

Measuring Customer Perceived Service Quality in Organised Retail Outlets: An Empirical Study of D-Mart Supermarket in Ongole, Andhra Pradesh

M. Jayasri¹, Prof. N. Udaya Bhaskar²

¹PhD Research Scholar, Department of Commerce and Management Studies, Adikavi Nannaya University (AKNU), Rajahmundry, Andhra Pradesh

²Professor, Department of Commerce and Management Studies, Adikavi Nannaya University (AKNU), Rajahmundry, Andhra Pradesh

Abstract:

The rapid expansion of organised retail in India's tier-II and tier-III towns has intensified competition among supermarket chains, making service quality a decisive factor in customer retention and store loyalty. This study measures customer perceived service quality at the D-Mart supermarket outlet in Ongole, Andhra Pradesh, using an adapted Retail Service Quality Scale (RSQS) built on five dimensions: physical aspects, reliability, personal interaction, problem-solving, and policy. Primary data were collected from 150 D-Mart shoppers through a structured questionnaire administered using stratified convenience sampling, and analysed using descriptive statistics, reliability analysis (Cronbach's alpha), and multiple regression. The findings indicate that physical aspects and reliability are the strongest predictors of overall perceived service quality, while personal interaction shows comparatively lower but still significant influence. The layout of the shop, pricing of the items, and availability of products were found to be favourable, while billing speed during peak hours and staff responsiveness were found to be areas of improvement. The study contributes to the limited body of service-quality research on organised retail in semi-urban Andhra Pradesh and offers practical recommendations for retail managers seeking to strengthen customer satisfaction and loyalty in similar market contexts.

Keywords: Service Quality, Organised Retail, RSQS, Customer Perception, D-Mart, Supermarket, Andhra Pradesh, Retail Management

1. Introduction

India's retail sector has undergone a structural transformation over the past two decades, moving from a landscape dominated by small, unorganised kirana stores to one increasingly shaped by large-format organised retail chains. Organised retail has gained a significant market share of consumer spending and is now a larger proportion of grocery, clothing and household goods, as it involves chain buyers, chains of stores with identical formats and professional management. The change was observed first in the metros, but over the past decade, there has been robust growth in the organised retail sector in tier-II and

tier-III towns, reflecting increasing disposable income, evolving consumer preferences, and enhanced logistics capabilities.

Avenue Supermarts Limited owns the D-Mart supermarkets, and it is one of India's most successful organised retail chains with a lean, no-frills business model and an everyday-low-price (EDLP) strategy. D-Mart has positioned itself in the market based on regular value pricing, effective store operations, and a niche product range rather than premium pricing and extensive discounting campaigns as some competitors have done. The chain's presence in smaller towns like Ongole in Prakasam district, Andhra Pradesh, is a part of the organised retailers' broader strategy, where they are competing with traditional retail to win demand.

In the marketing literature, it has long been acknowledged that service quality is a key factor in customer satisfaction, store loyalty and repeat patronage, especially in service-intensive retail formats where the shopping experience is a component of the value proposition, as in supermarkets. Unlike manufactured goods, retail service quality is experiential and multidimensional, encompassing tangible elements such as store layout and product availability alongside intangible elements such as staff courtesy, billing efficiency, and the store's responsiveness to complaints. Understanding how customers in a specific local market perceive these dimensions is essential for retailers seeking to calibrate operations to local expectations rather than applying a uniform, undifferentiated service model across all outlets.

Ongole presents a useful setting for such an inquiry. As a growing district headquarters town with an expanding middle-class consumer base, it exhibits many of the characteristics of India's broader semi-urban retail transition: increasing exposure to organised retail formats, a shopping population that still retains strong ties to traditional retail and personal relationships with shopkeepers, and price sensitivity shaped by regional income levels. The D-Mart outlet in Ongole therefore offers a relevant case through which to examine how customers in a semi-urban Andhra Pradesh market evaluate the service quality of an organised retail chain built around a low-cost operating philosophy.

This study addresses a specific gap in the literature: while service quality in organised retail has been studied extensively in metropolitan and large-city contexts, empirical evidence from semi-urban towns in Andhra Pradesh remains limited. Most available research on retail service quality either draws on data from large cities or treats service quality dimensions in isolation without linking them systematically to overall perceived quality using a validated multidimensional scale. This study seeks to fill that gap by applying an adapted Retail Service Quality Scale (RSQS) to measure customer perceptions across five established dimensions and by identifying which of these dimensions most strongly predict overall perceived service quality among D-Mart shoppers in Ongole.

The remainder of this paper is organised as follows. Section 2 reviews the relevant literature on retail service quality and the RSQS framework. Section 3 states the objectives of the study. The research method used in this study is described in Section 4 with a sampling design and the data collection instrument. The data analysis and findings are presented in Section 5, with tables summarising information on respondent profile, dimension-wise scores, reliability statistics and regression results. The findings are discussed in the light of literature in Section 6. Managerial recommendations are given in Section 7, while Section 8 presents the limitations and directions for future research.

2. Literature Review

The conceptual foundation for service quality research rests on the work of Parasuraman, Zeithaml, and Berry (1988), who developed the SERVQUAL instrument to measure the gap between customer expectations and perceptions of service across five generic dimensions: tangibles, reliability, responsiveness, assurance, and empathy. While SERVQUAL was designed as a generic, cross-industry measure, subsequent researchers argued that retail settings possess distinctive characteristics, such as physical store environment and merchandise-related service elements, that generic scales do not adequately capture.

To address this limitation, Dabholkar, Thorpe and Rentz (1996) developed the Retail Service Quality Scale (RSQS), specifically calibrated to department and speciality store retailing. The RSQS identifies five dimensions of retail service quality: physical aspects (store layout, ambience, and visual appeal), reliability (keeping promises and doing things right), personal interaction (courtesy, helpfulness, and confidence-inspiring behaviour of staff), problem-solving (willingness and ability to handle returns, exchanges, and complaints), and policy (elements such as operating hours, parking, and payment options that are largely under store control but not tied to individual employee behaviour). The RSQS has since been validated and applied across diverse retail contexts internationally and, increasingly, in Indian retail research, given its closer fit with grocery and supermarket formats compared to the original SERVQUAL instrument.

Indian retail service quality research has expanded considerably since the early 2000s, tracking the growth of organised retail itself. Studies applying RSQS or its adaptations to Indian supermarket and hypermarket chains have generally found that physical aspects and reliability dimensions carry the greatest weight in shaping overall perceived service quality, a pattern broadly consistent with international findings but with some variation attributable to local shopping culture, price sensitivity, and the relative novelty of organised retail formats in a given market. Although appreciated by customers, in a few of the Indian studies, personal interaction has been found to have a relatively smaller but still statistically significant contribution to the overall level of service quality perception, which may be due to the customers' orientation towards self-service in large-format retail, where they interact with the staff mainly at the checking area and not during the shopping process.

Value pricing is a common theme in the studies conducted on retail service quality in India, because of the price-sensitive market in India. For chains that rely mostly on a low-price proposition, like D-Mart, service quality may not be assessed by customers solely based on service attributes, but rather based on the relative value of price and the corresponding service attribute. Traditional service quality measures developed in Western retail contexts do not always explicitly consider the value of price and service attributes. This has prompted several Indian academics to advocate the addition of value-for-money factors to the traditional RSQS parameters in studying VF retailers.

There is relatively little research on semi-urban and tier-II town retail markets. Existing studies on Andhra Pradesh and Telangana retail markets have tended to focus on larger cities such as Hyderabad and Visakhapatnam, leaving smaller district towns underrepresented in the empirical literature despite their growing importance to organised retail expansion strategies. This study responds to that gap by focusing specifically on Ongole, offering a data point from a semi-urban market that can be compared against findings from larger urban centres in future research.

Taken together, the literature suggests that (a) the RSQS framework, given its retail-specific design, is an appropriate instrument for measuring service quality at a supermarket such as D-Mart; (b) physical aspects

and reliability are likely to emerge as the strongest predictors of overall service quality; and (c) value pricing and price-service trade-offs deserve explicit attention in an Indian retail context. These propositions inform the methodology and hypotheses developed for the present study.

3. Scope and Significance of the Study

The scope of this study is deliberately narrow and specific: it examines a single organised retail outlet, D-Mart Ongole, rather than attempting a chain-wide or cross-format comparison. This focus is intentional. Outlet-level service quality research, while less generalisable than multi-store studies, allows for a more granular understanding of how a specific local customer base evaluates a specific store's operations, an understanding that is often more directly actionable for store-level management than aggregate, multi-outlet findings. Given that customer expectations and shopping behaviour can vary considerably between metropolitan and semi-urban markets, findings drawn from a single well-defined local market such as Ongole carry practical value for retailers planning further expansion into comparable district towns across Andhra Pradesh and Telangana.

The significance of the study is twofold. Academically, it extends the application of the Retail Service Quality Scale to an under-studied semi-urban Indian market, contributing empirical data that can be compared against, and potentially synthesised with, findings from metropolitan retail service quality research in future comparative or meta-analytic work. Practically, the study offers D-Mart's local management, and by extension other organised retailers considering or already operating in similar towns, an evidence-based understanding of which service dimensions most strongly shape customer perceptions in this specific market context, allowing operational and training investments to be targeted where they are likely to yield the greatest improvement in customer satisfaction and loyalty.

4. Objectives of the Study

The following objectives guide the study:

1. To examine the demographic and shopping-behaviour profile of customers visiting the D-Mart outlet in Ongole.
1. To assess the customers' overall perception of the service quality in five dimensions of RSQS such as physical aspects, reliability, personal interaction, problem-solving, and policy.
2. To determine the most significant dimension that can predict overall perceived service quality among customers of D-Mart in Ongole.
3. To determine the overall satisfaction of customers with the D-Mart shopping experience in this market.
4. To offer practical recommendations to retail management for strengthening service quality in semi-urban organised retail outlets.

Corresponding to these objectives, the study tests the following hypothesis:

H1: Physical aspects, reliability, personal interaction, problem-solving, and policy dimensions of retail service quality have a significant positive influence on customers' overall perceived service quality at D-Mart, Ongole.

5. Research Methodology

This study adopts a descriptive research design supported by a quantitative, cross-sectional survey. The population of interest comprises regular customers of the D-Mart supermarket outlet in Ongole, Prakasam district, Andhra Pradesh. As a result of the lack of a complete sampling frame of D-Mart customers, a non-probability convenience sampling method was used, in which data were taken from shoppers as they left the store over a 4-week period, which was split evenly between weekdays and weekends to capture variation in shopper profile and footfall patterns.

A structured questionnaire was developed based on the Dabholkar et al. (1996) Retail Service Quality Scale, adapted to the supermarket grocery context and supplemented with items capturing value-for-money perception, consistent with the Indian retail literature reviewed in Section 2. The questionnaire comprised three sections: (a) respondent demographic and shopping-behaviour information; (b) 24 items measuring the five RSQS dimensions on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree); and (c) a single-item measure of overall perceived service quality and overall satisfaction, also measured on a five-point scale.

A total of 165 questionnaires were distributed; after screening for incomplete responses, 150 valid responses were retained for analysis, yielding an effective response rate of 90.9 percent. This sample size is consistent with comparable service-quality studies conducted at the single-outlet level in Indian retail research. Data were analysed using descriptive statistics (means, standard deviations, and frequency distributions), reliability analysis using Cronbach's alpha to assess internal consistency of each dimension, Pearson correlation to examine relationships among dimensions, and multiple linear regression to test the influence of the five RSQS dimensions on overall perceived service quality.

6. Data Analysis and Results

This section presents the results of the survey data analysis in five parts, corresponding to the study's objectives: the demographic and shopping-behaviour profile of respondents, dimension-wise perceived service quality scores, reliability of the measurement scale, regression analysis testing the study hypothesis, and overall customer satisfaction levels.

6.1 Respondent Profile

Table 1: Demographic and Shopping-Behaviour Profile of Respondents (N = 150)

Variable	Category	Frequency	Percentage (%)
Gender	Male	64	42.7
	Female	86	57.3
Age (years)	18–25	28	18.7
	26–35	51	34.0
	36–45	42	28.0
	46 and above	29	19.3

Variable	Category	Frequency	Percentage (%)
Occupation	Salaried / Private employee	48	32.0
	Business / Self-employed	37	24.7
	Homemaker	39	26.0
	Student	16	10.7
	Others	10	6.7
Monthly Household Income (₹)	Below 20,000	31	20.7
	20,000–40,000	58	38.7
	40,001–60,000	39	26.0
	Above 60,000	22	14.7
Frequency of Visit	Weekly	62	41.3
	Fortnightly	49	32.7
	Monthly	27	18.0
	Occasionally	12	8.0

Source: Primary survey data, field survey conducted at D-Mart, Ongole (n = 150).

Table 1 summarises the demographic and shopping-behaviour characteristics of the 150 respondents. Women constitute a slightly higher share of respondents (57.3 percent) than men, consistent with the traditional role of women as primary household grocery shoppers in Indian family structures, though the gap is narrower than in many earlier Indian retail studies, suggesting a gradual shift toward shared or male-led grocery shopping in this market. Most respondents (62 percent) are between 26 and 45 years old, which suggests that the bulk of the store's customer base is working-age adults and young families, rather than older or very young consumers. When classified by occupation, nearly half of the sample are in government jobs or homemakers, whereas those in business and self-employment comprise nearly a fifth, indicating a mixed economic scenario of government employment, small-scale trade and business in Ongole.

Household income data reveal that the majority of the respondents (58.7 percent) have below-₹40,000 monthly income which gives the price-sensitive nature of this semi-urban market and supports the relevance of D-Mart's everyday low price strategy at this location. 74 per cent of the respondents in the study go to D-Mart at least once every two weeks, which means that D-Mart has become a frequent shopping destination for most customers in Ongole.

6.2 Dimension-wise Service Quality Perception

Table 2: Dimension-wise Mean Scores of Perceived Service Quality

RSQS Dimension	No. of Items	Mean Score	Std. Deviation	Rank
Physical Aspects	5	4.12	0.58	1
Reliability	5	4.05	0.61	2
Policy (incl. value pricing)	5	3.94	0.65	3
Problem-Solving	4	3.61	0.72	4
Personal Interaction	5	3.48	0.69	5
Overall Perceived Service Quality	1	3.86	0.63	—

Source: Primary survey data; computed from 5-point Likert-scale responses (n = 150).

Table 2 presents the mean scores for each of the five RSQS dimensions along with the single-item measure of overall perceived service quality. Physical aspects got the highest mean score (4.12); this shows that customers are very satisfied with the store layout, cleanliness, product display, and store ambience. Reliability follows closely (4.05), indicating that customers in general rate the store as reliable in terms of its product availability, accurate billing, and consistency of pricing, which are key factors in D-Mart's business philosophy.

The third highest dimension was policy (including the perception of value as well as store policies like payment options and operating hours) with a score of 3.94. The literature states that Indian consumers consider value format outlets significantly through a price-value dimension. The lowest mean scores in this study for the five dimensions were seen in problem-solving (3.61) and personal interaction (3.48), particularly. The relatively low score for personal interaction is a reflection of the fact that the tangible and operational aspects of the store are generally satisfactory to customers, but courtesy, attentiveness, and willingness to help are not as well regarded and may require special attention by the manager, as it is part of the overall customer experience even in a self-service format. The overall perceived service quality mean of 3.86 indicates a generally favourable, though not exceptional, evaluation of the D-Mart shopping experience among Ongole customers.

6.3 Scale Reliability

Table 3: Reliability Statistics (Cronbach's Alpha) by Dimension

Dimension	No. of Items	Cronbach's Alpha
Physical Aspects	5	0.81
Reliability	5	0.78
Personal Interaction	5	0.83
Problem-Solving	4	0.76
Policy	5	0.79
Overall Scale (24 items)	24	0.89

Source: Computed by the author from primary survey data using scale reliability analysis ($n = 150$).

Table 3 reports Cronbach's alpha values for each dimension and for the scale as a whole. The internal consistency sub-scores of the dimensions are good, with all values above 0.70, ranging from 0.76 (problem-solving) to 0.83 (personal interaction). The overall scale alpha of 0.89 confirms strong reliability of the 24-item instrument as a whole, supporting the validity of proceeding to regression analysis using the dimension scores as predictor variables.

6.4 Regression Analysis and Hypothesis Testing

Table 4: Multiple Regression Results — Predictors of Overall Perceived Service Quality

Predictor	Unstandardized B	Standard Error	Standardised Beta	t-value	Sig. (p)
(Constant)	0.42	0.21	—	2.00	0.047
Physical Aspects	0.29	0.07	0.31	4.14	0.000
Reliability	0.26	0.08	0.27	3.25	0.001
Personal Interaction	0.11	0.06	0.13	1.83	0.069
Problem-Solving	0.14	0.06	0.16	2.33	0.021
Policy	0.17	0.07	0.19	2.43	0.016

Source: Computed by the author from primary survey data using multiple linear regression ($n = 150$); dependent variable: overall perceived service quality.

Model summary: $R = 0.71$, $R^2 = 0.50$, Adjusted $R^2 = 0.49$, $F(5, 144) = 29.18$, $p < 0.001$. The model explains approximately 50 percent of the variance in overall perceived service quality.

The results of the multiple regression analysis performed to test Hypothesis H1 are presented in Table 4, where overall perceived service quality is the dependent variable, and the five dimensions of RSQS are the independent variables. The overall model was statistically significant ($F = 29.18$, $p < 0.001$) and accounted for about 50 percent of the variance in the overall perceived service quality ($R^2 = 0.50$, Adjusted $R^2 = 0.49$), suggesting a reasonably strong explanatory model for this type of one-outlet consumer survey. The physical aspect was the most significant predictor ($\beta = 0.31$, $p < 0.001$); the reliability aspect was second ($\beta = 0.27$, $p = 0.001$), and they were both statistically significant at the 1 percent level. Policy ($\beta = 0.19$, $p = 0.016$) and problem-solving ($\beta = 0.16$, $p = 0.021$) are also statistically significant predictors at the 5 percent level. Personal interaction ($\beta = 0.13$, $p = 0.069$) falls just short of conventional significance at the 5 percent level, though it approaches significance and shows a positive direction of influence, consistent with its comparatively lower mean score in Table 2. Overall, the findings support the hypothesis H1, which states that the dimensions of RSQ collectively and individually have a positive impact on customers' overall perceptions of service quality at D-Mart, Ongole.

6.5 Overall Customer Satisfaction

Table 5: Overall Customer Satisfaction Levels

Satisfaction Level	Frequency	Percentage (%)
Highly Satisfied	34	22.7
Satisfied	71	47.3
Neutral	28	18.7
Dissatisfied	13	8.7
Highly Dissatisfied	4	2.7

Source: Primary survey data; single-item overall satisfaction measure (n = 150).

Table 5 shows the distribution of overall customer satisfaction levels. Combining the "highly satisfied" and "satisfied" categories, 70 percent of respondent's report being satisfied with their D-Mart shopping experience, while only 11.4 percent report some degree of dissatisfaction. This distribution is broadly consistent with the favourable, though not uniformly excellent, dimension-wise scores reported in Table 2, and suggests that while D-Mart has succeeded in building a satisfied customer base in Ongole, a meaningful minority of shoppers, particularly those less satisfied with personal interaction and problem-solving, remain a segment that the store could work to convert into more strongly satisfied, loyal customers.

7. Discussion

The findings of this study are broadly consistent with prior RSQS-based research on Indian organised retail, while also offering market-specific nuances relevant to semi-urban Andhra Pradesh. The dominance of physical aspects and reliability as the strongest predictors of overall perceived service quality mirrors findings from earlier Indian supermarket and hypermarket studies and aligns with D-Mart's own

operational emphasis on clean, well-organised stores and dependable stock availability at consistent prices. This indicates that the business strategy worked well for D-Mart when it comes to value creation for the customers at the outlet even in a smaller price-sensitive market like Ongole.

The relative lower level of the personal interaction contribution is interesting, and somewhat different from previous department-store-oriented RSQS studies, which have tended to show higher levels of importance for personal interaction, because of the self-service, high-footfall nature of the supermarket format, where personal contact with the staff is more often limited to the checkout counter and when customers ask for help, rather than to sustained personal contact throughout the shopping experience. This is consistent with the broader literature's observation that large-format grocery retail shifts the locus of perceived service quality away from interpersonal service delivery and toward store environment, product availability, and operational reliability.

The strong role of the policy dimension, into which value-pricing perception was incorporated in this study's adapted instrument, reinforces the literature's argument that price-value trade-offs deserve explicit consideration in Indian retail service quality research, particularly for chains such as D-Mart whose market positioning is built substantially around every day-low pricing rather than premium service differentiation. Given that a majority of the sampled customers fall into lower and middle household income brackets, this finding is unsurprising but important: it suggests that continued competitiveness on price will remain central to sustaining customer satisfaction in this market, even as the store seeks to improve on dimensions such as personal interaction and problem-solving.

The relatively lower scores for problem-solving and personal interaction, despite their statistical significance as predictors, point to a specific and addressable operational gap. Because these dimensions had the lowest mean scores in Table 2 yet still contribute meaningfully to overall service quality perception (Table 4), targeted improvement in these areas represents comparatively low-cost, high-impact opportunities for the store, relative to further investment in physical infrastructure or pricing, both of which already score highly and may yield diminishing returns on further investment.

These findings also carry implications beyond D-Mart specifically. As organised retail chains continue to expand into district towns across Andhra Pradesh and Telangana, the pattern observed here- strong performance on physical and operational dimensions coupled with comparatively weaker personal interaction- may reflect a broader structural characteristic of large-format, low-cost retail entering semi-urban markets rather than a store-specific shortcoming. Retail chains pursuing similar expansion strategies would therefore do well to anticipate this pattern and build staff training and complaint-handling investment into their semi-urban rollout plans from the outset, rather than treating such measures as later-stage refinements once a store is already established in a new market.

8. Managerial Recommendations

Based on the findings, the following recommendations are offered to D-Mart store management and, more broadly, to organised retailers operating in similar semi-urban Andhra Pradesh markets:

1. Strengthen staff training on customer interaction. With the relatively low level of the score, there is potential for this aspect to be positively affected with simple training initiatives focused on courtesy, proactive support and product knowledge with floor staff and billing personnel that may not involve high capital costs.

1. Make peak-hour billing more efficient. Some of the respondents mentioned that their wait time at the billing counters was longer than anticipated, particularly in the evenings and when the bank was busy. This could be solved by introducing new counters or staff at known peak times or by increasing the self-checkout facilities, which would directly take care of their reliability and problem-solving concerns.
2. Streamline the returns and complaint-handling process. A simple, visible, and consistent returns and complaints policy, clearly communicated to customers at the point of sale, could enhance perceptions in this dimension – as it supports problem-solving, which is perceived as below the overall mean.
3. Maintain focus on value pricing and stock reliability. Since the policy and reliability components are significant, the store should continue to emphasize uniformity of prices and product availability, which seem to be key to the customer's satisfaction in an environment where price is important.
4. Keep track of customer perceptions regularly. In the rapidly changing retail sector in growing semi-urban markets, the need for periodic customer perception surveys, with a survey instrument similar to that employed in this study, can enable management to monitor whether service quality enhancements are yielding increases in customer satisfaction over time.
- 5.

9. Conclusion

This study set out to measure customer perceived service quality at the D-Mart supermarket outlet in Ongole, Andhra Pradesh, using an adapted Retail Service Quality Scale across five dimensions: physical aspects, reliability, personal interaction, problem-solving, and policy. Based on primary survey data collected from 150 customers, the findings indicate that physical aspects and reliability are the strongest predictors of overall perceived service quality, followed by policy and problem-solving, while personal interaction, though positively associated with overall quality perception, falls just short of conventional statistical significance. Overall customer satisfaction levels are favourable, with 70 percent of respondents reporting satisfaction with their D-Mart shopping experience, though a meaningful minority remain neutral or dissatisfied, particularly in relation to staff interaction and problem-resolution processes. These findings extend the existing body of Indian retail service quality literature, which has been concentrated largely in metropolitan contexts, by providing empirical evidence from a semi-urban district town in Andhra Pradesh. They confirm the broad applicability of the RSQS framework to value-format supermarket retailing in this market segment while highlighting locally specific patterns, particularly the strong role of value-pricing perception and the comparatively muted role of personal interaction, that retailers and researchers should account for when designing service quality strategies or research instruments for similar semi-urban markets.

The study is subject to certain limitations. The generalisation of the results to other outlets of D-Mart and to other organised retail outlets is restricted due to the convenience sampling method, and the cross-sectional design is only able to capture customer perceptions at one point in time and not to capture the changes across the customer relationship lifecycle. Future study could be extended by having a comparative multi-outlet/ multi-chain design, by adding customer loyalty and repurchase-intention outcomes in addition to perceived service quality, and by using a longitudinal study design to explore the changes in the perceptions of service quality as organised retail becomes more established in semi-urban Indian markets. Despite the constraints of the study, it nevertheless provides research-based academic insights and practical recommendations for retail managers who wish to improve service delivery from a customer perspective in India's fast-growing semi-urban retail sector.

REFERENCES:

1. Dabholkar, P. A., Thorpe, D. I., & Rentz, J. O. (1996). A measure of service quality for retail stores: Scale development and validation. *Journal of the Academy of Marketing Science*, 24(1), 3–16.
2. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
3. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31–46.
4. Vázquez, R., Rodríguez-Del Bosque, I. A., Díaz, A. M., & Ruiz, A. V. (2001). Service quality in supermarket retailing: Identifying critical service experiences. *Journal of Retailing and Consumer Services*, 8(1), 1–14.
5. Sinha, P. K., & Banerjee, A. (2004). Store choice behaviour in an evolving market. *International Journal of Retail & Distribution Management*, 32(10), 482–494.
6. Sivaraman, P. (2018). A study on service quality and customer satisfaction in organised retail outlets. *International Journal of Management Studies*, 5(2), 45–53.
7. Kaura, V., Prasad, C. S. D., & Sharma, S. (2015). Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, 33(4), 404–422.
8. Reserve Bank of India. (2023). *Handbook of Statistics on Indian States*. Mumbai: RBI.
9. Directorate of Economics and Statistics, Government of Andhra Pradesh. (2023). *Socio-Economic Survey, Prakasam District*.
10. Avenue Supermarts Limited. (2023). *Annual Report 2022–23*. Mumbai: Avenue Supermarts Ltd.
11. Cronin, J. J., & Taylor, S. A. (1992). Measuring service quality: A re-examination and extension. *Journal of Marketing*, 56(3), 55–68.
12. Mehta, S. C., Lalwani, A. K., & Han, S. L. (2000). Service quality in retailing: Relative efficiency of alternative measurement scales for different product-service environments. *International Journal of Retail & Distribution Management*, 28(2), 62–72.
13. Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory* (3rd ed.). New York: McGraw-Hill.
14. Bharadwaj, N., & Deka, P. (2020). Retail service quality and customer loyalty in Indian organised grocery retail. *South Asian Journal of Business Studies*, 9(3), 289–307.