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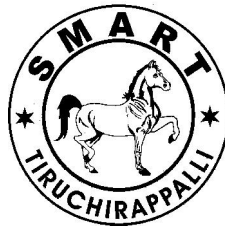
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SERVICE QUALITY IN ORGANIZED RETAIL SHOP FROM CUSTOMER'S POINT OF VIEW

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Abstract

The Indian retailing comprises of two sectors: unorganised and organised. A major market share of Indian retailing is dominated by large unorganised retail which includes the small size, family-owned stores. The organised retailing covers supermarkets, hyper-markets and malls, managed by professionals and they offer variety of services and products under one roof and they operate on self-service model. Growth of the organized retailing sector for the past few years are outstanding on account of various factors like convenience shopping, variety of goods of different brands and changing lifestyle. Service Quality in Organized Retail Shop is important to attract and retain customers. This study proposes to identify the important factors of Service Quality in Organized Retail Shop, the relative importance of these factors from the customer's point of view and evaluation of these factors for statistical significance. Because of the overlap and seamlessness of service quality theory, the study also assesses the inter-relation amongst the service quality factors.

Key Words: Retail Service Quality, Organised Retailers, SERVQUAL, Dimensions of Service Quality, Supermarkets, Hyper-markets, Malls

JEL Code: L80, L81

1. Introduction

Liberalisation policies in retail sector have made India an attractive destination for multinational retailers **(Srivastava, 2008).**Large corporate houses like Reliance Group (Reliance Fresh, Reliance Hyper), Future Group (Pantaloon, Big bazaar), RPG Group (Spencer's Retail), Aditya Birla Group (More Megastores), ITC Group (Choupal Fresh), Wadhwan Holdings (Spinach), Godrej Group (Aadhar, Nature's basket), Raheja Group (Hyper cities) and others have used integrated rural-urban format for their retail operations. According to IRIS primary research, organized retail is dominated by Apparel &Clothing, Food &Grocery, Consumer Electronics, Foot wear, Home -Interior and Mobile -Telecom.

Unorganized small size retailers have dominated Indian retail and majority of the traditional households prefer these outlets for convenience and economy. These small privately owned stores which are run and managed by family members, use stalls or small rooms for storing and selling products to the local consumers. The small retailers have high flexibility of designing their marketing mix

according to local consumer needs **(Ramkrishnan, 2010).**

The purchasing power of urban India is increasing. Improvements in education and exposure to the latest trends have increased demand for life style goods. The Indian consumer is exploring avenues that give him the maximum value for his money and time. The retail landscape is characterised by intensifying competition from domestic and foreign companies. Organized large size retailers like supermarkets, hyper-markets, and malls are changing the consumers' perception towards retail service quality. The modern ambience, layout and assortments of organised retailers pose a threat to the survival of local unorganized retailers. These are professionally managed and offer variety of services and products under one roof. These retail stores are not family-run and operate on self-service model **(Sengupta, 2008)**

A successful retail enterprise must have a vast network of people and error free processes in place. Customers can sense a good buy and sniff out a bad product. Their expectations are constantly growing and retailers have to find ways to win customers and keep them contented.

The Indian population is witnessing a significant change in its demographics. A large young working population, with a median age of 24 years, nuclear families in urban areas, along with increasing working women population and emerging opportunities in the services sector are going to be the key growth drivers of the retail industry. It is characterized by certain attributes which are tested through service quality assessment focused on the service quality dimensions.

2. Need for the Study

Most retail outlets operating in the country are of less than 500 square feet in size and comprises of kirana stores, stalls, and convenience stores. Organized retailers can overcome competition from unorganized retailers by understanding the consumers' service quality expectations in order to modify their service and product quality. Service Quality in Organized Retail Shop is important to attract and retain customers. There is a general agreement that delivery of high service quality can create competitive advantage. The need for the present study is to provide an in-depth understanding of retail quality service factors that can help the organized retailers to improve their services.

3. Statement of the Problem

Most retail shops are struggling to provide service quality despite their efforts and positive intentions because of poor service quality awareness. There is a need to identify the important service quality factors in Organized Retail Shop. Because of the overlap and seamlessness of service quality theory, it is important to assess the inter-relation amongst the service quality factors. Since management resources are limited, it is also important to list out the service quality factors in the order of importance and specify the areas that require prompt management attention.

4. Objectives of the Study

(1) To identify the important factors of Service Quality in organized retail shop

(2) To identify the relative importance of these factors from the customer's point of view

(3) To find out whether the factors of Service Quality are statistically significant

(4) To study the inter relation amongst the service quality factors

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5. Literature Survey

The consumers' attitude towards retail store depends on numerous factors like parking, crowdedness, assortment, behavior of retailer, interactions with service staff, and waiting time **(Oliver, 1981).** Consumers' personal characteristics inûuence their service quality expectations. The assessment of service in retail is dependent on in-store experiences and availability of merchandise **(Westbrook, 1981).**

Valarie A. Zeithaml, A Parasuraman & Leonard Berry (1990) determined five dimensions used by customers in judging Service Quality: Tangibles, Reliability, Responsiveness, Assurance and Empathy. Carman states that SERVQUAL Scale was too generic to be used for measuring retail service quality and should be modified according to different services. **Finn and Lamb (1991)** tested the SERVQUAL Scale in different retail settings and proposed that the instrument could be applied to study quality in retailing. They suggest that refinement was needed in the SERVQUAL Model.

Dabholkar et al. (1996) proposed the Retail Service Quality Scale (RSQS) for studying retail service quality in different retail settings. The RSQS comprises of quality dimensions such as physical appearance, reliability, personal interactions, problem solving and policy. The items are distributed across sub-dimensions related to appearance, convenience, promises, doing it right, inspiring confidence and courteous behaviour.

Meng et al, (2009) used the RSQS and SERVQUAL to study service quality in Hong Kong's supermarkets. The results indicate that in regular supermarkets, consumers' service quality evaluation was influenced by store image, convenience, purchasing process and checkout services. Whilst in enhanced supermarket environments, the service quality perception was different, customers did not wish to spend time locating products and service personnel could assist them to improve their perceptions. **Gaur and Agrawal (2006)** studied retail service quality in India by using SERVQUAL and RSQS. Many researchers have proposed and evaluated alternative service quality models and instruments for measuring service quality. Amongst these models, SERVQUAL **(Valarie A. Zeithaml, A Parasuraman &Leonard Berry, 1990)** is the most prominent and the most widely used.

The comprehensiveness of the 22-item scale proposed by Parasuraman et al. (SERVQUAL) in addressing the critical dimensions of service quality is flawed because **(G.S. Sureshchandar, Chandrasekharan Rajendran & T.J. Kamalanabhan 2001),** the scale items focus only on the human aspects of service delivery and also on the tangibles of service (like the effect of atmospherics, design and décor elements, appearance of equipment, employee dress, etc.).

The core service portrays the "CONTENT" of a service. What is delivered is as substantial as how it is delivered. **Schneider and Bowen (1995)** clarified that many a time managers become so involved with all the procedures, processes and contexts for service that they tend to overlook that there is also something called the "core service". **Rust and Oliver (1994)** defined the service product as whatever service "features" that is offered. **Schneider and Bowen (1995)** also argued that fancy facilities, modern equipment, stylish uniforms and terrific signs can never make up for the poor product. **Hauser and Clausing (1988)** also demonstrated the influence of diverse product (or service) attributes on customers' perceptions. To put it in a nutshell, the quality of this core service largely influences

and sometimes may be the ultimate determinant of the overall service quality from the viewpoint of customers **(Schneider & Bowen, 1995).**

The service delivery represents the "HOW" of a service. It has two distinct and disparate features: human element of service delivery, which has been effectively addressed by the SERVQUAL and the processes, procedures, systems and technology that would make service seamless. The second aspect is as crucial as the first one. Customers would always like and expect the service delivery processes to be perfectly standardized, streamlined and simplified so that they could receive the service without any hassles, hiccups or undesired / inordinate questioning by the service providers.

Social responsibility helps an organization to lead as a corporate citizen in encouraging ethical behavior in everything it does. This critical factor has seldom found a place in the quality management literature, even though it does come into picture in the Malcolm Baldrige National Quality Award Criteria under the heading, "Company responsibility and citizenship". A study conducted by "Consumer Reports" on consumers of non-banking financials **(Zemke & Schaaf, 1990),** found that one of the predominant consumer concerns on service quality was: "Equal treatment tempered by pragmatism, stemming from the belief that everyone, big or small, should be treated the same". They were also concerned about getting good service at a reasonable price but not at the expense of quality.

The point which merits articulating here is that an organization cannot count only on financial performance to survive in this ever-changing scenario of global competition but also has a responsibility to the society in which it exists. Albeit this feature sounds highly abstract and intangible, it does contribute to the formation of the quality perceptions by customers. A financial institution that provides loans to needy ones with less rigid loan conditions, would certainly be adored and appreciated by the customers. These subtle but nevertheless forceful elements send strong signals towards improving the organization's image and goodwill and consequently influencing the customers' overall evaluation of service quality and their loyalty to the organization.

6. Hypothesis of the study

The hypothesis of this study is that each of the eight factors listed in the SQM Model (Annexure 1) individually and jointly influence the Service Quality in Organized Retail.

H_{01}: Dimension Tangibles does not significantly influence Service Quality in Organized Retail

H_{a1}: Dimension Tangibles significantly influences Service Quality in Organized Retail

H_{02}: Dimension Reliability does not significantly influence Service Quality in Organized Retail

H_{a2}: Dimension Reliability significantly influences Service Quality in Organized Retail

H_{03}: Dimension Responsiveness does not significantly influence Service Quality in Organized Retail

H_{a3}: Dimension Responsiveness significantly influences Service Quality in Organized Retail

H_{04}: Dimension Assurance does not significantly influence Service Quality in Organized Retail

H_{a4}: Dimension Assurance significantly influences Service Quality in Organized Retail

H_{05}: Dimension Empathy does not significantly influence Service Quality in Organized Retail

H_{a5}: Dimension Empathy significantly influences Service Quality in Organized Retail

H_{06} : Dimension Service Product does not significantly influence Service Quality in Organized Retail

H_{a6} : Dimension Service Product significantly influences Service Quality in Organized Retail

H_{07} : Dimension Social Responsibility does not significantly influence Service Quality in Organized Retail

H_{a7} : Dimension Social Responsibility significantly influences Service Quality in Organized Retail

H_{08} : Dimension Service Delivery does not significantly influence Service Quality in Organized Retail

H_{a8} : Dimension Service Delivery significantly influences Service Quality in Organized Retail

7. Sample Selection

The three hundred respondents to the questionnaire, were in the age group of 26-35 years and regular customers of organized retail shops like Malls & Super markets{"More" Megastores (Aditya Birla), "Easyday" Hyper stores (Bharti Retail), Food Bazaar (Big Bazaar), Food World (RPG Group),Reliance Fresh(Reliance Industries Ltd), Fab Mall (AB Group),Star India Bazaar (Trent Ltd), Hyper city, D-Mart, Spencer's} in and around Mumbai City.

These three hundred respondents were students of Part Time MBA & Executive MBA programme of School of Business Management of NMIMS University–Mumbai, selected randomly on the basis of their roll numbers. The respondents were graduates with more than four years of work experience and they characterized the modern day informed and savvy customers.

8. Data Collection

The collected data were from self-administered instrument. The inputs for SQM questionnaire were obtained from SERVQUAL and other related literatures of Service Quality. All statements were phrased positively, as suggested by **Parasuraman et al. (1988)**. The first level inputs for the design of the questionnaire were the variables / dimensions defined in the Service Quality Model **(Annexure 1)**. Design of the questionnaire was based on the variables / dimensions defined in the Service Quality Model **(Annexure 1)**. These inputs were translated into questions, which were submitted to functional experts for critical comments and content validation. Their responses and comments helped in establishing content validity (subjective agreement amongst the professionals that a scale logically appears to reflect accurately what it purports to measure i.e. the representativeness or sampling adequacy of the content of the questionnaire).

Responses of the items were obtained on a seven-point Likert scale, ranging from *"Not essential" to "Absolutely essential"*. It consists of statements that express either a favorable or unfavorable attitude towards the variable of interest. The respondents were asked to agree or disagree with each statement. This scale produces interval data.

Part A of the Questionnaire comprised of a scale of relative importance of the eight factors identified for SQM. Customers were asked to allocate 100 points for the factors according to the importance of the features. On the basis of the responses, the average score for each of the factors can be developed. In the order of the average score, the most important factor and the least important factor can be identified.

Part B of the Questionnaire comprised of 39 statements to evaluate the eight factors of Service Quality. The customers were asked to mark a number that truly reflect their feelings regarding organized retail for all the 39

statements. Each of the factors and statements could be checked for statistical significance by using the *t test*.

The reliability or accuracy of the questionnaire is concerned with the consistency of the responses to the questions. Data from different sources were collated and there was a fair degree of consistency in the responses (the standard deviation for the eight factors was observed to be very small).

In addition, when an outcome of the measuring process is reproducible, the measuring instrument is reliable. The approach of "test re-test" was used, where the questionnaire was administered to the same respondents at two separate times to test for stability and it was verified that the responses were nearly the same. Also, some of the respondents (customers) were informally interviewed to rate the statements that, they felt, were very important and the responses were checked against their original responses. In the survey research, the reliability of average responses is higher than reliability of individual responses. Fortunately, the study was interested in averages or group measures than in individual responses.

9. Period of Study

The study was cross sectional. The responses were collected during the period July 2014 to December 2014.

10. Tools Used

The researcher used the arithmetic mean as a measure of central tendency, standard deviation as a measure of dispersion, correlation coefficient for measuring the degree of association and *t-tests* for testing of hypothesis.

Hypothesis testing of means (One Tailed Test): Since the response was obtained on a *Likert scale 1-7,* the expected value was taken as 4.

Since most of the responses were greater than expected value (4), the study accepted the alternate hypothesis as the "greater than" form (upper tailed or right tailed test). The following structure of *t test* was applied for the eight factors individually.

H_0: Mean = 4 (The null hypothesis is that the population mean is equal to 4)

H_1: Mean > 4 (The alternate hypothesis is that the population mean is greater than 4)

Assuming level of significance = 0.05 (for single tailed test),

$t_{statistic}$ = (Actual Mean – Expected Mean) / standard error of mean

Decision: Depending on the value of $t_{statistic}$, Reject H_0 or Accept H_0

11. Analysis and Discussion (including test of hypothesis)

In Part A, the Researcher obtained the relative importance of each of the hypothesized eight factors (Tangibles, Reliability, Responsiveness, Assurance, Empathy, Service product, Social Responsibility & Service Delivery) by scoring each factor such that the sum of scores for the eight factors = 100.

Table 1 shows a wide variation (between 34.45 and 61.17) between the responses for all the eight factors. It means that the standard deviation was between 34 percent and 61 percent of the Arithmetic Mean. The study had to exercise caution while interpreting the results of Part A.

In Part B, for each of the hypothesized eight factors (Tangibles, Reliability, Responsiveness, Assurance, Empathy, Service Product, Social Responsibility & Service Delivery), the Researcher calculated mean, standard deviation, standard error and "*t statistic*".

Table 2 shows that the mean values for all the eight factors were high (*5.10-6.45 on a scale of 1-7*). This is a clear indication that the hypothesized eight factors of Service Quality were important. Service Product and Tangible factors emerged as the most important for SQM-organized retail. Factor 7 Social Responsibility recorded the lowest mean value (5.10) {this is in line with our observations of Part A of the questionnaire}.

12. Findings & Suggestions

(1) The relative importance of these factors from the customers' point of view (from Table1):

The average response for Factor 1 i.e. Tangibles, was the maximum (15.70/100). This means that customers identified an excellent organized retail with pleasant appearance of utilities like trial rooms and rest rooms, layout of physical facilities in terms of smooth movement and easy to find items, modern furniture, classy and comfortable ambient conditions, well-dressed personnel, visually appealing signs and proper housekeeping. The average response to Factor 6 i.e. Service Product was a close second (14.60/100). This means that the customers also looked at product availability, discount offers, good quality products, good credit policies, prompt service, error free billing transactions and records, parking facilities, innovation in services and convenient operating hours as important for organized retail services.

(2) Analysis of the eight factors from the customers' point of view (from **Table 2**):

The standard deviations for the eight factors were small, indicating consistency in the responses over the eight factors. For each of the eight factors, the "*t value*" was statistically significant **(Table 2).** Therefore, the study concludes that each of the eight factors individually and significantly influenced the Service Quality in Organized Retail. (Reject the null hypothesis H_{01} to H_{08}) and accept the following alternate hypotheses.

H_{a1}: Dimension Tangibles significantly influenced Service Quality in Organized Retail (t value = 60)

H_{a2}: Dimension Reliability significantly influenced Service Quality in Organized Retail (t value = 41)

H_{a3}: Dimension Responsiveness significantly influenced Service Quality in Organized Retail (t = 33)

H_{a4}: Dimension Assurance significantly influenced Service Quality in Organized Retail (t value = 49)

H_{a5}: Dimension Empathy significantly influenced Service Quality in Organized Retail (t value = 57)

H_{a6}: Dimension Service Product significantly influenced Service Quality in Organized Retail (t = 56)

H_{a7}: Dimension Social Responsibility significantly influenced Service Quality in Organized Retail (t = 20)

H_{a8}: Dimension Service Delivery significantly influenced Service Quality in Organized Retail (t = 32)

(3) The service quality factors are inter-related and interdependent (from **Table 3**).

The factors of Service Quality individually and significantly influenced the Service Quality. There was a moderate to high degree of positive correlation between the eight factors (Karl Pearson's Correlation Coefficient values were between 0.35 & 0.76).

13. Conclusion

(a) The service quality factors for organized retail may be classified into:

(i) Must-be Quality Factors: Tangibles and Service Products (appearance of physical facilities, packed product, classy &comfortable ambient conditions, physical layout of products and other furnishings / facilities, high quality merchandise, convenience of parking, convenient and flexible operating hours, proper housekeeping, the diversity and range of services) are service attributes which are so basic that the customer may fail to mention them until the service provider fails to provide them. They fulfill basic expectations and therefore, their absence is extremely dissatisfying. On the other hand, they often go unnoticed by most customers.

(ii) One Dimensional Quality Factors: Reliability, Responsiveness, Assurance and Empathy (service provider's ability to display a positive moment of truth, courtesy to customers, caring and individual attention, trustworthiness, believability, and honesty of the service provider, prompt service to customers, willingness to help customers at all times, never busy to respond to customers) are service attributes which customers generally mention as desirable employee interactions or determinant in their choice of a service. These service quality elements, which relate with personal interaction between employees and customers, satisfy in proportion to their level of presence. Customers feel safe and secure in their transaction with stores on account of these factors.

(iii) Other Quality Factors: Social Responsibility and Service Delivery (equal treatment for all customers, concessions to economically and socially downtrodden people, ethical conduct, a sense of public responsibility amongst employees, fool proof procedures, customer grievance procedures) are service attributes which are far beyond the customers' expectations. The absence of service quality elements would not cause customer dissatisfaction.

(b) Soft issues like honest and trust worthy employees, cleanliness of aisles, comfortable ambience and innovativeness of services, better shelves and space management, clean aisles, proper lighting, promotional islands etc. are more likely to determine the success of organized retails and improve overall shopping experience for customers. Therefore, it becomes imperative for the service provider to lay greater emphasis on "soft touch" quality management rather than "high tech" quality management.

14. Limitations / Scope for Future Research

(1) The basic theme of the Service Quality Model addresses the quality issues of the service sector as a whole. However, the study was confined to only one sector of organized retails due to time constraints and practical difficulties.

(2) The population studied involves an ongoing process that makes listing or counting every element in the population impossible. A strictly random selection procedure could not be used because full listing of the population was impossible. The respondents for the study were obtained as per convenience of availability (working executives pursuing MBA from a Business school). Therefore, the sample drawn was not truly a random sample. However, care was exercised to select the respondents independently (different courses / different divisions) and thus avoided a selection bias as far as possible.

(3) The SQM Model was based on customers' expectations of an excellent service

organization on the basis of a conventional scale. These expectations are not necessarily predictable and robust. In an ongoing business of monitoring and improving service quality, one must assess simultaneously expectations and perceptions to obtain the gaps in service quality.

(4) The study was conducted predominantly in just one City (Mumbai) of the country and the results of the same, if conducted in some other parts of the country, may vary. This is because the perceptions and needs of the customers may be different in different areas of the country. It is because a country like India has culturally and economically very diverse areas. The level of education, the different cultures and the economic disparity lead to different perceptions among the customers. The difference is too significant to be ignored.

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Annexure 1

Service Quality Management (From Customer's Point of View)
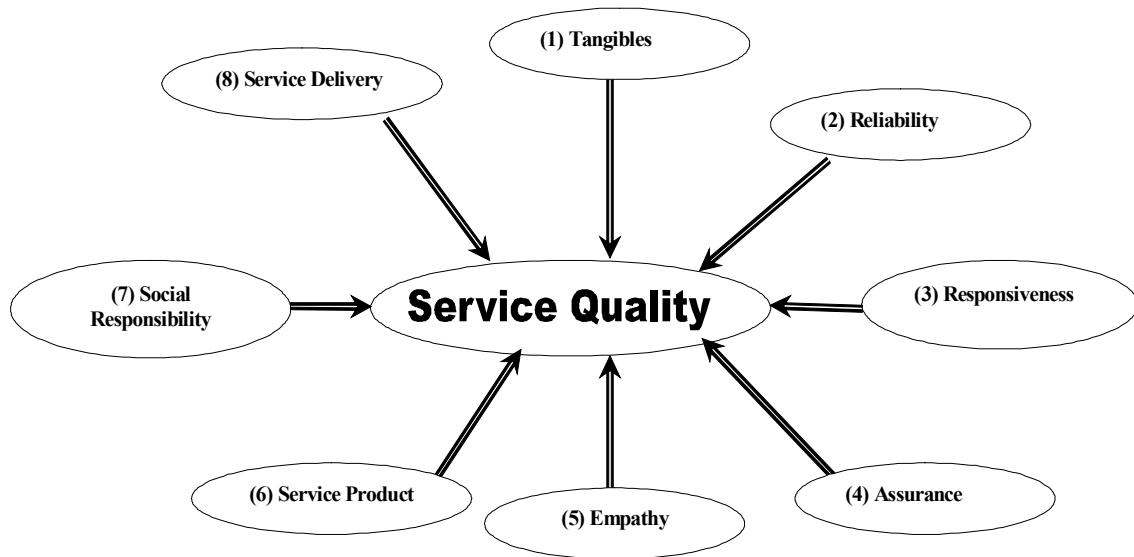
Source: This Empirical Model is based on Ph.D Thesis "A Study of Impact of Quality Management Practices in Select Indian Service Companies" submitted by Tohid T. Kachwala to the Hem. North Gujarat University, Patanin January - 2006.

The dimensions defined in the Service Quality Model are as follows:

(1) Tangibles (Facilities)

a) Appearance of physical facilities, packed product etc.

b) Classy & Comfortable ambient conditions such as temperature etc.

c) Well-dressed personnel (neat, clean & professional appearance).

d) Visually appealing and clean facilities.

e) Physical layout of products & other furnishings / facilities.

f) Proper housekeeping.

(2) Reliability

a) Service provider's ability to display a positive moment of truth.

b) The interest the service provider shows in solving customer problem.

c) The right delivery of service first time & every time.

d) The ability to perform the promised service dependably and accurately.

e) The ability to provide error free records, bills & other transaction documents.

(3) Responsiveness (Timeliness)

a) Ability to communicate provision of services.

b) Willingness to help customers at all times.

c) Providing prompt and timely service.

d) Availability of service provider at the time he is required (accommodating & anticipating).

(4) Assurance

a) Politeness, respect, consideration, and friendliness of contact personnel (procedural skill & convivial skill).

b) Possession of the required skills and knowledge to perform the service, and offer helpful suggestions.

c) Trustworthiness, believability, and honesty of the service provider.

d) Freedom from danger, risks, or doubt. Feeling of delight & satisfaction.

e) Ability for actions whenever a critical incident takes place & the degree to which the organization succeeds in bringing the condition back to normality to the satisfaction of the customer.

(5) Empathy

a) Caring, individualized attention the firm provides its customers. Resolving amicably customer's problems (tactful during service recovery).

b) Approachability and ease of contact.

c) Keeping customers informed in language they can understand and listening to them.

d) Making the effort to know customers and their specific needs. Keeping the customers' best interest at heart.

(6) Service product (outcome of service / core service)

a) The content of service.

b) The intensity & depth of service.

c) The diversity & range of services.

d) Service Innovation.

e) Convenient & Flexible operating / service availability hours.

(7) Social responsibility

a) Equal treatment stemming from the belief that everyone should be treated alike.

b) Giving good service at a best value (reasonable cost), but not at the expense of quality.

c) A social responsibility characterized by "deserving service" to people belonging to all strata of the society (e.g. concessions to economically and socially downtrodden people, etc.).

d) Extent to which the organization leads as a corporate citizen, the level to which it promotes ethical conducts in everything it does and a sense of public responsibility amongst employees.

(8) Service delivery

a) Standardized, simplified and structured delivery processes so that the service delivery times are minimum and without any bureaucratic hassles.

b) Enhancement of technological capability (e.g. computerization, networking of operations, etc.) to serve customers more effectively.

c) Degree to which the procedures and processes are perfectly foolproof.

d) Extent to which the feedback from customers is used to improve service standards.

e) Effectiveness of customer grievance procedures and processes.

f) Adequate & necessary personal & facilities for good customer service.

Table 1 Relative importance of the eight service quality factors (Part A of the Questionnaire)								
Average Standard Deviation, Coefficient of Variance and Rank of Responses (sum of the points = 100)								
Service Quality Factors	Tangible	Reliability	Responsiveness	Assurance	Empathy	Service Product	Social Responsibility	Service Delivery
Average (sum 100)	**15.70**	12.10	12.30	13.00	11.90	**14.60**	**10.10**	10.30
Rank	1	5	4	3	6	2	8	7
Standard Deviation	8.20	6.30	4.90	5.20	4.10	6.80	4.90	6.30
Co-efficient of variation	52.23	52.07	39.84	40.00	34.45	46.58	48.51	61.17

Source: Statistical Analysis of the Primary Data comprising of three hundred respondents to the Questionnaire using Excel

Table 2	Analysis of the eight factors (Scale 1 - 7) (Part B of the Questionnaire)							
Mean, Standard Deviation, standard error, statistics for eight factors								
Factors	1	2	3	4	5	6	7	8
	Tangible	Reliability	responsiveness	Assurance	Empathy	Service Product	Social Responsibility	Service Delivery
Mean	**6.10**	5.90	5.60	5.70	5.76	**6.45**	**5.10**	5.40
Std deviation	0.60	0.80	0.84	0.60	0.53	0.76	0.96	0.76
Std error	0.03	0.05	0.05	0.03	0.03	0.04	0.06	0.04
t statistics	60.62	41.14	32.99	49.07	57.52	55.84	19.85	31.91

Source: Statistical Analysis of the Primary Data comprising of three hundred respondents to the Questionnaire using Excel

Table3: Correlation table for correlation between eight factors (Part B of the Questionnaire)								
	Tangible	Reliability	Responsiveness	Assurance	Empathy	Service Product	Social Responsibility	Service Delivery
Tangible	1.000							
Reliability	0.720	1.000						
Responsiveness	0.430	0.540	1.000					
Assurance	0.610	0.760	0.560	1.000				
Empathy	0.570	0.620	0.650	0.680	1.000			
Service Product	0.640	0.530	0.430	0.510	0.530	1.000		
Social Responsible	0.350	0.460	0.540	0.640	0.570	0.430	1.000	
Service Delivery	0.750	0.740	0.640	0.740	0.640	0.690	0.750	1.000

Source: Statistical Analysis of the Primary Data comprising of three hundred respondents to the Questionnaire using Excel