Customer Service Quality Gap In Food Retailing: An Empirical Study In Bangalore.

A. M. Suresh
NIAM Institute of Applied Management,
Bangalore, India.
and
R. Shashikala
Dayananda Sagar College of Management and IT, Bangalore, India.

ABSTRACT

At present the food and grocery segment contributes about 60 per cent of the retail sales in India and is the largest segment of the Indian retail industry. Retail competition is intensifying and consumers are on the lookout for more information, better quality and hygiene as well as increased customer service. Providing excellence in service delivery is what expected by retailers today. This paper studies the application of SERVQUAL in measuring the gap between customer expectations and their perceptions about the service quality of food retailing in India. Statistical analyses were performed to test the reliability of the instrument and the validity of the scale in Indian retail context. The results show high value of Cronbach's coefficient α for the overall instrument but serious problems in 'responsiveness' and 'tangibles' dimensions. Further factor analysis showed five factor structures are not valid in Indian context. Overall the findings indicate that the SERVQUAL instrument suffers from serious reliability and validity problems and further research is necessary to understand dimensionality of service quality in India. The gap analysis showed significant negative gap in all items and the highest perceived service gap lies in the responsiveness dimension calling for the need to improve service quality significantly in all the aspects. Managerial implications and suggestions for improvement are discussed.

Keywords: Customer Gap, Service Quality, SERVQUAL, Organized Food Retailing, Supermarket.

INTRODUCTION

Today food retail sector is one of the most vibrant sectors in the world. Over the next decade or so, food retail sector is likely to grow steadily in North America and Europe and above global average growth in emerging markets, especially in China, Brazil, Russia and India.

According to KPMG, the food and grocery market in India was valued at $236 billion in 2008. It is growing at a CAGR of around 6% and is expected to reach $482 billion in 2020. At present the food and grocery segment contributes around 60% of the retail sales in India. Organized retail comprises only about 1% of the segment but is expected to grow at 25-30% in the coming years. Organized food retailing is also expected to attract investments of over $18 billion in the next three years. In a developing country like India, a large chunk of consumer expenditure is on basic necessities, especially food. A study by KSA Technopak stated that food account for 50% of the value of private consumption in India as compared to 20% in developed economies. So the potential for new entrants in this segment is enormous, particularly in untapped markets like rural and semi-

rural areas. India also accounts for 1.6% of international food trade.

Traditionally kirana shops have symbolized food retailing in India for too long. However, the scenario is set to change for the better with organized players gaining a strong foothold in the segment. There is a clear transition from a period when food items were sold in small road side grocer shops & mandis, haats and bazzars to a stage when food products are retailed through supermarket stores where consumers can inspect, select and pick up the products in a comfortable ambience and still pay a fair price. The first visible sign of the change in food retailing was seen in mid-eighties when few modern food stores were set up in all metro cities in India. To name a few Morning Stores and Modern Stores in Delhi, Nilgiri's in Bangalore, and Food Land in Mumbai, Spencer's Food Stores in Chennai. Over the past few years, there has been the introduction and proliferation of modern food retail formats mainly supermarkets, hypermarkets and convenience stores. These modern retail formats are exposing shoppers to new shopping, entertainment and food options, all under one roof.
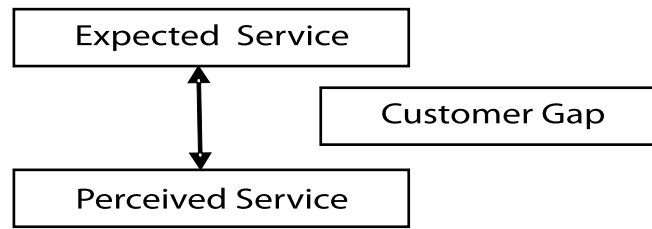
Though majority of food and food products are still retailed through traditional kirana stores, modern retail is growing faster. The growth rate of supermarket (the first modern retail format to enter Indian market) sales has been significant in recent years. In fact supermarkets (along with hypermarkets) account for around 30% of the food and grocery sales in the organized retail space and supermarkets surely dominate the future says a study conducted by IBM. Fuelled by– large disposable incomes Indian consumer is fast changing especially in terms of consumption patterns. Shopping for groceries is no longer considered a strenuous and uncomfortable affair. He is becoming extremely value conscious too. He expects supermarket's

convenience, higher standards of hygiene and the attractive ambience but at cheaper price. A study conducted by Tata Strategic Management Group (TSMG) indicates that packaged food players need to drive down prices by almost 35-40%. Because of fierce competition, new technology and business practices the market power of customer is strong and growing stronger.

Further retail competition is intensifying from both domestic and international fronts. Corporate houses such as HLL, ITC, Godrej and Reliance are already working into food retail. Huge investments are expected from these corporate players, which will help grow the entire food retail sector. Even established players such as Food Bazaar and Spencer's Daily are tapping into backward linkages, while trying to match their expanding geographies with retail formats. Moreover, current liberalization policy of Government is inducing major western players like Wal-mart and Tesco to make further inroads into the Indian food retail industry. Overall, rivalry in the Indian food retail industry is assessed as strong. At this juncture it is very important for every retailer to have a better understanding of consumers to base the strategic decisions. This paper tries to provide insight into customer expectations, perceptions and gap if any in the service quality provided by food retailers especially supermarkets.

SERVICE QUALITY GAP

According to Zeithaml, Bitner, Gremler and Pandit (2008), customer service quality gap is the difference between customer expectations and perceptions of services as shown in the figure 1. Expectations are standards or reference points customers bring in to the service experience, where as perceptions are subjective assessments of actual service experiences.

```
┌─────────────────────────┐
│    Expected  Service    │
└─────────────────────────┘
              ↕           ┌──────────────────┐
                          │   Customer Gap   │
                          └──────────────────┘
┌─────────────────────────┐
│    Perceived Service    │
└─────────────────────────┘
```

Figure 1 : Customer Gap

Closing this gap of what customers expect and what they perceive is critical to delivering service quality and is utmost important to all service marketers. Improving service quality is believed to improve profitability and enhance business performance. Previous research has shown that service quality as a tool can help marketers in not only improving their competitive positioning in the market but also in enhancing consumer satisfaction, creating customer loyalty and positive word of mouth.

Service quality is the most researched area and plenty of literature is available. Unlike physical goods, service quality is abstract and is measured by using customer perception surveys. The first and most prominent measure of service quality was SERVQUAL - a 22-item scale developed by Parasuraman, Zeithaml, and Berry (1988). They proposed that service quality is measured through gap analysis. They identified five determinants of service quality, which include tangibles, reliability, responsiveness, assurance and empathy. They also suggested that this scale is generic in nature and can be used in variety of service industries such as real estate brokers, accounting firms, department stores, hospitals, banking, pest control, dry cleaning, fast food and higher education. Since then the SERVQUAL scale (and its adaptations) has been widely used in multiple contexts such as professional services (Freeman & Dart, 1993), health care (Lam, 1997), tourism (Tribe & Snaith, 1998), business school (Pariseau & McDaniel, 1997) and information systems (Kettinger & Lee, 1994). The validity and reliability of the scale also has been widely tested (Babakus & Boller, 1992; Bolton & Drew, 1991; Cronin & Taylor, 1992, 1994).

Retailing is different compared to other services as a retail store offers mix of merchandise and services. Retail store experience significantly differs from a non retail store experience and customer's perceptions of service quality is influenced by the way they negotiate through the store, find the merchandise they want, interact with store personnel, and return the merchandise (Gaur and Agrawal, 2006). Carman in 1990 used SERVQUAL to study tyre retailers and identified nine factors of service quality. Finn and Lamb (1991) tested SERVQUAL in department stores and discount stores but was unable to provide a good fit to the proposed five-factor structure of SERVQUAL. Gagliano and Hathcote (1994) extracted four factors- Personal attention, Reliability, Tangibles and Convenience while investigating service quality in retail-clothing sector and concluded that the original SERVQUAL scale was not an effective tool for measuring service quality in apparel specialty stores. Vazquez, Rodriguez and Ruiz (1995), used modified SERVQUAL scale where 12 new items were added and identified five dimensions of service quality but not as proposed by Parasuraman et al. (1988). Zhao et al. (2002) also found that five dimensions of service quality are not applicable in the retail sector of Mainland China. Thus SERVQUAL failed to provide an accurate measure of service quality in retail settings especially with regard to five-factor structure, though was defended by Parasuraman et al. (1993) on conceptual and practical grounds.

Further the applicability of SERVQUAL across different cultures is also an issue as it was developed in western environment. Based on Hofstede's dimensions of culture, Donthu and Yoo (1998) found that consumers vary in the expectations of overall service quality and of each dimensions as a result of cultural orientation. Even Mattila (1999) examined

the impact of culture on customer evaluations of complex services. She found that western customers are more likely to rely on tangible cues than their Asian counterparts, and the hedonic dimension of the consumption experience might be more important for western consumers than for Asians. In India very few empirical studies have used this scale for measuring service quality and attempted to assess the scale. Angur, Nataraajan and Jahera (1999) examined the SERVQUAL in the retail banking industry and reported a poor fit of the scale to the empirical data. Despite this, other researchers (Sharma and Mehta, 2004; Bhat, 2005) have used the SERVQUAL scale in similar settings without proper assessment of the scale. This is where the research gap was identified and authors decided to perform scale assessment. The internal reliability of the instrument and the dimensionality of service quality in Indian retail context were investigated using the data collected. Finally the paper attempts to measure customer perceived service quality gap of organized food retailing.

DATA COLLECTION

The study was conducted in Bangalore where all the major supermarket chains are operating. A survey method was adopted for data collection. SERVQUAL was modified in the context of supermarket stores. Consumer expectations and perceptions were measured on 7 point Likert-type scale with '1' indicating 'strongly disagree' and '7' indicating 'strongly agree'. Demographics were measured using closed-end multiple choice questions. The population was defined as active supermarket shoppers and five major supermarket chains namely Food Bazaar, Food World, Niligiris, More & Reliance Fresh were included in the study. Sample consisted total of 100 respondents. Personal interviews were conducted immediately after the completion of the shopping experience in a mall intercept-type situation. Individual supermarkets were identified on a convenience sampling basis. Table 1 shows some of the key characteristics of the shoppers.

Table 1: Sample Characteristics

Characteristics		Percentage
Gender	Male	54
	Female	46
Age (Years)	Below 20	21
	21–30	47
	31–40	23
	Above 40	9
Education	Under graduate	17
	Graduate	44
	Post graduate	33
	Othe rs	6
Profession	Business	31
	House Wife	28
	Employed	41
Marital status	Single	35
	Married	65
Monthly income (Rs)	Less than 10,000	21
	10,000 –20000	30
	20000 –30000	39
	Above 30000	10
Frequency of visit/month	< 2 times	13
	2-4 times	61
	> 4 times	26
Av. purchase/visit (Rs)	< 1000	23
	1000 –3000	44
	3000 –5000	28
	> 5000	5

DATA ANALYSIS AND RESULTS

Data collected were analyzed with the help of software package SPSS 15 .0 version. The following tests were performed.

Reliability Assessment

To test internal consistency of the scale, Cronbach's coefficient α was computed for overall scale and for each dimension using data on perceptions, expectations and gap scores. The reliability coefficients are shown in the table 2. The internal consistencies of the perception and gap scores (P-E) are quite high and measures ranging from 0.76 to 0.93. The reliability coefficients for the expectation scores are much lower. Four dimensions reliability, responsiveness, empathy and tangibles measured below 0.60, which is the minimum acceptable value, even for exploratory research. The overall reliability of the instrument in all the three cases is satisfactory.

Table 2 : Reliability coefficients (alpha)

Dimension	Expectations (E)	Perceptions (P)	Gap (P-E)
Reliability (5 items)	0.5613	0.8168	0.7956
Responsiveness (4 items)	0.4221	0.8063	0.8156
Assurance (4 items)	0.6517	0.8247	0.7651
Empathy (5 items)	0.5956	0.8627	0.8042
Tangibles (4 items)	0.4688	0.8414	0.7870
Overall (22 items)	0.7599	0.9377	0.9176

Factor Analysis

To test the validity of the five-factor structure in service quality in Indian retail industry, exploratory factor analysis was performed. This was performed separately on perceptions, expectations, and gap scores using the Principal Components Factoring Method. Varimax rotation method with Kaiser Normalization was used. The rotated components matrices for the gap scores, the perception scores and the expectation scores are shown in tables 3, 4 and 5, respectively.

Table 3: Factor Analysis of Gap Scores

Items	Component					
	1	2	3	4	5	6
G2				.371		.797
G3	.919					
G4	.669			.436		
G5	.908					
G6		.596		.499		
G7	.452			.476		
G8				.832		
G9		.401	.421	.542		
G10			.598	.360		
G11			.729			
G12			.853			
G13	.380		.647			
G14	.393		.493			
G15					.537	.535
G16		.431	.423		.546	
G17	.377	.535			.530	
G18					.775	
G19		.441			.387	.340
G20		.687				
G21	.312	.687				
G22		.769	.404			

Note: Factor loadings below 0.30 are not shown in the table.

The results in table 3 indicate that the analysis give a six-factor structure accounting for 70.74 per cent of the variance. However, result does not correspond to the five-factor structure as described by Parasuraman et al. (1988). For example, the first 2 items of reliability loaded on one factor whereas the other 3 on another factor. In case of responsiveness all 3 items were loaded on one factor except for first item i.e., 'supermarket tells you when services will be performed' loaded along with tangibles. Assurance and tangibles items showed satisfactory results by loading into single factors. 'Supermarket has your best interest at heart' item of empathy was loaded along with tangibles. And many items had a high loading for two or three factors.

Note: Factor loadings below 0.30 are not shown in the table.

Items	Component				
	1	2	3	4	5
P1					.823
P2					.722
P3				.917	
P4	.330		.424		.496
P5				.917	
P6	.370	.306	.479		.423
P7			.573		
P8			.830		
P9	.400		.667		
P10		.474	.485		
P11		.667	.476		
P12		.701	.407		
P13		.724			
P14	.399	.590			
P15		.776			
P16	.659	.457			
P17	.537	.507			
P18	.701				
P19	.543	.431			.438
P20	.706				
P21	.723				
P22	.742		.320		

Customer perceptions as shown in Table 4, gave five-factor (accounting for 70% of variance) structure but not same as proposed by Parasuraman et al., (1988). Like gap scores here also reliability items were split in to 2 factors. Only responsiveness and tangibles items were properly loaded. Empathy items were split among assurance and tangibles factors. Therefore it can be concluded that the perception scores failed to match the five established factors of service quality.

Table 5: Factor Analysis of Expectations Scores

Items	Component							
	1	2	3	4	5	6	7	8
E1				.830				
E2				.467	.595			
E3	.938							
E4					-.333		.693	
E5	.926							
E6				.598		-.371	.303	
E7	.416					-.587		
E8			.333				.651	
E9		.748						
E10			.783					
E11	.417		.513					.350
E12			.817					
E13			.432		-.528			
E14				.513				
E15						.700		
E16		.623				.328		
E17		.634						
E18					.829			
E19								.814
E20		.310		.324	.493			.458
E21		.718						
E22			.453				-.515	

Note: Factor loadings below 0.30 are not shown in the table.

Table 5 shows the results of factor analysis of expectation scores which do not conform to the five-factor structure instead gave eight dimensions accounting for 71.27 per cent of the variance. Only assurance factor was loaded properly. 2 items of empathy factor loaded together where other 3 found on other factors. Apparently, this result shows for expectation scores five dimensions are even more problematic than perception and gap scores.

Overall, the factor analysis shows that the five factor structure of service quality may not be applicable for Indian food retail industry. This also indicates potential problems in using the gaps model to measure retail service quality as proposed by Parasuraman et al. (1988).

Customer Gap Analysis and Identification of areas for Improvement

Since factor analysis did not support the five-factor structure of service quality, the gap analysis was conducted at individual items level. The results are presented in table 6, which shows negative gaps in all items. This indicates that the service quality of supermarkets at an overall level falls far behind the customer expectations. The greatest gap (-1.80) existed in the area of 'being informed about when services will be performed'. The next wider gap existed in the area of 'employees being always willing

to help' (-1.66). The third and fourth largest gaps were indicated in the area of 'understanding specific needs' (-1.64) and 'having customer best interest at heart' (-1.62) respectively. The least gaps existed in the areas of 'doing something by the time promised' (-0.76) and 'employees appearing neat' (-0.85) indicating fairly good performance of the store.

Gap scores for each dimension were computed using the simple averages of the scores for all items belonging to that dimension.

Table 6 : Gap between perceptions and expectations (P-E)

SI No.	Items	E	P	Gap (P-E)
	RELIABILITY	5.266	4.122	-1.144
1	When promises to do something by certain time it does so.	5.06	4.30	-0.76
2	Sincere interest in resolving customers' problems	5.37	4.00	-1.37
3	Store performs the service right the first time	5.29	4.16	-1.13
4	Provides services at the time it promises to do so.	5.36	3.99	-1.37
5	Store insists error free records	5.25	4.16	-1.09
	RESPONSIVENESS	5.585	4.025	-1.560
6	Store tells you when services will be performed	5.72	3.92	-1.80
7	Employees give you prompt service	5.44	4.17	-1.27
8	Employees always willing to help you.	5.67	4.01	-1.66
9	Employees not too busy to respond to your request	5.51	4.00	-1.51
	ASSURANCE	5.385	4.180	-1.205
10	Employee behavior instills confidence in you.	5.41	4.00	-1.41
11	You feel safe in the transactions with the store.	5.42	4.23	-1.19
12	Employees are consistently courteous with you.	5.43	4.25	-1.18
13	Employees have knowledge to answer questions	5.28	4.24	-1.04
	EMPATHY	5.488	4.124	-1.364
14	Store gives you individual attention	5.33	4.13	-1.20
15	Store has employees who give personal attention	5.13	3.93	-1.20
16	Store has your best interest at heart.	5.81	4.19	-1.62
17	Employees understand your specific needs.	5.69	4.05	-1.64
18	Store has convenient working hours	5.48	4.32	-1.16
	TANGIBLES	5.405	4.232	-1.172
19	Modern- looking equipment	5.39	4.24	-1.15
20	Physical facilities are visually appealing	5.63	4.15	-1.48
21	Employees appear neat	5.30	4.45	-0.85
22	Materials associated are visually appealing	5.30	4.09	-1.21

Dimension wise highest average gap existed in the responsiveness dimension (-1.560) indicating lack of willingness to help customers and provide prompt service. The next highest gap is in the empathy dimension (-1.364) indicating the store's inability to provide individual attention and customized service. Next is assurance dimension with -1.205 gap showing failure in inspiring trust and confidence in customers. In fourth and fifth position are tangibles and reliability dimensions indicating comparatively lesser problems with gaps -1.172 and -1.144 respectively. Customer perceived service quality gap is shown graphically in chart 1.
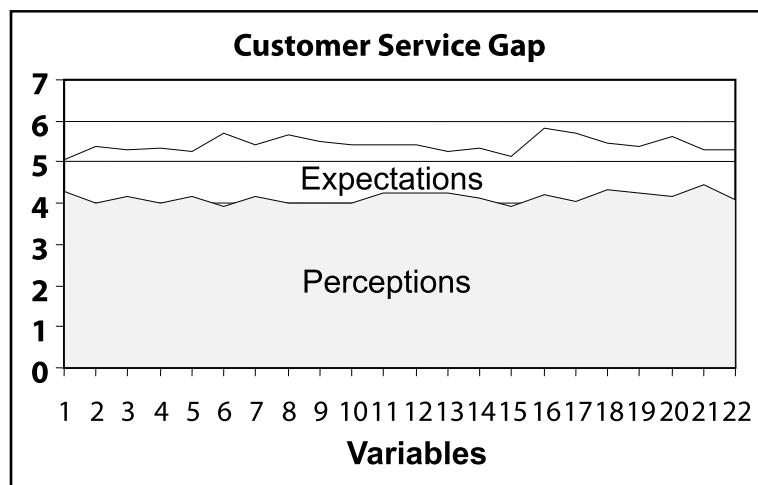

Chart 1: Customer Service Gap

Paired Sample T-Test

Paired sample tests were conducted for all the items to evaluate the statistical significance of gaps and the results are shown in the table 7. It is clear that t value is significant (p = 0.000) for all the items. This means that there is a significant gap between customer expectations and perceptions of service quality as discussed earlier.

Table 7: Paired Sample 't' Test for Gap Scores

Gaps	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	Upper			
E1 - P1	.76	1.372	.137	.49	1.03	5.541	99	.000
E2 - P2	1.37	1.284	.128	1.12	1.62	10.667	99	.000
E3 - P3	1.13	1.643	.164	.80	1.46	6.877	99	.000
E4 - P4	1.37	1.433	.143	1.09	1.65	9.560	99	.000
E5 - P5	1.09	1.741	.174	.74	1.44	6.260	99	.000
E6 - P6	1.80	1.576	.158	1.49	2.11	11.419	99	.000
E7 - P7	1.27	1.847	.185	.90	1.64	6.876	99	.000
E8 - P8	1.66	1.519	.152	1.36	1.96	10.928	99	.000
E9 - P9	1.51	1.915	.191	1.13	1.89	7.886	99	.000
E10 - P10	1.41	1.485	.148	1.12	1.70	9.498	99	.000
E11 - P11	1.19	1.509	.151	.89	1.49	7.887	99	.000
E12 - P12	1.18	1.604	.160	.86	1.50	7.356	99	.000
E13 - P13	1.04	1.907	.191	.66	1.42	5.455	99	.000
E14 - P14	1.20	1.627	.163	.88	1.52	7.376	99	.000
E15 - P15	1.20	1.688	.169	.87	1.53	7.110	99	.000
E16 - P16	1.62	1.797	.180	1.26	1.98	9.017	99	.000
E17 - P17	1.64	1.744	.174	1.29	1.99	9.405	99	.000
E18 - P18	1.16	1.308	.131	.90	1.42	8.867	99	.000
E19 - P19	1.15	1.839	.184	.79	1.51	6.254	99	.000
E20 - P20	1.48	1.726	.173	1.14	1.82	8.574	99	.000
E21 - P21	.85	1.783	.178	.50	1.20	4.767	99	.000
E22 - P22	1.21	1.653	.165	.88	1.54	7.319	99	.000

Though data could not support five factor structure (Parasuraman et al., 1988) the simple gap analysis of the item average scores and t tests reveal that there is a significant gap between what customer expects and what they perceive to get from supermarkets. This calls for the need for considerable improvements in all aspects of service quality.

Managerial Implications and Suggestions for Improvement

The study provides following implications to retail managements and aids in strategic decision making.

• The highest gap was found in responsiveness factor indicating the problem in providing prompt service. To reduce this gap measures can be taken in terms of avoiding unnecessary delays in answering to customer queries and resolving their problems. Store can have more staff and billing counters especially on weekends and peak hours. Front-line personnel in all contact points should be trained to enhance their customer service skills. Customers must be kept well informed as to when their problems will be resolved. Keeping telephone lines and websites in place and maintaining customer database can help in this regard.

• Gap in empathy dimension indicates that store is not able to provide personal attention. This is all the more important as small kirana stores have clear advantage here. Supermarkets can train their employees to show caring attitude and sincere interest in helping customers throughout the process of service delivery. They can also be encouraged to build relationships that reflect personal knowledge of customer requirements and preferences.

• Large gap in assurance dimension shows that store and its employees are not able to inspire trust and confidence in customers. To improve this store must employ knowledgeable and skillful staff. Further empower them so that they would be able to provide more prompt and higher quality service. Front-line staff should be trained to be polite.

• Tangibles are especially important for retail stores as customers personally visit and experience the physical environment. To reduce this gap store must design its exteriors as well as interiors carefully as to match with the image of the store. Store layout must allow for easy movements and identification of goods. Front-line employees are encouraged to look their best at all times. Upgrade the equipments regularly.

• In case of reliability which indicates store's ability to keep up the promises made gap is relatively lower. Store must consistently perform on its promises and provide service right the first time. Avoid billing errors, check carefully while packing, and deliver goods on time. Here the care must be taken as not to over promise.

Limitations and Suggestions for Future Research

The study was confined to Bangalore city with a sample size of 100 respondents. Such a small sample may be error-prone and factor analysis may have questionable applicability. The results showed that scale suffered from serious reliability and validity problems. These variations may be in part due to cultural differences between India and Western countries. Further the gap analysis is based on the same factor structure as proposed by Parasuraman et al., (1988). Therefore, the future research clearly concentrates on fine-tuning the instrument under Indian conditions. Designing a more suitable scale would satisfy the strategic need of retailers in India. This study was conducted on supermarkets, which is another limitation and measurement of service quality is most useful when done on a longitudinal basis. Studies with relatively large samples derived across the country would do good for Indian food retailers.

CONCLUSION

Organized food retailing in India is surely poised for a takeoff and will provide many opportunities both to existing players as well as new entrants. Major spending on food and increasing usage of out of home food consumption represent a significant opportunity for food retailers and food service companies. Consumers are now seeking the convenience of one-stop shopping, speedy and efficient processing for best utilization of time and moving towards experiential shopping in the form of supermarkets (now graduating to hypermarket). However to be successful retail managements must be well informed about the extent to which the shop's activities contribute towards the overall as well as different dimensions of service quality. This requires continual measurement and identification of areas that are responsible for the standards of service quality. For supermarkets to succeed they must ensure that: all physical facilities used in service delivery are neat and modern-looking; deliver their services reliably by keeping promises made both implicitly and explicitly; employees are courteous and helpful; customer problems are resolved quickly. Though supermarkets are reliable at present, these need to be responsive and empathetic for long term customer satisfaction and profits.

REFERENCES

Angur, M.G., Nataraajan R., & Jahera, J.S. (1999). "Service quality in the banking industry: an assessment in a developing economy," International Journal of Bank Marketing, 17 (3), 116-123.

Babakus, E & Boiler, G W (1992). "An Empirical Assessment of the SERVQUAL Scale", Journal of Business Research, 24, 253-268.

Bhat, M. A. (2005). "Correlates of Service Quality in

banks: An empirical investigation," Journal of Services Research, 5(1), 77-85

Bolton, R. N. & Drew, J. H. (1991). "A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes", Journal of Marketing, 55, 1- 9.

Carman, J.M.(1990)."Consumer Perceptions of Service Quality: An Assessment of the SERVQuAL Dimensions", Journal of Retailing, 66 (1), 33-55.

Cronin, JJ.Jr.,&Taylor, S.A.(1994). "SERVPERF versus SERVQUAL: Reconciling Performance-Based and Perceptions-Minus-Expectations Measurement of Service Quality", Journal of Marketing, 58, 125-131.

Cronin, JJ,Jr.,&Taylor, S.A.(1992). "Measuring Service Quality: A Reexamination and Extension", Journal of Marketing, 56, 55- 68.

Dabholkar, PA, Thorpe, D.I. & Rentz, J.O.(1996). "A Measure of Service Quality for Retail Stores: Scale Development and Validation", Journal of the Academy of Marketing Science, 24 (1), 3-16.

Donthu, N. & Yoo, B. (1998). "Cultural Influences on Service Quality Expectations", Journal Service Research, 1, 178-186.

Finn, D. W. & Lamb, C. Jr., (1991). "An Evaluation of the SERVQUAL Scales in a Retailing Setting," Advances in Consumer Research, 18 (1), 483-490.

Freeman, K D & Dart, J (1993). "Measuring the Perceived Quality of Professional Business Services", Journal of Professional Services Marketing, 9, 27-47.

Gagliano, K.B. & Hathcote, J. (1994). "Customer Expectations and Perceptions of Service Quality in Retail Apparel Specialty Stores," Journal of Services Marketing, 8 (1), 60-69.

Gaur, S. S. & Agrawal, R. (2006). "Service Quality Measurement in Retail Store Context: A Review of Advances Made Using SERVQUAL and RSQS", The Marketing Review, 6, 317-330.

Kaul, S. (2005). "Measuring Retail Service Quality: Examining Applicability of International Research Perspectives in India", Working Paper, 2005, Indian Institute of Management, Ahmedabad.

Kettinger, W.J. & Lee, C.C. (1994). "Perceived service quality and user satisfaction with the information services function", Decision Sciences, 25, 737-766.

Lam, S.K. (1997). "SERVQUAL: a tool for measuring patients' opinions of hospital service quality in Hong Kong", Total Quality Management, 8, 145- 152.

Mattila (1999). "The role of culture in the service evaluation process", Journal of Service Research, 1, 250-261.

Parasuraman, A., Berry, L.L. & Zeithaml, V.A. (1993). "Research note: more on improving service quality measurement", Journal of Retailing, 69, 140- 147.

Parasuraman, A., Zeithaml, V.A. & Berry, L.L. (1988). "SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality", Journal of Retailing, 64, 12-40.

Parikh, D. (2006). "Measuring Retail Service Quality: An Empirical Assessment of the Instrument", Vikalpa, 31(2), 45-55.

Pariseau, S.E. & McDaniel, J.R. (1997). "Assessing service quality in schools of business", International Journal of Quality and Reliability Management, 14, 204- 218.

Sharma, A. & Mehta, V. (2004). "Service Quality in Financial Services – A case study of Banking Services", Journal of Services Research, 4 (2), 205-222

Tribe, J. & Snaith, T. (1988). "From SERVQUAL to HOLSAT: holiday satisfaction in Varadero, Cuba", Tourism Management, 19, 25- 34.

Vazquez, R., Bosque,R-D. Ignacio A. & Agustin, R.V.(1995)."Calidad Del Servicio Y Su Percepcion Por El Consumidor: Aplicacion a Empresas Detallistas." In:

Vazquez, Rodolfo, Rodriguez-Del Bosque, Ignacio A., Diaz, Ana Ma and Ruiz, Agustin V., (2001). "Service Quality in Supermarket Retailing: Identifying Critical Service Experiences", Journal of Retailing and Consumer Services, 8(1).

Zeithaml, V. A. & et al. (2008). Services marketing: Integrating customer focus across the firm. New Delhi, India: Tata McGraw-Hill.

Zhao, B. & Hui (2002). "An Empirical assessment and application of SERVQUAL in a Mainland Chinese department store", Total Quality Management, 13 (2), 241-254.

About the author(s):

Dr. A. M. SURESH is currently the Professor & Director of NIAM Institute of Applied Management, Bangalore. He is also the Director-South India of NIAM, New Delhi. He has 16 years of academic experience 6 years of corporate experience in office automation and construction materials industry. He holds an MBA degree from Mysore University, M Phil and PhD from Alagappa University. His areas of interest are Strategic Marketing Management, HRD, Business Ethics, and Entrepreneurship. He is a Fellow of Indian Academy of Social Sciences, Institute of Marketing Management, United Writers Association, and Life Member of AIMA and AIMS International, Houston. The author can be contacted at drsuresham@gmail.com

R. Shashikala is currently working as Assistant Professor in MBA department at Dayananda Sagar College of Management and Information Technology in Bangalore. She holds MBA degree from Kuvempu University and PGDHRM from KSOU, Mysore. She is currently pursuing PhD from Bharathiar University, Coimbatore in the area of Services Marketing. Other subjects of interest are Marketing Management, Advertising Management, Consumer Behaviour, General Management and Organizational Behavior. She has around 12 years of academic experience 2 years of corporate experience. The author can be contacted at Shash74@gmail.com.