Prachi Jain, Research Scholar (Praachijain29@yahoo.com)
Dr. Vijita Singh Aggarwal, Professor (vijitasaggarwal@gmail.com)
USMS, Guru Gobind Singh University, Dwarka, Delhi, India

Abstract

Introduction-In today's globalised retail environment, service quality has become a concept of utmost importance for the retailers to win themselves a strong position in the world of competition. This has led to the need to identify the importance of service quality factors with respect to different retail segments. There has been a surge of instruments used to measure service quality such as SERVQUAL, SERVPERF, P-C-P, RSQS etc. The RSQS model developed by Dabholkar, Thorpe and Rentz in 1996 exclusively for the measurement of quality of retail services has gained wide acceptance and acknowledgement. However, the model has been originally validated in USA.

Purpose – The main objective of this paper is to critically review and assess various models to measure retail service quality and to validate RSQS model by Dabholkar et al in U.S.A with regard to Organised Indian retail industry specifically in the context of electronic durables and to check its predictive ability by finding out the repurchase intentions of the customers.

Design/methodology/approach – Descriptive research was undertaken on a total of 200 respondents who have visited at least one electronics organised retail store during last 6 months in Delhi-NCR.

Findings – The results of the study clearly indicate that all the five dimensions of RSQS model are suitable to measuring service quality in consumer durable stores, also proving that the instrument is valid in Indian context. Research limitations/implications – Sample size and sampling regions are very restricted.

Practical implications – The study is of immense importance for retailers to identify the areas where service quality is lacking and also to identify the most important and least important factors affecting customers while making a purchase decision.

Originality/value – This research contributes to the somewhat limited studies carried out on instrument validation in India in context of organised electronics retail stores.

Keywords: Retail service quality, Service quality instrument, Consumer electronics, retailing, India,

Introduction

The consumer electronics industry is witnessing a high demand in Indian market led by factors such as greater disposable income, high standards of living, greater urbanisation, increase in real estate and housing demand etc. Both urban and rural markets are expected to face an increase in demand of products such as LED TVs, refrigerators, laptops etc as a result of government plans for urban and rural electrification. The consumer electronics industry can broadly be classified into three categories: the audio video product category comprising of a wide range of products such as LCD, LED, cameras etc., home appliance category consisting of products such as refrigerators, microwaves, washing machines etc. and telecom devices category which includes products such as mobile phones and its accessories. The

consumer electronics market is expected to increase to US \$400 bn by 2020. The production is expected to reach US \$ 104 bn by 2016. The consumer electronics goods segment is growing immensely in organised retail category. According to Indian Retail Sector Report 2013 (Michael Page), consumer electronics market contributes 22% to the total organised retail market. But still, organised retail in consumer electronics market segment is still at a nascent stage and thus the knowledge base about consumer choices and preferences is very limited (Table 1). Few organised retailers are catering to the sector of electronics goods such as Next(Videocon group), E-zone, Reliance digital, Tata Chroma, electronics bazaar(future group), Viveks ltd etc. However, as a result of 100% FDI in ecommerce, brick and mortar retailers are facing stiff competition from online players. Thus, there is a great need for retailing strategy that would enable the organised retailers to compete with both their online and offline counterparts, this can definitely be achieved through improved service quality.(Berry,1986;Hummel and Savitt, 1988). In order to improve service quality, a valid and reliable instrument to measure service quality is required. Thus, we intend to check the validity and reliability of a well accepted retail service quality scale known as RSQS developed by Dabholkar et al.(1996)

Consumer Electronics Retail Market Of India

Consumer Electronics	Total Retail Market(US	Organised Retail	Traditiona 1 Retail
	D Bn)	Market(U SD Bn)	Market(U SD Bn)
	15.54	3.32	12.22

(Table 1)

Source: (Prof. Kalpana Singh (2014), Retail Sector in India-present scenario, emerging opportunities and challenges)

Service Quality

Parasuraman et al (1988) defined service quality as a perceived judgement that results from an evaluation process but refer to quality as "an elusive and indistinct construct."For the purpose of this study, we define service quality as "an overall purchase experience of the customer which affects his future intentions to visit the store". It is quite evident from previous researches that service quality has significant positive relationship with customer satisfaction (Sivadas and Baker Prewitt, 2000), customer loyalty (Wong and Sohal, 2003) and profitability. Two schools of thoughts have been developed and supported by researchers in the field of service quality: Nordic School and North American School. Nordic school of thought is based on Gronroos two dimensional model while North American school of thought is based on Parasuraman's five dimensional model called SERVQUAl. After many revisions and modifications, PZB (1983) laid the foundations of the most widely acknowledged 22 item scale called SERVQUAL consisting of five dimensions. The model also came to be known as the GAP model as it suggests service quality to be the difference between perceptions and expectations. The higher the gap, the poorer would

be the service quality. Even though, SERVQUAL is the most widely adapted measure of service quality, many researchers such as (Peter, Churchill &Brown, 1993), (Babakus and Boller, 1992), (Babakus and Mangold, 1992), (Cronin and Taylor, 1992) ,(Boulding, Kalra, Staelin and Zeithaml, 1993), (Oliver and Bearden, 1985) do not support the view of PZB to measure service quality as the gap between perceptions and expectations of the consumers. It has also been argued that the GAP model has led to an ambiguity between the two concepts: Service quality and customer satisfaction (Ladhari, 2008). Besides, Customers do not use expectations to evaluate services as there is no reasonable tool to measure expectations. (Buttle, 1995). Cronin and Taylor (1992) contended that the model is based on disconfirmation model rather than attitudinal model. Carman (1990) pointed out the SERVQUAL had good stability, but the five factors are not neutral indicators for different service sectors, and isn't universally applicable. The negative items in the scale and perceptions and expectations score create confusion among the respondents which creates hindrance in the comprehensive measurement of all five dimensions of service quality. (Babakus and Boller, 1992). A high degree of correlation has been found amongst the five dimensions. (Nadiri & Hussain, 2005, Buttle F, 1995). As the researchers have argued that SERVQUAL model focuses only on on the process of service rather than on the outcome of service (Babakus and Boller, 1992), Dabholkar (1996) contended that as retail comprises of both merchandise and service, there should be a separate instrument to measure service quality in a retail environment and developed a scale called RSQS by undertaking a triangular study and conducting phenomenological interviews with three retail customers, exploratory in depth interviews with six customers and a qualitative study tracking the thought processes of three customers during an actual shopping experience at a store in USA.As a result of these investigations combined with the review of existing literature and taking SERVQUAL model as a base, a new model was developed known as RSQS model which is a hierarchical model with its five dimensions: physical aspects, reliability, personal interaction, problem solving and policy. The model consists of six sub dimensions: Appearance, Convenience, Promises, Doing it right,

Inspiring confidence and Courteousness/Helpfulness and a total of 28 items out of which 17 items have been adapted from SERVQUAL. The physical aspects dimension of RSQS model has a broader meaning than the Tangibles dimension of SERVQUAL. This dimension takes into account the appearance of the physical facilities as well as the convenience of the store layout and public areas. Reliability dimension of both SERVQUAL and RSQS models is similar and measures the store's ability to keep promises and do things right. The personal interaction dimension of RSOS incorporates in itself 'responsiveness and assurance' dimensions of SERVQUAL and measures customer's perception of whether or not the store's employees are courteous and helpful. Dabholkar et al also proposed a new dimension namely problem solving to evaluate the store's performance on the basis of the ability to handle potential problems. Another new dimension called as policy takes into account factors such as parking facility, store hours, credit card acceptance, availability of high quality merchandises etc. The RSQS model used a five point rating scale where 1 stands for strongly disagree and 5 stands for strongly agree.

Need for the study

Considering the importance of service quality in the success of a retailer, it is necessary to constantly evaluate the quality of services provided by a retailer by using a valid and reliable measuring instrument so as to identify imperfections and correct them at an early stage. Although a lot of research has been done in order to develop service quality measurement scales, there is still a need to identify a generalised measure. In order to make an instrument universally applicable, it is necessary to validate it in different sectors and cultures. Researchers (Boudreau, 2001) have pointed out the importance and the need of instrument validation and have expressed their concerns for lack of attention to this area. According to Kim (2009), "Instrument validation is the foundation for systematic, valid explanations of behavioural patterns and is a way to advance theory in social sciences." Although, RSQS has been widely applied in various countries, there had been quite a number of researches which argued for the consistencies in the structure of service quality originally proposed by Dabholkar(1996). Researchers have suggested that some

modifications should be made in case of such inconsistencies. Also, there has been a dearth of studies checking its validity in Indian retail environment. Moreover, we have not come across a single study which tests the validity and generalizability of RSQS in Indian consumer electronics retail stores. Thus, the objective of this study is to check the psychometric stability in cross cultural settings(i.e. Indian context) as well as different retail categories(i.e. consumer electronics goods stores) so that RSQS could be accepted as a valid and reliable measure of service quality applicable in any retailing or service situation. Even though, most of the previous researches supported the validity and reliability of the scale, This research paper would be a significant contribution to the literature if the results could support the psychometric stability and multidimensional structure of the RSQS. Thus, the results of our study would expand the existing literature in the area of retail service quality particularly with respect to consumer electronics stores in Indian retail environment.

Scope of the study

The main objective of this study is to validate the Retail Service quality scale developed by Dabholkar et al(1996) in the Indian electronics organised retail store setting. If proven valid and reliable, the scale can be used for further research in the area.

Objectives

The main objective of this study is to assess the reliability and validity of retail service quality scale developed by Dabholkar with respect to electronics organised retail in Indian context.

Research Methodology

The study is based on descriptive research wherein we have used both primary and secondary data. Primary data has been collected through questionnaires based on RSQS model. The sample comprised of customers of four retail electronic durables chain stores viz. Croma, Reliance Digital, E-Zone and Next located in Delhi. These stores have been selected for this study because they are well known brands and offer an extensive range of products. Purposive sampling technique has been employed to select the respondents who have visited any

of these four stores at least once during last six months so that they have had at least experienced shopping from any of these stores and thus are in a position to give correct feedback. The management of the stores denied distributing the questionnaires to in store customers, so respondents were approached and asked to fill the questionnaire at educational institutions, shopping malls, homes and workplaces. An equal number of respondents were selected from each of the stores so as to have a representative sample. Out of the total 400 distributed questionnaires, I got back only 250 thus exhibiting a non-response rate of 38%.Out of the total 250, 50 were discarded because of incomplete responses thereby resulting in total 200 usable responses.

Measures

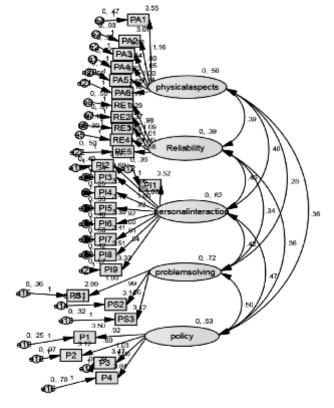
Questionnaire based on RSQS model developed by Dabholkar et al (1996) was used in this study. The questionnaire comprises of a total 33 questions, 27 of them pertaining to RSQS model and 6 of them pertaining to the customers' future intention to purchase and

recommend the stores to their friends, relatives etc. These additional questions were added in order to assess the predictive validity of the RSQS. All items were measured on a five point Likert scale ranging from strongly disagree to strongly agree.

Analysis and discussion

In order to apply a construct in different researches, the scale must be statistically valid and reliable, otherwise the research will be said to be inconclusive and incorrect. Thus, in order to test reliability and validity of retail service quality model as proposed in fig 3, structural equation modelling was done using Amos 16.0.Confirmatory factor analysis with traditional structural equations approach (or total disaggregation) was used so as to do a detailed analysis for testing of the construct. In total disaggregation technique, each item is used as a separate indicator of the relevant construct. The factor loadings and covariance obtained from the confirmatory factor analysis are shown in fig 3.

Confirmatory factor analysis on the five basic dimensions



(Figure 3)

Reliability analysis

Reliability is the extent to which any measuring procedure gives the same result over repeated trials. (Kerlinger, 1986). In this paper, we have used internal consistency measure to assess internal reliability. Cronbach's alpha is regarded as the best measure of internal consistency reliability as it can be computed for any subset of items. Table 3 gives the measure of Cronbach alpha of all five dimensions of the RSQS measure computed using SPSS 9.0. The measure with Cronbach alpha of greater than 0.80 is considered as highly reliable. Thus, the results in table 3 clearly indicated that RSQS is a reliable instrument with an overall cronbach alpha of 0.955.All the underlying dimensions also indicate a high degree of reliability.

Validity Analysis

There are several methods for assessing the validity of any instrument; content validity, convergent validity, discriminant validity and criterion related validity. Content validity refers to the extent to which an instrument represents all concepts of a given construct.(Babbie,1992). For this study, the content validity of the proposed instrument(RSQS) is adequate enough because the instrument has been carefully constructed, validated and refined by Dabholkar et al. (1996), supported by an extensive literature review.

Convergent validity refers to the extent to which a set of items completely represent the dimension in question. According to Hair et al., 1998 factor loadings, composite reliability and average variance extracted can be used to assess convergent validity.

Reliability and Validity Analyses Table

Construct	Internal reliability Cronbach alpha	Factor loading	Convergent validity composite reliability	Average variance extracted
Physical aspects	0.859	0.78	0.768	0.463
Reliability	0.826	0.85	0.862	0.516
Personal interaction	0.926	0.92	0.830	0.496
Problem solving	0.863	0.66	0.927	0.586
Policy	0.720	0.73	0.864	0.680
Aggregate	0.955			

(Table 3)

Table3 represents the results of the item loadings, composite reliability and AVE values obtained using Amos 16.0 for the five dimensions of RSQS model studied in this research paper.

The factor loadings for all items were above the minimum value of 0.60 as recommended by Bagozzi and Yi (1988). Composite reliability values represent the degree to which construct indicators (items) reflect the latent variable/construct. All indicators were found to exceed the recommended value of 0.70 (Hair et al., 2006). The AVE reflects the amount of variance that is captured by the construct in relation to the amount of variance due to measurement error (Chau, 1997). Almost all the AVE's values are around 0.5 which is the minimum recommended value as per rule of thumb. (Hair et al., 2006). Thus we can say, that the convergent validity for the studied model is satisfactory.

According to Fornell and Larcker, 1981 "Discriminant validity compares the shared variance among indicators of a construct (i.e. AVE) with the variance shared between constructs (i.e. correlations). The constructs are said to achieve the criteria for discriminant validity when the square root of the AVE is greater than its correlations with other constructs, (Fornell and Larcker, 1981). Table 4 shows the correlations between constructs and the square root of the AVE for each of the constructs. However, when we look down the columns or across the rows, we can clearly see that the square root of AVE for each construct is not greater than the correlations between the constructs, hence the model significantly achieves discriminant validity.

Discriminant Validity Analyses Table

	Policy	Physical aspects	Reliability	Personal interaction	Problem solving
Policy	0.856				
Physical aspects	0.699	0.898			
Reliability	0.798	0.871	0.96		
Personal interaction	0.811	0.865	0.930	0.766	
Problem solving	0.800	0.469	0.649	0.636	0.825

(Table 4)

According to Saraph et al 1989 "Criterion related validity concerns the extent to which the constructs measured are related to pre-specified criteria". In order to determine the criterion related validity, we have collected data on three independent variables—intention to visit, intention to purchase and intention to recommend the store to others. In this study, criterion related validity was determined using correlations between the overall scale, the individual dimensions and the three dependent variables. The results presented in

Table 5 shows that the entire scale is highly correlated with the three intentions to visit (0.61, p, 0.01), purchase (0.58, p, 0.01) and recommend the stores (0.62, p, 0.01), thus verifying the predictive validity of the RSQS.

Table 5 also clearly indicates strong positive correlations for all the underlying dimensions

except between problem-solving and the intention to recommend (0.18, p , 0.05) and reliability and intention to visit(0.18, p , 0.05).

Predictive Validity Analyses Table

Retail service quality scale	Intention to visit	Intention to purchase	Intention to recommend
Overall scale	0.61	0.58	0.62
Dimensions			
Physical aspects	0.54	0.48	0.56
Reliability	0.18	0.25	0.33
Personal interaction	0.38	0.57	0.23
Problem solving	0.44	0.54	0.18
Policy	0.49	0.45	0.48

(Table 5)

Goodness-of-fit: The results of the analysis as shown in table 6 suggests that there is an excellent fit between the

data and the model as all the values are greater than the suggested threshold values by different researchers.

Goodness -of-fit Indices Table

Goodness-of-fit model indices	This	Recommended	Sources
	study	value	
Chi-square/degree of freedom	0.247	≤3	Gefen (2000)
Goodness-of-fit index (GFI)	0.913	≥0.90	Hoyle (1995)
Adjusted goodness-of-fit index (AGFI)	0.872	≥0.80	Chau and Hu (2001)
Normalized fit index (NFI)	0.970	≥0.90	Hair et al. (1998)
Tucker-Lewis index (TLI)	0.956	≥0.90	Bagozzi and Yi (1988)
Comparative fit index (CFI)	0.915	≥0.90	Bagozzi and Yi (1988)
Root mean square error of approximation (RMSEA)	0.018	≤0.10	MacCallum et al. (1996)

(Table 6)

Based on the results obtained, it is clearly evident that all the five dimensions of RSQS model are highly suitable for measuring service quality of electronics stores in Indian context.

Discussions and implications

The main objective of this research was to validate the RSQS model developed by Dabholkar et al(1996) in the Indian retail industry, particularly in context of organised electronic goods stores. The findings obtained by applying confirmatory factor analysis and reliability tests indicated that all the five dimensions i.e. physical aspects, reliability, personal interaction, problem solving and policy can significantly measure service quality particularly in electronics store. The findings of our study, thus, clearly support Dabholkar et al's (1996) claim that their instrument is appropriate to measure service quality of retailers that offer a mix of goods and services such as hypermarkets, supermarkets, discount stores, speciality stores etc. The findings of our study are supported by other researchers such as Boshoff and Terblanche(1997), Nadiri and Tumer(2009) as well as Das et al(2010) who also evidently supported the five factor structure of RSQS model. Being proven valid and reliable, the RSQS is of great use to both practitioners and academicians intending to examine the service quality of retail stores. The instrument can be used to collect data to identify current levels of service quality as well as to carry out periodic checks to measure and improve service performance. The instrument provides an opportunity to the retailer to detect problematic areas of service quality by analyzing data at overall and dimensional level so that the retailer is able to focus its resources in order to improve those particularly weak aspects of its services.

The findings of the present study also revealed a high level of association of retail service quality with future consumption behaviour in terms of customer's intention to visit, purchase and recommend the store to family and friends. All the underlying dimensions of service quality play a significant role in spreading good word of mouth and stimulating repeated store patronage. However, it must be noted that problem solving did not exhibit strong positive correlations with intention to visit and purchase although it showed significant relation to the two

mentioned intentions. The possible reason for the same could be the no return and no exchange policy in case of most electronic durables. However, It seems that Indians have accepted such policy and there is no significant effect on their intention to continue visiting and purchasing from the stores. Nevertheless, it is suggested by researchers such as Boshoff and Terblanche, 1997 that retailers should have a proper and convenient system of returns and exchanges as this can certainly delight their customers. In contrast, there is a strong correlation between policy and behavioural intentions which shows that customers strongly value the strategies and procedures followed by the stores. For instance, factors such as store's location, payment options and parking convenience play an important role in selecting a particular store for shopping.

There are certain inherent limitations of this study such as the sample size of 200 does not adequately represent the whole population of Indian shoppers of electronics. Accordingly, future validation studies conducted in Indian context should incorporate a larger sample for more reliable results. An attempt can be made in the future to conduct such research across cities in order to have a more representative sample. The choice of retail formats covered should also be widened to include other formats such as hypermarkets, speciality stores etc. so that a comparison can be made to find out in which format the instrument works best.

Conclusion

Service quality has been recognised as a tool to attain competitive advantage by a large number of researchers. (Boshoff and Terblanche, 1997; Siu and Cheung, 2001). However, maintaining excellent service quality requires continual measurement and monitoring of service quality so as to have a check on each and every activity undertaken by the store personnel. This study has been able to successfully validate the RSQS instrument to measure retail store service quality specifically in Indian organised electronics retail stores. Thus, it is hoped that this scale will be able to provide some insights into the service quality of the stores so that a check can be done to identify the difference between the actual service delivery and the standards of service quality.

References

- 1. Agrawal, S. S. (2006). Service Quality Measurement in Retail Store Context: A Review of SERVQUAL and RSQS. The Marketing Review (TMR), 6, 317-330.
- 2. Babakus, E. a. (1992). Adapting the SERVQUAL scale to hospital services: an empirical investigation. Health Services Research, 767-786.
- 3. Babakus, E. a. (1992). An empirical assessment of the SERVQUAL scale. Journal of Business Research, 253-268.
- 4. Babbie, E. (1992), The Practice of Social Research, 6th ed., Wadsworth, Belmont, CA.
- 5. Bagozzi, R.P. and Yi, Y. (1988), "On the evaluation of structural equation models", Journal of the Academy of Marketing Science, Vol. 16 No. 1, pp. 74-94.
- 6. Berry, L. L. (1986). Retail Businesses Are Service Businesses. Journal Of Retailing, 3-6.
- 7. Boudreau, M. g. (2001). Validation in information systems research: A state of the art assessment. MIS Quaterly, 25(1), 1-26.
- 8. Boulding, W. K. (1993). A dynamic process model of service quality: from expectations to behavioral intentions. Journal of Marketing Research, 7-27.
- 9. Brown, T. J. (1993). Improving the Measurement of Service Quality. Journal of Retailing, 127-139.
- 10. Buttle, F. (1995). SERVQUAL: review, critique, research agenda. European Journal of Marketing, 30, 8-32.
- 11. Carman, J. (1990). Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions. Journal of Retailing, 33-55.
- 12. Chau, P. (1997), "Re-examining a model for evaluating information centre success using a structural equation modelling approach", Decision Sciences, Vol. 28 No. 2, pp. 309-34.
- 13. Chau, P.Y.K. and Hu, P.J.H. (2001), "Information technology acceptance by individual
- 14. Cronin, J. J. (1992). Measuring Service Quality: A Re examination and Extension. Journal of Marketing, 55-68.

- 15. Fornell, C. and Larcker, D.F. (1981), "Evaluating structural equation models with unobservable variables and measurement error", Journal of Marketing Research, Vol. 18 No. 1, pp. 39-50.
- 16. Grönroos, C. (1982). Strategic Management and Marketing in the Service Sector. Swedish School of Economics and Business Administration, Helsingfors, Finland, (published in 1983 in the US by Marketing Science Institute and in the UK by Studentlitteratur/Chartwell-Bratt).
- 17. Hair, J.F., Anderson, R.E., Tatham, R.L. and Black, W.C. (1998), Multivariate Data Analysis, 5th ed., Prentice Hall, Upper Saddle River, NJ.
- 18. Hair, J.F. Jr, Black, W.C., Babin, B.J., Anderson, R.E. and Tatham, R.L. (2006), Multivariate Data Analysis, 6th ed., Pearson Prentice Hall, Upper Saddle River, NJ.
- 19. Hoyle, R.H. (1995), The Structural Equation Modelling Approach: Basic Concepts and Fundamental Issues, Sage, Thousand Oaks, CA.
- 20. Hummel J. W. & Savitt R. (1988), 'Integrated Customer Service and Retail Strategy', International Journal of Retailing 3 (2), pp 5-21
- 21. Hussain, H. N. (2005). Diagnosing the Zone of Tolerance for Hotel services. Managing service Quality:An International Journal, 259-277.
- 22. Kerlinger, F.N. (1986), Foundations of Behavioural Research, Harcourt Brace Jovanovich College Publisher, New York, NY.
- 23. Kim, Y. M. (2009). Validation of psychometric research instruments: The case of Information Science. Journal of the association for Information Science and Technology, 60(6), 1178-1191.
- 24. Ladhari, R. (2008). Alternative measures of service quality: a review. Managing Service Quality, 18, 65-86.
- 25. MacCallum, R.C., Browne, M.W. and Sugawara, H.M. (1996), "Power analysis and determination of sample size for covariance structure modelling", Psychological Methods, Vol. 1 No. 2, pp. 130-49.
- 26. Mehta, S. L. (2000). Service Quality in Retailing: Relative Efficiency of Alternative Measurement Scales for Different Product-Service Environments. International Journal of Retail and Distribution Management, 2, 62-72.

- 27. Michael Page (2013).The Indian Retail Sector Report 2013. Retrieved November 7, 2013 from www.michaelpage.co.in/websitepdf/IN_Retail_se ctor report 2013.pdf
- 28. Oliver, W. O. (1985). The Role of Public and Private Complaining in Satisfaction with Problem Resolution. The Journal Of Consumer Affairs, 222-240.
- 29. Parasuraman, A. V. (1985). A Conceptual Model of Service Quality and its Implications for Future Research. Journal of Marketing, 41-50.
- Parasuraman, A. V. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Customer Perceptions of Service Quality. Journal of Retailing, 12-40.
- 31. Pratibha A. Dabholkar, D. I. (1996). A measure of service quality for retail stores: Scale development and validation. Journal of the Academy of Marketing Science, 3-16.
- 32. R., M. M. (2010). The Impact of Service Quality on Students' Satisfaction in Higher Education Institutes of Punjab. Journal of Management Research, 2(2).
- 33. Roth, A. V. (1995). Strategic Determinants of Service Quality and Performance: Evidence from the Banking Industry. Management Science, 1720-1733.

- 34. Saraph, J.V., Benson, P.G. and Schroeder, R. (1989), "An instrument for measuring the critical factors of quality management", Decision Sciences, Vol. 20 No. 4, pp. 810-29.
- 35. Sivadas, E. B.-P. (2000). An examination of the relationship between service quality, customer satisfaction, and store loyalty. International Journal of Retail & Distribution Management, 28(2), 73-82.
- 36. Wong, S. a. (1991). Customer service strategies in financial retailing. International Journal of Bank Marketing, 9(3), 11-16.
- 37. Wong A. & Sohal A. (2003), 'Service Quality and Customer Loyalty Perspectives on Two Levels of Retail Relationships', Journal of Services Marketing, 17(5) pp 495-513

		II I
_	_	