

# Measurement of Service Quality and Customer Satisfaction Towards Various Products and Services offered by Reliance Supermarket

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## Abstract

*In the global competitive retail business environment, it is always a challenge when comes to delivery of products and its related services therefore it has a greater connectivity towards the sustainability of their retail businesses among its competitors prevailing in large numbers. Every retailer tried to focus on building their unique selling proposition and improving the quality of product and services in a most predominant manner. In this research paper also the researcher would like to measure the service quality and its connectivity towards customer satisfaction with reference to the product and services offered by reliance retail supermarket. The researcher performed a descriptive based research study, with a high detail research study focusing on identifying the key factors influencing the customer's perception of the service quality in the Reliance Super Market. Further, his objectives were focused on analyzing the impact of service quality on customer loyalty for Reliance Super Market. Since the target population of this research was found to be indefinite, wherein the researcher adapted a non-probability sampling method and convenience sampling technique in order to collect the samples needed to carry out the research study effectively. A well-structured questionnaire being used as a research instrument for the primary data collection of data. The Primary data collected using the personal interview method and it was analyzed using statistical software and data collected were analyzed and interpreted in such a way it would certainly reveal the reality through a detailed data analysis and interpretation. The outcome of the research study would certainly reveal the impact of service quality on customer satisfaction in the context of reliance retail supermarket.*

**Keywords:** Retail Stores, Supermarket, Service Quality, Customer Satisfaction, Etc.,

## 1. Introduction :

With the liberalization and internationalization in service sector, service quality has become an important means of differentiation and path to achieve business success. Such differentiation based on service quality can be a key source of competitiveness for many service providers and hence have implications for leadership in such organizations. Service Quality is a blend of two words: service and quality. Services are behavioral rather than physical entities, and have been described as deeds, performances or effort, acts or performances, activities or processes. In other words, service is an activity or series of activities of more or less intangible nature that normally, not necessarily take place in interactions between the customer and service employees and /or physical resources or goods and/or systems of the service providers, which are provided as solutions to customer problems. Services are intangible because they cannot be grasped mentally. The abstract nature of services causes problems for both providers and consumers. It is difficult for service providers to differentiate their offerings from those of competitors, while it is equally difficult for consumers to evaluate a service before it is acquired and consumed.

Quality has been defined differently by different authors. Quality is in the eye of the customers. It can be seen and can be measured. The quality's gurus, experts and researchers have given various definitions on quality in particular areas i.e. manufacturing of products and services. Some prominent definitions include conformance to requirements, fitness for use,

conformance to specification, meeting and/or exceeding customer's expectation, one that satisfies the customer, performance over expectation zero defect or products' or services' ability to perform to its intended function without harmful effect. Quality may be viewed as a property of products or services, or processes producing these products or services. As per the Japanese production philosophy, quality implies 'zero defects' in the firm's offerings. Quality is a dynamic state associated with products, services, people, processes, and environments that meets or exceeds customer expectation. In other words, the quality of a product or service is a customer's perception of the degree to which the product or service meets his or her expectations. In the business world, it is possible to understand an organization's success or failure through an analysis of the economics of its offering compared to those of its competitors. For an organization in which services are incorporated, understanding the nature of the service encounter may yield equally actionable insights. With this in mind, this research is designed to investigate the relationship among service quality, demographic characteristics and customer loyalty in retail stores.

### **1.1 Retail Industry**

Retail Industry in India is undoubtedly one of the fastest growing retail industry in the world. It is the largest among all industries accounting to 10% of the country GDP and employs around 8 per cent of the workforce. India has seen a drastic shopping revolution in terms of format and consumer buying behaviour. From shopping centers to multi-storied malls to huge complexes offering shopping, entertainment and food all under one roof and it is because of this trend that the retail industry is witnessing a revolution as many new format markets like hypermarkets, supermarkets, departmental stores have made their way in the market. Retailing in India has emerged as one of the most vigorous and fast-paced industries after travelling through different phases over the years. In fact, India is the fifth largest preferred retail destination globally and embraces a very strong position as far as its market potential is concerned. Retailers are consistently trying

to tap the gravity of this potential by using the latest technologies along with new generation tools like Data Analytics, Social Commerce, CRM Solutions, etc, which form the backbone of modern retailing. Bolstered by healthy economic growth, changing demographics, increasing disposable incomes, urbanization, changing consumer tastes and preferences, and higher consumer confidence, year 2019 experienced strong retail sales. While traditional and unorganized retail formats continue to dominate the retail market, organized retail is growing at a faster pace driven by technology intervention. The industry is now expected to reach \$1400 billion by FY2024 from \$790 billion in FY 2019, growing at a CAGR of 12%.

The dawn of technology in the retail space has transformed the traditional business model into a 'Physical' experience with in-built metrics to comprehend customer needs. Emerging technologies like AR, VR, Artificial intelligence, IoT, cloud platforms, etc. take into consideration multiple consumer interactions through digital platforms in the form of reviews, suggestions and AI-based product assortments, to make in-store digitization possible. By connecting with the consumers at all possible touch points, these techniques are also enabling the retailers to influence consumer behaviour. With technology being a key facilitator in driving engagements and with existing consumers and acquiring new customers, retailers can foresee increased sales and reduction in the cost of operations. Meanwhile, considering the growing consumer consciousness and their preference for choice and convenience, retailers are leveraging data-driven technologies to meet their expectations.

#### **1.1.1 Key learning for the retailers to emerge as game changers in 2020**

The evolving mind-set of Indian consumers expecting seamless shopping experiences across every channel; brick and mortar stores, e-commerce platforms or mobile apps, demand the retailers to work consecutively towards acquiring competitive advantage in 2020. This can be done by using these innovative retail formats and technologies:

- **Experiential Retail:** Millennials tend to make the majority of their choices based on their experience instead of the products. So, retailers must focus on developing a customer-centric approach in their businesses, where the consumer can interact with the product or brand and give their feedback as well. An interactive methodology would enable the retailers, especially in the brick-and-mortar circle, to initiate a better brand recall and increased sales.
- **Immersive Technologies:** While online players specifically in fashion & lifestyle and beauty & personal care segment are already making it big by embracing the concept of experience-based shopping using AR/VR, offline stores too are joining the bandwagon by implementing these immersive technologies to redefine convenience for consumers. This means consumers can now simply walk in, find their preferred products/outfits through a virtual inventory and try the outfits via virtual mirror without actually having to do it physically. This combination of technology in stores would facilitate seamless experience to the consumers. In fact, by 2020, the retail industry will emerge as the top spending industry on AR and VR.
- **Big Data:** Leveraging Big Data to observe and evaluate buying patterns, trends, etc, has been quite revolutionary in the online retail industry. It is now making its way into the offline retail space to create a significant effect on its future. Big Data can enable retail businesses to understand their customer expectations by predicting the popularity of products and identifying the relevant customers for each one of them.
- **Social Commerce:** Millennial consumers are becoming more demanding with time and this can pose challenges for the retailers in future to get their brand noticed amid all the traffic. Social commerce platforms can enable retailers to raise brand awareness and drive direct engagement with customers through pictures and videos of products or brands posted by the latter. Retailers can capitalise on the consumers sharing their

experiences and stories on the web in the form of reviews and recommendations.

The expectation from modern retail has transformed completely, as the idea here is not just to enhance the experience but also being able to guide the consumers towards making the right purchase decisions by understanding their profile. Having realised the tremendous scope of mass digitization in the retail ecosystem, retailers now must take proactive steps to streamline their day to day operations in 2020, making it exciting and rewarding time for all the stakeholders in the industry.

### 1.2 Reliance Retail Limited

Reliance Retail is the retail initiative of the group and is central to our consumer facing businesses. It has in a short time forged strong and enduring bonds with millions of consumers by providing them unlimited choice, outstanding value proposition, superior quality and unmatched experience across all its stores. Reliance Retail has adopted a multi-prong strategy and operates chain of neighborhood stores, supermarkets, and wholesale cash & carry stores, specialty stores and online stores and has democratized access to a variety of products and services across diverse segments for Indian consumers. Serving the food and grocery category Reliance Retail operates Reliance Fresh, Reliance Smart and Reliance Market stores. In the consumer electronics category Reliance Retail operates Reliance Digital, Reliance Digital Express Mini stores and Jio stores, and in fashion & lifestyle category it operates Reliance Trends, Trends Women, Trends Man, and Trends junior, Project Eve, Reliance Footprint, Reliance Jewels and AJIO.com in addition to a large number of partner brand stores across the country. Reliance Retail has the distinction of being the largest retailer in the country. Reliance Retail's commitment to "bettering the lives" has been embodied in its pursuit to make a difference on social socio-economic issues in India. The initiative has brought millions of farmers and small producers to the forefront of the retail revolution by partnering with them for growth.

Deep insight into India's economic, cultural and consumption diversity drives Reliance Retail's vision in the retail universe. The operating model is based on customer centricity, while leveraging common centres of excellence in technology, business processes and supply chain. More importantly, it has built a strong and unwavering foundation through its extraordinary people. Our nationwide network of retail stores offers a world-class shopping environment and unmatched customer experience. Reliance Retail has emerged as the partner of choice for International brands and has established exclusive partnerships with many revered international brands such as Diesel, Superdry, Hamleys, Ermenegildo Zegna, Marks and Spencer, Paul & Shark, Thomas Pink, Kenneth Cole, Brooks Brothers, Steve Madden, Payless Shoesource, Grand Vision and many more. As on 30th Sep 2019, Reliance Retail operates 10,901 stores across 6,700+ cities with a retail area of over 24.5 million sft. Reliance Retail Ventures Limited, a subsidiary of Reliance Industries Limited is the holding company of Reliance Retail Limited which operates the retail business.

### **1.2.1. Growth through Value Creation**

With a vision to generate inclusive growth and prosperity for farmers, vendor partners, small shopkeepers and consumers, Reliance Retail Limited (RRL), a subsidiary of RIL, was set up to lead Reliance Group's foray into organized retail. Since its inception in 2006, Reliance Retail Limited (RRL) has grown into an organisation that caters to millions of customers, thousands of farmers and vendors. Based on its core growth strategy of backward integration, RRL has made rapid progress towards building an entire value chain starting from the farmers to the end consumers. Reliance Retail continued to expand presence of its value and specialty formats. During the year, Reliance Retail opened 90 new stores spanning across 'value' and 'specialty' segments. In-store initiatives, wider product choice and value merchandising enabled the business to achieve robust growth during this period. Its presence in the optics business is in partnership with Grand Vision. 51 new stores were added during FY-11 taking the total presence to 100 stores across

key markets in the country. The retail chain offers single brand optical products including Vision Express frames, lenses, contact lenses, sunglasses, solutions and accessories. For the very first time, consumers in India got the opportunity to experience Hamleys, which is considered to be the world's most wonderful toy shop. The brand was launched in India with opening up of 2 stores during the year. iStore by Reliance Digital is a one-stop-shop for all Apple products and services. There are 17 such stores currently operational. Reliance Brands also announced exclusive licensing arrangement with two leading international brands:

- **Steve Madden**, a leading designer, wholesaler and retailer of fashion-forward footwear and accessories for women, men and children.
- **Quiksilver**, a leading outdoor sports lifestyle company to launch their core brands 'Quiksilver' and 'Roxy'.

Across India, Reliance Retail serves over 2.5 million customers every week. Its loyalty programme, "Reliance One", has the patronage of more than 6.75 million customers.

### **2. Need for the Study**

Since limited study in India has conducted which has considered service quality dimensions as drivers of customer loyalty in retail, it nevertheless may prove to be useful for retailers in identifying the service quality attributes- that are important for Indian retail consumers. The present work will unearth that superior performance on the most important retail service quality dimension will add to favorable behavioral intentions and bring down unfavorable intentions.

### **3. Objectives of the Study**

- To identify the key factors influencing the customer's perception of the service quality in reliance super market.
- To reveal the effects of service quality dimension in customer satisfaction in reliance super market.
- To study the effect of demographic variables on various service quality dimensions.

- To analyse the impact of service quality on customer's loyalty for reliance super market.
- To suggest best practices to improve the level of customer satisfaction and service quality of reliance super market.

#### 4. Review of Literature

**Hoang *et al.* (2010)** proposed a conceptual framework of the influence of service culture on customer service quality via the mediation of employee attitudes. They also conceptualized the role of potential moderators such as cultural differences, personal relationships towards service employee attitudes and customer service quality.

**Jain *et al.* (2010)** concluded that service quality in higher education comprises of twelve factors such as visual appeal, outcome, campus, reputation, input quality (students), industry interaction, support facilities, input quality (faculty), inter personal relationships, curriculum, academic facilities and processes.

**Korda and Snoj (2010)** attempted to validate the perceived retail banking service scale in the case of a small transitional economy of Europe. Their analysis showed that the perceived value variable had a potential to be mediating variable between perceived quality and customer satisfaction relationship in retail banking settings.

**Malik and Danish (2010)** analyzed the impact of different quality services on student satisfaction in higher educational institutes of a big division of Punjab province of Pakistan. They found that students are overall satisfied with services of tangibility, assurance, reliability and empathy but not much satisfied with parking facilities, computer labs, cafeteria services, complaint handling system.

**Aykac *et al.* (2009)** employed six dimensions of service quality scale that was developed by Carman (2000) and Kara *et al.* (2005) to better understand the factors underlying healthcare customers' perceptions of service quality. The dimensions investigated were: tangibility, reliability, responsiveness, assurance,

courtesy and empathy. Through a 5 point Likert-type scale, they compared healthcare customers' expectations of a perfect service provider with the practices of Marmara University Hospital to determine if there were any gaps. Further they analyzed the quality of the Marmara University Hospital's healthcare services and its impact on customer satisfaction and customer loyalty through a regression analysis.

**Hossain and Leo (2009)** exhibited that customers' perceptions vary according to the nature of service. In the banking industry they found that customers' perception was highest in the tangibles area such as infrastructure facilities of the bank, followed by the empathy area such as timing of the bank and returns on deposit. On the other hand, the lowest perception was in the competence area, such as the method of imposing service charges followed by reliability, such as customers' guidance. Because of the wide variation of responses, the banks need to consider the weak areas in order to meet customer requirement.

**Seth *et al.* (2008)** measured customer perceived service quality incorporating both service delivery as well as technical quality aspects. The validated instrument comprised of dimensions including reliability, responsiveness, assurance, empathy, tangibles, convenience, and customer perceived network quality. The study indicated that among the various dimensions, 'responsiveness' was the best predictor, followed by reliability, customer perceived network quality, assurance, convenience, empathy, and tangibles.

**Ladhari (2008)** identified the key conceptual and empirical issues that should be considered in the development of alternative industry-specific measurement scales of service quality (other than SERVQUAL). They found deficiencies in some of the alternative service-quality measures; however, the identified deficiencies do not invalidate the essential usefulness of the scales.

**Pollack (2008)** revealed that satisfiers exhibit initially no relationship with satisfaction, but after the



acceptable level of service quality (i.e. inflection point) had been reached, become positively related. Dissatisfies followed initially a positive relationship path with satisfaction but after the inflection point exhibit no relationship, or at best a significantly weakened one, with satisfaction. The relationship patterns were found to be service attribute as well as service type dependent.

**Solvang (2007)** discovered that the effect of service quality on satisfaction was more profound in the furniture branch than in the grocery branch of the four retail stores selected. On the other hand, customer loyalty seems to be more important in affecting repurchase decisions in the grocery branch.

**Lee (2007)** compared two leading measurement instruments of service quality (i.e., SERVQUAL and SERVPERF) in a cross-cultural setting. Psychometric properties of each scale were compared in three countries of distinctive characteristics: developed, industrialized, and developing. They concluded that the SERVPERF scale has slightly better reliability while the SERVQUAL scale has an edge in validity, implying the necessity of including cultural diversities of expectations in the measurement of service quality for cross-cultural studies.

**Chowdhary and Prakash (2007)** investigated whether any generalization in importance of service quality dimensions was possible or not. They found that generalization of quality dimensions was not possible among all types of services taken together.

**Enquist et al. (2007)** presented a model for values-based sustainable service business grounded in the concept of values-based service quality. They distinguished four dimensions of values-based service quality and these dimensions were - "technical", "functional", "experiential", and "HRM and corporate climate".

**Vanniarajan and Anbazhagan (2007)** highlighted that financial services were inherently intangible and high on experience and credence qualities. They identified four dimensions - reliability, responsiveness, assurance and tangibles - which form the domain of

customer's evaluation of service quality in the financial services industry. The results indicated that the customer's perception on the service quality factors in private sector banks was higher than the public sector and co-operative banks.

**Voon (2006)** showed that the service-driven market orientation (SERVMO) that consists of six components (customer orientation, competitor orientation, inter-functional orientation, performance orientation, long-term orientation, and employee orientation) had a significantly strong and positive relationship with service quality.

**Miguel et al. (2006)** measured internal service quality by applying a service quality measuring instrument usually used for assessing external service quality. They found that the assessment was feasible and effective to capture the characteristics of internal customer service by using a set of well-known quality dimensions that varied across the studied manufacturing cells.

**Chow and Luk (2005)** developed a technique that considers competition using the **Analytic Hierarchy Process** (AHP) framework to measure service quality. The AHP-SQ approach assists management to devise and maintain a relevant, competitive plan for ongoing improvements in service quality. Specifically, such analysis enables the following questions to be addressed: "How does the firm perform in terms of service quality in relation to its competitors?"; "Given the firm's resources, which service initiatives will enhance its service competitiveness?"; "Which service areas require immediate improvement?"; "How should the firm's service improvement be prioritized?", and "What opportunities exist for service improvement in relation to the competition?"

**Edvardsson (2005)** highlighted that service quality was perceived and determined by the customer on the basis of co-production, delivery and consumption experiences. He opined that favorable and unfavorable customer experiences seem to be more and more important in forming service quality perceptions. Further, he described that there were two categories of service quality clues: clues of experience related to

functionality and clues of experience related to emotions. Positive and negative emotions seem to be more and more important in forming service quality perceptions, and negative emotions had a stronger effect on perceived service quality than positive emotions.

**Gupta *et al.* (2005)** developed a conceptual model that was used in understanding the relationships between sustaining structures that support the **Total Quality Service** (TQS) philosophy and customer satisfaction. They develop three constructs: leadership, organizational culture and employee commitment, which were very important in achieving total quality service objectives. The proposed model links these three constructs with business processes and total quality service.

**Jabnoun and Khalifa (2005)** proposed to develop a measure of service quality in the UAE and then tested this measure in UAE conventional and Islamic banks. Four dimensions of service quality were identified: personal skills, reliability, values, and image and all four dimensions were significant in determining service quality in conventional banks. Values and image were however the most important of these dimensions. On the other hand, only personal skill and values were significant in determining service quality in Islamic banks.

**Kang and James (2004)** empirically examined the European perspective (i.e. Gronroos' model) that service quality consists of three dimensions: technical, functional and image, and that image functions as a filter in service quality perception. The results from a cell phone service sample revealed that Gronroos' model was a more appropriate representation of service quality than the other with its limited concentration on the dimension of functional quality.

**Caruana (2002)** examined the concept of service loyalty and proceeds to distinguish between service quality and customer satisfaction. A model that links service quality to service loyalty via customer satisfaction was proposed. Results indicated that customer satisfaction does play a mediating role in the

effect of service quality on service loyalty. **Martinez (2002)** examined the hypothesized relationship between Organizational Citizenship Behavior (performance that supports the social and psychological environment in which job-specific tasks function) at the group level and two important organizational outcomes: service quality and customer satisfaction. Results showed that at group level Organizational Citizenship Behavior leads to better perceptions of service quality. However, Organizational Citizenship Behavior relationship with customers' satisfaction results was generally not significant.

**Jasfar (2001)** determined whether customer trust, consumer commitment and customer satisfaction mediate service quality antecedents to consumer behavioral intentions in auto service centers. Finding indicated that customer trust, consumer commitment and customer satisfaction were the key mediating variables of the relationship between service quality antecedents and consumer behavioral intention expressly focused from consumer perspective on business to consumer relationship.

**Choi (2001)** investigated the influence of overall service quality on customer satisfaction and member's repurchase intentions at fitness clubs in Seoul, South Korea. He also examined the influence of customer satisfaction on the level of their repurchase intentions. The questionnaire consisted of four sections: service quality scale, customer satisfaction scale, customer repurchase intentions scale and demographic information. He found that the perceived service quality factor was the most influential predictor of Customer Satisfaction and their repurchase intention. The variance of the level of overall Customer Satisfaction was explained by the following predictors in order of higher to lower: Perceived Service Quality, Contact with physical environment, Interpersonal Interaction and Program. Also the variance of the level of repurchase intentions was predicted by the following factors in order of higher to lower: Perceived Service Quality and Interpersonal Interaction.

**Bahia and Nantel (2000)** developed a reliable and valid scale for the measurement of the perceived service quality of bank services. The proposed scale is called **Banking Service Quality (BSQ)** and comprises 31 items which span dimensions: effectiveness and assurance; access; price; tangibles; services portfolio and reliability.

**Kim (2000)** worked on four dimensions of Grove’s scale (customer focus, prior customer relationship, organizational support and service under pressure) and five dimensions of DINESERV (tangibles, reliability, responsiveness, assurance and empathy). He concluded that service orientation had a direct effect on service quality but impacted customer satisfaction indirectly via service quality.

**Kerlin (2000)** used the SERVQUAL survey instrument to assess student satisfaction with service quality. Student expectations and perceptions of service quality in registration, financial aid, counseling, and career center and library services were probed. It was found that students placed less emphasis on the tangible aspects of service quality, such as appearance of facilities and brochures and more emphasis on aspects that provide them with reliable services and demonstrate attention to their personal needs.

## 5. Research Methodology

The researcher performed a descriptive based research study, with a high detail research study focusing on identifying the key factors influencing the customer’s perception of the service quality in reliance super market. Further, his objectives were focusing on analyzing the impact of service quality on customer’s loyalty for reliance super market. Since the target population of this research was found to be indefinite, wherein the researcher adapted a non-probability sampling method and convenience sampling technique in order to collect the samples needed to carry out the research study effectively. A well-structured questionnaire been used as a research instrument for the primary data collection of data. The Primary data collected using personal interview method and it was analyzed using statistical software

and data collected were analyzed and interpreted in such a way it would certainly reveal the reality through a detailed data analysis and interpretation.

## 6. Data Analysis and Interpretation

### 6.1. Gender Category of the respondents

Gender Category	No.of Respondents	Percentage (%)
Male	22	11.0
Female	178	89.0
<b>Total</b>	<b>200</b>	<b>100</b>

Table.No.1. Gender Category of the respondents

#### Interpretation:

From the above table.no.01, it can be inferred that out of total 200 respondents, 89% of the respondents are female category classification and 11% of the respondents are male category classification of the respondents.

### 6.2 Age Group of the respondents

Age Group	No.of Respondents	Percentage (%)
Less than 20yrs	42	21.0
Between 21 yrs to 30 yrs	53	26.5
Between 31 yrs to 40 yrs	44	22.0
Between 41yrs to 50 yrs	14	7.0
Greater than 50 yrs.	47	23.5
<b>Total</b>	<b>200</b>	<b>100.0</b>

Table.No.2. Age Group Category of the respondents

#### Interpretation:

From the above table.no.2, it can be inferred that, out of 100 samples collected, Majority 26% of the respondents belongs to the age group between 21 yrs to 30 yrs, then 22% of the respondents belongs to the age group between 31 yrs to 40 yrs, then 21% of the respondents belongs to the age group less than 20yrs, then the remaining 7% of the respondents belongs to the age group between 41 yrs to 50 yrs and 23% of the respondents belongs to the age group of above 50yrs.



### 6.3. Marital Status of the respondents

Martial Status	No.of Respondents	Percentage (%)
Married	14	14
Unmarried	86	86
<b>Total</b>	<b>100</b>	<b>100</b>

Table.No.3. Martial Status of the respondents

#### Interpretation:

From the above table.no.3, it can be inferred that, Out of total 100 respondents, 86% of the respondents are belonging to the Unmarried Martial Status Category and then the remaining 14% of the respondents are belonging to the Married Martial Status Category.

### 6.4 Educational Qualification of respondents

Educational Qualification	No.of Respondents	Percentage (%)
SSLC/HSC	57	28.5
Undergraduate	65	32.5
Postgraduate	52	26
Illiterates	26	13
Others	00	00
<b>Total</b>	<b>100</b>	<b>100</b>

Table.No.4. Educational Qualification of the respondents

#### Interpretation:

From the above table.no.4, it can be inferred that, out of total 100 respondents, 32.5% of the respondents educational qualification are found to be Undergraduate, 28.5% of the respondents educational qualification are found to be SSLC/HSC, 26% of the respondents educational qualification are found to be Postgraduate, 13% of the respondents educational qualification are found to be Illiterates.

### 6.5. Occupation Category of the respondents

Occupation Category	No.of Respondents	Percentage (%)
Business	08	08
Professional	21	21
Student	55	55
Housewife	16	16
Others	00	00
<b>Total</b>	<b>100</b>	<b>100</b>

Table.No.5. Occupational Category of the respondents

#### Interpretation:

From the above table.no.5, it can be inferred that, out of total 100 respondents, Majority 55% of the respondent's occupation seems to be students, 21% of the respondent's occupation are seems to be Professional, 16% of the respondent's occupation are seems to be Housewife, 8% of the respondent's occupation are seems to be business.

### 6.6. Monthly Family Income of the respondents

Monthly Family Income (Rs)	No.of Respondents	Percentage (%)
Less than Rs.10,000	31	31
Between Rs.10,001 to Rs.25,000	32	32
Between Rs.25,001 to Rs.50,000	23	23
Between Rs.50,001 to Rs.75,000	04	04
Greater than Rs.75000	10	10
<b>Total</b>	<b>100</b>	<b>100</b>

Table.No.6. Monthly Family Income of the respondents

#### Interpretation:

From the above table.no.6, it can be inferred that out of total 100 respondents, Majority 32% of the respondents belongs to the monthly family income ranges between Rs. 10,001 to Rs.25,000 income level, 23% of the respondents belongs to the monthly family income ranges between Rs.25,001 to Rs.50,000, 31% of the respondents belongs to the monthly family income ranges Less than Rs.10,000, then remaining 10% of the respondents belongs to the monthly family income ranges greater than Rs.75,000 and remaining 4% of the respondents belongs to the monthly family income ranges between Rs.50,001 to Rs.75,000.

### 6.7. Reliability Analysis Between Scales

Cronbach's Alpha	N of Items
0.830	46

Table. No. 7: Reliability for overall scale

#### Interpretation:

From the above table.no.7, shows the Cronbach's alpha is **0.830**, for all the variables, which indicates a high level of internal consistency for scale with these specific samples.

### 6.8. Gap Analysis between Expected and Perceived Scales

Physical Aspect Dimension	Expected Mean	Perceived mean	Gap
The store has modern-looking equipment and fixtures	4.19	3.27	-0.92
The store and its physical facilities (trial rooms and restrooms) are visually attractive	4.20	3.11	-1.10
Materials associated with this store's service (such as shopping bags, loyalty cards and catalogs) are visually appealing	3.99	3.05	-0.95
The store has clean, attractive and convenient physical facilities (restrooms, fitting rooms)	4.49	3.35	-1.14
<b>Average Gap</b>	4.22	3.19	-1.03

Table. No. 8 Gap analysis for Physical Aspect Dimension

#### Interpretation:

Above table shows that average gap is negative (-1.03), it shows that level of perceived physical aspect is the less compared with level of expected physical aspects. Above table shows that "store has clean, attractive and convenient physical facilities (restrooms, fitting rooms) and store and its physical facilities (trial rooms and restrooms) are visually attractive" are the top ranked factors that need improvement with the gap value of - 1.14 and -1.10.

Reliability Dimension	Expected Mean	Perceived mean	Gap
When this store promises to do something (such as repairs, alterations) by a certain time, it will do so	4.24	3.20	-1.04
This store provides its services at the time it promises to do so	4.39	3.51	-0.88
This store has merchandise available when the customers want it	4.28	3.78	-0.50
This store insists on error-free sales transactions and records	4.26	3.63	-0.63
<b>Average Gap</b>	4.29	3.53	-0.76

Table, No.9: Gap analysis for Reliability Dimension

#### Interpretation:

Above table shows that average gap is negative (-0.76), it shows that level of perceived Reliability is the less compared with level of expected reliability dimension. Above table shows that "When this store promises to do something (such as repairs, alterations) by a certain time, it will do so" is the top ranked factors that need improvement with the gap value of -1.04.

Personal Interaction Dimension	Expected Mean	Perceived mean	Gap
Employees in the store have the knowledge to answer customers' questions	4.19	3.91	-0.29
The behavior of employees in this store instills confidence in customers	4.10	3.74	-0.37
Customers feel safe in their transactions with this store	4.14	3.86	-0.28
The employees in this store give prompt service to customers	4.18	3.85	-0.33
Employees in this store tell customers exactly when services will be performed	4.25	3.69	-0.56
Employees in this store are never too busy to respond to customer's requests	4.29	3.65	-0.64
This store gives customers individual attention	4.39	3.92	-0.47
Employees in this store are consistently courteous with customers	4.62	3.82	-0.80
<b>Average Gap</b>	<b>4.27</b>	<b>3.80</b>	<b>-0.47</b>

**Table 10: Gap analysis for Personal Interaction Dimension**

**Interpretation:**

Above table shows that average gap is negative (-0.47), it shows that level of perceived personal Interaction is the less compared with level of expected personal Interaction dimension. Above table shows that "Employees in this store are consistently courteous with customers and Employees in this store are never too busy to respond to customer's requests" is the top ranked factors that need improvement with the gap value of -0.80 and -0.64.

Problem Solving Dimension	Expected Mean	Perceived mean	Gap
This store willingly handles returns and exchanges	3.75	3.42	-0.33
When a customer has a problem, this store shows a sincere interest in solving it	4.22	4.06	-0.16
Employees of this store are able to handle customer complaints directly and immediately	4.05	3.94	-0.11
<b>Average Gap</b>	<b>4.01</b>	<b>3.80</b>	<b>-0.20</b>

**Table. No. 11. Gap analysis for Problem Solving Dimension**

**Interpretation:**

Above table shows that average gap is negative (-0.20), it shows that level of perceived problem solving is the less compared with level of expected problem solving dimension. Above table shows that "store willingly handles returns and exchanges" is the top ranked factors that need improvement with the gap value of -0.33.

Policy Dimension	Expected Mean	Perceived mean	Gap
This store offers high quality merchandise	4.15	3.92	-0.23
This store provides plenty of convenient parking for customers	3.82	3.90	0.09
This store has operating hours convenient to all their customers	3.81	4.09	0.28
This store accepts all major credit cards	4.01	4.08	0.07
<b>Average Gap</b>	<b>3.94</b>	<b>4.00</b>	<b>0.05</b>

**Table. No. 12: Gap Analysis for Policy Dimension**

**Interpretation:**

Above table shows that average gap is positive (0.05), it shows that level of perceived policy is the greater compared with level of expected policy dimension. Above table shows that "store offers high quality merchandise" is the top ranked factors that need improvement with the gap value of -0.23.

**6.9. Paired T Test between Expected and Perceived Service Quality Dimensions**

**6.9.1. Hypothesis Testing 01:**

**Null Hypothesis (H<sub>0</sub>):** There is no significant difference exist between expected and perceived physical aspects dimension.

**Alternative Hypothesis (H<sub>1</sub>):** There is a significant difference exist between expected and perceived physical aspects dimension.

Physical Aspects Dimension		t	Df	Sig. (2-tailed)
Pair 1	The store has modern-looking equipment and fixtures	11.591	199	0.000**
Pair 2	The store and its physical facilities (trial rooms and restrooms) are visually attractive	10.644	199	0.000**
Pair 3	Materials associated with this store's service (such as shopping bags, loyalty cards and catalogs) are visually appealing	11.914	199	0.000**
Pair 4	The store has clean, attractive and convenient physical facilities (restrooms, fitting rooms)	9.804	199	0.000**

**Table.No.13. Difference between Expected and Perceived Physical Aspects Dimension**

**Interpretation:**

Since P value for all pair is less than 0.01, hence null hypothesis is rejected and it concludes that there is significant difference exist between expected and perceived physical aspects dimension.

**6.9.2. Hypothesis Testing 02:**

**Null Hypothesis (H<sub>0</sub>):** There is no significant difference exist between expected and perceived reliability dimension.

**Alternative Hypothesis (H<sub>2</sub>):** There is a significant difference exist between expected and perceived reliability dimension.

Reliability Dimension		T	df	Sig. (2-tailed)
Pair 1	When this store promises to do something (such as repairs, alterations) by a certain time, it will do so	11.532	199	0.000**
Pair 2	This store provides its services at the time it promises to do so	10.823	199	0.000**
Pair 3	This store has merchandise available when the customers want it	5.629	199	0.000**
Pair 4	This store insists on error-free sales transactions and records	7.530	199	0.000**

**Table. No. 14: Difference between expected and perceived reliability dimension**

**Interpretation:**

Since P value for all pair is less than 0.01, hence null hypothesis is rejected and it concludes that there is significant difference exist between expected and perceived reliability dimension. So there is significant amount of difference between level of customer expectation and level of customer perception toward reliability dimension of the retail stores.

### 6.9.3. Hypothesis Testing 03:

**Null Hypothesis ( $H_0$ )** : There is no significant difference exist between expected and perceived personal interaction dimension.

**Alternative Hypothesis ( $H_3$ )** : There is a significant difference exist between expected and perceived personal interaction dimension.

Personal Interaction Dimension		t	df	Sig. (2-tailed)
Pair 1	Employees in the store have the knowledge to answer customers' questions	3.236	199	0.001**
Pair 2	The behavior of employees in this store instills confidence in customers	4.188	199	0.000**
Pair 3	Customers feel safe in their transactions with this store	2.984	199	0.003**
Pair 4	The employees in this store give prompt service to customers	3.010	199	0.003**
Pair 5	Employees in this store tell customers exactly when services will be performed	6.138	199	0.000**
Pair 6	Employees in this store are never too busy to respond to customer's requests	6.059	199	0.000**
Pair 7	This store gives customers individual attention	6.633	199	0.000**

Table.No.15. Difference between expected and perceived personal interaction dimension

#### Interpretation:

Since P value for all pair is less than 0.01, hence null hypothesis is rejected and it concludes that there is significant difference exist between expected and perceived personal interaction dimension. So there is significant amount of difference between level of customer expectation and level of customer perception toward personal interaction dimension of the retail stores.

### 6.9.4. Hypothesis Testing 04:

**Null Hypothesis ( $H_0$ )**: There is no significant difference exist between expected and perceived problem solving dimension.

**Alternative Hypothesis ( $H_4$ )**: There is a significant difference exist between expected and perceived problem solving dimension.

Problem Solving Dimension		t	df	Sig. (2-tailed)
Pair 1	This store willingly handles returns and exchanges	3.250	199	0.001**
Pair 2	When a customer has a problem, this store shows a sincere interest in solving it	2.154	199	0.032*
Pair 3	Employees of this store are able to handle customer complaints directly and immediately	1.187	199	0.236

\*Significant at 5 percent level \*\*Significant at 1 percent level

Table.No.16: Difference between expected and perceived problem solving dimension



**Interpretation:**

Since P value for pair 1 is less than 0.01 and P value is less than 0.05 for pair 2, hence null hypothesis is rejected and it concludes that pair 1 and pair 2 have significant differences between expected and perceived problem solving dimension. So there is significant amount of difference between level of customer expectation and level of customer perception toward problem solving dimension of the retail stores.

**6.9.5. Hypothesis Testing 05:**

**Null Hypothesis (H<sub>0</sub>):** There is no significant difference exist between expected and perceived policy dimension.

**Alternative Hypothesis (H<sub>g</sub>):** There is a significant difference exist between expected and perceived policy dimension.

Policy Dimension		t	df	Sig. (2-tailed)
Pair 1	This store offers high quality merchandise	2.204	199	0.029*
Pair 2	This store provides plenty of convenient parking for customers	-.778	199	0.438
Pair 3	This store has operating hours convenient to all their customers	-2.523	199	0.012*
Pair 4	This store accepts all major credit cards	-.821	199	0.412

\*Significant at 5 percent level

Table 17: Difference between expected and perceived policy dimension

**Interpretation:**

Since P value is less than 0.05 for pair1 and 3, hence null hypothesis is rejected and it concludes that pair 1 and pair 3 have significant differences between expected and perceived policy dimension.

**6.10. Correlation Analysis**

**6.10.1. Correlation Between Expected Service Quality Dimensions**

Correlation		Expected Physical Aspects	Expected Reliability	Expected Personal Interaction	Expected Problem Solving	Expected Policy
Expected Physical Aspects	Pearson Correlation	1	.181*	.142*	.246**	.396**
	Sig. (2-tailed)		.010	.044	.000	.000
	N	200	200	200	200	200
Expected Reliability	Pearson Correlation	.181*	1	.310**	.281**	-.124
	Sig. (2-tailed)	.010		.000	.000	.080
	N	200	200	200	200	200
Expected Personal Interaction	Pearson Correlation	.142*	.310**	1	.441**	.158*
	Sig. (2-tailed)	.044	.000		.000	.025
	N	200	200	200	200	200
Expected Problem Solving	Pearson Correlation	.246**	.281**	.441**	1	-.208**
	Sig. (2-tailed)	.000	.000	.000		.003
	N	200	200	200	200	200
Expected Policy	Pearson Correlation	.396**	-.124	.158*	-.208**	1
	Sig. (2-tailed)	.000	.080	.025	.003	
	N	200	200	200	200	200

\*Significant at 5 percent level \*\*Significant at 1 percent level

Table.No.18: Correlation between Expected Service Quality Dimensions

**Interpretation:**

Above table shows that correlation coefficient between physical aspects and reliability dimension is 0.181, it concludes that there is low level of positive relation exist between physical aspects and reliability dimension. Correlation coefficient between physical aspects and personal interaction dimension is 0.142, it concludes that there is low level of positive relation exist between physical aspects and personal interaction dimension. Correlation coefficient between physical aspects and problem solving dimension is 0.246, it concludes that there is low level of positive relation exist between physical aspects and problem solving dimension. Correlation coefficient between physical aspects and policy dimension is 0.396, it concludes that there is medium level of positive relation exist between physical aspects and policy dimension.

Correlation coefficient between reliability and personal interaction dimension is 0.310, it concludes that there is low level of positive relation exist between reliability and personal interaction dimension. Correlation coefficient between reliability and problem solving dimension is 0.281, it concludes that there is low level of positive relation exist between reliability and problem solving dimension. Correlation coefficient between reliability and policy dimension is -0.124, it concludes that there is low level of negative relation exist between reliability and policy dimension.

Correlation coefficient between personal interaction and problem solving dimension is 0.441, it concludes that there is medium level of positive relation exist between personal interaction and problem solving dimension. Correlation coefficient between personal interaction and policy dimension is 0.158, it concludes that there is low level of positive relation exist between personal interaction and policy dimension. Correlation coefficient between problem solving and policy dimension is -0.208, it concludes that there is low level of negative relation exist between problem solving and policy dimension.

**6.10.1. Correlation between Perceived Service Quality Dimensions**

Correlation		Perceived Physical Aspects	Perceived Reliability	Personal Interaction	Perceived Problem Solving	Perceived Policy
Perceived Physical Aspects	Pearson Correlation	1	.383**	.191**	-.123	.262**
	Sig. (2-tailed)		.000	.007	.083	.000
	N	200	200	200	200	200
Perceived Reliability	Pearson Correlation	.383**	1	.499**	.366**	.212**
	Sig. (2-tailed)	.000		.000	.000	.003
	N	200	200	200	200	200
Perceived Personal Interaction	Pearson Correlation	.191**	.499**	1	.410**	.716**
	Sig. (2-tailed)	.007	.000		.000	.000
	N	200	200	200	200	200
Perceived Problem Solving	Pearson Correlation	-.123	.366**	.410**	1	.150*
	Sig. (2-tailed)	.083	.000	.000		.034
	N	200	200	200	200	200
Perceived Policy	Pearson Correlation	.262**	.212**	.716**	.150*	1
	Sig. (2-tailed)	.000	.003	.000	.034	
	N	200	200	200	200	200

\*Significant at 5 percent level \*\*Significant at 1 percent level

**Table.No.19: Correlation between Perceived Service Quality Dimensions**

### Interpretation:

Above table shows that correlation coefficient between physical aspects and reliability dimension is 0.383, it concludes that there is medium level of positive relation exist between physical aspects and reliability dimension. Correlation coefficient between physical aspects and personal interaction dimension is 0.191, it concludes that there is low level of positive relation exist between physical aspects and personal interaction dimension. Correlation coefficient between physical aspects and problem solving dimension is -0.123, it concludes that there is low level of negative relation exist between physical aspects and problem solving dimension. Correlation coefficient between physical aspects and policy dimension is 0.262, it concludes that there is low level of positive relation exist between physical aspects and policy dimension.

Correlation coefficient between reliability and personal interaction dimension is 0.499, it concludes that there is medium level of positive relation exist between reliability and personal interaction dimension. Correlation coefficient between reliability and problem solving dimension is 0.366, it concludes that there is medium level of positive relation exist between reliability and problem solving dimension. Correlation coefficient between reliability and policy dimension is 0.212, it concludes that there is low level of positive relation exist between reliability and policy dimension.

Correlation coefficient between personal interaction and problem solving dimension is 0.410, it concludes that there is medium level of positive relation exist between personal interaction and problem solving dimension. Correlation coefficient between personal interaction and policy dimension is 0.716, it concludes that there is high level of positive relation exist between personal interaction and policy dimension. Correlation coefficient between problem solving and policy dimension is 0.150, it concludes that there is low level of positive relation exist between problem solving and policy dimension.

### 7. Major Findings of the Study

- Level of perceived physical aspect is the less compared with level of expected physical aspects.

"Store has clean, attractive and convenient physical facilities (restrooms, fitting rooms) and store and its physical facilities (trial rooms and restrooms) are visually attractive" are the top ranked factors that need improvement with the gap value of - 1.14 and -1.10.

- Level of perceived reliability is the less compared with level of expected reliability dimension. "When this store promises to do something (such as repairs, alterations) by a certain time, it will do so" is the top ranked factors that need improvement with the gap value of -1.04.
- Level of perceived personal interaction is the less compared with level of expected personal interaction dimension. "Employees in this store are consistently courteous with customers and employees in this store are never too busy to respond to customer's requests" is the top ranked factors that need improvement with the gap value of -0.80 and -0.64.
- Level of perceived problem solving is the less compared with level of expected problem solving dimension. "Store willingly handles returns and exchanges" is the top ranked factors that need improvement with the gap value of -0.33.
- Level of perceived policy is the greater compared with level of expected policy dimension. "Store offers high quality merchandise" is the top ranked factors that need improvement with the gap value of -0.23.
- Paired t test shows that there is significant difference exist between expected and perceived physical aspects dimension and there is significant difference exist between expected and perceived reliability dimension. There is significant amount of difference between level of customer expectation and level of customer perception toward reliability dimension of the retail stores. There is significant amount of difference between level of customer expectation and level of customer perception toward personal interaction dimension of the retail stores.

- There is significant amount of difference between level of customer expectation and level of customer perception toward problem solving dimension of the retail store and it concludes that pair 1 and pair 3 have significant differences between expected and perceived policy dimension.
- Correlation coefficient between physical aspects and reliability dimension is 0.181, it concludes that there is low level of positive relation exist between physical aspects and reliability dimension. Correlation coefficient between physical aspects and personal interaction dimension is 0.142, it concludes that there is low level of positive relation exist between physical aspects and personal interaction dimension. Correlation coefficient between physical aspects and problem solving dimension is 0.246, it concludes that there is low level of positive relation exist between physical aspects and problem solving dimension. Correlation coefficient between physical aspects and policy dimension is 0.396, it concludes that there is medium level of positive relation exist between physical aspects and policy dimension.
- Correlation coefficient between reliability and personal interaction dimension is 0.310, it concludes that there is low level of positive relation exist between reliability and personal interaction dimension. Correlation coefficient between reliability and problem solving dimension is 0.281, it concludes that there is low level of positive relation exist between reliability and problem solving dimension. Correlation coefficient between reliability and policy dimension is -0.124, it concludes that there is low level of negative relation exist between reliability and policy dimension.
- Correlation coefficient between personal interaction and problem solving dimension is 0.441, it concludes that there is medium level of positive relation exist between personal interaction and problem solving dimension. Correlation coefficient between personal interaction and policy dimension is 0.158, it concludes that there is low level of positive relation exist between personal interaction and policy dimension. Correlation coefficient between problem solving and policy dimension is -0.208, it concludes that there is low level of negative relation exist between problem solving and policy dimension.
- Correlation coefficient between physical aspects and reliability dimension is 0.383, it concludes that there is medium level of positive relation exist between physical aspects and reliability dimension. Correlation coefficient between physical aspects and personal interaction dimension is 0.191, it concludes that there is low level of positive relation exist between physical aspects and personal interaction dimension. Correlation coefficient between physical aspects and problem solving dimension is -0.123, it concludes that there is low level of negative relation exist between physical aspects and problem solving dimension. Correlation coefficient between physical aspects and policy dimension is 0.262, it concludes that there is low level of positive relation exist between physical aspects and policy dimension.
- Correlation coefficient between reliability and personal interaction dimension is 0.499, it concludes that there is medium level of positive relation exist between reliability and personal interaction dimension. Correlation coefficient between reliability and problem solving dimension is 0.366, it concludes that there is medium level of positive relation exist between reliability and problem solving dimension. Correlation coefficient between reliability and policy dimension is 0.212, it concludes that there is low level of positive relation exist between reliability and policy dimension.
- Correlation coefficient between personal interaction and problem solving dimension is 0.410, it concludes that there is medium level of positive relation exist between personal interaction and problem solving dimension. Correlation coefficient between personal interaction and policy dimension

is 0.716, it concludes that there is high level of positive relation exist between personal interaction and policy dimension. Correlation coefficient between problem solving and policy dimension is 0.150, it concludes that there is low level of positive relation exist between problem solving and policy dimension.

### 8. Suggestions and Recommendations

- From the Outcome of the study, it recommended that retailers needs to improve their service performance in order to enhance customer's patronage intentions by customized policies like abundant parking, convenience operating hours and transacting all major credit cards.
- Charismatic Shop Layout, with nifty physical facilities and customer service and merchandising clerk who must ensure that the display of the merchandise in the shop more attractive.
- Ensuring that the employees are aware that problem solving is part of their job description and handiness of apparels when customers want them.
- Retailers need to Increase ability of employees to handle customers' complaints and problems and employees should be neat and well-dress in good looking uniform and offer branded, private labels and designer outfits.
- Insisting on error-free transactions and delegate authority to empower staff members to handle customers' problems and complaints promptly.
- Train its store employees to give individualized attention to each customer and not treat them by the dozen, despite the fact that the service is subject to high degrees of standardization and attractive display of the merchandise in the shop.

### 9. Conclusion

The Retail Service Quality measurement needs to be conducted regularly to measure the extent of service enhancement in order to establish customer loyalty intentions. Retailers should learn that service quality

is a necessary condition rather than a sufficient condition for a successful long-term relationship especially, especially when the Indian retail is getting highly competitive and organized. Although service quality is an effective antecedent to customer loyalty, retailers cannot make differentiation and keep competitive only by providing good service. Retailers should look for other determinants for successful long-term relationship like focusing on their core competencies and strengths.

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