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A Study on Service Quality of Multi Brand Outlets - TATA Croma and Jumbo Electronics using SERVQUAL Model

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Abstract: The paper discusses about the two major players in organised retailing of electronics and the service provided by them. Retail Industry is the largest sector in India. Retail Industry is also the second largest employment sector after agriculture. There are two types of retail sector that exists in India-Organized & Unorganized sector. With the growth of service sector in the global economy, the study of services and innovation are becoming increasingly important. The paper measures the service quality of the two stores viz. Tata Croma and Jumbo Electronics through SERVQUAL Model where 5 dimensions are further divided into 22 factors and the service quality is measured. Service quality is a function of difference between customer's expectations and perceptions along the quality dimensions. After measuring, the dimensions have been ranked according to their performance.

Keywords: Service, Quality, Organized, Retail, SERVQUAL, SERVPERF

1. INTRODUCTION

1.1. Retail Industry in India

Retail Industry is the largest sector in India which is at an inflection point due to organized retail which is expected to approximately 35% compound annual growth rate in upcoming years. Retail Industry is also the second largest employment sector after agriculture. There are two types of retail sector exists in India-Organized & Unorganized sector. Organized sector is emerging day by day from unorganized retail sector & is being contributing to the growth of Indian economy. Recently Britain based retail chain Tesco have done the tie up with TATA Group's Trent Hypermarket Ltd. to open up the retail chain in India. Tesco become the first foreign company to start up supermarket in India under liberalised FDI (Foreign Direct Investment) policy.

Organized Retailing in India

Organized retailing refers to the trading activities undertaken by the licensed retailers who are registered for Income tax & sales tax. In a simple word, these are the modern retail (chain stores) that are franchised or owned by a single entity. Currently India constitutes only 8% of organized retail, so there are huge opportunities in retail sector. At the same time local players have to improve their service quality to attract more customers (Increase the market share) & foreign players' needs to determine the market where they can profitable at most & implement their policy & strategies accordingly.

Retailing sector contributes around 39 % of Indian GDP which is a significant proposition when compared to other developing & developed economies.

1.2. Growth and Contribution of Organized Retail in India

There are various reasons of growth of organized retail in India.

- Growth of middle class consumers.
- Rise in income
- Increase in number of working women.
- Emerging rural market.
- Entry of corporate sector and foreign players
- Technological impact
- Role of media and rise of social networking sites
- Rise of consumerism.

There are also certain issues which are addressed by organized retail- Govt. Policies & taxation (octroi), underdeveloped supply chain capabilities, human resource challenges, hurdles related to IT Infrastructure & Real Estate.

After the government of India allowed 51% FDI in 2012, it has allowed the foreign players like Walmart, Tesco, Carrefour to enter the huge retail market of India. These players are big giant of organized retailing and are ready to give tough competition to India's organized and unorganized players.

1.3. Importance of Service Quality

With the growth of service sector in the global economy, the study of services and innovation are becoming increasingly important. The distribution of services is regionally, nationally and globally and contributes towards huge revenues of many organizations. With increased competition every player is dying for the attention of the customer. The techniques and strategies chosen to increase the bottom line may differ but the intensions of generating maximum revenue and profits may not. To achieve this it becomes necessary for the organizations to look into the extent of satisfactions of their customers. The retail outlets are no exception. Customer satisfaction towards a product or service is becoming a differential factor between the retail outlets.

Currently the most popular and important tool to measure service quality is SERVQUAL. SERVQUAL is based on the fact that service quality can be measured as the gap between the service that customers expect and the performance they perceive to have received

The measurement of service quality is difficult due to its unique characteristics- Intangibility, heterogeneity, inseparability and perishability. The concepts of perception and expectations are linked with service quality. The perception in customer about service quality results by comparing of their before-service expectation with actual service experience. If perception is more than expectations then the service is viewed to be excellent and if it equals the expectations then it is adequate but if it is less than expectation the service is viewed as poor and deficient.

Based on this perspective, Parasuraman et al. developed a scale for measuring service quality, which is mostly popular known as SERVQUAL. The difference between expectations and perceptions became the base of this scale and by evaluating both in relation with twenty two items that represent five service quality dimensions known as tangibles, reliability, responsiveness, assurance and empathy.

1.4. Service Quality Dimensions

Tangibles: It refers to appearance of the physical surrounding and facilities, equipment, personnel, and the way of communication.

Reliability: It refers to how company are performing and completing their promises on service quality, delivery and more accurately.

Responsiveness: It refers to willingness of the organization to help its customers by providing service in good quality, and timely.

Assurance: It refers to company's employees who are able to gain trust and confidence of the customers.

Empathy: It refers to how the organization cares and gives individual attention to their customers.

1.5. GAP Model (Parasuraman et al., 1988)

This model was proposed by Parasuraman et al. in 1988. It was proposed that service quality is a function of difference between customer's expectations and perceptions along the quality dimensions. Based on gap analysis they developed a service quality model. The various gaps visualized in the model are:

Gap 1: Also known as knowledge gap it is the difference between actual customer expectations and management's idea or perception of customer expectations.

Gap 2: Known as standard gap it is mismatch between manager's expectations of service quality and service quality specifications. It is also known as standard gap.

Gap 3: Also known as delivery gap difference between service quality specifications and service actually delivered i.e. the service performance gap. It is also known as delivery gap.

Gap 4: Also known as communication gap it is difference between service delivery and external communication with customer.

Gap 5: Known as perception gap it is the difference between customer perception and expectation.

REVIEW OF THE LITERATURE

(Madan, 2012) in his research "Comparison of customer's perception with regard to Service Quality in Public & Private Insurance Companies using SERVQUAL Model". The objective of the research was to find out

customers perception & expectations of service quality in public & private insurance companies & comparison of customers perception in public & private insurance regarding the service quality. The questionnaire consists of the 22 statements, which are grouped into 5 parameters- tangibility, reliability, responsiveness, assurance, & empathy. To determine the perception of customer's likert 7 point scale was used for determining the variance in the perception. The sample size of 100 respondents was taken. The finding of the research was- customers have higher service quality perception in Public Insurance companies than Private Insurance Companies.

(Motwani, 2013) in his study "An empirical study of customer expectation and perception in organized retail sector" analyzed that there are various parameters to judge the satisfaction of customers towards a product in goods industry. But the scenario is quite different in the service industry like restaurants, aviation, etc. here the service quality play a defining role in determining the satisfaction level and also helps in identifying the gap between expectation and perception of organized retail outlets with help of SERVQUAL model that was proposed by Parasuram's et al(1988).

(Ramseook-Munhurrun, 2010) conducted a research on Service Quality in the Public Service. The main objective of the research was to measure the service quality among Front Line employees & customers in major service departments in Mauritius. The survey undertakes the expectations of customer's of excellent public service departments & compares it with their perception of particular public sector departments in Mauritius. At the same time, the research undertakes the SERVQUAL survey of Front Line employees to determine how well they understand the customer's expectations & how well their internal processes support to provide quality service to the customers. The findings indicates the significant differences in meeting the customer's expectations, but the Front Line employees have better understanding of customer's expectations but they lacks in supports by their internal processes. The Front Line employees should focus on the dimensions receives lowest ratings & attributes with high gap scores.

(Parasuraman & Berry, 1993) were the first to develop a model to measure service quality called SERVQUAL model in the year 1988. Service quality was measured on five dimensions- tangibles, reliability, assurance, responsiveness, and empathy. They framed 22 questions and conducted interview on focus group based on five dimensions.

(Ruth N. Bolton, 1991) states that measurement of overall service quality affected by perception of performance levels. Also it indicates that direct measure of disconfirmations more important than expectation of customers.

(JJ Cronin Jr, 1994) stated that the performance only approach to service quality utilizes the five of seven SERVQUAL dimensions-the five performance dimensions. They called this performance the subset instrument SERVPERF.

(Malliswari, 2007) in her study "Emerging trends and strategies in Indian retailing" found that exposure to media also play a major role on customers on their buying behavior. Also the shopping pattern of Indian customers has also changed in recent years with coming of social networking sites and internet. With more internet users rising in India, the retail sector is also using the internet to reach to customers through advertisements on social networking sites, online shopping etc.

(AM Hayes, 1998) states that components, standards & processes were important for customers as these are other core sources of information. This information is not only beneficial for growth in business but also for understanding & improving customer satisfaction. This information helps to set the standards

& processes from the perspective of customers. Satisfaction parameter developed from previously determined requirements. For example, if a customer and organizational requirements are for customer service, the satisfaction dimensions may include of the following-interactions, timeliness, and responsiveness. These are in combinations defines the requirements.

(Hariharan, 2008) in their study conducted in different retail outlets in Palakkad district found out that the customer were satisfied with the merchandise that they have bought from the store & expect the stores to improve the customer service by proper interaction by the retailer with consumers about offers & schemes and place the products in a way that they can be easily identified.

(SS Kar, 2009) in the study” Organized retailing in India: issues & challenges” identified mainly the challenging factors like technology, supply chain, human resources, store positioning.

(Leen R. , 2011) in their study on ‘Validation of the RSQS in Apparel Specialty Stores’ found that all the five dimensions: physical aspects, reliability, personal interaction, problem solving, and policy, are highly important for measuring the service quality of retail in Apparel store. Retail service quality is also be identified by consumption behaviour of consumers by their regular visit to store, purchase of commodity & recommendation of stores to other peoples.

(Parikh, 2006) said that “As organized retailing develops in India, retail stores in India will have to improve their quality of services in order to compete with global players successfully or dominant in the marketplace. So it makes it necessary to understand about customer requirements & needs by the proper interaction to evaluate the service quality, determine the drawbacks & improve upon it.

(C. Thirumal Azhagan, 2011) analysed that “most of the customers prefer Organized Retail sector because of more Tangibles and Empathy towards its customers”. In order to acquire the new customers & to retain the old ones, the organized retail store should improve in customer’s service level & provide assured service to its customers.

RESEARCH METHODOLOGY

3.1. Research Objectives

- To analyze expectations of consumers in the Multi brand outlets.
- To study the perceptions & expectations of consumers in the Multi brand outlet- TATA Croma & Jumbo Electronics.
- To determine the gap between the service that customers expect & performance they perceive to have received at TATA Croma & Jumbo Electronics.

3.2. Research Design

The study is exploratory & quantitative in nature as it investigates the area & provides the deep insights of service gaps & finally quantifies responses thereby helping in analysis.

3.3. Research Questions

SERVQUAL with 22 questions in 5 dimensions of service performance were used in the questionnaire. The 22 questions were distributed among 5 SERVPERF performance dimensions & they are as follows:

1.) four items are used to measure tangibles (questions 1-4)-tangibles refers to physical facilities, equipments, & personnel; 2.) Five items are used to measure reliability (questions 5-9) - reliability refers to the ability of the firm to perform promised service dependably & accurately; 3.) Four items are used to measure responsiveness is the willingness to help customers & provides prompt service; 4.)Four items are used to measure assurance (questions 14-17)-assurance is the ability of employees to inspire trust & confidence in customers; & 5.) Five items were used to measure empathy (questions 18-22)-empathy refers to the amount of caring & individualized attention provided to customers.

3.4. Sample Design

Research Instrument: Structured Questionnaire

Sample size: 100 consumers.

Sampling Technique: Non Probability Convenience Sampling.

3.5. Data Collection

There are two type of data collection method – **Primary data and Secondary data.**

3.6. Analysis Tools

- SPSS

4. DATA ANALYSIS AND FINDINGS

Regarding the expectation of the customers with respect to the excellent multi brand outlets, it has been observed that Assurance is the most important dimension/parameter of service quality expected by the customers, whereas customers prefer Reliability as least. The dimension of Assurance is followed by Tangibles at the second place, Empathy at the third & Responsiveness at fourth place. Analyzing the trend it has been observed that customers prefer a store where the employee build trust & confidence in them & also tangibles i.e. physical facilities, modern equipment & personnel appears to customer in delivery of services, whereas responsiveness & reliability can be compromised if the above two factors are met properly.

Table 4.1
Calculation of Standard deviation & variance of Expectations of Respondents

<i>SERVQUAL Parameters</i>	<i>Expectation Mean</i>	<i>Expectation Std. Deviation</i>	<i>Expectation Variance</i>
Tangibility	3.31	.958	.979
Reliability	3.20	.924	.961
Responsiveness	3.26	.938	.968
Assurance	3.39	.936	.967
Empathy	3.29	.954	.977

From the above table of calculation of standard deviation and expected variance, from all the five parameters of excellent retail stores, a degree of uniformity has been observed as the standard deviation

for neither of parameters is high. Wherein reliability is showing minimum deviation followed by assurance, responsiveness and empathy. The degree of uniformity is weak in case of tangibility as standard deviation is high.

Responses of Perceptions of Respondents of TATA Croma

Regarding the perceptions of the customers of TATA Croma, it has been observed that the reliability (Mean 3.35) is the most important dimension/parameter of service quality perceived by the customers in TATA Croma, whereas customers prefer responsiveness (Mean 3.20) the least. In the term of assurance (Mean 3.33), TATA Croma scores less as customers do not feel highly assured in their transactions & dealings with the outlet & consider TATA Croma to be not very safe. In term of Empathy (Mean 3.28), customers feel that TATA Croma is emphatic towards them & keep track with their needs & demands. Tangible (Mean 3.24) evidence of TATA Croma supports its lackness in service delivery & is therefore ranked 4th according to the survey.

Table 4.2
Calculation of Standard deviation & variance of Perceptions of Respondents of TATA Croma

<i>SERVQUAL Parameters</i>	<i>Perception Mean</i>	<i>Perception Std. Deviation</i>	<i>Perception Variance</i>
Tangibility	3.24	.963	.981
Reliability	3.35	.956	.978
Responsiveness	3.20	.934	.966
Assurance	3.33	.970	.985
Empathy	3.28	.943	.971

On the basis of Table 4.2 regarding the calculation of standard deviation & variance of perceptions, from all the five parameters for TATA Croma, a degree of uniformity has been observed as neither of the parameters is very high. Wherein, Responsiveness is showing the minimum deviation, thereby conforming the strongest degree of uniformity & Assurance is showing the maximum deviation conforming weakest degree of uniformity of the observations.

Table 4.3
Observed Expectation & Perception Score of TATA Croma

<i>SERVQUAL Parameters</i>	<i>Perception Mean(P)</i>	<i>Expectation Mean(E)</i>	<i>Ranking of Perception Dimensions</i>	<i>Ranking of Expectations Dimensions</i>	<i>GAP(P-E)</i>
Tangibility	3.24	3.31	4	2	-0.07
Reliability	3.35	3.20	1	5	0.15
Responsiveness	3.20	3.26	5	4	-0.06
Assurance	3.33	3.39	2	1	-0.06
Empathy	3.28	3.29	3	3	-0.01

On the basis of Table 4.3, it has been observed that TATA Croma lacks in many of areas of service quality in accordance with the expectations of the customer. Tangibility dimension was ranked 2nd in the expectations parameter & is ranked 4th in the service provided by TATA Croma & their exist a gap between perception & expectation of -0.07, which is not very large & can easily corrected by TATA Croma. A positive gap of 0.15 is observed in Reliability dimension which is ranked 5th by customers in their expectations & ranked 1st in the perception after receiving service from TATA Croma. That shows, customers feels TATA Croma is able to perform its promised service dependably & accurately. Responsiveness is ranked 5th in the perception criteria & 4th in the expectation criteria with a gap is of -0.06 . This shows that TATA Croma employees are not paying lot of attention towards this dimension & needs to refine their service quality to reduce the gap. Assurance is ranked 1st in the expectation dimension & 2nd in perception scale as the customers not feels highly assured in their transactions & dealings with the outlet & consider TATA Croma to be not very safe. The gap score of -0.06 which needs to be reduced as it is an essential parameter. In case of Empathy, which is ranked 3rd in the both the expectation & perception parameter & has a gap score of 0.01 which is lowest in comparsion to the other parameters, which is not very large & can easily be corrected by TATA Croma. That shows that the employees of TATA Croma are able to individualized attention to the customers.

Responses of Perceptions of Respondents of Jumbo Electronics

Regarding the perceptions of the customers after receiving service from Jumbo Electronics, it has been observed that the customers feel highly assured (Mean 3.45) in their transactions & dealings with the store & consider Jumbo Electronics to be more safe. On the other hand, customers feel the outlet is not emphatic (Mean 3.14) towards them & neglects their needs & demands. In term of tangibility (Mean 3.41) evidence of Jumbo Electronics supports its service delivery well & is therefore ranked 2nd according to the survey. In terms of responsiveness (Mean 3.22), Jumbo Electronics scores good as customers feels that employees are responsive enough to provide quick & efficient service to their customers. Reliability (Mean 3.20) shows that the customer feels that Jumbo Electronics is able to deliver promised services dependably & accurately.

Table 4.4
Calculation of Standard deviation & variance of Perceptions of Respondents of Jumbo Electronics

<i>SERVQUAL Parameters</i>	<i>Perception Mean</i>	<i>Perception Std. Deviation</i>	<i>Perception Variance</i>
Tangibility	3.41	1.24	1.11
Reliability	3.20	.895	.946
Responsiveness	3.22	.946	.972
Assurance	3.45	.877	.937
Empathy	3.15	.928	.964

On the basis of Table 4.4 regarding the calculation of standard deviation & variance of perceptions, from all the five parameters for TATA Croma, a degree of uniformity has been observed as neither of the parameters is very high. Wherein, Assurance is showing the minimum deviation, thereby conforming the strongest degree of uniformity & tangibility is showing the maximum deviation conforming weakest degree of uniformity of the observations.

Table 4.5
Observed Expectation & Perception Score of Jumbo Electronics

<i>SERVQUAL Parameters</i>	<i>Perception Mean(P)</i>	<i>Expectation Mean(E)</i>	<i>Ranking of Perception Dimensions</i>	<i>Ranking of Expectations Dimensions</i>	<i>GAP(P-E)</i>
Tangibility	3.41	3.31	2	2	0.10
Reliability	3.20	3.20	4	5	0.00
Responsiveness	3.22	3.26	3	4	-0.04
Assurance	3.45	3.39	1	1	0.06
Empathy	3.14	3.29	5	3	-0.15

On the basis of Table 4.5 it has been observed that Jumbo Electronics only lacks in few areas of service quality in accordance with the expectations of the customer. Tangibility dimension ranked same i.e. 2nd in the expected & perceived service by the customers. Also, there is a positive gap of 0.10 between perception & expectation of customers, which shows that customers are very much satisfied with all the tangible aspects (physical facilities, equipment & personnel) related to the service delivery by Jumbo Electronics. Reliability dimension which is ranked 5th by the customers in their expectations, & ranked 4th in the perception after receiving service from Jumbo Electronics. Responsiveness is ranked 3rd in perception criteria & 4th in expectation criteria. The gap is of -0.04. That shows that customers perceive that employees of Jumbo Electronics are responsiveness towards them & the gap is not very large & can be easily corrected by Jumbo Electronics. On the other hand, Assurance ranked 1st in the perception scale as customers believe that assurance dimension is best in Jumbo in comparison to all other dimensions, as against rank 1st by the same customers in the expectations part, which is a good sign. Also there is a positive gap of 0.06. Empathy is ranked 5th by the customers in perception & 3rd in expectations scale as the customer believes that it is least preferred dimension in comparison to all other dimensions. The gap score is -0.15 which is highest in the analysis table & therefore should be taken care of.

Comparative analysis of TATA Croma and Jumbo Electronics on the basis of Mean:

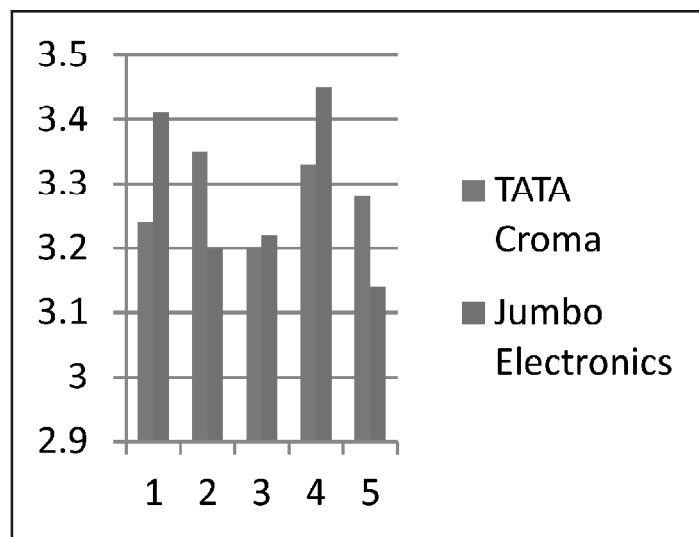


Figure 4.5: Comparative analysis of TATA Croma and Jumbo Electronics on the basis of Mean

From the basis of above chart it can be inferred that Jumbo Electronics is better in many parameters of service quality when compared to TATA Croma. The mean every parameter of Jumbo Electronics is higher than of TATA Croma except of two parameters (Reliability & Empathy). So it can be said that Jumbo Electronics performs better in delivering the service quality to the customers. Although the TATA Croma is not too far in comparison to Jumbo, it's just Jumbo is slightly better than TATA Croma.

Comparative analysis of TATA Croma & Jumbo Electronics Multi brand outlet on the basis of GAP score:

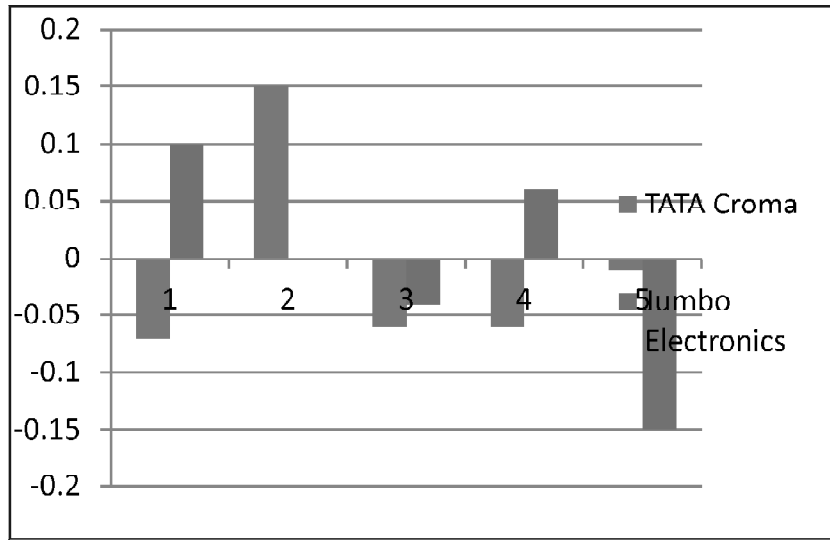


Figure 4.6 Comparative analysis of TATA Croma & Jumbo Electronics on the basis of GAP score

On the basis of above chart it can be observed that TATA Croma performs poorly in comparison to Jumbo Electronics in terms of gap score too. The difference in the gap is higher in case of tangibility & assurance so the customer feels that Jumbo Electronics provides better service delivery. The reliability is higher in case of TATA but it's not negative in case of Jumbo Electronics. TATA is able to provide promised service better in comparison to Jumbo. Both TATA & Jumbo perform poorly on empathy parameter, which is a cause of concern for both the organizations especially for Jumbo Electronics.

CONCLUSIONS AND RECOMMENDATION

5.1. Summary of Findings

This study demonstrated the actual measurement of service quality in Delhi the outlets of TATA Croma & Jumbo Electronics where the customers overall evaluation of service quality was examined with the help of SERVQUAL model. The sample size of 100 consumers was taken who frequently visits both the Multi Brand Outlets-TATA Croma and Jumbo Electronics in Delhi NCR region. The findings of the research reveal the difference in the customer's perception & expectation of the service quality as indicated by negative score in the gap analysis.

- Based on the responses of 100 consumers, it has been found that assurance is the most important dimension/parameter of service quality expected by the customers, whereas customers prefer

Reliability as least. The dimension of Assurance is followed by Tangibles at the second place, Empathy at the third & Responsiveness at fourth place. Analyzing the trend it has been observed that customers prefer a store where the employee builds trust & confidence in them i.e. consumers want to be highly assured in their transactions & dealings with the stores & also tangibles i.e. physical facilities, modern equipment & personnel appears to customer in delivery of services, whereas responsiveness & reliability can be compromised if the above two factors are met properly.

- A degree of uniformity has been observed as the standard deviation for neither of parameters is high. Wherein reliability is showing minimum deviation followed by assurance, responsiveness and empathy. The degree of uniformity is weak in case of tangibility as standard deviation is high.
- Based on the responses, it has been found that the reliability is the most important dimension/parameter of service quality perceived by the customers in TATA Croma, whereas customers prefer responsiveness the least. While on the basis of expectation of the consumers from the store, Assurance is key service parameter the customer looking for in a store, while reliability is being least preferred by them, this results in the service gap in the perception & expectation of customers.
- Also, in case of TATA Croma, a degree of uniformity has been observed as neither of the parameters is very high. Wherein, Responsiveness is showing the minimum deviation, thereby conforming the strongest degree of uniformity & Assurance is showing the maximum deviation conforming weakest degree of uniformity of the observations.
- In case of Jumbo Electronics, it has been found that the assurance is the most important dimension/parameter of service quality perceived by the customers in Jumbo, whereas customers prefer Empathy the least. While on the basis of expectation of the consumers from the store, Assurance is key service parameter the customer looking for in a store, while reliability is being least preferred by them. So, Assurance is expected & perceived by consumers in the Jumbo Electronics i.e. consumers want to be highly assured in their transactions & dealings with the stores.
- Also, in case of Jumbo Electronics, a degree of uniformity has been observed as neither of the parameters is very high. Wherein, Assurance is showing the minimum deviation, thereby conforming the strongest degree of uniformity & tangibility is showing the maximum deviation conforming weakest degree of uniformity of the observations.
- Jumbo Electronics is better in many parameters of service quality when compared to TATA Croma. The mean of every parameter of Jumbo Electronics is higher than of TATA Croma except of two parameters (Reliability & Empathy). So it can be said that Jumbo Electronics performs better in delivering the service quality to the customers. Although the TATA Croma is not too far in comparison to Jumbo, it's just Jumbo is slightly better than TATA Croma.
- Based on the responses it has been observed that TATA Croma performs poorly in comparison to Jumbo Electronics in terms of gap score too. The difference in the gap is higher in case of tangibility & assurance so the customer feels that Jumbo Electronics provides better service

delivery. The reliability is higher in case of TATA but it's not negative in case of Jumbo Electronics. TATA is able to provide promised service better in comparison to Jumbo. Both TATA & Jumbo perform poorly on empathy parameter, which is a cause of concern for both the organizations especially for Jumbo Electronics.

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