Impact of Perceived Service Quality on Customer Loyalty Intentions in Retail Outlets

Dr. Ajmer Singh, Assistant Professor and Head (MBA)
Kurukshetra University Post Graduate Regional Centre, Jind, Haryana, India (126112)
E-Mail: ajmer.singh@kuk.ac.in

Abstract

This paper is designed to understand the importance and impact of service quality on behavioral aspects like purchasing or repurchasing, recommending the store to others, complaining about the stores or switching to another store. This study was carried out in India, in which a sample size of 600 customers was chosen and out of which 540 completely filled in questionnaires were received. The scale developed by Dhabolkar, Thorpe and Rentz was used in this study. The scale was consisting of five dimensions namely physical aspects, reliability,

Personal interaction, problem solving and policy. Three dimensions were having a significant impact on behavioral aspects and value of adjusted R^2 value indicates that all these three variables cause a variation of 41.5% in the behavioural intentions. F value is found significant and Durbin-Watson test shows that value 1.925 is lying between the acceptable limit which shows that there is independence of errors.

1.0 Introduction

Structural and Technological factors are changing the retailing environment significantly all over the world. There is a lot of research in on service quality has been in the developed countries (Herbig & Genestre, 1996). In paucity of research on service quality issues in developing countries like India, it has become important today that retailers in India should determine the service quality factors, which are important to the customer's selection process, as with increased competition. Various researchers have defined the service quality in their own terms. Now (Grönroos 1982, 1984), defined the dimensions of service quality in global terms as consisting of functional and technical quality and (Parasuraman, Zeithaml, and Berry 1988), described service characteristics (i.e., Reliability, Responsiveness, Empathy, Assurances, and Tangibles).

2.0 Review of Literatures

From the literature review, it is found that how the perceived service quality can be measured and it was found from the various studies carried out by (Babakus and Boller 1992; Brown, Churchill and Peter 1993; Teas 1993 and Parasuraman, Zeithaml and Berry 1985, 1988, 1991and 1994). From the review of literature it was also found that service quality lies in product quality and customer satisfaction as suggested by (e.g. Parasuraman, Zeithaml and Berry, 1985 and Gronroos in 1982 & 1984). Gronroos also stressed on technical and functional quality dimensions. Now Dhabolkar, Thorpe and Rentz (1996) identified and test a hierarchical conceptualization of retail service quality at three levels. In this study to understand the impact of service quality on customer loyalty intentions, I used RSQS scale developed by Dhabolkar Thorpe and Rentz which has been already tested and verified in many countries. Now it becomes important to use this scale in Indian context.

3.0 Research Methodology

Total sample sizes of 600 customers were chosen for this study. The sample size was decided to choose 200 customers from Delhi, 200 customers from Haryana (Gurgaon &Faridabad) and 200 customers from U.P. (Noida & Ghaziabad). A total 540 filled-in complete questionnaire were collected. A response rate of (90%) was achieved. In this study, The RSQS (Retail Service Quality Scale) developed by Dhabolkar, Thorpe and Rentz (1996) was used for data collection from the customers. This scale is designed for the use in studying retail businesses that offer a mix of goods and services, for assessing levels of service quality, and the necessary changes required in the services. This scale consists of 28 items and five dimensions: Physical aspects (6 items), Reliability (5), Personal Interaction (9), Problem Solving (3), and Policy (5).

The first three dimensions have sub-dimensions: Physical aspects (i.e. appearance and convenience), Reliability (i.e. promises and doing it right), and personal interactions (i.e. inspiring confidence and courteousness/helpfulness). A five point likert scale starting from *strongly disagree (1) to strongly agree (5) response was used.*

3.1   Objectives of the Study
      This study consists of following objectives.
   1)   To understand the level of service quality in organized retail outlets.
   2)   To study the impact of overall service quality on the various behavioral aspects of the retail outlets.
        Behavioral Intentions of the customers relate to Purchasing Intentions, Switching Intentions,
        Word-of-Mouth, Complaining behavior and Recommending behavior in retailing.
3.2   Hypotheses of the Study

 On the basis of the above objectives, the following Hypotheses were formulated.
   1)   All the five Dimensions of perceived service quality have a significance influence on Purchasing Intentions.
   2)   All the five Dimensions of perceived service quality have a significance influence on   word-of-mouth,
   3)   All the five Dimensions of perceived service quality have a significance influence on   complaining
        behavior,
   4)   All the five Dimensions of perceived service quality have a significance influence on   recommending
        behavior
   5)   All the five Dimensions of perceived service quality have a significance influence on switching intentions.

4.0 Data Analysis & Data Interpretation

4.1Relationship between Service Quality & Behavioural Intentions

        From the literature review it is found that there is a relationship between Service quality dimensions and
behavioural responses of the customer like customer intention to purchase and repurchasing decisions, recommending
the outlet to other customers, switching to another outlet and continue with the same outlet despite increase in prices of
the products at the same outlet. Hence to find out these relationships this study is being carried out. Because it is very
important for the outlet to understand those dimensions which have a significant impact on the customer decision
making.

Table (1.0)

Correlations						
	Physical Aspect	Reliability	Personal Interaction	Problem Solving	Policy	Service Quality
Behavior	.442(**)	.472(**)	.476(**)	.548(**)	.548(**)	.353(**)
** Correlation is significant at the 0.01 level (2-tailed).						

        To find out the relationship between the dimensions of service quality and behavioural intentions, Pearson
correlation test is applied. From the preliminary investigation it is found that there is not any violation of the
assumptions of linearity and homoscedasticity, and all the associations were found to be significant at 99% level. From
the table 1.0, it is found that all the five factors are showing a high correlation with the dependent variable satisfaction.
It can be seen from the table that Policy and problem solving are having the strongest (r=.548) association, which is
being followed by personal interaction, reliability and than physical aspects.

Table (1.1)

					Change Statistics					
Regression Model Summary Behavioural Intentions										
Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	R^2 Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
3	.647	.418	.415	3.060	.018	17.019	1	536	.000	1.925
Predictors: Constant, Problem solving, Policy, Physical aspect										
Dependent Variable: behavioural Intentions										

From the stepwise regression analysis table 1.1, it is analyzed that problem solving is the critical dimension for determinant of behavioural intentions in retail outlets. Next it is followed by policy and physical aspect. From the table 1.1 Adjusted R^2 value indicates that all these three variables causes a variation of 41.5% in the behavioural intentions. F value is found significant and Durbin-Watson test shows that value 1.925 is lying between the acceptable limit which shows that there is independence of errors.

Table (1.2)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
3	Regression	3610.679	3	1203.560	128.552	.000
	Residual	5018.275	536	9.362		
	Total	8628.954	539			
Predictors: Constant, Problem solving, Policy, Physical aspect						
Dependent Variable: behavior						

From the table 1.2, it is analyzed from ANOVA test that F-value was found significant which states that variance is not by chance, but it actually occurs. Hence from this we can that there exists a relationship between the dimensions of service quality and the behavioural intentions.

Table (1.3)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Stepwise Regression Analysis on Behavioural Intentions								
		B	Std. Error	Beta			Tolerance	VIF
3	Constant	4.721	.698		6.765	.000		
	Problem solving	.458	.062	.303	7.412	.000	.648	1.544
	Policy	.340	.040	.331	8.495	.000	.714	1.400
	Physical aspect	.136	.033	.159	4.125	.000	.726	1.377
Dependent Variable: Behavioural Intentions								

From the table 1.3, it is analyzed that beta coefficient value for policy is the highest hence policy is the critical determinant dimension for behavioural intentions in retail stores. Next it is followed by problem solving and physical aspects in retail stores. From the table t-value was found to be highly significant. The Collinearity statistics from the table shows that TV and VIF values for all the dimensions are lying between the acceptable limits, which is showing that there is no multicollinearity in the variables.

4.2) Relationship between Dimensions of Service Quality and Propensity to Recommend

Table (1.4)

	Physical Aspect	Reliability	Personal Interaction	Problem Solving	Policy
I would strongly recommend the outlet to customers	.554(**)	.563(**)	.619(**)	.590(**)	.434(**)

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

From the table 1.4, Pearson correlation is carried out to find out the relationship between the dimensions of Service quality and recommendation of outlet to the customers. From the preliminary investigation it is found that there is not any violation of the assumptions of linearity and homoscedasticity, and all the associations were found to be significant at 99% level. From the table 5.32, it is found that all the five factors are showing a high correlation with the dependent variable recommendation of outlet to the customers. It can be seen from the table that Personal Interaction is having $(r=0.619)$ the strongest association with recommendation of outlet to the customers and problem solving are having the next $(r=.590)$ association, which is being followed by reliability and than physical aspects and policy in retail outlet.

Table: 1.5

					Change Statistics					
Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	R^2 Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
Stepwise Regression Model Summary										
4	.680	.462	.458	.75570	.007	6.548	1	525	.011	1.871
Predictors: Constant, Personal interaction, Problem solving, Physical aspect, Reliability										
Dependent Variable: I would strongly recommend the outlet to customers										

From the table 1.5 it is analyzed that R^2 value states that all the four variables are having a variance of 45.8% in recommendation of outlet to the customers. Personal interaction is a critical dimension which causes maximum variance which is being followed by problem solving, physical aspects and reliability for recommending the outlet to the customers in retail outlets. Durbin-Watson value is lying between the acceptable limit and showing independence of error.

Table (1.6)

Model		Sum of Squares	Df	Mean Square	F	Sig.
ANOVA						
4	Regression	257.911	4	64.478	112.905	.000
	Residual	299.817	525	.571		
	Total	557.728	529			
Predictors: Constant, Personal interaction, Problem solving, Physical aspect, Reliability						
Dependent Variable: I would strongly recommend the outlet to customers						

From the table 1.6 it is analyzed by applying the ANOVA test. It is found from the table that F value is highly significant, which means variance explained is not by chance, but it takes place.

Table (1.7)

Stepwise Regression Analysis: Propensity to Recommend								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
4	Constant	.217	.172		1.261	.208		
	Personal interaction	.027	.010	.168	2.767	.006	.277	3.605
	Problem solving	.110	.019	.279	5.646	.000	.418	2.392
	Physical aspect	.048	.010	.220	4.716	.000	.469	2.132
	Reliability	.031	.012	.127	2.559	.011	.415	2.407
Dependent Variable: I would strongly recommend the outlet to customers								

From the table 1.7, it can be analyzed that beta coefficient value is Maximum for problem; it means problem solving is the critical factor for recommendation of outlet to the other customers. Next it is followed by Physical aspect, Personal interaction and reliability. T-value is also highly significant for all these variables. The TV and VIF values are lying between the acceptable limits. It means there is no Collinearity among the dimensions.

Hypothesis Testing

From the Hypotheses testing it is found that Hypotheses are supported. It is found from the analysis that Service quality is having a significant influence on strongly recommending the outlet to others like, it may be his/her friends, relatives, neighbourhood etc. The Hypothesis is also supported in which Service quality is also having a significant influence on recommending the outlet to other customers. Hence personal interaction which is being followed by problem solving, Physical aspects and Reliability are the significant predictors of propensity to recommend the outlet to the other customers.

4.3) Relationship between Dimensions of Service Quality and Switching Intention to another Outlet that offers More Benefits

Table (2.0)

Correlations					
	Physical aspect	Reliability	Personal interaction	Problem solving	Policy
I would like to switch to another outlet that offers more benefits	.088(*)	.032	.068	.033	.126(**)
* Correlation is significant at the 0.05 level (2-tailed).					
** Correlation is significant at the 0.01 level (2-tailed).					

From the table 2.0, it can be analyzed that Policy is highly significantly associated with switching effect of another outlet. Next it is followed by Physical aspect which has a low correlation value but significantly associated with switching effect to another outlet. Personal interaction, Problem solving and Reliability are not found significantly correlated with the switching effect to another outlet.

Table (2.1)

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R^2 Change	F Change	df1	df2	Sig. F Change	
Regression Model Summary										
1	.126	.016	.014	1.15688	.016	8.510	1	527	.004	1.970
Predictors: Constant, Policy										
Dependent Variable: I would like to switch to another outlet that offers more benefits										

From the Model Summary in table 2.1, Policy dimension emerged as a predictor for switching effect to another retail outlet. From the value obtained for adjusted R^2 value it states that Policy as a single dimension has a variance of 1.4% on the dependent variable where the customer would like to switch to another retail outlet that offers more benefits to the customers.

Table (2.2)

Model		Sum of Squares	df	Mean Square	F	Sig.
ANOVA						
1	Regression	11.390	1	11.390	8.510	.004
	Residual	705.324	527	1.338		
	Total	716.715	528			
Predictors: Constant, Policy						
Dependent Variable: I would like to switch to another outlet that offers more benefits						

From the table 2.2, it is analyzed that by applying the ANOVA test, we get F value which is highly significant. It states that the variance explained by policy dimension on switching effect to another retail outlet is not by chance but it actually occurs.

Table (2.3)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
Stepwise Regression Analysis on Switching to Another outlet that offers more Benefits								
1	Constant	2.858	.208		13.742	.000		
	Policy	.040	.014	.126	2.917	.004	1.000	1.000
Dependent Variable: I would like to switch to another outlet that offers more benefits								

From the table 2.3, it is analyzed that when policy is single dimension for switching effect to another outlet that offers more benefits. The t value is quite significant and TV value is 1.000 which is above 0.2 and VIF value is 1.000 which is again below 10. It states that there is no multicollinearity in the variables.

Hypotheses Testing

From the analysis it is found that Hypothesis is supported. It is analyzed from the table the service quality has a significant influence on switching intention to another outlet that offers more benefits. It means that policy is the determinant factor for the customer that he would like to switch to another outlet which offers him more benefits.

4.4) Relationship between the Dimensions of Service Quality and switching Intention to   another   outlet   if   a   Customer Experiences a Problem Correlation

Table (3.0)

	Physical aspect	Reliability	Personal interaction	Problem solving	Policy
I would like to switch to another outlet if I experience a problem with this outlet	.148(**)	.207(**)	.142(**)	.132(**)	.225(**)
** Correlation is Significant at 0.01 level					

From the table 3.0, it is analyzed that all the five dimensions are showing an association with the customer intention to switch to another outlet if a customer experiences a problem with the outlet. The results are showing a high level of significance level.

Table (3.1)

Regression Model Summary										
Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R^2 Change	F Change	df1	df2	Sig. F Change	
2	.248	.061	.058	1.06870	.011	6.025	1	517	.014	1.911
Predictors: Constant, Policy, Reliability										
Dependent Variable: I would like to switch to another outlet if I experience a problem with this outlet										

From the table 3.1 it is analyzed that Policy and Reliability emerged as a significant predictors for switching effect to another outlet if a customer experiences a problem. The value obtained from adjusted R^2 states that both these variables causes a variance of 5.8% on the switching effect to another outlet if a customer experiences a problem with the present outlet.

Table (3.2)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
2	Regression	38.678	2	19.339	16.933	.000
	Residual	590.473	517	1.142		
	Total	629.152	519			
Predictors: Constant, Policy, Reliability						
Dependent Variable: I would like to switch to another outlet if I experience a problem with this outlet						

From the table 3.2, it is analyzed that Policy is a critical dimension for having a switching Effect if a customer experiences a problem with the outlet. The value obtained through F-test by applying ANOVA is found to be highly significant. It means the variance is not of by chance But it actually occurs.

Table (3.3)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
2	Constant	2.396	.231		10.368	.000		
	Policy	.051	.016	.160	3.194	.001	.723	1.383
	Reliability	.032	.013	.123	2.455	.014	.723	1.383
Dependent Variable: I would like to switch to another outlet if I experience a problem with this outlet								

Stepwise Regression Analysis : Switch to another outlet if I experience a problem with this outlet

From the table 3.3, it is analyzed that beta coefficient value for policy is high and then it is followed by reliability. T-value is 3.194 for policy and 2.455 for reliability and is highly significant. The TV and VIF dimensions values are lying within the acceptable limits and showing there is no problem of multicollinearity in the model.

HYPOTHESES TESTING

From the analysis it is found that Hypothesis is supported. It is analyzed from the table the service quality has a significant influence on switching intention to another outlet if a customer experiences with the present outlet. From the analysis policy and reliability are the determinant factor for the customer that he would like to switch to another outlet if he experiences a problem with the present outlet.

4.5) Relationship between dimensions of service quality and customer intention to continue with the even if the outlet increases the prices of its products

Table (3.4)

Correlations					
	Physical aspect	Reliability	Personal interaction	Problem solving	Policy
I would like to continue with this outlet even if the store increases the prices of its products	.222(**)	.186(**)	.158(**)	.230(**)	.100(*)
** Correlation is significant at the 0.01 level (2-tailed).					
* Correlation is significant at the 0.05 level (2-tailed).					

From the table 3.4, Pearson correlation is being carried out to find out the association between the dimensions of service quality on customer perception that he will continue even if the store increases the prices of the products. It is found that Problem solving is highly associated with the customer perception that he will continue even if the store increases the prices of its products. It is followed by Physical aspects, Reliability, Personal interaction and then Policy. The correlations are found highly significant at 99% level.

Table (3.5)

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R^2 Change	F Change	df1	df2	Sig. F Change	
3	.286	.082	.077	1.26368	.013	7.694	1	527	.006	1.727
Predictors: Constant, Problem solving, Physical aspect, Personal interaction										
Dependent Variable: I would like to continue with this outlet even if the store increases the prices of its products										

Stepwise Regression Model Summary is the title row at the top of the table.

From the table 3.5, it is analyzed that when the stepwise regression analysis is carried out then, Problem solving emerged as a main predictor which is followed by Physical aspects and Personal interaction. All these three dimensions have an adjusted R^2 value (0.077) means that they have a variance of 7.7% on the dependent variable. From the Durbin-Watson value is lying between 1to3. It means there is an independence of errors in the table.

Table (3.6)

Model		Sum of Squares	Df	Mean Square	F	Sig.
3	Regression	75.121	3	25.040	15.681	.000
	Residual	841.557	527	1.597		
	Total	916.678	530			
Predictors: Constant, Problem solving, Physical aspect, Personal interaction						
Dependent Variable: I would like to continue with this outlet even if the store increases the prices of its products						

ANOVA is the title row at the top of the table.

From the table 3.6, it is analyzed that by applying ANOVA in the table F-value is being calculated. F- value is found highly significant, which means that the variance is not of by chance but it actually occurs.

Table (3.7)

Stepwise Regression analysis on would like to continue with this outlet even if the store increases the prices of its products								
Model	Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
3	Constant	1.402	.283		4.949	.000		
	Problem solving	.144	.033	.286	4.321	.000	.399	2.506
	Physical aspect	.063	.016	.226	4.002	.000	.545	1.836
	Personal interaction	-.042	.015	-.216	-2.774	.006	.288	3.468
Dependent Variable: I would like to continue with this outlet even if the store increases the prices of its products								

From the table 3.7, it is found that value for coefficient Beta is high for Problem solving and t-value is also high for Problem solving which means that problem solving is the critical determinant for the customers that they will continue with the outlet or not. It is followed by Physical aspects and personal interaction. All these dimensions are highly significant. The value in the table for TV and VIF dimensions are laying within the acceptable limits, which means that there is no problem of multicollinearity in the table.

Hypotheses Testing

From the analysis it is found that Hypothesis is supported. It is analyzed from the table the service quality has a significant influence on customer intention to continue with this outlet even if the store increases the prices of its products. From the analysis it is found that problem solving is the critical determinant for the customers that they will continue with the outlet and it is followed by physical aspects and personal interaction.

4.5)   Relationship between the Dimensions of Service Quality and Complaining Behavior

Table (4.0)

Correlations					
	Physical Aspects	Reliability	Personal Interaction	Problem solving	Policy
I would like to complain if I experience a problem	.092[*]	.084	.076	.042	.126[**]
**. Correlation is significant at the 0.01 level (2-tailed).					
*. Correlation is significant at the 0.05 level (2-tailed).					

From the table 4.0, it is found that there is a highly significant correlation between the Policy and complaining behavior. It is also found from the analysis that correlation between Physical Aspects and complaining behavior is also quite significant and the correlation between Reliability, Personal interaction, Problem solving and complaining behavior is found no significant.

Table (4.1)

Model					Change Statistics					
	R	R^2	Adjusted R^2	Std. Error of the Estimate	R^2 Change	F Change	df1	Df2	Sig. F Change	Durbin-Watson
Regression Model Summary										
1	.126	.016	.014	1.13058	.016	8.598	1	531	.004	1.974
Predictors: Constant, Policy										
Dependent Variable: I would like to complain if I experience a problem										

From the table 4.1, it is analyzed that there is only one significant dimension that is Policy which has a significant impact on the complaining behavior. The table value for adjusted (R^2= .014). Hence it can be stated from the table that Policy causes a variance of 1.4% on the complaining behavior if a customer experiences a problem with the outlet.

Table (4.2)

Model		Sum of Squares	df	Mean Square	F	Sig.
ANOVA						
1	Regression	10.990	1	10.990	8.598	.004
	Residual	678.736	531	1.278		
	Total	689.726	532			
Predictors: Constant, Policy						
Dependent Variable: I would like to complain if I experience a problem						

From the table (4.2), it is analyzed that by applying ANOVA, it is found that F-value is found to be highly significant, so we can assume from this table that the variance caused   is not by chance but it actually occurs.

Table (4.3)
Stepwise Regression Analysis on Complaining Behavior

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t		Tolerance	VIF
1	Constant	2.993	.197		15.156	.000	1.000	1.000
	Policy	.039	.013	.126	2.932	.004		
Dependent Variable: I would like to complain if I experience a problem								

From the table 4.3, all the values of beta coefficient are very low and t-value for all the dimensions is very low and found insignificant. The value for Tolerance level and VIF values are lying within the acceptable limits which state that there is no problem of multicollinearity in the table.

Hypotheses Testing

From the analysis it is found that Hypothesis is supported. It is analyzed from the table the service quality has a significant influence on customer intention to complain if he experiences a problem with the present outlet and policy emerged as significant dimensions having a significant impact on complaining behavior.

5.0 Findings and Suggestions of the Study

1) It is found that in today's business environment, Recommending behavior of the customers is very important for any business. In this study, it was found that the five dimensions of service quality are causing a variance of 45.8% on the recommending behavior of the customers. From this study it was found that problem solving, physical aspects, reliability and personal interaction were showing a significant influence on the recommending behavior. Problem solving was the most important dimension for recommending behavior of the outlet. Hence managers need to put extra efforts on the solutions of the

problems and it will be helpful in providing high level of customer satisfaction. Problem solving is a low cost phenomenon and is highly beneficial for the retail stores in increasing their profits for the business.

2) From the analysis it is found that policy emerged as an important dimension in complaining behavior and hence in the outlets where managers are getting more complains are advised to improve upon their policies of the outlet like returns and exchanges, credit card facility etc. to improve and to minimize the complaints.

3) In order to retain the existing customers with the retail outlet, it was found again policy having a significant impact on customer retention. As customer retention is very important for any business growth and profitability, so managers should strategize their policies in providing high quality merchandise, convenient parking for the customers, and operating hours of the outlet for retaining the existing customers with the outlet. In addition to policy there is one more dimension 'reliability' showing a significant impact on customer switching intentions? Hence it becomes necessary for the managers to provide good as well as error-free services to the customers. By this way, it will be helpful to retain the customers in any retail store. As policy was a significant dimension for complaining behavior, so by strengthening the policy, managers will be able to reduce the complaints coming to the store.

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About The Author

Dr. Ajmer Singh is working as an assistant professor and Head (MBA) Department at Kurukshetra University Post Graduate Regional Centre, Haryana, India. He is having an experience of ten years in teaching to management students. He has published many papers in international refereed journals. He has presented many papers in national/international conferences as well as seminars. He has received best paper award also in international conference organized by GIBS Delhi. He has attended many FDP, Refresher as well as Orientation course also. His areas of interests are Retailing, Marketing Research, International Marketing and Service Marketing etc. He can be contacted at E-Mail: ajmer.singh@kuk.ac.in

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