MEDIATING ROLE OF CUSTOMER SATISFACTION ON SERVICE QUALITY AND CUSTOMER LOYALTY IN GROCERY STORE IN SHOPPING MALLS IN SAUDI ARABIA

NAIF MUTLAQ AL OTAIBI

DOCTOR OF PHILOSOPHY UNIVERSITI UTARA MALAYSIA September 2014

MEDIATING ROLE OF CUSTOMER SATISFACTION ON SERVICE QUALITY AND CUSTOMER LOYALTY IN GROCERY STORE IN SHOPPING MALLS IN SAUDI ARABIA

By

NAIF MUTLAQ AL OTAIBI

Thesis Submitted to Othman Yeop Abdullah Graduate School of Business Universiti Utara Malaysia in Fulfillment of the Requirement for the Degree of Doctor of Philosophy

PERMISSION TO USE

In presenting this thesis in fulfilment of the requirements for a postgraduate degree from Universiti Utara Malaysia, I agree that the University Library may make it freely available for inspection. I further agree that permission for the copying of this thesis in any manner, in whole or in part, for scholarly purpose may be granted by my supervisor(s) or, in their absence, by the Dean of Othman Yeop Abdullah Graduate School of Business. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from my thesis.

Requests for permission to copy or to make other use of materials in this thesis, in whole or in part should be addressed to:

Dean of Othman Yeop Abdullah Graduate School of Business

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

ABSTRACT

With a robust economic growth and a young population, Saudi Arabia is presently witnessing a high consumer's demand in the food and grocery sector. This has led to a transformation of its retailing industries from the aspect of small and unorganised markets to palatial grocery stalls in the shopping malls. As the number of choices for these markets increases with the entry of new players, retailers need to understand the customers' perceptions of the quality of services and products offered. This is crucial towards the survival and competitiveness in the market. The determinants of service quality vary in different industries, countries and individuals. The demographics and lifestyles of customers have been identified as the determinants of service quality. However, the studies done on these two factors are limited in Saudi Arabia. Thus this research attempts to examine the effect of perceived service quality on customer loyalty through mediation of customer satisfaction in the Saudi Arabia grocery store industry. Quantitative research method was employed. This research was conducted at selected major shopping malls in three cities in Saudi namely Riyadh, Jeddah, and Dammam. This is because the total number of people living in these three cities represented 60% of the total population of Saudi. Eight hundred questionnaires were distributed but only 408 questionnaires were found to be useable, yielding a response rate of 51%. The findings revealed that there is a direct relation between perceived service quality and customer loyalty. The findings also showed that a relationship has existed between perceived service quality and customer satisfaction and that the customer satisfaction partly mediated the relationship between the perceived service quality and the store loyalty. The study concludes with some recommendations that can be used to guide the retailers in Saudi Arabia in managing their stores' service quality and loyalty.

Keywords: perceived service quality, customer satisfaction, customer loyalty, grocery retailing, Saudi Arabia

ABSTRAK

Dengan pertumbuhan ekonomi yang kukuh dan penduduk yang muda, negara Arab Saudi telah menyaksikan permintaan pengguna yang tinggi dalam sektor makanan dan peruncitan. Hal ini telah menyebabkan berlakunya transformasi industri peruncitan daripada pasaran kecil dan tidak tersusun kepada pembangunan gerai-gerai runcit mewah di pusat membeli-belah. Apabila berlakunya pertambahan bilangan pilihan akibat kemasukan peserta baharu, peruncit perlu memahami persepsi pelanggan terhadap kualiti perkhidmatan dan produk yang ditawarkan kerana ia adalah penting bagi kelangsungan dan daya saing dalam pasaran. Penentu kualiti perkhidmatan berbeza-beza mengikut industri, negara dan ciri-ciri individu. Walau bagaimanapun, kajian yang mengkaji tentang demografi dan gaya hidup pembeli dalam persekitaran peruncitan adalah terhad terutamanya di rantau ini. Oleh itu, tujuan utama kajian ini adalah untuk mengkaji pengaruh tanggapan kualiti perkhidmatan terhadap kesetiaan kedai melalui kesan pengantara kepuasan pelanggan dalam industri peruncitan di Arab Saudi. Kajian ini dilakukan dengan menggunakan pendekatan kuantitatif. Kajian ini menggunakan borang soal selidik yang telah diedarkan kepada pelanggan runcit di pusat membeli-belah utama yang terletak di tiga bandar yang mewakili lebih daripada 60% daripada penduduk Arab Saudi iaitu Riyadh, Jeddah dan Dammam. Sebanyak 800 borang soal selidik telah diedarkan tetapi hanya 408 borang soal selidik yang boleh digunakan dan menghasilkan kadar respons sebanyak 51%. Dapatan kajian menunjukkan wujudnya pengaruh langsung antara tanggapan kualiti servis dan kesetiaan pelanggan. Dapatan kajian juga menunjukkan bahawa terdapat hubungan antara tanggapan kualiti servis dan kepuasan pelanggan, serta kepuasan pelanggan yang sebahagiannya pengantara hubungan antara tanggapan kualiti servis dan kesetiaan terhadap peruncit. Akhir sekali, kajian ini turut mengemukakan beberapa cadangan yang berguna kepada peruncit di Arab Saudi dan juga kepada para pengkaji akan datang.

Kata kunci:tanggapan kualiti perkhidmatan, kepuasan pelanggan, kesetiaan pelanggan, peruncitan runcit, Arab Saudi

ACKNOWLEDGEMENT

The completion of my Ph.D. was made possible by the assistance and support of a number of people. I will always be grateful to these individuals for helping me finish such a difficult task yet incredibly rewarding aspect of my education.

First of all, thanks to Almighty Allah for making this and everything possible. My deepest appreciation also goes to both of my supervisors, Dr. Abdul Rahim Bin Othman and Dr. Abdul Rahim Bin Abu Bakar, whose knowledge and advice have guided me throughout my research. Thank you for your continuing patience in reviewing my countless revisions. I have benefitted significantly from your guidance and will be totally indebted to both of you.

My profound gratitude is dedicated to my family for their unwavering support. I would like to express my heart felt 'Thank You' to my mother, who has been there for me all my life. Thank you for mom for your love and for believing in me. I would also wish to thank my brother Jazi for his assistance in the data collection process and his constant support throughout the years.

My acknowledgement would not be complete without my sincere thanks to my external examiner, Prof. Dr. Mahadzirah Bt. Mohamad, for the helpful comments and suggestions, without which the completion of this research would have been difficult.

Finally, I thank all my friends whom I have met over my years at Universiti Utara Malaysia (UUM) and also all the lecturers who have taught me throughout the years at the university. I have learnt a great deal from each of you and for that I am grateful.

TABLE OF CONTENTS

Title	Page
TITLE PAGE	i
CERTIFICATION OF THE THESIS	п
PERMISSION TO USE	IV
ABSTRACT	V
ABSTRAK	VI
ACKNOWLEDGEMENT	VII
LIST OF FIGURES	XV
LIST OF ABBREVIATIONS	XVI
LIST OF APPENDICES	XVII
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem Statement	6
1.3 Research Questions	14
1.4 Research Objectives	14
1.5 Scope of the Study	15
1.6 Significance of the Study	16
1.6.1 Theoretical Significance	16
1.6.2 Practical Significance	18
1.7 Summary of the Chapter	20

CHAPTER TWO	21
LITERATURE REVIEW	21
2.1 Introduction	21
2.2 Customer Loyalty	22
2.2.1 Retail Store Loyalty	28
2.2.2 Antecedents of customer loyelty	32
2.3 Customer Satisfaction	37
2.3.1 National Customer Satisfaction Index Models	43
2.3.2 The Original Swedish Customer Satisfaction Barometer (SCSB)	44
2.3.3 The American Customer Satisfaction Index (ACSI)	47
2.4 Perceived services Quality	55
2.4.1 Dimensions of Perceived Service Quality	59
2.4.1.1 Physical Aspects	59
2.4.1.2 Reliability	60
2.4.1.3 Confidence	60
2.4.1.4 Helpfulness	61
2.4.1.5 Problem Solving	61
2.4.1.6 Policy	62
2.5 Causal Ordering of Service Quality, Customer Satisfaction and Customer Loyalty	62
2.5.1 Customer Satisfaction is an Antecedent to Service Quality	65
2.5.2 Service Quality Affects Store Loyalty through the Mediating Influence of Customer Satisfaction	66
2.5.3 There is a Direct Relationship between Service Quality and Store Loyalty	68
2.6 Individual Characteristics of Consumers	75

2.6.1 Demographic Characteristics	76
2.6.2 Lifestyles of Consumers	78
2.7 Theoretical Underpinnings - Means-end Theory	84
2.8 Related Articles on Perceived Service Quality in the Retail Industry	89
2.8.1 Perceived Service Quality Studies in Developed Countries	90
2.8.2 Perceived Service Quality Studies in Developing Countries	103
2.8.3 Perceived Service Quality Studies in Saudi Arabia	118
2.9 Summary of the Chapter	123
CHAPTER THREE	124
RESEARCH METHODOLOGY	124
3.1 Introduction	124
3.2 Theoretical Framework	124
3.3 The Research Variables	127
3.3.1 Perceived Service Quality	127
3.3.2 Customer Satisfaction	130
3.3.3 Customer's Loyalty	131
3.3.4 Demographic Variables	132
3.3.5 Lifestyles of Customers	134
3.4 Hypotheses Development	136
3.4.1 Relationship between Perceived Service Quality and Customer Satisfaction	136
3.4.2 Relationship between Perceived Service Quality and Customer Loyalty	138
3.4.3 Relationship between Customer Satisfaction and Customer Loyalty	138
3.4.4 The role of Customer Satisfaction as the mediator on the Relationship between Perceived Service Quality and Customer Loyalty	139

3.5 Questionnaire Design		
3.6 Research Design	140	
3.6.1 Research Method	142	
3.6.2 Unit of Analysis	143	
3.7 Data Collection	143	
3.7.1 Population of the Study	146	
3.7.2 Sampling Method	146	
3.7.3 Determination of Sample Size	147	
3.8 Data Analysis Technique	148	
3.8.1 Pilot Study	150	
3.8.2 Convergent Validity of the Measures	153	
3.8.3 Discriminant Validity of the Measures	153	
3.9 Summary of the Chapter	154	
CHAPTER FOUR	155	
DATA ANALYSIS AND FINDINGS	155	
4.1 Introduction	155	
4.2 Sample	155	
4.3 Data Screening	156	
4.3.1 Missing Data	156	
4.3.2 Detection of Outliers	156	
4.4 Profile of Respondents	157	
4.4.1 Respondents' Demographic Characteristic	157	
4.4.2 Lifestyle of the Customer of Grocery Store in Saudi Arabia	159	

4.4.3 Descriptive Analysis of Other Key Factors	159
4.5 Goodness of Measure	
4.5.1Goodnessof Measure for Perceived Service Quality	161
4.5.2 Goodness of Measure for Customer Satisfaction	166
4.5.3 Goodness of Measure for Customer Loyalty	167
4.5.4 Convergent Validity of the Measures	168
4.5.5 Discriminant Validity of the Measures	171
4.6 Multiple Regression Analysis	172
4.6.1 Detecting Multicollinearity	172
4.6.2 Normality Testing	173
4.7 Testing of Hypotheses	
4.7.1 Perceived Service Quality and Customer Satisfaction	175
4.7.2 Perceived Service Quality and Customer loyalty	176
4.7.3 Customer Satisfaction and Customer Loyalty	178
4.8 Mediation Effects of Customer Satisfaction	
4.9 Summary of the Chapter	
CHAPTER FIVE	184
CONCLUSION AND RECOMMENDATIONS	184
5.1 Introduction	184
5.2 Discussion	184
5.2.1 Respondents' Demographic Characteristic	184
5.2.2 Lifestyle of the Customer of Grocery Store in Saudi Arabia	186
5.2.3 Influence of Perceived Service Quality on Customer Satisfaction	186

5.2.4 Influence of Perceived Service Quality on Customer Loyalty	188
5.2.5 Effect of Customer Satisfaction on Customer Loyalty	189
5.2.6 Mediating effect of Customer Satisfaction on the Relationship between Perceived Service Quality and Customer Loyalty	189
5.3 Implications of the Study	191
5.3.1 Managerial and Practical Implications	191
5.3.2 Theoretical Implications	195
5.4 Limitations of the Study	197
5.5 Suggestions for Future Research	199
5.6 Summary of the Chapter	
REFERENCES	202
APPENDIXES	245

LIST OF TABLES

Table

2.1	Summary of Past Studies on Loyalty	35
2.2	Summary of Past Studies on Satisfaction	50
2.3	Summary of Past Studies on Perceived Services Quality	71
2.4	Summary of Past Studies on of Perceived Service Quality	82
3.1	Questions on Perceived Service Quality	129
3.2	Questions on Customer Satisfaction	130
3.3	Questions on Customer Loyalty	132
3.4	Questions on Demographic Variables	134
3.5	Questions on Lifestyle Sectors	135
3.6	Reliability Coefficients for Pilot Study	156
4.1	Detection of Outliers	161
4.2	Respondents Demographic Characteristics	162
4.3	Mean and Standard Deviation Lifestyle	163
4.3	Mean and Standard Deviation of Major Variables	146
4.4	Results of Factor Analysis for Perceived Service Quality	167
4.6	Results of Factor Analysis for Customer Satisfaction	170
4.7	Results of Factor Analysis for Customer Loyalty	171
4.8	Convergent Validity Analysis	173
4.9	Correlation between Latent Variables and Square Roots of	175
	Average Variance Extracted	
4.10	Multicollinearty Test	177
4.11	Skews and Kurtosis	178
4.12	Normality Test of the Residuals	178
4.13	Effect of Perceived Service Quality on Customer Satisfaction	180
4.15	Effect of Perceived Service Quality on Customer Loyalty	181
4.16	Effect of Customer Satisfaction on Customer Loyalty	183
4.17	Mediating Effect of CS on the Relationship between Percieved	186
	Service Quality and Customer Loyalty	
4.18	Summary of result of Multiple Regression and Mediation	186

LIST OF FIGURES

Figure		Page
2.1 2.2	The Original SCSB model The ACSI	44 49
3.1	Research Framework	126
4.1	Direct Relationship between Perceived Service Quality and Customer Loyalty	184
4.2	Mediating effect of Customer Satisfaction on the Relationship between Perceived Service Quality and Customer Loyalty	185

LIST OF ABBREVIATIONS

ACSI	American Customer Satisfaction Index
AIO	Activities, Interests and Opinions
AMA	American Marketing Association
CAB	Cognition Affect Behaviour
CAGR	Compound Annual Growth Rate
CDV	Customer Desired Value
CL	Customer Loyalty
CMA	Capital Market Authority
CPV	Customer Perceived Value
CS	Customer Satisfaction
ESCI	Emotional and Social Competency Inventory
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GRDI	Global Retail Development Index
HSQM	Hilbert Space Quantum Mechanics
Нур	Hypermarket
KMO	Kaiser-Meyer-Olkin
PSQ	Perceived Service Quality
RSQ	Retail Service Quality
SERVPERF	Service Performance
SCSB	Swedish Customer Satisfaction Barometer
SL	Store Loyalty
VALS	Values, Attitudes and Lifestyles
WOM	Word of Mouth
WTO	World Trade Organisation
ACG	Acadimic Colleges Group
CSR	Corporate Social Responsibility
VIF	Variance Inflation Factor

LIST OF APPENDICES

Appendix Page

Appendix1	Questionnaire	258
Appendix 2	Descriptive statistics of respondents and variables	263
Appendix 3	Factor analysis for perceived service quality	271
Appendix 4	Factor analysis for customer satisfaction	286
Appendix 5	Factor analysis for customer loyalty	289
Appendix 6	Regression of perceived service quality	292
Appendix 7	Regression of customer satisfaction	296
Appendix 8	Regression of customer loyalty	300
Appendix 9	Correlation for all variables	304

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In Saudi Arabia, the retail sector is one of the fastest growing sectors of the economy. In 2009, the Middle East retail industry has more than US\$ 425 billion worth economy (RNCOS Report, 2008). Most of the major retailers in Saudi Arabia have experienced a sound growth since 2008, and their development includes the growth made by shopping malls, superstores, clothes, and fashion retailers, footwear retailers, health, beauty retailers, home appliance retailers (RNCOS Report, 2008). In addition, retailing in general has benefited from Saudi Arabia's WTO membership and legislation which were introduced since 2000 in order to facilitate direct foreign investments. In 2000, Saudi government liberalised its investment law by allowing 100% ownership of projects by foreigners and thus easing the rules for recruiting foreign employees. The law authorizes foreigners' for ownership of property and reduces the corporate taxes.

The positive economic out look for Saudi Arabia is expected to support strong growth in retail sales in which rises disposable income levels.Ongoing urbanization will encourage customers, to shift from lower-priced independent players and souks (market), to shopping malls and chains offering wide range of products and a comfortable shopping environment. Considering thegrocery retailers, shopping malls and chained fore court retailers are expected to achieve better growth since they have expanded into new areas within the country and have gained CAGR of 10 % to 15% outlet volume (Datamonitor,

The contents of the thesis is for internal user only

REFERENCES

- Ahmad, A. E. (2012). Attractiveness Factors Influencing Shoppers' Satisfaction, Loyalty, andWord of Mouth: An Empirical Investigation of Saudi Arabia Shopping Malls. *International Journal of Business Administration*, 3(6), 58-67.
- Ahmad, N., Awan, M. U., Raouf, A., & Sparks, L. (2009). Total quality management in developing countries- Acase of pharmaceutical wholesale distribution in Pakistan, *international journal of pharmaceutical and healthcare marketing*, 3(4), 363-380.
- Ahmed A. Al-Motawa., Kokku Randheer., & Prince Vijay J (2011).Measuring Customers' Perception on Service Quality Using SREVQUAL in Public Transportation', *International Journal of Marketing Studies*, 2(1).
- Al Rajhi Capital. (2013). Saudi Retail Sector. Retrieved March, 15, 2013 from http://www.aljaziracapital.com.sa/report_file/ess/SEC-34.pdf
- AlGhamdi, R., Drew, S., & Al-Ghaith, W. (2011) ن Factors Influencing E-Commerce Adoption by Retailers in Saudi Arabia: A Qualitative Analysis, The Electronic Journal of Information Systems in Developing Countries, 47(7), 1-23.
- AlGhamdi, Rayed., Drew, Steve ., & AlGhaith, Waleed. (2011). Factors Influencing E-Commerce Adoption by Retailers In Saudi Arabia: A Qualitative Analysis. *The Electronic Journal on Information Systems in Developing Countries*, 47(7), 1-23.
- Al-Hawari, M., & Ward, T. (2006). The effect of automated service quality on Australian banks' financial performance and the mediating role of customer satisfaction. *Marketing Intelligence and Planning*, 24(2), 127-147.

- Andaleeb, S. S., & Conway, C. (2006). Customer satisfaction in the restaurant industry: an examination of thetransaction-specific model. *Journal of Services Marketing*, 20(1), 3-11.
- Anderson, T, W., & Lervik, L., (1999). Perceived relative attractiveness today and tomorrow as perceiveddictors of future repurchase intention, *Journal of Service Research* 2,164-172.
- Anderson, Erin W., & Mary Sullivan. (1993). The Antecedents and Consequences of Customer Satisfaction for Firms, *Marketing Science*, 12, 125–143.
- Anderson., Eugene., & Claes Fornell. (1994). A Customer Satisfaction Research Prospectus. 41–268 in R. T. Rust and R. L. Oliver (Eds.) Service Quality: New Directions in Theory and Practice. Thousand Oaks, CA: Sage Publications.
- Andreassen, T. W., & Lervik, L. (2012). User Perception of the Quality, Value and Utility of User-Generated Content. *Journal of Electronic Commerce Research*, 13(4).
- Andreassen, T. W., & Lindestad, B. (1998a). The Effects of Corporate Image in the Formation of Customer sense of fulfillment, *Journal of Service Marketing* 1, 82-92.
- Anton, J. (1996). Customer relationship management making hard Decisions with scoff numbers, Perceivedntice- hall, New Jersey, 67-79.
- Armstrong, J. S., & Overton, T.A. (1982).Estimating non-response bias in mail surveys in marketing research: Applications and problems. In Arun, K. J., Christian, P. and Ratchford, B.T. (Eds.), Marketing research applications and problems. Chichester: John Wiley.
- Armstrong, J., & Overton, T. S. (1977). Estimating Non-response Bias in Mail Surveys. *Journal of Marketing Research (JMR)*, 14(3), 396-402.

- Arnold, S. (1997). Shopping habits at Kingston department sores, wave III, three years after Wal-Mart's entry into Canada. Report no. 3, University School of Business, Kingston, July, 3(1997).
- Ashman, S. M. (2000). Grocery Store Buying Behavior: Evidence from Loyalty Program Data. *Journal of Food Distribution Research*, 31(1), 1-8.
- Awan, M.U., Ahmad, N., Raouf, A. & Sparks, L. (2009). Total Quality Management in Developing Countries , A case of pharmaceutical wholesale distribution in Pakistan", *International Journal of Pharmaceutical and Healthcare Marketing*, 3(4), 363-80.
- Babbie, Earl. (1990). Survey Research Methods. Belmont, CA: Wadsworth Publishing, 3(47).
- Bagozzi, R. P. (1992). The Self-regulation of Attitudes, Intentions and Behavior. Social Psychology Quarterly, 55(1992), 178-204.
- Balaji, M. (2009).Customer Satisfaction with Indian Mobile Services.IUP Journal of Management Research, 8(10), 52-62.
- Ball, A. Dwayne., & Tasaki, Lori H. (1992). The role and measurement of attachment in consumer behavior. *Journal of Consumer Psychology*, 7(2), 155-172.
- Ball, D., Coelho, P. and Machás, A. (2003): "The role of communication and trust in explaining customer loyalty. An extension to the ECSI Model", *European Journal of Marketing*, Vol. 38, N° 9/10, pp. 1272-1293;
- Baltas, G., & Argouslidis, P.C. (2007). Consumer characteristics and demand for store brands. *International Journal of Retail and Distribution Management*, 35(5), 328-41.

- Barlett, J. E., Kortlik, J.W., & Higgins, C.C. (2001). Organizational Research: Determining Appropriate Sample Size in Survey Research. *Information Technology, Learning, and Performance Journal*, 19(1), 43-50.
- Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual strategic and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1182.
- Bathaee, A. (2011). Culture affects consumer behavior-Theoretical reflections and an illustrative example with Germany and Iran. Diskussionspapier, . Retrieved July, 10, 2011 from

http://www.rsf.unigreifswald.de/fileadmin/mediapool/Fakult_t/Lenz/Diskussionspap iere/02-2011_02.pdf, 2(11), 1-32.

- Baumann, C., Burton, S. and Elliot, G. (2004): "Determinants of customer loyalty and share of wallet in retail banking", Journal of Financial Services Marketing, Vol. 9, pp. 231-248;
- Bawa., Kapil., & Ghosh, Avijt. (1999). A model of household grocery shopping behavior.Marketing Letters, 10(2), 149–160.
- Bedi, M. (2010). An integrated framework for service quality, customer satisfaction and behavioural responses in Indian Banking industry, a comparison of public and private sector banks. *Journal of Services Research*, 10(1), 157-172.
- Beerli, A. Martin, J. and Quintana, A. (2004):"A model of customer loyalty in the retail banking market", *European Journal of Marketing*, Vol. 38, Nº ½, pp. 253-275;
- Beerli, A., Martin, J. D., & Quintana, A. (2004). A model of customer sense of fulfillment in the retail banking market. *European Journal of Marketing*. 38(1/2), 253-275.

- Bei, L.T., & Chiao, Y.C. (2001). An integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty. *Journal of Consumer Satisfaction, Dissatisfaction, and Complaining Behavior*, 14, 125–140.
- Bei. L. T.,& Chiao. Y. C., (2006). The determinants of customer sense of fulfillment: an analysis of intangibile factors in three service industries. *International Journal of Commerce and Management*, 16(3), 162-177.
- Belk, R. W., & Kozinets, R. V. (2005). Videography in marketing and consumer research, *Qualitative Market Research an international journal*, 8(2), 128-141.
- Bellenger, D.N., & Korgaonkar, P.K. (1980).Profiling the recreational shopper. *Journal* of *Retailing*, 56(3), 77-92.
- Beneke.J., C. Hayworth., R. Hobson., & Z. Mia. (2012). Examining the effect of retail service quality dimensions on customer satisfaction and loyalty: The case of the supermarket shopper. *International Journal of Event Management Research*, 5(1), 27-37.
- Berman, B., & Evans, J.R. (2005).*Retail Management-A Strategic Approach*, New Delhi,8th ed., Pearson Education, Singapor, 628.
- Berry, L.L. (2000). Cultivating service brand equity. *Journal of the Academy of Marketing Science*, 28(1), 128-137.
- Berry, L.L., Seiders, K., & Grewal, D. (2002).Understanding service convenience, *Journal of Marketing*, 66(July), 1-17.
- Berry.,& Stanley Feldman. (1985). *Multiple Regressions in Practice*. Newbury Park, Ca: Sage.

- Beverland M., & Lockshin L. (2003). A longitudinal study of customers' desired value change in business-to-business markets. *Industrial Marketing Management*, 32(8), 653-666.
- Biong, H, (1993). Satisfaction and loyalty to suppliers within the grocery trade.*European Journal of Marketing*, 27, 21-38.
- Bitner, M. (1990). Evaluating service encounters: the effects of physical surroundings and employee responses. *Journal of Marketing*.54(2), 69.
- Bloemer, J., Ruyter, K. and Peeters, P. (1998): "Investigating the drivers of bank loyalty: the complex relationship between image, service quality and satisfaction", International Journal of Bank Marketing, 16/7, pp.276-286;
- Bloemer, J.M. M., & Kasper, H.D.P. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology*, 16, 311-329.
- Bloemer., Josee., & de Ruyter, KO. (1998). on the relationship between store image, store satisfaction, and store loyalty. *European Journal of Marketing*, 32(5/6), 499-513.
- Bolton, R.N., & Drew, J.H. (1991). A multistage model of customers' assessments of service quality and value. *Journal of consumer research*, 17(4), 375-384.
- Boshoff., Christo., & Terblanche, Nic S (1997). Measuring retail service quality: a replication study. *South African Journal of Business Management*, 28(4), 123-128.
- Boulding, W., Kalra, A., Staelin.,& R., and Zeithaml, V.A. (1993). A dynamic process model of service quality: from expectations to behavioral intentions. *Journal of marketing research*, 30(1), 7-27.

- Brady, M. K., & Robertson, C. J. (2001). Searching for a consensus on the antecedent role of service quality and satisfaction: An exploratory cross-national study. *Journal of Business Research*, 51(1), 53–60.
- Brady, M.K., & Cronin Jr, J.J. (2001). Some new thoughts on conceptualizing perceived service quality: a hierarchical approach. *The Journal of Marketing*, 34-49.
- Brink, A., & Berndt, A. (2008).*Relationhip Marketing & Customer Relationship Management*. Lansdowne, South Africa: Juta and Co Ltd.
- Bryman, A., & Bell, E. (2003). Business Research Methods. New York: Oxford University.
- Bush, Alan J., Ronald F. Bush., & Henry C. K. Chen. (1991). Method of Administration Effects in Mall Intercept Interviews, *Journal of the Market Research Society*, 33(4), 309-320.
- Buttle, F. (1992). Shopping motives constructionist perspective. *The Service Industries Journal*, 12(3), 349-67.
- Buttle, F., & Coates, M. (1984).Shopping motives. *The Service Industries Journal*, 4(1), 71-82.
- Cadotte, EW. (1987). Expectations and Norms in Models of Consumer Satisfaction. Journal Mark Res; 24(August), 305-314.
- Cardozo, R.N. (1965). An experimental study of customer effort, expectation and satisfaction, *Journal of Marketing Research*, 24: 244-249.
- Carman, J. (1990). Consumer perceptions of service quality: an assessment of SERVQUAL dimensions, *Journal of Retailing*, 66(spring), 33-55.

- Carpenter, J.M., & Moore, M. (2006). Consumer demographics, store attributes and retail format choice in the US grocery market. *International Journal of Retail and Distribution Management*, 34(6), 434-452.
- Carrillat, F.A., Jaramillo, F., & Mulki, J.P. (2007). The validity of the SERVQUAL and SERVPERF scales: a meta-analytic view of 17 years of research across five continents. *International Journal of Service Industry Management*, 18(5), 472-490.
- Caruana Albert., Arthur H. Money., & Pierre R. Berthon. (2000). Service quality and satisfaction - the moderating role of value. *European Journal of Marketing*, 34(11/12), 1338-1352.
- Castelo, J. (1999): "Un examen empírico de los antecedentes de la lealtad del cliente en la banca detallista en España", Tesis Doctoral, Facultad de Ciencias Económicas y Empresariales, Universidad Complutense de Madrid, España;
- Cengiz, E. (2010). Measuring customer satisfaction: must or not? *Journal of Naval Science and Engineering*, 6(2), 76-88.
- Chaudhuri., Arjun., & Holbrook, Morris B. (2001). The chain effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of Marketing*, 65(2), 81-93.
- Chen, C.F., & Chen, F.S. (2010).*Experience quality, perceived value, satisfaction and behavioral intentions for heritage tourists*. Tourism Management, 31(1), 29-35.
- Chen, W. (2011). The influence of user-generated content on traveler behavior: An empirical investigation on the effects of e-word-of- mouth to hotel online bookings. Computers in Human Behavior, 27(2), 634-639.

- Chenet, P., Tynan, C., & Mondy, A. (1999). Service performance gap: reevaluation and redevelopment. *Journal of Business Research*, 46, 133–147.
- Churchill., Gilbert. Jr.,& Carol Superceivednant (1982). An investigation into the determinants of customer satisfaction. *Journal of Marketing Research*, 19, 491-504.
- Clemes, M.D., Gan, C.E.C., Kao, T.H., & Choong, M. (2008). An empirical analysis of customer satisfaction in international air travel. *Innovative Marketing*, 4(1), 49-62.
- Cochran, W.G. (1977). *Sampling Techniques, Third Edition*, New York: John Wiley and Sons, Inc.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd *Ed.*).Hillsdale, NJ: Erlbaum Associates.
- Cooper, D.R., & Schindler, P.S. (2006). Business research methods: empirical investigation. *Journal of Service Research*, 1(2), 108-28.
- Cronin Jr, J.J., & Taylor, S.A. (1992).Measuring service quality: a reexamination and extension.*The journal of marketing*, 56(3)55-68.
- Cronin Jr, J.J., Brady, M.K., & Hult, G.T.M. (2000). Assessing the effects of quality, value and customer satisfaction on consumer behavioral intentions in service environments. *Journal of retailing*, 76(2), 193-218.
- Crosby, Philip B. (1980). *Quality is Free the art of making quality certain;* New York: McGraw-Hill.
- Cunningham, Scott M. (1966). *Brand Loyalty What, Where, How Much?* Harvard Business Review, 34(January-February), 166-128.

- Curasi., Carolyn Folkman., & Kennedy, Karen Norman. (2002). From prisoners to apostles: a typology of repeat buyers and loyal customers in service businesses. *Journal of Services Marketing*, 16(2), 322-341.
- Czepiel, J. A., & Rosenberg L. (1977). Consumer satisfaction: concept and measurement. Journal of the Academy of Marketing Science, 5(4), 403-411.
- Dabholkar, P. A. (1995). A contingency framework for perceiveddicting causality between customer satisfaction and service quality.*Advances in Consumer Research*, 22(1), 101–108.
- Dabholkar, P.A. (1996). Consumer evaluations of new technology based self-service options: an investigation of alternative models of service quality. *International Journal of research in Marketing*, 13(1), 29-51.
- Dabholkar., Pratibha A., Thorpe, Dayle I., & Rentz, Joseph O. (1996). A measure of service quality for retail stores: scale development and validation. *Journal of the Academy of Marketing Science*, 24(winter), 3-16.
- Danaher, P. J. & Mattsson, J. (1994). Customer satisfaction during the service delivery
- Daou, s. K. (2009). Saudi Arabia's food consumption to rise 10.9 per cent through 2013,
 RECWorld-Wide, 28. September, 12, 2009 Retrieved from: http://www.recexpo.com/news.php?id=6815.
- Darke., Peter R., & Cindy M.Y. Chung (2005). Effects of pricing and promotion on consumer perceptions: it depends on how you frame it. *Journal of Retailing*, 81(1), 35-47.
- Darling., John, R., & Taylor, Raymond, E. (1996). Changes in the competitive market position of the U.S.versus Japan, 1975–1995. Competitiveness review: *an*

international business Journal incorporating, Journal of Global Competitiveness, 6(2), 71–80.

- Daryanto, A.; Ruyter, K.; Wetzels, M.; Patterson, P. G. (2006) Exercise behavior in loyalty program: the influence of regulatory focus. In: Advances in Consumer Research 34: 346–347.
- Datamonitor, (2010).*Saudi Arabia: Country Analysis Report In-depth PEST Insights,* Datamonitor. Retrieved from: <u>http://reports.iptechex.com/reports/country</u> analysis report Saudi Arabia in depth pestle insights 1.
- De Moerloose, C., Antioco, M.D.J., Lindgreen, A., & Palmer, R. (2005).Kiosk marketing: the case of the Belgian retail sector", *International Journal of Retail & Distribution Management*, 33(6/7), 472-490.(ISSN 0959-0552).
- Deming, W.E. (1982). *Quality, productivity, and competitive position*. Cambridge, MA: Massachusetts Institute of Technology, Center for Advanced Engineering Study.
- DeRuyter, K., Bloemer, J., & Peeters, P. (1997). Merging service quality and service satisfaction an empirical test of an integrative model, *Journal of Economic Psychology*, 18(1997), 387-406.
- Dillehay, S.M. (2006). Ways to improve patient loyalty, Review of Optometry, 143, 8-8.
- Dimitriades, Z.S. (2006). Customer satisfaction, loyalty and commitment in service organizations Some evidence from Greece. *Management Research News*, 29(12), 782-800. dissertation, Lagos State University, Ojo, Lagos.
- Donnelly, M. (2009). Building customer sense of fulfillment: A customer experience based approach in a tourism context. Bachelor of Business Studies in Marketing, (June), 205-212.

- Donthu, N., & Yoo, B. (1998). Cultural influences on service quality expectations, Journal of Service Research, 1(2), 178-186.
- Eggert, A., & Ulaga W. (2002). Customer perceived value: a substitute for satisfaction in business markets? *Journal of Business and Industrial Marketing*, 17(2/3), 107-118.
- Eklof, J.A. (2000). European Customer Satisfaction Index Pan-European Telecommunication Sector Report Based on the Pilot Studies (1999). Stockholm, Sweden.
- Ellram, L.M., La Londe, B.J., & Webber, M.M. (1999).Retail logistics, *International Journal of Physical Distribution & Logistics Management*, 29(1999), 477-494.
- Eroglu, S.A., Machleit, K., & Barr, T.F. (2005). Perceived retail crowding and shopping satisfaction: the role of shopping values, *Journal of Business Research*, 58, 1146-1153.
- Faullant, R., Matzler, K., & Füller, J. (2008). The impact of satisfaction and image on loyalty: the case of Alpine ski resorts. *Managing Service Quality*, *18*(2), 163-178.
- Firat, A.F., & Dholakia, N. (1998). Consuming People: From Political Economy to Theaters of Consumption. London: Sage.
- Fisk, R. P., Grove, S. J., & John, J. (2004). *Interactive service marketing*. Houghton Mifflin, Boston.
- Flint D.J., Woodruff R.B., & Gardial S.F. (2002).Exploring the phenomenon of customers' desired value change in a business-to-business context.*Journal of Marketing*, 66(October), 102-117.

- Flint, D.J., Woodruff, R. B., & Gardial, S.F. (1997). Customer value change in industrial marketing relationships: A call for new strategies and research. *Industrial Marketing Management*, 26(2), 163-175.
- Fornell, C., & Wernerfelt, B. (1987). Defensive marketing strategy by customer complaint management: a theoretical analysis. *Journal of Marketing Research*, 24, 337-46.
- Fornell, Claes, Johnson, Michael D., Anderson, Eugene W., Cha, Jaesung., & Bryant, Barbara E. (1996). The American Customer Satisfaction Index: Nature, purpose, and findings. *Journal of Marketing*, 60(4), 7–18.
- Fornell, Claes. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56, 1–18.
- Fournier, Susan. (1998). Consumers and their brands: developing relationship theory in consumer research. *Journal of Consumer Research*, 24, 343-373.
- Fox, E., Montgomery, A., & Lodish, L. (2004). Consumer shopping and spending across retail formats. *Journal of Business*, 77(2), 25-60.
- Frumkin, P. (2002). Despite woes, US hungry for Mid-east growth. *Naton's Restaurant News*, *36*(27), 1-39.
- Fullerton, G. (2005a). The impact of brand commitment on loyalty to retail service brands. *Canadian Journal of Administrative Sciences*, 22(2), 97-110.
- Fullerton, G. (2005b). The service quality-loyalty relationship in retail services: does commitment matter? *Journal of Retailing and Consumer Services*, *12*(2), 99-111.

- Ganesan-Lim, Cheryl., Russell-Bennett, Rebekah., & Dagger, Tracey. (2008). The impact of service contact type and demographic characteristics on service quality perceptions. *Journal of Services Marketing*, 22(7), 550-561.
- Gil, S.M., Hudson, S. & Quintana, T.A. 2006. The influence of service recovery and loyalty on perceived service quality: a study of hotel customers in Spain, *Journal of Hospitality and Leisure Marketing*, 14(2), 47–68.
- Gilbert, F. W., & Warren, W. E. (1995).Psychographic constructs and demographic segments. *Psychology and Marketing*, *12*, 223-237.
- Gonzalez., Fernandez, A., & Bello, L. (2002). The construct lifestyle in market segmentation: the behaviour of tourist consumers. *European Journal of Marketing*, *36*(1/2), 51-86.
- Goswami, P. & Mishra, M.S. (2008). Would Indian consumers move from kirana stores to organized retailers when shopping for groceries? *Asia Pacific Journal of Marketing and Logistics*, *21*(1), 127-143.
- Goswami, P. (2007). Psychographic segmentation of college-goers of Kolkata. *IIMB* Management Review, 19(1), 41-53.
- GRDI Report. (2010). Expanding Opportunities for Global Retail Development Index, 1-15.
- Gremler, D. D. (1995):"The effect of Satisfaction, Switching Costs, and Interpersonal Bonds on Service Loyalty", Doctor of Philosophy Dissertation, Arizona State University, USA.

- Grewal, D., Baker, J., Levy, M., & Voss, G. B. (2003). The Effects of Wait Expectations and Store Atmosphere Evaluations on Patronage Intentions in Service-Intensive Retail Stores. *Journal of Retailing*, 79(4), 259-268.
- Grewal, D., Gotlieb, J., & Marmorstein, H. (2000). The moderating effect of the service context on the relationship between price and post-consumption perceptions of service quality. *Journal of Business and Psychology*, *14*(4), 579-591.
- Gronroos, C. (2007). Service Management and Marketing: Customer Management in Service Competition, 3rd ed., John Wiley and Sons Ltd, Chichester.
- Grubb., Edward L., & Grathwohl, Harrison L. (1967). Consumer self-concept, symbolism and market behavior: a theoretical approach. *Journal of Marketing*, *31*, 22-27.
- Gummesson, E. (1978). Toward a theory of professional service marketing, *Industrial Marketing Management*, 7(2), 89-95.
- Gursoy, D., Chen, M. H., & Kim, H. J. (2005). The US airlines relative positioning based on attributes of service quality. *Tourism Management*, *26*(1), 57-67.
- Gutman, J. (1982). A means-end chain model based on consumers' categorization process. *Journal of Marketing*, *46*(spring), 60-72.
- Gutmann, Matthew. (1997). Trafficking in men: the anthropology of masculinity. *Annual Review of Anthropology*, 26, 385-409.
- Hackl, P., Scharitzer, D., & Zuba, R., (1996). *The Austrian Customer Satisfaction Barometer (ACSB):* A pilot study. Der Markt 35, 86-94.
- Hallowell, R. (1996). The relationships of customer satisfaction, customer sense of fulfillment and profitability: an empirical study. *International Journal of Service Industry Management*, 7(4), 27-42.

- Hamilton, R. T. (2007). Small business growth: recent evidence and new directions. *International journal of entre perceivedneurial Behaviour and Research*, 13(5), 296-296.
- Haque, A. K. M., Sarwar, A. A. M., Yasmin, F., Anwar, A., & Nuruzzaman (2012). The impact of customer perceived service quality on customer satisfaction for private health centre in Malaysia: a structural equation modeling approach. *Information Management and Business Review*, 4(5), 257-267.
- Harris, Lloyd C., & Goode, Mark M.H. (2004). The four levels of loyalty and the pivotal role of trust: a study of online service dynamics. *Journal of Retailing*, 80(2), 139-158.
- Hartman, K.B., & Spiro, R.L., (2005). Recapturing store image in customer-based store equity: a construct conceptualization. *Journal of Business Research*, 58(8), 1112–1120.
- Hawkins, D.J., Best, R.J., & Coney, K.A. (2002). Consumer BehaviourBuilding Marketing Strategy, 9th ed., McGraw-Hill, New Delhi, 437-47.
- Hirschman, A.O, (1970). Exit, Voice, and Loyalty: Responses to Decline in Firms, Organizations, and States.Cambridge, MA: Harvard University Perceivedss.
- Hoffman, K.D., & Bateson, J.E.G. (2002).*Essentials of Service Marketing*: Concepts, Strategies and Cases (2nd ed.). Fort Worth, Texas: Harcourt College Publishers, 324.
- Hofstede, G, (1984). *Culture's Consequences: International Differences in Work-Related Values.* Beverly Hills, Sage Publication.

- Holbrook, M.B. (1994). The nature of customer value: An axiology of service in the consumption experience, in Service Quality: New Directions in Theory and Practice, *R.T. Rust and R.Oliver, eds.*London: Sage Publication.
- Holjevac, I.A., Markovic, S., &Raspor, S. (2013). Customer satisfaction measurement in hotel industry: Content analysis study. March, 14, 2013 from Retrieved From: http://bib.irb.hr/datoteka/397335.PAP039.pdf.
- Holton, E. H., & Burnett, M. B. (1997). Qualitative research methods. In R. A.Swanson, and E. F. Holton (Eds.), Human resource development research handbook: Linking research and practice. San Francisco:Berrett-Koehler Publishers.
- Hoots, M. (2005). Customer relationship management for facility managers. *Journal of Facilities Management*, 3(4).
- Hossain, M., & Leo, S. (2009). Customer perception on service quality in retail banking in Middle East: the case of Qatar. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(4), 338-350.
- Howat, G., Crilley, G., & McGrath, R. (2008). A focused service quality, benefits, overall satisfaction and loyalty model for public aquatic centres. Managing Leisure, 13,139–161.
- Hsu, S.-H., Chen, W.-H., & Hsueh, J.-T.(2006). Application of Customer Satisfaction Study to Derive Customer Knowledge. Total Quality Management, 17(4), 439-454.
- Huang, C.-H. (2014). Reconsidering the measurement of service quality in hotel sector: A dyad study. *International Journal of Modern Business Issues of Global Market*, 2(1), 32-44.

- Huber, F., Herrmann, A., & Morgan, R. E. (2001). Gaining competitive advantage through customer value oriented management. *Journal of Consumer Marketing*, 18(1), 41-53.
- Hully SB., Cummings SR., Browner WS., Grady D., Hearst N., & Newman TB. (2001).

Designing clinical research. 2nd ed. Philadelphia: Lippincott, Willians, and Wilkins.

- Hutchinson, J., Lai, F., & Wang, Y. (2009). Understanding the relationships of quality, value, equity, satisfaction, and behavioral intentions among golf travelers. Tourism Management, 30(2), 298-308.
- Igbaria, M., Iivari, J., & Maragahh, H. (1995). Why do individuals use computer technology? A Finnish case study.Information and Management, 29(5), 227-238.Image of the store-loyal customer, *Journal of Retailing*, 50, 73-84.

Images retail report (2012) Saudi grocery market set for growth. imagesretailme.com

- Imrie, Brian C.; Cadogan, John W., & McNaughton, Rod. (2002). The service quality construct on a global stage. Managing Service Quality, 12(1), 10-18.In: Journal of Business & Industrial Marketing 24(1): 3–13. In: Journal of Consumer Marketing 26(6): 392–402.
- Ismail, A., Abdullah, M. M., & Francis, S. K. (2009). Exploring The Relationships among Service Quality Features, Perceived Value and Customer Satisfaction. *Journal of Industrial Engineering and Management*, 2(1), 230-250.
- Jacoby, Jacob., & Chestnut, Robert W. (1978). Brand Loyalty. New York: John Wiley and Sons.

- Jajaee, S. M., & Ahmad, F. B. S. (2012). Evaluating the Relationship between Service Quality and Customer Satisfaction in the Australian Car Insurance Industry. *International Conference on Economics, Business Innovation, 38*, 219-223.
- Jamal, A., & Naser, K. (2002). Customer satisfaction and retail banking: An assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 20(4), 146-160.
- Jamali, D. (2007). A study of customer satisfaction in the context of a public private partnership.*International Journal of Quality & Reliability Management*, 24(4): 370-385.
- Johnson M.D., Herrmann A., & Huber F. (2006). *The Evolution of Loyalty Intentions*. *American Marketing Association*, 70, 122-132.
- Juggessur, J. (2009). Luxury Designer Handbag or Counterfeit? An Investigation into the Antecedents Influencing Women's Purchasing Behaviour of Luxury Designer and Counterfeit Brands. Brunel Business School, Brunel University.

Juran, J.M. (1980). Quality Planning and Analysis, McGraw-Hill, New York, NY.

- Kahn, Barbara E., Kalwani, Manohar U., & Morrison, Donald G. (1986).Measuring Variety Seeking and Reinforcement Behaviors Using Panel Data.*Journal of Marketing Research*, 23(May), 89-100.
- Kandampully, J., & Suhartanto, D. (2000). Customer sense of fulfillment in the hotel industry: the role of customer satisfaction and image. *International Journal of Contemporary Hospitality Management*, *12*(6), 346-351.

- Karlsson, J. (2012). Possibilities of Using Thermal Mass in Buildings to Save Energy Cut Power Consumption Peaks and Increase the Thermal Comfort. Lund Institute Of Technology Lund University.
- Karna, S. (2004). Analysing customer satisfaction and quality in construction: the case of public and private customers, Nordic Journal of Surveying and Real Estate Research, Special Series, 2, 66-80.
- Karunanayake, A. (2011). Impact of Switching Cost on Customer Satisfaction and Customer Retention for Internet Banking. A Study Based On Sri Lankan Commercial Banks, 10(2009), 4-6.
- Kasper, H., van Helsdingen, P., & Gabbott, M. (2006). Service Marketing Management: A Strategic Perspective, Chichester: John Wiley.
- Kassim, N., & Abdullah, N. A. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross cultural analysis. *Asia Pacific Journal of Marketing and Logistics*, 22(3), 351-371.
- Kayaman R.,& Arasli H. (2007). Customer based brand equity: evidence from the hotel industry. *Managing Service Quality*, *17*(1), 92-109.
- Kazi Omar Siddiqi (2011), Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh, *International Journal of Business and Management* Vol. 6, No. 3.
- Kelly, J. (2004). *Social partnership agreements in Britain:* Labor cooperation and compliance. Industrial Relations, 43(1), 267-292.

- Kelly, S., & Breslin, J. (2010). Women's Rights in the Middle East and North Africa: Progress amid Resistance. New York, NY: Freedom House; Lanham, MD: Rowman and Littlefi eld.
- Khare, A. (2013). Culture, small retail stores, and Indian consumer perceivedferences: a moderating role of Demographics. *The International Review of Retail, Distribution and Consumer Research*,23(1), 87-109.
- Kim, S. H. (2011). Antecedents of Destination Loyalty. University of Florida, . Retrieved March, 1, 2011 from:
- Http://Ufdcimages.Uflib.Ufl.Edu/Uf/E0/04/15/12/00001/Kim_S.Pdf, 10-41.
- Kim, S., & Jin, B. (2002). Validating the retail service quality scale for US and Korean customers of discount stores: an exploratory study. *Journal of Service Marketing*, 16 (3), 223-37.
- Kim, Y., Kim, Y., & Lee, Y. (2011).Perceived service quality for South Korean domestic airlines. *Total Quality Management and Business Excellence*, 22(10), 1041-1056.
- Kim, Y.-K., Sullivan, P., & Cardona Forney, J. (2007). *Experiential retailing*: Concepts and strategies that sell. New York: Fairchild Publications, Inc
- Kim, Y-K., Lee, M., & Park, S. (2012). Shopping value orientation: Conceptualization and measurement. *Journal of Business Research*, in press.
- Kimani, S.W., Kagira, E.K., Kendi, L., Wawire, C.M., & Fourier, U.J. (2012). Shoppers perception of retail service quality: supermarkets versus small convenience shops (Dukas) in Kenya. *Journal of Management & Strategy*, 3(1), 55-66.
- Kline, R. B. (2005). *Principles and Practice of Structural Equation Modeling (2nd Ed.)*. New York: Guilford Press.

- Kopp, R. J., Eng, R. J., & Tigert, D. J. (1989). A competitive structure and segmentation analysis of the Chicago Fashion Market. *Journal of Retailing*, 65(Winter), 496-515.
- Kotler, P. (2000). *Marketing Management, Millenium Edition*. Upper Saddle River, New Jersey, 21-18.
- Kotler, P., & Armstrong, G. (2010). Principles of Marketing. 13th ed. London: Pearson.
- Kotler, P., & Keller, K. (2006).*Marketing Management*.12th Edition.Upper saddle River, NJ.Pearson.Perceivedntice Hall.
- Kotler, P., &Keller, K. (2009). Creating Customer Value, Satisfaction, and Loyalty.
 Published by Perceivedntice Hall, . Retrieved April, 15, 2009 from http://wps.pearsoncustom.com/wps/media/objects/2426/2484677/MKT10_Ch04.pd
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. Educational and Psychological Measurement, 30, 607-610.
- Kumar, M., Kee, F. T., & Charles, V. (2010). Comparative evaluation of critical factors in delivering service quality of banks: An application of dominance analysis in modified SERVQUAL model. *International Journal of Quality and Reliability Management*, 27(3), 351-377.
- Kumar, Piyush (2005). The competitive impact of service process improvement: examining customers' waiting experiences in retail markets. *Journal of Retailing*, 81 (3), 171–180.
- Kumar, S.A., Mani, B.T., Mahalingam, S., & Vanjikovan, M. (2010). Influence of service quality on attitudinal loyalty in private retail banking: an empirical study. *The IUP Journal of Management Research*, 9(4), 21-38.

- Kumar, V., Batista, L., & Roger, M. (2011). The Impact of Operations Performance on Customer sense of fulfillment. The Impact of Operations Performance on Customer sense of fulfillment, 3(2), 158-171.
- Lagrosen, (2004).Examination of the Dimensions of Quality in Higher Education.*Quality* Assurance in Education, 12(2), 61-69.
- Lamb, C.W, Hair, J. F., & McDaniel, C. (2006). *Principles of Marketing*. Thomson South-Western.
- Laroche, M., Ueltschy, L. C., Abe, S., Cleveland, M., & Yannopoulos, P. (2004). Service Quality Perceptions and Customer Satisfaction: Evaluating the Role of Culture, *Journal of International Marketing*, 12(3), 58-85.
- Lewis, Robert C., & Bernard H. Booms (1983). The Marketing Aspects of Service Quality, In Emerging Perspectives on Services Marketing, L Berry, G.Shostak, and G.Upah, Eds., Chicago: American Marketing Association, 99-107.
- Liao, J., & Wang, L. (2009). Face as a Mediator of the relationship between material value and brand consciousness. *Psychology and Marketing*, *26*, 987-1001.
- Lindquist, M. (2006). For better business results, focus on your customer, not your competition, Cost engineering, 8(3), 10
- Liu, C. T., Guo., Y. M., & Hsieh, T. Y. (2010). Measuring user perceived service quality of online auction sites. *The Service Industries Journal*, *30*(7), 1177-1197.
- Luo, X. & Homburg, C. (2007).Neglected Outcomes of Customer Satisfaction. Journal of Marketing, 71(2), 133-149.

- Ma, Y.J., & Niehm, L.S. (2006), "Service expectations of older generation Y customers An examination of apparel retail settings", *Emerald Group Publishing Limited*, *Managing Service Quality*, 16(6), 620-640.
- Machleit, K. A., Eroglu, S. A., & Mantel, S. P. (2000). Perceived retail crowding and shopping satisfaction: What modifies this relationship? *Journal of Consumer Psychology*, 9(1), 29-42.
- Macintosh, G., & Lockshin, L. (1997). Retail relationships and store loyalty: a multilevel perspective. *International Journal of Research in Marketing*. 14(5), 487-497.

Magi & Julander, 2009; Yeung et al., 2002; Luo and Homburg, 2007

- Malhotra, Naresh K., Ulgado, Francis M., Agarwal, James., & Baalbaki, Imad B. (1994).
 International Services Marketing: A Comparative Evaluation of the Dimensions of Service Quality between Developed and Developing Countries. *International Marketing Review*, 11(2), 5-15.
- Malik, F. (2012). The Impact of Price Perception, Service Quality, and Brand Image on
 Customer sense of fulfillment (Study of Hospitality Industry in Pakistan).
 Interdisciplinary Journal of Contemporary Research in Business, 4.
- Malik, M.E., Naeem, B., & Arif, Z. (2011). How Do Service Quality Perceptions Contribute in Satisfying Banking Customers? *International Journal of Contemporary Research in Business*, 3(8), 646-653.
- Mandhachitara, R. & Poolthong, Y. (2011) A model of customer sense of fulfillment and corporate social responsibility, *Journal of Services Marketing*, *25*(2): 122–133.

- Manu, M. (2011). Quality and Customer Satisfaction Perspective in Organisations by Gap and Total Quality Improvement Methods. Universitas Wasaensis, Retrieved March, 10, 2011 from: Http://Www.Uva.Fi/Materiaali/Pdf/Isbn_978-952-476-337-0.Pdf
- Manyiwa, S., & Crawford, I (2001).Determining linkages between consumer choices in a social context and the consumers' values: A means-end approach. *Journal of Consumer Behavior*, 2(1), 54-70.
- Mason, N. (1996). Store Loyalty That Old Chestnut, Nielsen Research, Oxford, 6-15.
- Mattila, A.S., & Patterson, P.G. (2004). The impact of culture on consumers' perceptions of service recovery efforts. *Journal of Retailing*, 80 (3), 196-206.
- McDougall, P. P., & Oviatt, B. M. (2000). International entreperceivedneurship: the intersection of two research paths. *The Academy of Management Journal*, 43(5), 902-906.
- McGoldrick, P.J., & Andre, E. (1997). Consumer misbehaviour: promiscuity or loyalty in grocery shopping. *Journal of Retailing and Consumer Services*, 4(2), 73-81.
- McKenzie, B. (2006). Retail service quality success factors in Estonia: a qualitative approach, *Baltic Journal of Management*, 1(3), 352-369.
- Medina, S., & Ward, R.W. (1999). A model of retail outlet selection for beef. *International Food and Agribusiness Management Review*, 2(2), 195-219.

Melville, Ian (1999). Marketing in Japan.Oxford, UK: Butterworth-Heinemann.

Mendenhall, W., Reinmuth, J. E., & Beaver, R. J. (1993). *Statistics for management and economics*. California: Duxbury Perceivedss.

- Merrilees, B., & Miller, D. (2001). Superstore interactivity: a new self-service paradigm of retail service? *International Journal of Retail & Distribution Management*, 29 (8/9), 379-389.
- Meyers, L. S., Gamst, G., & Guarino, A. J. (2006).*Applied Multivariate Research*. California: Sage Publications Inc.
- Min-Hsin, H. (2009). Using service quality to enhance the perception about quality of store brands. *Total Quality Management and Business Excellence*, 20(2), 241-252.
- Mittal, B., & Lassar, W. M. (1996). The role of personalization in service encounters. *Journal of Retailing*, 72(spring), 95–109.
- Mittal, V., & Kamakura, W.A. (2001). Satisfaction, repurchase intent, and repurchase behaviour: investigating the moderating effect of customer characteristic, *Journal of Marketing Research*, 38(1), 131-142.
- Mohammad., Tabriz., Chalous., & Aras. (2013). The effect of customer satisfaction on word of mouth communication. *Research Journal of Applied Sciences, Engineering and Technology*, 5(8), 2569-2575.
- Monroe, K.B. (2003). *Pricing: Making Profitable Decisions, 3rd ed.*, McGraw-Hill/Irwin, Burr Ridge, IL.
- Morgan, R., & Hunt, Shelby.D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38.
- Morganosky, M.A. (1995). Consumer patronage of manufacturers' outlets. *Clothing and Textiles Research Journal*, 13(4), 273-9.

- Mosahab, R., Mahamad, O., & Ramayah, T. (2010). Service quality, customer satisfaction and loyalty: a test of mediation. *International Business Research*, 3(4), 72.
- Mousa, H. (2012). *Global Agricultural Information Network.In SA1217 (Ed.)*, Exporter Guide.Riyadh public distribution.
- Mustafa. (2011). Determinants of e-commerce customer satisfaction, trust, and loyalty in saudi arabia. *Journal of Electronic Commerce Research*, *12*(1), 78-89.
- Muyeed, A. (2012). Customer perception on service quality in retail banking in developing countries: A case study', *International Journal of Marketing Studies*, 4(1), 116–122.
- Mzukisi Qobo., & Mills Soko. (2010). Saudi Arabia as an Emerging Market: Commercial Opportunities and Challenges for South Africa. *South African Institute of International Affairs*, 69(October), 5-12.
- Naeem, H., & Saif, I. (2009). Service Quality and its impact on Customer Satisfaction: empirical evidence from the Pakistani banking sector. *The International Business and Economics Research Journal*, 8(12), 99.
- Narsky, I (2003).Estimation of Goodness-of-Fit in Multidimensional Analysis Using Distance to Nearest Neighbor", *Physics*, 0306171.
- Ndubisi, N.O., Malhotra, N.K. & Chan, K.W. (2009). Relationship marketing, customer satisfaction and loyalty: a theoretical and empirical analysis from an Asian perspective, *Journal of International Consumer Marketing*, 21(1), 5.
- Neuman, W. L. (1997). *Social research methods*.Qualitative and quantitative approaches (3rd Ed.). MA: Allyn and Bacon.

- Nijmeijer, M., Worsley, A., & Astil, B. (2004). An exploration of the relations between food lifestyles and vegetable consumption. *British Food Journal*, *106*(7), 520-533.
- Noble, Stephanie M., David A. Griffith., & Mavis T. Adjei (2006). Drivers of local merchant loyalty: understanding the influence of gender and shopping motives. *Journal of Retailing*, 82(3), 177–188.
- Nunnally, J.C. (1978). Pyschometric Theory, 2nd ed., McGraw-Hill, New York, NY.
- Ofir, C., & Simonson, I. (2001). In search of negative customer feedback: the effect of expecting to evaluate on satisfaction evaluations. *Journal of Marketing Research*, 38(2), 170-182.
- Olajide, O. P. (2011). causal direction between customer satisfaction and service quality: a review of literature. *European Journal of Humanities and Social Sciences*, 2(1), 87-93.
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(Special Issue), 33-44.
- Oliver. R. L. (1997). Satisfaction: A behavioral perspective on the customer. New York, NY: Irwin/McGraw-Hill.
- Olorunniwo, F., Hsu, M.K., & Udo, G.J. (2006).Service quality, customer satisfaction and behavioural intentions in the service factory.*Journal of Services Marketing*, 20(1), 59-72.
- Olsen, S. (2007). Repurchase loyalty: The role of involvement and satisfaction. Psychology and Marketing, 24(4), 315–341.
- Olshavsky, R. W., & Miller, J. A. (1972).Consumer Expectations, Product Performance and Perceived Product Quality.*Journal of Marketing Research*, *9*, 19-21.

Othaim, A. (2012). Al Othaim Hypermarket. Al Riyadh News Paper (15859).

- Otieno.R., Harrow, C. & Lea-Greenwood, G. (2005). The unhappy shopper, a retail experience: exploring fashion, fit and affordability. *International Journal of Retail & Distribution Management*, *33*(4), 298-309.
- Ouroussoff, N. (2010). Saudi Urban Projects Are a Window to Modernity. Critic's Notebook, The New York Times. Retrieved January, 7, 2010 from www.nytimes.com/2010/12/13/arts/design/13desert.html?pagewanted=alland_r=0
- Outi, U. (2001). Consumer perceptions of grocery retail formats and brands. International Journal of Retail and Distribution Management, 29(5), 214-25.
- Owolabi (2001).Quality Control in the Service Sector in Nigeria.An unpublished MBAP. Praba Devi and R. Sellappan (2009) Service Quality at Retail Stores - Customers' Perception, JK Journal of Management & Technology, *1*(1), 41–52.
- Pandey, A.C., & Darla, S. (2012). A Study on the Influence of Store Level Services on Store Loyalty of Shoppers in Organized Retail Stores. *International Journal of Management ResearchAnd Review*, 2(4), 600-622.
- Pandey, A.C., & Kumar, P. (2013).Impact of Lifestyle on Brand Perceivedference of Buyer Behaviour.International Monthly Refereed Journal of Research in Management & Technology, 11(August), 151-163.
- Parasuraman, A., & Grewal, D. (2000). The impact of technology on the quality-valueloyalty chain: A research agenda. *Journal of the Academy of Marketing Science*.18 (1), 168-174.
- Parasuraman, A., Berry, L., & Zeithaml, V.A. (1991).Understanding customer expectations of service. *Sloan Management Review*, *32*(3), 39-49.

- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64 (1), 12-40.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Alternative scales for measuring service quality: a comparative assessment based on psychometric and diagnostic criteria. *Journal of Retailing*, 70(3), 201-230.
- Patterson P.G., & Spreng R.A. (1997). Modelling the relationship between perceived value, satisfaction and repurchase intentions in a business-to-business, services context: an empirical examination. *International Journal of Service Industry Management*, 8(5), 414-434.
- Paul., Hennig-Thurau., Gremler., Gwinner., & Wiertz, (2008). Toward a Theory of
 Repeat Purchase Drivers for Consumer Services. *Original Empirical Research*, 1 (September), 1-23.
- Peter J. P.,& Olson J.C. (1990). Consumer Behaviour and Marketing Strategy, 2nd edition, Illinois.
- Plooy, A.T.D., Jager, J.W.D., & D. Zyl, V. (2012).Drivers of perceived service quality in selected informal grocery retail stores in Gauteng, South Africa', *Southern African Business Review*, 16(1), 94-121.
- Pont, M. and McQuilken, L.(2004):"An empirical investigation of customer satisfaction and loyalty across two divergent bank segments", *Journal of Financial Services Marketing*, Jun 2005; 9,4, pp. 344-359

- Poujol, J. F., Siadou-Martin, B., Vidal, D., & Pellat, G. (2012). Examining The Impact of Salespeople's Relational Behaviors and Organizational Fairness on Customer sense of fulfillment The 12th. *International Research Conference in Service Management*, 29/30/31(1), 2-10.
- Prabhakar, G. V., & Ram, P. (2013). SERVQUAL and customer satisfaction: the mediating influence of communication in the privatized telecom sector. *International Journal of Academic Research in Business and Social Sciences*, 3(3), 135-148.
- Prasad, C.J., & Aryasri, A. R. (2011). Effect of shopper attributes on retail format choice behaviour for food and grocery retailing in India. *International Journal of Retail and Distribution Management.* 39(1), 68-86.
- Purgailis., & Zaksa, P. (2012). *The Student Loyalty as a Part of Higher Education*. Organization's Intellectual Capital.
- R. A. Schmidt., & E. A. Pioch (2005). Community pharmacies under perceivedssure can brand help? *International Journal of Retail & Distribution Management*, 33(7), 494-504.
- Ragavan., & Mageh (2013). A Study on Service Quality Perspectives and Customer Satisfaction in New Private Sector Banks. IOSR. Journal of Business and Management (IOSR-JBM), 7(2), 26-33.
- Rahman, M. S. (2012). Service quality, corporate image and customer's satisfaction towards customers perception: an exploratory study on telecom customersin bangladesh. *Business Intelligence Journal*, 5(1).

- Rajamohan, P.G. (2012). Consumer behaviour and lifestyle marketing urban,.*International Journal of Marketing, Financial Services and Management Research*, 1(10), 152.
- Raven, P.V., & Welsh, D.H.B. (2004). An exploratory study of influences on retail service quality: A focus on Kuwait and Lebanon. *The Journal of Service Marketing*, 18(3), 198-214.
- Raza, M. A., Siddiquei, A. N., Awan, H. M., & Bukhari, K. (2012).Relationship between service quality, perceived value, satisfaction and revisit intention in hotel industry. *Journal of Contemporary Research in Business*, 4(8), 788-805.
- Reichheld, F.F. and Sasser, W.E. Jr. (1990). Zero Defections: Quality Comes to Service. Harvard Business Review, September-October, pp. 105-11.
- Reichheld, F.F., & Teal, T. (1996). *The Loyalty Effect, Harvard Business*, School Perceivedss, Boston, MA.Research. 13, 121-127.
- Reynolds, F. D, Darden, W. R., & Martin, W. S. (1974-1975). Developing an image of the store-loyal customer, *Journal of Retailing*, 50, 73-84.
- Reynolds, Kristy E., & Arnold, Mark J. (2000). Customer sense of fulfillment to the salesperson and the store: examining relationship customers in an upscale retail context. *Journal of Personal Selling and Sales Management*, 15(2), 89-98.
- Reynolds, T.J., & Gutman, J. (1988).Laddering theory, method, analysis, and interperceivedtation.*Journal of Advertising Research*, 28(1), 11-31.
- RNCOS Industry Research Solutions (2008).*Booming Retail Sector in UAE*, . Retrieved Feb, 15, 2013 from :<u>http://www.rncos.com/Report/IM108.htm</u>,).

- Roberts Lombard. (2009). Customer relationships in the retail travel trade, what is the opinion of management? *Journal of Contemporary Management*, 6, 409 429.
- Roberts, K., S. Varki., & R. Brodie (2003).measuring the quality of relationships in consumer services: an empirical study. *European Journal of Marketing*, 37(1/2), 169-196.
- Robinson, D. (2011). *Customer sense of fulfillment Programs: Best Practices. Haas School of Business*, University of California, Berkeley, Retrieved from:
- Rust., Zahorik., & Keiningham, T. L. (1996). *Service Marketing*.New York, NY: Harper Collins.
- Ruvio, A., & Shoham, A. (2007).innovativeness, exploratory behavior, market mavenship, and opinion leadership: an empirical examination in the asian context. *Psychology and Marketing*, 24(8), 703-722.
- Rym, B., Olfa, B., & Capatina, B. A. (2013). Retail logistics service quality: a crosscultural surveyon customer perceptions, *International Journal of Retail and Distribution Management*, 41(8), 627-647.
- Sampson, S., & Tigert, D. (1992). The impact of warehouse membership clubs: the wheel
- Sasikala. (2013). Impact of demographics on service quality, customer satisfaction and loyalty in the indian banking in vellore district. *Asia Pacific Journal of Marketing and Management Review*, 2(6), 102-112.
- Saudi Standard, Metrology and Quality Organization (2012). Available at: http://www.saso.gov.sa/en/pages/default.aspx.
- Schwartz, S.H., (1997). Values and culture. In: Munro, D. (Ed.), Motivation and Culture. Routledge, New York, 69–84.

- Sekaran, U. (2005). *Research methods for business.A skill building approach (4th Ed.).* NY: John Wiley and Sons Inc.
- Sengupta, A., (2008). Emergence of modern Indian retail: an historical perspective, International Journal of Retail & Distribution Management, 36(9), 689 – 700
- Shamdasani, A. Mukherjee., & N. Malhotra, (2008). Antecedents and consequences of service quality in consumer evaluation of self-service internet technologies. *The Service Industries Journal*, 28(1), 117-38.
- Sheth, J.N. (1983). An integrative theory of patronage perceived ference and behavior. In Darden, W.R. and Lusch, R.F. (Eds), Patronage Behaviour and Retail Management, North Holland, New York, NY, 9-28.
- Shim, S., & Bickle, M.C. (1994). Benefit segments of the female apparel market: psychographics, shopping orientations, and demographics. *Clothing and Textiles Research Journal*, *12*(2), 1-12.
- Shim, S., & Kotsiopoulos, A. (1993). A typology of apparel shopping orientation segments among female consumers. *Clothing and Textiles Research Journal*, 12(1), 73-85.
- Shim., & Eastlick, (1998). The hierarchical influence of personal values on mall shopping attitude and behavior, *Journal of Retailing*, 74(1), 139–160.
- Shostack, G. L. (1987). Service positioning through structural change, *Journal of Marketing*, 51, 34-43.
- Shpetim Cerri. (2012). Exploring Factor Affecting Trust And Relationship Quality In a Supply Chain Context. *Journal of Business Studies Quarterly*, 4(1/4), 16-35.

- Simonson, Itamar. (1999). The effect of product assortment on buyer perceivedferences. *Journal of Retailing*, 75(3), 347-370.
- Singh, B.J., & Khanduja, D. (2010).Customer requirements grouping a perceivedrequisite for successful implementation of TQM in technical education. *International Journal of Management in Education*, 4(2), 201-215.
- Sinha, P. K., Mathew, E., & Kansal, A. (2005). *Socio-Economic and Demographic Importance of Store Attributes*, Store Format Choice Behavior.
- Sinha, P.K. (2003). Shopping orientation in the evolving Indian market. Vikalpa, 28(2), 13-22.
- Sinha, P.K., & Banerjee, A. (2004).Sore choice in an evolving market, *International Journal of Retail and Distribution Management*, 32 (10).
- Sinha, P.K., & Uniyal, D.P. (2005).Using observational research for behavioural segmentation of shoppers. *Journal of Retailing and Consumer Services*, 6(5), 161-173.
- Sirgy, M. Joseph., & A. Coskun Samli (1985). A path analytic model of store loyalty involvoing self concept, store image, geographic loyalty and socioeconomic status. *Journal of the Academy of Marketing Science*, *13*(3), 265-291.
- Siu, N.Y-M., & J. C-W.Mou (2005). Measuring service quality in internet banking: the case of Hong Kong, *Journal of International Consumer Marketing*, *17*(4), 97-114.
- Sivadas, E. and Baker-Prewitt, J.L. (2000). An Examination of the Relationship between Service Quality, Customer Satisfaction and Store Loyalty. International Journal of Retail and Distribution Management. 28(2/3) Pp. 73-82.

- Slama, M.E., & A. Tashlian (1985). Selected socioeconomic and demographic characteristics associated with purchasing involvement. *Journal of* Marketing, 1, 72-82.
- Sobel, M. E. (1982). Asymptotic confidence intervals for indirect effects in structural equations models.In S. Leinhart (Ed.), *Sociological Methodology* (pp. 290-312). San Francisco: Jossey-Bass.
- Soderlund, M. (1998). Customer satisfaction and its consequences on customer behaviour revisited: The impact of different levels of satisfaction on word-of-mouth, feedback to the supplier and loyalty. *International Journal of Service Industry Management*, 9(2), 169-188.
- South, Scott J., & Spitze, Glenna (1994). Housework in marital and non-marital households. *American Sociological Review*, 59 (June), 327-347.
- Srinivasan, Anderson., & Kishore Ponnavolu, (2002). Customer sense of fulfillment in ecommerce: an exploration of its antecedents and consequences. *Journal of Retailing* 78, 41–50.
- Stone, B. (1995). Successful direct marketing methods. Lincolnwood, IL: NTC Business Books, 37–57.
- Storbacka, K. and Lehtinen, J. (2001).Customer Relationship Management.Creating Competitive Advantage through Win-Win Relationship Strategy. Mc Graw-Hill.
- Sweeney, J. C., Soutar, G. N., & Johnson, L. W. (1999). The role of perceived risk in the quality-value relationship: a study in a retail environment. *Journal of Retailing*, 75(1), 77-105.

- Swinyard, W. R., & Scott M. (2011). Activities, interests, and opinions of online shoppers and non-shoppers. *International Business & Economics Research Journal*, 3(4), 37-46.
- Swinyard, W.R. (1998). Shopping mall customer values: the national mall shopper and the list of values, *Journal of Retailing and Consumer Services*, *5*(3), 167–172.
- Szymanski, D., & Henard, D. (2001). Customer satisfaction: A meta-analysis of the empirical evidence. *Journal of the Academy of Marketing Science*, 29(1), 16-35.
- Tabachnick, B. G., & Fidell, L.S. (2007). Using multivariate statistics (5th Ed.). Boston: Pearson Education Inc.
- Tam, J. M. (2012). Linking perceived service quality to relational outcomes in a Chinese context. *Journal of International Consumer Marketing*, 24(1-2), 7-23.
- Tauber, E.M., (1972). Why do people shop? Journal of Marketing, 36 (4), 46–49.
- Taylor S.A.,& Baker TL. (1994). An assessment of the relationship between service quality and customer satisfaction in the formation of consumers' purchase intentions. *Journal of Retailing*, 70(2), 163–78.
- Taylor, S. A., & Cronin, J. J. (1994). Modelling patient satisfaction and service quality. *Journal of Health Care Marketing*, 14(1), 34–44.
- Teas, R.K. (1993).Expectations, performance evaluation, and consumers' perceptions of quality. *Journal of Marketing*, 57(October), 18-34.
- Tellis, Gerard J. (1988). Advertising exposure, loyalty, and brand purchase: a two-stage model of choice. *Journal of Marketing Research*, 25(May), 204-212.

Terblanche, N.S., & Boshoff, C. (2004). The in-store shopping experience: a comparative study of supermarket and clothing store customers. South African Journal of Business Management, 35(4), 1-10.

Ting, L. W. (2009). The Impact of Store Attributes on Consumer Shopping Behaviour: A Study of Grocery Stores. Bachelor of Business (Marketing), Monash University, Australia, . Retrieved July, 15, 2009 from <u>http://dspace.fsktm.um.edu.my/bitstream/1812/538/1/WT%20Thesis%20</u> Perceivedface.pdf.

- Tor Wallin Andreassen Bodil Lindestad, (1998),"Customer loyalty and complex services", International Journal of Service Industry Management, Vol. 9 Iss 1 pp. 7 – 23
- Trasorras, R., Weinstein, A., & Abratt, R. (2009). Value, satisfaction, loyalty and retention in professional services. *Marketing Intelligence and Planning*, 27(5), 615-632.
- Tse, D. K., & Wilton, P. C. (1988). Models of consumer satisfaction formation: An extension. *Journal of Marketing Research*, 25, 204–212.
- Tsoukatos, E., & Mastrojiannie, E. (2010): Key Determinants of Service Quality in Retail Banking. *EuroMed Journal of Business*, 5(1), 85-100.
- Tuan, D. N. M. (2012). 132Effects of Service Quality and Price Fairness on Student Satisfaction. *International Journal of Business and Social Science*, 3(19).
- Tuncalp, S., (1988). Marketing education in developing countries: The view from Saudi Arabia. *Journal of Marketing Education (fall)*, 54-61.

- Underwood, Robert L. (2003). The communicative power of product packaging: Creating brand identity via lived and mediated experience. *Journal of Marketing Theory and Practice*, *11*(1), 62-76.
- Urban, W. (2010).Customers'experiences as a Factor Affecting Perceived Service Quality.*Economics and Management*, 820-826.
- Van der Haar J.W., Kemp R., & Omta O. (2001).Creating value that cannot be copied. *Industrial Marketing Management, 30*, 627-636.
- Vazquez-Carrasco, R., & Foxall, G.R. (2006). Positive vs. negative switching barriers: the influence of service consumers' need for variety, *Journal of Consumer Behaviour*, 2, 367-379.
- Veloutsou, C, Daskou, S. and Daskou, A. (2004):"Are the determinants of bank loyalty brand specific?" *Journal of Financial Services Marketing*, Vol.9, 2, pp.113-12.
- Venkatrama, N. M., & Nelson, T. (2008). From servicescape to consumptionscape: A Photo-elicitation study of starbukks in the new China, *Journal of International Business Studies*, advance online publication,10.1057/ palgrave. Jibs, 8400353.
- Vesel, P., & Zabkar, V. (2009).Managing customer sense of fulfillment through the mediating role of satisfaction in the DIY retail loyalty program. *Journal of Retailing* and Consumer Services, 16(5), 396-406.
- Vidich, A. J. (2009). *With a Critical Eye*. The University of Tennessee Libraries, Knoxville, Retrieved March, 15, 2009 from

Http://Www.Bpatc.Org.Bd/Elibrary/Files/1271324388withacriticaleye.Pdf.

- Voss., Roth., Rosenzweig., Blackmon., & Andchase, (2004). A tale of two countries' conservatism, service quality, and feedback on customer satisfaction. *Journal of Service Research*, 6(3), 212-230
- Wallace, David W., Giese, Joan L., & Johnson, Jean L. (2004).Customer retailer loyalty in the context of multiple channel strategies.*Journal of Retailing*, 80(4), 249-263.
- Weiner, B. (1986). An attribution theory of motivation and emotion. New York, NY: Springer-Veriag.
- Weitz, B. A., & Whitfield, M. B. (2006). *Trends in US Retailing, in Krafft, M.* Retailing in the 21st Century: Current and Future Trends, Springer: Berlin, 59-77.
- Wendlandt, M.; Schrader, U. (2007) Consumer reactance against loyalty programs. In:
- Westbrook, R.A., & Black, W.C., (1985). A motivation-based shopper typology. *Journal* of *Retailing 61*(1), 78–104.
- Wilson, L., Alexander, A., & Lumbers, M., (2004).Food access and dietary variety among older people. *International Journal of Retail and Distribution Management* 2(2), 109-122.
- Winstanley, M., (1997). What dries customer's satisfaction in commercial banking Commercial? *Leading Review*, *12*(3), 36-42.
- Wong, A., & Sohal, A.S. (2006).Understanding the quality of relationships in consumer services: A study in a retail environment.*International Journal of Quality & Reliability Management*, 23(3), 244-264.
- Wong, C. B. (2005). The Influence of Customer Satisfaction and Switching Cost on Customer Retention: A Survey of Retail Internet Banking Users in Hong Kong. University of South Australia, 2004.

- Wong, N., Rindfleisch, J. E., Burroughs., M. Steenkamp. (2003). Do reversed- worded items confound measures in cross-cultural research? The case of the material values scale. *Journal of consumer research*, 30(1), 72-91.
- Wong, Y., & Maher, T.E. (1998).Doing business with dragons of different breeds: some important differences between China and Japan.*Management Research News*, 21 (4/5), 45-54.
- Wood, C. M., & Scheer, L. K. (1996). Incorporating Perceived Risk into Models of Consumer Deal Assessment and Purchase Intent. Advances in Consumer Research, 23, 399-404.
- Woodruff, R., Scott, C, Schumann, D., Gardinal, S., & Bums, M. (1991). The standards issues in cs/d research: A historical perspective. *Journal of Consumer Satisfaction* and Dissatisfaction and Complaining Behavior, 4,103-109.
- Woodruff, R.B. (1997). Customer value: The next source for competitive advantage. Journal of the Academy of Marketing Science. 25(2), 139-153.
- Wretman, J. (2010). Reflections on probability vs nonprobability sampling. In M. Carlson, H. Nyquist and M. Villani (eds.), Official Statistics -- Methodology and Applications in Honour of Daniel Thorburn, 29-35. Retrieved March, 15, 2010 from <u>http://officialstatistics.files.wordperceivedss.com/2010/05/bok03.pdf</u>
- Yan, L., & Yoo-Kyoung, S. (2008). The influence of grey consumers' service quality perception on satisfaction and store loyalty behavior. *International Journal of Retail* and Distribution Management, 36(11), 901-918.

- Yan, R.-N., & Eckman, M. (2009). Are lifestyle centres unique? Consumers' perceptions across locations. *The current issue and full text archive of this journal* is available at: www.emeraldinsight.com/0959-0552.htm, 37(1), 25-39.
- Yang, K., & Jolly, L.D. (2009). The effects of consumer perceived value and subjective norm on mobile data service adoption between American and Korean consumers. *Journal of Retailing and Consumer Services*. 16, 502-508.
- Yang, Z., & Jun, M. (2002). Consumer perception of e-service quality: from internet purchaser and non-purchaser perspectives. *Journal of Business strategies*, 19(1), 1149-1174.
- Yavas, U., Babakus, E., & Delener, N. (1994). Family Purchasing Roles in Saudi Arabia:Perspectives from Saudi Wives. *Journal of Business Research 31*, 75-86.
- Yee, R. W. Y., Yeung, A. C. L., & Cheng, T. C. E. (2010). An empirical study of employee loyalty, service quality and firm performance in the service industry. *International Journal of Production Economics*, 124(1), 109-120.
- Yip, T., Chan, K., & Poon, E. (2012) Attributes of young consumers' favorite retail shops: A qualitative study, *Journal of Consumer Marketing*, 29(7), 545-552.
- Yu, L. (2006). *Cross-shopping and shopping orientation: consumer perceived value in today's dynamic retail environment*. Unpublished PhD Dissertation. The University of North Carolina at Greensboro.
- Yuen, E. T., & Chan, S. L. (2010). The effect of retail service quality and product quality on customer sense of fulfillment. *Journal of Database Marketing and Customer Strategy Management*, 17(3/4), 222-240.

- Zeithaml, V. (1985). Quality Counts In Services, Too, Business Horizons, 28(May-June), 44-52.
- Zeithaml, V. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of Marketing*, 52(July), 2-22.
- Zeithaml, V. A., & Bitner, M. J. (2003). Services marketing: Integrating Customer Focus across the Firm, McGraw-Hill, New York.

Zikmund, W. G. (2008). Exploring Marketing Research. USA: US GRATIS Foundation