

Service Quality Dimensions in the Context of Herzberg Two Factor Theory: An Exploratory Study of India and Taiwan

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ABSTRACT

The major objective of this paper is to develop a comprehensive set of determinants of service quality of organised grocery stores in context of countries with culturally distinct orientation and to further classify them as hygiene and motivating factors resp. Such determinants can be used in further studies in order to help the international marketers to understand the behaviour of customers in different countries to succeed in an international arena. A questionnaire survey of 500 respondents each of Taiwan and India was conducted. A large number of items affecting service quality perceptions related to grocery stores were identified. The results of the study suggested a four-factor structure of perceived service quality variables for both India and Taiwan. The difference in the composed structure of the factors is further explained in terms of two factor theory. The results of the study will help the managers to allocate the resources strategically depending on whether the retailer needs to reduce the level of dissatisfaction or improve the level of satisfaction.

KEYWORDS

Grocery, Herzberg, India, Service Quality, Taiwan

INTRODUCTION

Customer satisfaction is crucial in today's competitive retail environment if one wants to position themselves successfully. Through their study on the elements of service quality that influence customer satisfaction, researchers have made a significant contribution to the literature in this area. The micro and macro environmental elements constantly evolve; therefore, it is important to identify context- and country-specific metrics that different customers use to rate the quality of services.

Due to the COVID-19 pandemic, worldwide retail sales decreased by 2.9 percent in 2020; fortunately, it recovered and increased by 9.7 percent in 2021. By 2022, it was predicted that global retail sales would exceed 27.3 trillion dollars, up from roughly 23.7 trillion dollars in 2020 (Sabanoglu, 2022). The size of the global food and grocery retail industry was estimated at USD 11,324.4 billion in 2021, and it is projected to increase at a 3.0% CAGR from 2022 to 2030. The rise in growth may

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be mostly attributed to consumer polarisation, higher grocery expenditure induced by COVID-19 lockout, and increasing online grocery sales volume. Despite the growing popularity of online businesses in grocery retail, people still prefer to buy groceries on a regular basis in large quantities from shops directly, where they can physically verify the quality and other attributes of the products before making the purchase (Park and Thangam, 2019; Robert, Xu, Mettos, 2003). Unlike other food segments, the organized retailing in Fruits and Vegetables sector has been a slow mover as approx. 94% of Indian markets are captured by conventional vendors, hawkers, peddlers (Negi and Anand, 2016). Even though, the growth of retail sector is attributed to both regional and international players in various sectors of retail, grocery retail sector is dominated majorly by local players in almost all the countries. This is because of more instances of failure of overseas ventures than their success in case of grocery retail (Marcel and Rajiv, 2012).

The limited existing literature provides contradictory and inconclusive evidence which is concerning for a number of reasons. Firstly, it is widely accepted that national culture influences many aspects of consumer behaviour (De Mooij, 2017). Therefore, it is important for retailers continuing or planning their international expansion efforts to be mindful of cultural differences between markets (Pederzoli and Kuppelwieser, 2015). Secondly, many retailers, including the world's largest retailer Walmart, have struggled in international markets, with the lack of cultural understanding being identified as a key reason (Hunt et al., 2018).

By coordinating their marketing initiatives regionally and culturally, only a few big retailers, such as Wal-Mart, Tesco, Carrefour, etc., have been successful in creating their worldwide presence in a number of countries. Along with several other emerging businesses, such as major international players also want to expand their network internationally. As a result, these multinational powerhouses need to understand consumer behaviour as well as their needs and perspectives on diverse cultures that exist in different countries.

The food and grocery sector accounted for over 65% (\$525 billion) of the retail business in India in FY 2019, followed by clothes and footwear (9.8%) and consumer durables and IT (9.2%). The penetration of organised retail in the food and grocery industry, however, was just 3.6% in 2019, highlighting the importance of unorganised traders, who hold an estimated share of almost 61% (Gutgutia, 2019).

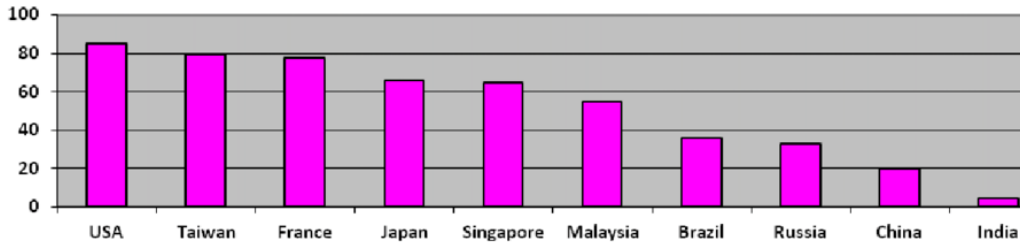
Traditional mom-and-pop businesses continue to control a large share of the food retail industry in India, with organised grocery retail making up just approximately 2% of the country's overall retail sector. (Retail Industry of India, 2015). In 2021, there were more than 8,000 contemporary grocery retail establishments, but this is still a very small number when compared to conventional food merchants (kirana stores and corner shops), with a total of over 12.8 million stores (GAIN Report, 2021).

Therefore, organised grocery shops are still a secondary option for grocery buying in India. For their daily requirements, the majority still like going to their neighbourhood kirana stores because of personal touch, credit facilities, and accessibility to customers. Despite this, after COVID-19, there has been an increase in e-commerce and organised retail due to consumer preferences for a clean atmosphere as well as the discounts and loyalty programmes provided by these businesses. Another noteworthy development is the growing tendency of big merchants working with neighbourhood kirana shops to handle effective delivery and broaden their networks (Reliance 7-Eleven outlets, Tata Fresho stores, D-Mart, and many more) (Halan, 2020).

As evident from figure 1, Taiwan is the Asian country with maximum share of organised retail. Since, the concept of organised retail was first introduced in the Taiwanese grocery sector during 1960s with the introduction of its first supermarket (Whitley, 2016); Taiwan appears to be in the maturity stage of organised retail. Hence, it would be most interesting and captivating to bring out a contrast between the perceptions of Indian and Taiwanese consumers regarding attributes relating to organised grocery retail stores. Such a comparison will enable the marketers to identify the dimensions which are weighted as more important by customers in countries where organised retail is in a nascent stage and maturity stage respectively. Also, because of substantial cultural differences between India and Taiwan, the said comparison seems worthwhile.

Figure 1. Share of organised retail India vs. select countries (2010)

Source: IBEF (2010)



Retail organizations provide experiences to their customers supported by tangible and intangible elements that lead to positive and negative experiences subsequently leading to satisfaction or dissatisfaction. Thus, our paper is not only an attempt to identify service quality variables in context of the two countries but also to extend the application of Herzberg's (1968) two-factor model to the area of service quality of organized retail. Frederick's "two-factor theory" of motivation differentiates between dissatisfiers (hygiene factors) and satisfiers (motivating factors). The application of this model to the retail environment suggests that the hygiene factors are the ones responsible for preventing purchases while motivators are the ones responsible for inducing purchases. Therefore, it is the responsibility of the sellers to work towards elimination of dissatisfiers and to also identify the satisfying factors. It is imperative for the retailers to understand that even if dissatisfiers are eliminated, then also shoppers may not be motivated towards purchase. Therefore, it is essential to identify the hygiene and motivating factors in context of different retail environments.

Thus, firstly, we have reviewed in-depth literature on various service quality variables in context of grocery retail. After that, a survey has been conducted in both the countries based on customers of grocery retail stores to understand the differences in their perceptions of service quality. Thereafter, underlying satisfaction and dissatisfaction dimensions have been identified based on Herzberg's theory.

MEASUREMENT OF SERVICE QUALITY

The literature has contended that measurement of service quality is quite complex as different theories have different perspectives. Even though various approaches have been studied extensively in the past, no consensus has been achieved yet. Nevertheless, it is important to understand the service quality perceptions of consumers in context of grocery retail because it involves direct interaction with the customers. Positive and negative responses resulting from satisfaction to dissatisfaction are important areas to be considered for the improvement of service quality to contribute towards the development of a competitive edge. Even though, many tools have been identified in the literature for the measurement of service quality but none of them can be accepted universally as the perceptions of individuals differ in context of countries of origin as well as nature of product or service and type of industry. Furthermore, it is important for the service providers to identify and emphasize on the key factors rather than considering the entire dimension as one with all its constituents as being equally important.

Literature on service quality suggests that customers' choice for a store is based on attributes specific to the store (Woodside and Trappey, 1992). There are several service quality attributes that have been examined in the literature. Tangible and intangible factors related to the physical environment of a store such as physical appearance, décor, lighting, music (Babin and Attaway, 2000), appearance of tangibles such as equipments and fixtures, appearance of service provider (Foxall and Greenley, 1999; Harris and Ezech, 2008), cleanliness of the store (Miranda et al, 2005), proper layout (Sirohi et al, 1998), waiting time (Grewal et al, 2003; Baker et al, 2002; Katz et al, 1991), convenient location (Maxwell

et al, 2010; Kim and Jin, 2002)etc. have been identified as important service quality determinants that lead to establishment of positive perceptions of customers towards the overall service quality and ultimately contributes to customer loyalty.

Besides, Physical appearance and convenience, another important aspect of service quality that has been pointed out in the literature is reliability. Factors related to reliability of a store such as price paid for goods (Kahn and McAlister, 1997), quality of products (Zeithaml, 1988), knowledge of employees (Torlak et al, 2010; Sweeney et al, 1997) etc. have been given due importance.

Another important determinant of service quality that has been suggested in literature is the personal interaction between the consumer and the service provider (Julie Baker, 2002; Seth et al, 2005). Personal interaction of the consumer with the service provider develops confidence which contributes towards establishment of a long-lasting relationship (Reichheld, 1994). Further, researchers have suggested that the degree of personal attention affects the perceptions of the consumers and further makes positive contribution towards future behavioural intentions (Kim and Jin, 2002). Further, the capacity of the service provider to handle customer complaints and the degree of courteousness and friendliness in their behaviour along with their knowledge also makes an important contribution towards consumer's delightness.(Torlak et al, 2010).

Attributes relating to the store's policies have also been examined in the previous studies. Some of the important attributes pointed out in literature are adequacy of stock (Carpenter and Moore, 2006), quality of products offered (Kahn and McAlister, 1996), accessibility to parking facility, store's credit, discount and refund policies (Khare et al,2010), total number of salespersons available in the store (Parasuraman et al, 1988) and loyalty and reward programmes (Carpenter and Moore, 2006).

METHOD

Research Design

The nature of our study is descriptive and while undertaking a descriptive study, we have followed cross sectional design which involves data collection at a single point of time. (Malhotra, 2010). The population frame includes the customers of organised grocery retail stores in Indian and Taiwanese markets. We targeted a sample size of 500 each from both the countries to make a representative study. In order to collect data, survey approach was considered as more relevant and customer responses were recorded in the actual in-store environment to record current and more relevant perceptions of customers with regard to service quality of select organised grocery retail stores. (Dabholkar, 1996)

Questionnaire and Procedure

The survey instrument was divided into two parts such that the first part consisted of questions related to consumer's demographic information and the second part consisted of 55 items developed on the basis of literature, initially representing 5 dimensions namely Physical Aspects, Reliability, Personal Interaction, Problem Solving and Policy that were measured using a five-point likert scale ranging from strongly disagree to strongly agree. The comprehensive list of items was then presented to 2 academicians and 2 industry experts who suggested reducing certain items on account of repetition and inapplicability in grocery retail environment which resulted in a final survey instrument comprising of 45 items. In order to ensure translation equivalence as suggested by Brislin, 1970, the original questionnaire was first translated into mandarin and then translated back to English in order to avoid any discrepancy in the meaning of statements. Then, the translated questionnaire was pretested on 5 people who knew both the languages before conducting the final survey. The final survey instrument was then used to collect data from customers of one hypermarket, one supermarket and one convenience store from each of the countries respectively selected on the basis of maximum number of stores. In Indian context, data was collected from customers of Big Bazaar, Reliance fresh and Twenty-Four by Seven stores in Delhi-NCR region whereas in Taiwanese context, data was collected from customers

of Carrefour, Wellcome and seven eleven stores in Taipei, capital city of Taiwan. The targeted sample size of 500 was then collected from various branches of different stores proportionately. By using the same direction and technique, data collection equivalence was ensured.

ANALYSIS

Exploratory Factor Analysis

In order to identify the important attributes affecting service quality perceptions of customers in both India and Taiwan, exploratory factor analysis was conducted using a sample data of 250 respondents. After verifying the various necessary conditions (Refer to Table 1), factor analysis using principal component analysis was conducted. As summarised in the Table 2 and 3, the rotated component matrix presented a total of four extracted factors with Eigen value greater than one for both India and Taiwan separately. After carefully analysing the correlations table and factor loadings, some items with low scores were rejected. This resulted into an instrument with a total of 24 and 22 items for India and Taiwan respectively.

Descriptive Analysis of the Measurement Instrument

Factor 1 in case of India and Factor 2 in case of Taiwan have been named as Physical aspects since they consisted of items related to tangibles and physical environment of the grocery store. Our current study supports the view of Pratibha A Dabholkar et al.'s (1996) that apart from the tangible aspects the physical environment of the store also creates an impact upon the customers.

Most of the items of Factor 2 in case of India and Factor 1 in case of Taiwan constitutes of items related to problem solving and personal interaction. Therefore, this factor has been named as personal attention which is a combination of items related to personal interaction and problem solving as suggested by Caro and Roemer (2006).

The third factor in case of both the countries is represented by items pertaining to reliability and dependability and thus has been termed as trustworthiness. The term trustworthiness can be defined as the extent to which the service delivery process could convince customers and improve their confidence levels.

The fourth factor in case of both the countries are well represented by the store's internal policies and therefore the term "Policy" is considered as appropriate to denote this factor.

Confirmatory Factor Analysis

Researchers have suggested that apart from exploratory factor analysis, there is a need to proceed with the confirmatory factor analysis also in order to refine and validate the measurement instrument. Hence, the extracted four factors were further investigated using Amos in order to establish construct validity. All the model fit indices have values below the threshold values thus, establishing reliability and validity of the instrument as indicated in Table 4. Thus, the final instrument comprises of 21 items in context of both India and Taiwan with 4 factors each. Even though the factor structure is

Table 1. KMO and Bartlett's test

India			Taiwan		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.952	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.889
Bartlett's Test of Sphericity	Approx. Chi-Square	2820.590	Bartlett's Test of Sphericity	Approx. Chi-Square	2432.928
	Df	276		Df	231
	Sig.	.000		Sig.	.000

Table 2. Factor structure derived from output of EFA, India

Items	Abbr.	Factor 1	Factor 2	Factor 3	Factor 4
This store provides a clean shopping environment outside the store	P7	0.724			
This store has modern looking equipment and fixtures (attractive shelves, sign boards etc.)	P1	0.708			
The employees in this store have a neat and clean appearance.	P6	0.673			
This store has proper lighting.	P5	0.672			
The store layout at this store makes it easy for customers to find what they need	P9	0.635			
The store is located in a convenient location which is easy to reach	P11	0.588			
This store has provision for special requests such as making a special item available on customer's requests, keeping the shopping bags ready by the pickup time for on call delivery etc.)	R1	0.559			
This store provides spacious and handy shopping carts.	P15	0.545			
Cronbach Alpha		0.994			
The employees in this store have a good attitude at checkout and provide bagging services.	Pi9		0.742		
Employees in this store tell customers exactly when the services will be performed	Pi5		0.738		
Employees in this store give prompt service to its customers.	Pi8		0.731		
This store has adequate number of sales persons to aid customers.	Po10		0.639		
The behaviour of employees in this store instils confidence in customers.	Pi3		0.542		
The employees in this store behave in a courteous and friendly way	Pi6		0.530		
Cronbach Alpha			0.995		
This store ensures error free billing.	R5			0.786	
While purchasing products from this store, I get value for money	R6			0.591	
This store performs the service right the first time	R3			0.565	
This store makes special efforts to keep the item available at all times.	R4			0.524	
This store offers quality own brand products with proper packaging and correct descriptions	R8			0.425	
Employees in this store have knowledge regarding new products, prices and other variations of the store.	Pi2			0.569	
Cronbach Alpha				0.989	
The store has convenient operating hours	Po1				0.770
The store accepts most major credit cards	Po4				0.664
This store offers a reasonable choice of brands	Po5				0.615
This store offers a wide variety of goods	Po6				0.502
Cronbach Alpha					0.985

Table 3. Factor structure derived from output of EFA, Taiwan

Items	Abbr.	Factor 1	Factor 2	Factor 3	Factor 4
Behaviour of employees in this store instils confidence in customers.	Pi3	0.485			
The employees in this store behave in a courteous and friendly way	Pi6	0.670			
Employees in this store give prompt service to its customers.	Pi8	0.757			
The employees in this store have a good attitude at checkout and provide bagging services	Pi9	0.761			
The store willingly handles returns and exchanges	Ps1	0.597			
When a customer has a problem, this store shows sincere interest in solving it.	Ps2	0.766			
Employees in this store are able to handle customers complaints directly and immediately.	Ps3	0.752			
Cronbach Alpha		0.874			
Materials associated with this store's service such as shopping bags, catalogs, loyalty cards etc. are visually appealing	P3		0.655		
This store has proper lighting.	P5		0.743		
The employees in this store have a neat and clean appearance.	P6		0.661		
The store layout at this store makes it easy for customers to find what they need	P9		0.664		
This store provides secure baggage counters to keep your personal luggage.	P10		0.528		
The store is located in a convenient location which is easy to reach	P11		0.733		
Cronbach Alpha			0.790		
This store performs the service right the first time	R3			0.520	
This store makes special efforts to keep the item available at all times.	R4			0.562	
While purchasing products from this store, I get value for money	R6			0.764	
This store offers quality own brand products with proper packaging and correct descriptions	R8			0.552	
Employees in this store respond to customer's requests at any time during shopping.	Pi7			0.615	
Cronbach Alpha				0.750	
This store provides plenty of convenient parking for customers	Po3				0.638
This store offers a wide variety of goods	Po6				0.456
This store offers discounts and promotions	Po7				0.634
This store offers loyalty or reward programmes	Po9				0.701
Cronbach Alpha					0.669

the same for both the countries but there is some variation in the items contributing to each of the factors primarily because of difference in their cultural and social values and beliefs which affects their perceptions regarding service quality attributes (Miguel Morales, 2012).

Table 4. Fit indices summarised from output of confirmatory factor analysis

Goodness-of-Fit Model Indices	Indian Study	Taiwanese Study	Recommended Value	Sources
Chi-square/degree of freedom	2.205	2.330	<3	(Boudreau,2000)
Goodness-of-fit index (GFI)	0.920	0.904	>0.90	Hair et al., 1998,Hu and Bentler, 1995).
Adjusted goodness-of-fit index (AGFI)	0.899	0.845	>0.80	(Chau, 2001)
Tucker-Lewis index (TLI)	0.912	0.903	>0.90	(Yi, 1988)
Comparative fit index (CFI)	0.924	0.915	>0.90	(Byrne, 2001)
Root mean square error of approximation (RMSEA)	0.053	0.069	<0.08	(Byrne, 2001)
PCLOSE	0.229	0.102	>0.05	(MacCallum, 1996)

Figure 2. CFA-based measurement model of the four dimensions of service quality, India

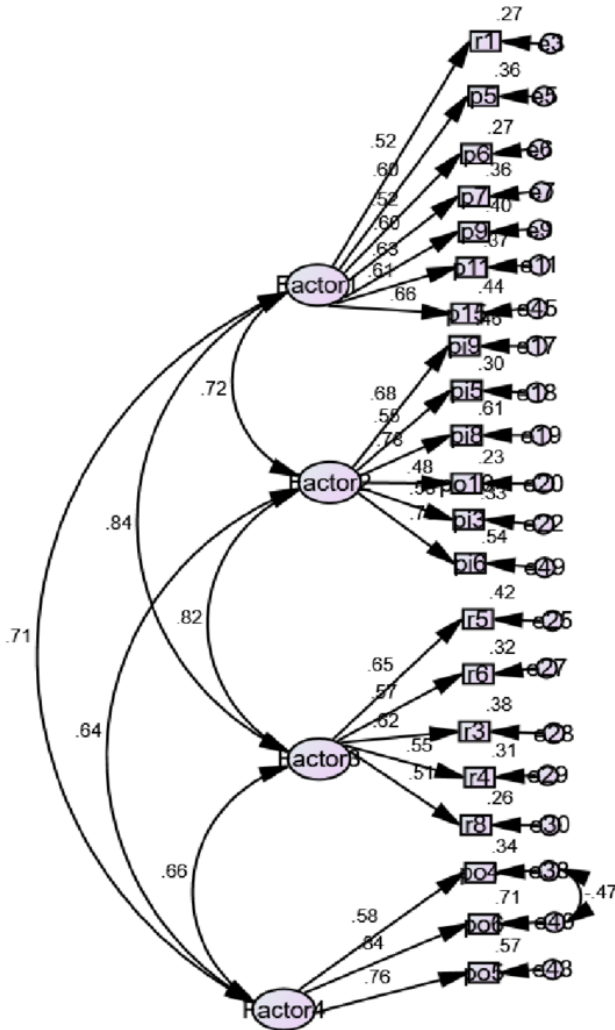
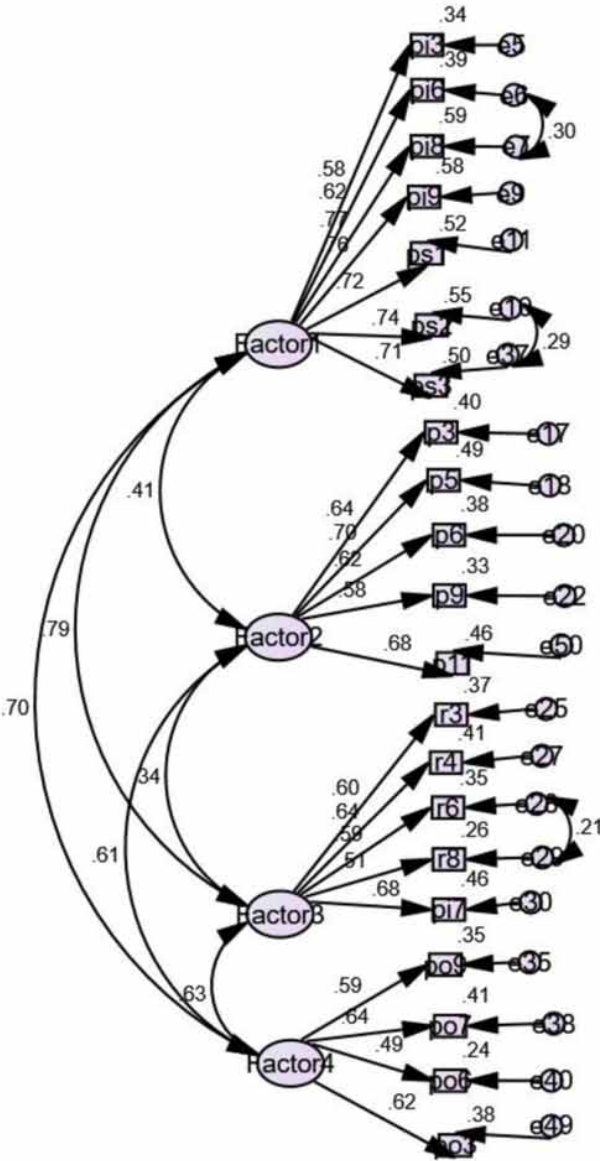


Figure 3. CFA-based measurement model of the four dimensions of service quality, Taiwan



SERVICE QUALITY FACTORS CONTEXTUALIZED AS HYGIENE AND MOTIVATING FACTORS FOR INDIA AND TAIWAN

A four-dimensional structure has been identified for the service quality attributes affecting perceptions of consumers in case of both Indian and Taiwanese organized grocery retail. However, a difference in the constituents of the dimensions can be justified with the help of Fredrick Herzberg’s two factor theory which suggests that besides some hygiene or basic factors, there are some motivating factors that differ for consumers belonging to different countries (Helen, Deresky, 2009).

As evident from the dimensional structure, there are some constituents or factors that are common to both Indian and Taiwanese markets. Also, such factors seem to be the basic hygiene factors absence of which would result in dissatisfaction with the store. Such factors are proper lighting conditions, employee cleanliness, proper layout and accessibility which are constituted as factors of “Physical aspect” dimension. Besides these factors, there are some factors which can be justified as the motivating factors as they are quite specific to the retail environmental conditions of both the countries. Factors such as clean shopping environment, spacious and handy shopping carts, providing for special requests etc. are the motivating factors in case of Indian organized grocery retail. This is supported by literature which pointed out that Indian consumers expect organized grocery retail stores to be more organized and cleaner (Goswami, 2009; Kushwaha, 2011) with spacious and handy shopping carts (Ashish, 2016) along with convenience of home delivery etc. for a joyful and convenient shopping experience. In case of Taiwan, since the grocery stores are quite advance with high class technology, factor such as visual appearance of store related materials such as shopping bags, catalogs, kiosks etc. has been denoted as motivating factor which would definitely help the retailers to gain an advantage over the competitors.

The second dimension namely “trustworthiness” also constitutes some basic hygiene factors such as performance of service at the right time, continuous availability of all the store items, value for money and quality products with proper packaging which are common to both Indian and Taiwanese markets. Apart from this, factor such as error free billing has been denoted as motivating factor for Indian markets because of several evidences of frequent overbillings (Anon., 2018). In context of Taiwan, responsiveness of employees has been identified as the motivating factor in support of the viewpoint of several researchers that there is a direct relationship between responsiveness and trustworthiness of employees and overall store trust and perceived value (Paolo Guenzi, 2009).

The third dimension i.e., “personal attention” comprises of some basic or hygiene factors such as courteous, friendly and knowledgeable employees, prompt service and good attitude at checkout. These factors are the basic satisfying factors in case of both Indian and Taiwanese markets. Apart from this, in context of Indian markets, adequate number of salespersons and timely performance of services by the employees are considered as motivating factors because of preference of Indian customers for grocery stores with convenient and personalized delivery options (Global, 2008). Since, Taiwanese grocery stores lack human touch, therefore, in context of Taiwanese customers, factors such as easy handling of returns, proper customer support etc. are the motivating factors as such facilities will provide an edge to the retailers over its competitors (Lam, 2018)

Similarly, the fourth dimension i.e., “policy” also consists of some basic hygiene factors such as availability of a large variety of goods or service offerings which is considered as an essential aspect of every store’s policy irrespective of the geographical location. Motivating factors such as payment mode flexibility and choice of brands are considered as important for Indian customers because of their infrequent trips to the organized grocery retail stores and the movement of the country towards a cashless economy (Desk, 2016). In context of Taiwan, factors such as parking facilities, discounts and promotions and loyalty or reward programs have been identified as motivating factors as these make an important contribution to the customer satisfaction which ultimately helps the the retailer in achieving an edge over its competitors.

DISCUSSION

A four-dimensional structure has been identified in the present study with regard to the service quality attributes as perceived by customers of organized grocery retail stores. The present study will help the retailers to understand the important hygiene and motivating factors of service quality which would contribute towards consumer satisfaction in case of both India and Taiwan. Thus, our study supports the viewpoint of researchers who contradict the universal applicability of well acknowledged scales such as SERVQUAL, SERVPERF, RSQS etc. The present study suggests that service quality factors

or scales are distinct for different countries because of differences in economic and socio-cultural values (M Kumar,2009). Therefore, it is imperative for the global retailers to design different strategies for different countries to succeed on an international platform.

MANAGERIAL IMPLICATIONS

The results of the present study are important for the grocery store retailers who would be able to understand the differences in the perceptions of customers belonging to two different countries such that one is in the developed stage and the other is still in the developing stage. Further, the difference in the constituents of different dimensions in case of the two countries has been well explained with the help of Herzberg two factor theory. Therefore, it is implied that a common marketing strategy will not be successful in case of both the countries. In a country like India where organized retail is still at a nascent stage, greater emphasis should be laid on the core aspects whereas in advanced countries like Taiwan, motivating or auxiliary factors should be more emphasized.

The present study suggests that managers should focus on both the internal and external physical environment of the store along with appearance of employees. Besides physical environment, convenience of customers should also be focused upon by offering handy shopping carts, proper layout with signboards and additional services such as pick up on call, home delivery etc. The importance of the role played by service provider has been widely acknowledged and thus staff members should be given adequate training with respect to products and customers so that they are able to handle customers' complaints and returns and exchanges, if any on immediate basis (Leen, 2004). Further, in context of Taiwan, retailers need to focus on more futuristic retail stores embedded with self-checkout kiosks, smart shelves or even robots who would guide the shoppers about the features of a particular product as well as its location in the store. Moreover, customers prefer stores with wide range of goods so that they can save their time by finding everything under one roof. Therefore, retail managers should leave no stone unturned to make available all the products as required by the target customers. Further, it has been contended that the price and value relation affect the perceptions of the customer and therefore, competitive prices should be offered and revised accordingly at regular intervals. Further, with evolution in the lifestyle and needs and preferences of Indian consumers, there is need to focus on auxiliary services such as home delivery of goods, increasing the product line by providing additional services such as ticketing, taxi hailing, courier etc.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

Future studies could be done in order to develop a valid and reliable scale in context of both the countries. Another future study may focus on the relationship of service with customer satisfaction, loyalty, and behavioural intentions etc. Since, the number of dimensions and the degree of importance of each of the dimensions is not static across all countries; further studies can check the validity and reliability in other countries as well.

The findings of the study are not generalisable as the data has been collected only from the capital cities, thus leading to the ignorance of rural and sub urban areas. Thus, due care should be taken while generalizing the findings. Also, as the study is specifically based on organised grocery retail, it cannot be generalized to other retail sectors. Other unexplored sectors should be targeted in future research.

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