

# MEASURING RETAIL SERVICE QUALITY IN NIGERIAN DEPARTMENTAL STORES

OMOTAYO OYENIYI, ABOLAJI JOACHIM ABIODUN  
Covenant University, Nigeria

## *Abstract*

*The Nigerian economy is experiencing a boom in the retail sector of Departmental Stores. The sector is becoming increasingly competitive with the entry of foreign and multinational retail stores. Extant literature indicates that loyalty of the customers can be maintained with service quality. Consequently, the current study attempts to measure service quality among Nigerian departmental stores using Dabholkar, Thorpe & Renz (1996) Retail Service Quality Scale (RSQS) instrument to gauge customers' satisfaction with the retail service quality in the Nigerian Retail sector. Four hundred and seventy eight customers of three major departmental stores in central Lagos, Nigeria were used for the study. Data generated was analyzed using factor analysis, correlation and hierarchical regression analysis to test the relationships of the five dimensions of RSQS and customer satisfaction. The study found RSQS to be a useful tool for evaluating retail service quality in retail sector of departmental stores. Physical dimension, reliability, personal interaction and problem solving were also found to significantly affect customers' satisfaction, while policy was found not to have similar effect within the Nigerian environment.*

**Keywords:** Retailing, Service quality, Retail Service Quality Scale, Departmental Stores, Reliability, Customers Satisfaction, Personal Interaction, Service Performance Scale, Physical Aspect

## **1. Introduction**

Retail business in Nigeria is largely informal and fragmented. The informal retailing is growing faster in number and investment largely because of the seemingly reluctance of the populace to change from the traditional ways of trading and partly because growing number of unemployed youths taking to retailing as a means of survival. Consequently, Retailing has remained one of the easiest ways to be gainfully employed. However, in recent decades the Nigerian economy has been experiencing increasing relevance of formal retailing (departmental retail shops, chain stores and supermarkets). This can be inferred from several retail outlets coming into the competitive retail market including foreign retail outlets. Several retail outlets had sprang up in the last decade especially after the failure of departmental stores in the 1960s and 1970s.

Today there are various types of retail outlets some of which are specialized outlets; general merchant retail outlets; wholly indigenous retail outlets; and foreign outlets. Of the 10 major outlets (most of whom are chain stores) about a quarter of them are foreign retail stores. The increasing importance of the departmental retail outlets may be attributed to increase in wages (minimum wages in Nigeria has been increased statutorily from N7500 to N18000 a month, N150 is equivalent to \$1); increase in number of working parents particularly women and the emergence of middle class within the Nigerian society. Despite the increase in number of retail outlets and their seemingly importance, consumer satisfaction of their service quality had not been tested or verified extensively in Nigeria. The application of service quality scale (SERVQUAL) and service performance scale (SERVPERF) instruments are essentially limited to developed countries with limited applications in retail outlets and developing countries particularly Nigeria. There are a few indications of measuring service quality in Nigerian retail banks (Ogunnaike, 2010), telecommunication industries (Ojo, 2009), but very little research had been done in retailing in Nigeria. The current study attempts to fill this gap in literature.

## 2. Literature Review

The use of service quality to gauge the level of consumers' satisfaction with service provision has been on the increase in the last decades, particularly since the development of Service Quality Scale (SERVQUAL) by Parasuraman, Zeithaml & Berry (1988). SERVQUAL rests on measuring the difference between customer expectation and perceptions of service performance. This instrument had been widely applied in several service dimensions: hospitals (Babakus & Mangold, 1989), dental clinic and business school placement (Carman, 1990), utility company (Lassar, Manolis & Winsor, 2000), internet retailing (Long & McMellon, 2004). Despite its wide application SERVQUAL has also attracted several criticisms on its theoretical foundation ((Cronin & Taylor, 1992, 1994), usefulness and generalisation (Siu & Cheung, 2001). Despite these criticisms SERVQUAL has been identified as very useful tool in measuring service quality and in add value to customer and ensuring satisfaction (Das, Saha & Banik, 2008). One of the ways to ensure consumer loyalty with a service is through service quality (Wong & Sohal, 2003). Several other benefits of service quality had been identified in literature including customer satisfaction (Sivadas & Baker-Prewitt, 2000), positioning of service in a competitive environment (Mehta, Lalwani & Han, 2000), retention and patronage (Yavas, Bilgin & Shenwell, 1997). However, it is difficult to measure service quality in non-pure service sector with the use of SERVQUAL. This necessitated the development of Retail Service Quality Scale (RSQS) by Dabholkar, Thorpe & Renz (1996).

Service quality measurement in retailing is different from other service products (Mehta, Lalwani & Han, 2000; Finn, 2004), this is as a result of its unique characteristics. Therefore measuring service quality in retail setting cannot be undertaken in similar ways as other service products. One major requirement of measuring service quality in retailing is the need to ascertain quality from the perspective of both goods and services (Mehta, Lalwani & Han, 2000)

Service quality is an attempt to measure the gap between expectations and perceptions of service performance Parasuraman, Zeithaml and Berry (1988). SERVQUAL conceptually verify the gap i.e the extent to which service obtained is related to service expectations. Expectations and performance are expected to be measured to determine the gap. However, other researchers are of the opinion that measurement of performance is a more superior way of obtaining service quality (Carman, 1990; Angur, Natarajan & Jahera, 1999). This

later argument led to the development of service performance scale (SERVPERF). The relationship between the two scales can be summarized as follows. While SERVQUAL measures the gap between consumer expectations and performance SERVPERF is limited to performance dimensions of service quality.

The various applications of SERVQUAL have not proven its appropriateness for retailing. The inadequacies of SERVQUAL and SERVPERF to capture properly service quality in retailing led Dabholkar, Thorpe & Rentz (1996) to develop the retail service quality scale (RSQS) specifically to measure service quality in retailing. Dabholkar, Thorpe & Rentz (1996) RSQS is a hierarchical factor structure scale with five-dimensional structure namely: physical aspect, reliability, personal interaction, problem-solving and policy. Three of these dimensions have two sub-dimensions each. RSQS scale had been replicated in various other studies to verify and validate the scale. Dabholkar, Thorpe & Rentz (1996) replicated their own scale and discovered that all the dimensions of RSQS are valid within the US environment. In a similar study by Mehta, Lalwani & Han (2000) in Singapore the RSQS scale was also validated in that environment. In a comparative study in US and Korea Kim and Jin (2002) found support for four out of five dimensions of RSQS. RSQS scale has also been found to be appropriate in departmental stores in South Africa. Siu and Cheung (2001) applied RSQS in departmental retail setting in Hon Kong and the five dimensions were found valid. Applying the RSQS on hypermarket shoppers Christo & Terbianche (1997) found reasonable fit of the five dimensions of RSQS scale in South Africa. However, RSQS using confirmatory factor analysis was not valid in India retail setting (Kaul, 2005). In all of these studies none had been known to cover the appropriateness of the RSQS within the Nigerian business environment. This study attempts to validate the RSQS scale within the Nigerian business environment.

One of the ways by which customer satisfaction and retention can be achieved in retail stores is service quality (Thenmozhi & Dhanpal, 2011; Sivadas & Baker-Prewitt, 2000). More importantly, customer loyalty is crucial to the financial success and increase in market share of most retail outlets as satisfied customers will not only make a repurchase but also recommend the product to others (Siu & Cheung 2001; Srinivasan, Anderson & Ponnnavolu, 2002). A lot of retail stores in Nigeria strive for customers' attention and increase market share.

Retail service quality dimensions are measured through reliability, validity and component structures of the scale. RSQS is hierarchical model requiring three levels of evaluation.

The first order dimensions of RSQS are: physical aspects, reliability, personal interaction, problem solving and policy. The measurement of physical facilities is done using appearance of the physical facilities and convenience the layout of the physical facilities provides. Customers of retail shops place a high premium on store appearance as well as convenience of the physical facilities (Baker, Dhruv & Parasuraman, 1994; Hummel & Savitt, 1988). This explains why appearance and convenience are physical aspects sub-dimensions. Reliability is the extent to which customers can rely on promises made by the retail outlet and whether merchandise will be available when they are required by the consumers (Dabholkar, Thorpe & Rentz, 1996). Therefore, the sub-dimensions needed to gauge reliability are promises and doing it right. The third dimension is personal interaction which covers such variables as friendliness, courtesy, being helpful. The essence is to capture the consumer confidence and providing an environment of shopping without pressurized. The sub-dimensions for this measurement are inspiring confidence and courteous and helpfulness. Problem solving is the fourth dimensions of RSQS. Service failure and its recovery are essential parts of service quality. Quality can

be improved as customers are noted to be sensitive to how service providers attend to service failure and complaints (Kelley & Davis, 1994). This Dimension has no sub-dimension. The last dimension is policy which is related directly to management policy of the store. This will include policy on convenience hours of shopping, credit facilities, and availability of parking space (Kaul, 2007)

### 3. Methods and Material

This study tests the application of RSQS in the Nigerian retail industry for the determination of service quality. The study was conducted in Lagos. Lagos has emerged as Nigeria's largest and most important commercial city, accounting for more than 45% of the country Gross Domestic Product, GDP less petroleum. Lagos is also among the first cities where large formal departmental stores were established and as such it is expected to have a greater degree of customer expectation of service quality than other cities.

The population of the study comprises of all retail shoppers of the sampled organizations, this is in line with how Dabholkar, Thorpe & Rentz (1996) and Kim & Jin (2002) defined such population. The sample organizations were selected partly because of their relative size (they are in terms of sales the largest departmental stores in Lagos) and partly of their locations (they are located in the choice areas of Lagos city and as such attract large numbers of patronage) and lastly because they are one of the oldest of the new stock of departmental stores that sprang up in recent years.

Quota sampling technique was used based on customer's age, income and gender. These variables had been noted in literature to impact positively on the perception of service quality by customers (Gagliano & Hothcole, 1994; Kaul, 2007). The sample is divided among specific income group i.e. N30, 000-N1, 000, 000 (N150= \$1 and Nigerian minimum wage is N18, 000 a month), gender (men and women) and age group (18-45 years). Eighteen years is statutory regarded in Nigeria as adults and mature enough to undertake his own shopping with little or no parental guidance or influence, The other age group is 25 and above. The average age of a Nigerian graduate is between 22 and 24 years. At 25 years all things being equal he is expected to be working, independent financially and make independent shopping decisions.

Established RSQS developed by Dabholkar, Thorpe & Rentz, (1996) was used with some modifications to suit the Nigerian environment. A general review of Dabholkar, Thorpe & Rentz, (1996) shows two questions that are not related to Nigerian business environment. These are items under policy dimensions: acceptance of credit cards and offering of credit cards by the stores. The use of credit card and offering of credit through credit cards as a mean of exchange is its infancy stage. As such these two items are removed in the final draft of instrument being used. The second item deleted from the scale is 'telephonic interaction with customers'. Cost of telephone despite the use of mobile phone is high in Nigeria and there is low tele-interaction with customers as this not really used in Nigeria. This indicates that other items in the RSQS are adopted for the purpose of this study.

The items were measured on a five-point Likert scale from "1-strongly agree" to "5-strongly disagree. Dabholkar, Thorpe & Rentz (1996) proposed five dimensions (physical aspects, reliability, personal interaction, problem solving and policy). The first three dimensions also have sub-dimensions: physical aspects (appearance and convenience), reliability (promises and doing-it-right) and personal interactions (inspiring and courtesy). Physical appearance indicates physical facilities, convenience of the store layout as well as the aesthetic beauty of the store

that may be valued by the customers (Parikskh, 2006). The reliability dimensions attempts to capture how reliable are the promises made by the outlet and whether merchandise required can be found in the store (Dabholkar, Thorpe & Renz, 1996). The third dimension measures the relationships that exist or should exist between employees and the workers. It sub-dimension include whether the workers inspire confidence and are courteous. Problem solving deals with how complaints, goods returned and exchanges are handled. This dimension actually involves service recovery which is also an indication of service quality. The last dimension captures store policy in terms of opening hours, it convenience and whether the policy is responsive to customer's desire.

The questionnaire was self-administered with the assistance of research assistant, who has been trained and instructed on what to do and are also expected to help the shoppers to properly fill the questionnaire. Respondents are approached and expected to fill the questionnaire. The choice of this method is based on the fact that shoppers evaluate service quality easily in the shopping environment than elsewhere (Dabholkar, Thorpe & Renz 1996). Five hundred (500) copies of questionnaire were administered while 478 were returned properly filled. Three departmental stores were chosen labeled A, B and C. Store A in an indigenously owned top brand, while store B and store C are notable foreign owned departmental stores. The questionnaire was structured and consisted of two parts. The profile of the respondents was captured in section A and section B consists of items that were meant to evaluate service quality in the retailing industry. Research Assistants were used additionally to assist shoppers to fill the questionnaire. This was made possible with the prior permission of the Managers before the commencement of the distribution.

#### 4. Data Analysis

The reliability test for the instrument was conducted using Cronbach's Alpha coefficient ( $\alpha$ ). The result of the reliability test is shown in Table 1. The result shows the overall reliability 0.865, which falls within acceptable limits of 0.70 (Nunnally, 1978). The item by item Cronbach's Alpha shows significant level of reliability and it ranges from 0.856 to 0.865. However, a number of the dimensions have Cronbach's Alpha of less than 0.70. For example, problem solving ( $\alpha=0.648$ ) and policy ( $\alpha=0.648$ ). The sub-dimensions of reliability: doing-it-right had alpha of 0.626. These results compared to those of Boshoff & Terblanche (1997) and Mehta, et al (2000). Boshoff & Terblanche (1997) and Das, Saha & Banik (2008) found overall alpha of 0.93 and 0.88 respectively.

*Table 1 – Cronbach's Alpha for RQSC Dimensions and its Sub-dimensions*

Dimensions	Items	$\alpha$	Sub-Dimensions	Items	$\alpha$
Overall	28	0.865			
1. Physical Aspect	6	0.814	1.1 Appearance	4	0.814
			1.2 Convenience	2	0.721
2. Reliability	5	0.712	2.1 Promises	2	0.839
			2.2 Doing-it-right	3	0.626
3. Personal Interactions	9	0.814	3.1 Confidence	3	0.709
			3.2 Courteousness	6	0.781
4. Problem solving	3	0.648	Customer Satisfaction	5	0.765
5. Policy	5	0.648			

Furthermore, Das, Saha & Banik (2008) alpha for reliability is 0.60 and its sub-dimension promises (0.68) and doing-it-right (0.63). In similar manner, Mehta, Lalwani & Han (2000) Cronbach's Alpha for reliability, problem solving and policy dimensions are 0.52, 0.68 and 0.54 respectively.

Table 2 – Question Items Cronbach's Alpha Results

Question Item	Cronbach's Alpha ( $\alpha$ )	Question Item	Cronbach's Alpha ( $\alpha$ )	Question Item	Cronbach's Alpha ( $\alpha$ )
Overall Cronbach's Alpha = 0.865					
Q1	.865	Q10	.858	Q19	.857
Q2	.865	Q11	.862	Q20	.859
Q3	.864	Q12	.859	Q21	.858
Q4	.862	Q13	.858	Q22	.858
Q5	.862	Q14	.857	Q23	.860
Q6	.862	Q15	.857	Q24	.861
Q7	.862	Q16	.856	Q25	.859
Q8	.863	Q17	.860	Q26	.860
Q9	.858	Q18	.856		

The content validity of the instrument is assured as the instrument is adopted from previous study where it was developed through extensive review of literature. The instrument was evaluated for its face validity by two academics that are very knowledgeable in the area. Part of their suggestions led to the removal of two question items from the original scale under the policy dimension. Adequacy of factor analysis for the data is tested with Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Barlett's Test of Sphericity. Both KMO and Barlett's Test of Sphericity fall within acceptable limits ( $KMO \geq 0.6$ ) and Barlett's Test of Sphericity  $\leq 0.05$ ). The result of this study is  $KMO=0.822$  and Barlett's Test of Sphericity=0.000. The relationships among the various dimensions of RSQS were measured with correlation analysis (see Table 3).

Table 3 – Correlations

	1	2	3	4	5	6
Physical	1					
Reliability	.843**	1				
Personal	.783**	.742**	1			
Problem	.739**	.727**	.781**	1		
Policy	.885**	.860**	.791**	.803**	1	
Customer Satisfaction	.638**	.685**	.670**	.662**	.663**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

A review of the table shows reasonable level of relationships among the dimension and the customer satisfaction index. Correlation values,  $r$ , varies between 0.638 and 0.885 ( $p=0.01$ ) which are within acceptable limit.

The impact of RSQS on customer satisfaction was measured using hierarchical multiple regression analysis. The results of the multiple regression is shown in Table 4.

Table 4 – Hierarchical Multiple Regression Results

RSQS Dimensions	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	R <sup>2</sup> Change	F Change	β	t-Statistics	ANOVA (F)	VIF	P
Physical Aspect	0.638	0.407	0.404	0.407	136.129	0.638	11.66	136.129	3.453	0.000
Reliability	0.694	0.482	0.477	0.075	28.474	0.508	5.33	91.746	4.423	0.000
Personal interactions	0.726	0.528	0.521	0.046	18.907	0.354	4.34	73.026	2.745	0.000
Problem Solving	0.738	0.545	0.536	0.017	7.463	0.228	2.74	58.441	2.991	0.005
Policy	0.738	0.545	5.336	0.000	0.002	-0.006	-0.46	46.514	7.006	0.964

Hierarchical regression was employed to determine the relative importance of the 5 dimensions of RSQS on customer satisfaction. The result was transformed to reduce the level of outliers, and improves normality and linearity of residuals. As such no outliers among the cases were identified. No cases had missing data and no suppressor variables were found, N = 478. The significance of the bivariate relationship between customer satisfaction and physical aspect is assessed at the end of step one of the hierarchical regression  $F(1, 198) = 136.13, p < 0.001$ . The bivariate correlation is 0.64 accounting for 40.7% variance. Reliability dimension input is indicated as  $F(2, 28) = 28.47, p < 0.001$ . Personal interaction values are  $F(3, 196) = 18.91, p < 0.001$ . However, the values of policy and problem solving dimensions are not significant as such may be interpreted as positively affecting customer satisfaction. Table 4 shows the results of R, R<sup>2</sup>, and adjusted R<sup>2</sup> after entry of the five dimensions (independent variables). R was significantly different from zero at the end of each step. After the entry of the last independent variable (policy) R<sup>2</sup> = 0.55, while the adjusted R<sup>2</sup> of 0.53 is an indication that more than half of customer satisfaction in sampled departmental stores can be attributed to the level of retail service quality practiced by the organizations, after taking cognizance of the non-significant level of problem solving and policy. There are significant increments in the level of R<sup>2</sup> as each dimension is included in the hierarchical model for example physical aspect = 0.407; reliability = 0.482; personal interactions = 0.528 and problem solving = 0.545. The addition of policy did not really improve R<sup>2</sup>. The pattern suggests an improvement in the level of customer satisfaction by the level of physical aspects available in the departmental stores, how reliable is the promises made to the customers, the level of personal interaction with the customers and prompt response to customers' problems.

## 5. Conclusions and managerial implications

The measurement of service quality has become useful tool in gauging the level of competitive advantage that can be attained by a servicing organization. More importantly is the measurement of service quality in the not too pure service context (retailing). The study attempts to further the frontier of application of retail service quality scale particularly its scanty application in a developing country like Nigeria. The results of the study showed that conceptually RSQS is a useful tool in measuring service quality in retail setting. Overall, RSQS scale confirmed that service quality affect customer satisfaction. However hierarchical regression of dimension by dimension analysis of the effect of each showed remarkable influence of four



of the dimensions on customer satisfaction. As within the Nigerian cultural setting managers of retail outlets should pay attention to service quality dimension that continually influence consumers' satisfaction.

The retail service quality dimension of physical aspect has the most significant effect on customers' satisfaction. Manager should endeavour to emphasis physical facilities of the stores, ensure convenience layout of the floors and store appearance. In ensuring customers' satisfaction manager should ensure high level of reliability on the promises made to customers in terms of doing the right things and ensuring that what is promised is delivered. The level of training that is offered to the staff in terms of their dispositions to the customer is an important yardstick in measuring personal interactions. The current study confirms Dabholkar, Thorpe & Renz (1996) original findings of the importance of staff friendliness, courtesy and ability to provide helps to needy customers.

The respondents' reactions to problem solving dimension is an indication to managers of retail outlets to develop appropriate strategies in service failure recovery. This is because customers are sensitive to how complaints and problems arising from transactions are handled. Service failure recovery strategies are not only necessary to ensure satisfaction they are equally important as retention strategy. The dimension that is not significant is policy. Customers' response to this dimension indicate that within the Nigerian retail cultural setting issues such as parking space, opening at convenient hours and the use of credit cards and credit facilities are not too valued. Not surprisingly, this response is in line with practical reality of the Nigerian business environment. Most retail outlets in Nigeria operate within the generally acceptable hours of business operation Nigeria (i.e. between 8.00am and latest 10.00pm). This is partly due to security issues in Nigeria and partly because as a developing country business operating on 24 hours or "odd" hours is not common because of inadequate facilities and security implications of such practices.

## References

- Angur, M. G., Natarajan, 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 & Mangold, W. G. (1989), Adapting the SERVQUAL Scale TO Hospital Services: An Empirical Investigation, *Hospital Services Research*, 26 (6): 767-786
- Boshoff, C. & Terblanche, N. (1997), Measuring Retail Service Quality: A replication Study, *South African Journal of Business Management*, 28(4): 123-128
- Carman, J. M. (1990), Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions, *Journal of Retailing*, 66 (1): 33-35
- Christo, B. & Reblanche, N. S. (1997), Measuring Retail Service Quality: A replication Study, *South African Journal of Business Management*, 28 (4): 123-128
- Cronin, J. J. & Taylor, S. A. (1992), Measuring Service Quality: A Reexamination and Extension, *Journal of Marketing*, 56 (July): 55-68
- Dabholkar, P. A., Thorpe, D. I. & Renz, 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
- Das, A., Saha, G. C. & Banik, N. L (2008), Retail Service Quality Scale: Examining Applicability in a Transition Economy, *POMS 19<sup>TH</sup> Conference*, La Jolla California
- Finn, A. (2004), A Reassessment of the Dimensionality of Retail Performance: A Multivariate Generalizability Theory Perspective, *Journal of Retailing and Consumer Services*, 11: 235-245



- 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
- Hummel, J. W., & Savitt, R. (1988), Integrated Customer Service and Retail Strategy, *International Journal of Retailing*, 3 (2): 5-21
- Kaul, S. (2007), Measuring Retail Service Quality: Examining Applicability of International Research Perspectives in India, *Vikalpa*, 32(1): 15-26
- Kim, S. & Jin, B. (2002), Validating the Retail Service Quality Scale for US and Korean Customers of Discount Stores: An Exploratory Study, *Journal of Services Marketing*, 7 (2): 223-237
- Lassar, W. M., Manolis, C & Winsor, R. D. (2000), Service Quality Perspective and Satisfaction in Private Banking, *Journal of Services Marketing*, 14(3): 244-271
- Long, M. & McMellon, C. (2004), Exploring the Determinants of Retail Service Quality on the Internet, *Journal of Services Marketing*, 18 (1): 78-90
- Mehta, S. C., Lalwani, A. & Han, S. L. (2000), Service Quality in Retailing: Relative Efficiency of Alternative Measurement Scales for Different Product-Services Environments, *International Journal of Retail and Distribution Management*, 28(2): 62-72
- Nunnally, J. (1978), *Psychometric Theory*, New York: McGraw-Hill
- Parasuraman, A., Zeithaml, V. A. & Berry, L. L. (1988), SERVQUAL: A multi-item Scale for Measuring Consumer Perceptions of the Service Quality, *Journal of Retailing*, 64(1): 12-40
- Siu, N. Y. M. and Cheng, J. T. (2001), A Measure of Retail Service Quality, *Marketing Intelligence and Planning*, 19 (2): 88-96
- Sivadas, E. & Baker-Prewitt, J. (2000), An Examination of Relationship Between Service Quality, Customer Satisfaction, and Store Loyalty, *International Journal of Retail and Distribution Management*, 28 (2): 73-82
- Srinivasan, S. S., Anderson, R. & Ponnabolu, K. (2002), Customer Loyalty in E-Commerce an Exploration of its Antecedents, *Journal of Retailing*, 78(1): 41-50
- Thenmozhi, S. P. & Dhanapal, D. (2011), Unorganised Retailing in India-A Study on Retail Service Quality, *European Journal of Social Services*, 23(1): 68-75
- Wong, A. & Sohal, A. (2003), Service Quality and Customer Loyalty Perspectives on Two Levels of Retail Relationships, *Journal of Services Marketing*, 17 (5): 495-513
- Yavas, U., Bilgin, Z. & Shemwell, D. J. (1997), Service Quality in the Banking Sector in an Emerging Economy: A Customer Survey, *International Journal of Bank Marketing*, 15 (6): 217-223 .

