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Staff Professionalism, Trustworthiness, and Customer Loyalty in Fine Dining Restaurants of the Garhwal Himalayas: an Empirical Investigation

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ABSTRACT
Service assurance has emerged as a crucial determinant of customer loyalty in fine dining restaurants, particularly in emerging tourism destinations where service experiences significantly influence destination perceptions. The study examines how the professionalism of staff, trustworthiness, and some other attributes of the assurance service in relation to the customer affect customer loyalty in fine dining restaurants of the Garhwal Himalayas, Uttarakhand. The quantitative approach was used and data was gathered from 400 respondents using a structured questionnaire with a five-point likert scale. Stratified random sampling was used to select the respondents from luxury restaurants, casual fine dining, and theme restaurants. Seven dimensions of service assurance were explored: staff menu knowledge, recommendations for food and beverage pairing, confidence in food safety, professional behavior, payment security, management presence, and service consistency. The results showed that assurance significantly affects customer loyalty with the regression model accounting for 29.1% of the variance in the outcome of loyalty ($R^2 = 0.291$, $p < 0.001$). Professionalism and Food Safety confidence were the top two drivers of customer trust and loyalty. Trained employees and structured service systems were reflected in higher assurance perceptions by luxury restaurants. The study emphasizes the need of staff training, clear safety procedures and professional conduct to improve customer relationships. The results have important implications for restaurant managers and tourism stakeholders striving to enhance fine dining experiences in the Himalayan destinations.
Keywords: service assurance, customer loyalty, staff professionalism, trustworthiness, fine dining, Garhwal Himalayas, SERVQUAL, restaurant management, tourist perceptions

1. INTRODUCTION

The best of the best is fine dining and for its patrons, a fine dining experience is more than just meal service, it is a full-sensory experience. In this context, the knowledge, courtesy, and capability of employees to inspire trust and confidence has been identified as being one of the key factors in customers' loyalty and the sustainability of business (Parasuraman, Zeithaml, & Berry, 1988; Lucas, 2003). Assurance is a tool for meeting the core customer needs for confidence in service delivery, especially in high dollar service situations where customers have high expectations and a high level of perceived risk of dissatisfaction (Han & Ryu, 2009). As times evolve, so do customer tastes, expectations, and the impact of online reviews and social media, making it crucial to inspire confidence in customers more than ever if you are to be competitive in the fine dining business.

The Garhwal area in the Indian Himalayas is a unique setting to discuss service assurance in fine dining within the state of Uttarakhand. The region is rich in cultural heritage, with a booming tourism sector and an increasing number of upscale restaurants serving all types of tourists including domestic, foreign, pilgrimage and locals (Kala, 2020; Dani & Rawal, 2019). The distinctive geographical setting of the region – both as a spiritual pilgrimage location (worshipping the Char Dham pilgrimage circuit) and as an adventure sports hub (trekking, skiing and rafting) – is reflected in the diversity of customer base and expectations and their service needs. But all the above mentioned factors make it difficult to maintain consistent assurance of services in this mountainous region, which are not possible for the other areas (Bhandari, 2016; Sharma & Nautiyal, 2018).

Although it is known that service assurance is important, there is a dearth of empirical studies in analyzing the effect of service assurance on customer loyalty in the Garhwal region. Most of the existing research has been conducted in the metropolitan contexts (Nath & Agarwal, 2022; Bisui & Uniyal, 2021) or international contexts (Ryu, Lee, & Kim, 2012; Kim, Ng, & Kim, 2009) and results might not be representative of the fine dining dynamics in the Himalayan tourist destinations. Indian service expectations, seasonal tourism's impact on service quality, and restaurant operation challenges in the mountain region call for a context-specific exploration. Furthermore, the post-pandemic environment has seen the expectations of customers radically change, raising their awareness and sensitivity to hygiene, safety, and contactless services, thus demanding fresh empirical proof of the dynamics of assurance in fine dining.

This study is filling this gap by studying the relationship between service assurance and customer loyalty in the Garhwal region of fine dining restaurants, which is an empirical study. To be specific, the research targets on

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Objective 4 of the overall research agenda; which is to evaluate the influence of assurance (professionalism and trustworthiness of staff) on customer loyalty for the fine dining industry. This study aims at testing the hypothesis that assurance significantly and positively affects customer loyalty by analyzing the quantitative data obtained from survey of 400 respondents in luxury, casual fine dining and theme-based restaurant sector. The results have implications for theory on service assurance in geographically underrepresented areas as well as for practice for restaurant managers in the Garhwal Himalayas. The study also investigates the role of resource availability, operational sophistication and market positioning on assurance delivery and its effect on customer loyalty, by analyzing assurance across restaurant's different categories.

2. LITERATURE REVIEW

2.1 Service Assurance: Conceptual Foundations

According to conceptualization of service assurance in SERVQUAL (Parasuraman et al., 1988), the service assurance is defined as the knowledge and courtesy of employees and their ability to build trust and confidence. This dimension is not limited to staff competence, but is also characterised as their ability to project confidence and security in customer relations, their knowledge and understanding, and the consistency of their service delivery, in the fine dining environment (Stevens et al, 1995; Wirtz & Lovelock, 2018). Assurance is often cited as one of the key elements of service quality because it is about the basic customer expectation that they will be able to trust the service providers, especially in cases of high involvement consumption (Zeithaml et al., 1996). By dividing the measurement of assurance into three components: "staff knowledge, courtesy and ability to inspire confidence," the DINESERV scale developed by Stevens et al. (1995) is another version of SERVQUAL designed specifically for restaurants. In the hospitality field, this adaptation has been widely used and has demonstrated the impact of assurance on satisfaction, trust and behavioral intentions in various restaurant categories and cultural settings (Ladhari, 2009; Kim et al., 2009). The theoretical basis for assurance dates back to signaling theory; when there is an information gap between the customer and the service provider, the customer uses observable features to form an inference of the unobservables service quality (Spence 1973). In high-end restaurants, when employees know their food and drink, are well-dressed, act professionally, and are confident, this conveys an assurance of safety and trust in the customer. These signals, if positive and consistent, play a role in the process of trust building, leading to the establishment of long-term customer relationships and loyalty (Mayer, Davis, & Schoorman, 1995).

2.2 Staff Knowledge and Professional Conduct

Knowledge of the staff is an essential element of service in a fine dining restaurant. Lucas (2003) noted that there are three important areas that must be mastered by fine dining servers to ensure service quality to customers: refined communication, knowledge of menus and confidence. This includes explaining how something is prepared, what ingredients are used, allergens and the ability to make knowledgeable food and beverage pairing recommendations (Han, Back, & Barrett, 2009). Customer confidence and trust is also affected by professional conduct, which includes courtesy, demeanor, and following service etiquette (Ryu & Han, 2010). The Indian tradition of ‘Atithi Devo Bhava' (Guest is God) puts high expectations on professional hospitality, thus making the impact of positive and negative assurance encounters more pronounced (Rai & Prabhu, 2022; Chakraborty & Sengupta, 2021).

2.3 Food Safety Confidence and Payment Security

Another key aspect of food safety confidence involves confidence in the food safety of the food handling and food hygiene processes that are in place for food production and distribution. Food safety has become a greater concern in the post-pandemic era, as customers are more sensitive toward detecting cues for hygiene and quality assurance (QA) (Wen, Kozak, Yang, & Liu, 2020; Shin & Kang, 2020). Payment security, which includes no hidden charges, secure payment processes and clear payment billing, also affects customer trust and confidence (Kandampully, Zhang, & Bilgihan, 2015). Safeboxbd's failure to meet these standards can severely impact customer trust and loyalty, especially at high-end establishments where safety and transparency are paramount.

2.4 Management Presence and Service Consistency

A frequently overlooked aspect of assurance is management presence: the visible participation of restaurant management in the service of the guest and the interaction with them. A welcoming and supportive management presence demonstrates that management will be committed to quality and will give the customer confidence that quality is being monitored and maintained (Kandampully et al., 2015). Service consistency includes the reliability in service standards offered by staff members and service times, making it easier for the customer to develop trust in the establishment (Harrington, Ottenbacher, & Kendall 2011). Consistency, on the other hand, breeds confidence and certainty.

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2.5 Assurance and Customer Loyalty

There is a strong link between service assurance and customer loyalty in the service quality literature. Assurance is a part of customers' trust, and trust is a basis for building a relationship and customer loyalty over the long term (Chen & Hu, 2010). In upscale restaurants, perceived authenticity and trust of staff is shown to boost brand image, and thus customer loyalty, by Ha and Jang (2010). Additionally, Kandampully et al. (2015) found that assurance fosters affective commitment and loyalty in a luxury service setting. Assurance is especially important in fine dining establishments, where the customer's satisfaction level is high and the fear of dissatisfaction is high, and thus, has a significant influence on loyalty behaviors such as repeat patronage, positive word-of-mouth, and preference over alternatives (Torres, Fu, & Lehto, 2014).

2.6 Assurance in Regional and Cultural Contexts

Provision of guaranteed service in geographically limited and culturally diverse areas like Garhwal Himalayas is challenging. Dani and Rawal (2019) found that a lack of personnel, seasonal employee turnover and the absence of hospitality training were key challenges for restaurants in the mountain region in terms of service assurance. Bhandari (2016) pointed out the difficulties of food safety in the hill stations because of the lack of infrastructure. This further complicates the assurance expectations as the Indian hospitality tradition has raised the service expectations, which further magnifies the impact of assurance failure (Rai & Prabhu, 2022; Chakraborty & Sengupta, 2021).

2.7 Research Gap and Study Rationale

Although the links between service assurance and customer loyalty have been well established in the urban and international settings, there are few empirical studies that are specific to the fine dining in Himalayan tourist areas. Garhwal is a culturally rich region with unique geographical requirements, seasonal food consumption patterns, and a rising premium segment in the food industry, making it a compelling for contextual research. Existing studies have been unidimensional in their approach to service assurance, neglecting to look at the different components of service assurance. In addition, there has been little analysis across restaurant categories in the same geographic market for comparison. The present study aims to fill the gaps by studying the impact of assurance on customer loyalty for three types of fine dining restaurants in the Garhwal region on a micro and macro level.

3. RESEARCH METHODOLOGY

3.1 Research Design

The research for this study was of quantitative, descriptive and empirical type to explore the relationship between service assurance and customer loyalty in the fine dining restaurants of Garhwal region. The descriptive approach allowed for patterns and trends to be identified within the customer's perceptions, and the empirical design helped ensure that the findings did not rely on theoretical assumptions, but rather involved systematically collected data (Krejcie & Morgan, 1970). The quantitative methodology approach was chosen because it is able to test hypothesized relationships in a statistical way, generalize the results to the population, and provide objective measurement of the size and significance of the relationships between constructs.

3.2 Population and Sampling

The target population was the customers of fine dining restaurants in Garhwal region of Uttarakhand, India. Fine dining establishments were segmented into three categories: luxury restaurants (the highest end establishments that offer exclusive experiences with high-priced and high-quality food and service), casual fine dining restaurants (moderately upscale establishments that provide more refined dining experiences, but aren't as exclusive as a luxury restaurant), and theme-based restaurants (food and beverage outlets that offer unique experiences, cuisine and ambiance). To assure that the sample is representative at each level, a stratified random sampling method was used, because the level of assurance delivered and customer expectations may follow a systematic pattern as a function of restaurant types.

The Krejcie and Morgan (1970) sample size determination formula was used to determine the sample size of the respondents, which was targeted at 400.The Krejcie and Morgan (1970) sample size determination formula was used to determine the sample size of the respondents, which was targeted at 400. A valid sample of 400 respondents (Luxury: n = 133; Casual Fine Dining: n = 133; Theme-Based: n = 134) achieved an effective response rate of 81.8% from 489 returned questionnaires. The sample size is greater than the minimum necessary for multiple regression analysis and has adequate statistical power for medium-to-large effect sizes.

3.3 Data Collection Instrument

A structured questionnaire was used to gather primary data using a five-point Likert rating scale (from Strongly Disagree to Strongly Agree). The instrument was divided into three parts: (a) demographic profile and dining

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characteristics, (b) service assurance perceptions (based in part on the SERVQUAL and DINESERV scales) with 7 items adapted to the context of this study (Staff menu knowledge, Food and beverage pairing recommendations, Food safety confidence, Professional conduct, Payment security, Management presence, Service consistency), and (c) customer loyalty (3 items) (revisit intention, recommendation intention, preference over alternatives). The questionnaire was content validated by three hospitality management experts and a pilot test of 30 respondents with Cronbach's alpha being 0.89 for the assurance scale and 0.86 for the loyalty scale, respectively, this shows excellent internal consistency.

3.4 Hypothesis Development

The following hypothesis was developed based on the literature review conducted, which looked at the influence of service assurance on customer loyalty:
H4: Service assurance (staff professionalism, trustworthiness) has a significant positive influence on customer loyalty in fine dining restaurants in the Garhwal region.

3.5 Data Analysis Techniques

SPSS Version 26 was used for data analysis. The analytical procedure included the following steps: (a) descriptive statistics to describe the sample and its variables, (b) reliability analysis (Cronbach's alpha), (c) Pearson correlation analysis to examine the relationship between two variables, (d) multiple regression analysis to identify the predictive role of the independent variable (assurance) on the dependent variable (customer loyalty), (e) one-way ANOVA to compare the variables across restaurant categories, and (f) hypothesis testing by studying the standardized regression coefficients and significance. Parametric tests were preceded by verification of the assumptions of normality, multicollinearity and homoscedasticity and independence. To check for autocorrelation, the Durbin-Watson statistic was analysed and to verify for the need of concern in multicollinearity variance inflation factors (VIF) were computed.

4. DATA ANALYSIS AND RESULTS

4.1 Response Rate and Data Quality

There was a response of 489 questionnaires from fine dining establishments in Garhwal region. A total of 400 valid questionnaires were found after screening for completeness and the quality of the responses (effective response rate was 81.8%). Table 1 shows distribution of responses by restaurant type.

Table 1. Survey Response Distribution by Restaurant Category

Category	Distributed	Returned	Valid	Response Rate (%)
Luxury Restaurants	165	145	133	80.6
Casual Fine Dining	165	142	133	80.6
Theme-Based Restaurants	165	140	134	81.2
Total	495	427	400	80.8

4.2 Demographic Profile of Respondents

Table 2 shows the demographic profile of the 400 respondents. The sample was even in terms of gender, with a slight predominance of males reflecting the pattern of patronage of fine dining in the region. Most of the respondents were 26-45 years old, educated and were mostly domestic tourists.

Table 2. Demographic Profile of Respondents (N = 400)

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	204	51.0
	Female	196	49.0
Age Group	18–25 years	62	15.5
	26–35 years	98	24.5
	36–45 years	89	22.3
	46–55 years	80	20.0
	56 years and above	71	17.8

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Education	Secondary/High School	62	15.5
	Diploma/Certificate	62	15.5
	Graduate Degree	116	29.0
	Postgraduate Degree	107	26.8
	Doctoral Degree	53	13.3
Visitor Type	Domestic Leisure Tourist	98	24.5
	Domestic Business Traveler	58	14.5
	International Leisure Tourist	49	12.3
	International Business Traveler	35	8.8
	Pilgrimage/Religious Tourist	80	20.0
	Local Resident	80	20.0
Monthly Income (₹)	Below 25,000	58	14.5
	25,001–50,000	71	17.8
	50,001–1,00,000	89	22.3
	1,00,001–2,00,000	76	19.0
	Above 2,00,000	62	15.5
	Prefer not to disclose	44	11.0

4.3 Measurement Reliability and Validity

For internal consistency, Cronbach's alpha was used for the measurement scales. As indicated in Table 3, all constructs had an internal consistency of more than the recommended value of 0.70 (Nunnally, 1978).

Table 3. Measurement Scale Reliability

Construct	Items	Cronbach's α	Mean	SD
Service Assurance (A)	7	0.89	3.51	0.87
Customer Loyalty (CL)	3	0.86	3.38	0.92

4.4 Construct Validation: Factor Loadings

Confirmatory factor analysis was performed to determine the factor loadings of the observed items onto the latent constructs. The standardized factor loadings for service assurance construct are shown in Figure 1. The loadings for all items were above the recommended level of 0.50 (Hair et al., 2010), ranging from 0.74 (Food/Beverage Pairing) to 0.85 (Professional Conduct), indicating a good measurement model.

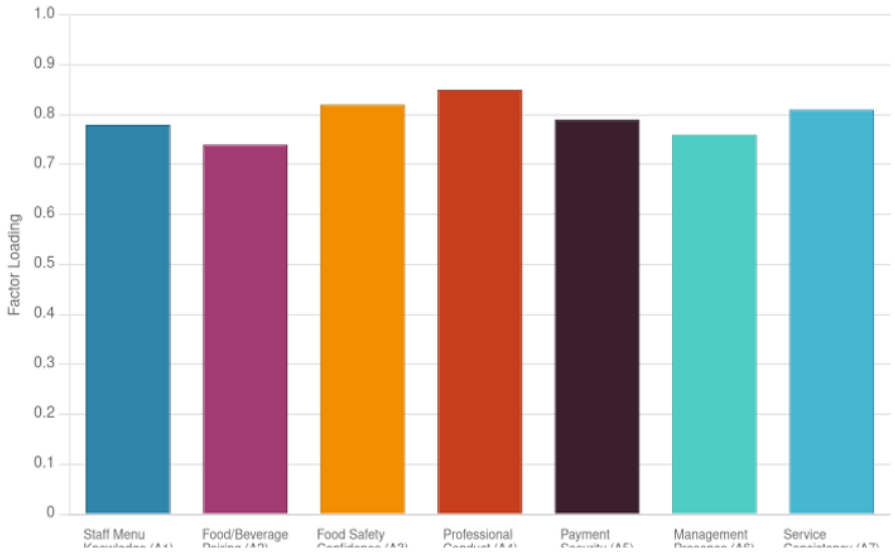


Figure 1. Assurance Construct: Standardized Factor Loadings

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4.5 Descriptive Statistics

The item level Descriptive Statistics for the assurance dimensions and customer loyalty is displayed in Table 4. The mean scores were within the moderate-to-high range from 3.21 (A2 Food and beverage pairing recommendations) to 3.83 (A3 Food safety confidence). It is noteworthy that the food and beverage pairing recommendations and management presence scored the lowest with Mean of 3.21 and 3.29 respectively, indicating specific areas of improvement in fine dining in Garhwal.

Table 4. Item-Level Descriptive Statistics for Assurance Dimensions and Customer Loyalty

Item Code	Item Description	Mean	SD	Median	Mode	Positive %
A1	Staff demonstrated comprehensive menu knowledge	3.44	1.10	4	4	53.3
A2	Staff offered knowledgeable pairing recommendations	3.21	1.17	3	3	40.8
A3	Confidence in food safety and hygiene standards	3.83	1.23	4	5	67.5
A4	Professional conduct inspired trust and confidence	3.67	1.16	4	4	63.3
A5	Payment transactions handled securely	3.72	1.15	4	4	66.8
A6	Management maintained professional presence	3.29	1.13	3	3	45.3
A7	Service standards consistently upheld	3.44	1.14	4	4	50.5
CL1	Intend to revisit this restaurant	3.38	1.12	3	4	48.5
CL2	Would recommend to friends/family	3.45	1.17	4	4	52.0
CL3	Would choose over comparable alternatives	3.32	1.11	3	4	46.8

Figure 2 shows a graphical comparison of the mean scores by the dimensions of assurance and customer loyalty. The data showed that customer confidence in food safety (M = 3.83) was food safety's strongest rating and recommendations for pairing food and drinks with beverages (M = 3.21) was the biggest gap between it and customer expectations.

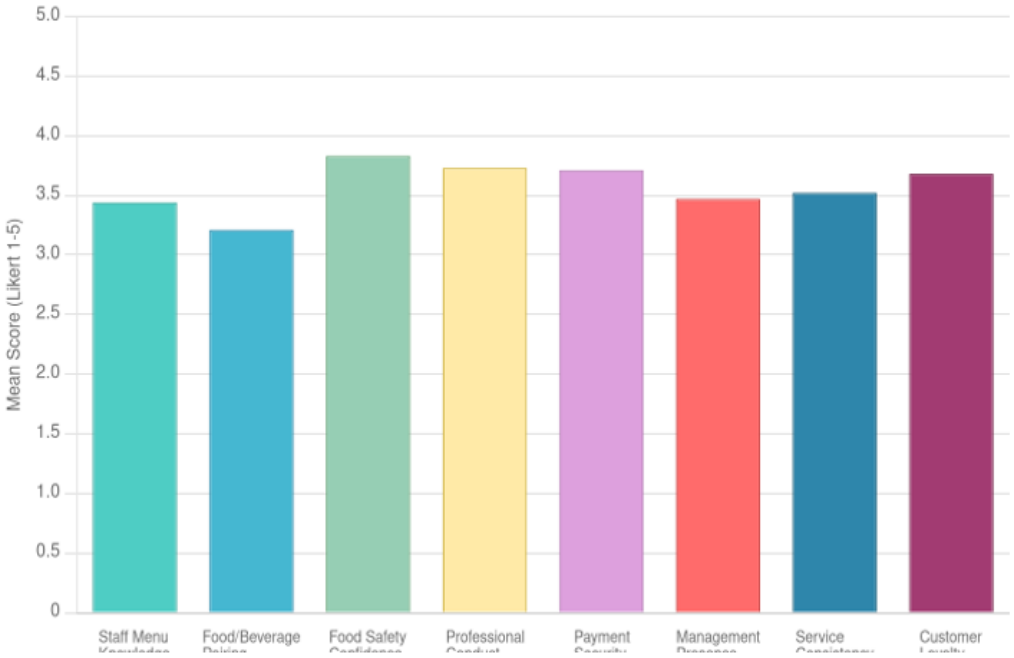


Figure 2. Mean Scores of Assurance Dimensions and Customer Loyalty

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4.6 Correlation Analysis

Pearson's correlation coefficients were calculated to explore the bivariate relationships between the assurance dimensions and customer loyalty. All seven assurance dimensions had statistically significant positive correlation with customer loyalty ($p<0.001$) as shown in Table 5. The food safety confidence and professional conduct had the strongest bivariate correlations ($r = 0.56$, $p < 0.001$ and $r = 0.61$, $p < 0.001$, respectively). The composite assurance score was significantly related to loyalty ($r = 0.539$, $p < 0.001$), suggesting a strong overall relationship.

Table 5. Pearson Correlation Matrix: Assurance Dimensions and Customer Loyalty

Variable	A1	A2	A3	A4	A5	A6	A7	A_Total	CL
A1: Menu Knowledge	1								
A2: Pairing Recs	0.52**	1							
A3: Food Safety	0.48**	0.45**	1						
A4: Prof. Conduct	0.55**	0.51**	0.53**	1					
A5: Payment Sec.	0.49**	0.46**	0.50**	0.52**	1				
A6: Mgmt. Presence	0.44**	0.41**	0.47**	0.48**	0.45**	1			
A7: Service Const.	0.51**	0.48**	0.52**	0.54**	0.50**	0.46**	1		
A: Total	0.78**	0.75**	0.81**	0.83**	0.79**	0.72**	0.80**	1	
CL: Loyalty	0.48**	0.42**	0.56**	0.61**	0.52**	0.47**	0.54**	0.539**	1

Note: ** $p < 0.001$; A = Assurance; CL = Customer Loyalty

The visualization of the bivariate correlations is shown in Figure 3, which provides a visual representation of the strengths of the correlations between the assurance dimensions and customer loyalty.

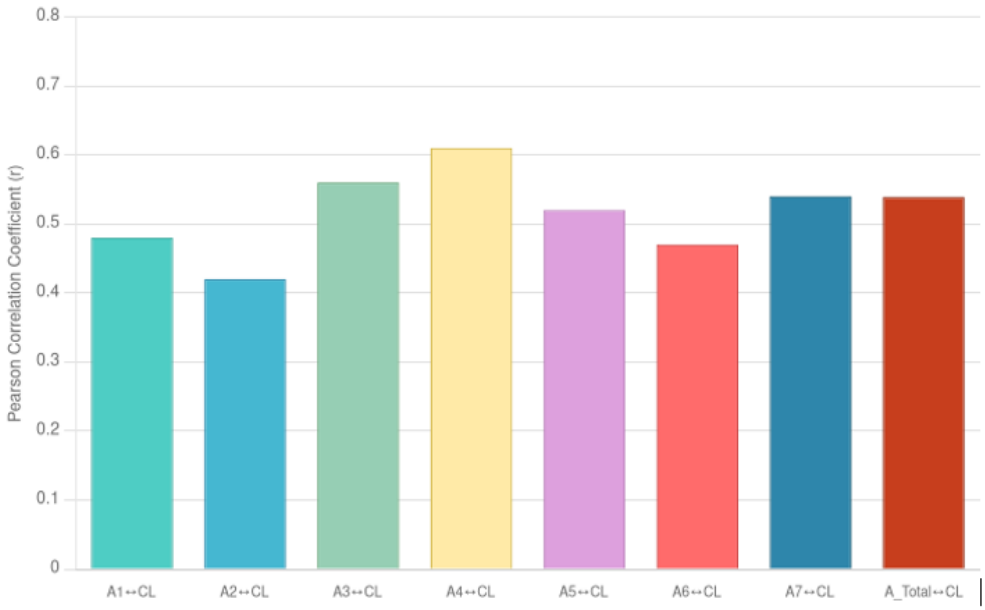


Figure 3. Bivariate Correlations: Assurance Dimensions with Customer Loyalty

4.7 Regression Analysis: Assurance Predicting Customer Loyalty

The predictive power of service assurance on customer loyalty was analysed using multiple regression analysis. The results are given in Table 6, 7 and 8. Results of the overall model are statistically significant ($F(1, 398) = 162.98$, $p < 0.001$) and the R^2 value of the model is 0.291 which means that 29.1% of the variance in customer loyalty can be explained by the assurance. The adjusted R^2 was 0.289 which showed the robustness of the model.

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Table 6. Model Summary: Assurance → Customer Loyalty

R	R^2	Adjusted R^2	Std. Error	F	df1	df2	Durbin–Watson
0.539	0.291	0.289	0.868	162.980	1	398	2.075

Table 7. ANOVA: Assurance → Customer Loyalty

Source	Sum of Squares	df	Mean Square	F	p
Regression	122.686	1	122.686	162.980	<0.001
Residual	299.601	398	0.753		
Total	422.287	399			

Table 8. Regression Coefficients: Assurance → Customer Loyalty

Term	B	SE	β	t	p	95% CI Lower	95% CI Upper
Constant	1.345	0.162	—	8.288	<0.001	1.026	1.664
Assurance	0.568	0.044	0.540	12.766	<0.001	0.481	0.655

The standardized coefficient was substantial (β = 0.540, t = 12.766, p < 0.001), and the 95% confidence interval ranged from 0.481 to 0.655. The coefficient was positive, the model was significant and the confidence interval did not contain zero, so that Hypothesis H4 was accepted, which meant that service assurance has a significant positive effect on the customers' loyalty in fine dining restaurants of the Garhwal region.
The magnitude of the standardized regression coefficients are shown in Figure 4, and the results reveal that assurance has a strong impact on customer loyalty.

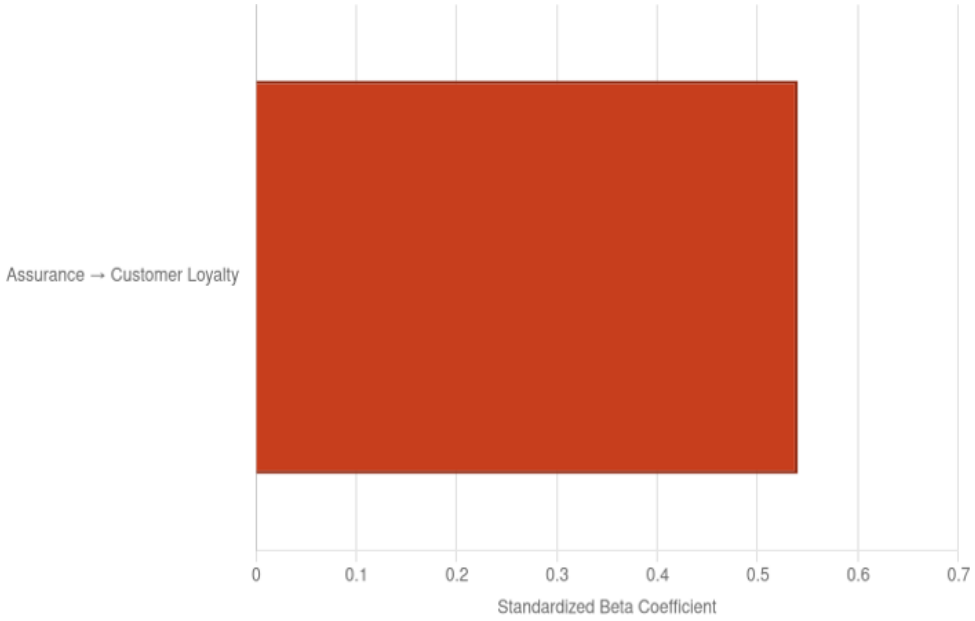


Figure 4. Standardized Regression Coefficient: Assurance → Customer Loyalty (β = 0.540, p < 0.001)

4.8 Differences Across Restaurant Categories

A one-way ANOVA was used to determine if there was a difference in perception of service assurance among the three restaurant types. Statistically significant differences were found for all seven assurance dimensions (p < 0.05) such that all the luxury restaurants improved.

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Table 9. One-Way ANOVA: Assurance Dimensions Across Restaurant Categories

Dimension	Luxury (n=133) M (SD)	Casual (n=133) M (SD)	Theme (n=134) M (SD)	F-value	p-value
A1: Menu Knowledge	3.82 (0.95)	3.38 (1.08)	3.12 (1.15)	18.24	<0.001
A2: Pairing Recs	3.58 (1.02)	3.12 (1.14)	2.93 (1.21)	15.67	<0.001
A3: Food Safety	4.15 (1.05)	3.75 (1.18)	3.58 (1.28)	12.89	<0.001
A4: Prof. Conduct	4.08 (0.98)	3.62 (1.12)	3.48 (1.22)	14.52	<0.001
A5: Payment Sec.	4.05 (1.00)	3.58 (1.13)	3.51 (1.20)	13.76	<0.001
A6: Mgmt. Presence	3.85 (1.01)	3.35 (1.10)	3.21 (1.18)	16.34	<0.001
A7: Service Const.	3.92 (0.97)	3.41 (1.09)	3.23 (1.17)	17.89	<0.001
CL: Loyalty	3.85 (0.98)	3.38 (1.08)	3.15 (1.15)	19.45	<0.001

The restaurant differential assurance scores are shown graphically in Figure 5, revealing the constant premiums of luxury restaurants on each of the dimensions.

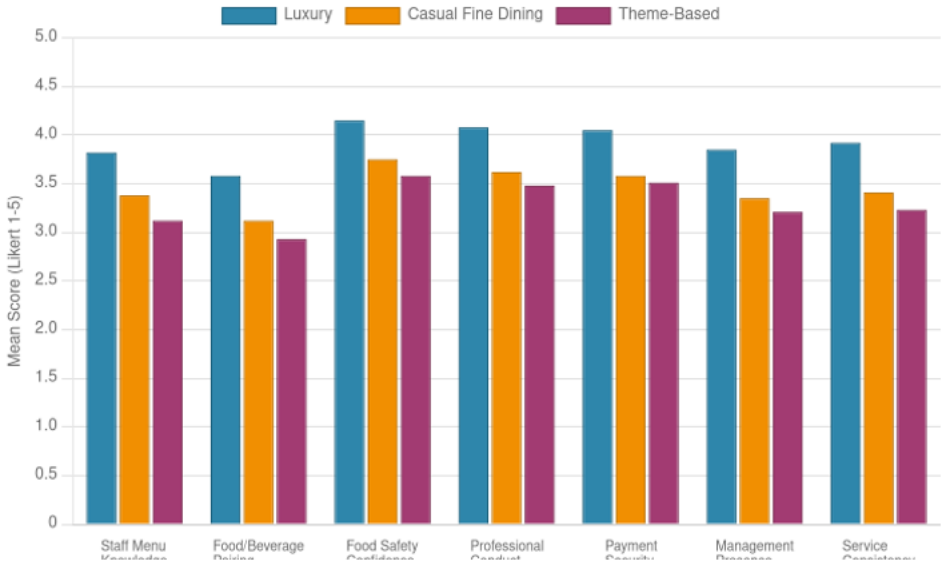


Figure 5. Assurance Dimension Scores by Restaurant Category

4.9 Hypothesis Testing Summary

The result of the hypothesis testing is summarized in Table 10. Hypothesis H4 was approved at the $p < 0.001$ level of significance which showed that, at a statistical level, service assurance is a positive factor in customer loyalty among Fine Dining restaurants of Garhwal region.

Table 10. Hypothesis Testing Summary

Hypothesis	Path	β	t-value	p-value	R^2	Result
H4	Assurance → CL	0.540	12.766	<0.001	0.291	Supported

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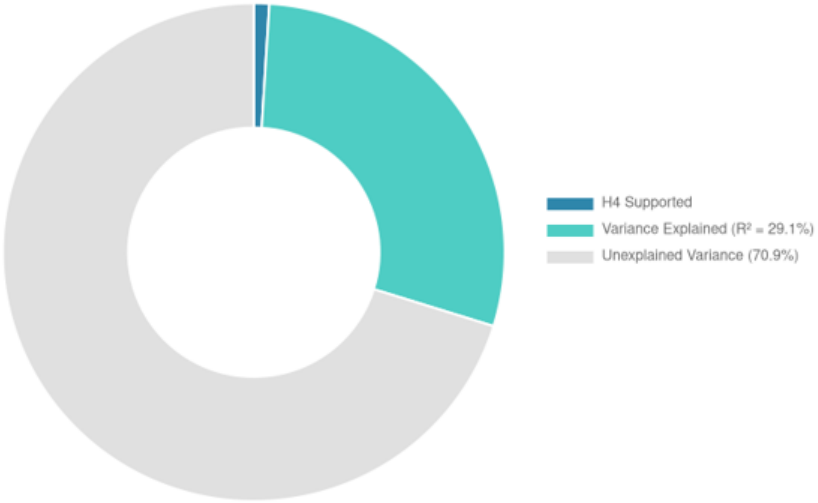


Figure 6. Hypothesis H4 Result: Assurance → Customer Loyalty

4.10 Loyalty Distribution by Assurance Level

To further demonstrate the practical implications of service assurance, the respondents were divided into three groups: Low Assurance (mean < 3.0, n = 78), Moderate Assurance (mean 3.0–4.0, n = 215), and High Assurance (mean > 4.0, n = 107). As shown in Figure 7, the distribution of customer loyalty levels by segments shows a distinct positive gradient with the customer assurance perceived from the products/services exhibiting high and very high degrees of loyalty growing as the degree of perceived assurance increases.

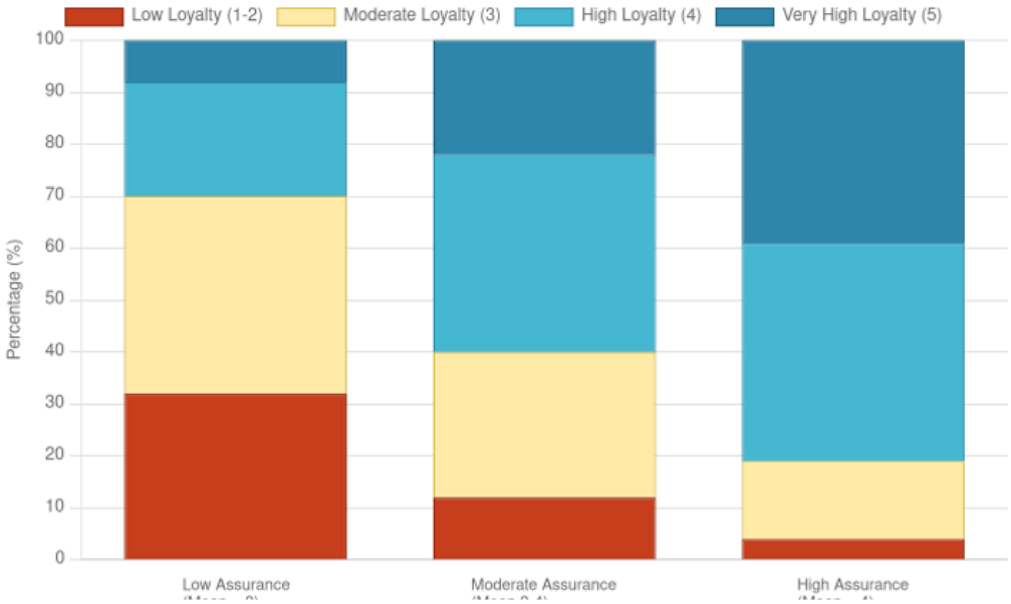


Figure 7. Customer Loyalty Distribution by Assurance Level (%)

4.11 Cross-Category Item-Level Analysis

The figure below (Figure 8) displays the average score trends over each particular assurance item (A1-A7) and loyalty item (CL1, CL2 and CL3) for each restaurant category. In terms of relative strengths and weaknesses of assurance dimensions, there appears to be a parallel trajectory, where the elements of food and beverage pairing recommendations (A2) and the elements of management presence (A6) are at the bottom of each of the categories, indicating universal challenges, and elements of food safety confidence (A3) are at the top of each of the categories, indicating universal strengths. The performance premium for luxury establishments is, on average, 0.4–0.7 scale points higher than for non-luxury establishments for each item.

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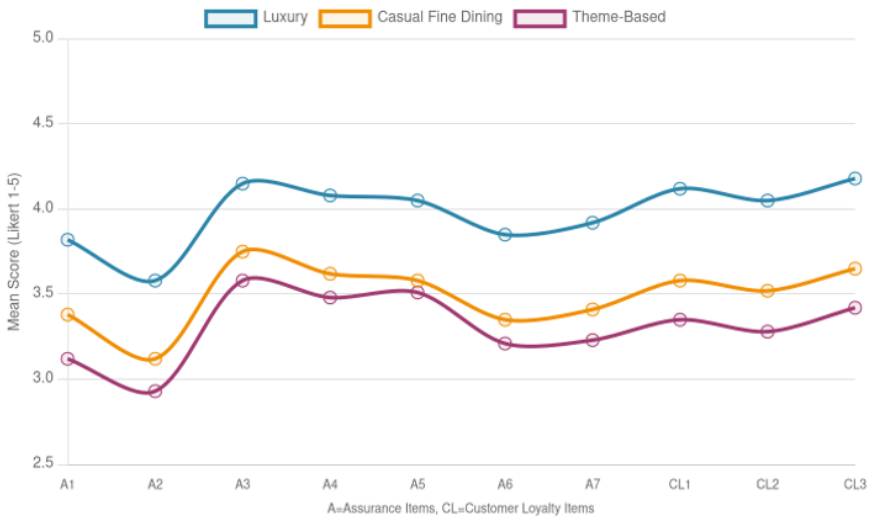


Figure 8. Mean Score Trends: Assurance and Loyalty Items by Restaurant Type

5. DISCUSSION

The present study aimed to explore the effect of service assurance on customer loyalty in fine dining restaurants in Garhwal area of Indian Himalayas. The findings offer strong empirical evidence that service assurance—a composite of the employees' knowledge, professional conduct, confidence in food safety, payment security, management's presence, and service consistency—accounts for 29.1% of the variance in customer loyalty. The results showed that the assurance is once again playing a central role in the context of service quality, which is in line with the previous service quality literature (Parasuraman et al., 1988; Han & Ryu, 2009; Kandampully et al., 2015) and extends the findings to a geographically and culturally unique situation.

Food Safety confidence (M = 3.83) was the highest among the assurance dimensions, indicating that the fine dining establishments in Garhwal have been fairly successful in conveying food safety and quality control measures. This can be attributed to the increased food safety awareness during post-pandemic times, and the relative small size of the operations that allows for more noticeable quality assurance processes. This dimension of food safety is crucially linked with loyalty (r = 0.56), which suggests that it needs to be maintained and developed. Today, food safety is a top priority, especially for travelers who don't know about the conditions in the country, and this can be a big selling point. The assurance dimensions with lowest scores were food and beverage pairing (M = 3.21) and management presence (M = 3.29), suggesting they are areas of risk for improvement. Garhwal's restaurants and hotels are not specialized enough in terms of their knowledge and confidence in recommending pairings in fine dining, as evidenced by relatively low ratings, as is typically important in fine dining (Lucas, 2003; Han et al., 2009). The disparity could reflect a lack of formal education in wine and beverage service, and the difficulty of obtaining a wide variety of beverage choices in a mountain area. The low management presence scores may indicate that restaurant owners and managers are less visible in the dining areas, and are thus not able to reinforce quality commitment and respond to customer concerns in real-time to take advantage of the opportunities. Kandampully's et al. (2015) research highlights the importance of management visibility, as it demonstrates the organization's dedication to quality and instills customer confidence that quality standards are being monitored and upheld.

The cross category analysis showed that there were clear differences across restaurant type in perceptions of assurance, with luxury restaurants scoring the highest across all categories compared to all other restaurant categories. This is consistent with the resource-based view of service quality, which implies that luxury restaurants have more resources, trained employees and procedures that helps them to deliver more certain service (Kandampully et al., 2015). There were specific areas of great difference between the luxury and theme restaurants, particularly for food and beverage pairings and the presence of management, which could be the focus of specific capacity building interventions in less-resourced restaurants. In fact, there is a gradient effect as the finding that even a simple fine dining restaurant scored significantly higher than theme-based restaurant on most assurance dimensions, implies a gradient relationship between the amount of resources a restaurant can offer and their sophistication and the measurable differences in assurance delivery. The practical implications of these findings for the fine dining operators in Garhwal region and other areas with mountain tourism are immense. The first step is to invest in staff training, especially in menu knowledge, food and beverage pairing, professional service etiquette and more, as this will be the most effective way of improving the level of assurance and, therefore, loyalty. The training programs should include training on not only technical skills but also soft skills including

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communication skills, emotional intelligence and cultural sensitivity. Second, enhancing management visibility around the dining areas by regular interaction with customers and by service supervision, might create an appreciable improvement in assurance. Management's presence must be organized and purposeful, as in quality monitoring, customer relationship, and immediate action to solve the problem. Thirdly, the creation of regional assurance standards that reflect operational mountain hospitality conditions can contribute to the creation of realistic but still aspirational standards for the industry. Third, the means of communication of food safety and hygiene practices, such as certificates, open kitchens, and staff hygiene practices would have the potential for building on the existing level of food safety confidence and thus increase customer trust and loyalty.

The findings of the study indicate that to ensure destination quality in the Garhwal region, a policy change is needed to include destination assurance standards in destination quality certification processes. With the region's reputation as a high quality tourism destination, it is important that fine dining facilities are held to a consistent assurance benchmark to ensure competitiveness of the destination. Training programmes can be created in association with the HECs that would help address the existing gap of trained service professionals in the region (Singh & Pathak, 2019; Pant, 2017) and mentoring programmes can be formed by combining established luxury restaurants with the casual and themed restaurants to help transfer knowledge and capabilities. Further, regional hospitality associations may also develop common training materials, certification programs, and best practice guides to increase the level of assurance in the industry.

6. CONCLUSION

The study has established that service assurance is one of the important factors that helps in developing the customer loyalty in the fine dining restaurants of Garhwal Himalayas. The empirical results indicate that the aspects of professionalism, knowledge and trustworthiness, food safety confidence and regular service delivery are positively associated with customers' willingness to revisit a restaurant, recommend it to others and prefer it to other restaurants. According to regression analysis, assurance is a strong predictor of loyalty, accounting for 29.1% of the variance in the customer loyalty behaviour. The most significant assurance dimensions were found to be professional conduct and food safety confidence, showing the necessity of staff skill and customer trust in the context of high-quality restaurants. The study also found that there were variations between restaurant categories, with luxury restaurants having higher assurance scores as they had more well-trained staff members, more systematic service procedures and better quality management practices. There are however some opportunities to improve the food and beverage pairing recommendations and the presence of management in the visible areas across the region. So, Restaurant owners should make sure that their employees are trained continuously, the skills in hospitality are being developed, communication is being made understandable about hygiene and they are actively involved in managing the restaurant to promote customer confidence. In general, confidence building practices will help enhance customer satisfaction, loyalty and competitiveness of the fine dining restaurants in the Garhwal Himalayan tourism market. These findings are relevant to hospitality research as they are region specific evidence in a less researched mountain tourism context.

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