importance of service quality conceptual framework in its utility on consumer studies.

According to Srinivas Durvasula (2005)This paper examines the service quality perceptions of consumers towards retailers in Singapore. We applied SERVQUAL, a popular measure of service quality to a sample of 172 consumers to assess service quality perceptions, expectations and gaps in service quality. We first examined the dimensionality and reliability of this scale. Subsequently, analysis by various demographic groups revealed significant gaps in service quality; the gaps in quality were much higher for some service quality dimensions than for others. The implications of these results for Singapore retailers and retail entrepreneurs are then presented along with future research directions.

According to Taylor and Baker(1994),in his study "An assessment of the relationship between service quality and customer satisfaction in the formation of consumers purchase intentions" service quality and customer satisfaction are widely recognized as key influences in the formation of consumers' purchase intentions in service environments. However, a review of the existing literature suggests that the specific nature of the relationship between these important constructs in the determination of consumers' purchase intentions continues to elude marketing scholars (c.f. Bitner and Hubbert 1994; Bolton and Drew 1994; Gronroos 1993; Rust and Oliver 1994). The study reported here was designed to aid in the understanding of these relationships by empirically assessing the nature of the relationship between service quality and consumer satisfaction in the formation of consumers' purchase intentions across four unique service industries. According to this study, the weight of the evidence in the emerging services literature, suggest that consumer satisfaction is best described as moderating the service quality/purchase intention relationship

According to Mosahab et.al., (2010), in his study, "Service Quality, Customer Satisfaction and Loyalty: A Test of Mediation" the outcome of a field research, which aimed to determine the quality of services offered by Sepah Bank, and also to study the relationship between the service quality, satisfaction and loyalty. According to this study, the service quality standard model has been used for evaluation of service quality, Gremler and Brown (1996) model with some revision was used for evaluating the loyalty, and the instrument offered by Bitner and Hubbert (1994) was used for evaluation of customer satisfaction. The focus of this study is a Sepah Bank branch around Fatemi St., Tehran, Iran, and 147 customers of this bank were sampled. The results of this study show that in all aspects, customers' expectation, are higher than their perceptions of the Bank's operation, and in fact the quality of offered services is low. Besides, this research findings show that the customer satisfaction plays the role of a mediator in the effects of service quality on service loyalty. These findings are further explored.

According to Paulins (2005) in his study, "An analysis of customer service quality to college students as influenced by customer appearance through dress during the in-store shopping process". This study describes that significant differences were observed between customer expectations of service and service received overall. The premise that customer appearance through dress influences customer service quality in retail stores is explored. Research subjects completed instruments designed to measure customer expectations at a specific retail store of their choice. According to this study they visited that store three separate times posing as shoppers for the purpose of evaluating customer service quality.

According to Fullerton(2005), in his study "The service quality-loyalty relationship in retail service: does commitment matter?" The marketing literature has produced two schools of thought on the cause of customer loyalty in services industries. The service quality perspective puts forward that service quality evaluations substantially drive customer loyalty in services industries. The relationship marketing

perspective puts forward that customer commitment to the service provider substantially drives customer loyalty in services industries. In addition, commitment is a complex construct with at least two forms, one based in liking and identification (affective commitment) and one based in dependence and switching costs (continuance commitment). These positions were examined in an integrated model of retail–service relationships. According to this study, affective commitment and continuance commitment were mainly partial mediators of the service quality–loyalty relationship. It was also found that affective commitment to the retailer had a positive impact on customer loyalty while continuance commitment in marketing relationship had a deleterious effect on customer loyalty.

According to Andaleeb & Basu (1998) in his study, "Do warranties influence perceptions of service quality? a study of automobile repair and service industry". This study examined the relationship between customer's overall evaluation of service quality and five factors i.e., perceived fairness, empathy, responsiveness, reliability and convenience in the automobile repair and service industry. The study findings indicate that the empathy demonstrated by the service provider was important only when the service was not under warranty. Fairness and reliability were found to be important when there was no warranty and their effects were heightened by the presence of warranty. The influence of responsiveness and convenience were significant and remained the same with or without warranty.

According to Alexandris et al., (2008) in his study, "Testing the role of service quality on the development of brand associations and brand loyalty" the main aim of this study is to measure brand association in the context of a fitness club, to test the influence of brand associations on the development of brand loyalty and investigate the role of service quality on the development of brand

associations. This study findings analysis revealed eight brand association factors: popularity, management, logo, escape, vicarious achievement, nostalgia, pride and affect. In the relationship among brand associations, loyalty and service quality, the study analysis revealed that: five of the eight brand associations (escape, nostalgia, pride, logo and affect) significantly contributed to the prediction of loyalty.

According to Slatten, (2008), in his study "Antecedents and effects of emotional satisfaction on employee-perceived service quality "studied the relationships among: four role stressors ("role ambiguity", "role overload", "role conflict", and "work-family conflict"); emotional satisfaction among employees; and employee-perceived service quality. A conceptual model of the aforementioned relationships has been presented. Hypotheses regarding these relationships were proposed, and data were then collected by a cross-sectional field study of employees in six post offices in Norway. These data have been analyzed to test the hypotheses. According to this study, "emotional satisfaction" is positively related to "employee-perceived service quality". Three role stressors ("role overload", "role conflict", and "work-family conflict") were negatively related to emotional satisfaction.

According to Constantinides (2004) in his study, "Influencing the online consumer's behavior: the Web experience" Addresses one of the fundamental issues of e-marketing: how to attract and win over the consumer in the highly competitive Internet marketplace. Analyses the factors affecting the online consumer's behavior and examines how e-marketers can influence the outcome of the virtual interaction and buying process by focusing their marketing efforts on elements shaping the customer's virtual experience, the Web experience. Identifying the Web experience components and understanding their role as inputs in the online customer's decision-making process are the first step

in developing and delivering an attractive online presence likely to have the maximum impact on Internet users. Click-and-mortar firms delivering superior Web experience influence their physical clients' perceptions and attitudes, driving additional traffic to traditional sales outlets. Provides a contribution to the theoretical debate around the factors influencing the online consumer's behavior and outlines some noticeable similarities and differences between the traditional and virtual consumers.

OBJECTIVES OF THE STUDY

To find the variations in perceived retail service quality and its dimensions between online and physical formats of retailing.

Hypothesis:

H1: Perceived Retail Service Quality and its dimensions do not vary between online format and Physical format of retailing

Survey design:

(a) Questionnaire Design:

Questionnaire was framed for the present study comprising the measurement schemes for measuring (a) Demographic profile of the respondents and (b) Perception of Service

Quality towards online and physical retailing. The dimensions incorporated for measuring service quality in the present study include responsiveness, reliability, assurance, facility, empathy, trust, security, privacy and delivery. In this regard, the well-established previous studies provided in the table 1 forms the basis for the inclusions of these 9 dimensions in the measurement scheme deployed in the present work. These 9 dimensions form the common basis for measuring the service quality both in online and physical retailing. Some of the service quality dimensions that are unique to e-retailing (Rossiter,2009; Parasuraman et al.,2005;Long and McMellon2009;Sakhaei et al.,2013) have been excluded in the measurement scheme as they may not form the basis for comparison with physical retailing.The items measuring each dimension of service quality on 7 point scale (Parasuraman et al.,1998)were adapted as per the requirements of retailing service model both in physical and online formats. The survey instruments was subsequently validated with appropriate reliability analysis comprising the computed value of Cron-Bach alpha as shown in table-2,were it can be noted that the alpha value for all dimensions taken up in the survey instrument is found to be above the suggested value of 0.70 (Nunnaly, 1967)

S. no	Table-1	
	Service Quality Dimensions	References
1.	Tangibility, Responsiveness, Reliability ,Assurance, Empathy,	Parasuraman.A, Zeithmal and Berry (1998)
2.	Responsiveness, Reliability, Access, Flexibility, Ease of navigation, Efficiency, Assurance/Trust, Security/Privacy, Price knowledge, Site Aesthetics, Customization/Personalization	Parasuraman, Zeithmal&Malhotra (2005)
3.	Responsiveness, Reliability, Assurance, Empathy, Tangibles	Mosahab, Mahamad&Ramayah (2010).
4.	Assurance, Reliability, Empathy, Responsiveness, Tangibles	Munusamy, Chelliah&Mun (2010)
5.	Assurance, Reliability, Efficiency, Responsiveness, Fulfillment, Privacy/Security, Website design	Sakhaei, Afshari&Esmaili (2013).
6.	Tangibility, Responsiveness, Reliability, Assurance, Empathy, Communication, Ordering/shipping	Long and McMellon(2009)

(b) Survey instrument validity:

	Table-2 Results of Reliability test on Service Quality Dimensions			
S.no	Service Quality Dimensions	No. of Items	Cronbach's Alpha	
			Physical Retailing	Online Retailing
1	Responsiveness	8	0.725	0.730
2	Reliability	4	0.710	0.722
3	Assurance	5	0.720	0.738
4	Facility	7	0.742	0.724
5	Empathy	2	0.715	0.713
6	Trust	7	0.705	0.815
7	Security	5	0.715	0.717
8	Privacy	2	0.700	0.700
9	Delivery	3	0.722	0.731

(c) Sampling details & Statistical tools:

The primary data for the present work was collected among the customers of e-retailing shops who also purchase significantly from physical retailing outlets. These customers were identified on random basis from the state of Delhi and Jammu& Kashmir by shortlisting the profiles obtained from a few Courier Companies that act as logistics partner for various e-Commerce Sites in India. The filled up response could be collected successfully from 202 respondents out of total 500 profiles shortlisted based on the intensity of online buying. Hence the sample size for the present work is treated as 202 comprising the customers shopping at both physical and e-retailing formats. Thus, the sampling procedure adopted for the present study is treated as stratified random sampling method. The primary data for the present study is collected between the period June 2013 and August 2013. The data collected were coded and transferred in to Statistical package for Social Science (SPSS) for the purpose of analysis with independent sample t-test.

The results of the t tests to find out the variations in the perceived service quality and its dimensions for physical ande-retailing is shown in table-1, where it can be inferred that perceived service quality with a small F value of 0.061 corresponding to a P value of 0.04is found to varying significantly between physical and e-retailing. With higher mean value of 278.67, the perceived service quality on e-retailing is higher that of physical retailing where the mean value is 274.08.Similarly, the variations in the dimensions of the perceived service quality such as assurance, facility, empathy and trust is found to significant at 5 percent level with corresponding F values of 8.34(P=0.00), 0.351(P=0.015), 10.060(P=0.010) and 6.901(P=0.00).The dimensions of service quality such as assurance, facility and trust have higher mean values of 29.88,49.89 and 42.43 on e-retailing format than that of physical retailing. However, the dimension of the service quality empathy is found to be with higher mean value of 17.86 for physical retailing than that of e-retailing. The results of the t test with F values of 1.433,2.662,0.058,0.882,4.372 for remaining dimensions of service quality such as responsiveness, reliability, security, privacy and delivery is not found to be varying significantly between online and physical retailing formats. Based on these results the proposed hypothesis H1 is not supported for perceived service quality,

Table-1: Variations in the service quality and its dimensions									
	E-retailing			Physical Retailing			Df	F	Level of Significance (P)	Support for hypothesis H1
	Mean	SD	N	Mean	SD	N				
Service Quality	**278.67**	19.22	202	274.08	22.68	202	402	0.061*	0.040	Not Supporting
Responsiveness	49.22	5.09	202	49.24	5.23	202	402	1.433	0.962	Supporting
Reliability	23.44	3.73	202	23.37	2.95	202	402	2.662	0.825	Supporting
Assurance	**29.88**	3.69	202	28.57	4.58	202	402	8.340*	0.002	Not Supporting
Facility	**49.89**	8.41	202	48.17	5.34	202	402	0.351*	0.015	Not Supporting
Empathy	17.10	3.26	202	**17.86**	2.58	202	402	10.060*	0.010	Not Supporting
Trust	**42.43**	4.08	202	40.95	5.43	202	402	6.901*	0.002	Not Supporting
Security	29.98	3.80	202	29.66	3.71	202	402	0.058	0.405	Supporting
Privacy	12.23	1.48	202	12.12	1.58	202	402	0.882	0.497	Supporting
Delivery	24.45	2.55	24.12	24.12	2.94	202	402	4.372	0.234	Supporting

*Significant at 5 percent level

assurance, facility, empathy and trust. However, H1 is supported for service quality dimensions responsiveness, reliability, security, privacy and delivery.

IMPLICATIONS AND CONCLUSION

The perceived service quality on e-retailing experience of the customers is better when compared with such experience in physical retailing. This clearly indicates a possible loss of potential customers to physical retailing outlets due to e-retailing models that operate successfully in Indian market. The issues like providing information on product attributes, promotional efforts, product choices, product quality, customer relations, ensuring safe shopping experience, ensuring customer confidence and safe deliverance of the products purchased are not found to be varying significantly between physical shopping experience and online shopping experience. As far as e-retailing is concerned, customers could ensure better clarity on product details, reduced price for the products, transparent pricing mechanism, round the clock (24x7) shopping possibilities, loyalty reward facilities and trust worthiness of the sellers.

However, the lesser perceived service quality on physical retailing among online customers does not reflect the bad propositions for physical retailing as it records consistent growth in the Indian market(Srikanth andDhanapal, 2003). This clearly indicates the ability of the online customers to improvise the advantages of E-retailing along with physical retailing experience augmented with personal interactions with shop keepers. Since, the variations in the perceived responsiveness between online and physical retailing among the customers is insignificant in our study, it can be argued that the customers are well informed about the particulars of the product and the services of both physical retailing and e-retailing format. While these details are expected to be provided in the website of the e-retailing shop, the physical format of the retailing delivertheseinformation to the customers through shopping experience in the premises or out of the premises of the retailing shops (Perdikaki et al., 2012).Since the variation in the perceived reliability between online and physical retailing among the customers is insignificant in our study, it can be argued that both the forms of retailing have established strong reliability index among the customers. While it is easier for physical retailers to

establish the customer reliability, the e-retailers have succeeded in the difficult task of establishing reliability with the remote and invisible customers through Internet based interaction mediums. The most of what a customer remembers about service he/she receives in physical retailing occur during the moments of truth which are interactions between a customer and service provider. For physical retailing customer; service to be perceived as reliable, the customer should consistently experience positive service each time interaction takes place with frontline employees (Minjoon and Kim, 2004). Thus, physical retailing employees should be readily available to assist customers, follow through on promises made to the customer and correct any errors or issues efficiently, politely and with little inconvenience to the customers. Some of the reliability measures adopted in retailing include asking the customer feedback about the product and the services and ensuring the quality of the products sold. In e-retailing environment it becomes easy to capture the feedback and opinion of the customers by asking them to post the product review with ratings and reliable suggestive remarks in the shopping web site that actually will act as the guidance for subsequent online buyers. Further, E-retailing shops deliver services that customers believe as reliable, as they have the freedom to choose and decide on what they want and order from different web sources offering retailing services.

Since the variations in the perceived assurance between online and physical retailing among the customers is significant in our study with higher mean value for e-retailing, it can be argued that e-retailing shops have the ability to inspire trust and confidence on their offerings than offerings in physical retailing. In e-retailing environment, customer confidence is assured due to the reputation of e-retail shops and the product or services it sells along with clear and trustful information presented in the shopping website.Most of the e-retailers have the instant chat facility that can assure the customers on product details and attributes, infusing confidence while shopping with those e-retailing sites(Forman et al., 2009). Assured and hassle free replacement of defective items ensures confidence to most of the online customers who also benefit with rebate and loyalty based pricing discount. In contrary to these advantages in e-retailing, the physical retailing outlet loses their customers on issues like product non availability, rigidity in product pricing, overcrowded shopping facilities, inability to ensure safe home delivery of the products and lacuna in courteous behavior of the front line employees.Since, the variations in the perceived facility between online and physical retailing among the customers is significant in our study with higher mean value for e-retailing, it can be argued that the offering on the facilities of e-retailing shops are perceived to be better than the offerings of the facilitiesin physical retailing format. There are few reasons for this; the main reason is the ability of many customers to use the Internet to locate cheaper items that can be bought at the convenience of 24x7 shopping possibilities. Further, Internet access presents them the opportunity to access comprehensive product review helping them to make judicious choices on the product attributes like price and quality(Nisha andSangeeta, 2012). Also,online shopping allows the customers to reach the product that are not available in their immediate physical shopping facilities. In contrast to these advantages in e-retailing, physical retailing facilities loses the customers on their shortcomings to ensure 24 x 7 shopping experience, lacuna in the facilities to provide comprehensive product review, Insufficiencies on implementing customer loyalty rewards and lack of appealing ambience in physical retail outlets.Since the variations in the perceived empathy between online and physical retailing among the customers is significant in our study with higher mean value for physical retailing, it can be argued that the physical retailing shops enhances the shopping experiences of customers through comprehensive promotional efforts with individualized interest on every customers (Laroche and Yang, 2005). Further, the ability of the frontline employees in physical retailing outlets to politely address the customer queries enhances the shopping experiences of the customers. In contrary to these

physical retailing features, the customers in e-retailing are not impressed with the promotional efforts and the response time to address the queries in Internet mediated medium. Also, the customers in e-retailing could not get impressedwith individualized interest extended to them through the virtual medium.

Since the variation in the perceived trust between online and physical retailing among the customers is significant in our study with higher mean value for e-retailing, it can be argued that the successful e-retailing revolves around the aspect of customer trust as every transaction is mediated in virtual medium. In addition to the trust factor, the Internet mediated environment enables the customer with provision for comparing prices for the same products(Tabatabaei and Manouchehr, 2009). Further, the ability of the e-retailing shops to deliver the product within stipulated time with online tracking facility for the shipment gives the impression that promises and commitments go with full levels of transparency in e-retailing operations. Some of the innovatively designed web sites of online shops ensure sense of sociability and human warmth enhancing the trust worthiness of theonline shops. In contrary to these features ine-retailing outlets, the limitations and nature of physical retailing outlets places trust as a less significant aspect on the success of such operations. Since the variation in the perceived security between online and physical retailing among the customers is insignificant in our study, it can be argued that the perceived security is not a major differentiating factors between online and physical retailing formats. While it is easy to understand the secured nature of physical shopping experience, the e-retailing shops in recent times have succeeded in establishing secured payment systems in Internet mediated environment (Burke, 1998). Further, many of the online shops incorporate provisions like Cash on Delivery method in their operations enhancing the secured feeling of the customers in online shopping. While it was considered a major challenge for the e-retailers to ensure safe and secured online transactions, the developments like net banking facilities with almost every banking establishment have contributed to less perceived risk on online transactions. Further, many of physical retailing facilities have started to operate with the provisions to handle credit and debit card based payments systems in their operations causing overall positive impression on usage of such payment systems among the customers.

Since the variations in the perceived privacy between online and physical retailing among the customer is insignificant in our study, it can be argued that the perceived privacy is not a major differentiating factors between online and physical retailing formats. While it is easy to ensure privacy of shopping in e-retailing because of its nature, the physical retailing shops adapts methods like enhanced customer relationship schemes to ensure privacy of shopping. Also, many of the e-retailers have succeeded in ensuring customer confidence on the protection of the personal data exchanged during online transactions (Akbar and Parvez, 2009).Since the variations in the perceived aspects of the product and services deliverance between online and physical retailing among the customers is insignificant in our study, it can be argued thatperceived deliverance is not a major differentiating factor between online and physical retailing formats.This is a clear indication of the customer understanding on the intricacies of product/services deliverance aspect both in physical and e-retailing formats. While product/services deliverance takes place instantaneously in physical ambience of the physical retailing outlets avoiding anxious moments, itis a major challenge in e-retailing environments particularly with reference to product selling (Burke, 1998).Some of the challenges that an e-retailer faces in the deliverance aspect of product include cost and safety aspect of the supply chain. Most of the e-retailers place cost limitations on the orders to ensure free delivery of the products that are mostly complemented with the provisions to track the movement of the shipment from the place of origin till the point of destination.

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BRIEF PROFILE OF THE AUTHORS

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AMITY
BUSINESS SCHOOL

APPENDEX:
DEMOGRAPHIC PROFILE

Name of the respondent:

Gender:(a) Male (b) Female

Age: (a) Less than 21 years (b) 21 – 30 years (c) 31 – 40 years (d) 40 – 50 years (e) Above 50 years

Educational Status: (a) School dropouts (b) Upto 10th or 12th STD (c) Diploma or technically certified (d)Graduate (e) Post-graduate

Total family Income per month: (a) Upto Rs.15000 (b) Rs.15000 to Rs.25000 (c) Rs.25000 to Rs.45000 (d) Rs.45000 to Rs.85000 (e) Above Rs.850000

Marital Status: (a) Single (b) Married

Income Earners:(a) Dependent or single earning (b) Married, one income (c) Married, two income (d) Married, three income (e)Others

Occupational Status:(a) Self-employed (b) Private employee (c)Government employee (d) Employed in MNC (e) Industrialist or Others

Total Family Members: (a) 1 (b) 2 (c) 2-4 (d) 5 (e) Above 5

Type of Accommodation having at present:(a) Own house (b) Rental house (c) Hostel (d) Guest accommodation (e) others

Area of Living:(a) Village panchayat (b) Town panchayat (c) Municipalities (d) Non Metropolitan city (e) Metropolitan city.

Religion:(a) Don't want to disclose (b) Hindu (c)Islam (d)Christianity (e) Others

General Perceptionwith regard to physical retailing. (1 being strongly disagree and 7 being strongly Agree.)	Perception towards the e-retailing shop you trade with. (1 being strongly disagree and 7 being strongly Agree.)
RESPONSIVENESS:	RESPONSIVENESS
Physical retailers provide sufficient information regarding product features.	E-retailers provide sufficient information regarding product features.
Physical retailers provide sufficient information regarding product price.	E-retailers provide sufficient information regarding product price.
Physical retailers provide information regarding special schemes to customer by mail or phone.	E-retailers provide information regarding special schemes to customer by mail or phone.
Physical retailers provide new items to the changing needs of the customers.	E-retailers provide new items to the changing needs of the customers.
Physical retailers handle customer complaints properly.	E-retailers handle customer complaints properly.
The product display at Physical retailers is attractively displayed.	The product information on e-retailer's web sites is attractively displayed.
The choices for the products are numerable at physical retailing shops.	The choices for product are numerable at e-retailing shops.
Waiting time for completing the purchase of the product in physical retail shop is minimal.	Waiting time for completing the purchase of the product at e-retail shop is minimal.

RELAIBILITY	RELAIBILITY
Physical retailers frequently ask for suggestions from customers and try to improve the services.	E-retailers frequently ask for suggestions from customers and try to improve the services.
Physical retailers offer good quality products.	E-retailers offer good quality products.
Physical retailers send cards or mails to customers on special occasions like Diwali, Anniversary, New-year.	E-retailers send cards or mails to customers on special occasions like Diwali, Anniversary, New-year.
Physical retailers provide up-to-date product and services information.	E-retailer's web sites provide up-to-date product and services information.
ASSURANCE	**ASSURANCE**
Clarification on the product details are immediately provided at physical retail outlets.	Clarification on the product details are immediately provided at e-retail shops through instant chat facility.
Provisions for easy replacements of defective items purchased are available in physical retail outlets.	Provisions for easy replacements of defective items delivered against the order are available at e-retail shops.
Physical retailers provide discount and rebate to regular customers.	E-retailers provide discount and rebate to regular customers
Physical retailers follow fair price policy.	E-retailers follow fair price policy.
Physical retailers exchange products without hassles.	E-retailers exchange products without hassles.
FACILITY	**FACILITY**
The physical retailing shops provide trial usage facility for the product sample.	Lack of trial usage facility for the products at e-retail shops results in bad online shopping experience.
Customer product review catalog are available in physical retailing shops.	Customer product review details are available at e-retail shops.
24*7 shopping facility is available in physical retail outlets.	Online shops are providing 24*7 shopping facility.
Physical retailers provide adequate post purchase support for the product.	Online shops are providing adequate post purchase support for the product ordered.
Physical retailers provide value added service (credit) facilities to the customers.	E-retailers provide value added service (credit) facilities to the customers.
Physical retailers provide coupons or points on bulk purchase.	E-retailers provide coupons or points on bulk purchase.
Physical retailer stores are visually appealing.	E-retailer's web sites are visually appealing.
Transaction at Physical retailers is completed easily.	Transactions on E-retailer's web sites are completed easily.
EMPATHY	**EMPATHY**
The sales promotion efforts by the sales personals at physical retailing shops/Malls arebenefitable always.	The sales promotional emails, SMS's, calls from e-retailers are always benefitable.
Physical retailers provide proper response to customer query.	E-retailers provide proper response to customer query.
Physical retailers take personal interest in each customer.	E-retailers always take personal interest in each customer.

TRUST	TRUST
Physical retailers provide the provision for comparing the prices for the same category of products.	Online shops are providing provision for comparing the prices for the same products.
Travel cost towards reaching physical retail shops is less.	Cost of accessing online shops are less.
Physical retailers give the impression that it keeps promises and commitments.	E-retailers give the impression that it keeps promises and commitments.
Physical retailers have a sense of sociability.	E-retailer's web sites have a sense of sociability.
Physical retailers have a sense of human warmth.	E-retailer's web sites have a sense of human warmth.
Physical retailers deliver the products in promised time.	E-retailers deliver the products in promised time
Physical retailers are trustworthy and honest.	E-retailers are trustworthy and honest.
SECURITY	**SECURITY**
Physical retail outlets provide safe and secure financial transactions.	E-retail shops are providing safe & secure financial transactions.
Time saving during shopping is an important aspect while shopping at physical retailing outlets/Malls.	Time saving during shopping is an important aspect while shopping at e-retail shops.
Physical retailers sell well known brands.	E-retailers sell well known brands.
Physical retailers instill the confidence in his customers.	E-retailer's instill the confidence in their customers.
Physical retailers abide by personal data protection laws.	E-retailer's web sites abide by personal data protection laws.
PRIVACY	**PRIVACY**
Privacy of shopping is ensured in physical retailing.	Online shops ensure privacy of personal data.
Physical retail shops establish good relationship with their customers.	The customer relationship practices of e-retail shops lack originality (lacking of human factor in the relationship).
DELIVERY	**DELIVERY**
Instant deliverance of the products avoids anxious moments of the customers at physical retailing shops.	You feel anxious till you receive the actual products ordered online.
Physical retailers deliver the items purchased to the homes of the customers as for as possible.	The costs of delivering products to the homes of the customer are minimal at e-retail shops.
Physical retailers deliver the products without extra cost.	E-retailers deliver products without extra cost.
Physical retailers take care of the products during the delivery process.	E-retailer takes care of the products during the delivery process.

E-Retailing versus Physical Retailing: A Comparative Study on Service Quality Perspectives

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Increasing levels of Internet penetration and the ability of the customers to exploit the advantages of e-retailing contributes to hectic e-retailing activities throughout the world. While, this development causes shift in the demand patterns, in favor of e-retailing for products and services offered through physical retailing facilities, the effects are not causing any significant problem to the growth and prospects of physical retailing operations. This is mainly due to the benefits that a physical retailing facility can offer to the customers which cannot be replaced in online selling environment. Hence, the co-existence of both the forms of retailing proves to be imperative in the market and thus, it becomes necessary to deepen our understanding on customer choice when it comes to selection of retailing format. Based on the service quality perspectives, the present study compares such customer choice and comes out with the finding that customer perceived service quality significantly vary between e-retailing and physical retailing facilities. The corresponding findings and implications were discussed

Keywords: *e-Retailing, Service Quality, Internet Penetration & Physical retailing*

INTRODUCTION

There has always been a debate when it comes to which is better, buying in a physical retail store or via e-retail store. Though the popularity of web based retailers boomed in recent years, many customers are still choosing to go in physical retails to get their goods. No one can argue that nothing compares to the experience of physically touching product (Laroche and Yang2005). But beyond the physical retail, shopping in physical store gives customers the opportunity to really inspect the product they buy for quality. Physical retail shops also gives this adventure kind of hype and elevate the sense of satisfaction discovering rare finds or great bargains(Andrews and Currim:2004). Sometimes talking directly to a store owner, a customer can negotiate to lower the price of a product. The human contact also creates a bond between seller and buyer, initiating trust and guarantee which makes most customers feel good about the purchase(Levin et al.,2005). Best of all, customers can take their product the day the purchase it, that is if the product is small enough that they can carry it with them. Despite these factors, shopping online has become very popular because of vast availability of Internetand shopping sites (Tabatabaei & Manouchehr, 2009). The shopping online presents a tremendously convenient medium for the consumer as geographic boundaries cease to exist since, the Internet allows one to shop from retailers and firms who may not

only exist out of the shopper's home state but may exist in a foreign country. This allows the consumer to get the best possible price for what they need since they can compare the price for the same good across different firms and retailers and buy from the one that provides the best service and price (Niranjanamurthy et al., 2013). Similarly, store hours become irrelevant to the consumer since they can always surf the Internet from the comfort of their homes regardless of the time. This makes the entire process more flexible and less bothersome for the consumer (Mosahab et al., 2010).

Service Quality

Service quality is a comparison of expectations with performance (Parasuraman et al., 1988). Service quality is viewed as an achievement in customer service. Customers form service expectations from past experiences, word of mouth and advertisement. Service quality is the measure of well the service level delivered matches customer expectations, service quality results from customers' expectations of what should the service provider offer, how the provider actually performs to meet those expectations (Allon & Bassamboo, 2011). Thus delivering quality service means ensuring consistency is service delivery performances on daily basis. Customer compare perceived service with expected service in which if the former falls short of the later the customers are disappointed (Allon &Bassamboo, 2011). A service provider with high service quality will meet customer needs, remaining economically competitive. Improved service quality may increase economic competitiveness, this may be achieved by understanding and improving operational process, identifying problems quickly & systematically, establishing valid & reliable service performance measures, measuring customer satisfaction and other performance outcomes.

Service quality in Retailing

Retail service quality is termed as the customer's overall impression and satisfaction of the relative inferiority or superiority of the organization of its

services and which is more important to retail outlets. Service quality is one of the most important factors that affect the consumer's choice of store (Chu et al.,2008), so it important to understand retail service quality. In case of physical retail, service quality also may be very critical in determining customer satisfaction (Forman et al., 2009). It is important to maintain quality when interacting with customers and delivering the service-product to customers (Ofek et al., 2011). Some researchers see retail service quality as being the same a service quality and others make a distinction between the two(Akbar& Parvez, 2009) as retail shops offer both a service and a product. The best way to describe a retail business is to think of it as a continuum with products or tangible goods at one end and services or intangible goods at the other end (Lepkowska, 2004). Service quality is important in every aspect of the business and it helps in creating a positive image for the retailers brand.(Akbar& Parvez, 2009) Therefore customer service must be the focus of a successful retail business that has loyal customers (Lepkowska, 2004).Satisfying customers through high quality service, business firms not only retain their current customers, but also increase their market share. In retail setting, especially retail stores where there is a mix of product and service, retailers are likely to have impact on service quality more than on product quality as retailers can create such effects, service quality plays a significant strategic role in creating quality perceptions(Allon &Bassamboo, 2011).

Dimensions of Service Quality

Based on the well-established works of Parasuraman el al., (1988), the following 9 dimensions of service quality is considered very important to make quality observations in services settings;

1. Responsiveness: It is the timely reaction towards customers need. It is the ability of retailers (physical or online) to provide appropriate information to customers, when a problem occurs, willingness to help customers and provide prompt services.

2. Reliability: Ability to perform the promised service dependably and accurately

3. Assurance: knowledge and courtesy of employees and their ability to inspire trust and confidence.

4. Facility: One can say facility as absence of difficulty or effort. Facility can be a place, amenity or piece of equipment provided for a particular purpose

5. Empathy: Caring, individualized attention the firms provide its customers. Retailers can offer great product selection and value, but those who lack empathy for their customers are at the risk of losing them.

6. Trust: It is reliance on another person or entity. Trust is a situation in which one is willing to rely on the actions of another party. Trust can be attributed to relationships between people. Trust is a confidence that customer feels in dealing with the retailing formats (online & physical), confidence develops due to the reputation of the retailing formats.

7. Security: Degree to which the customer believes that the retailer is safe from intrusion and personal information are not shared, credit card information is secured.

8. Privacy: The state of being private or seclusion. The state of being free from disturbance in one's private life or affaires. It is an ability to keep a secret. Protect what you say or do with a privacy agreement.

9. Delivery: It is the process of transporting goods from seller to consumer.

STATEMENT OF THE PROBLEM

E-retailing is gaining wider acceptance in India in recent times with many competing players entering and operating their business model more vibrantly than earlier scenario(Nisha and Sangeeta, 2012). While, this development cause's shift in the demand patter in favor of e-retailing for products and services offered through physical retailing facilities, the effects are not causing any significant problems to the growth and prospects of physical retailing operations. This is mainly due to the benefits that a physical retailing facility can offer to the customers which cannot be replaced in online selling environment. Also, the increased acceptance of online buying reveals improvisation of advantages that an e-retailing can offer to its customers. Thus, an existing market situation for retailing presents an opportunity for the customers to exploit the benefits of both the forms of retailing with different levels of advantages. More specifically the Internet enabled customers are placed in an opportunistic position to grab these advantages than the non-Internet enabled customers. While Service Quality is proved to be the deciding factor in the retailing success(Minjoonand Kim, 2004), the success of both online and physical retailing together in a same market is viewed as deliverance of same in both the formats leaving the customers to optimize the advantage. Hence, the present work is carried out to identify the variations in the perceived service quality of both online and physical retailing formats to deepen our understanding on customer choices between physical and e-retailing formats.

REVIEW OF LITERATURE

The concept of service quality and corresponding measurement schemes have been deployed extensively over the years to find out actual service quality as the difference between the Expected and Perceived service qualities. However, a few studies have successfully utilized service quality dimensions and its mediating effects into the other aspects of consumer behavior such as customer satisfaction. One such works of, Pollack (2008) observes the existence of nonlinear relationship between service quality and customer satisfaction. While, discriminating the satisfied customers from unsatisfied customers on the basis of perceived service quality, the above work highlights the