Customer Satisfaction, Product Quality and Service Quality: An Empirical Analysis for Staple and Luxury Products

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Abstract: *Background/Purpose* – Customer satisfaction is a function of product quality and service quality. While comparing the luxury products and staple products, the importance of product quality and service quality may vary. Hence, this paper is an attempt to find out whether product quality is important for luxury products or staple products or its service quality which is important. And also to identify the relationship among customer satisfaction, product quality and service quality. *Design/methodology/approach* – The survey instrument was a questionnaire adopted from the existing literature having three dimensions such as product quality, service quality and customer satisfaction.. The data were analyzed by using ANOVA and multiple regression techniques. *Findings* – The paper found that the service quality perceptions were different for staple and luxury products. This paper also explored that service quality is more important in luxury products than staple products and the customers are indifferent to product quality across staple and luxury products. *Practical implications* – The outcomes of the study will definitely provide a platform for the offline retailers to understand their customer satisfaction level with respect to staple and luxury products. So that retailers can formulate their strategies accordingly. *Originality/value* – This paper contributes to the growing body of knowledge on customer satisfaction and provides differentiation strategies for offline retailers in India.

Keywords: Product quality, Service quality, Customer satisfaction, Retail.

INTRODUCTION

Customer satisfaction is one of the important objectives in any kind of business (Yi, 1990; Morgan et al., 1996) and as a result; it has attracted large number of researchers' attention. There is wide consensus that "satisfaction is a feeling of pleasure or disappointment resulting from comparing perception (performance or outcome) and expectations" (Kotler, 2000). Therefore, it can be said that customer satisfaction is related

to consumers' expectations and perceptions. The narrower the gap is between the consumers' expectations and performance of the product or service, the higher is the consumer's satisfaction (Hutcheson and Moutinho, 1998). According to Oliver (1997), customer satisfaction is a judgment that a product or service characteristics providing a pleasurable of consumption related fulfillments. In retailing, any customer offering is not just limited to a product or service, but a combination of both. Previous studies highlight that the main factors influencing customer satisfaction with the retailer include the products' quality (Hansen, 2003; Huddleston et al., 2009), and the service quality (Semeijn et al., 2004; Carrillat et al., 2009; Jayawardhena and Farrell, 2011). Thus, customer satisfaction towards retail store is an evaluation of both product and service quality, which meets their requirements and expectations.

In the retailing setting, Huddleston et al. (2009) developed a study comparing conventional and specialty stores on satisfaction with product quality, product assortment, services and price, showing that conventional and specialty store customers assess each variable differently. Later, Zhao and Huddleston (2012) reported that loyalty to specialty stores is influenced by consumer satisfaction through trust and commitment, and that the store service, the product quality and the product assortment influence customer satisfaction. Finally, Jayasankara prasad and Kumar (2012) investigated the antecedents and consequences of customer satisfaction in the grocery retail setting, suggested that service quality, the store reputation or situational factors influence customer satisfaction. However, as stated above, only few studies have focused on the luxury products (Luxury products- high in quality and price like clothing, accessories, luggage. automobile, watches, jewelry, feminine hygiene products etc.). and staple products (staple products-such as food, beverages, and household items), and to date, there is a lack of research providing a deep analysis on the influence of the both product and service quality on customer satisfaction. Therefore, in the present study we propose that customers' satisfaction towards the staple and luxury products would depend on the products quality and service quality and apart from that, the paper tries to understand whether quality perceptions vary across age, income and product category.

The paper is organized as follows: Section 2 reviews the literature on the major areas like product quality & service quality, relationship between product quality, service quality, customer satisfaction, and their demographics. Section 3 follows with objectives, hypotheses, research methodology including sampling and fieldwork. Sections 4 to 6 discusses about the reliability and validity test of data, study's results, discussions and conclusion respectively. Finally, section 7 presents the study's managerial implications and research limitations.

REVIEW OF LITERATURE

Khuong Mai Ngoc and Tran Tran Uyen (2015) concluded that perceived product quality and service quality were positively correlated with customer satisfaction in luxury restaurants in Vietnam. The results also showed that, improve in the product and service quality lead to higher level of customer satisfaction. The detailed review of literature regarding both product quality and service quality and its relationship with customer satisfaction are as mentioned below:-

PRODUCT QUALITY

Product quality is about all the features and characteristics of the product which satisfy a given needs (Winder and Judd, 1996; Chavan, 2003). From customers' point of view, product quality can be defined as

product's overall superiority and brand equity compared to the available alternatives (de Chernatony, 2009; Richardson, 1997). Zeithaml (1988) pointed out that product quality refers to attitude of customer towards the overall brand experience as compared to just one product features. Quality perceptions can be formed when there is an active relationship between suppliers and customers (Eriksson et al., 1999). In order to measure product quality customers can use product performance, conformance and product-specific features (Agarwal and Teas, 2004). Garvin (1984; 1987) provided a structure to measure product quality on the basis of eight dimensions like features, performance, reliability, durability, aesthetics, perceived quality, conformance, and serviceability.

SERVICE QUALITY

Service quality is a perceived judgment, where customers compare their expectations with perceptions (Gronroos, 1984). The author also further declared that service quality has two important elements such as expected service and perceived service. From the above definition it is cleared that service quality can also be described as a form of attitude that results from the comparison between expectations and performance or actual (Bolton and Drew, 1991; Parasuraman et al., 1988). The literature on service quality suggested that perceived service quality is the most critical predictor of customer satisfaction (Santouridis et al., 2009). Parasuraman et al. (1985) have conducted a focus group studies and found few dimensions to measure service quality are listed as: responsiveness, reliability, courtesy, competence, access, credibility, communication, competence, security, tangibles and understanding the customer. In their subsequent research in 1988, they reduced it to five dimensions such as: reliability, assurance, tangibles, empathy and responsiveness is the most prominent and widely accepted scale to measure service quality.

While conducting a study in Rwanda, Rubogora Felix (2017) revealed, there is a significant and positive relationship between service quality and customer satisfaction. Cristina Calvo-Porral, Jean-Pierre Lévy-Mangin (2017) examined product quality influences on consumer behavior in retailing among 592 consumers and found that that the store-based attributes have influence on customer satisfaction and loyalty, and perception of product quality play a moderating role in between. Akram Al-jazzazi, Parves Sultan (2017) assessed differences in banking service quality perceptions across demographic of Jordanian banking consumers and revealed that service quality perceptions are significantly different with respect to gender, occupation, and income.

Perry John Forsythe (2016) investigated Australian customers and found that customer satisfaction is closely related to service quality perception in onsite construction services. Justin Paul, Arun Mittal, Garima Srivastav (2016) found that product knowledge, solving questions, fast service, and quick connection to the right person were positively associated with overall customer satisfaction in case of private banks. Fast service and product knowledge were positively associated with customer satisfaction in case of public sector banks.

Vinita Kaura, Ch. S. Durga Prasad, Sourabh Sharma (2015) revealed that service quality dimensions have positive impact on customer satisfaction in Indian retail banking sectors. Hashim Zameer, Anam Tara, Uzma Kausar, Aisha Mohsin (2015) conducted a survey in the banking sector in Pakistan and found that there is a positive relationship between service quality and customer satisfaction. Kamyar Kianpour, Ahmad Jusoh, Maryam Asghari (2014) extended the existing dimensions of product quality to ecological

phenomena and indicated that now a days consumers are more concerned about ecological issues, and they treated eco-friendly as one of the important dimensions product quality.

Seiler et al., (2013) found that German private banking customers' service quality perceptions are not different across gender or age. Houn Gee Chen, Julie Yu Chih Liu, Tsong Shin Sheu, Ming Hsien Yang, (2012) confirmed that fair service not only has a significant influence on customer satisfaction, but also plays an important role in service quality and ultimately that lead to customer satisfaction in the financial services sector in Taiwan. According to Balaji and Babbu (2011), there was a significant difference between various demographic characteristics of customers of private sector banks and their service quality perceptions in India. They identified that service quality perceptions of private banking customers differ across age, gender, income, occupation, education level, and marital status.

Evangelos Tsoukatos, Evmorfia Mastrojianni (2010) concluded that assurance and empathy are the two most important elements of service followed by effectiveness in Greek retail banking customers. Ilias Santouridis, Panagiotis Trivellas (2010) investigated that pricing structure, customer service, and billing system are the key service quality elements in the mobile telephony sector in Greece and have significant positive influence on customer satisfaction. Ömer Torlak, Cevahir Uzkurt, Müjdat Özmen (2010) indicated that the retail customers in Turkey differ in their perception of service quality elements. Customers' perceived that physical aspects and store policy are the important elements of service quality in supermarket, whereas in discount store, interaction with the employees.

Cheng Yu Sum, Chi Leung Hui, (2009) investigated 232 shoppers of fashion chain retail stores in Hong Kong and identified that empathy as the most important dimension service quality for their employees. Reliability was significantly affected by the customers' demographics like age, gender, education and income. Mohammed Hossain, Shirley Leo, (2009) evaluated that service quality perceptions by customers is highest in 'tangibles' and lowest in 'competence' in the retail banking services in the Middle East.

Esen Gürbüz (2008) analyzed 490 retail customers in Turkey and concluded that both service quality and customer satisfaction are influenced by retailer's brand name. Ana S. Branca (2008) suggested that demographic variables like age and occupation have only significant influence on consumers' usage frequency decision. The study illustrated that a small increase in age (i.e. as customers become older) increases the frequent usage of the branch. Cheryl Ganesan Lim, Rebekah Russell Bennett, Tracey Dagger (2008) examined that consumers' age affects service quality perceptions; whereas there was no difference with respect to income and gender.

RESEARCH OBJECTIVES

1. To identify the role of product quality and service quality in customer satisfaction.
2. To analyze the relative importance of product quality and service quality in customer satisfaction across age, income and product category.

RESEARCH HYPOTHESES

H1: Quality perceptions of customers differ across staple and luxury products.

H2: Quality perceptions of customers differ across age groups.

H3: Quality perceptions of customers differ across income groups.

H4: Product quality positively influenced customer satisfaction.

H5: Service quality positively influenced customer satisfaction.

RESEARCH METHODOLOGY

The data has been collected from 307 Indian retail customers. To collect the data, we have used 5 point likert scale, where 1 represents strongly disagree and 5 represents strongly agree. The research instrument has been borrowed from the literature such as customer satisfaction (Maxham and Netemeyer, 2003; Oliver and Swan, 1989), product quality (Ahire et.al., 1996), and service quality (Parasursman et al., 1988). Then the questionnaire has been modified accordingly to meet the research objectives. So, we have four items with respect to customer satisfaction, four items with respect to product quality and five items with respect to service quality. Hence, the research instrument consists of 13 items as shown in Table 1. The data were analyzed by using ANOVA (post-hoc Tukey HSD) and multiple regression techniques.

Table 1
Development of Research Instrument

Factors	*Items*	*References*
Customer satisfaction	CS1: Shopping is a good idea	Maxham and Netemeyer, 2002;
	CS2: Shopping is a pleasant experience.	Oliver and Swan, 1989.
	CS3: I like shopping	
	CS4: Experience of shopping provides overall satisfaction	
Product quality	PQ1: Performance	Ahire et.al.,1996
	PQ2: Reliability	
	PQ3: Conformance	
	PQ4: Durability	
Service quality	SQ1: Reliability	Parasuraman et al., 1988
	SQ2: Assurance	
	SQ3: Tangibles	
	SQ4: Empathy	
	SQ5: Responsiveness	

Source: Compiled by authors

SAMPLING AND FIELDWORK

A survey was designed based on the extensive literature review on product quality, service quality, customer satisfaction and customers' demographic characteristics. Data were collected in April 2017 through a self-administered questionnaire in Bangalore on a random basis. The last section of the questionnaire consisted of questions regarding demographic characteristics. A total number of 429 questionnaires were sent out, gathering 307 valid questionnaires, with a response rate of 72 per cent. Regarding the sample profile, the 54 per cent of the participants from the staple products, while the 46 per cent are from luxury products. Out of the total sample, 28 per cent of the customers were between the age group of 18-30 years old, while 40 per cent were between 31-50 years; and a 32 per cent were more than 50 years old. In terms of

household income, 38 per cent of customers have less than Rs.5 lacs per annum, while 33 per cent have in between Rs.5 to 10 lacs and 29 per cent of the customers have an income of more than Rs.10 lacs per annum. Finally, our data also indicated some characteristics of the customers' profile, for example the majority of the respondents (68 per cent) are of age less than 50 years and they earn up to Rs.10 lacs per annum.

RELIABILITY AND VALIDITY TEST OF DATA

For reliability test of data, we have calculated the Cronbach alpha values. As shown in Table 2, the reliability coefficient (alpha values) for the three factors are .911, .907, and .882. In this case all the alpha values are more than .60, which is the cutoff point and considered to be the criterion for showing internal consistency (Nunnally and Bernstein, 1994). Whereas validity test refers to the face validity of the instrument by the experts. For which we have taken the experts opinion with respect to the research instruments taken in this study.

Table 2
Reliability test of dependent factors

Factors	No of items	Alpha value
Customer satisfaction	4	.911
Product quality	4	.907
Service quality	5	.882

Source: Primary data

RESULTS

The study conducted to find out the role of product quality and service quality in customer satisfaction and also to analyze the importance of product and service quality on customer satisfaction across age, income and products (staple and luxury products). To test H1, we have used analysis of variance as shown in the Table 3.

Table 3
Results of Analysis of Variance

		Sum of Squares	df	Mean Square	F	Sig.
Product quality	Between Groups	.867	1	.867	1.673	.197
	Within Groups	158.070	305	.518		
	Total	158.937	306			
Service quality	Between Groups	115.997	1	115.997	253.249	.000
	Within Groups	139.700	305	.458		
	Total	255.697	306			

Source: Primary data

As shown in Table 3, quality perceptions of customer differ across staple and luxury products and there is no difference in customers' perceptions towards product quality (F=1.673) when they buy staple products or luxury products. But there is a significant difference in the perceptions of customer towards service quality (F=253.249***) when they buy any kind of products whether it is staple or luxury. Hence, H1 was accepted.

For the testing of H2 we have used analysis of variance (ANOVA) with Tukey's honest significant difference (HSD) post hoc tests as shown in Table 4. It is clear from the Table 4 that product and service quality perceptions of customers differ across age groups. So, H2 was accepted.

Table 4
Results of Analysis of Variance and Tukey's HSD (Age groups)

Dependent factors	Age (I) in years	Age (J) in years	Mean Difference (I-J)	Std. Error	Sig.
Product quality	18-30	31-50	-.20304	.10040	.109
		More than 50	.04283	.10554	.913
	31-50	18-30	.20304	.10040	.109
		More than 50	.24587*	.09671	.031
	More than 50	18-30	-.04283	.10554	.913
		31-50	-.24587*	.09671	.031
Service quality	18-30	31-50	-.02038	.12190	.985
		More than 50	.62463*	.12814	.000
	31-50	18-30	.02038	.12190	.985
		More than 50	.64501*	.11743	.000
	More than 50	18-30	-.62463*	.12814	.000
		31-50	-.64501*	.11743	.000

Source: Primary data
*. The mean difference is significant at the 0.05 level.

To test H3 also we have used analysis of variance (ANOVA) with Tukey's honest significant difference (HSD) post hoc tests as shown in Table 5. It is clear from the table that product and service quality perceptions of customers differ across different income groups. Hence, H3 is accepted.

Table 5
Results of Analysis of Variance and Tukey's HSD (Income groups)

Dependent factors	Income (I) in INR	Income (J) in INR	Mean Difference (I-J)	Std. Error	Sig.
Product quality	Less than 5 lacs	5-10 lacs	-.14306	.10148	.337
		More than 10 lacs	-.09679	.09767	.583
	5-10 lacs	Less than 5 lacs	.14306	.10148	.337
		More than 10 lacs	.04627	.10507	.899
	More than 10 lacs	Less than 5 lacs	.09679	.09767	.583
		5-10 lacs	-.04627	.10507	.899
Service quality	Less than 5 lacs	5-10 lacs	-.22847	.12477	.161
		More than 10 lacs	-.56013*	.12009	.000
	5-10 lacs	Less than 5 lacs	.22847	.12477	.161
		More than 10 lacs	-.33166*	.12918	.029
	More than 10 lacs	Less than 5 lacs	.56013*	.12009	.000
		5-10 lacs	.33166*	.12918	.029

Source: Primary data
*. The mean difference is significant at the 0.05 level.

As shown in Table 6, R square for the model was .084, thus showing the independent factors contributed 8.4 per cent to the dependent factors.

Table 6
Results of multiple regression analysis with coefficients

Factors	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B value	Std.Error	Beta value		
Constant	2.351	.181		12.963	.000
Product quality	.240	.051	.260	4.675	.000
Service quality	.068	.041	.093	1.678	.094

R: .289
R square: .084
Adjusted R square: .078
Std. Error of the estimate: .63973
Dependent factor: Customer satisfaction
Source: Primary data

Table 6 shows that product quality (β = 0.260, t= 4.675, p= .000) and service quality (β = 0.093, t= 1.678, p= .094) both have positive impact on overall customer satisfaction. Moreover, product quality has a strong influence on customer satisfaction than service quality. Hence, H4 and H5 both were accepted.

DISCUSSIONS AND CONCLUSION

The study identified the relationship among product quality, service quality and customer satisfaction in off-line retail settings in India. The results showed that product and service quality are positively influencing customer satisfaction across product categories. These results were consistent with the previous studies (Khuong Mai Ngoc et.al., 2015; Y. Namkung and S. Jang, 2007; J. M. Sulek and R. L. Hensley, 2004), where they found that service quality and product quality were positively associated with customer satisfaction. This conveys that the level of customer satisfaction can be enhanced by providing better product and service quality. To ensure better product quality, the retailers must focus on performance, reliability, conformance and durability of the product. Similarly, to provide better service quality, the retailers should give more importance to reliability, assurance, tangibles, empathy and responsiveness aspects of their retail business. Whether it is staple or luxury products, delivery of service quality can make a huge difference than product quality to enhance customer satisfaction.

Another objective was to find out whether the quality perceptions of customers differ across various age groups. The study found that the three age groups of customers such as 18-30 years, 31-50 years and more than 50 years were different with respect to their service quality perceptions. This is much accordance with the outcome of the research done by (Cheryl Ganesan Lim et.al., 2008), they revealed that service quality perceptions are different with respect to customers age groups. Whereas, there was no significant difference in customers' perception towards product quality with respect to the younger age groups i.e. 18-

30 years, but there was a significant difference with respect to customers' perception towards service quality when it comes to the age groups between 31-50 years and more than 50 years old.

This paper also tried to understand whether quality perceptions differ across various income groups. In our study, we have three income groups such as less than Rs.5 lacs, between Rs.5 to 10 lacs and more than Rs. 10 lacs per annum. The results showed that there was no significant difference in product quality perceptions of customers with regards to various income groups, but there was a significant difference in service quality perceptions of the customers with respect their income groups. And mostly, the higher income groups customers felt that there was a significant difference in the service quality perceptions. It indicates that service quality perceptions were different for customers belong to different income groups. These findings are in line with some previous studies (Balaji and Babbu, 2011; Gagliano and Hathcote, 1994; Gupta and Bansal, 2011; Havinal et al., 2013). The outcomes of the study showed that both product and service quality are positively associated with customer satisfaction. Moreover, the service quality perceptions were different for staple and luxury products. The paper concluded that service quality is more important in luxury products than staple and the customers are indifferent in product quality across product category.

MANAGERIAL IMPLICATIONS AND RESEARCH LIMITATIONS

Considering the research findings, retailers can segment customers according to their product and service quality perception with respect to their age and income groups. The right segmentation strategies can help the retailers to target the right group of customers for their products whether it is staple or luxury. So, one major managerial implication is that retailers dealing with luxury products can use the customers perceived service quality elements where as the staple retailers can focus on perceived product quality elements or both, in order to develop a specific marketing strategy. In addition, our research may help offline retailers in better understanding their customers and to enhance customer satisfaction by improving product or service quality. The product quality can be enhanced by focusing on performance, reliability, conformance and durability and similarly, retailers can improve their service quality attributes such as reliability, assurance, tangibles, empathy and responsiveness to enhance customer satisfaction. Additionally, retailers should use the elements responsible for customer satisfaction to retain customers and to increase profitability in the long run. The outcomes of the study will definitely provide a platform for the offline retailers to know their customers demographic characteristics and level of customer satisfaction with respect to staple and luxury product category.

This research nonetheless has limitations that represent avenues for future research. In first place, the data for the study come from one specific market; so, research replications across other countries will establish further generalizations. Second, this study could be generalizable to other products rather than staple or luxury, since differences could be found across product categories. Future research could consider an experimental study in which product quality perception is actively manipulated and also the influence on behavioral loyalty could be considered including variables such as the purchase frequency, the purchase intention or the average spending on staple versus luxury products. Addressing these limitations in further research would provide a deeper view of consumer behavior in the offline retail context.

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