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   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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MEASURING OF RETAIL SERVICE QUALITY - A STUDY OF SUPERMARKETS IN BANGALORE

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ABSTRACT

Service Quality within retail units is pivotal for satisfying customers, retaining them and creating loyalty amongst customers. This study aims at identifying components and determinants of retail service quality in Bangalore Supermarkets. A survey of 250 shoppers in various supermarkets in Bangalore has resulted that service quality of supermarket composes of 4 factors namely Service Personnel, Physical Aspects, Policy and Reliability. Among which, Service personnel has the strongest impact and Physical Aspects has the weakest one, while the role of Reliability is not confirmed by the data. From these findings, managerial as well as theoretical implications have been discussed. Findings of this empirical research reiterate the point of view that Service Quality dimensions are crucial for customer satisfaction in retailing – a burgeoning sector with high growth potential and opportunities in fast growing economies like India's

KEYWORDS
Service Quality, Retail Service Quality Scale, Supermarket, Bangalore.

INTRODUCTION

ervice quality has drawn attention of researchers and managers in recent decades (Zeithaml, 2000). It has become a significant subject because of its impact on customer satisfaction. Measuring service quality is difficult due to its unique characteristics: Intangibility, heterogeneity, inseparability and perishability (Bateson, 1995). Service quality is linked to the concepts of perceptions and expectations (Parasuraman *et al.*, 1985, 1988; Lewis and Mitchell, 1990). Customers' perceptions of service quality result from a comparison of their before-service expectations with their actual service experience. The service will be considered excellent, if perceptions exceed expectations; it will be regarded as good or adequate, if it only equals the expectations; the service will be classed as bad, poor or deficient, if it does not meet them (Vázquez *et al.*, 2001). Based on this perspective, Parasuraman et al. developed a scale for measuring service quality, which is mostly popular known as SERVQUAL. By satisfying customers through high quality service, business firms not only retain their current customers, but also increase their market share (Finn and Lamb, 1991). To date, many studies on service quality relied on service quality construct and scale by Parasuraman et al. (1988). However, this application to the retail industry may not be appropriate for service quality in retailing industry seems to be different from other services (Kaul, 2005; Dabholkar et al, 1996). In retail setting, especially retail stores where there is a mix of product and service, retailers are likely to have impact on service quality more than on product quality (Dabholkar et al., 1996). As retailers can create such effects, service quality plays a significant strategic role in creating quality perceptions. With the rapid development of modern retailers in Bangalore in terms of number of stores and value, understanding of retail service quality and identifying determinants of retail service quality has become strategic importance for retailers or the so-called supermarkets in Bangalore. However, there have been very few studies on retail service quality in supermarkets. The current study is aimed to explore the components of retail service quality in the case of supermarkets in Bangalore by borrowing a framework developed by Dabholkar et al. (1996). It also investigates the relationships between each of retail service quality components and customers' overall evaluation of retail service quality in Bangaloren supermarkets.

The paper is organized as follows. After this introduction, a review of literature on service quality is presented, which is followed by a proposed model and hypotheses. Next section describes the research design and data collection process. Then, the results of data analysis are presented and discussed. Managerial implications are also highlighted.

LITERATURE REVIEW
SERVICE QUALITY
Service quality is a critical component of customer perceptions about the service. Customers perceive services in terms of its quality and how satisfied they are overall with their experiences (Zeithaml, 2000). As thus, service quality is defined as customers' perception of how well a service meets or exceeds their expectations (Czepiel, 1990). In the retail context, perceptions of service encounters accumulate over time and a customer's relationship with an organization are a continuation of exchanges or interactions both past and present" (Czepiel, 1990). When customers evaluate retail service, they compare their perceptions of the service they receive with their expectations. Customers are satisfied when the perceived service meets or exceeds their expectations. They're dissatisfied when they feel the service falls below their expectations (Levy and Weitz, 2005).

RETAIL SERVICE QUALITY
Despite the fact that SERVQUAL has been empirically tested in various studies involving "pure" service settings, it has not been proven to be successfully applied in a retail setting (Dabholkar at al., 1996; Mehta et al., 2000) and also more specifically, in apparel specialty stores. Service quality in "pure" service settings and retail settings differ in the sense that quality is seen from the perspective of not only services but goods as well. Measuring service quality, therefore, can be rather complicated and difficult especially in apparel specialty retailing where it combines the selling of goods and services to the customers as well as the customers' expectations of knowledgeable, helpful staff to assist them during their shopping experience (Gagliano & Hathcote, 1994).

The need for a measurement instrument that can accurately assess service quality in a retail environment was answered by Dabholkar et al. (1996) who developed and empirically validated a scale to measure retail service quality distinctively. In developing the instrument, the researchers conducted a triangulation of research techniques involving interviews with several retail customers, in-depth interviews with six customers and a qualitative study that monitored the thought process of three customers during an actual shopping experience. These three differing methods combined with a review of service quality related literature and some modification to the original SERVQUAL scale produced a hierarchical factor structure scale which Dabholkar et al. (1996) aptly named as the Retail Service Quality Scale (RSQS). According to Dabholkar et al. (1996), retail service quality had a hierarchical factor structure which comprised of five basic dimensions. The five dimensions proposed were:

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I. Physical aspects – includes functional elements like layout, comfort and privacy and also aesthetic elements such as the architecture, colour, materials and style of the store.

ii. Reliability – a combination of keeping promises and performing services right.

iii. Personal interaction – the service personnel being courteous, helpful, inspiring confidence and trust in customers.

iv. Problem-solving – the handling of returns and exchanges as well as complaints.

v. Policy – a set of strategies, procedures and guiding principles which the store operates under such as high quality merchandise, convenient operating hours, availability of parking spaces and payment options.

Apart from Dabholkar et al.'s (1996) contribution, there are also other studies by numerous authors relating to this area, many of which replicated the RSQS in their own culture and research settings.

REVIEW OF SERVICE QUALITY MODELS

As service industry has contributed significantly to global economy in the past few decades, service quality also draws attention of many practitioners and researchers. There was various service quality models proposed and applied in different contexts. For the purpose of this study, concepts and literatures related 3 models are presented: SERVQUAL and GAP model by Parasuraman et al. (1988), SERVPERF by Cronin and Taylor (1992), Retail Service Quality Model by Dabholkar et al. (1996). Servqual and Gap Model: In 1980s, in the attempt to define service quality and develop a model of service quality, Parasuraman et al. conducted an exploratory investigation. The results showed that regardless of the type of service, consumers used basically the similar criteria in evaluating service quality (Parasuraman et al., 1985). They labeled those 10 criteria "service quality determinants". Since then, service quality was defined through 10 dimensions: access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles and understanding/knowing the customer. Later, they were simplified into five dimensions including tangibles, reliability, responsiveness, assurance and empathy. This model indicates that consumer perceptions of quality are influenced by five gaps occurring in the internal process of service delivery. The basic premise is that service quality can be defined by the difference between expected service and perceived service (Parasuraman et al, 1985). The first four are those on the service provider side of service. Gap 5 is related to the customer side of service. These gaps are

(1) The difference between what customers expected and what management perceived customer expected;

(2) The difference between management's perceptions of customer expectations and the translation of those perceptions into service quality specifications;

(3) The difference between actual service quality specifications and the delivery of those specifications to customer service actually delivered;

(4) The difference between the services delivered to customers and the external communications about the service; and

(5) The difference between customer expectations and perceptions.

Although SERVQUAL has been applied in the study of different types of service industries, there are certain limitations and criticisms. Some of the widespread concerns are the 5 dimension configuration of the scale, the appropriateness of operationalizing service quality as the expectations-performances gap score, and the scale's applicability to a retail setting (Bakakus and Boller, 1992; Finn and Lamb, 1991; Reeves and Bednar 1994).

Servperf: With an argument that Parasurman et al.'s gap theory of service quality was supported by little empirical or theoretical evidence, Cronin and Taylor (1992) developed a "performance-based" service quality measurement scale called SERVPERF. The major difference between these two scales is that SERVQUAL operationalises service quality by comparing the perceptions of the service received with expectations, while SERVPERF maintains only the perceptions of service quality. The SERVPERF scale consists of 22 perception items excluding any consideration of expectations. The superiority of SERVPERF over SERVQUAL has been demonstrated in numerous studies including those by Avkiran (1999), Lee et al. (2000) and Brady et al. (2002). However, the continued use of and reference to SERVQUAL in marketing literature suggest that "consensus has not yet been reached relative to the superiority of performance-only measures of service quality" (Brady et al. 2002, p. 18).

Retail Service Quality Scale (RSQS): To contextually fit the retail industry, Dabholkar et al. (1996) developed Retail Service Quality Model (RSQS). Based on SERVPERF, RSQS includes 28-item scale, of which 17 items are from SERVPERF and 11 items are developed by qualitative research. It composes of 5 dimensions, namely

(1) Physical aspects – Retail store appearance and store layout;

(2) Reliability – Retailers keep their promises and do the right things;

(3) Personal interaction – Retail store personnel are courteous, helpful, and inspire confidence in customers;

(4) Problem solving – Retail store personnel are capable to handle returns and exchanges, customers' problems and complaints; and

(5) Policy – Retail store's policy on merchandise quality, parking, operation hours, and credit cards.

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TABLE 1: PRESENTS A BRIEF LOOK AT SEVERAL SERVICE QUALITY STUDIES IN THE RETAIL ENVIRONMENT

Authors	Research setting(s)	Study sample(s)	Instrument	Analysis	Factor structure of other key findings
Gagliano & Hathcote (1994)	Southeastern USA	Customers of specialty clothing store	Refined SERVQUAL scale(Parasuraman etal,1991)	Principal axis factor analysis followed by oblique rotation	The five factor structure used in this study was reduced to four factor
Dabholkar et al (1996)	Southeastern USA	Customers of seven selected stores from two department store chains	The authors own scale known as Retail Service Quality (RSQS) which they developed to suit the retail environment after making some modifications to SERVQUAL	Confirmatory factor analysis with partial disaggregation	A hierarchical factor structure was proposed comprising of five dimensions, with three of five dimensions having two sub dimensions each and overall service quality as a second order factor
Christo & Terblanche(1997)	South Africa	Hypermarket shoppers	RSQS (Dalbhokar et al,1996)	Confirmatory factor analysis	Hierarchical factor structure, The five factor structure of retail service quality dimensions suggested by Dalbhokar et al (1996) resulted in a reasonable fit
Mehta et al (2000)	Singapore	Customers of supermarket and electronic goods retailers	RSQS(Dabholkar et al,1996) and SERVPERF(Cronin & taylor,1992)	Reliability , correlation, regression and factor analysis	RSQS was discovered to be more suited in a "more goods, less services" environment, l.e, supermarket while SERFPERV was better for a retailing context where the service element is prevalent. A modified scale resulting from a combination of RSQS and SERVPERF was developed. Five new factors were identified from this modified scale
Leung & To(2001)	Hong Kong	Undergraduate students who were shoppers at fashion stores	A 34-item scale developed by Leung & Fung (1996) for measuring service quality in fashion chain stores	Reliability and correlation analysis	The scale, compromising of five factors possessed high internal consistency but low temporal stability
Sin & Cheung (2001)	Hong Kong	Customers of five stores from a multinational department store chain	RSQS(Dabholkar et al,1996)	Principal component factor analysis with varimax rotation	Six factors emerged as opposed to the five factor structure suggested in RSQS
Kim & Jim (2002)	USA and Seoul, Korea	College students who were shoppers of discounts stores	RSQS(Dabholkar er al,1996)	Confirmatory factor analysis with partial disaggregation	A three-factor structure was found. The RSQS presented a better fit for the US sample than the Korean consumers
Siu and Chow (2003)	HONG KONG	Japanese supermarket in Hongkong	RSQS(Dabholkar er al,1996)		Five items deleted due to low Cronbach alpha values Problem Solving dimension as given in the retail service quality scale was integrated into the Personal Interaction construct while a new factor emerged from the study, called Trustworthiness.
Kim & Stoel(2004)	USA	Female online apparel shoppers	Loiacono's WebQual scale which evaluates the website quality	Confirmatory factor analysis	WebQual's 36 items converged into 12 distinct dimensions (first order factors).Findings did not support Loiacono's factor structure or the authors own five dimensional second-order proposed six-dimensional second-order factor structure.
Kaul (2005)	INDIA	Specialty apparel stores in India	RSQS(Dabholkar er al,1996)		RSQS dimensions not valid in India. Indian retailing found to have a four dimension structure. At the sub dimensions level. A four factor structure instead of six factors was supported.
Nguyen Dang Duy Nhat (2007)	HONGKONG	Customers of Supermarket	RSQS(Dabholkar er al,1996)	Multiple regression Analysis	Retail service quality composes of 5 dimensions: goods assortment, personnel, appearance, physical aspects and safety. Retailers or supermarkets particular should pay attention and need to adapt the measurement scale.

RSQS has been used by some researchers in measuring service quality in certain types of retailers such as department stores, supermarkets and discount stores in Western and Eastern countries. Kim et al. (2001) conducted a study with U.S. and Korean customers of discount stores. The findings showed that customers' perceptions of service quality do not view service quality in as similar manner, nor do U.S. and Korean customers of discount stores. In other words, the dimensionality of service quality is not universal across industries or across countries (Kim et al, 2001). Mehta et al (2000) conducted a research on service quality in the contexts of supermarkets and electronic goods retailers in Singapore. The results showed that "RSQS was superior within the context of more good and less service environment, i.e. a supermarket, while SERVPERF was better for a retailing context where the service element becomes more important, i.e. an electronic goods retailer." (Mehta et al, 2000). Moreover, Kaul (2003) found that RSQS dimensions were not valid in India. Nguyen Dang Duy Nhat (2007) found in Hongkong that all 5 dimensions are required in some cases and Retailers or supermarkets particular should pay attention and need to adapt the measurement scale. In Bangalore, Manjunath (2011) tested a model on the relationships between service quality, customer satisfaction and loyalty in supermarkets in Bangalore and found that retail service quality composes of 5 dimensions: goods assortment, personnel, appearance, physical aspects and safety which is similar to Ngyyen Dang Dug Nhat (2007). This study recommended that SERQUAL and RSQS could be applied in Bangalore provided that they are adjusted to the specific
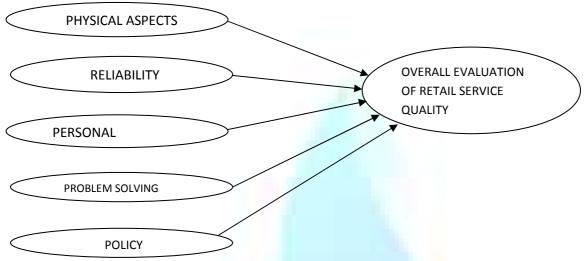
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context of study. However, the different dimensions of service quality are not clearly identifiable. This limits the diagnostic application of the RSQS. Consequently, retailers may find the RSQS a poor instrument to help them identify strategic areas requiring focus to improve overall service levels. Investment in further research to modify the RSQS for application in India is recommended

MODEL & HYPOTHESES

FIGURE 1: MODEL OF RETAIL SERVICE QUALITY IN SUPERMARKET IN BANGALORE

Based on the above review, RSQS is employed in this empirical study of service quality in Bangalore's supermarkets. However, to be independent from the result of Manjunath (2011), this study adopts the original model of Dabholkar et al. (1996). The model (Figure 1) proposed a structure for retail service quality consisting of five dimensions: Physical aspects, Reliability, Personal interaction, Problem solving and Policy. In this study, five dimensions of service quality are tested with the overall evaluation of shoppers on the service quality.

Physical aspects: Physical aspects of retailer include equipment and fixtures, physical facilities, materials associated with this supermarket's service, convenience of physical facilities and layouts. This dimension has broader meaning than does the SERVQUAL's tangible dimension. In addition to the appearance of the facilities, it also takes into account the convenience offered the customer by the layout of physical facilities. The higher customers appreciate on the physical aspects, the higher the overall evaluation of retail service quality is.

H1: There is a positive impact of physical aspects on overall evaluation of retail service quality.

Reliability: The construct reliability here is similar to SERVQUAL reliability dimension. Reliability of retailers includes keeping promises to do something, providing right service, available merchandise and error-free sales transactions and records. The higher customers appreciate on reliability, the higher the overall evaluation of retail service quality is.

H2: There is a positive impact of reliability on overall evaluation of retail service quality.

Personal Interaction: The personal interaction dimension of retailers includes employees having knowledge to answer questions, inspiring confidence, providing prompt service, willing to respond to customer's requests, giving customers individual attention, showing consistent courteously with customers and even treat customers properly on the phone. The higher customers appreciate personal interaction, the higher the overall evaluation of retail service quality is.

H3: There is a positive impact of personal interaction on overall evaluation of retail service quality.

Problem solving: Problem solving addresses handling of returns, exchanges and complaints. The problem solving dimension of retailers includes: willingness of retailers to handle returns and exchanges, sincere interest in problem and handling customer complaints directly and immediately. The higher customers appreciate problem solving, the higher overall evaluation of retail service quality is.

H4: There is a positive impact of problem solving on overall evaluation of retail service quality.

Policy: This dimension captures aspects of service quality that are directly influenced by retailers' policy. It includes high quality merchandise, convenience of parking and operating hours as well as accepting major credit cards. The higher customers appreciate policy, the higher the overall evaluation of retail service quality is.

H5: Policy has positive impact on overall evaluation of retail service quality.

RESEARCH METHOD

Data were collected via a large sample survey. Based on a qualitative exploratory study using in depth interviews, 28 items of RSQS were examined and/or revised. The questionnaire was then finalized to conduct official quantitative research. Respondents of the survey were Bangalore's shoppers. A convenient sampling was used at 5 biggest supermarkets in Bangalore city. By this process, 250 usable questionnaires were received. In terms of measurement scale **,** RSQS of supermarkets in Bangalore was measured using RSQS (Dabholkar et al., 1996) which was in the form of 7-point Likert scale. , from '1-Strongly disagree' to '7- Strongly agree'. An in-depth interview of three shoppers was used to pre-test the instrument. These shoppers were selected because they had visited at least three different chains/local large format stores in at least two different cities in India in the last three months and had spent a significantly large amount on shopping during such store visits However, some items were not relevant to the supermarket setting in Bangalore. For example, service quality via telephone or credit cards. Other questions which were not easy to understand after qualitative research and pre-testing were revised accordingly. The scale for overall evaluation of service quality was adjusted from Fornell et al. (1996). For final analysis, after deleting incomplete records, we had a respondent base of 212 respondents.

RESULTS AND DISCUSSION

Collected data were analyzed using SPSS software package. Exploratory factor analysis (EFA) was first applied to each of the 5 constructs to assess unidimensionality (Conway and Huffcutt, 2003). Next, reliability was assessed for each scale. Then, a joint EFA was applied to all scales together to preliminarily assess convergent validity and discriminant validity (Hair et al., 1998). Multiple regressions were lastly employed to test the model. The results show that 7 variables were eliminated due to low factor loadings or cross-factor loading. The 18 remaining items were grouped into 4 factors (Table 1). Personal interaction (PIN) and Problem solving (PRO) were converged into one factor termed "Service personnel". Consequently, retail service quality in this study composes 4 components namely Service personnel, physical aspect, policy, and reliability. The indicators of each component are illustrated in Table 1. Statistics also indicate that 3 items in the scale for overall evaluation of service quality are qualified with loadings from 0.784 to 0.894; Eigenvalue 1.906; Cronbach alpha 0.712.

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RELIABILITY RESULTS

Internal reliability of the scale was examined using the Cronbach alpha coefficients. The results (Table 2) indicate that the retail service quality scale proposed by Dabholkar, Thorpe and Rentz (1996) is a reliable instrument, returning an overall Cronbach alpha of 0.78. Taking 0.7 and above as indicator of reliability (Nunnally, 1978), we see that all underlying sub-dimensions/dimensions are reliable except the Convenience sub-dimension pertaining to Physical aspects dimension of service quality (alpha = 0.67). This compares to the findings of Boshoff and Terblanche (1997) who found the RSQS scale (alpha = 0.93) and all dimensions reliable except the Policy dimension (alpha = 0.68).

The initial model was adjusted to account for the 4 components of service quality, instead of 5 components. The qualified items were then used to calculate the score for each construct in the adjusted model by averaging the scores of items included in each construct.

VALIDITY RESULTS

Correlation coefficients between the dependent variable and independent variables range from 0.247 to 0.511 which indicate significant linear associations between them. Multiple regressions resulted in an adjusted R = 0.361, meaning that 36.1% variance of the dependent 2variable can be explained by four mentioned antecedents. The results also indicate that Service personnel (beta = 0.291), Physical aspect (beta = 0.212) and Policy (beta = 0.251) significantly contribute (p < 0.05) to explain the overall evaluation of service quality, while beta value for Reliability is as low as 0.024 which is non-significant. Variance inflation factor (VIF) values score from 1.180 to 1.514 indicating that multicollinearity among independent variables is not a problem.

The results provide statistical evidence to support hypotheses on the significantly positive impact of Service personnel, Physical aspect and Policy on the overall evaluation of service quality. On the other hand, the hypothesis on the positive impact of reliability on the overall evaluation of service quality was not supported by the empirical data in this study.

The results of this study evoke some discussion. Firstly, in this empirical study, the scales for Personal Interaction and Problem Solving don't meet discriminant validity because they are loading on the same factor. These two dimensions include items, which are related to services provided by supermarket's employees; therefore to go further in this research this factor is termed "Service personnel". Although, not being congruent to the original scale by Dabholkar et al. (1996) in the US, this result is quite consistent with the results of Mehta et al (2000) in Singapore and Nguyen (2006) in Hongkong , in which all items related to personnel (interaction and problem solving) are converged into only one component. All other factors were a mix of various items relating to Reliability, Personal interaction, Problem solving and Policy. This finding is similar to the findings of Kim and Jin (2001) who find support for a four factor structure. However, the fourth factor in this study had no loadings greater than 0.45 enabling us to understand why the three factor solution also shows comparable fit with the four factor structure.

Secondly, the RSQS scale applied to Bangalore has been refined to four-component construct which consists of 18 items representing Service Personnel, Physical Aspects, Policy and Reliability. Among these components, three factors Service Personnel, Physical Aspects and Policy significantly impact on the overall retail service quality of supermarkets in Bangalore. The results also show that Service Personnel has the highest impact and Physical Aspects has the lowest one, while the role of Reliability does not confirmed by the data

An Exploratory Factor Analysis (EFA) was conducted for the 26 items of using oblique rotation in SPSS-X resulted in four factors explaining 64.212% of the variance. Of these only the second factor was identifiable as pertaining to store Physical aspects. All other factors were a mix of various items relating to Reliability, Personal interaction, Problem solving and Policy. This finding is similar to the findings of Kim and Jin (2001) who find support for a four factor structure. However, the fourth factor in this study had no loadings greater than 0.55 enabling us to understand why the three factor solution also shows comparable fit with the four factor structure.

TABLE 2: EFA RESULTS OF RETAIL SERVICE QUALITY MEASUREMENT SCALE

Sl. No.	Variables	Code	Factor			
			1	2	3	4
+	Employees Knowledge to answer Questions	PIN10	0.449			
+	Telling Exactly what will be performed	PIN11	0.451			
+	Giving prompt service	PIN 12	0.522			
+	Consistently courteous with customer	PIN 13	0.645			
+	Behavior of employees instills confidence in customers	PIN 15	0.571			
+	Never too busy to respond to customer's request	PIN 17	0.674			
+	Individual attention	PIN 18	0.713			
+	Sincere interest to solve problem	PIN 19	0.652			
+	Handling complaints directly and immediately	PRO 20	0.672			
+	Willingness to handle returns and exchanges	PRO 21	0.667			
+	Modern-looking equipment & fixtures	PAA 01		0.649		
+	Attractive Store and physical facilities	PAA 02		0.612		
+	Appealing materials associated	PAA 03		0.519		
+	Clean, attractive, convenient physical facilities	PAA 04		0.499		
+	Convenient operating hours	POL 25			0.737	
+	Convenient parking lot	POL 24			0.683	
+	providing services at the time promising to do	REL 08				0.718
+	promising to do something and doing so	REL 07				0.469
	Eigenvalue		6.016	2.27	1.42	1.18
	Variance extracted %		31.64	7.11	5.54	5.57
	Cronbach's Alpha		0.84	0.62	0.61	0.55

CONCLUSION

MANAGERIAL IMPLICATIONS

Retailers and researchers applying multi-dimensional service quality scales developed internationally such as the RSQS to the Indian context are advised to pay special attention to scale adaptation to ensure that the scale has reliable diagnostic ability. International retailers planning a foray into India would require careful re-thinking before applying their existing perspectives on service quality gained in other countries to Indian shoppers.

This study has demonstrated the actual measurement of retail service quality in Bangalore's supermarkets and considered the impact of retail service quality on customer's overall evaluation of retail service quality. In this respect, this paper suggests certain managerial implications for supermarkets and their managers in Bangalore.

Firstly, Service Personnel is the key factor impacting customer's perception of service quality in supermarkets. By improving the performance of employees, supermarkets can increase customer's satisfaction. In addition, other factors that customers are concerned at supermarkets are Policy and Physical Aspects. Existing supermarkets and new/ potential entrants to Bangalore must specify the weight of each factor impacting customer's perception of service quality. Based on these weights and the average score for each factor, supermarkets can propose appropriate action plans.

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Secondly, international retailers especially supermarkets which are about to come to do business in Bangalore should be attentive when studying on retail service quality in Bangalore so that they can focus on major dimensions and plan to meet the customers' expectations. Other factors impacting customer's overall evaluation of retail service quality should be taken into account in future research.

THEORETICAL IMPLICATIONS

Sureshchander et al. (2001) raised the question of whether service quality scales such as the SERVQUAL and SERVPERF address the 'critical aspects of customer perceived service quality' in India. This study lends further credence to their argument indicating a high need for basic research into the Indian retail consumer perceptions of service quality. The RSQS validity and reliability in the Indian retail setting indicate that the RSQS can be used to assess the overall service levels provided by the store and for tracking changes in overall service levels over a period of time. The results of this study provide additional empirical evidence to evaluate the RSQS when being employed in the case of supermarkets. The original five dimensions of RSQS does not factor out in this study as they did not factor out in the previous research in the case of supermarkets (e.g. Mehta et al, 2000; Kim and Jin, 2001; Kaul, 2005; Nguyen Dang Duy Nhat ,2007).

This indication is somehow similar to Kaul's comment when employing the RSQS to study about retail service quality in Indian supermarket setting in 2005. That is, retailers and researchers who apply the RSQS to retailers or supermarkets in general or in Bangalore in particular should pay attention and need to adapt the measurement scale.

LIMITATIONS AND FURTHER RESEARCH DIRECTIONS

Service quality researchers argue for scale adaptation to account for contextual variations both in terms of the industry setting (Carman, 1990; Babakus and Boller, 1992; Dabholkar, Thorpe and Rentz, 1996; Furrer, Liu and Sudharshan, 2000) and the region of study given a difference in cultural and environmental factors (Malhotra *et al.*, 1994; Herbig and Genestre, 1996; Furrer, Liu and Sudharshan, 2000; Mehta, Lalwani and Han, 2000; Kim and Jin, 2002; Zhao, Bai and Hui, 2002); Subhashini Kaul, 2006; Nguyen Dang Duy Nhat (2007) and Depending on the context, adaptation of the service quality scale may not be simple and the specific application needs to be examined in detail (Brown, Churchill and Peter, 1993). Future research needs to address this critical need before research into service quality in Indian retailing can progress further.

First, this study was only conducted in supermarkets in Bangalore. Generalizability will definitely be improved if other cities were included. Second, the results of this study may further be validated by employing CFA and Structural Equation Modeling. Third, the four factors of retail service quality can explain 35.5% of the variance of customer's overall evaluation of retail service quality. Other uncovered factors may exist. Future research should consider factors such as merchandise, display, safety, promotion policy, loyalty policy, etc. Lastly, only limitation of this study is the use of a relatively small sample and of the study being restricted to the city of Bangalore. This could impact the extent to which these results can be extrapolated to other retail formats, product types and cities. Future research in Indian retailing could examine a wider respondent base across other cities of India. A larger sample size would also enable separate analysis across different income groups, gender and age categories. Future research should take into account of other types of retailers in Bangalore.

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