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Exploring Customer Value and Satisfaction at the Kalimati Fruit and Vegetable Market

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ABSTRACT

An empirical study was conducted with the objective of identifying the elements that have an impact on the level of satisfying experience by customers at the Kalimati fruit and vegetable market in Nepal. This study employed the explanatory research design with quantitative approach using structured questionnaire, data was collected from the customers of the Kalimati vegetable market through the utilize of the convenience sample techniques. Structural equation model was utilized in order to do the analysis on the data. About consumer happiness, one of our findings demonstrates that the quality of the product, the price of the product, the availability of the product, and the quality of the service all have a substantial influence, however the sense of security has no impact all. The majority of the existing literature supports the idea that quantity and pricing are factors that have an effect on customer satisfaction. This study significantly contributes to both academic and practical research. To meet consumer needs in the vegetable market, partnerships focused on fair pricing and product quality are essential. The findings underscore a complex, interdependent relationship among components, influenced by factors such as the industry sector, product type, and sample characteristics Joint effect analysis using SEM of product price, product quality, product availability, and product security on customer satisfaction of vegetable.

1. INTRODUCTION

Rahman et al. (2023) explained the retailer's ability to support the customer's expectations and perceptions regarding the perishable product inside a retail store is one of the aspects that has a significant impact on customer satisfaction. It is believed that as customer happiness rises, so will customer loyalty to retail establishments (Khairawati, 2020). Customer loyalty and satisfaction are two factors that are vital to any business's ability to succeed and continue operating. Future earnings will be at risk if they are not secure.

The secondary sources indicate that the customer satisfaction is one of the most important marketing concepts since it directly correlates to satisfying consumers' requirements and wants (Han & Ryu, 2009). A satisfied customer is one who has a positive impression of the product and their experience with it based on their own subjective criteria (Maxham III, 2001). Garbarino and Johnson (1999) explained that customer satisfaction is an evaluation that takes into account the whole buying and using experience of a product or service throughout time. Therefore, client satisfaction is the key to customer retention and corporate success.

Research in farm marketing has not focused much on the link between customer value and customer happiness (Rootman et al., 2011). This indicates that the vegetable markets based in Kathmandu, there is a lack of scientific study about the causes of consumer value and the results of customer happiness. There has been relatively little discussion of the connection between the structures, customer value, and customer happiness. The goal of the research is to ascertain how perceived value which includes price, quality, quantity, service and security, affects consumer satisfaction in Kathmandu, Nepal's vegetable market. Vegetable crop production and year-round commercialization present a significant opportunity for Nepal. The amount of insect pest attacks has a significant impact on the yield and quality of crops. The application of pesticides in agriculture was commonplace in order to boost food crop yields enhance crop quality, and prolonging crop storage life (Fernandez-Alba & García-Reyes, 2008).

There are competing pressures on modern food services such as the vegetable market, from customer for high quality products, the government for safety guarantees, and proprietors for more profits (Brdar et al., 2009). This suggests that elements like customer value and product quality are important in determining how satisfied customers are. This study uses customer value and product quality as indicators of consumer satisfaction. Product pricing, service accessibility, and security impression are other factors that influence customer satisfaction in Nepal's vegetable market, in addition to the previously listed components.

The Kalimati traders are extremely important to Nepal's economy. It is believed that this market represents the unorganized sector businesses operating in township areas, on curb is and at major transportation interchange make up the informal sector (Wiid & Cant, 2021). This is the market where one may purchase various consumer goods, such as vegetables, from the Kalimati market. Vegetable crop area increased by an outstanding 18%, and output increased by a considerable 26% between 2012/2013 and 2021/2022 (MOAD, 2023).

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Customer value encompasses a wide range of aspects as it concerns a customer's understanding of gains in comparison with costs or sacrifices. With regards to components of customer value, several theories make contributions. Garvin and Quality (1984) Dimensions of Quality concentrates on product characteristics such as durability and performance, but Monroe's (1990) Price-Perceived Value Model puts emphasis on cost with the perceived level of benefits. Kang and James (2004) explained that Service Quality model focuses on technical and functional aspects of services, while Berry et al. (2002)'s Convenience Theory uses customer ease as the measure of product availability and satisfaction. Perceived Risk Theory relates a product's safety to trust and high levels of customer dread. Such elements form a composite picture of the type of value in regard to satisfaction which is according to Oliver (1980)'s Expectancy-Disconfirmation theory where performance surpasses expectations, and the outcome is satisfaction. In addition, the value-satisfaction chain established by Woodruff (1997) links customer value as an antecedent of satisfaction.

Customer Value and Customer Satisfaction

Customer satisfaction is an essential concept in marketing since it helps satisfy the demands and desires of customers (Aryee et al., 2019). There is a strong and positive relationship between the quality of hydroponic goods and customer happiness and loyalty. Government regulations, product availability, and pricing all have a favorable impact on consumers satisfaction. Leafy vegetable vendors are progressively facing increased client expectations, including better customer service, better pricing, and higher-quality food items (Ryu et al., 2008). Consumer satisfaction is influenced positively with the availability of the products, the prices and the government regulations. Han and Ryu (2009) state that customer happiness is simply the difference between what goods or services the client had an expectation of acquiring, and what they purchased. Garbarino and Johnson (1999) considered customer happiness as a more comprehensive assessment of a one-time evaluation that encompasses product usage experience, overall amounts purchased, and service quality received over a definite period of time. In the business-to-business world, customer value can come from the product or service itself, or it can come from suppliers who are able to meet the changing wants of their clients (Flint et al., 2011).

Product Quality (PQ) on Customer satisfaction

The quality of a product or service concerns a distributor's ability to correctly gauge customer expectations and meet them with goods or service at such a level that the customer is satisfied (Nyadzayo & Khajehzadeh, 2016). Cronin et al. (2000) posed the new recommendations for future satisfaction models research by stating that models should take product service behind quality into consideration as well. Jahanshahi et al. (2011), Amanah (2010) and Brocks et al. (2000) conducted studies and discovered that customers' perceived satisfaction of a product depends on its quality. Etemad-Sajadi & Rizzuto (2013) conclude that there is an obligation to assume that product quality would exert positive effects on consumer satisfaction.

H₁: Vegetable quality significantly impacts consumer satisfaction

Product Price (PP) on Customer Satisfaction

The price is one of the most important market concepts that conditioned target consumers and their respective purchasing behavior (Han & Hyun, 2015). There are several papers supporting the view that reasonable pricing boosts customer satisfaction. This type of business has a strong follow-up relationship with this type of research. Etemad-Sajadi & Rizzuto (2013) also explain that a product's price is perceived strategically to enhance customer satisfaction

H₂: Vegetable prices significantly impact on customer satisfaction.

Product Availability (PA) on Customer Satisfaction

Krichen (2022) pinpointed that this is one of those areas of business logistics that involves making sure the right amount of the right product is in the right place at the right time. Availability is also referred to the full stock in the inventory and warehouse of an online retailer (Lorenzo-Romero et al., 2021). Stewart also points out the effect of physical distribution on the increase of profits of the company. Customers view physical distribution service items as quite important attributes provided by the firm. In their work they show the relationship between the level of customer service, level of physical distribution of the firm and the value, attitude and repurchase intention of the customer. But still they evaluate the link between the pricing strategies, the availability of the product and the government measures aimed at ensuring satisfaction of the population. The result shows the state of availability of the goods which contributes positively to the consumers. This entails set of stock policy applications in order to avoid the adverse effects of either overstock or understock to the consumers (Hashmi et al., 2021). Fornell (1992) states that availability of goods for sale is an important factor because it influences consumers' purchasing intentions.

H₃: Vegetable availability significantly positive impact on customers' satisfaction

Product Service (Pser) on Customer Satisfaction

Hill (1999) provided a definition which states that service is an activity or performance which one person can render to another, such service is basically intangible and does not entail transfer of ownership rights. Customers who receive good services would be satisfied as they enjoyed their services. Not only would they satisfy customers' return and repeat the purchases, but they also recommend others to do so because of their satisfaction. The results from the present study are in line with earlier studies, for instance.

H₄: Product service of vegetable market significantly positive impact on Customers' Satisfaction.

Product Security (Psec) on Customer Satisfaction

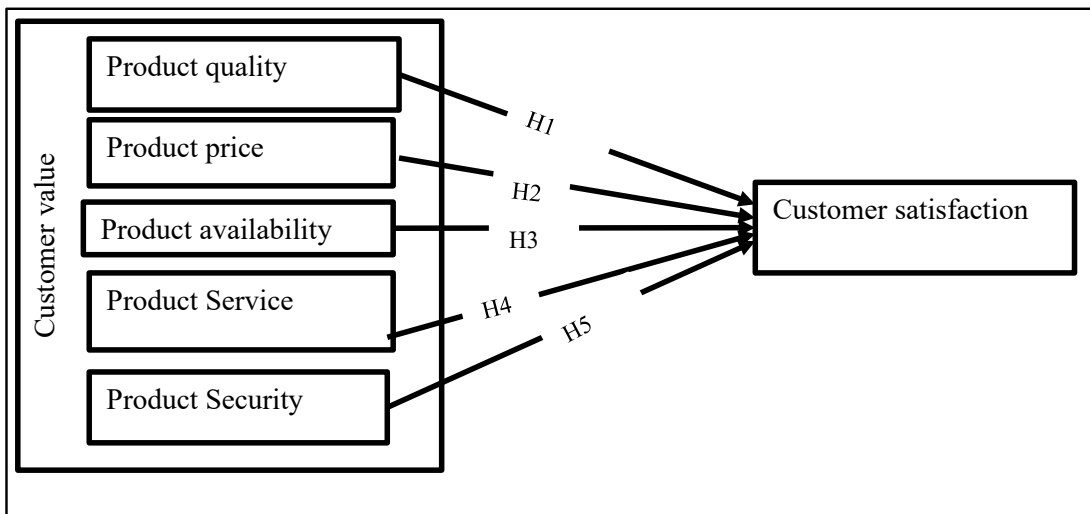
The Link Between Customer Satisfaction and Security Customers are quick in providing private information as this will give them comfort since security risk factors have been taken care of (Ghalandari, 2012). Kasunthika (2022) underlined that the safety aspect is crucial and affects positively the readiness of customers to buy. Customers are always there to make

purchases from the retailer without any fear since they know that their personal details and personal properties are safe and not in the hands of irresponsible people (Ghozali, 2016). It is evident that to enhance customer satisfaction and encourage customer retention, the company must focus on service security (Chang & Thai, 2016).

H₃: Vegetable Security has a significantly positive effect on customer satisfaction.

Figure 1

Conceptual Framework



3. RESEARCH METHODS

The present investigation utilized the survey method under explanatory research design with quantitative approach (Gershman et al., 2005). Study respondents were the customers of the Kalimati vegetable market in Bagmati Province in Nepal. Such research could not have a sample frame and therefore relied on non-probability sampling approach. The research carried out only one of the units of analysis hence consumers at Kalimati vegetable market Kathmandu were convenience sampling method. A self-administering 5-point Likert scale structured questionnaire was deemed appropriate in gathering the data in the survey. The modified items for the constructs were adapted from various scholarly sources. Product quality was sourced from Suki (2016) and Goffin, Lemke, and Szejczewski (2006). Product price was based on Suki (2016), while service quality was derived from Nyadzayo and Khajehzadeh (2016). Customer satisfaction was adapted from Morgan and Hunt (1994), Svensson et al. (2010), and Mpinganjira et al. (2014). Product availability was taken from Mbango and Mmatli (2017), and product security was based on Morgan and Hunt (1994). There were 850 respondents who were asked to fill out the distributed questionnaires with 692 completions received and 667 answers included in the research. The respondents' demographic profiles included; age, marital status, level of education, and gender. The measurements are taken

multiple times; reliability test are done to assess the consistency of the results. A variable meets the requirement to be deemed dependable if its Cronbach's Alpha value is greater than 0.7 (Cronbach, 1988). The research had conducted using the SPSS AMOS software. The measurement model's validity was evaluated using a confirmatory factor analysis method. Both discriminant and convergent validity were developed in order to evaluate the validity of the measurement model. Average variance extracted (AVE), composite reliability (CR), and standardized factor loading were used to evaluate the measurement model's convergent validity. It is advised that the factor loadings be significant and larger than 0.5, the CR greater than 0.7, and the AVE higher than 0.5 in order to attain convergent validity (Hair et al., 2006).

4. RESULT AND DISCUSSIONS

Result Analysis

Measurement Model

The measurement model was subjected to various assessments such as those for convergent and discriminant validity with emphasis on factor loading, composite reliability and average variance extracted. The findings suggest that all the models had factor loadings of over 0.6, overall reliability values that are above the suggested level requirement of 0.7, and construct-level AUCs that are greater than 0.5 which forms evidences of the model's validity and consistency (Hair et al., 2010).

Figure 2
Covariance Analysis

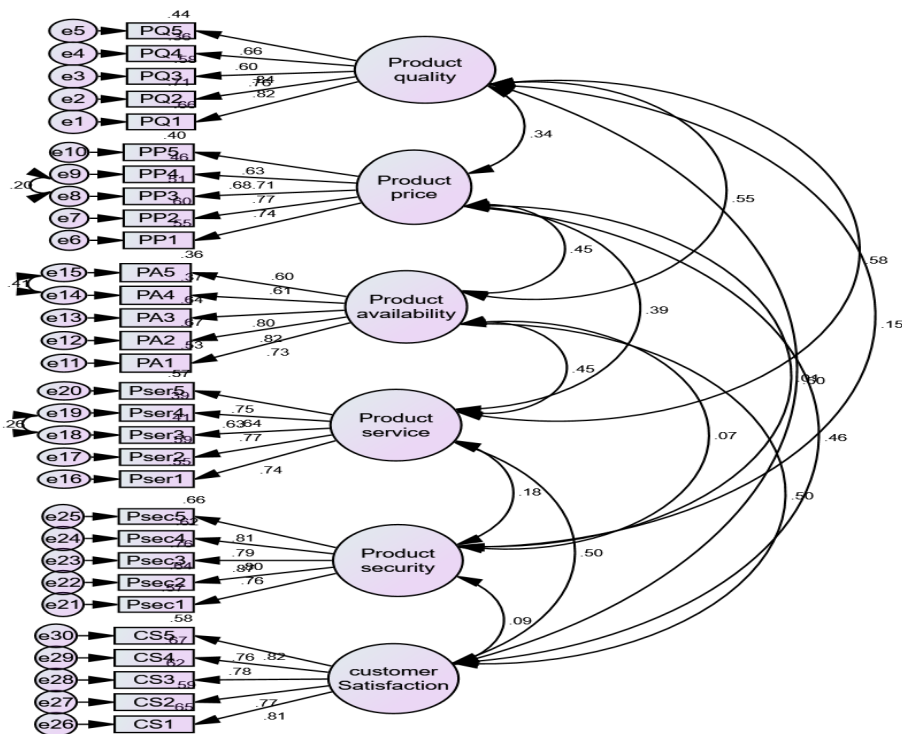


Table 1
Measurement Model

Construct	Items	Factor Loading	CR	AVE	Crohn batch Alpha
Product Quality	PQ1	0.815	0.858	0.552	0.858
	PQ2	0.842			
	PQ3	0.763			
	PQ4	0.602			
	PQ5	0.664			
Product Price	PP1	0.744	0.835	0.504	0.84
	PP2	0.773			
	PP3	0.711			
	PP4	0.678			
	PP5	0.634			
Product Availability	PA1	0.728	0.839	0.514	0.847
	PA2	0.816			
	PA3	0.8			
	PA4	0.608			
	PA5	0.602			
Product Service	Pser1	0.739	0.833	0.501	0.84
	Pser2	0.766			
	Pser3	0.643			
	Pser4	0.625			
	Pser5	0.755			
Product Security	Psec1	0.757	0.903	0.651	0.902
	Psec2	0.798			
	Psec3	0.872			
	Psec4	0.789			
	Psec5	0.815			
customer Satisfaction	CS1	0.808	0.892	0.623	0.891
	CS2	0.77			
	CS3	0.785			
	CS4	0.821			
	CS5	0.761			

The range of factor loadings is .684 to .890, beyond the suggested threshold of 0.5. Additionally, .833 is the lowest CR estimate that was calculated for the measurement model. This is over the threshold of 0.7. With .501 being the lowest, the AVEs are also over the .5 cutoff. Collectively, these approximations often validate the measurement model's convergent validity. Collinearity statistics show that the maximum values of VIF is 1.469 which is then cutoff value 3 and minimum tolerance value of .681 which is more than .7. It means that multicollinearity does not occur.

Using the Fornell-Larcker method (Fornell, 1981), discriminant validity was evaluated after confirmation of the measurement model's convergent validity. This method states that when the square root of the AVEs is higher than the inter-factor correlations, discriminant validity is attained. Table 4 displays the findings of this study's measuring model's discriminant validity. The table displays the findings, which demonstrate that inter-factor correlations (values below the bold diagonal values) are less than the square root of the AVEs (bold diagonal values). This indicates that the requirement for discriminant validity is satisfied, supporting the measurement model's discriminant validity.

Table 2

Discriminant Validity

	Pser	PQ	PP	PA	Psec	CS
Pser	0.708					
PQ	0.584	0.743				
PP	0.392	0.343	0.710			
PA	0.448	0.551	0.454	0.717		
Psec	0.184	0.147	0.014	0.071	0.807	
CS	0.502	0.604	0.463	0.502	0.088	0.789

Figure 3

Structural Equation Model analysis

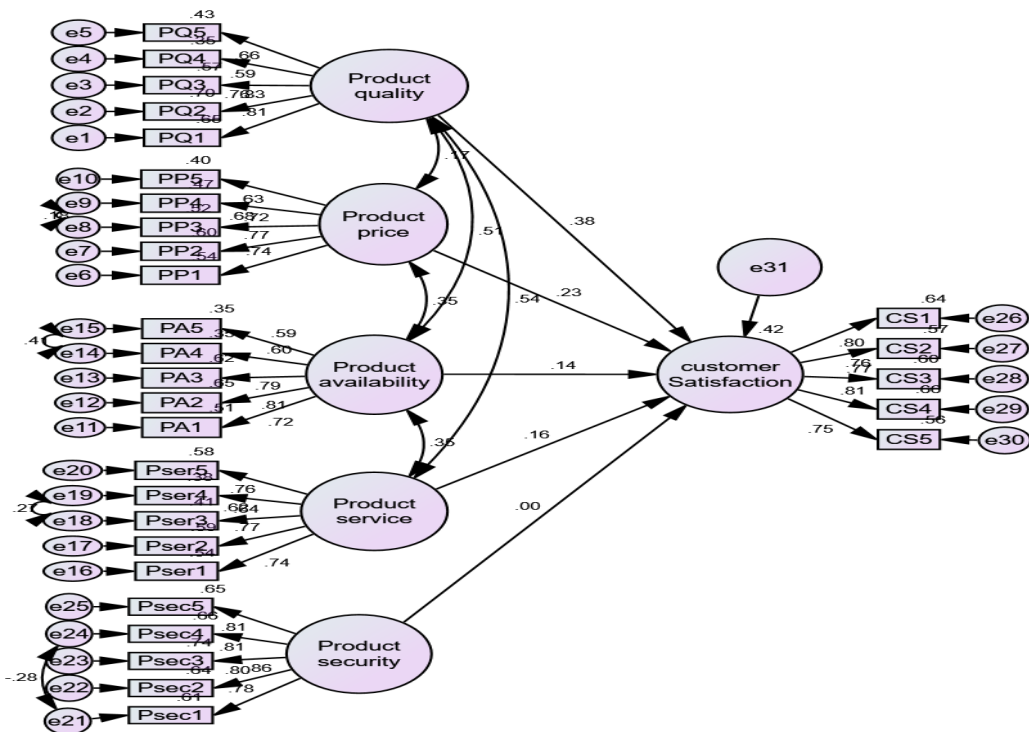


Table 3*Path Analysis*

Hypothesis	Path	Coefficient	P value	Decision
H ₁	PQ → CS	0.318	***	Accepted
H ₂	PP → CS	0.229	***	Accepted
H ₃	PA → CS	0.179	.003	Accepted
H ₄	Pser → CS	0.196	***	Accepted
H ₅	Psec → CS	0.006	.835	Not Accepted

The findings from the table 3 indicates that the quality of the product has a noteworthy and favorable impact on the customer satisfaction of the consumers ($\beta = .34$, $p < 0.001$), therefore giving support for the hypothesis H₁. The findings of the study indicate that product price has a noteworthy and favorable impact on the customers' customer satisfaction ($\beta = .22$, $p < 0.001$). Consequently, this finding offers statistical support for the hypothesis H₂. Furthermore, it is worth noting that while product availability is a major factor that also has a positive association with customer satisfaction ($\beta = .15$, $p < .05$), product availability has a significant association with consumers' satisfaction, this finding offers statistical support for the hypothesis H₃. In terms of H₄, the findings of the analysis reveal that product service has a considerable and positive influence on their satisfaction ($\beta = .16$, $p < .001$), thus giving empirical support for H₄. Consequently, the fifth hypothesis, H₅, does not have statistical support but positive impact ($\beta = .01$, $p > .05$).

Furthermore, the findings demonstrate that the important predictors account for 34% of the variation in the satisfaction that product quality to be present. The study model accounts for 22% of the variation in product pricing, 15 % of the variation in product availability, 16 % of the variation in product service, and Only 1% of the variation in security perception to customer satisfaction of kalimati vegetables market.

One part of the study informed consumers' level of satisfaction with regards to causes and effects in Kalimati fruit and vegetable market in Nepal. Five hypotheses were put through the scrutiny, in terms of modelling structure for them to be found modelled. Clients have to consider the quality of goods which they wish to have a high degree of trust and purchase the goods with high quality manufactured products.

For that reason, one fundamental aspect which could largely contribute towards the overall satisfaction of the consumers may be the quality of the product, buying products of high standards should ensure a pleasurable experience for the consumers. Businesses that are able to outsmart their competitors by offering higher quality goods will have clients turning to them for their business needs. The results obtained from the survey substantiate the main goal and the first hypothesis (H1: Product quality positively influences customer satisfaction), and they are in the line with the findings of investigations carried out by Oly Ndubisi and

Kok Wah (2005). Customer satisfaction metrics were statistically and positively related with customer satisfaction. They concluded that the antecedent factors, i.e. factors that lead to the alteration of the product quality would positively strengthen the consumer loyalty whether wholly or partially directly or through another expression. On the other hand, the findings of this research is inconsistency with the work by Mbango (2019).

Price is the amount of money which customers have to part in order to gain the item or service that they intend to procure. The consumers desire to maximize the overall cost that they part with when purchasing the goods or services. The purchasing consumers will appreciate is the slightly cheaper pricing.

The more satisfaction an item or service is able to give a customer, the more the customer appreciates the pricing of that Offering, it is undeniable from the results of the study that pricing has reasonable and useful influence on customer happiness. This finding agrees with Hau and Ngo, (2012) and Hassan et al. (2013) who found out that variable, price, had a favorable and noteworthy impact on consumer satisfaction.

As previously mentioned, the greater product availability that consumers have access to will always greatly impact the satisfaction of the customers. The results of this study indicate that the two variables are strongly positively correlated. This finding is similar to that of the Handoko study of 2016, which noted that having available products results in increased satisfaction of consumers.

The provided services will be among the most important factors that should be considered when purchasing goods and services from a business. A customer's belief is that they at least should prescribe some adequate service. So, service quality could be one of the factors that influence customer satisfaction or dissatisfaction. When a high standard of service is provided to customers, they are expected to be satisfied with the service and be willing to place additional orders. The study's findings indicate that quality of service has been on the upward trend which has benefited the consumer in the majority of cases. As studies by Bastos and Gallego (2008); Gures et al (2014); Bago et al (2022) show, on relation between service quality and satisfaction of the consumers is also positive and significant.

Servicing security in Nepal is a concern to consumers, which change perception of product delivery, providing an idea of how they feel about a fruit and vegetable market at Kalimati. The results showed that security perception slightly but does not affect customer satisfaction. But such finding was against Sandada and Matibiri (2016).

5. CONCLUSION AND IMPLICATION

The factors that affect the Kalimati fruit and vegetable market in Nepal include industrialization, product variety, and sample demographics. Various dimensions such as quality, product pricing, satisfaction, product service and product availability can be used to define this market's relationship marketing. These are the aspects that are important to this industry, so marketing managers have to be very careful with them. In a sample of 667 consumers, it was possible to establish that most consumers are satisfied with quality of products, prices, availability and the quality of the services. But the extent of client entertainment had little change in relation to the level of sense of security.

The quantity and price of the product are two very important factors affecting the consumer satisfaction in markets like Kalimati. This implies that vegetable market companies should target partnerships that combine quality with low prices in order to meet the expectations of clients. The relationships between service quality, pricing, location and satisfaction of customers are intricate and are influenced by many variables. These aspects should be aimed at simultaneously to enhance satisfaction of the customers in the vegetable market. This begins with the Kalimati fruit and vegetable market, which depicts the theoretical model of satisfaction and causation with respect to business relationship marketing variables.

Implication

In Kalimati, vegetable market, comes short of meeting the demands of the consumers as low-priced corner cutting seems to be the order of business. There is a price competition there which will guarantee satisfaction. Chronic stock out will still be tolerated but only to an extent. Because of the large volume of complaints, there is a requirement for customer service improvement. Definitely there is a need to establish market contacts in order not to allow the decline of product's quality and the product's price level. Prioritizing the supply of vegetables combined with quality service would enhance the consumer's satisfaction rate.

Limitation and Direction for Further Research

The focus on a solitary practice in the study, the convention sampling, and the scope of the generalization are some of the weaknesses. It also investigates consumer satisfaction as seen by the customer not the supplier and/or farmers. In future studies, factors such as brand name, customer loyalty, and faith, environmental issues, and even the seller's behavior should be investigated. Longitudinal studies would be useful to understand satisfaction levels over time and also the impact of e-business and the use of digital payment mechanisms. A broad range of techniques including quantitative methods, focus groups and/or interviews would be useful for future studies.

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Appendix

Questionnaires

Constructs and Items	Sources
Product Quality	
I believe that the available vegetables in this market are fresh enough	
I think that all the vegetables available in the market are tasty	
Vegetables available in this market retain their natural aroma (smell)	
The vegetables taken from here are durable (long lasting)	
The variety of shapes and sizes of vegetables available look good	
	Suki (2016) Goffin, Lemke, and Szejczewski (2006)
Product Price	
The price of vegetables over here is affordable to us	
I feel difficulty to plan my purchase due to frequent change in price	
The government price control mechanism seems essential in this market	
There is price variation in same product due to the varieties of sources	
In my case, quality is more important than price (price sensitivity)	
	Suki (2016)
Service Quality	
Vendors serve varieties of vegetables as we need	
I think that vendors behave properly	
The vendors provide discount for bulk purchase of regular customers	
There is provision of advance order for specific vegetable and specific quantity	
I think there is fast or immediate action or service	
	Nyadzayo and Khajehzadeh (2016)
Customer Satisfaction	
I am satisfied with the quality of vegetables.	
I am satisfied with the price of vegetables	
I am satisfied with the quantity of vegetables	
I am satisfied with the service of vegetable market	
I am satisfied with the security of vegetable market	
	Morgan and Hunt (1994), Svensson et al. (2010), Mpinganjira et al. (2014)
Product Availability	
Vendors give us required quantity as we demand	
There is proper weighing system for purchasing vegetables	
The supply of vegetables in this market is stable or regular throughout the year	
I think that the vegetables bought from here have more to throw away (wasteful)	
There is wrong practice of broker to capture the market and create artificial scarcity	
	Mbango1 and Mmatli (2017)
Product Security	
I think that the parking available here is safe	
I believe that there is no pick pocketing in this market	
There is good arrangement of rest room in this market	
The is good arrangement of waste management	
Good arrangements are made to prevent fire in this market	
	Morgan and Hunt (1994)