* and *repurchase intention* (Wonglakorn et al., 2021; Kartika, 2019). Meanwhile, *Experience Quality* was assessed using three items that captured brand, service, and post-purchase experience. All collected data were analysed following the proposed research model.

Participants and Procedures

Data for this study were collected through an online questionnaire distributed via Google Forms. The sampling method employed was *purposive sampling*, a non-probability technique in which respondents are deliberately selected based on specific characteristics relevant to the research objectives. According to Sekaran and Bougie (2016:248), purposive sampling is appropriate when only particular individuals can provide the necessary information, either because they are uniquely knowledgeable or because they meet predetermined criteria established by the researcher. This sampling approach was chosen because the study population was unknown, which could introduce sampling bias. To minimise such bias, purposive sampling allowed the researcher to predefine the characteristics of respondents that align with the research purpose. The sample size was determined by multiplying the total number of indicators by a range of five to ten, as recommended by Hair et al. (2010:637). Given that the exact population size was undetermined, this approach ensured an adequate number of observations for analysis. In this study, there were 11 indicators per variable, multiplied by 10 ($11 \times 10 = 110$), yielding a minimum sample size of 110 respondents. This is consistent with the ideal sample range of 100 to 200 respondents for structural equation modelling (Hair et al., 2010, p. 637). The study focuses on customer loyalty toward *Ahwarumi Fashion*, a Muslim fashion retail company. Respondents were customers who had made at least three purchases from the store within the past year (2024–2025). Furthermore, participants were categorised by geographic region and place of residence to ensure diversity within the sample.

Data Analysis

This study employed the Partial Least Squares (PLS) technique, a component-based or variance-based Structural Equation Modelling (SEM) approach, as the primary method for data analysis. The rationale for using PLS lies in its applicability to all data scales, as well as the main objective of this study—to explore relationships among variables whose theoretical foundations are still weak or to confirm an existing theory (Ghozali & Latan, 2015, p. 199). The PLS data analysis technique began with testing the outer model, which involves assessing the *indicators' Convergent Validity*. Indicators are considered valid when their loading factor is between 0.60 and 0.70; however, for analyses with less established theoretical bases, a loading factor of 0.50 is acceptable (Ghozali & Latan, 2015, p. 199), with a significance level (alpha) of 0.05 or a *t*-statistic of 1.96. The next step is testing *Discriminant Validity* by comparing the coefficient of the Square Root of Average Variance Extracted (√AVE), which should exceed 0.50. Then, *Composite Reliability* is examined, and a construct is considered reliable if both composite reliability and Cronbach's alpha values exceed 0.70 (Ghozali & Latan, 2015, p. 199). In addition to the outer model, the *inner model* was tested to measure causal relationships among latent variables, grounded in theoretical foundations (Abdillah & Hartono, 2015, p. 188). In testing the inner model, the R-square (R^2) values of 0.75, 0.50, and 0.25 indicate strong, moderate, and weak models, respectively (Ghozali & Latan, 2015, p. 78). The second criterion is *Predictive Relevance (Q-Square/Q^2/Q^2)*, which shows how well the model generates the observed values—the closer Q^2 is to 1, the better the predictive accuracy; conversely, a value closer to 0 indicates a poor model. Furthermore, *Goodness of Fit (GoF)* values range from 0 to 1, with values closer to 1 indicating higher model accuracy and values approaching 0 suggesting a weaker fit (Ghozali & Latan, 2015, p. 78). Finally, the *T*-test was conducted at the 0.05 significance level to determine whether the proposed hypotheses could be accepted.

RESULTS AND DISCUSSION

Result

Table 1. Demographics Respondent

	Frequency	Percentage (%)
Gender		
Male	17	15.5
Female	93	84.5
Age		
17-20 years	24	14.5
20-25 years	56	21.8
26-30 years	14	50.9
>30 years	16	12.7

Source: Author's own creation

Table 1 presents the demographic profile of the respondents. In terms of gender distribution, the majority of respondents were female (84.5%), while male respondents comprised 15.5% of the total sample. This indicates a predominance of female participants in the study. Regarding age, the most significant proportion of respondents fell within the 26–30 years age group (50.9%), followed by those aged 20–25 years (21.8%), 17–20 years (14.5%), and those aged 30+ (12.7%). These findings suggest that most participants were young adults, particularly those in their late twenties.

Table 2. Validity and Reliability Testing

Construct/Items	Loading	AVE	CR
Store Attributes		0.648	0.964
X.1	0.701		
X.2	0.814		

X.3	0.818		
X.4	0.700		
X.5	0.737		
X.6	0.761		
X.7	0.815		
X.8	0.846		
X.9	0.869		
X.10	0.849		
X.11	0.871		
X.12	0.843		
X.13	0.850		
X.14	0.790		
X.15	0.739		
X.16	0.850		
Experience Quality		0.818	0.877
Z.1	0.933		
Z.2	0.915		
Z.3	0.864		
Loyalty		0.818	0.896
Y.1	0.942		
Y.2	0.945		

Source: Author's own creation

Table 2 presents the results of the confirmatory factor analysis (CFA) for three constructs: *Store Attributes*, *Experience Quality*, and *Loyalty*. For the store attributes construct, all factor loadings ranged from 0.700 to 0.871, exceeding the acceptable threshold of 0.60, which indicates good convergent validity. The Average Variance Extracted (AVE) was 0.648, exceeding the recommended minimum of 0.50, indicating that more than half of the indicators' variance is explained by the latent construct. The Composite Reliability (CR) value was 0.964, exceeding the 0.70 threshold, confirming excellent internal consistency. For the experience quality construct, the factor loadings ranged between 0.864 and 0.933, all well above the minimum criterion. The AVE of 0.818 indicates high convergent validity, and the composite reliability of 0.877 demonstrates good construct reliability. Similarly, for the loyalty construct, the factor loadings were 0.942 and 0.945, indicating strong indicator reliability. The AVE value of 0.818 and the CR value of 0.896 further confirm the construct's validity and reliability. Overall, these results suggest that all constructs meet the required thresholds for factor loadings (>0.60), AVE (>0.50), and CR (>0.70), indicating that the measurement model possesses satisfactory convergent validity and internal consistency reliability. Therefore, the measurement model can be considered adequate and appropriate for subsequent structural model analysis.

Table 3 presents the correlation coefficients among the three constructs: *Store Attributes*, *Experience Quality*, and *Loyalty*. The correlation between store attributes and experience quality **is** 0.815, indicating a strong positive relationship. This suggests that better store attributes are associated with higher levels of customer-perceived experience quality. The correlation between store attributes and loyalty **is** 0.515, showing a moderate positive relationship. This implies that favourable store attributes contribute to increased customer loyalty, though the effect is not as strong as that of experience quality.

Meanwhile, the correlation between experience quality and loyalty is 0.523, also indicating a moderate positive relationship. This means that higher experience quality tends to enhance customer loyalty. Overall, the correlation values are below **0.90**, indicating that each construct is distinct and demonstrates good discriminant validity, confirming that the variables measure different underlying concepts. Therefore, the constructs fulfil the criteria for discriminant validity and are appropriate for inclusion in the subsequent structural equation modelling (SEM) analysis.

Table 3. Descriptive Statistics and HTMT-Discriminant validity

Variable	Store Attributes	Experience Quality	Loyalty
Store Attributes			
Experience Quality	0.815		
Loyalty	0.515	0.523	

Source: Author's own creation

Table 4. Direct effect

Hipotheses	Path	Std Beta	t-statistic	p-value	Decision
H1	Store Attributes > Loyalty	0.26	2.79	<0.05	Supported
H2	Store Attributes > Experience Quality	0.85	20.62	<0.001	Supported
H3	Experience Quality > Loyalty	0.67	7.50	<0.001	Supported

Source: Author's own creation

Table 3 presents the results of the path analysis used to test the hypothesis examining the relationships among *store attributes, experience quality,* and *loyalty*. The standardised beta coefficients, t-statistics, and p-values were evaluated to determine the significance of each proposed relationship. For H1 (Store Attributes → Loyalty)**,** the standardised beta coefficient was 0.26 with a t-statistic of 2.79 and a p-value < 0.05**.** This result indicates a significant positive **effect**, suggesting that store attributes positively influence customer loyalty. For H2 (Store Attributes → Experience Quality), the standardised beta coefficient was 0.85, accompanied by a **t-**statistic of 20.62 and a p-value < 0.001. This demonstrates a strong and highly significant positive **relationship**, indicating that better store attributes substantially enhance customers' perceived experience quality. For H3 (Experience Quality → Loyalty), the standardised beta coefficient was 0.67, with a t-statistic of 7.50 and a p-value < 0.001**,** confirming a strong and significant positive relationship between experience quality and customer loyalty. Overall, all three hypotheses (H1, H2, and H3) were supported, implying that store attributes play a critical role in shaping customer loyalty both directly and indirectly through the mediating influence of experience quality. These findings reinforce the importance of maintaining high-quality store attributes to improve customer experience and foster long-term loyalty.

Table 5. Mediation Effect

Hipotheses	Path	Indirect Effect	p-value	Decision
H4	Store Attributes > Experience Quality > Loyalty	7.58	<0.001	Supported

Source: Author's own creation

Table 5 presents the results of the mediation analysis examining the indirect effect of *Store Attributes* on *Loyalty* through *Experience Quality*. The analysis aimed to determine whether experience quality acts as a significant mediator in the relationship between store attributes and customer loyalty. For H4 (Store Attributes → Experience Quality → Loyalty), the indirect effect value was 7.58 with a p-value < 0.001, indicating a statistically significant mediation effect. This finding confirms that *Experience Quality* serves as a mediating factor in the relationship between *Store Attributes* and *Loyalty*. The results suggest that favourable store attributes enhance customers' overall experience quality, which in turn fosters greater loyalty. In other words, customers' loyalty is not only directly influenced by the attributes of the store but also indirectly strengthened through the Quality of their experiences within it. Therefore, H4 is supported, underscoring the importance of improving store attributes to deliver superior customer experiences that drive sustained loyalty. This outcome aligns with the principles of experiential marketing and customer satisfaction theory, which posit that positive experiences serve as a key mechanism through which service attributes translate into customer retention and long-term loyalty.
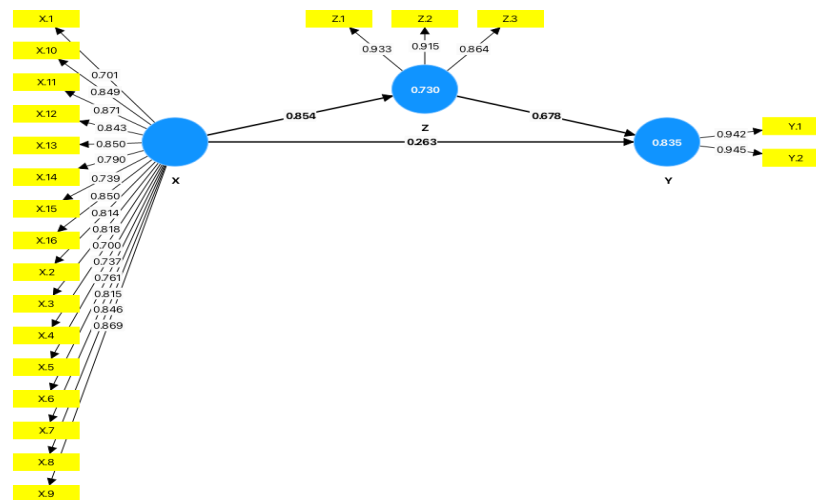
Figure 1. Model Output from SmartPLS

The positive and significant relationship between Store Attributes and Loyalty (H1) supports the argument of Lovelock and Wright (2002), who describe store attributes as the overall features customers evaluate, including interior Design, layout, service, and store atmosphere. These elements contribute to the formation of favourable customer perceptions and long-term loyalty. Similarly, Selema and Magkosa (2018) found that store attributes such as comfort, ambience, and merchandise quality act as key drivers of loyalty. The results of this study also align with Kupfer et al. (2024), who identified product variety, store environment, and atmosphere as significant determinants of customer loyalty, particularly in the apparel sector. In line with Liu et al. (2021), the current findings suggest that emotional attachment resulting from store layout and customer–community interaction enhances customer loyalty. Collectively, these studies affirm that well-managed store attributes foster a positive store image and sustained customer commitment.

The findings for H2 (Store Attributes → Experience Quality) reveal a strong and highly significant effect, demonstrating that superior store attributes substantially enhance customers' perceived experience quality. This result corroborates the assertion of Ramly and Omar (2017) that store attributes play a crucial role in shaping customer experience. Visual and non-visual store perceptions can influence how customers evaluate the Quality of their interactions within the store (Ogruk et al., 2018). Furthermore, El-Manstrly et al. (2024) and Nair et al. (2024) highlight that continuous innovation in store design and technological transformation are essential for meeting customers' evolving expectations. Thus, the present study confirms that store attributes serve as a foundation for creating superior experiential Quality that drives customer satisfaction.

For H3 (Experience Quality → Loyalty), the findings indicate a strong, positive relationship between experience quality and customer loyalty, consistent with several prior studies. Anggara and Ratnasari (2022) emphasised that effective customer interaction leads to favourable behavioural responses toward a store. Shahzad et al. (2025), drawing on the Stimulus–Organism–Response (S-O-R) theory, found that experiential stimuli in luxury fashion settings evoke emotional responses that shape loyalty outcomes. Similarly, Abigail and Saputra (2024) demonstrated that positive shopping experiences significantly enhance customer loyalty, while Cetin (2020) confirmed that innovative experiential Quality predicts long-term customer commitment. Together, these studies reinforce the conclusion that delivering meaningful and high-quality experiences strengthens customers' emotional and behavioural loyalty.

Lastly, the overall findings of this study (including H4) suggest that Experience Quality acts as a mediator in the relationship between Store Attributes and Loyalty. This result echoes previous research by Anggara et al. (2023), Shuja et al. (2023), and Mofokeng (2021), which collectively

emphasise that store attributes influence consumer experience across multiple dimensions, ultimately leading to brand loyalty. The mediation effect observed in this study highlights that well-designed store environments not only directly impact loyalty but also indirectly enhance it through enriched customer experiences. In summary, this study provides robust empirical support for the interconnected roles of store attributes, experience quality, and loyalty. The findings extend existing theoretical perspectives by confirming that superior store features and engaging customer experiences are pivotal in fostering sustainable loyalty, underscoring the strategic importance for retailers to continually enhance both tangible and intangible aspects of the in-store experience.

The findings of this study offer several practical implications for retail managers and marketers. First, the strong effect of *store attributes* on both *experience quality* and *loyalty* suggests that managers should focus on creating an appealing store environment that stimulates positive emotional responses. Elements such as store design, interior layout, lighting, cleanliness, and ambient conditions should be strategically managed to enhance the customer experience. Second, the significant mediating role of *experience quality* indicates that retail strategies should go beyond the physical aspects of store design. Managers should invest in improving service quality, employee–customer interactions, and technological innovations to create seamless, memorable shopping experiences. Integrating digital tools such as bright fitting rooms, interactive displays, or personalised recommendations can further strengthen customers' experiential perceptions and loyalty intentions. Third, the results emphasise the importance of building emotional connections between customers and stores. Retailers can foster this connection by nurturing community engagement, personalising services, and consistently delivering experiences that reflect customers' values and lifestyles. By doing so, stores not only increase repeat visits but also encourage advocacy and word-of-mouth promotion, which are essential for long-term competitive advantage.

CONCLUSION

This study empirically examined the relationships among *store attributes, experience quality*, and *loyalty* through path analysis. The results confirmed that store attributes have both direct and indirect effects on customer loyalty, with experience quality serving as a significant mediator. All proposed hypotheses (H1–H4) were supported, demonstrating that favourable store attributes enhance experience quality, thereby strengthening customer loyalty. These findings contribute to the literature by reaffirming that store attributes are not only operational elements but also strategic drivers of customer experience and loyalty. From a theoretical perspective, the study extends the Stimulus–Organism–Response (S-O-R) framework by illustrating how environmental cues (store attributes) shape customers' psychological responses (experience quality) and behavioural outcomes (loyalty). In conclusion, this research highlights that delivering superior store experiences is essential for building sustainable customer loyalty. Retailers should therefore continuously innovate their store environments and service designs to meet evolving customer expectations, ensuring that each visit fosters satisfaction, emotional attachment, and long-term loyalty.

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