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| REVIEW OF LITERATURE               | - | - |  |         |
| NEED/IMPORTANCE OF THE STUDY       |   |   |  |         |
| STATEMENT OF THE PROBLEM           |   |   |  |         |
| OBJECTIVES                         |   |   |  |         |
| HYPOTHESIS (ES)                    |   |   |  |         |
| RESEARCH METHODOLOGY               |   | _ |  | 5 - 1 P |
| RESULTS & DISCUSSION               |   |   |  |         |
| FINDINGS                           |   |   |  | -       |
| <b>RECOMMENDATIONS/SUGGESTIONS</b> |   |   |  |         |
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| LIMITATIONS                        |   |   |  |         |
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| APPENDIX/ANNEXURE                  |   |   |  |         |

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• Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

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# VALIDITY OF RETAIL SERVICE QUALITY SCALE (RSQS) IN UNORGANISED RETAIL OUTLETS LOCATED IN RURAL ENVIRONMENT

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# DR. SALEEM KHAN ASSOCIATE PROFESSOR HAJEE KARUTHA ROWTHER HOWDIA COLLEGE UTHAMAPALAYAM

### ABSTRACT

The India Retail Industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent of the employment. Unorganized retail sector is still predominating over organized sector in India, and it constitutes 98% (twelve million) of total trade, while organized trade accounts only for 2%. These kirana shops are having their own efficient management system and with this they are efficiently fulfilling the needs of the customers. With modern management approach and efficient supply chain management organised retail creates big threats to this traditional kirana stores. It is only by improving their service quality, they can satisfy and retain their customers. It has become a significant subject because of its impact on customers' satisfaction. Hence, Service Quality has drawn attention of researchers and managers in recent decades (Zeithaml, 2000). The service quality factors have been considered by various researchers but no researcher considered the factors holistically. Good service quality means that the customers' perceptions of service preference meet or exceed their expectations of what the firm should provide. Among the models, SERVQUAL (Parasuraman et.al., 1995) is the most prominent and the most widely used. It has been widely tested for its validity (Bebacus and Brisler, 1992, Boltron and Drem, 1991: Cronin and Taylor, 1994). Kaul (2007) tested the applicability of RSQS in Indian specialty apparel store context and found RSQS not valid and suggested future research to develop a modified scale for the Indian context. Since only a limited number of studies have been attempted to measure service quality in retail stores of rural areas, there is a significant gap in the literature in this area of research. The present study addresses the gap by studying the applicability of RSQS in unorganised stores located in rural district of Theni, Tamil Nadu.

# **KEYWORDS**

Unorganised Retail, Organised Retail, Retail Service Quality Scale (RSQS).

### INTRODUCTION

The India Retail Industry is the largest among all the industries, accounting for over 10 per cent of the country's GDP and around 8 per cent of the employment. Unorganized retail sector is still predominating over organized sector in India, unorganized retail sector constituting 98% (twelve million) of total trade, while organized trade accounts only for 2%. These kirana shops are having their own efficient management system and with this they are efficiently fulfilling the needs of the customers. With modern management approach and efficient supply chain management organised retail creates a big threat to traditional kirana stores. It is only by improving their service quality; they can satisfy and retain their customers. It has become significant subject because of its impact on customers' satisfaction. Hence, Service Quality has drawn attention of researchers and managers in recent decades (Zeithaml, 2000). With the rapid developments in retail industry, the understanding of retail service quality and identifying the determinants of retail service quality has become strategic importance to retailers (Nguyen, 2006).

The service quality factors have been considered by various researchers but no researcher considered the factors holistically. It is also difficult to measure service quality objectively as they are intangible, heterogeneous and inseparable. Good service quality means that the customers' perceptions of service preference meet or exceed their expectations of what the firm should provide.

Among the models, SERVQUAL (Parasuraman et.al., 1995) is the most prominent and the most widely used. It has been widely tested for its validity (Bebacus and Brisler, 1992, Boltron and Drem, 1991: Cronin and Taylor, 1994). In spite of five dimensional factor structure, Parasuraman de.al (1993) defended the five factor structure of service quality on conceptual practical grounds. Kaul (2007) tested the applicability of RSQS in Indian specialty apparel store context and found the RSQS not valid and suggested future research to develop a modified scale for the Indian context. Since only a limited number of studies have been attempted to measure service quality in retail settings, there is a significant gap in the literature in this area of research. The studies on Retail Service Quality in unorganized retail stores located in rural areas are also very much limited. The present study addresses the gap by studying the applicability of RSQS in a rural district of Theni, Tamil Nadu.

## **REVIEW OF LITERATURE**

Boshoff and Terblanche (1997) tried to test the reliability and validity of RSQS in South African retail setting that the instrument was a valid and reliable one. Mehta, Lalwani and Han (2000) on testing the reliability of the scale in retail environments in Singapore found the scale reliable. Siu and Cheung (2001) tested the applicability of RSQS in a department store chain in HongKong and found that reliability dimension did not factor out and felt that RSQS can be applied with some modifications. Kim and Jin (2002) tested the validity of RSQS in discount stores for US and Korean customers. They found the dimension Policy to be unreliable in both the countries and a new dimension called Personal Attention factored out. Siu and Chow (2003) by using the adapted version of Siu and Cheung (2001) examined the service quality of a Japanese Supermarket in HongKong. The original dimension of problem solving areas integrated with Personal interaction and a new factor emerged in the study, which was named as Trustworthiness.

Parasuraman et al. (1988) defined service quality as conformance of customer specifications since it is the customers who define quality and not management. The authors also defined perceived service quality as the judgment of the customers about an entity's overall excellence or superiority.

Dabholkar et al. (1996) made extensive research to develop the Retail Service Quality Scale. In the process they were able to identify five dimensions that were central to service quality in retail settings viz., Physical Aspects, Reliability, Personal Interaction, Problem Solving and Policy. Though these five dimensions were distinct they were highly correlated.

The RSQ scale proposed by Dabholkar et al. included 28 items, 17 of which came from the SERVQUAL scale developed by Parasuram, Zeithmal and Berry (1988) and the remaining 11 items from the researchers' review of literature and qualitative research. After testing the RSQ scale with the customers of a US Department store, the authors found that the scale was suitable for studying retail businesses that offered a mix of services and goods. The authors suggested that replicate studies can be conducted for other retailers offering a mix of services and goods as an extension of their research.

# STATEMENT OF THE PROBLEM

The RSQ Scale proposed by Dabholkar et.al., based on the scale SERVQUAL developed by Parasuram et.al., has been widely used to measure the service quality of retail businesses. While on reviewing past studies, it was found that its validity was tested mostly in Western retail environment and limited studies were undertakne in Asian countries. Further, the research focus was mainly over organised retail secto. The studies on the test of validity of RSQS in unorganised retail sector, especially in rural areas were limited in number. To full the research gap the present is undertaken.

### **OBJECTIVES OF THE STUDY**

- 1. To identify the service quality factors in unorganized retail outlets located in rural area
- 2. To analyze the customers' expectation and perception on various service quality factors identified in unorganized retail outlets and
- 3. To offer suggestions based on the findings of the study.

# METHODOLOGY

The research design adopted in the study is Descriptive Research Design with analytical content. The variables considered for the study was identified from the Scale proposed by Dabholkar et.al., (1996). They considered 28 items, 17 of them came from SERVQUAL developed Parasuram et.al., (1988). Based on the pilot study, seven variables were excluded, and only 21 variables were considered for the present study.

#### SAMPLE SIZE

The sample size taken for the study is 130 and the respondents were selected on a random basis.

#### DATA COLLECTION

The required primary data have been collected with the help of a pre-structured interview schedule. Secondary data was also used from research works carried out in the past.

TABLE 1. DEMOCRABUIC BROEILE OF CAMPLE RECOMPENIES

## TOOLS FOR ANALYSIS

- The tools used for analysis and interpretation of the data are
- 1. Percentage Analysis
- 2. Factor Analysis
- 3. One Way Anova

# **RESULTS AND DISCUSSION**

The demographic profile of sample respondents is presented in Table 1:

| Demographic variable              | Item                            | No. of Respondents | % of Respondents |  |  |
|-----------------------------------|---------------------------------|--------------------|------------------|--|--|
| Gender                            | Male                            | 53                 | 40.77            |  |  |
|                                   | Female                          | 77                 | 59.23            |  |  |
| Age                               | Below 20                        | 33                 | 25.38            |  |  |
|                                   | Between 20 and 40               | 41                 | 31.54            |  |  |
|                                   | Above 40                        | 56                 | 43.08            |  |  |
| Educational status                | Illiterates                     | 47                 | 36.15            |  |  |
|                                   | Schooling                       | 52                 | 40.00            |  |  |
|                                   | College level                   | 31                 | 23.85            |  |  |
| Occupation                        | Agriculturist                   | 51                 | 39.23            |  |  |
|                                   | Self employed                   | 23                 | 17.69            |  |  |
|                                   | Others                          | 56                 | 43.08            |  |  |
| Family income                     | Below Rs. 15000                 | 61                 | 46.92            |  |  |
|                                   | Between Rs. 15000 and Rs. 30000 | 42                 | 32.31            |  |  |
|                                   | Above Rs. 30000                 | 27                 | 20.77            |  |  |
| Size of family                    | Upto 5                          | 74                 | 56.92            |  |  |
|                                   | Above 5                         | 56                 | 43.08            |  |  |
| Type of Famnily                   | Nuclear                         | 73                 | 56.15            |  |  |
|                                   | Joint                           | 57                 | 43.85            |  |  |
| Frequency of buying               | Daily                           | 66                 | 50.77            |  |  |
|                                   | Weekly                          | 41                 | 31.54            |  |  |
|                                   | Monthly                         | 23                 | 17.69            |  |  |
| Average amount spent per purchase | Upto Rs. 200                    | 87                 | 66.92            |  |  |
|                                   | Above Rs. 200                   | 43                 | 33.08            |  |  |
| No. of years of being a customer  | Less than 2 years               | 83                 | 63.85            |  |  |
|                                   | Between 2 years and 4 years     | 37                 | 28.46            |  |  |
| The second second                 | Above 4 years                   | 10                 | 7.69             |  |  |
|                                   | Total                           | 130                | 100.00           |  |  |

### Source: Primary data

### TABLE 2: KMO AND BARTLETT'S TEST

| Kaiser-Meyer-Olkin Measure    | 0.704              |       |
|-------------------------------|--------------------|-------|
| Bartlett's Test of Sphericity | 1845.131           |       |
|                               | Degrees of freedom | 210   |
|                               | Significance       | 0.000 |
|                               | 16                 |       |

Source: Computed from Primary Data

|                       | TABLE 3: RESULTS OF FACTOR ANALYSIS   |                | . 2   |  |
|-----------------------|---|----------------|-------|--|
| FACTORS               | VARIABLES   | Factor loading | h²    |  |
| Personal interactions | 1. Harsh comments on products received with smile                                       | 0.908          | 0.840 |  |
|                       | 2. Salesmen are more helpful  | 0.905          | 0.856 |  |
|                       | 3. My long absence is enquired  | 0.760          | 0.660 |  |
|                       | <ol><li>Recalling my advance/balance from memory</li></ol>                              | 0.714          | 0.705 |  |
|                       | 5. Always giving valuable purchase tips   | 0.697          | 0.667 |  |
|                       | % of variance explained   | 17.29          |       |  |
|                       | Cronbach's Alpha  | 0.872          |       |  |
| Store Aspects         | 1. Located in my locality   | 0.905          | 0.840 |  |
|                       | 2. Easy visibility of product available   | 0.890          | 0.838 |  |
|                       | 3. No time lost on billing  | 0.845          | 0.735 |  |
|                       | 4. Physical facilities available  | 0.832          | 0.849 |  |
|                       | % of variance explained   | 15.35          |       |  |
|                       | Cronbach's Alpha  | 0.896          |       |  |
| Merchandise           | 1. All variables almost available   | 0.863          | 0.899 |  |
|                       | 2. Quality can be trusted   | 0.861          | 0.856 |  |
|                       | 3. No fear of adulteration  | 0.854          | 0.824 |  |
|                       | 4. Well aware of my requirements/ stocking goods in anticipation of my demand           | 0.693          | 0.735 |  |
|                       | % of variance explained   | 14.26          |       |  |
|                       | Cronbach's Alpha  | 0.876          |       |  |
| Promotion and Policy  | 1. Door delivery is needed  | 0.861          | 0.798 |  |
|                       | 2. Availing credit facilities, concessions etc.,  | 0.795          | 0.807 |  |
|                       | 3. Complaints attended immediately  | 0.778          | 0.779 |  |
|                       | 4. Bargaining, checking of products and purchasing through maids, children are possible | 0.724          | 0.833 |  |
|                       | % of variance explained   | 1367           |       |  |
|                       | Cronbach's Alpha  | 0.662          |       |  |
| Responsiveness        | 1. Products not available, delivered the next day                                       | 0.936          | 0.895 |  |
| •                     | 2. Voluntarily inform the availability of products, new varieties, price etc.           | 0.932          | 0.921 |  |
|                       | 3. My enquiries recalled in the next visit.   | 0.658          | 0.557 |  |
|                       | % of variance explained   | 12.03          |       |  |
|                       | Cronbach's Alpha  | 0.847          |       |  |
| Convenience           | 1. Most helpful and concerned in times of emergency                                     | 0.832          | 0.763 |  |
|                       | % of variance explained   | 6.72           |       |  |
|                       | Cronbach's Alpha  | NA             |       |  |

### Source: Computed from Primary Data

The Factor Analysis (Table 3) has given six factor solution. As the value of KMO (Table 2) measure of sampling adequacy is more than 0.5, it indicates that the Factor Analysis is suitable for the data. Further, the values of Cronbach's Alpha which stood as 0.872 (Factor 1), 0.896 (Factor 2), 0.876 (Factor 3), 0.762 (Factor 4) and 0.847 (Factor 5). As the Factor 6 having consisted of only one variable, it did not have Cronbach's Alpha value. The total Cumulative percentage of variance explained is 79.32. The Factors are named as – Factor 1 – Personal Interaction (explained 17.29%), Factor 2 – Store Aspects (explained 15.35 %), Factor 3 – Merchandise (explained 14.26%), Factor 4 – Promotion and Policy (explained 13.67%), Factor 5 – Responsiveness (explained 12.03%) and Factor 6 Convenience (explained 6.72%).

Six dimensions of retail service quality has emerged from the analysis. Three new factors such as 'Merchandise', 'Responsiveness' and 'Convenience' were identified by consumers of unorganised retail outlets of rural environment.

Further, the perceptions and opinion of consumers over the identified determinants of retail service quality factors was analyzed across the demographic variables of consumers by using one-way Anova. The results have indicated the service gap in the quality dimensions identified. It is shown in Table 4

#### TABLE 4: RESULTS OF ONE-WAY ANOVA (ACROSS DEMOGRAPHIC VARIABLES SHOWING PERCEPTIONS AND OPINION OF CONSUMERS) OVER IDENTIFIED SERVICE QUALITY FACTORS

|                         |          |          |          | SERVIC  | LQUALITI | interona | ,        |          |         |          |         |         |
|-------------------------|----------|----------|----------|---------|----------|----------|----------|----------|---------|----------|---------|---------|
| Demographic variables   | Factor 1 |          | Factor 2 |         | Factor 3 |          | Factor 4 | Factor 5 |         | Factor 6 |         |         |
|                         | F        | Sig.     | F Value  | Sig.    | F Value  | Sig.     | F Value  | Sig.     | F Value | Sig.     | F Value | Sig.    |
|                         | Value    | level    |          | level   |          | level    |          | level    |         | level    |         | level   |
| Gender                  | 1.511    | 0.221    | 0.336    | 0.563   | 0.223    | 0.638    | 0.122    | 0.727    | 0.382   | 0.538    | 3.945   | 0.049** |
| Age                     | 0.778    | 0.461    | 0.569    | 0.568   | 0.144    | 0.866    | 0.982    | 0.377    | 0.347   | 0.708    | 1.251   | 0.290   |
| Educational status      | 2.414    | 0.094*** | 0.109    | 0.897   | 1.997    | 0.140    | 3.8945   | 0.024**  | 0.116   | 0.891    | 1.908   | 0.153   |
| Occupation              | 4.180    | 0.017**  | 0.856    | 0.427   | 1.619    | 0.202    | 4.370    | 0.015**  | 0.032   | 0.969    | 1.120   | 0.330   |
| Marital status          | 2.520    | 0.115    | 0.001    | 0.978   | 0.065    | 0.800    | 0.041    | 0.840    | 0.043   | 0.836    | 0.828   | 0.365   |
| Family income           | 0.904    | 0.407    | 0.685    | 0.506   | 1.220    | 0.299    | 0.667    | 0.515    | 0.544   | 0.582    | 0.291   | 0.748   |
| Family size             | 2.593    | 0.110    | 4.015    | 0.047** | 0.170    | 0.681    | 2.630    | 0.107    | 1.050   | 0.307    | 0.021   | 0.886   |
| Type of family          | 0.956    | 0.330    | 4.687    | 0.032** | 0.069    | 0.793    | 0.584    | 0.448    | 0.000   | 0.988    | 0.193   | 0.661   |
| Frequency of buying     | 4.913    | 0.009*   | 1.069    | 0.346   | 1.724    | 0182     | 3.467    | 0.034**  | 0.006   | 0.994    | 1.590   | 0.208   |
| No.of years of purchase | 2.352    | 0.099    | 0.065    | 0.937   | 0.154    | 0.858    | 0.544    | 0.582    | 0.205   | 0.815    | 4.506   | 0.013** |

\*Significant at 1 per cent level \*\* Significant at 5 per cent level \*\*\* Significant at 10 per cent level

It is found from the analysis that in respect of Factor 1 (Personal Interaction) and Factor 4 (Promotion and Policy) a significant difference existed between groups in the expectation of respondents belonging to the 'educational status' and 'frequency of buying'. In respect of Factor 2 (Store Aspect), a significant difference was noticed within the sub-groups of 'Family size'.

In respect of Factor 6 (Convenience) and Factor 2 (Store Aspect) a significant difference existed in expectations of respondents belonging to the sub-groups of 'Number of years being customers (Loyalty)' and 'Type of Family' respectively.

The expectations and satisfaction of respondents belonging to the remaining demographic variables of 'age', 'gender', 'occupation', 'family income' and 'amount spent', were more or less equal over the six factors expressing the service quality of unorganised retail stores located in rural areas.

Therefore, the RSQS developed by Dhabolkar et.al (1994) is not validated among the customers of unorganised retail stores located in rural environment. Though the present study confirmed the three service quality factors (Personal Interactions, Store Aspects and Promotional Policy) but it has identified and added three more service dimensions in the form of 'Merchandise', 'Responsiveness' and 'Convenience' Factors.

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### SUGGESTIONS AND CONCLUSION

Retail sector in India is facing an intense competition in the present globalised scenario. The retail outlets that aim to develop a competitive advantage, the measurement of retail service quality scale is imperative.

The present study besides modifying the famous RSQS, it indicated that the customers' expectations are higher in respect of service quality factors such as 'Personal Interaction', 'Store Aspects', 'Promotion and Policy' and 'Convenience'. This has signaled that the retailers have to improve these service quality factors. Although location might be an advantage of kirana stores, this cannot be long-lived at residential areas. At any moment the big-box retailers can foray into the areas and operate with their aggressive strategies. Recent studies in India indicated that consumers are gradually shifting their buying from unorganised outlets to organised outlets. The present study by bringing new insights into the retail service quality will thus help unorganised retailers to frame offensive marketing strategies to satisfy and retain the customers in their fold.

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