Determinants Of Retail Customer Satisfaction - A Study Of Organized Retail Outlets In Kurukshetra

*Manju Rani Malik

INTRODUCTION

Retailing consists of the sale of goods or merchandise from a fixed location, such as a department store or kiosk or by post, in small or individual lots for direct consumption by the purchaser. Some retailing business sells a combination of goods and services. For example, an automobile dealership that sells automobiles (goods) may also be providing automobile repairs (services). Since the last decade, the field of retailing has experienced significant changes. Specialty and discount stores have been edging in department stores turf, with cost conscious and breadth-of-selection strategies. The total number of available of retailing establishment grew sharply during the same period. Organized retail segment has been growing at a blistering pace, exceeding all previous estimates. According to a study by Deloitte Haskins and Sells, organized retail has increased its share from 5 percent of total retail sales in 2006 to 8 percent in 2007. The fastest growing segments have been the wholesale cash and carry stores (150 percent) followed by supermarkets (100 percent) and hypermarkets (75-80 percent). Further, it is estimated that the organized segment will account for 25 percent of the total sales by 2011. Retail industry is the largest industry in India, with an employment of around 8% and contributing to over 10% of the country's GDP. Retail industry in India is expected to rise 25% yearly, being driven by strong income growth, changing lifestyles, and favourable demographic patterns. It is expected that by 2016, modern retail industry in India will be worth US \$ 175-200 billion. Organized retailers, defined here as a store that offers a mix of tangible goods and services, are experiencing a philosophical shift from a profit-centered objective to a customer-centered, relationship-oriented, objective. One strategic alternative to differentiate themselves from other retailers of similar product lines is a focus on high levels of customer service and customer satisfaction. In the present era, customer is the center point of all the marketing activities. The objective of marketers has shifted from "maximization of profit" to "maximization of customer satisfaction". By satisfying customers through high quality service, business firms not only retain their current customers, but also increased their market share.

Kurukshetra is a district in Haryana state of India. Known as a holy place; Kurukshetra earns its name from king *Kuru*, the ancestor of *Kauravas* and *Pandavas*. What makes it really important is the theory that this was where the Kurukshetra war of the *Mahabharata* was fought and the *Bhagavad-Gita* emerged during the war when Lord *Krishna* found *Arjuna* in a terrible dilemma. It plays significant role in tourism. Organized retail is an emerging phenomena in Kurukshetra. Shopping in Kurukshetra has witnessed a revolution with the change in the consumer buying behaviour and the whole format of shopping also altering. Retail players are establishing their stores in the city. Easy day, Spencer, Vishal Mega Mart, Amartex and Godrag's *Aadaar* are the retail outlets which have recently opened in the city. Yet, organized retailing is a new phenomena, a huge crowd can be seen in these retail stores. Earlier, people preferred traditional *kirana* stores for shopping, but things have changed. Shopping pattern of people are changing. Increased income, demographical changes, increased number of working women, less time to spent, are the reasons behind these changes.

The current study is aimed at explore the components of retail customer satisfaction and also investigate the relationship between each of the retail customer satisfaction components and customers' satisfaction level.

LITERATURE REVIEW

As service industry has contributed significantly to global economy in the past few decades, service quality draws attention of many practitioners and researchers. In 1980s, in the attempt to define service quality and develop a model of service quality, **Parasuraman et al.** conducted an exploratory investigation. The results showed that regardless of the type of service, consumers used basically the similar criteria in evaluating service quality (Parasuraman et al., 1985). They labeled those 10 criteria as "service quality determinants". Since then, service quality was defined through 10 dimensions: Access, Communication, Competence, Courtesy, Credibility, Reliability, Responsiveness,

^{*}Research Scholar, Department of Commerce, Kurukshetra University, Kurukshetra, Haryana. E-mail: manju_dr84@yahoo.com

Security, Tangibles And Understanding/Knowing The Customer. Later, they were simplified into five dimensions including Tangibles, Reliability, Responsiveness, Assurance And Empathy.

With an argument that Parasurman et al.'s gap theory of service quality was supported by little empirical or theoretical evidence, **Cronin and Taylor (1992)** developed a "performance-based" service quality measurement scale called SERVPERF. The major difference between these two scales is that SERVQUAL operationalises service quality by comparing the perceptions of the service received with expectations, while SERVPERF maintains only the perceptions of service quality. The SERVPERF scale consists of 22 perception items, excluding any consideration of expectations.

To contextually fit the retail industry, **Dabholkar et al. (1996)** developed Retail Service Quality Model (RSQS). Based on SERVPERF, RSQS includes 28-item scale, of which 17 items are from SERVPERF and 11 items are developed by qualitative research. It composes of 5 dimensions, namely (1) **Physical Aspects** - Retail store appearance and store layout; (2) **Reliability** - Retailers keep their promises and do the right things; (3) **Personal Interaction**- Retail store personnel are courteous, helpful, and inspire confidence in customers; (4) **Problem Solving** - Retail store personnel are capable to handle returns and exchanges, customers' problems and complaints; and (5) **Policy** - Retail store's policy on merchandise quality, parking, operation hours, and credit cards.

- *John B. Clark, Hojong Hwang (2000) conducted a study to compare customer satisfaction between American and Korean discount stores. The questionnaire was based on the items which were used in the Westbrook's study. 20 items were used to measure customers' satisfaction with retail outlets in each country: Helpfulness of sales person, friendliness, number of salespeople, politeness, store layout, ease in finding things, cleanliness, assortment of department, quality level, merchandise selection, fashionableness, willing to exchange, fairness of adjustment, credit and charge account, value for money, price level, special sales, advertising, location, other store customers. Finding of paper was that customers in both countries were mainly affected by the merchandise value and location & ad factors.
- **Binta Abubakar, Val Clulow (2002)** investigate the customer rating of importance of several attributes associated with supermarket shopping. The researcher then reviewed the satisfaction rating of attributes. The results suggested that since retail format had become very standardized, corporate reputation was rated high and might be a source of sustainable competitive advantage. Accessibility was considered important, as was quality of service, especially the friendliness and efficiency of checkout personnel.
- **& Kerrie Bridson, Melissa Hickman (2003)** in their study determined whether the different types of loyalty program attributes affect consumer store satisfaction when it was considered in terms of the retail offer. This study found that both hard and soft attributes were significant predictors of satisfaction with the merchandise, trading format, and customer service and customer communication of the store.
- **Subhashini Kaul (2005)** concluded that consumers satisfied with the store's service quality are most likely to remain loyal. Service quality is being increasingly perceived as a tool to increase value for the consumer; as a means of positioning in a competitive environment to ensure consumer satisfaction, retention and patronage. Despite its strategic importance, Indian retailers did not have an appropriate instrument to measure service quality. This study examined the Retail Service Quality Scale (RSQS) developed in the U.S. for applicability to Indian retail. This scale had been found appropriate in a variety of settings across different countries such as South Africa and Singapore and across a variety of store types such as supermarkets, department stores and hyper stores.
- **Dr. Burcu Ilter (2006)** in this study had focused on the expectations, experiences, and perceptions of high school girls to see what attracts them to the malls. The aim was to identify image attributes of participants' ideal shopping malls, shopping motives, and expectations of high school girls. 6 factors related with the mall itself that shaped the girls' experience and were important for their selection of favorite malls were shortlisted: merchandising, entertainment, atmosphere, location and accessibility, security and personal service.
- **Nguyen Dang Duy Nhat (2007)** conducted a study aimed at identifying components of retail service quality in Vietnamese Supermarkets. The results provide statistical evidence to support hypothesis on the significantly positive impact of Service personnel, Physical aspect and Policy on the overall evaluation of service quality. On the other hand, the hypothesis on the positive impact of reliability on the overall evaluation of service quality was not supported by the empirical data in this study.
- *Waishali Aggarwal (2008) concluded that among the factors important for customer satisfaction, 'quality',

'convenient location' and 'availability' got the highest rating in term of their importance to the customer on a 5-point scale. Customers were not very price sensitive and they did not pay more attention to the display and ambience of the store.

Alisa Nilawan (2008) conducted a study to survey customers' satisfaction with Metro Mall at Sukhumvit station and to explore the level of customers' satisfaction toward the existing services of Metro Mall at Sukhumvit station. The finding of the study revealed that food and beverage shops, reasonable prices compared with the product quality, modern decoration and location of mall, word of mouth; availability of discount coupons and prompt and attentive services of salespersons were the main factors influencing customers on visiting Metro Mall at Sukhumvit station.

SERVICE QUALITY

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Victor P. Lau 2007).

There are a number of different "definitions" as to what is meant by service quality. Once that is commonly used defines service quality as the extent to which a service meets customer's needs or expectations (Parasuraman et al, 1994; Madeline Pullman and Michael Gross, 2003). Service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectation is greater than performance, then perceived quality is less than satisfactory and hence, customer dissatisfaction occurs (Parasuraman et al; 1985; F. Olorunniwo, 2006).

RETAILSATISFACTION

From the several points of view, customer satisfaction with a retail establishment may be viewed as an individual's emotional and cognitive reaction to his or her evaluation of the total set of experiences realized from patronizing the retailer. The varied customer experiences in connection with retail patronage may be usefully categorized into two broad types: (1) Experiences related to consuming the products and services obtained from the retailer and

(2) Experiences related to being in the store itself and dealing with the organization (Westbrook 1981). Customers derive satisfaction both from the experiences in the store and use of each product and service purchased from the store. Thus, the overall sentiment of satisfaction is composed of several evaluation items on their experiences. As for evaluating the former type experiences, the literature suggests that perceived service quality, perceived product quality and perceived product price are antecedents of customer satisfaction (Zeithaml, Berry and Parasuraman, 1996). For the latter type, store environment and merchandising are regarded as components to measure retail satisfaction (Westbrook 1981). Thus, it includes both consumers' perception of retail store characteristics and subjective evaluation of those characteristics, which is broader concept than store image. Previous research efforts have identified store characteristics which affect the store patronage (Hansen and Deutscher 1977-1978; Lindquist 1974-1975) suggested nine items as a store characteristics as follows: merchandising, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors and past transactions. Among these, product related considerations appeared to be the most important areas. In this study; we define retail satisfaction as the comprehensive affective response on the cumulative experience from patronizing the retailers.

DIMENSIONS & HYPOTHESES

Retail customer satisfaction consists of five dimensions: *Product Characteristics, Price Factor, Physical Aspects, Promotional Schemes, and Personal Interaction*, based on RSQS and suggestions from customers received during pilot survey.

(1)Products Characteristics: Product characteristics of retail stores include the quality of products, good value for money, variety of products, unique and trendy products.

Ho: There is a significant relationship between product characteristics and customer satisfaction.

(2) Price Factor: Price is the amount that a person has to pay for the products/services he purchased. This dimension includes reasonable price (when compared with the quality of services and products) and affordable price for all classes.

Ho: There is a significant relationship between price factors on customer satisfaction.

58 Indian Journal of Marketing • April, 2011

(3) Physical Aspect: Physical aspect has influence on the preference of customers' visit to a retail store. In addition to the appearance of the facilities, it also takes into account the convenience offered to the customer by the layout of physical facilities. It includes convenient location, parking space, mall atmosphere and decoration, lighting arrangement.

Ho: There is a significant relationship between physical aspects and customer satisfaction.

(4) Promotional Schemes: Promotional schemes motivate the customers to purchase the products from the retail stores. Promotional schemes offered by the retailers include credit facility, free gifts, special discount, and coupons.

Ho: There is a significant relationship between promotional schemes and customer satisfaction.

(5) Personnel Interaction: The personnel interaction dimension includes salesperson's attentiveness, willingness to resolve the problems, good manners, and helpfulness of salespersons.

 $\textbf{Ho:} There \ is \ a significant \ relationship \ between \ personnel \ interaction \ and \ customer \ satisfaction.$

RESEARCH OBJECTIVES

The field study is conducted with the following objectives:

- (1) To explore the component of customer satisfaction.
- (2) To rank the factor of satisfaction.
- (3) To study the motivating features for the consumers to visit an organized retail outlets.

RESEARCH METHODOLOGY

The study is descriptive in nature. Total population is shoppers of organized retail outlets of Kurukshetra. Sample size was 150 shoppers. Individual respondents were the sampling element. Judgment sampling technique was used. Since the study includes the primary data, so a self designed questionnaire was used for collecting the responses of the shoppers. In order to find out validity and reliability of the questionnaire, a pilot study was undertaken before proceeding with the actual survey. Appropriate modifications in contents and format of the questionnaire were then incorporated in the light of experience gained during the pilot survey, to finalize the questionnaire. The questionnaire contained questions on the related aspects regarding their demographic and socio-economic background, influencing factors and other related aspects. The questionnaire used is of multiple-choice and 5 point linkert-scale (5-highly satisfied to 1-highly dissatisfied) was used.

TOOLS USED FOR DATA ANALYSIS

Chi-square test was applied to find out the relationship between the dimensions of service quality and customer satisfaction.

ANALYSIS AND INTERPRETATION

This section presents the analysis and interpretation of the collected data from the sample (size 150) respondents spread through out the area of Kurukshetra. The focus of analysis is exploring the components of customer satisfaction.

A brief profile of sample respondents are presented in Table 1. The Table 1 indicates that:

- **a.** 62% respondents are male and 38% respondents are female.
- **b.** 67.33% respondents fall in the age group of below 30 years group, 22.67% respondents were from age group of between 31-40 years and only 10% respondents were above 40 years.
- **c.** 17.33% respondents were educated up to school level, 44% respondents were graduates and remaining 38.67% respondents were postgraduate.
- **d.** 16% respondents were engaged in business, 14% respondents were professionals, 44% respondents belonged to service class and remaining 26% respondents fell under household category.
- e. 58% respondents belonged to the income bracket of below ₹300000, 29.33% respondents were from income group of ₹300001-500000 and only 12.67% respondents fell under the income group of above ₹500000. To sum up, it can be concluded that most of respondents in organized retail outlet visitors were male. Out of organized retail outlets, most respondents were below 30 years. 44% respondents were graduates, majority of respondents were from service

Table 1: Classification Of Respondents According To Their Profile

Sr.no.	Factor	Category	No. of respondents	Percentage
1	Gender	Male	93	62
		Female	57	38
		Total	150	100
2	Age	Below 30 years	101	67.33
		31-40 years	34	22.67
		Above 40 years	15	10
		Total	150	100
4	Education	Up to metric	26	17.33
		Graduate	66	44
		Post graduate	58	38.67
		Total	150	100
5	Occupation	Business	24	16
		Profession	21	14
		Service	66	44
		Household	39	26
		Total	150	100
6	Annual family income	Below ₹300000	87	58
		₹ 300001- 500000	44	29.33
		Above ₹ 500000	19	12.67
		Total	150	100

class and majority of respondents (58%) were middle (below ₹300000) class respondents.

MOTIVATING FEATURES FOR CONSUMERS TO VISIT ORGANIZED RETAIL OUTLETS

Table 2: Classification Of The Respondents According To Their Preference For Shopping From Retail Outlets With Reference To Goods And Services

Goods & services	No. of respondents	Percentage
Variety of products	47	31.34
Branded products	44	29.33
High quality products	14	9.33
Availability of necessary goods	42	28.00
Prompt services	3	2.00
Total	150	100.00

As per the Table 2, regarding goods and services, the majority of the respondents (31.34%) visited the organized retail outlets because there are a variety of products offered to the customers. 29.33% of them pointed out that they shopped at organized retail outlets for branded products, followed by 28.00% respondents, who visited the organized retail outlets due to availability of all necessary goods. The Table 3 demonstrates that (42%) respondents shopped at retail outlets because of the reasonable price when compared with the goods & services quality. (40%) of them revealed that they shopped at retail outlets because the price were fixed. As shown in Table 4, the majority of the respondents (58.00%) visited retail outlets because it is close to the residence, followed by (30.00%) of them, who shopped at retail outlets because it was close to their workplace. Hence, it can be concluded that three major motivating aspects regarding goods and services which convinced customers to visit organized retail outlets are variety of products,

Table 3: Classification Of The Respondents According To Their Preference For Shopping From Retail Outlets With Reference To Price

Price	No. of Respondents	Percentage (%)
Fixed price	60	40.00
Reasonable price	63	42.00
Affordable price	27	18.00
Total	150	100.00

Table 4: Classification Of The Respondents According To Their Preference For Shopping From Retail
Outlets With Reference To Location

Location	No. of Respondents	Percentage (%)
Close to residence	87	58.00
Close to workplace	45	30.00
Close to meeting place	18	12.00
Total	150	100.00

branded products and availability of all necessary goods. Major motivator aspects regarding price are reasonable price when compared with product quality and fixed price. Regarding the location, it can be concluded that customers chose to shop at the organized retail stores that was close to their residence or close to workplace.

ASSOCIATION TEST TO EXPLORE THE COMPONENT OF CUSTOMER SATISFACTION

Table 5: Product Characteristics And Level Of Customer Satisfaction

Product characteristics		Total score (%)	Rank				
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied		
Quality of product	81	58	6	5	0	665(26.23)	ı
Good value for money	52	72	16	7	3	613(24.18)	IV
Unique & trendy goods	61	60	20	8	1	622(24.54)	III
Variety of goods	64	67	10	8	1	635(25.05)	II

The result (Table 5) from chi-square test indicates that product characteristics are significantly related with the customer satisfaction as the chi-square value is 21.95, which is less than table value (24.054) at level of significance.02. **Thus (1) Ho is accepted**.

Table 5 gives an overall view of the customer satisfaction with the sub-dimensions of the product characteristics. Quality of product got highest score and percentage (26.23%), followed by variety of goods (25.05%). Unique & trendy products stands on the third position with 24.54%. Good value for money got the percentage (24.18%). It is plausible to assume that product strategy employed at organized retail outlets in term of quality of products, good value for money, unique & trendy products and good packaging satisfy most of the respondents.

Chi-square test indicates that price is significantly related with the customer satisfaction as the chi-square value is 2.49, which is less than table value (11.68) at the level of significance at .02. **Thus (2) Ho is accepted.**

The Table 6 shows that reasonable price (in comparison of quality of products) got the higher rank than the affordable price. It can possibly be assumed that customers find the price reasonable when compared to quality and quantity of products and are also "affordable".

Table 6: Price And Level Of Customer Satisfaction

Price factor		Total score (%)	Rank				
	Highly satisfied	Satisfied	Neutral	Highly dissatisfied	Dissatisfied		
Reasonable	65	67	12	5	1	707(53.28)	ı
Affordable	55	69	18	7	1	620(46.72)	II

Table 7: Physical Aspects And Level Of Customer Satisfaction

Physical aspects			Customer	Satisfaction	Total score (%)	Rank	
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied		
Convenient location	67	62	16	3	2	639(26.29)	I
Parking space	48	78	17	5	2	615(24.34)	III
Outlet atmosphere	56	74	18	1	1	633(24.05)	IV
Lighting arrangement	59	75	13	3	0	640(25.32)	П

Chi-square value is 8.75 which is less than table value (24.054) at the level of significance at .02. It indicates that physical aspects are significantly related with customer satisfaction. Table 7 shows the overall view of customer satisfaction with this aspect. Convenient location stands on 1st position with the highest score and percentage (26.29%), followed by lighting arrangement (25.32%). Parking space and outlet atmosphere scores respectively 24.34% and 24.05%. According to the results, it can be concluded that most of the features of "physical aspects" meet majority of the respondent's expectation while 'product information sign' meet some of the respondent's expectations. There is a need to make some improvement on this aspect. Overall, the picture says that majority of the respondents are satisfied with the "physical aspects".

Table 8: Promotional Schemes And Level Of Customer Satisfaction

Promotional schemes		Total score (%)	Rank				
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied		
Credit facility	38	47	24	35	6	526(24.69)	III
Free gifts	31	50	28	19	22	499(23.43)	IV
Discounts	42	52	19	26	11	564(26.48)	I
Coupons	35	62	22	21	10	541(25.40)	П

The result (Table 8- from chi-square test) indicates that promotional schemes are significantly related with the customer satisfaction as the chi-square value is 19.47, which is less than the table value (24.054) at the level of significance .02. Thus (4) Ho is accepted.

As the table shows that discount offered by the organized retailers is the most significant factor that effects the customer satisfaction, followed by coupons. It also reveals that a significant frequency can be seen of the dissatisfied respondents with the different sub-dimensions of promotional scheme. It can be concluded that promotional schemes meet some of respondents' expectation. There is a need to focus attention on the promotional schemes, especially on credit facilities.

Table 9: Personnel Interaction And Level Of Customer Satisfaction

Personnel interaction		Level	of Custom	er Satisfactio	n	Total score (%) F			
	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied				
Salesperson's attentiveness	60	65	20	4	1	629(25.55)	I		
Willingness to resolve queries	46	69	27	6	2	601(24.41)	IV		
Good mannered	56	69	20	4	1	625(25.39)	II		
Helpfulness of staff	47	70	28	3	2	607(24.65)	III		

Chi-square test (Table 9) reveals that personnel interaction is significantly related with customer satisfaction as the chi-square value 7.01 is less than table value. **It indicates that (5) Ho is accepted**. The overall picture shows that most of the respondents are satisfied and significant number of respondents are highly satisfied with personnel interaction. To sum up, the findings reveal that different aspect of "personnel interaction" are all rated at satisfied level.

FINDINGS

Based on the summary of the analysis and interpretation of data as per study, the following are the findings, followed up suggestions recommended to improve the sales and functioning of the stores.

- (a) Majority of customers visiting the stores belong to the age group of below 30 years.
- **(b)** The male respondents visiting the stores outnumber the female.
- (c) A majority of the respondents prefer the organized retail outlets for
- a. variety of products
- b. reasonable price
- c. Convenient location.
- (d) Majority of the respondents are satisfied with the sub-dimension of product characteristics i.e. quality of products, good value for money, unique & trendy products and variety of products.
- (e) Majority of the respondents are satisfied with the price as reasonable price (in comparison of quality of products).
- (f) It is find that a significant frequency can be seen of dissatisfaction with the sub-dimension of promotional schemes i.e. credit facility, free gifts, discounts and coupons.

SUGGESTIONS

Based on the findings, the following suggestions have been recommended to improve the sales and functioning at the stores.

- (a) As the majority of the respondents belong to the younger generation, so their needs should be taken in account while deciding the marketing strategy. Younger respondents demand branded products at reasonable and fixed prices and have a tendency to avoid bargaining. They are also attracted towards entertainment means, so organized retailers are suggested to make sure that there is availability of branded products at reasonable price.
- **(b)** Retail outlets can further appeal to the female customers by offering more products, especially for women. They can provide a shopping experience that women are particularly attracted to. In this way, retail chains can expand their customer base as the retail outlets have a large base of potential customers.
- (c) Location, variety of products and reasonable price are the major motivating factors that influence the customers to visit the retail outlets, so retail chains should give proper emphasis on these factors. Organized retailers are suggested to offer convenient location, sufficient parking space and such a atmosphere ambience so that customers can have a pleasurable shopping experience. It is proved by different studies that more a customer spends time in a store, the more likely he is to make purchases. So with the purpose to increase revenue, organized retailers should pay attention towards physical aspects, variety of branded and non branded products at reasonable prices.
- (d) Special promotional activities should be there on weekdays so as to gather rush on weekdays and avoid the chaos and confusion on the weekends.
- **(e)** Proper parking facilities should be there and parking should be made free for the regular customers/ heavy purchasers. Such people may be issued a parking card, with free earmarked parking.

IMPLICATIONS OF THE STUDY

This research can be useful for organized retail outlets. This research will help the various organized retail outlets for identifying the need of customers and improve the image of organized retailers.

LIMITATIONS

- ♦ As judgmental sampling is used, all the non-probability errors would be there.
- & As sample size is 150, it is not necessary that it truly represents the population/universe.
- Some people might not give accurate responses, which affects the results of the study.
- Some respondents have not taken the schedule seriously, and hence, the researcher had to discard those responses.

BIBLIOGRAPHY

- (1) Alisa Nilawan "Customer Satisfaction with Metro Mall at Sukhumvit Subway Station" Master's Project (2008). (www.travellerspoint.com accessed on April 2009).
- (2) Brady, M.K. Cronin, J.J & Brand, R.R, "Performance-only measures of service quality: a replication and extension", Journal of Business research, 55, pp. 17-31, (2002).
- (3) Babakus, E. & Boller, W.G., "An Empirical Assessment of the SERVQUAL Scale", Journal of Business Research, 24, 253-268, (1992).
- (4) Binta Abubakar, Val Clulow. "Customer Satisfaction with Supermarket Retail Shopping". Journal of Marketing Research (2002). (www.smib.vuw.ac.nz. Accessed on 11 April 2009).
- (5) Cronin Jr. J J and Taylor, S A, Servperf versus Servqual: Reconciling Performance based and Perceptions-Minus-Expectations Measurement of Service Quality, Journal of Marketing, 58(1), 125-131, (1994).
- (6) Cronin, Jr. JJ and Taylor, SA, Measuring Service Quality: A Reexamination and Extension, Journal of Marketing, 55(3), 55-68, (1992).
- (7) Dabholkar, P., Thorpe, D. and Rentz, J. "A Measure of Service Quality for Retail Stores: Scale development and Validation" journal of the Academy of marketing Science, 24 (Winter), 3-16, (1996).
- (8) Dr. Burcu Ilter. "High School Girls' Shopping Mall expectations: A Qualitative Study". Journal of Retailing (2006). (www.accessmyliabrary.com accessed on 20 April 2009).
- (9) John B. Clark, Hojong Hwang. "International comparative Analysis of Customer Satisfaction with Discount Stores". Journal of Retailing (2000) (www.sba.muohio.edu. accessed on 11 April 2009).
- (10) Kerrie Bridson, Melissa Hickman. "Loyalty Program Attributes and Their Influence on Retail Customer Satisfaction". Journal of Service Marketing (2003) (www.smib.vuwz.ac.nz. accessed on 20 April 2009).
- (11) Levy and Weitz, Retailing Management, the 6th Edition, McGraw-Hill, (2005).
- (12) Nguyen Dang Duy Nhat "Determinants of Retail Service Quality- A Study of Supermarkets in Vietnam". Journal of Marketing (2007). (www.vnulib.edu.vn accessed on 3 May 2009).
- (13) Parasuraman, A. Zeithami, V.A. And Berry "A conceptual model of service quality and its implication for future research" Journal of Marketing, Vol.49 No. 3, pp. 41-50, (1985).
- . (14) Subhasini Kaul, "Measuring retail service quality: Examining applicability of international research perspective in India, IIMA Working Papers, (2005).
- (15) Toyin A. Clottey. David A. Collier. "Drivers of Customer Loyalty in a Retail Store Environment" Journal of Service Science (2008). (www.cluteinstitute-onlinejournals.com accessed on 14 August 2009)
- (16) Vaishali Aggarwal, "Role of Retailers in Reducing Inventory and Improving Customer Satisfaction: An Empirical study of Consumer Non-Durables" (2008). (www.indianjournalofmarketing.com accessed on 11 September 2009).
- (17) www.scirbed.com accessed on 9 September 2009.
- (18) www.retailyatra.com accessed on 15 August 2009.
- (19) www.accessmylibrary.com accessed on 15 September 2009.

(Contd. From Page 55)

- 58. Spreng, R. A. and Mackoy, R. D. (1996). An Empirical Examination of a Model of Perceived Service Quality and Satisfaction. Journal of Retailing, 72(2): 201-214
- 59. Sullivan, J. R. & Walstrom, K. A. (2001). Consumer Perspectives on Service Quality of Electronic Web Sites. Journal of Computer Information Systems, 41(3):
- 60.Sureshchandar, G. S., Rajendran, C. & Anantharaman, R. N. (2002). Determinants of customer-perceived service quality: A confirmatory factor analysis approach. Journal of Service Marketing, 16(1): 9-34.
- 61.Tax, S. S., Brown, S. W. and Chandrashekaran, M. (1998). Customer Evaluations of Service Complaint Experiences: Implications for Relationship Marketing. Journal of Marketing, 62(2): 60-76.
- 62. Teas, R. K. (1994). Expectations as a comparison standard in measuring service quality: an assessment of reassessment. Journal of Marketing, 58(1): 132-139.
- 63. Tribe, J. and Snaith, T. (1998). From SERVQUAL to HOLSAT: Holiday Satisfaction in Varadero, Cuba. Tourism Management, 19(1): 25-34.
- 64. Tse, D. K. and Wilton, P. C. (1988). Models of Consumer Satisfaction Formation: An Extension. Journal of Marketing Research, 25(2): 204-212.
- 65. Van der W. A., T., Boselie, J. P. E. F. & Hesselink, M. (2002). Empirical evidence for the relationship between customer satisfaction and business performance. Managing Service Quality, 12(3): 184-193.
- 66. Voss, C. A. and Johnston, R. (1995). Service in Britain: How Do We Measure Up? London Business School, London.
- 67. Yavas, U., Benkenstein, M. & Stuhldreier, U. (2004). Relationship between service quality and behavioral outcomes: A study of private bank customers in Germany. International Journal of Bank Marketing, 22(2): 144-157.
- 68. Yavas, U., Bilgin, Z. & Shemwell, D. J. (1997). Service quality in the banking sector in an emerging economy: a consumer survey. International Journal of Bank Marketing, 15(6): 217-223.
- $69. You jae, Y. (1993). \ The \ Determinants \ of Consumer \ Satisfaction: The \ Moderating \ Role \ of \ Ambiguity. \ Advances in Consumer \ Research, 20:502-506.$
- 70. Zeithaml, V.A., Parasuraman, A. & Berry, L. L. (1985). Problems and strategies in service marketing. Journal of Marketing, 49(2): 33-46.
- 71. Zeithaml, V. A., Berry, L. L. & Parasuraman, A. (1993). The nature and determinants of customer expectations of service. Journal of Academy of Marketing Science, 21(1): 1-12.