

INTERRELATION BETWEEN SERVICE QUALITY ATTRIBUTES, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN D- MART CUSTOMER

Dr. Dharmender Singh*

*Asst. Professor, Govt. N.C.J. College, DalliRajhara, Dist. Balod, Chhattisgarh, Hemchand University Durg, Chhattisgarh.

Vikas kumar Dewangan

Research scholar, Govt. Digvijay college Rajnandgaon , Chhattisgarh

DrHarjinder pal singh saluja

Professor(commerce)Govt. V.Y.T. (Autonomous) College Durg , Chhattisgarh.

Dr lalee sharma

Assistant professor (commerce) Govt. V.Y.T. (Autonomous) College Durg , Chhattisgarh

***Corresponding Author:** Dr. Dharmender Singh

*Asst. Professor, Govt. N.C.J. College, Dalli Rajhara, Dist. Balod, Chhattisgarh, Hemchand University Durg, Chhattisgarh.

Abstract:-

One such large retail behemoth with a broad market and a range of product categories is D-MART. It has introduced its clients to products under its own brands. The objectives of the study is to understand of service quality attributes, customer satisfaction level, and loyalty of D-mart customer. The study's goals are to comprehend, analyze, and determine the level of client happiness as well as the impact on loyalty. The SERVQUAL model includes the following dimensions: reliability, Tangibility, responsiveness, assurance, and empathy. It is primarily utilized as a multi-dimensional research instrument for customer satisfaction. The study used a descriptive research design with a sample size of 452 respondents, a non-probability convenience sampling approach, and an online structured questionnaire using Google forms. SPSS software was used to analyze and interpret the data. Through the use of SPSS, one can modify the relationship between a service quality attribute and total customer satisfaction as well as the relationship between customer satisfaction and customer loyalty using statistical techniques for correlation and regression.

Keywords: D-mart, Service quality attributes, Customer satisfaction, customer loyalty, Interrelation, SERVQUAL.

1. Introduction

One of the economies in the world with the quickest growth rates is India. For merchants and brands in a variety of areas, the Indian retail market presents considerable prospects. This is caused by a number of things, including a sizable consumer base, rising earnings and employment prospects, rising consumer knowledge, etc. There is a ton of room for new initiatives in the organized retail business in India, which accounts for just 6% of the total retail market. Due to economic expansion and the introduction of several new competitors, the Indian retail market has had one of the quickest growth rates. The second-largest source of employment in India after agriculture is the quickly growing retail sector. As revenue grows, consumption costs rise as a result of rising consumer demand for high-quality goods.

Middle-class and upper-class consumers in urban India currently focus their shopping selections on corporate retail establishments. Each corporate retail location has a unique selling model, though. Retail outlets use a number of different business models, including location advantage, self-serving

stores, window shopping, deep discounts, and exclusive stores. However, customers do not seem to be adopting any of these retail methods. distinct retail models offer distinct consumer choices and preferences.

D-Mart is a chain of one-stop supermarkets that seeks to provide clients with a large selection of essential personal and home goods. Gaining an understanding of customer preferences and opinions regarding D-Mart goods and services. One of India's most well-known retail businesses is D-Mart. It is renowned for both its inexpensive and high-quality goods. India is home to many of its branches. Retailing is a stage in the marketing process that helps with the distribution process.

This study aims to assess the factors that affect customer happiness and the effects of D -Mart. Customer satisfaction is crucial for service businesses and is closely related to service quality. As D-Mart's service quality improves, customer satisfaction will rise as well, which will result in more stable relationships between D-Mart and its clients.

The SERVQUAL model, which includes the aspects of dependability, empathy, responsiveness, assurance, and tangibility, is primarily utilized as a multidimensional research tool for customer satisfaction. The relationship between customer satisfaction and service quality has been established by several studies employing SERVQUAL model service quality factors. The purpose of this study is to determine the service quality factors that can be used to gauge customer satisfaction and assess how these dimensions affect that satisfaction in the D-mart. This is the first study to look into these suggested relationships in Chhattisgarh D-Mart customers.

1.1 Customer Satisfaction–

For a competitive market and the growth of their business, client pleasure has been crucial. As a result, managing client happiness has become crucial for grocery retail companies. Customer satisfaction is well known to play a significant role in influencing consumers' future purchase intentions. Customer satisfaction increases the likelihood that they will engage in positive word-of-mouth promotion by sharing their favourable experiences with others.

Positive correlation between customer satisfaction and customer loyalty Donio et al., 2006; Cheng et al., 2008. Most of the researchers found that customer satisfaction is the predictor of customer loyalty Faullant et al., 2008; Terblanche, 2006.

1.2 Service Quality Attributes – Customer Satisfaction

Many researchers use SERVQUAL for measure the service quality (Lassar *et al.*, 2000 , Hassan *et al* 2003, Katircioglu *et al* 2005, Ladhari 2009). As mentioned earlier in the literature review that in literature, service quality and customer satisfaction have been positive relationship. (Eakuru and Mat, 2008, Saha, and Theingi 2009, Saunders and Petzer, 2010).

1.3 Customer Satisfaction –Customer Loyalty

There is a strong positive correlation between customer satisfaction and customer loyalty (Donio et al., 2006, Cheng et al 2008). Most of the researchers found that customer satisfaction is the predictor of customer loyalty (Faullant et al 2008, Terblanche 2006). found that Customer satisfaction and customer loyalty are related to each other. The development of hypothesis Customer satisfaction and customer loyalty

2. Literature review:-

1(Parasuraman et al., 1991)"discussed the meaning and measurement of service quality and provided managerial guidelines for delivering superior service by drawing on significant findings from a multi-year, multi-sector stream of customer service research. He created the SERQUAL model, which has five components: assurance, responsiveness, reliability, empathy, and tangibles. He came to the conclusion that out of the five SERQUAL dimensions, reliability was the most crucial. "

2. (R. Ravikumar 2007), "The 'SERQUAL' scale was appropriately modified in this study to meet the needs of the retail industry by keeping factors like triangles (four attributes), reliability (seven

attributes), responsiveness (five attributes), assurance (five attributes), and empathy (nine attributes), for a total of thirty attributes. "

3.(**Nair & Nair, 2013**)“The study found that the various personalities of different consumers have an impact on how they perceive the quality of the services they receive. Even some of the more universal elements, like as interpersonal interactions and physical characteristics, are areas where customers' perceptions are stable and widely held”.

4.(Fornell, 1992)"found that customer satisfaction increases customer loyalty, decreases customer churn, decreases the costs of unsuccessful marketing, signifies the price sensitivity of customers, attracts new customers, enhances the effect of advertising, lowers the cost of operations, and finally improves reputation."

5.(**Martenson, 2007**)"investigated how corporate shop image affected customer satisfaction and store loyalty in supermarket retailing and came to the conclusion that the store's brand image is a crucial factor in customer satisfaction. Customers are satisfied with retailers when their needs are recognized and met. "

6(**Kumbar, 2020**)"For this study the major marketing variables " For the purposes of this study, the key marketing factors of product, pricing, promotion, and location are taken into account as major aspects of innovativeness that may result in customer pleasure, customer loyalty, and aid significantly in client acquisition. showed that special offers, price level, and value for money are all present”.

7.(**Bhat & Prasad, 2020**)"The research paper takes into account comprehending client satisfaction with DMART. Understanding customer satisfaction with various products supplied by DMART and evaluating the degree of customer happiness with their shopping experience are the study's goals."

8 The customized SERVQUAL model, which can be used to assess customer satisfaction, is used by(**Pakurár et al., 2019**) to examine service quality dimensions and the impact of these components (tangibles, responsiveness, empathy, assurance, reliability, access, financial aspect, and employee proficient) on customer satisfaction. The original SERVQUAL model had five factors and three more elements were added. The financial element, personnel competencies, and access are the contemporary added factors.

9.(Factors Influencing Customer Satisfaction at a Fast Food Hamburger Chain, n.d.)**Hamburg & Koschate (2004)**, In the study Customer Happiness and Customer Loyalty, it was investigated how consumer intentions to make more purchases in the wake of a price increase were impacted by consumer happiness and perceived justice. The results of their study show that contentment moderates the relationship between perceived fairness and intention to repurchase.

10.(**Siddiqi, 2011**)he developed conceptual model, which links service quality, customer loyalty, and customer satisfaction in a single framework. Customer satisfaction is influenced by the quality of the service and the product, as well as the price, in addition to situational and personal factors.

11.(A Comparative Study of Service Quality of D’Mart and Apna Bazaar - ProQuest, n.d.)**Ranjith P V and Rajesh Nair**, the Retail Service Quality Scale (RSQS), developed in the US, is studied to determine its applicability to the Indian retail sector. The factor analysis identifies five factors—personal contact, appearance, reliability, problem-solving, and policy—to describe service quality in retail stores. The study also establishes the accuracy of each component as well as the typical D’Mart and Apna Bazaar service levels.

12(**Sivanesan & Green, 2020**), To comprehend the relationship between them, the current study on Analyze the numerous retail service quality characteristics was conducted. The study also aims to determine what draws customers to the organized retail sector in Tamil Nadu's Kanyakumari District. In order to help retailers determine the measures necessary to improve overall service quality, this study attempts to uncover relationships between several retail service quality aspects.

13 (**Mishra & Tiwari, 2018**), "The purpose of the current study is to examine customer satisfaction at organization detail stores in Pune. Customers' perception is a key topic for most marketers, thus the goals are to identify the behaviors of the customers people who are shopping in organization detail retailers in Pune city. "

14 (Agarwal & Singh, 2018),"In the current study, the aspects of retail experience and customer satisfaction were examined, as well as the connections between these variables and consumers in Jaipur's unorganized retail stores' behavioral intentions. The study found that four variables—customer shopping motivation, sales associates, retail ambiance, and product assortment—had a big impact on unstructured shoppers' retail experiences. "

To conclude the research relation between service quality attributes, customer satisfaction, and customer loyalty in D-Mart customer in Durg division in Chhattisgarh , although, no research has yet investigated. The reason of this study is to load this gap. An evaluation of the literature has been conducted to take a look at these relationships and then a research methodology has been put forward.

3. Objective and Hypotheses:-

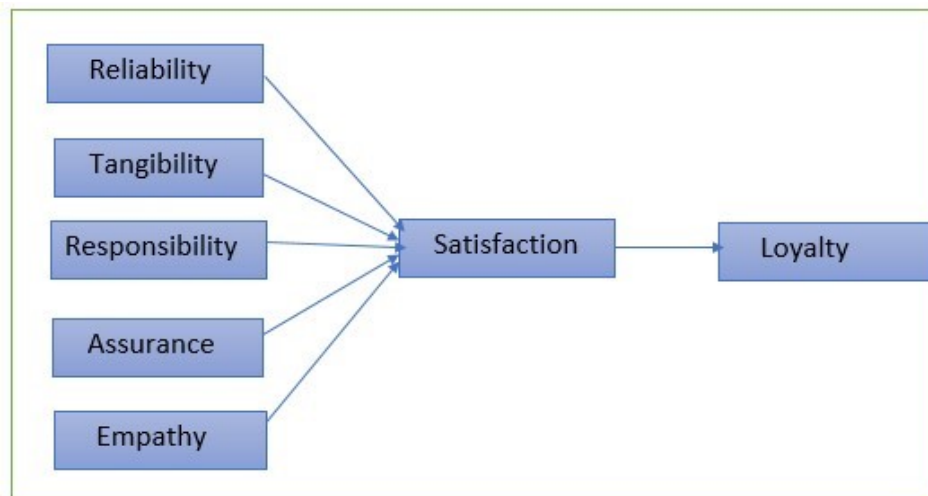
3.1 Objective

1. To recognize the condemnatory element of service quality in the D-Mart in Durg Division Chhattisgarh.
2. To recognize the interrelationships between service quality and customer satisfaction.
3. To recognize the interrelationship between customer satisfaction and customer loyalty.

Research Framework

The Service Quality Attributes consist of five components are tangibility, reliability, responsiveness, assurance as well as empathy are included in the service quality of service providers. All these components are based on SERVQUAL model. Current study uses various components scale adapted from Caruana (2002) , Cronin and Taylor (1992). and Mengi (2009). Customer satisfaction is measured using a single scale item. The single scale item adapted from Jamal and Naser, 2002; Mittal and Kamakura, 2001 and Cronin and Taylor, 1992. The construct of customer loyalty is based on Caruana (2002).

Objective of the study is to identify relation between five dimensions of service quality and customer satisfaction and impact of customer satisfaction on customer loyalty so framework of this study is given bellow



3.2Hypotheses

H₀₁- There is no correlation between service quality dimension and overall customer satisfaction.

H₀₂-Customer satisfaction has no significant impact on customer loyalty

4. Research Methodology –

4.1 Primary Data:- Collection of data for analysis was made through convenient sampling method. Primary data to analysis of research problem was collected through questionnaire from respondents through online responses i.e. Google form. The questionnaire consisted of three parts; the covering letter, questions related to demographic data, and a section that measured independent and dependent variables. A five-point Likert scale was applied for the variables, with responses as follows: strongly disagree = 1.Strongly agree = 5.

4.2 Secondary Data:- General geographical information and demographic information of the study area have been collected from the Internet.

5. Data Analysis:-

5.1 Profile of Respondents:-

Table No. 01 -Demographic introduction of respondents

Factor	Particular	Frequency	Percentage
Gender	Male	259	57.3 %
	Female	193	42.7 %
Education	Post graduate and above	211	46.7 %
	Graduate	139	30.8 %
	higher secondary	87	19.2 %
	Matric	15	3.3 %
Age	Less than 20	65	14.4 %
	20-29	194	42.9 %
	30-39	131	29 %
	40-49	43	9.5 %
	50 and above	19	4.2%
Marital status	Married	211	46.7 %
	Unmarried	224	49.6 %
	Widow	17	3.8 %
District	Durg	180	39.8 %
	Rajnandgaon	166	36.7 %
	Balod	106	23.5 %
Income	0-20000	225	49.8%
	20001-40000	104	23 %
	40001-60000	67	14.8 %
	60001-80000	31	6.9 %
	800001 and above	25	5.5 %
	Total	452	100%

Source- primary data

Table no. 01 depicts that out of total 452 respondents, 259 responded (57.3 %) are male and 193 (42.3%)female. 211 respondents (46.7 %) were post graduate in education respondent, 139 respondents (30.8 %) were graduate, 87 respondents (19.2 %) were passed higher secondary,15 respondents (11.3%) were completed their studies up to matric level .In the age of respondents, 65 respondents (14.4 %) were of age group less than 20 , 194 respondents (42.9%) were of age group 20-29, 131 respondents (29.0%) were of age group 30-39, 43 respondents (9.5%) were of age group 40-49, while there were 19 respondents (4.2 %) were of age group 50 and above. 224 respondents (49.6 %) were unmarried, 211 respondents (46.7 %) were married, 17 respondent were widow(3.8%).180 (39.8%) responded from to Durg district, 166 (36.7%) responded related to Rajnandgaon and 106 (23.5%)responded from Balod district. 225 respondents (49.8%)were from income group 0-20000 and 104 respondents(23 %) were from income group 20001-40000, 67 respondents (14.8 %)were from income group 40001-60000, 31 respondents (6.9%) were from income group 60001-80000, however only 25 respondents (5.5%) were from income group 80001 and above.

5.2 Reliability Assessment:-

This table presents the results of a Cronbach's Alpha test of reliability for different dimensions of service quality. Cronbach's Alpha is a measure of internal consistency or reliability for a set of items within a questionnaire or survey. Here's a description of the table based on the given values: Service Quality Dimension: This column lists various dimensions of service quality, which include: Reliability Tangibility Responsibility Empathy Assurance Loyalty Cronbach's Alpha: This column displays the Cronbach's Alpha values calculated for each respective service quality dimension. The following rules of thumb for measure of reliability: If the alpha value > .9 – Excellent, > .8 – Good, > .7 – Acceptable, > .6 – Questionable, > .5 – Poor and < .5 – Unacceptable. These Cronbach's Alpha values suggest the internal consistency or reliability of the measurements within each service quality dimension. Higher Cronbach's Alpha values generally indicate a higher level of consistency among the items, which is desirable in questionnaire-based research to ensure the reliability of the data collected

Table no 02Cronbach’s Alpha Test of Reliability

Service Quality dimension	Reliability	Tangibility	Responsibility	Empathy	Assurance	Loyalty
Cronach’s Alpha	0.856	0.869	.869	.817	,847	.881
Number of Items	5	6	4	3	5	4

Source- Calculated Value of Primary Data with help of SPSS- 26

These values indicate the degree of internal consistency among the items within each dimension. Higher values generally suggest greater reliability. For Reliability: Cronbach's Alpha is 0.856. For Tangibility: Cronbach's Alpha is 0.869. For Responsibility: Cronbach's Alpha is 0.869. For Empathy: is 0.817. For Assurance: Cronbach's Alpha is 0.847. For Loyalty: Cronbach's Alpha is 0.881. Cronbach's Alpha values of all dimension are more than .8 so according the rule of thumb all dimension are good. Number of Items: This column specifies the number of items or questions used to assess each dimension. For Reliability: There are 5 items. For Tangibility: There are 6 items. For Responsibility: There are 4 items. For Empathy: There are 3 items. For Assurance: There are 5 items. For Loyalty: There are 4 items.

5.3 Analysis of data

Table number 03-Statistical description of service quality Dimension

Descriptive Statistics						
	Reliability	Tangibility	Responsibility	Empathy	Assurance	Loyalty
N	452	452	452	452	452	452
Mean	3.46	3.39	3.37	3.40	3.40	3.41
S.D.	0.667	0.6674	0.660	0.655	0.655	.662

Source- Calculated Value of Primary Data by SPSS- 26

From the above table, it is given the descriptive statistics of the service quality dimension, getting the information from the study that the reliability’s mean score is 3.46, tangibility’s mean score is 3.39, responsibility is 3.37, and empathy mean score is 3.40, assurance mean score 3.40 Whereas Overall satisfaction mean is 4.49 and loyalty means is 3.41. The statistics study shows that reliability means the highest mean, 3.46 and the lowest mean score of responsibility in the service quality dimension 3.7. The Highest SD of tangibility is, 0.6674 and lowest S.D of responsibility is .66

Table number 04-Correlation between service quality dimensions and customer satisfaction

Correlation	Reliability	Tangibility	Responsibility	Empathy	Assurance
Over all Satisfaction	.747	.774	.715	.689	.684
Significant(2-tailed)*.	0.00	0.00	0.00	0.00	0.00
N	452	452	452	452	452

*. Correlation is significant at the 0.01 level (2-tailed)

6Result and Discussion -

Hypothesis	Particular	P-value	R-value	Degree correlation of	Results
H _{01a}	Reliability and satisfaction	.000	.747	Moderate positive	Rejected
H _{01b}	Tangibility and satisfaction	.000	.774	ModeratePositive	Rejected
H _{01c}	Responsibility and satisfaction	.000	.715	Moderate positive	Rejected
H _{01d}	Empathy and satisfaction	.000	.689	Moderate positive	Rejected
H _{01e}	assurance and satisfaction	.000	.684	Moderate positive	Rejected

H_{01a}- The table indicates that the p-value is 0.000, which is less than the significant level (0.01), $P \leq (.001)$. So, the null hypothesis is **Rejected** and the alternative hypotheses is accepted, Reliability and customer satisfaction there is a Positive correlated. The table indicates correlation (r) is 0.747 for reliability and overall satisfaction. Concluded that there is a moderate positive relationship allying Reliability and customer satisfaction.

H_{01b}- in the table indicates that the p-value is 0.000, which is less than the significant level (0.01), $P \leq (.001)$. So, the null hypothesis is rejected.Accepted alternative hypotheses. Tangibility and customer satisfaction both has found a positive correlation. The table indicates R value is 0.774 for tangible and overall satisfaction concluded that there is a Moderate positive relationship allying tangible and customer satisfaction.

H_{01c}- In the above table indicate that the p-value is 0.000 is less than 0.01, $P \leq (.001)$, that's why the null hypothesis is rejected and the alternative hypothesis is accepted. R- value is .715 which indicates the of Responsibility and overall satisfaction there is a moderate positive correlated.

H_{01e}- In the given table it can be recognized that the p-value is 0.000 is less than 0.01 $P \leq (.001)$. That's why the null hypothesis is rejected and the alternative hypothesis is accepted. it has found that Empathy and customer satisfaction both have correlated. R value of Empathy and overall satisfaction is 0.689it has found that moderate positive correlated.

H_{01d}- In the given table it can be recognized that the p-value is 0.000 is less than 0.01, $P \leq (.001)$, that's why the null hypothesis is rejected and the alternative hypothesis is accepted. R- value is .684 which indicates the Assurance and overall satisfaction there is a moderate positive correlated.

6.1- Impact of customer satisfaction on Customer loyalty

This part concludes a regression model to examine the sixth hypothesis. customer satisfaction were taken as independent variables against the loyalty of the customers as dependent variable in a simple regression model.

Table number 05 - Regression Model

Model	R	R Square	Adjusted R Square	Standard. Error of the Estimate
1	.834 ^a	0.695	0.694	0.3665

a. Predictors: (Constant), customer satisfaction

The table 06, gives the information that **R- value** is 0.752. So, for the customer satisfaction there is a strong effect of customer loyalty. it can also analyzed that the **R-square** value is **0.695**, which represents that **69.5%** variation of the dependent variable is due to the independent variables, which in fact, is a strong interpretive power of regression.This means that, there is a positive relationship between the customersatisfaction alone is insufficient to explain changes in customer loyalty.

Table no 06 -ANOVA^a

Model	Sum of Squares	D.F.	Mean Square	F- Value	Sig.	
1	Regression	137.609	1	137.609	1024.110	.000 ^b

	Residual	60.466	450	0.134		
	Total	198.076	451			

a. Dependent Variable: customer loyalty. B. predictors (constant) customer satisfaction.

Hypothesis H₀₂ - The above table indicates that the significance value is 0.00 which is less than 5% significance level , ($p < 0.05$) This designate that there was a statistically important association between customer satisfaction and customer loyalty the overall regression model was reasonable fit. In addition, this also shows that the **null hypothesis H₀₆ is rejected and alternative hypothesis his accepted.** It conclude that the customer satisfaction significantly influence the customers loyalty.

Table number07 - Regression analysis for customer satisfaction and loyalty

Regression Model	Unstandardized Coefficient.		Standardized coefficient	T value	Significant	
	B	Standard Error	Beta			
1	(Constant)	.676	0.087	-	7.748	0.000
	satisfaction	.782	0.024	.834	32.002	0.000

a. Dependent Variable - loyalty

The premise that there is a positive correlation between customer happiness and loyalty is supported by a beta value of 0.834 (coefficient). Unstandardized coefficients in the table indicate how closely a dependent variable varies from an independent variable when the independent variables are kept constant variables are held constant.

7.Conclusion, Suggestion

The major goal of this study is to determine whether there is a correlation between these D-mart's service features and overall customer happiness, as well as whether this correlation is good or negative. This study shows that all five consumer attributes—reliability, tangibility, responsibility, assurance, and empathy—have a favourable impact, though to varying degrees. Significant positive correlation between five dimensions of service quality and customer satisfaction. There is a strong positive association between customer satisfaction and the five aspects of service quality. The correlation between Tangibility and customer satisfaction is the highest (0.774), followed by reliability (0.747), responsiveness (0.715), and empathy (0.689), in that order.Customer satisfaction and assurance have the poorest connection (0.684). Customer happiness and all service traits are strongly correlated, thus if D-Mart provides superior service, customers will be happier overall. The study also sought to determine the effect of consumer satisfaction on repeat business at D-Mart. Simple regression analysis was employed for the second aim, and the results showed that there is a beneficial relationship between customer happiness and customer loyalty. Evidence proved that a positive impact of customer satisfaction on customer loyalty.Customer loyalty and satisfaction have a positive association, according to a beta coefficient of 0.834. According to the study, customer happiness and customer loyalty are positively associated in the D- Mart, which implies that if customer satisfaction rises, customer loyalty will also.

References

1. A Comparative Study of Service Quality of D’Mart and Apna Bazaar—ProQuest. (n.d.). Retrieved September 11, 2023, from <https://www.proquest.com/openview/b1d7c6135cc7c2322258e388f171b23c/1?pq-origsite=gscholar&cbl=54462>
2. Agarwal, A., & Singh, M. R. P. (2018). The Relationship Between Retail Experience, Customer Satisfaction, and Behavioral Intention: Exploring the Consumer Shopping Behavior in Unorganized Retail Settings. *Indian Journal of Marketing*, 48(1), Article 1. <https://doi.org/10.17010/ijom/2018/v48/i1/120733>
3. Bhat, A. K. G., & Prasad, R. (2020). A Study on Customer Satisfaction towards D Mart Retail Outlet in Karwar city. *The Way Ahead*.

4. Factors Influencing Customer Satisfaction at a Fast Food Hamburger Chain: The Relationship Between Customer Satisfaction and Customer Loyalty - ProQuest. (n.d.). Retrieved September 17, 2023, from <https://www.proquest.com/openview/ab45802b666b2d665fb12c5eed93bce1/1?pq-origsite=gscholar&cbl=18750>
5. Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56(1), 6–21. <https://doi.org/10.1177/002224299205600103>
6. Kumbar, S. (2020). A study on marketing activities and consumer response for D-mart. *The Way Ahead*.
7. Martenson, R. (2007). Corporate brand image, satisfaction and store loyalty: A study of the store as a brand, store brands and manufacturer brands. *International Journal of Retail & Distribution Management*, 35(7), 544–555. <https://doi.org/10.1108/09590550710755921>
8. Mishra, P., & Tiwari, S. (2018). A STUDY OF CUSTOMER SATISFACTION IN ORGANISED RETAIL STORES WITH SPECIAL REFERENCE TO PUNE CITY. 15.
9. Nair, D. G. K., & Nair, H. K. (2013). AN ANALYSIS ON CUSTOMER PERCEPTION TOWARDS SERVICE QUALITY VARIABLES IN SELECTED ORGANIZED RETAIL OUTLETS. 2(1).
10. Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking Sector. *Sustainability*, 11(4), Article 4. <https://doi.org/10.3390/su11041113>
11. Parasuraman, A. P., Berry, L., & Zeithaml, V. (1991). Understanding Customer Expectations of Service. *Sloan Management Review*, 32, 39–48.
12. Siddiqi, K. O. (2011). Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh. *International Journal of Business and Management*, 6(3), p12. <https://doi.org/10.5539/ijbm.v6n3p12>
13. Sivanesan, R., & Green, D. G. J. (2020). An Analysis on Customer Perception towards Service Quality Variables in Organized Retail Outlets. *Think India Journal*, 22(43), Article 43.
14. A Comparative Study of Customer satisfaction in Three different supermarkets in Vadodara city—ProQuest. (n.d.). Retrieved September 16, 2023, from <https://www.proquest.com/openview/879abe9152138ec0f4eb82d0bd1099e8/1?pq-origsite=gscholar&cbl=2043257>
15. A Comparative Study of Service Quality of D’Mart and Apna Bazaar—ProQuest. (n.d.). Retrieved September 11, 2023, from <https://www.proquest.com/openview/b1d7c6135cc7c2322258e388f171b23c/1?pq-origsite=gscholar&cbl=54462>
16. A National Customer Satisfaction Barometer: The Swedish Experience—Claes Fornell, 1992. (n.d.). Retrieved September 17, 2023, from <https://journals.sagepub.com/doi/abs/10.1177/002224299205600103>
17. An Empirical Study on Customer Satisfaction towards Organized Retail Outlets In Bengaluru City, Karnataka—ProQuest. (n.d.). Retrieved September 16, 2023, from <https://www.proquest.com/openview/956eb98ca8acc829abc9b4ee6d26381a/1?pq-origsite=gscholar&cbl=38744>
18. Brar, V., & Kumar, A. (2017). Customer Satisfaction Towards the Services Rendered by Superstore Retailers (SSRN Scholarly Paper 3163516). <https://papers.ssrn.com/abstract=3163516>
19. Deevi, S., Bindu, P., Rao, D. S., Anusha, S., & Srinivas, J. (2018). A Comparative Study of Factors Influencing Purchasing Decisions at D-Mart and Metro in Vijayawada City. *International Journal of Engineering and Technology(UAE)*, 7, 221–224. <https://doi.org/10.14419/ijet.v7i4.10.20900>
20. Gali, S., Chowdary, & Sekhar, Mr. s. (2022). A Study On Role Of Retail Chain In India: The Business Model Of D-Mart.
21. P. Srinivasa Rao. (2022). AN EMPIRICAL STUDY ON CONSUMER BUYING/SHOPPING

- BEHAVIOUR (A study with reference to D Mart shopping Mall in Guntur, Andhra Pradesh. India). *International Journal of Engineering Technology and Management Sciences*, 6(6), 360–367. <https://doi.org/10.46647/ijetms.2022.v06i06.064>
22. Pareek, D. B., & Salecha, A. (n.d.). An Analysis of Satisfaction Level of Customers Dealing with D-Mart.
 23. Pawar, A., & Sangvikar, B. (2019). Strategy and Success of DMart: The Case of Retail Chain in India.