

# Responsible Factors For Decline Of An Organized Retail Sector: A Case Study of Samabayika In West Bengal

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## INTRODUCTION

Indian retail industry is the largest industry in India, with an employment of around 8% and contributing to over 10% of the country's GDP. Retail industry in India is expected to rise 25% yearly being driven by strong income growth, changing lifestyles, and favorable demographic patterns. ([www.business.mapsofindia.com](http://www.business.mapsofindia.com))

The network of retailers has reached every nook and corner of the country. So any product produced anywhere in the country can be easily accessed by the buyers from any location. Thus, the spatial convenience of Indian retailers is very high. According to ORG-MARG, the total number of all kind of retail outlets in India was 51, 30,000 during 1996-97. This means that one retail outlet exists against an average of almost 190 persons. (Sarma, 2000)

Shopping in India has witnessed a revolution with the change in the consumer buying behavior and also alteration in the whole format of shopping. Retail industry in India has become more imperative which can be seen from the fact that there are multi – stored malls, huge shopping centers, and sprawling complexes which offer food, shopping, and entertainment- all under the same roof. ([www.business.mapsofindia.com](http://www.business.mapsofindia.com))

## RETAILING IN INDIA

Retailing is the most active and attractive sector of the last decade. While the retailing industry itself has been present since ages in our country, it is only that the recent past has witnessed so much dynamism. The emergence of retailing in India has more to do with the increased purchasing power of buyers, especially since post liberalization, there has been increase in product variety and increase in economies of scale with the aid of modern supply and distributions solution. Indian retailing today is at an interesting crossroad. The retail sales are at the highest point in history and new technologies are improving retail productivity. Though there are many opportunities to start a new retail business, retailers are facing numerous challenges.

Indian retail industry is going through a transition phase. Most of the retailing in our country is still in the unorganized sector. The spread out of the retails in US and India shows a wide gap between the two countries. Though retailing in India is undergoing an exponential growth, the road ahead is full of challenges. ([www.indianmba.com](http://www.indianmba.com))

## ORGANIZED VERSUS UNORGANIZED SECTOR IN INDIA

Indian retail is dominated by a large number of small retailers consisting of the local kirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi shops, hand-cart hawkers, pavement vendors, etc. which together make up the so-called “unorganized retail” or traditional retail. The last 3 – 4 years have witnessed the entry of a number of organized retailers opening stores in various modern formats in metros and other important cities. Still, the overall share of organized retailing in total retail business has remained low. The table 1 below gives the category – wise growth of Indian retail, total as well as the organized sector, in recent years. While total retail sales have grown from Rs. 10,591 billion (US\$ 230 billion) in 2003 – 04 to Rs. 14,574 billion (US\$ 322 billion) in 2006 – 07, which is at an annual compound growth rate of about 11 %; the organized retail sales grew much more at about 20 % per annum from Rs. 350 billion (US\$ 7.6 billion) in 2003 – 04 to Rs. 598 billion (US\$ 13.2 billion) in 2006-07. As a result, the share of organized retail in total retail grew, although slowly, from 3.3 % in 2003 – 04 to 4.1 % in 2006 – 07.

Food and grocery constitutes the bulk of Indian retailing and its share was about two thirds in 2003 – 04, gradually falling to about 60 % in 2006 – 07. The next in importance is clothing and footwear, the share of which has been about 7 % in 2003 – 04 and rose to 9 % in 2006 – 07. The third biggest category is non institutional healthcare, whose share has slowly reduced from 9 % in 2003 – 04 to 8 % in 2006 – 07. The next is furniture, furnishing, appliances and

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**Table 1: Growth of Indian Retail and Organized Retail sector** (Source: CSO, NSSO and Technopak Advisers Pvt. Ltd.)

	2003 – 04	2004 – 05	2005 – 06	2006 – 07	CAGR (%)2004 – 2007
Food and Grocery	7,028	7,064	7,418	8,680	7.3
Beverages	212	309	373	518	34.7
Clothing and Footwear	777	993	1,036	1,356	20.4
Furniture, furnishing, appliances and services	512	656	746	986	24.4
Non-institutional healthcare	950	972	1,022	1,150	6.9
Sports goods, entertainment, equipment and books	212	272	308	395	
Personal Care	371	433	465	617	18.5
Jewellery, Watches, etc.	530	610	655	863	17.7
Total Retail in India	10,591	11,308	12,023	14,574	11.2

**Organized Retail (Rs. bn)**

	2003 – 04	2004 – 05	2005 – 06	2006 – 07	CAGR(%)2004 – 2007
Food and Grocery	39	44	50	61	16.5
Beverages	11	12	13	16	14.7
Clothing and Footwear	168	189	212	251	14.3
Furniture, furnishing, appliances and services	67	75	85	101	14.8
Non-institutional healthcare	14	16	19	24	20
Sports goods, entertainment, equipment and books	25	33	44	63	37
Personal Care	11	15	22	33	46.9
Jewellery, Watches, etc.	18	24	33	49	40.5
Total Organized Retail	350	408	479	598	19.5
Share of Organized Retail in Total Retail (%)	3.3	3.6	4	4.1	

services, whose share rose from about 5 % in 2003 – 04 to 7 % in 2006 – 07. The category of jewellery, watches, etc. constituted about 6 % of total Indian retailing in 2006 – 07, rising from 5 % in 2003 – 04. (Joseph M, Soundararajan N. et al., 2008) which has been shown in Table 1.

Indian customers have also been classified on the basis of research conducted by Future Group into three sets and has provided a base to the retailers in segmenting the Indian market. The research shows that the serving class consists of approximately 55% of the population as the major one and only 14% are in the upper middle class, who are regarded as the consuming class. It indicates that retailers should target this segment, **India 2** rather than focusing on **India 1** only (Biyani, 2007) and should formulate their strategies according to the needs and expectations of the serving class to flourish in the market. (Biyani, 2007)

A successful retail can be established if the following factors are taken into consideration (www.safranchises.blogspot.com): 1) Offering Exceptional Customer Service; 2) Offering variety of Products; 3) Keeping with the times; 4) Training; 5) Offering Seasonal Discounts and Loyalty Programs.

The reasons that have been focused upon for offering quality service can be attributed as – 1) With the Industry becoming competitive, customers are offered a variety of alternatives - if one lost, it will be difficult to recover 2) Customers experiencing problems instead of complaining simply opt out and move elsewhere (www.en.allexperts.com). Hence, the service quality has become not only important but also multidimensional, as it encompasses numerous factors that are important to customer satisfaction which is related to expectations and perceived delivery on these dimensions and as shown by the equation given below. (Parasuraman et al., 1993)

$$\begin{aligned}
 \text{Perceived Delivery} < \text{Expectation} &= \text{Dissatisfaction} \\
 \text{Perceived Delivery} = \text{Expectation} &= \text{Satisfaction} \\
 \text{Perceived Delivery} > \text{Expectation} &= \text{Delight} \\
 \text{Perceived Delivery} >> \text{Expectation} &= \text{Astonishment}
 \end{aligned}$$

The quality of service delivery results in customer satisfaction and their retention as it reinforces the perception that the value of the service received is greater than the price paid for it. Quality is defined as the ability of the service provider to satisfy customer needs. Customer perception, service quality and profitability are interdependent variables (Parasuraman et al., 1994). Even in the case of products, quality is difficult to define because it is highly dependent upon customer perception. The task is made more complicated in the case of service because of the intangible nature of service and the variation in services offered to different customers. (www.en.allexperts.com)

## **DIMENSIONS OF SERVICE QUALITY**

According to Brown and Bond (1995), “the gap model is one of the best received and most heuristically valuable contributions to the services literature”. The model identifies seven key discrepancies or gaps relating to managerial perceptions of service quality and tasks associated with service delivery to customers. The first six gaps (Gap 1, Gap 2, Gap 3, Gap 4, Gap 6 and Gap 7) are identified as functions of the way in which service is delivered, whereas Gap 5 pertains to the customer and as such is considered to be the true measure of service quality. The Gap on which the SERVQUAL methodology has influence is Gap 5. (Parasuraman et al., 1985; Curry, 1999; Luk and Layton, 2002) Clearly, from a Best Value perspective, the measurement of service quality in the service sector should take into account customer expectations of service as well as perceptions of service. However, as Robinson (1999) concludes: “It is apparent that there is little consensus of opinion and much disagreement about how to measure service quality”. One service quality measurement model that has been extensively applied is the SERVQUAL model developed by Parasuraman et al. (1985, 1986, 1988, 1991, 1993, 1994; Zeithaml et al., 1990)

The SERVQUAL instrument has been the predominant method used to measure consumers’ perceptions of service quality. It has five generic dimensions or factors that are stated as follows: Tangibles, Reliability, Responsiveness, Assurance and Empathy. (Iwaarden V, et al., 2003)

## **CASE STUDY OF SAMABAYIKA: A SNAPSHOT**

The West Bengal State Cooperative Union is an Apex Cooperative Organization in West Bengal which is present in all segments of cooperative movement of West Bengal. It was established in 1950 with the objective of promoting and developing cooperative movement in the state – to educate, guide and also to assist the people in their effort to build up and expand the cooperative sector in the state. Samabayika incidentally is the oldest retail outlet in West Bengal and first of its kind, probably in India. Extent of availability ranges from retail medicine to grocery items at a subsidized price, thereby making it convenient for the low and middle income groups to access this unique benefit almost throughout the day. ([www.wbscu.org](http://www.wbscu.org))

## **SAMABAYIKA AS OF TODAY**

The backdrop of this study relates to findings that have been observed by the researchers while considering the case of Samabayika. It has been found that there was lack of computer literacy with only 25 computers dumped in the office without being used properly; no arrangement of home delivery; uncomfortable ambience with walls without paint and cobwebs in different parts of the room; congestion with suffocating atmosphere; without any parking facility; dirty store room and lack of qualified and trained employees. Despite such shortcomings and constraints, the sale from Hazra Samabayika on a single particular day has been seen to be as much as Rs.1, 40,000.

Considering the employee’s views, it can be mentioned that the salary package was very poor and added to this; lack of inventory had also hindered the growth of this organization. The management was found not to be prudent enough in taking strategic and positive decisions for bringing this organization to the fore.

## **METHODOLOGY**

The case study has revealed that there are different reasons for the decline of service quality gap in Samabayika. After gathering the required information from different outlets, a questionnaire was prepared to ascertain the awareness about Samabayika among the people of Kolkata at large and the young generation, in particular. The study would also reveal that the factors that may be creating hindrance to the operations. The study will also show the gap and facilitate in identifying reasons for the gap. The questionnaire was based on the Convenient Sampling Method for 109 respondents. This questionnaire was used to collect the required data from the respondents. After the survey was completed, the data has been interpreted using SPSS technique and analyzed to measure the validity of the hypotheses. However, the survey on management could not be undertaken as the management officials were reluctant to address the issues relating to the survey.

## **ANALYSIS AND OBSERVATIONS**

From the data it has been observed that out of total sample size of 109 respondents, 61% are male and 39% are female who visit the retail chains (Figure 1). Of this, the age group who are more frequent visitors have been found to be in the age group of 27 -35 years which constitute the youth (Figure 2).

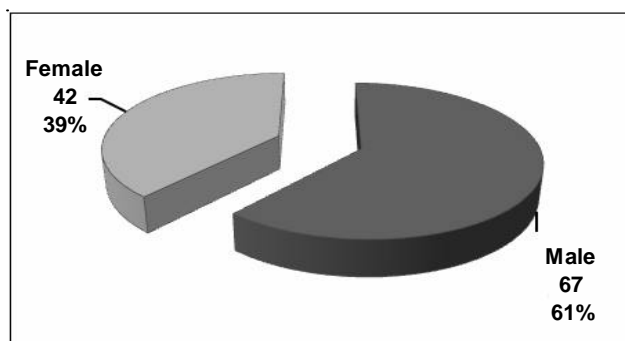


Fig 1: Percentage Representing Gender

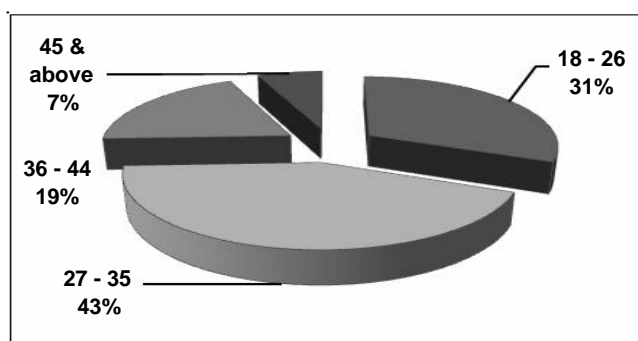


Fig 2: Percentage of Age Distributions

In order to find out whether the type of occupation has any effect on the visit to a Kirana store or a Departmental store, ANOVA test was performed with  $H_0$  = the type of occupation has equal effect on the visit to a Kirana store or Departmental store and the result has been shown in Table 2. The value of  $F_{obs}(7, 101) = .502 < F_{calc}(7,101) = 2.01$ . Hence the null hypothesis  $H_0$  is accepted. This shows that the type of occupation has effect on the visit to a Kirana or Departmental store. This has been corroborated by the respondents, particularly, the private company employees verbally during the survey, citing reasons that they are more interested in a departmental store as they are over pressed for time.

Table 2: Effect of Type of Occupation Influencing Visit To a Kirana Store or Departmental Store

	N	Mean	Std. Deviation	Std. Error	Lower Bound	Upper Bound	Minimum	Maximum
Public co.	10	1.60	.52	.16	1.23	1.97	1	2
Self employed	11	1.64	.50	.15	1.30	1.98	1	2
Retired	4	1.50	.58	.29	.58	2.42	1	2
Private co.	35	1.63	.49	8.29E-02	1.46	1.80	1	2
Government	7	1.86	.38	.14	1.51	2.21	1	2
Housewife	18	1.61	.50	.12	1.36	1.86	1	2
Unemployed	1	1.00	.	.	.	.	1	1
Student	23	1.65	.49	.10	1.44	1.86	1	2
Total	109	1.63	.48	4.64E-02	1.54	1.72	1	2

#### ANOVA

	Sum of Squares	Degree of Freedom	Mean Square	F	Sig.
Between Groups	.852	7	.122	.502	.831
Within Groups	24.469	101	.242		
Total	25.321	108			

In order to find the percentage in which respondents would like to buy goods in bulk, it has been found from Figure 3 that 50% of the respondents sometimes show this purchase behavior. This takes place when the products are priced below MRP which has been found to be 98% as shown in Figure 4.

To check whether these respondents exhibit this behavior while the product are priced below MRP, Chi-Square test was performed with the hypothesis  $H_0$  = there is no effect of the respondents in terms of purchase when the products are priced below MRP (Table 3). The calculated Chi-Square value at 5% level of significance 45.459 at  $df = 3$  is higher than the tabulated value = 7.815 at  $df = 3$ . Hence, the null hypothesis is rejected which means that there is an effect in terms of purchase in a Kirana or Departmental store when prices are below MRP.

Table 3 : Relation Between Factors In Terms of Purchase and MRP of Goods

	Observed N	Expected N	Residual		Observed N	Expected N	Residual
Always	13	27.3	-14.3	At MRP	11	54.5	-43.5
At times	32	27.3	4.8	Below MRP	98	54.5	43.5
Some times	54	27.3	26.8	Total	109		
Never	10	27.3	-17.3				
Total	109						

#### Test Statistics

	BULK	Price of Goods
Chi-Square	45.459	69.440
Degree of freedom	3	1
Asymp. Sig.	.000	.000

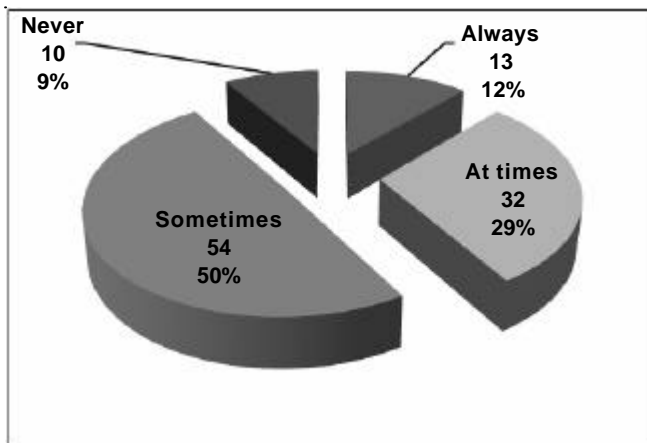


Fig 3 : Percentage of respondents showing different purchasing pattern

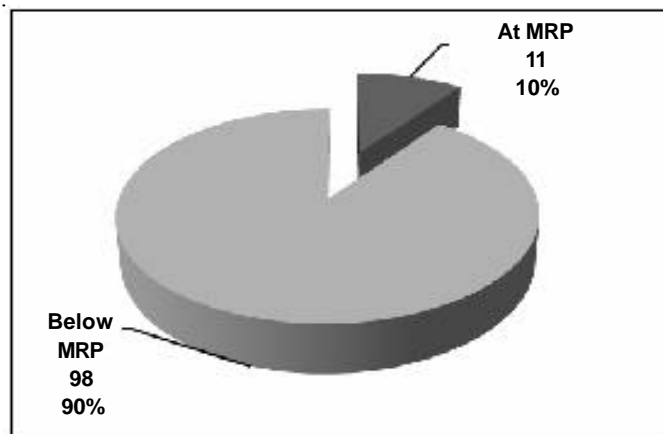


Fig 4 : Percentage of respondents purchasing goods at or below MRP

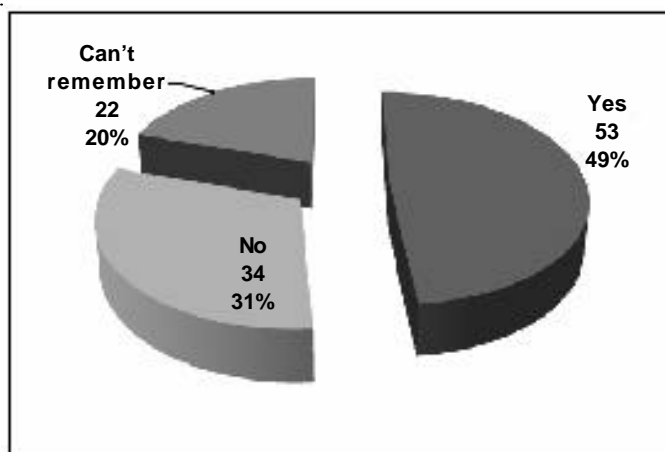


Fig 5 : Percentage representing the awareness of Samabayika

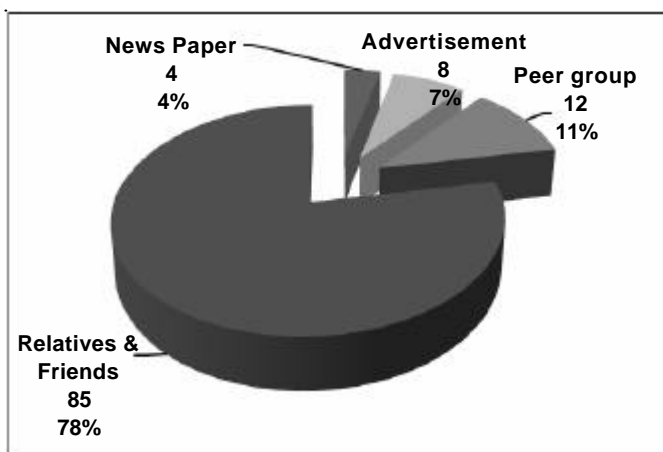


Fig 6 : Percentage of Sources influencing the awareness of Samabayika

It has been found that 49 % people know about Samabayika but at the same time, it has been found that 31 % people never heard about Samabayika (Figure 5). It has also been found that 78% of the respondents are aware about Samabayika from their relatives and friends, followed by peer group (11%), advertisement (7%) and newspaper (4%) (Figure 6). The reasons for high awareness level may be attributed to positive word of mouth which has played a major role.

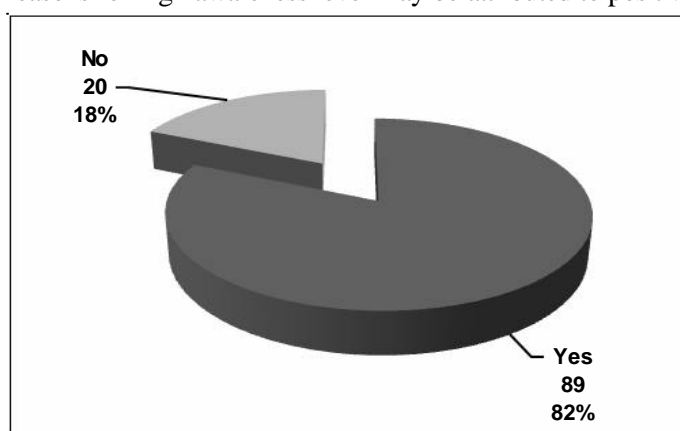


Fig 7 : Trustworthiness of Samabayika

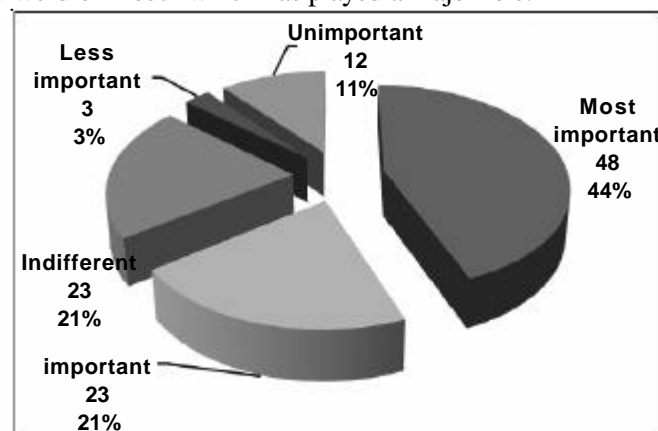


Fig 8 : Positive word of mouth as an essential factor for a departmental store

From Figure 7, it has been found that 82% of the respondents have shown their trust in Samabayika but could not attribute it to any specific reason. Most of the respondents also acknowledged that word of mouth is very important for developing trust in case of a retail store (Figure 8).

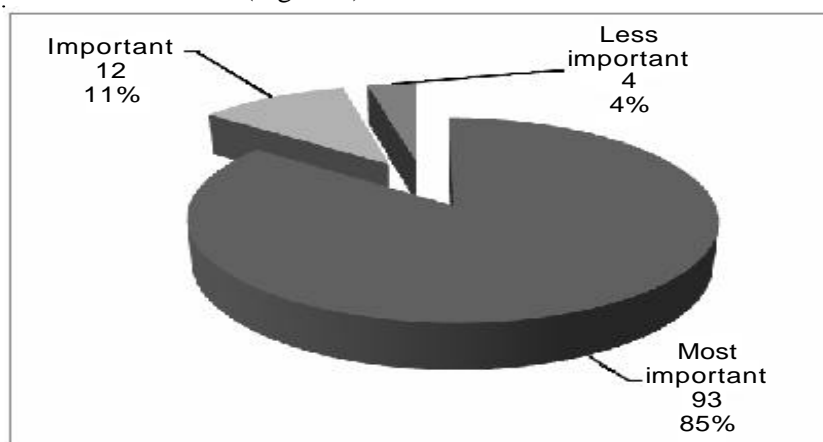


Fig 9: Location as an essential factor for a departmental store.

For location, 85% felt that location is an important attribute for a departmental store as shown in Figure 9 which means that the success rate of a business in a mall will be dependent on its location. In fact, the research has shown that Samabayika, though having a high business potential as the first mall of its kind in Kolkata, could not succeed due to its location.

## GAP ANALYSIS

For ascertaining the Gap between the Service Expected and Service Delivered from the respondents who have visited Samabayika, it has already been shown that word-of-mouth has played an active role in disseminating awareness about Samabayika. In this light, an effort has been made to analyze the gap which has been explained as follows:

### GAP – 1

In order to analyse the parameters which are not present in Samabayika but are expected by the customers in future, factor analysis was performed (Table 4) and results have shown that there are 2 main factors – 1) **Expected Add – On benefits** and 2) **Expected Convenience**. The **Expected Add – On benefits** can be shown as a) **kid zone**, b) **ATM counters nearby**, c) **online trading**, d) **entertainment**. The **Expected Convenience** can be shown as a) **tailoring facility**, b) **availability of food and drink**.

Management failed to perceive the consumer's expectations from Samabayika, as a result of that, the management was unable to take any positive steps to satisfy the consumer needs.

Table 4 : Parameters Not Present But Expected In Samabayika

	1	2
Tailoring Facility		.518
Home Delivery		
Credit Card Facility		
Trial Room		
Availability of Food and Drink		.646
Kid Zone	.636	
ATM Counters near by	.622	
Online Trading	.842	
Entertainment	.801	

### GAP – 2

At the time of the transition of management perception into service delivery, the management failed to include **Augmented** factors and also some **Core** factors which are absent in Samabayika. To analyse the necessity of items which are essential for a general outlet, factor analysis was performed and the results have been obtained and computed as below in Table 5. The results have shown that there are 2 main factors – 1) **Core** and 2) **Augmented**. The **Core** factors can be shown as a) **spacious**, b) **cooperative sales personnel**, c) **low price**, d) **price transparency**, e) **exchange facility**, f) **cleanliness**. The **Augmented** factors are 1) **air conditioner**, 2) **security**, 3) **toilet facility**.

**Table 5 : Items Essential For A General Outlet**

	1	2
Transport Convenience		
Spacious	.809	
Air Conditioner		.916
Cooperative Sales Personnel	.789	
Low Price	.826	
Parking Facility		
Security		.537
Toilet Facilities		.755
Price Transparency	.832	
Exchange Facility	.883	
Cleanliness	.765	

**GAP – 3**

At the time of the Service delivery, the management is not able to cover **Present variety and convenient** factors but they fulfill **Present Rational blind factors** successfully. To identify the important element according to the consumer's present expectation from Samabayika, factor analysis was performed (Table 6) and the results have shown that there are 2 main factors – 1) **Present Variety and Convenient Factors** and 2) **Present Rational Blind Factors**. The **Present Variety and Convenient Factors** are as a) availability of all sizes, b) spacious, c) location, d) transport convenience, e) parking facility, f) toilet, g) exchange, h) availability of all varieties. The **Present Rational blind factors** are as a) quality, b) reasonable price.

**Table 6 : Factors Showing Consumer's Present Expectation From Samabayika**

	1	2
Branded Products		
Unbranded Products		
Quality		.891
Reasonable Price		.893
Availability of all Sizes	.795	
Spacious	.902	
Location	.979	
Transport Convenience	.525	
Parking Facility	.864	
Toilet	.650	
Exchange	.692	
Availability of all Varieties	.959	

**GAP – 4**

In case of Samabayika, external communication is absent.

**GAP – 5**

As a result of external communication, there is a big gap between perceived service and expected service.

**GAP – 6**

There is no gap between consumer expectation and employee's perception about consumer expectation. Employees understand the expectations of the consumer of the Samabayika.

**GAP – 7**

Gap 7 is heavily present in Samabayika because of lack of communication between employee and management.

**FINDINGS AND RECOMMENDATIONS**

- Samabayika is the oldest retail outlet in West Bengal and it has been found from the study that most of the customers prefer to visit Samabayika as they consider Samabayika to be a reliable departmental store offering quality products at moderate price.
- There is a gap between the perceived value of Samabayika and the actual value it generates while shopping. From this standpoint, it can be inferred that Samabayika can be developed very easily because still it has its goodwill in the market. Almost every consumer want to buy goods below MRP, and Samabayika is one of the very few retail outlets which offer the goods below MRP.
- The research has indicated that Samabayika, though having constraints, can prove to be a long time player in the retail segment.

- The State Government should take initiatives to make Samabayika a successful retail outlet because many state owned small scale industries as well as local manufacturers can use this platform to reach the masses.
- This is the booming period for the organized retail sector because it is increasing rapidly, at the same time; Samabayika can utilize this opportunity to upgrade itself through a proper, long term strategic planning.
- The Management should influence the state government to establish Samabayika retail outlets in proper locations across the prime locations of the city, and if possible, across the state.
- The Management should build a good relation with the suppliers to make available variety of goods in the Samabayika outlet.
- Employees should get satisfactory salary package and other benefits also so that they are motivated and can effectively reduce gaps regarding service delivery and ensuring proper customer relationship management to create proper value, royalty and satisfaction.
- More trained employees and permanent employees are needed.
- Samabayika should have home delivery and car parking facility.
- Management should maintain a healthy relation with the employees so that employees can give their maximum level of service to Samabayika.

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