

# CUSTOMER SATISFACTION TO RETAIL INDUSTRY: AN SERVQUAL APPROACH

Samer Ali

## *Abstract*

*Competitiveness and search for profits have called more attention towards customers' satisfaction and increased researcher's interest on the topic of service quality. In this context, this study applies SERVQUAL for assessing service quality in a retail industry. The main objective is to assess a quality service dimension that is delivered through the perspectives of customers. This work was performed in a shopping mall including two hundred shops located throughout the NCR. A questionnaire was developed based on the service quality dimensions and asked to the customer for gathering data from which results was analyzed. The results of this study show the responsiveness and assurance quality dimensions and characteristics that call customer attention.*

**Keywords:** Service Quality; SERVQUAL; Quality Dimensions; Repair Retail Business, SPSS15.0

## **1. Introduction**

Since the 90's many service companies have pursued to enhance their performance and effectiveness in search of achieving differentiation in the market. An example of that is the attempt to convince customers that their quality is superior to the competitors. In addition, the importance of service sector has sharply increased at both developed and developing countries. Over 75% of all US jobs now reside in services industries. Further, the services sector generates over 85% of all new jobs and 66% of the GNP of the US. In developing countries like Brazil, where this work was developed; services correspond to 54.5% of the GNP (Cauchick Miguel and Salomi, 2004).

With greater choice and increasing awareness, Indian consumers are more demanding of quality service (Angur, Natarajan and Jahera, 1999) and players can no longer afford to neglect custom service issues (Firoz and Maghrabi, 1994, Kassem, 1989). Research on services has grown correspondingly. In particular, academics and practitioners alike have exhibited considerable interest in the issues that surround the measurement of service quality. Service quality is one of the major issues facing operations managers (Gupta and Chen, 1995) but it is an area characterised by debate concerning the need for assessing customer expectations and service quality assessment (Parasuraman et al., 1994).

In this sense, the objective is to identify which quality dimensions as most important to customers of a retail industry. In addition, it also assesses the service that is delivered to them. In order to accomplish these objectives, the paper is structured in different sections. Section 2 contains the theoretical background related to service quality models. Section 3 describes the re-

search methodology, including the sample, and data collection procedures. Section 4 presents the results based on a statistical analysis as well as discusses the findings and Section 5 draws the conclusions and implications of this work.

## **2. Literature Review**

### **2.1 Theoretical Background**

The emergence of service quality and its assessment has attracted the attention of numerous researchers in the past two decades or so. In this sense, there are two main lines of thoughts on measuring service quality: an American and a European perspective (Kang and James, 2004). Brady and Cronin (2001) suggest that the researchers generally adopt one of the two conceptualisations in their work. The focus on functional quality attributes is referred to as the American perspective of service quality while the European perspective suggests that service quality considers two more components.

The European perspective considers additional aspects other than the process of service delivery. Grönroos (1984), for instance, noted that the quality of a service as perceived by customers consists of three dimensions: functional (the process of service delivery to customers), technical (the outcomes generated by the service to the customers), and image (how the customers view the company). Considering those dimensions, the quality of the service is dependent upon two variables: the expected service and the perceived service.

Functional quality of a service is often assessed by measures of customers' attitudes, as in customer satisfaction questionnaires. As described by Hayes (1997), the process of identifying customers' attitudes

begins with determining customers' requirements or quality dimensions. Parasuraman et al. (1985) identified in a first study 10 quality dimensions based on a series of focus group sessions. From this study, the authors concluded that customers use the same criteria to assess service quality independently of the type of service.

For Hayes (1997), however, some quality dimensions are generalised across many services, but some will apply only to specific types of services, and it is necessary to understand quality dimensions to be able to develop measures to assess them. The author explains then two ways of identifying important quality dimensions of services: quality dimension development approach and critical incident approach. The first one uses different sources of information, such as opinions of providers and literature. The other one is a process to obtain information from customers.

The 10 determinants of service quality established by Parasuraman et al. (1985) provide a list that can guide investigation on the first approach. The authors subsequently developed SERVQUAL (Parasuraman et al., 1988), a two-part instrument for measuring service quality that was refined later (Parasuraman et al., 1991). Much of the research to date has focused on measuring service quality using this approach and its use has become quite widespread (Brown et al., 1993; Kang and James, 2004).

SERVQUAL instrument consists of a 22-item instrument for assessing service quality based on customer's perceptions, which is, by his/her turn, the difference between the customer's perceived quality and his/her expectation. The perceived quality is assessed based on service quality dimensions that correspond to the criteria used by consumers when assessing service quality. There are 10 potentially overlapping dimensions: tangibles, reliability, responsiveness, communication, credibility, assurance, competence, courtesy, understanding/knowing the customer, and access. A more detailed description of those dimensions can be found in Zeithan et al. (1990). Afterwards, these dimensions were reduced to five, namely: tangibles, reliability, responsiveness, assurance, empathy. Using those 10 or 5 dimensions as the evaluation criteria the specification of service quality becomes the gap between customers' expectations and their perceptions (Parasuraman et al, 1985). This performance-expectation model was also adopted by other authors (e.g. Brown and Swartz, 1989).

However, there has been an extensive debate whether the perception-minus-expectations specification would be appropriate or assessing perception alone would be sufficient. Some concerns about the SERVQUAL instrument were raised by Cronin and Taylor (1992; 1994) and Teas (1993). The authors argue that there are serious conceptual and operational drawbacks associated with the SERVQUAL model, inducing Cronin and Taylor (1992) to propose a perceived quality model called SERVPERF. The perceived quality model postulates that an individual's perception of the quality is only a function of its performance. Considering that the 22 performance items adequately define the domain of service quality, Cronin and Taylor (1992) proposed the SERVPERF instrument, which is a more concise performance-based scale; an alternative to the SERVQUAL model. In addition, they compared the SERVPERF model with SERVQUAL and two other alternatives: the weighted SERVQUAL and the weighted SERVPERF models. Those weighted versions consider the importance of a quality attribute as a determinant of perceived quality. In response to the criticisms, Parasuraman et al. (1994) claimed that many of those concerns are questionable and offered a set of research directions for addressing unresolved issues.

## 2.2 Literature analysis

As can be seen, models for measuring service quality is either viewed as a measure of the degree of discrepancy between consumers' perceptions and expectations (e.g. Parasuraman et al., 1985) or a tool for assessing the perceived quality (Teas, 1993). Yet, further alternative models have been offered by other authors (Cronin and Taylor, 1992; Bolton and Drew, 1991). A literature review those models can be found in Cauchick Miguel and Salomi (2004), from which the Table 1 summarises their main characteristics.

When examining the literature, it becomes clear that there is no consensus on which model is more appropriate in a general sense. SERVQUAL heightened the interest of many researchers but there are some arguments against its validity. Criticisms include the use of different scores, applicability, dimensionality, lack of validity, etc. Critical reviews of SERVQUAL are offered by Asubonteng et al. (1996) and Buttle (1996).

Cronin et al. (1994) continue the debate between the effectiveness of SERVQUAL and SERVPERF for assessing service quality. The authors remained unconvinced of both, that including customer expectations

**Table 1 - Proposed Models for Measuring Service Quality (Cauchick Miguel and Salomi, 2004).**

Author	Model	Main Characteristics	Application
Author Grönroos (1984)	There is no mathematical representation	Quality is a function of expectations, outcome and image	Different types of services
Parasuraman et al. (1985,1988)	SERVQUAL $Q_i = P_i - E_i$	22-item scale using 5 quality dimensions	Different types of services
Brown and Swartz (1989)	$Q_i = E_i - D_i$	Use 10 quality dimensions defined by Parasuraman et al. (1985)	Medical surgery
Bolton and Drew (1991)	Assessment model of service and value. There are many equations representing the model	Use four dimensions developed by Parasuraman et al (1988) and introduce the concept of value for quality	Telephone services
	representing the model	assessment	
Cronin and Taylor (1992)	SERVPERF $Q_i = P_i$	Use 5 quality dimensions defined by Parasuraman et al. (1988)	Different types of services
Teas (1993)	I $Q_i = I_i - P_i$	Model of ideal performance Use 5 quality dimensions defined by Parasuraman et al. (1988)	Retail stores

in measures of service quality is a position to be supported, and that SERVPERF scale provides a useful tool for measuring overall service quality. Moreover, Lee et al. (2000) empirically compare SERVQUAL (performance minus expectations) with performance-only model (SERVPERF). The authors also conclude that the results from the latter appeared to be superior to the former.

Despite those criticisms, a large number of applications of SERVQUAL have become available. In addition to the applications listed in Table 1, different types of services have been investigated using SERVQUAL. Examples of service are fast-food, airlines and long distance telephone calls (Gupta and Chen, 1995), banking (Newman, 2001; Cui et al., 2003), physiotherapy (Curry and Sinclair, 2002), web sites (Iwaarden et al., 2003), health care (Wong, 2002; Kilbourne et al., 2004) to name but a few. The investigations on SERVPERF applications have also been intense but not as much as SERVQUAL. Nevertheless, instances of service types include public services (Bigné et al., 2003) and hotels (Nadiri and Hussain, 2005). Kang and James (2004) presented the application of Grönroos' model (Grönroos, 1984) to explore the European perspective of measuring quality of cell phone services considering other dimensions (technical and image) besides the functional ones. A comprehensive and more recent review of other

models, besides SERVQUAL and SERVPERF, is provided by Seth and Deshmukh (2005). The authors critically examine 19 different service quality models reported in the literature. A relevant deliverable from that work is a set of research streams in the field of service quality assessment.

### 3. Research Methodology

#### 3.1 Methodology

The work was performed in a Shopping mall which includes one hundred shops located NCR.

SERVQUAL was adopted as the instrument to assess service quality according to the literature (Parasuraman et al., 1985; 1988). Although there is no consensus in the literature of which instrument is most effective, SERVQUAL was chosen because it was tested in a similar work conducted by Zeithaml et al. (1990) and it is useful to provide evidence of service quality for further service operation improvement (Page Jr. and Spreng, 2002).

Data were collected through an instrument developed using four service quality dimensions (tangibles, empathy, responsiveness, assurance) with 20 questions aiming at reducing questionnaire size and then improving the response rate. The answers were offered using a 5-point Likert-type scale anchored by "1 – strongly satisfied" to "5 – strongly dissatisfied" based on Parasuraman et al. (1994). Moreover, previous study (Parasuraman et al., 1994) suggested that customers have a range of expectations (named zone of tolerance) bounded by desired service - the service level customer believe companies can and should deliver - and adequate service, i.e. the minimum service level customers consider acceptable. Hence, two-column format questionnaire that generates separate ratings of "expected" (E), and "perceived" (P) with identical questions, side-by-side 5-point scales, mentioned earlier. This approach was carried out because it might be considered as diagnostically rich (Parasuraman et al., 1994). The assessment was targeted to customers in two separate analyses. P minus E assesses the service quality of a given dimension/question, calculated as, where:

$QSk$  - service quality in the dimension k

$Pjk$  - performance perception in the dimension k to customer j

$Ejk$  - expected performance in the dimension k to customer j

This work is quantitative in nature and uses a non-probabilistic conveyance sample, determined accord-

ing to Rea and Parker (2002). Our sample size was one hundred so, we distributed as many questionnaire to the various customers who visited the three malls (Silver city, Shipra & Pacific mall), keeping in mind to cover the different demographic factors. In order to minimise the problem of a low response rate, we personally interacted with the customers.

The data of the questionnaires were input in an electronic spreadsheet to organise data and for further analysis of results. Statistical analysis was conducted using SPSS 15.0 software. Further analysis of the results from the assessment enable to identify the opportunities of improvement in the services provided.

### 3.2 Measurement tool and Research Variables

Measurement tools are means, which the researcher applies to collect and record the necessary information during the course of research. Some of these tools are questionnaires, observations and interviews.

Questionnaire is a collection of written queries, which is arranged putting all the essential variables for the research and can be completed by the respondents in presence, in absence, directly or indirectly.

Measurement scales are the units that are applied to test the qualities in the information collection tools. These are nominal, ordinal interval and ratio scales (Hafeznia, 1999: 121- 25).

This research has used the questionnaire tool to collect the opinions of retail customers. During designing process of measurement tool (questionnaire) the author developed a 40-item measurement scale (20 items evaluating customers of the retail industry and 20 items evaluating their expectations). To asses' satisfaction of customers of the retail industry in India, therefore a local questionnaire for the different retail outlets in the different states is designed and through this way SERVQUAL MODEL and its dimensions is utilized in the retail industry. It should be mentioned that the proposed questionnaire is designed for retail industry of India. Table 2 in the next page shows the characteristics of questionnaires along-with variables and related questions.

### 3.3 Sections of Measurement Tools

**Table2: Characteristics of Questionnaires along-with Variables and Related Questions:**

Sections	Variables	Related questions	Scale	Form of answer
Section 1: Specifications of Respondents	Age	1	Ordinal	Five - answer
	Occupation	2	Nominal	Five - answer
	Income	3	Nominal	Four – answer
	Education	4	Nominal	Three – answer
	Marital status	5	Nominal	Two – answer
	Sex	6	Ordinal	Two – answer
Section 2: Perceptions of consumers	Tangible	P 1 – P 9	Ordinal	Likert - 5
	Empathy	P 10 – P 13	Ordinal	Likert – 5
	Assurance	P 14 – P 17	Ordinal	Likert – 5
	Responsiveness	P 18 – P 20	Ordinal	Likert – 5
Section 3: Expectations of consumers	Tangible	E 1 – E 9	Ordinal	Likert – 5
	Empathy	E 10 – E 13	Ordinal	Likert – 5
	Assurance	E 14 – E 17	Ordinal	Likert – 5
	Responsiveness	E 18 – E 20	Ordinal	Likert – 5

## 4 Analysis of Data

### 4.1 Reliability of Questions related to Perception

For the perception dimension of service quality, 20 questions have been designed then reliability test gives following results.

**Table 3: Reliability Statistics of Questions related to Perception**

Cronbach's Alpha	N of Items
0.719	20

The acquired number is bigger than 0.6 (0.719) so the data can be used for the further analysis.

### 4.2 Reliability of Questions related to Expectation.

For the perception dimension of service quality, 20 questions have been designed then reliability test gives following results

**Table 4: Reliability Statistics of Questions related to Expectation**

Cronbach's Alpha	N of Items
0.715	20

The acquired number is bigger than 0.6 (0.719) so the data can be used for the further analysis.

### 4.3 Demographic

**Table 5: Demographic for Age**

	Frequency	Percent
15 - 25	40	40.0
25 - 35	29	29.0
35 - 45	14	14.0
45 - 60	14	14.0
>60	3	3.0
Total	100	100.0

- ◆ The above table shows that the maximum number of respondents belong to the age group of 15-25 year i.e 40%.
- ◆ Minimum numbers of respondents are from age group of greater than 60 years i.e 3%.

**Table 6: Demographic for Occupation**

	Frequency	Percent
Student	39	39.0
Business man	21	21.0
Govt. Service	8	8.0
Private Service	28	28.0
Retired.	4	4.0
Total	100	100.0

- ◆ The above table shows that the maximum numbers of respondents are students i.e 39%, followed by private service people i.e 28%.
- ◆ Minimum number of respondents are from retirees personnel i.e 4%.

**Table 7: Demographic for Income**

	Frequency	Percent
Below 1lac.	43	43.0
1 lac. - 2.5 lac.	22	22.0
2.5 lac. - 5 lac.	24	24.0
Above 5 lac.	11	11.0
Total	100	100.0

- ◆ The above table shows that the maximum number of respondents belong to the income group of below Rs. 1 lacs i.e 43%, followed by income group of people belonging to Rs.2.5 lac to Rs. 5 lac. i.e 24%.
- ◆ Minimum numbers of respondents are from income group of greater than Rs. 5 lac i.e 11%.

**Table 8: Demographic for Education**

	Frequency	Percent
Intermediate	14	14.0
Graduate	51	51.0
Post Graduate	35	35.0
Total	100	100.0

- ◆ The above table shows that the maximum numbers of respondents are Graduate i.e 51%.
- ◆ Minimum numbers of respondents are from Intermediate i.e 14%.

**Table 9: Demographic for Marital status**

	Frequency	Percent
Married	51	51.0
Un Married	49	49.0
Total	100	100.0

**Table 10: Demographic for Sex**

- ◆ The above table shows that 51% of respondents are Married & 49 % of respondents are Unmarried.

	Frequency	Percent
Male	79	79.0
Female	21	21.0
Total	100	100.0

- ◆ The above table shows that 79% of respondents are Male & 21 % of respondents are Female.

## 5. Results and conclusions

The SERVQUAL values for the four dimensions were obtained by averaging the respondents' scores. This overall measure, however, does not take into account the relative importance of the various dimensions to the customer. The overall weighted SERVQUAL score taking into account the relative importance of the dimensions is summarised and tabulated in Table 4.3. This shows the overall expectation scores of the customer is 9.710. The overall perception scores of the customer are 12.007.

**Table 11: Weighted Expectation and Perception Scores for**

SERVQUAL Score		Perception Mean	Expectation Mean
Weighted	Tangible	2.589	2.326
	Empathy	3.058	2.392
	Assurance	3.120	2.538
	Responsiveness	3.240	2.517
	Overall	12.007	9.710

The data was collected using SERVQUAL from the 100 sample for both the expectation & perception regarding retail industry using 5- point scale with 1 (strongly agree) & 5 (strongly disagree). The average mean score for 4 dimensions & 20 statements of the expectation & perception is shown in Table 4.12. The average expectation & perception for tangible was found to be 1.96 & 2.301 respectively. Then the service quality gap was found for each dimension & along 20 statements using basic gap model without considering the weightage of each dimensions. So, the service quality gap of service dimension Tangible will be -0.341(1.96-2.301). Similarly the gap was found for each dimension & 20 statements. The Table 4.2 shows the gap for the 4 dimensions i.e Tangible (-0.341), Empathy (-0.653), Assurance (-0.690), Responsiveness (-0.690). Since, the gap above all the four dimensions is negative so the perceived service

is greater than the expected service. The ranks are given to the 4 dimension on the basis of the service gap, the minimum gap is rated as rank 1 & maximum gap is raked 4.

Table 4.11 also shows that the rank that is provided to all the 20 statements of the service quality dimension. The gap is lowest in E9 and is rated as rank 1. Similarly the rank is given to all the 20 statements according to service gap.

**Table 12:**

S.No	Dimensions	E	P	Mean (E)	Mean (P)	Gap (E-P)	Rank	Sig. (2-Tailed T-Test)	Diff.
	TANGIBLE			1.96	2.301	-0.341	4		
1	Physical facilities of the outlet are appealing	E1	P1	1.74	1.92	-0.18	18	0.083	NS
2	Outlet have modern looking equipment and fixtures	E2	P2	3.64	2.57	1.07	20	0.000	S
3	Presentation of merchandize is excellent	E3	P3	1.73	2.22	-0.49	9	0.000	S
4	Employees are well dressed	E4	P4	1.75	2.22	-0.47	11	0.000	S
5	Store layout makes it easier to find things	E5	P5	1.85	2.10	-0.25	15	0.020	NS
6	Store accepts all major debit and credit cards	E6	P6	1.57	1.54	0.03	19	0.762	NS
7	Store layout made it easy to move around	E7	P7	1.92	2.21	-0.29	713	0.003	S
8	Employees are neat and tidy in appearance	E8	P8	1.62	2.10	-0.48	10	0.002	S
9	Special facilities for handicap people	E9	P9	1.82	3.83	-2.01	1	0.002	S

	<b>Empathy:</b>			2.007	2.66	-0.653	2		
10	Staff is polite	E10	P10	1.78	2.09	-0.27	14	0.005	S
11	Employee respond my request	E11	P11	2.14	2.74	-0.60	7	0.000	S
12	Employees give a pleasant parting remark	E12	P12	2.04	3.01	-0.97	4	0.000	S
13	Employee offer personal attention	E13	P13	2.07	2.80	-0.73	6	0.000	S
	<b>Assurance</b>			2.155	2.155	2.795	-0.640	3	
14	Employees understand my specific needs	E14	P14	1.84	2.86	-1.02	3	0.000	S
15	Employees provide additional information	E15	P15	1.95	2.92	-0.97	4	0.000	S
16	Employees ask pertinent questions	E16	P16	2.67	2.88	-0.21	16	0.090	NS
17	Behavior of the employees develop confidence	E17	P17	2.16	2.52	-0.36	12	0.004	S
	<b>Responsiveness</b>			2.107	2.797	-0.690	1		
18	Receive personal attention	E18	P18	1.81	2.39	-0.58	8	0.000	S
19	Depend on the employees	E19	P19	2.55	2.74	-0.19	17	0.215	NS
20	Employees at the store pressure customer for purchase	E20	P20	1.96	3.26	-1.30	2	0.000	S

Also from Table 3 it is seen that the t test value for Pair E1 & P1, E5 & P5 and E6 & P6 (Tangible dimension) is greater than 0.05 at 95% level of significance. So the null hypothesis in the above three pair is accepted and there is a no significant difference between the expected and perceived. But in pair E1 & P1 E5 & P5 the perceived mean is greater than the expected mean so there is not much more need to improve, but in case E6 & P6 statements the perceived mean is less than the expected so there is a gap and retail industry need to work in this statements.

From Table 13 it is seen that the t test value for all Pair dimension is less than 0.05 at 95% level of significance. So the null hypothesis in the above three pair is rejected and there is a significant difference between the expected and perceived.

From Table 12 it is seen that the t test value for Pair 3 (Assurance dimension) is greater than 0.05 at 95% level of significance. So the null hypothesis in the above pair is accepted and there is a no significant difference between the expected and perceived. But in pair 3 the perceived mean is greater than the expected mean so there is not much more need to improve in this statements( employee ask pertinent questions)

From Table 13 it is seen that the t test value for Pair 2 (Responsiveness dimension) is greater than 0.05 at 95% level of significance. So the null hypothesis in the above pair is accepted and there is a no significant difference between the expected and perceived. But in pair 2 the perceived mean is greater than the expected mean so there is not much more need to improve this statement (dependency on employee). Please refer Table 13-16in appendix

## 5. Discussion and Conclusion

The primary objective of the study is to measure service quality of retail outlet in NCR using gap model. We first computed service quality of retail using a simple version of gap model to know the overall perception of respondents for retail mall.

The gap model provides a good starting point for the analysis/ modification in terms of other approaches. In gap model, problem with average approach to aggregate service quality measure arise when gaps have different signs. Gap model also helps us to identify which dimension & factor is more important for the retail & where to take corrective action to improve the service quality. To sum up our argument, the gap model can be used to find out the minimum level of customer expectations & perceived performance with respect to the expectation. The techniques for service

quality model can be accommodated in a frame work of service quality improvement that measures service quality gaps selects an optimal combination of attribute levels to deliver customer satisfaction. This techniques when used in a complementary manner, can achieve much more then simple measurement.

Paired Samples Test

		Paired Samples Test					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	The physical facilities of the outlet are appealing? - I like physical facilities of the outlet to appealing	.180	1.029	.103	-.024	.384	1.750	99	.083
Pair 2	The outlet does not have modern looking equipment and fixtures? - I like to go to outlet which does not have modern looking equipment and fixtures	-1.070	1.591	.159	-1.386	-.754	-6.726	99	.000
Pair 3	The presentation of merchandize is excellent? - I prefer to go to store where presentation of merchandize is excellent	.490	1.259	.126	.240	.740	3.891	99	.000
Pair 4	The employees are well dressed? - I like to go store where employees are well dressed	.470	.881	.088	.295	.645	5.332	99	.000
Pair 5	The store layout makes it easier to find things? - I like to go to store where the lay out is provided	.250	1.058	.106	.040	.460	2.364	99	.020
Pair 6	The store accepts all major debit and credit cards? - I like to go to store which accepts all major debit and credit cards	-.030	.989	.099	-.226	.166	-.303	99	.762
Pair 7	The store layout made it easy to move around? - The store layout made it easy to move around	.290	.957	.096	.100	.480	3.032	99	.003
Pair 8	The employees are neat and tidy in appearance? - I expect employees to be neat and tidy in appearance?	.480	.847	.085	.312	.648	5.670	99	.000
Pair 9	There are special facilities for handicap people? - There store provide special facilities for handicap people	2.010	1.772	.177	1.658	2.362	11.34	99	.000



**Table 14: Empathy dimension**

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	The staff is polite? - I like staff to be polite?	.310	1.089	.109	.094	.526	2.847	99	.005
Pair 2	The employee are never too busy to respond to my request? - I m unlikely to go to a store where employee are busy to respond	.600	1.544	.154	.294	.906	3.886	99	.000
Pair 3	The employees give a pleasant parting remark? - I prefer employees give a pleasant parting remark	.970	1.298	.130	.712	1.228	7.470	99	.000
Pair 4	The employee don't offer personal attention? - I m unlikely to go to a store where employee don't offer personal attention	.730	1.530	.153	.426	1.034	4.772	99	.000

**Table 15: Assurance dimension**

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	The employees don't understand my specific needs? - I m unlikely to go to a store where employees don't understand my specific needs?	1.020	1.428	.143	.737	1.303	7.141	99	.000
Pair 2	The employees provide additional information? - I prefer employees to provide additional information	.970	1.432	.143	.686	1.254	6.775	99	.000
Pair 3	The employees ask pertinent questions? - I expect employees to ask pertinent questions	.210	1.225	.123	-.033	.453	1.714	99	.090
Pair 4	The behaviour of the employees develops confidence in me? - I prefer that behaviour of the employees should develops confidence in me	.360	1.210	.121	.120	.600	2.974	99	.004

## 6. References

**Angur, M.G., R. Natarajan and J.S. Jahera (1999):** "Service Quality In The Banking Industry: An Assessment in A Developing Economy," *International Journal of Bank Marketing*, Vol 17 No3, pp 116-123.

**Anderson ,J C and D W Gerbing (1988):** Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychological Bulletin* Vol 103; No 3; pp 411-23

**Asubonteng, P., K. J. McCleary and J.E Swan (1996):**SERVQUAL Revisited: A Critical Review of Service Quality. *The Journal of Services Marketing*, Vol. 10, No. 6, pp 62-81.

**Bigné, E., M. A. Moliner, and J. Sánchez, (2003):** "Perceived Quality And Satisfaction In Multiservice Organizations: The Case Of Spanish Public Services"; *Journal of Services Marketing*, Vol. 17, No. 4, pp. 420-442.

**Brady, M. K. and J.J. Cronin (2001):** Some New Thoughts on Conceptualizing Perceived Service Quality: A Hierarchical Approach. *Journal of Marketing*, Vol 65 No 3; pp 34-49.

**Brown, Tom J., Gilbert Churchill Jr. and Paul Peter (1993):** "Research Note: Improving the Measurement of Service Quality", *Journal of Retailing*, Vol 69 (Spring); pp 127-139.

**Brown; S. W and T. A. Swartz; (1989):** "A Gap Analysis of Professional Service Quality"; *Journal of Marketing*; Vol 53, No 2; pp 92-98.

**Buzzell R D and B. T. Gale (1987):** "The PIMS Principle, Linking Strategy to Performance"; Free Press, New York.

**Buttle, F. (1996):** "SERVQUAL: Review, Critique, Research Agenda"; *European Journal of Marketing*"; Vol. 30, No. 1, pp. 8-32.

**Bolton, R. N. and J. H. Drew (1991):** "Multi Stage Model of Customer Assessments of Service Quality and Value"; *Journal of Consumer Research*, Vol 17, No 4; 375-84

**Cauchick Miguel, P.A. and G. E. Salomi (2004):** "A Review of Models For Assessing Service Quality"; *Produção* , Vol. 14, No. 1, pp. 12-30, (in Portuguese).

**Churchill G A Jr and C. Suprenant (1982):** An Investigation into the Determinants of Customer Satisfaction. *Journal of Marketing Research*; Vol19 (Nov); pp 491-504.

**Cronin, J.J. and S.A. Taylor, (1992)** : "Measuring service quality: a reexamination and extension", *Journal of Marketing*, Vol 56 (July); pp 55-68.

**Cronin, J. J. & S.A. Taylor (1994):** "SERVPERF versus SERVQUAL: Reconciling Performance Based and Perceptions-Minus Expectations Measurement of Service Quality"; *Journal of Marketing* Vol58 No1; pp 125-131.

**Cui, C.C., B.R. Lewis, and W.Park, (2003):** "Service Quality Measurement In The Banking Sector In South Korea"; *International Journal of Banking Marketing*, Vol. 21, No. 4, pp. 191-201.

**Curry, A. and E. (2002):** "Sinclair, Assessing The Quality Of Physiotherapy Services Using SERVQUAL"; *International Journal of Health Care Quality Assurance*, Vol. 15, No. 5, pp. 197-205.

**Cotter; R S (1993):** "Exploratory Study In Delivering Quality Service In An Internal Market Large Service Organisation"; UMI Dissertation Services, Mississippi State University.

**Everards, G. (1996):** "Improving FM Quality By Measuring Perceptions of Facility Users"; *Proceedings from World Workplace*; *International Facility Management Association*, pp. 553-67.

**Firoz N. M. and A.S Maghrabi (1994):** "The Role Of Service Marketing In Economic Development: An Analysis"; *International Journal of Management*, Vol 2, pp 641-647.

**Grönroos, C (1984):** " A Service Quality Model and Its Marketing Implications", *Journal of Academy Of Marketing Science*;

**Gupta, A. and I. Chen, (1995):** "Service Quality: Implications For Management Development"; *International Journal of Quality and Reliability Management*, Vol. 12, No. 7, pp. 28-35. Graduate School of Management, 632 TNRB, Provo, Urbana, Ill.

- Iwaarden, J.V., T.V.D., Wiele, L. Ball, and R. Milten (2003):** "Applying SERVQUAL To Web Sites: An Exploratory Study"; *International Journal of Quality and Reliability Management*, Vol. 20, No. 8, pp. 919-935.
- Kang, G. D., J. James, and K Alexandris. (2002):** "Measurement of Internal Service Quality: Application of The Servqual Battery To Internal Service Quality"; *Managing Service Quality*, Vol. 12, No. 5, pp. 278-91.
- Kassem S. (1989):** "Services marketing: the Arabian Gulf experience," *Journal of Services Marketing*, Vol 3, pp 61-71.  
Doctorsavhandlingar vid Chalmers Tekniska Hogskola, N1613, Chalmers Tekniska Hogskola, Goteborg, Sweden.
- Hayes, B.E. (1997):** "Measuring Customer Satisfaction—Survey Design, Use, and Statistical Analysis Methods". Milwaukee, WI: ASQ Quality Press.
- Hoxley, M (1998):** "The Impact of Competitive Fee Tendering On Construction Professional Service Quality"; *RICS Research Findings No 24*, RICS, London.
- Kang, G. D., James, J., Alexandris K. (2002):** "Measurement Of Internal Service Quality: Application Of The Servqual Battery To Internal Service Quality"; *Managing Service Quality*, Vol. 12, No. 5, pp278-91.
- Kennedy, A. (1996):**"Facilities Management Support Services. In *Facilities Management: Theory and Practice*, ed. K. Alexander, E & FN Spon, London, pp134-44.
- Kassem S. (1989):** "Services marketing: the Arabian Gulf experience"; *Journal of Services Marketing*, Vol 3, pp 61-71.
- Kilbourne, W.E., J. AA Duffy, M. Duffy, and T. Giarchi (2004):** "The applicability of SERVQUAL in Cross-national Measurements of Health Care Quality"; *Journal of Services Marketing*; Vol. 18, No. 7, pp. 524-533.
- Lee H., Lee Y., and D. Yoo (2000):** "The Determinants of Perceived Service Quality and its Relationship with Satisfaction"; *Journal of Services Marketing*, Vol. 14, No. 3, pp. 217-31.
- Love P, Smith J, Treloar G and Li H (2000):**"Some Empirical Observations of Service Quality in Construction"; *Engineering, Construction and Architectural Management*; Vol 7 ; No2; pp 191-201.
- Lovelock C H (1991)** *Services marketing*. 2nd ed.; Prentice-Hall, Englewood Cliffs, NJ.
- Nadiri, H. and K. Hussain (2005):** "Perceptions Of Service Quality In North Cyprus Hotels"; *International Journal of Contemporary Hospitality Management*, Vol. 17, No. 6, pp. 469-480.
- Newman, K. (2001):**"Interrogating SERVQUAL: A Critical Assessment of Service Banking Quality Measurement in A High Street Retail Bank"; *International Journal of Banking Marketing*, Vol. 19, No. 3, pp. 126-139,
- Oliver R. L. (1980):** "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions"; *Journal of Marketing Research*; Vol 17(Nov) pp 460-69.
- Oliver R. L. (1981):**" Measurement and Evaluation of Satisfaction Processing Retail Setting"; *Journal of Retailing* Vol 57(Fall ) pp 25-48.
- Oliver R L and Swan J E (1989):**" Consumer Perceptions of Interpersonal Equity and Satisfaction in Transactions"; *Journal of Marketing* Vol 53(Apr); pp21-35.
- Page Jr., T.J. and R.A. Spreng, (2002):** "Difference Score Versus Direct Effects In Service Quality Measurement";*Journal of Service Research*, Vol. 4, No. 3, pp. 184-192.
- Parasuraman, A., V.A Zeithaml, and L.L. Berry (1985):** "A Conceptual Model of Service Quality and its Implications for Future Research In"; *Managing Services Marketing*, London Business School, pp122-35.
- Parasuraman, A., Valerie A. Zeithaml, and L. L. Berry (1985):**" A Conceptual Model of Service Quality and Its Implications for Future Research"; *Journal of Marketing*, Vol 49 (Fall), pp 41-50.
- Parasuraman, A., Valerie A. Zeithaml, and L. L. Berry (1988):** "SERVQUAL: A Multiple Item Scale for Measuring Consumer Perceptions of Service

Quality”; Journal of Retailing, Vol 64 No1, pp12-40.  
Parasuraman, A., Valerie A. Zeithaml, and L.L. Berry (1991):”Refinement and Reassessment of the SERV-QUAL Scale”; Journal of Retailing, Vol 67 No 4, pp 420-50.

**Parasuraman, A., Valerie A. Zeithaml, and L L. Berry (1994):**” Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Future Research”; Journal of Marketing, Vol 58 (February); pp 201-30.

**Rapert, M., and B Wren (1998):**” Service Quality As A Competitive Opportunity”, Journal of Services Marketing, Vol 12 No 3

**Rea, L.M. and R.A. Parker (2002):** Research Methodology: From Planning To Execution; SãoPaulo: Pioneira, (in Portuguese).

**Reichheld, F. F. and Thomas Teal ( ):** The Loyalty Effect. Harvard Business School

**Reichheld F F and Sasser W E Jr (1990):** Zero Defections: Quality Comes To Services. Harvard Business Review Vol 68 (Sep-Oct) ; pp105-11.

**Seth; N., and S. G. Deshmukh (2005):** “Service Quality Models: A Review”, International Journal of Quality & Reliability Management, Vol. 22, No9, pp. 913-949.

**Shugan, S.M. (1994):**”Explanations For The Growth Of Services. In Service Quality: New Directions In Theory And Practice, ed. R. T. Rust and R. L. Oliver, Sage Publications, Thousand Oaks, Calif, pp. 223-40. ISBN 0803949197.

**Tarricone, P. (1997),** Outsourcing Turns To Smart Sourcing. Facilities Design And Management Teas; R. K (1993): “Expectations, Performance Evaluations and Consumer’s Perception of Quality”, Journal of Marketing; Vol 54, No4, pp 18-54.

**Wong, J.C.H. (2002):** “Service Quality Measurement In A Medical Imaging Department”; International Journal of Health Care Quality Assurance, Vol. 15, No. 5, pp. 206-212.

**Zeithaml, V.A., A. Parasuraman, and L. L. Berry (1990):** “Delivering Quality Service – Balancing Customer Perceptions and Expectations”; New York: The Free Press.

<p style="text-align: center;"><b>Dr. S Samar Ali</b> Institute of Management Studies, Ghaziabad</p>
--