Service Quality at Fashion Retail Stores in South Africa

Tshepo TLAPANA
Walter Sisulu University, South Africa

Magalingam Atheeshey PILLAY Durban University of Technology, South Africa

Ntombikayise Princess MAGOSO

Durban University of Technology, South Africa

Cleopatra Moipone MATLI Durban University of Technology, South Africa

Abstract. This study aims to determine customers' expectations and perceptions of service quality in Selected Fashion Retail Stores (SFRS) in the Greater Durban Area, South Africa. The key objective is to gauge the service excellence in the chosen retail fashion stores in the area. The investigation is explanatory and quantitative, and featuring a single cross-sectional measurement to evaluate the sway of service quality on client contentment. Through purposeful sampling, 400 participants were surveyed employing questionnaires to collect pertinent data. This inquiry indicates that fashion merchandise outlets can detect particular imperfections in their offering and work to rectify them. It seems that tangible factors such as Reliability, Responsiveness, Assurance, and Empathy are likely to be valid indicators of service character for customers. The research proposes that a SERVQUAL model is a beneficial tool for ascertaining service quality at SFRS in Durban as, based on the gap score analysis, customer approval of overall service quality is high and closely aligns with their expectations.

Keywords: Fashion Retailers, Retail Industry, Service Quality, SERVQUAL Model, South Africa

1. Introduction

Service Quality has become a key consideration for businesses and researchers since it is intimately associated with a corporation's operations and success. It can additionally influence the cost of any goods or services provided to consumers. Compared to products, service quality is intricate and its features vary widely. It is strenuous to assess the quality of service in various situations and formats (Selvakumar, 2015). Notwithstanding, providing topnotch services is essential for enlarging customers' buying objectives, dependability in stores, suitable verbal advice, and repeat purchases. When a patron is pleased with the level of service offered, the organization increases its market share thus enhancing its overall fiscal status via enhanced customer loyalty and amplified market reach. Clothing outlets can reap those merits if they are dedicated to rendering superior levels of service quality (Boone et al., 2019). Providing high-quality service is critical for increasing customers' purchase goals, store reliability, good verbal suggestions, and repurchase behaviour. When customers are satisfied with good service quality, businesses increase their market share and subsequently enhance their overall financial situation through increased customer retention and expanded market share. Fashion shops can take advantage of these benefits if they are focused on embracing high levels of service quality (Boone et al., 2019). Providing high-quality service is critical for increasing customers' purchase goals, store reliability, good verbal suggestions, and repurchase behaviour. When customers are satisfied with good service quality, businesses increase their market share and subsequently enhance their overall financial situation through increased customer retention and expanded market share. Fashion shops can take advantage of these benefits if they are focused on embracing high levels of service quality (Boone *et al.*, 2019).

Service quality further constitutes a paramount retailing approach that can be employed by merchants to maximize the shopping experience of their customers. Utilizing this tool encourages customer loyalty and satisfaction by incentivizing their patronage. Zameer *et al.* (2015) posit that merchants seeking an elite status must differentiate themselves through meaningful ways that make a lasting impression on their patrons. It has been validated that service quality forms the foremost retailing strategy for traders and retailers desirous of attaining a competitive edge and bolstering the customer experience (Shahid Iqbal *et al.*, 2018; Siah *et al.*, 2018).

This paper aims to determine customers' expectations of the service provision and to assess customers' perceptions of service quality at selected fashion retail stores in the Greater Durban Area, South Africa.

2. Literature review

a. Background to the South African Fashion Industry

Since its genesis in the 1960s, South African fashion has been transformed greatly since the post-apartheid era. Over the previous two decades, ample augmentation of the fashion industry can be observed. Consequently, Pouragha and Zarei (2016) predict that this expansion will expand even more in the foreseeable future. Co-players in this field are lauding the outspread of the South African fashion sector, which will have a multiplier impact.

The democratization of South Africa in 1994 opened the gateway to increased imports as well as new trends in the fashion world (Forbes, 2016). According to the study of Cheah *et al.* (2016), there is a precarious balance between the generated South African fashion identity and its conformity to more current global standards. Domestic fashion designers, such as Errol Arendz, Marianne Fassler, and Pascual, were inventive when it came to interpreting and amending worldwide fashion depictions without sacrificing true South African individualism (Ebrahim *et al.*, 2016). Before 1994, the South African fashion sector was heavily influenced by designs from Europe (Halkias *et al.*, 2016). Even so, by the 1980s Greta Abrahamson and Chris Levin had established themselves as reputable local designers (Haque *et al.*, 2015).

b. Importance of the South African Fashion Industry

The fashion sector is essential to the South African economy. To begin with, it yields 2.6% of the republic's Gross Domestic Product (Carter and Maher, 2015), and this share has been on the uptrend annually. This attests to the fact that the fashion sector has been rapidly growing over the last few years. In addition, the fashion industry also offers employment opportunities to South Africans. It is estimated that 506 240 people are employed in the sector (Bartsch *et al.*, 2016). To this effect, the government encourages the entry of international fashion corporations to run their business locally. As such, they can supply jobs and also pay for facility leases which contribute to the property sector (Seo, 2016).

Thirdly, the fashion business has played a pivotal role in augmenting South Africa's export market. It supplies a plethora of superior-quality apparel and fabrics to the South

African Development Community (SADC) countries, the African continent, and across the globe (Saran, Roy and Sethuraman, 2016). Though the export sector does not amount to the same magnitude as other countries like Europe, India, and China, it still yields a remarkable quantity of external shipments every year. It also affords South Africa the advantage of creating foreign exchange. This is opportune, as it has a favourable effect on the South African currency (Phau, Teah and Chuah, 2015).

Eventually, the South African fashion industry has made huge strides towards several community development drives. Companies in the fashion arena have come up with a range of corporate social responsibility plans to tackle the prevalent problems of poverty, inequality and marginalization (Salman and Naeem, 2015).

c. Service quality in the Retail Industry

Service quality is an essential strategy that retailers may use to gain a competitive edge and better serve their patrons. It helps companies to enhance their market presence by increasing their customers' value and providing them with a satisfying experience. On the other hand, if such a business commits mistakes that could have been avoided or is unable to fulfil its pledge to attract customers, it may harm the consumer's confidence and diminish its chance of developing a positive reputation in terms of service quality (Kant and Jaiswal, 2017; Miotto and Parente, 2015).

Services are portrayed as a succession of activities that offer a fast fix to a patron's difficulty. Clients often take part in the development cycle, as per Kant and Jaiswal (2017). Rostami *et al.* (2016) define service as any economic movement that transpires in a partnership approach to establish customer commitment. The quality of service in retail is not identical to that in other product or service surroundings. In retail stores with a mix of products and services, merchants are more likely to control service quality than product quality. Since retailers possess such sway, service quality plays a vital strategic role in moulding quality impressions. Administering excellent service quality inside stores is not an uncomplicated mission as it necessitates recurrent actions to separate and detect sectors of action that can be held accountable for service quality standards (Hsu *et al.*, 2018). For continuous success, retailers ought to differentiate themselves in ways that apply to their patrons. It has been established that service quality constitutes the most essential retailing policy for businesses seeking to acquire an edge over competitors and improve their consumers' shopping adventures (Argerich and Cruz-Cázares, 2017).

The ability to deliver superior service quality has numerous rewards that can be used to augment customer worth. Not only can one utilize it as a method of sustaining consumer delight, but it is frequently viewed as a strategy to remain in a competitive setting (Forsythe, 2016). Recent research has illustrated that quality of service is a pivotal factor in the establishment of 'loyalty-related intentions' in customers and it is at the core of setting up a relationship (Asshidin, Abidin and Borhan, 2016). Subsequently, "service quality" and "customer satisfaction" are two notions that are deeply engrained (Aye *et al.*, 2015).

Gaining an edge over rivals requires a comprehensive understanding of the quality criteria that are based on the appraisal of the client (Balabanis and Siamagka, 2017). Consumers assess the services they are provided by contrasting their opinions against their anticipations. For instance, in the Greater Durban Area, the SFRS consistently assesses the gratification of customers (Jang, Kim and Lee, 2016). Understanding customer fulfilment is a critical factor in a company's eventual success due to its influence on influencer campaigns, future patronage, financial gains, and in the long run resistance to switching (Kamran-Disfani

et al., 2017). Moreover, it has been verified that content users are willing to pay a premium (Hoffman and Bateson, 2016).

d. Five Essential Dimensions of Service Quality

Studies have unearthed essential features of service quality in the retail industry. Five of these characteristics have been identified by Rauch *et al.* (2015) as well as Roslan *et al.* (2015) and used in the present investigation. Retail stores have transformed from merely providing material items to meeting customers' needs to establishing a source centre that organizes both physical products and extra services to benefit from an advantage. Splendid service can lead to more customer loyalty, increased sales, and enhanced profits (Koutsothanassi *et al.*, 2017).

The framework created by Roslan *et al.* (2015) is denoted as the Retail Service Quality Model (RSQM). These qualities illustrate how to help consumers manage their data regarding service quality and suggest decisions when buying a product or getting a service. Frequently, most buyers employ all these variables to gauge service/quality perception/satisfaction.

SERVQUAL is an account of the standard and trend of discrepancies in shoppers' service outlooks and expectations. Sultana and Das (2016) have divided the SERVQUAL construct into twenty-two unique facets. These aspects have five components (Figure 1):

Figure 1: The Essential Dimensions of Service Quality

ASSURANCE (Employee expertise and civility, as well as their capacity to convey trust and confidence) EMPATHY (The ability to give customers given attentive and personalized care) RELIABILITY (The ability to provide dependable and precise service) RESPONSIVENESS (Ability to assist consumers and deliver timely service) TANGIBILITY (The ability to provide appealing physical facilities, equipment, and communication materials)

Source: the Authors

3. Methodology

This research undertook a descriptive, cross-sectional, and quantitative approach. Collis and Hussey (2013) emphasised that cross-sectional surveys are affordable and regularly conducted in marketing analysis. These studies are regularly employed to analyse the

economic features of multiple entities or organisations when there is a constraint of cost or time.

The customer population of Fashion Retail Stores in the greater Durban is more than one million. Consequently, according to Sekaran and Bougie (2019), a sample size of 384 or higher should be adequate to authenticate the research findings if the population size is 1,000,000. For that reason, the research employed a quantitative methodology in which questionnaires were administered to 400 participants, as illustrated in Table 1.

s/n		Samling approach	Rationale	No of outlets
1	Population	Judgmental	All retail stores in Durban	74
2	Target population	Purposive	Retail stores within the Durban CBD	22
3	Sample	Purposive	The 4 largest retail stores in Durban	4
4	Sample size	Purposive	100 randomly selected customers in each of the '4' SFRS	4 outlets x 100 participants = 400

Table 1: Population size

For the study, the researchers employed a judgemental sampling strategy to select 74 of the biggest four retail businesses in Durban as the sample size. The chosen SFRS were Woolworths, Truworths, Edgars, and Foschini; these high fashion outlets were selected as they are recognised as some of the foremost fashion retailers in South Africa, and they are acclaimed for providing top-tier fashion and carry both well-known domestic and global labels. A purposive sampling technique was used at each of these SFRSs, with the researcher distributing questionnaires to 100 customers from each of these four fashion stores.

One of the most prominent data collection tools in business studies is the questionnaire, which is an excellent tool for gathering thoughts, viewpoints, and descriptions (Cooper, Schindler and Sun, 2006). The primary data collection instrument used to assess SFRS customers' expectations and impressions was a questionnaire comprising 44 items. The questionnaires were administered individually by the researcher, who was aided by a research assistant. The questionnaires were analyzed using the Statistical Package for the Social Sciences (SPSS version 24.0), and the relevant statistical tests were run as a result. The key findings were also depicted using bar graphs, histograms, figures, and tables.

4. Results

As depicted in Figure 2, 59.3 % (235) of the respondents were African, followed by 20.7% (82) were Asian, 7.8%, (31) White and 12.1% (48) Coloured.

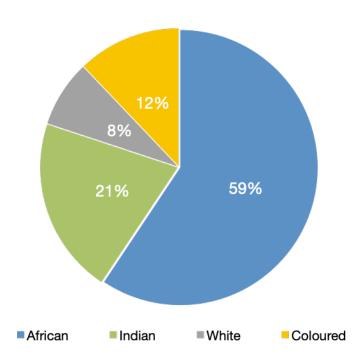


Figure 2: Race of respondents

As outlined in Figure 3, 44.09 % (178) of customers visit the SFRS twice a year, followed by 24.0 % (95) who visit the SFRS every 2 to 3 months, 17.07 % (70) twice a month, 9.01 % (36) once a month, and the remaining 4.03 % (17) daily.

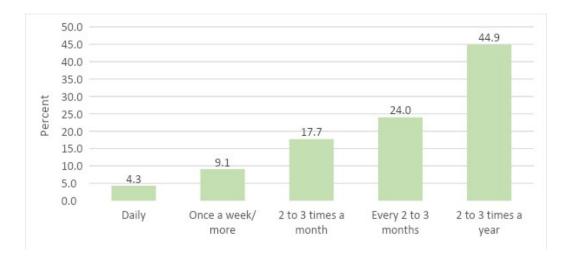


Figure 3: Frequency of store visits

Table 2: Dimension - Tangibles

Statements	Expectations' Means (SD)	Perceptions' Means (SD)	Gap (PM-EM)
Modern looking equipment	4.1	4.3	0.2
Physical facilities are visually appealing	4.2	4.3	0.0
Personnel are neat in appearance	4.2	4.1	-0.1
Materials are visually appealing	4.1	4.0	-0.1

The quality dimension is related to physical facilities, equipment, materials, and the appearance of the service delivery. As presented in Table 2, the expectation mean score of 4.1 is attributed to "materials are visually appealing", and "modern-looking equipment" while "physical facilities are visually appealing" and "personnel is neat in appearance" for expectation achieved common mean scores of 4.2.

The perception common mean scores were 4.3 for "modern-looking equipment" and "physical facilities are visually appealing", respectively. However, the mean scores for "personnel are neat in appearance" and "materials are visually appealing" were 4.1 and 4.0, respectively.

A comparison of the mean expectation and perception indicated a large difference between the dimensions. However, there were positive gap scores for "modern-looking equipment" (G=0.2) and (G= 0.0) for "physical facilities are visually appealing". The largest gaps (G=-0.1) were found to be common both in the service quality statements: "Personnel is neat in appearance" and "Materials are visually appealing". The latter was indicative that respondents were satisfied overall.

Table 3: Dimensions of Reliability

Statements	Expectations' Means (SD)	Perceptions' Means (SD)	Gap (PM-EM)
Personnel keep promises when they promise to do something by a certain time.	4.0	3.9	-0.1
Personnel shows a sincere interest in solving customers' problems.	4.1	3.9	-0.2
The personnel gets things right the first time.	4.1	3.8	-0.2
Personnel provide their services at the time they promise to do so.	3.8	3.8	0.0
Personnel will insist on error-free records.	4.0	3.8	-0.1
Personnel will tell customers exactly when the service will be performed.	3.9	3.8	-0.1

The motivation behind this dimension was to evaluate the reliability of service quality regarding the SFRS in the greater Durban Area. As indicated in Table 3, the two statements had a similar expectation mean score of 4.1 for "personnel show sincere interest", and "personnel gets things right the first time", followed by "personnel keep promises when they promised to do something by a certain time" (4.0) and "personnel will insist on error-free record" (4.0). The statements that had the low expectation mean scores were "personnel will tell customers exactly when services will be performed" (3.9) and "staff provides their services at the time they promise to do so" (3.8).

The perception statements "personnel show sincere interest in solving problems" and "personnel keep promises when they promised to do something by a certain time" had the same and large mean score of 3.9.

It is interesting to note that the perception statements "personnel get things right the first time", "personnel provide their services at the time they promise to do so", "personnel will insist on error-free records" and "personnel will tell customers exactly when the service will be performed" achieved the common score of 3.8.

The highest gap score of G=-0.2 is attributed to "personnel show a sincere interest in solving customers' problems" and "personnel get things right the first time", followed by

"Personnel keep promises when they promise to do something by a certain time", "Personnel will insist on error-free records" and "Personnel will tell customers exactly when the service will be performed" with a gap score of G=01. It is likewise fascinating to take note that the statement "personnel provides services at the time they promised to do so" had a positive gap score of G=0.0, which suggests that customers' expectations were met by the perceived service.

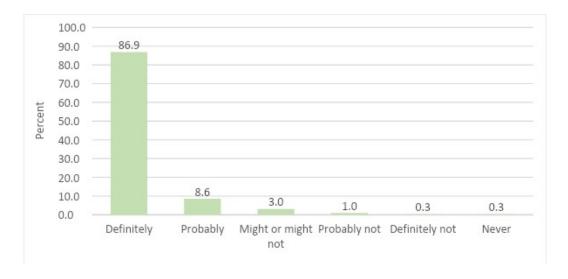


Figure 4: Repeat use of the SFRS

As shown in Figure 4, 86.09% (344) of the respondents that they would use the SFRS again, 8.06% (34) said they would use the SFRS again, 3.03% (12) indicated that they might or might not use the SFRS, 1.0% (4) of the respondents indicated that they probably will not use the SFRS, and the remaining 0.3% (1) indicated that he/she will not use the SFRS again.

These findings indicated that most of the respondents were between the ages 20-29 (55.03%) and 53.03% of the total respondents were female. Secondly, a comparison of the

service quality expectations and perceptions of the SFRS in the Greater Durban Area was determined by PC numeric tables. The results of all statements demonstrated that the definite service quality in this type of environment was able to meet the customers' expectations. As per the GAP analysis of service dimensions, the gap between expectations and perceptions of the SFRS in the Greater Durban Area was the largest for "tangibles" and the lowest for "empathy". In general, all dimensions of service quality have proved to be vital.

Service quality dimensions were interconnected with the general service quality and are, evidently, drivers of service quality that incredibly influence expectations, perception, and customer satisfaction. The study results recommended that all the uniform coefficients identifying the service quality dimensions and general service quality and consumer satisfaction have a foreseen positive significance and were measurably crucial. There is a certain positive relationship associating every one of the five service quality dimensions notwithstanding the total service quality, expectations, perceptions, and consumer satisfaction.

The findings demonstrated that all the institutionalized estimations relating to the service quality dimensions indicated foreseen positive centrality and were truly essential. Henceforth, the dimensions were seen as focal drivers of service quality and consumer loyalty.

The assessment of regression of the five factors of service quality with consumer satisfaction was important in all elements of service quality. More explicitly, the customer determined high satisfaction with the five dimensions of service quality analysed in the study (reliability, responsiveness, empathy, assurance, and tangibles).

Taking everything into account, the study was unsurprising with those of past research in finding that service quality is a critical determinant of consumer satisfaction, and service quality is the direct component that impacts consumer satisfaction. Subsequently, high-quality service is viewed as an indispensable step-by-step measure of survival, the higher the service quality, the higher the consumer satisfaction.

Expectation Perception **Bartlett's Test of Bartlett's Test of** Kaiser-Meyer-Kaiser-Mever-**Sphericity Sphericity Olkin Measure Olkin Measure** Appro Approx. of Sampling of Sampling df df Sig. Chi-Sig. X. Adequacy Adequacy ChiSquare Square **Tangibles** 0.773 421.860 0.761 334.142 0.000 6 0.0006 Reliability 751.888 0.000 688.218 0.870 15 0.862 15 0.000 Responsiveness 0.632 210.678 3 0.000 0.695 340.339 3 0.0000.000 0.796 474.119 Assurance 0.743 284.861 6 6 0.000 797.338 **Empathy** 0.839 0.822 526.635 10 0.000 10 0.000

Table 4: KMO and Bartlett's Test

The matrix table summary displays the findings of KMO and Bartlett's Test. For factor analysis to be possible, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy must be in excess of 0.50 and the Bartlett's Test of Sphericity be below 0.05. Therefore, all of these criteria have been adequately met, thereby permitting the factor analysis technique to be conducted. In more precise terms, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy

must exceed 0.500, while the significance of Bartlett's Test of Sphericity must be inferior to 0.05.

5. Conclusions and recommendations

The findings of the analysis indicate the SERVQUAL model is a beneficial approach to measuring service quality at SFRS in the Durban region as the gap score analysis suggests a strong overall degree of consumer satisfaction. It appears that customer views meet or surpass what is expected of the service in many cases. Consequently, there is distinct proof that the people within the Durban area are content with the services that SFRS provides. If one considers customer opinion and criteria, there is confirmation that each component of service quality and customer contentment is fulfilled.

Respondents indicated that the more presentable personnel at SFRS, the more helpful personnel is, and vice versa. In this respect, SFRS should pay attention to the following recommendations within their stores to enhance the brand:

- SFRS personnel should be appropriately dressed (uniform) because it improves the image of SFRS facilities;
- Equipment and materials should be kept clean and presentable at all times. It is also critical to install modern-looking equipment to boost client perception of service delivery;
- Materials associated with the service (such as pamphlets or statements) ought to be more visually appealing at SFRS; and
- The SFRS personnel must ensure that all facilities, such as equipment, lighting, flooring, and accounts, are checked all the time.

The following recommendations are offered for the reliability dimension:

- SFRS personnel should understand the importance of remaining committed to their duties to individuals and the risk of overpromising and under-delivering;
- SFRS personnel should endeavour to use various approaches to determine what customers' wants and needs are, and then fulfill them in a way that satisfies customers' desires of quality and service expectations; and
- Personnel should be appropriately trained to deliver on expectations while also providing customers with relevant and timely information.

For future research, it is suggested that comparable studies be undertaken to explore customer satisfaction shifts among SFRS in South Africa.

6. References

- Argerich, J., & Cruz-Cázares, C. (2017). Definition, sampling and results in business angels' research: toward a consensus. Management Decision, 55(2), 310-330. https://doi.org/10.1108/md-07-2016-0487
- Asshidin, N. H. N., Abidin, N., & Borhan, H. B. (2016). Perceived quality and emotional value that influence consumers' purchase intention towards American and local products. Procedia Economics and Finance, 35, 639-643. https://doi.org/10.1016/s2212-5671(16)00078-2
- Aye, G. C., Balcilar, M., Gupta, R., & Majumdar, A. (2015). Forecasting aggregate retail sales: The case of South Africa. International Journal of Production Economics, 160, 66-79. https://doi.org/10.1016/j.ijpe.2014.09.033
- Balabanis, G., & Siamagka, N. T. (2017). Inconsistencies in the behavioural effects of consumer ethnocentrism: The role of brand, product category and country of

- origin. International Marketing Review, 34(2), 166-182. https://doi.org/10.1108/imr-03-2015-0057
- Bartsch, F., Diamantopoulos, A., Paparoidamis, N. G., & Chumpitaz, R. (2016). Global brand ownership: The mediating roles of consumer attitudes and brand identification. Journal of Business Research, 69(9), 3629-3635. https://doi.org/10.1016/j.jbusres.2016.03.023
- Boone, L. E., Kurtz, D. L., & Berston, S. (2019). *Contemporary business*. John Wiley & Sons.
- Burns, A. C., Bush, R. F., & Sinha, N. (2014). *Marketing research*. Harlow: Pearson.
- Carter, L. L., & Maher, A. A. (2015). Consumer perceptions of foreign goods: Modeling the path from evaluation to purchase. *Journal of Marketing Development and Competitiveness*, 9(1), 32.
- Cheah, I., Phau, I., Kea, G., & Huang, Y. A. (2016). Modelling effects of consumer animosity: Consumers' willingness to buy foreign and hybrid products. *Journal of Retailing and Consumer Services*, 30, 184-192. https://doi.org/10.1016/j.jretconser.2016.01.018
- Collis, J., & Hussey, R. (2013). Business research: A practical guide for undergraduate and postgraduate students. Macmillan International Higher Education.
- Cooper, D. R., Schindler, P. S., & Sun, J. (2006). *Business research methods*. New York: McGraw-Hill.
- Ebrahim, R., Ghoneim, A., Irani, Z., & Fan, Y. (2016). A brand preference and repurchase intention model: the role of consumer experience. *Journal of Marketing Management*, 32(13-14), 1230-1259. https://doi.org/10.1080/0267257x.2016.1150322
- Forbes. (2016). Worlds' most valuable brands. Available: http://www.forbes.com/companies/zara/ [Accessed 17 September 2019].
- Forsythe, P. J. (2016). Construction service quality and satisfaction for a targeted housing customer. *Engineering*, *Construction and Architectural Management*, 23(3), 323-348. https://doi.org/10.1108/ecam-05-2015-0076
- Halkias, G., Davvetas, V., & Diamantopoulos, A. (2016). The interplay between country stereotypes and perceived brand globalness/localness as drivers of brand preference. Journal of Business Research, 69(9), 3621-3628. https://doi.org/10.1016/j.jbusres.2016.03.022
- Haque, A., Anwar, N., Yasmin, F., Sarwar, A., Ibrahim, Z., & Momen, A. (2015). Purchase intention of foreign products: A study on Bangladeshi consumer perspective. Sage Open, 5(2), 1-12. https://doi.org/10.1177/2158244015592680
- Hoffman, K. D., & Bateson, J. E. (2016). Services marketing: concepts, strategies, & cases. Cengage learning.
- Hsu, S. W., Qing, F., Wang, C. C., & Hsieh, H. L. (2018). Evaluation of service quality in facebook-based group-buying. *Electronic Commerce Research and Applications*, 28, 30-36. https://doi.org/10.1016/j.elerap.2018.01.006
- Jang, S. H., Kim, R. H., & Lee, C. W. (2016). Effect of u-healthcare service quality on usage intention in a healthcare service. *Technological forecasting and social change*, 113, 396-403. https://doi.org/10.1016/j.techfore.2016.07.030
- Kamran-Disfani, O., Mantrala, M. K., Izquierdo-Yusta, A., & Martínez-Ruiz, M. P. (2017). The impact of retail store format on the satisfaction-loyalty link: An empirical investigation. *Journal of Business Research*, 77, 14-22. https://doi.org/10.1016/j.jbusres.2017.04.004
- Kant, R., & Jaiswal, D. (2017). The impact of perceived service quality dimensions on on customer satisfaction: An empirical study public sector banks India. International 411-430. Journal Bank *Marketing*, 35(3). of https://doi.org/10.1108/ijbm-04-2016-0051

- Koutsothanassi, E., Bouranta, N., & Psomas, E. (2017). Examining the relationships among service features, customer loyalty and switching barriers in the Greek banking sector. *International Journal of Quality and Service Sciences*, 9(3/4), 425-440. https://doi.org/10.1108/ijqss-02-2017-0013
- Miotto, A. P., & Parente, J. G. (2015). Retail evolution model in emerging markets: apparel store formats in Brazil. *International Journal of Retail & Distribution Management*, 43(3), 242-260. https://doi.org/10.1108/ijrdm-03-2012-0025
- Phau, I., Teah, M., & Chuah, J. (2015). Consumer attitudes towards luxury fashion apparel made in sweatshops. *Journal of Fashion Marketing and Management*, 19(2), 169-187. https://doi.org/10.1108/jfmm-01-2014-0008
- Pouragha, B., & Zarei, E. (2016). The effect of outpatient service quality on patient satisfaction in teaching hospitals in Iran. *Materia socio-medica*, 28(1), 21-25. https://doi.org/10.5455/msm.2016.28.21-25
- Rauch, D. A., Collins, M. D., Nale, R. D., & Barr, P. B. (2015). Measuring service quality in mid-scale hotels. *International Journal of Contemporary Hospitality Management*, 27(1), 87-106. https://doi.org/10.1108/ijchm-06-2013-0254
- Roslan, N. A. A., Wahab, E., & Abdullah, N. H. (2015). Service quality: A case study of logistics sector in Iskandar Malaysia using SERVQUAL model. *Procedia-Social and Behavioral Sciences*, 172, 457-462. https://doi.org/10.1016/j.sbspro.2015.01.380
- Rostami, A., Khani, A. H. A., & Soltani, G. (2016). The impact of e-service quality on the improvement of the level of communication with customers of bank Melli branches in south Tehran affairs office. *Procedia Economics and Finance*, 36, 448-455. https://doi.org/10.1016/s2212-5671(16)30063-6
- Salman, M., & Naeem, U. (2015). The impact of consumer ethnocentrism on purchase intentions: local versus foreign brands. *The Lahore Journal of Business*, 3(2): 17-34. https://doi.org/10.35536/ljb.2015.v3.i2.a2
- Saran, R., Roy, S., & Sethuraman, R. (2016). Personality and fashion consumption: a conceptual framework in the Indian context. *Journal of Fashion Marketing and Management*, 20(2), 157-176. https://doi.org/10.1108/jfmm-04-2015-0032
- Sekaran, U., & Bougie, R. (2019). Research methods for business: A skill building approach. John wiley & sons.
- Selvakumar, J. J. (2015). Impact of service quality on customer satisfaction in public sector and private sector banks. PURUSHARTHA-A journal of Management, Ethics and Spirituality, 8(1), 1-12.
- Seo, J. I. (2016). Internet Shopping Behaviors of Generation Y African-American Based on Apparel Production Involvement. International Business Research, 9(9), 64-77. https://doi.org/10.5539/ibr.v9n9p64
- Shahid Iqbal, M., Ul Hassan, M., & Habibah, U. (2018). Impact of self-service technology (SST) service quality on customer loyalty and behavioral intention: The mediating role of customer satisfaction. *Cogent Business & Management*, 5(1), 1-23. https://doi.org/10.1080/23311975.2018.1423770
- Siah, J. W., Fam, S. F., Prastyo, D. D., Yanto, H., & Fam, K. S. (2018). Service quality of self-checkout technology in Malaysian hypermarket: a case study in Johor. *Journal of Telecommunication, Electronic and Computer Engineering* (*JTEC*), 10(2-8), 109-112.
- Sultana, S., & Das, T. I. S. (2016). Measuring customer satisfaction through SERVQUAL model: A study on beauty parlors in Chittagong. *European Journal of Business and Management*, 8, 97-108.
- Zameer, H., Tara, A., Kausar, U., & Mohsin, A. (2015). Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan. *International journal of bank marketing*, 33(4), 442–456. https://doi.org/10.1108/ijbm-01-2014-0015