IMPACT OF PERSONAL PROFILE ON SERVICE QUALITY AND SERVICE RECOVERY ON CUSTOMER LOYALTY, PERTAINING TO GENERATION Y CUSTOMERS OF ONLINE RETAILERS.

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Abstract
The aim of this research is to study the impact of service quality and service recovery on customer loyalty, pertaining to generation Y customers of online retailers.

An online questionnaire was used to survey generation Y customers of online retailers. Reliability and normality tests are used to ascertain the reliability of the tool and normality of data.

The study emphasizes the point that service quality and service recovery impact customer loyalty. The study provides empirical evidence on the significance of the impact on the basis of demographic factors.

Key words: Service quality, service recovery, Impact, generation Y, loyalty

Introduction
Quality is one of the paramount factors for success and sustainability for an organization, be it in manufactured goods or in services. Quality service provided helps an organization in gaining competitive advantage,quality service rendered will result in higher customer satisfaction. In the current competitive scenario, organizations are fully aware of the fact that satisfied customers are the base for successful business and satisfaction leads to repeat purchase, better word of mouth promotion and higher brand loyalty.

A study by ASSOCHAM- Forrester reveals, that the e-commerce revenue in India will jump from 30 billion$ in 2016 to 120 billion $ by 2020. The drivers of this phenomenal growth will be relatively young generation, better internet penetration and better economic performance. Though India's base is lower when compared with China, Japan, the annual expansion in e-commerce is 51%. (Retrieved from http://timesofindia.indiatimes.com/tech/tech-news/India-is-the-fastest-growing-e-Commerce-market-Study)

According to the study, one of the driving factors for the online shopping is the age profile of the consumers who are young, who fall in the age group of 15-35 years.Generation Y constitutes one of the largest customer bases for online retailers characterized by various attributes like craving for being networked, seeking meaning in their profession, living life to the fullest, technological prowess and adaptation, 24/7 dependence on technology and constant stimulation.

There are several factors contributing to the growth of e-tailing in India. Organizations need to understand and enhance competencies that will help them to retain their customer. Service quality, customer satisfaction are important dimensions in this regard and they have to be studied pertaining to their largest customer base namely generation Y.

Time and again research has proved that high service quality and effective service recovery has a huge impact on customer satisfaction which in turn affects customer loyalty.

As stated, though generation Y constitutes a significant customer base for online retailers in India, the availability of research studies on the impact of service quality and service recovery on loyalty of generation Y customers are limited. This gap presents a significant opportunity for the researcher to carry out a study on the "Impact of service quality and service recovery on loyalty with reference to generation Y customers of online retailers".

Literature review
Since services are deeds or acts, performed by individuals, no two services will be similar. In the eyes of the customer, the employees performing or delivering the service is the service received. Heterogeneity being one of the prominent characteristics of service, quality becomes subjective. As a result quality in services has been defined and conceptualized by various thinkers in numerous ways. Some of the observations are"Service quality may be defined as the difference between customers' perceptions of the service received and their expectations about service performance prior to the service offering "(Asubontenget al.., 1996).

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"Quality is conformance to requirements" (Crosby, 1984).

"Quality is zero defects- doing it right the first time" – (Parasuraman, Zeithmal and Berry, 2002).

"Quality is the totality of features and characteristics of a product or service that bear on its ability to satisfy the stated or implied needs" – American Society for Quality control.

Research suggests that quality is not judged in aone-dimensional way by the consumers, rather they judge the quality based on number of factors relevant to the context. The pioneers in service quality research namely ParsuParasuraman, Valarie Zeithaml and Leonard Berry have identified five specific dimensions of service quality that are applicable across a variety of service contexts.

The dimensions are reliability, responsiveness, assurance, empathy and tangibles.The above five dimensions have been grouped under a measuring scale namely SERVQUAL.However the dimensions measured by SERVQUAL have limitations with regard to online services. The pioneers of SERVQUAL namelyParasuraman, Zeithaml and Malhotra, under a sponsored research by the Marketing Science Institute, have conducted a systematic study to analyse the way customers judge e-service quality.

The researchers with the aid of focus group studies and analysis of empirical data identified seven dimensions that are important for online service evaluation. The seven dimensions are divided in to two groups namely core service evaluation and service recovery evaluation and named under two scales for measuring online service quality namely E-S-QUAL and E – Rec –QUAL.

E-S-QUAL – the core service evaluation focuses on following dimensions that customers use to judge an online service provider.

Efficiency, fulfilment, system availability and privacy.

E-Rec- QUAL - the dimensions of service recovery evaluation areResponsiveness, compensation and contact.

Service recovery is an important criterion to be factored into, in designing services. In the GAPs model of service quality proposed by Parasuraman, Zeithaml and Berry, lack of service recovery has been identified as one of the key factors for the occurrence of listening Gap. Listening Gap occurs due to the difference in customer expectation of service and the service provider'sunderstandingof those expectations.

Service recovery refers to actions taken by an organization in response to a customer complaint regarding a perceived service failure (Gronroos, 1988).

The service failure can occur in different ways like, unavailability of service when promised, late delivery or slow delivery of service, the result of the service is incorrect, the service is wrongly or poorly executed and the rude or uncaring nature of the employees. The said instances of service failures bring negative reputation to the organization and undesired response from the customers. Service failures if left unfixed can lead to customers switching behavior (Hays and Hill, 1999; McCollough et al, 2000; Roos, 1999; Zeithaml et al, 1996), bad mouthing about their experience and even opting for legal course of action.

Customer behavioral intentions are more favorable when customers believe that firms consistently implement service recovery when failures occur (Swanson and Kelley (2001)). Firms should not regard service failure as a problem but as an opportunity to create satisfied customers (Berry and Parasuraman (1992)).Firms learn from experiences of service recovery when they may not be able to prevent service failure (Hart, Heskett, and Sasser (1990),Research has shown that adopting efficient service recovery system has a strong impact on customer satisfaction and loyalty ((Miller et al, 2000; Spreng, 1995; Tax and Brown, 1998; Zeithaml et al, 1996, and Robbins and Miller 2004).

Loyalty is defined as deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior (Oliver 1999).

E-tail quality, e-tail service satisfaction and e-tail service trust play an important role in retention Kim (2008). Srinivasan (2002) has stated that e-loyalty is widely defined as customer's favorable attitude and commitment towards the online retailers that results in repeat purchase behavior.

Literature on Service quality reveals that perceptions of high service quality and high service satisfaction result in very high repeat purchase intentions. (Boulding, Kalra, Staelin, &Zeithaml, 1993; Cronin & Taylor, 1992; Taylor, 1997; Taylor & Baker, 1994; Zeithaml et al., 1996).

(Cöner&Güngör, 2002), have suggested that "quality [of product and service] … is directly related to customer satisfaction, and … lead[s] to the loyalty of the customer".

The above discussions on literature has evolved on the relationship between service quality, service recovery and customer satisfaction which in turn affects customer loyalty, however , little is known about service quality perceptions in India (Jain and Gupta, 2004) because research focus has primarily been on developed countries (Herbig and Genestre, 1996).

Objectives:
This research focuses on the impact of service quality and service recovery on customer satisfaction and customer loyalty pertaining to online retailers in the Indian context. The study aims at addressing the following
1. Analysing the customer's opinion on service quality, service recovery, satisfaction and loyalty pertaining to the service of online retailers.
2. Impact of service quality on customer satisfaction and customer loyalty of online retailers.

Research Methodology: Research design used in this study is descriptive method. Descriptive method is a method that describes the study systematically, factually and accurately utilizing facts, behaviors and relationship between the phenomenons being studied (SumadiSuryabrata, 2003).

Sampling design: Non Probability sampling method in general and purposive sampling in particular has been adopted in this research. The sampled units in this research are generation Y, as they are the most avid users of e-commerce (RituSrivastava 2014).

Questionnaire:A structured questionnaire has been used for data collection. The questionnaire has been adopted from the E-S-QUAL and E- Rec-QUAL scale formulated by A.Parasuraman (2005).The variables under consideration has been measured on a 5 point unforced and balanced Likert scale.

Data Collection: The researcher has adopted direct and investigative approach to collect the primary data for the study. The structured questionnaire was administered to 350 management graduates and young executives. 318 completed responses were taken into consideration for analysis.

Tools applied for analysis.
The researched has used the following tools for analysis
- Reliability test
- Normality test
- Percentage analysis
- Z test
- Anova / Post Hoc test

Limitations of the study: There aresome limitations in this study; first, the purposive sampling method may result in a sampling bias. The target segment taken for the study is generation Y, which may not reflect the sentiments of the entire population of online consumers. The study was carried out only in Coimbatore; hence it may not be the reflection of an entire nation. Future studies can be carried out on a larger area and with a different sampling method.

Analysis and Interpretation
Personal Profile: The personal profile like gender, qualification, family type and occupation may influence the opinion given on the various constructs under study. Hence a general view on the respondents' personal profile is given below in Table 1

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Table: 1 Personal profile

Category	Items	Frequency	%
Gender	Male	207	**65.1**
	Female	111	34.9
	Total	308	100
Occupation	Salaried	182	**57.2**
	Student	136	42.8
	Total	318	100
Educational Qualification	Graduate	104	32.7
	Post Graduate	214	**67.3**
	Total	318	100
Family Type	Single	163	**51.3**
	Nuclear	87	27.4
	Joint	68	21.4
	Total	318	100

From the above table it is evident that Male respondents with Post graduation, salaried and living single, constitute more than 50% of respondent's profile.Before analyzing the data, the reliability of the tool namely the questionnaire and the normality of the data are ensured. Table 2 gives the reliability co-efficient of the constructs under study.

The reliability co-efficient of the constructs under study range from .640 to .866, which are all almost closer to unity and ensures the reliability of the toolie.., the questionnaire used to collect data.To apply statistical tools, the normality of the data should be ensured. Table 2 provides the descriptive statistics of the constructs under study too.

Table: 2 Reliability coefficient and descriptive statistics of the constructs

	Service Quality	Service Recovery	Satisfaction	Loyalty
Mean	79.745	39.525	11.273	18.874
Median	79.000	39.500	12.000	19.000
Mode	77.000	41.000	12.000	20.000
Skewness	.875	.741	-.833	-.699
Standard Error of Skewness	.137	.173	.137	.137
Reliability Co-efficient	.700	.640	.790	.866

From Table 2, it is understood that for all the constructs under study, the mean = median = mode and skewness is closure to zero. This ensures the asymptotic normality of the data. Hence application of statistical tool is justified.

Application of Z test – Test based on normal distribution
Where ever comparison is made on the basis of two sample means, Z test- test based on normal distribution is applied.
Null Hypothesis:Both Male and Female respondents give on an average same opinion ($X_m = X_f$) on the constructs namely service quality, service recovery, satisfaction and loyalty.

Alternate hypothesis:Both male and femalerespondents do not give the same opinion on the constructs namely service quality, service recovery, satisfaction and loyalty.

Table: 3 Group statistics 1

Constructs	Gender	Mean	$|Z_o|$	Significance	Remarks
Service Quality	Male	79.792	.090	.928	Not significant
	Female	79.657			
Service Recovery	Male	40.533	2.003	.05	Not significant
	Female	37.974			
Satisfaction	Male	11.217	.661	.509	Not significant
	Female	11.378			
Loyalty	Male	18.942	.481	.631	Not significant
	Female	18.757			

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From table 3, it is observed that for all the constructs under study the significance is greater than or equal to .05 (the level of significance). Therefore null hypothesis is accepted and concluded that both male and female respondents have on an average same opinion on the constructs. Observing the average value of the constructs, it is concluded that both male and female respondents have given a reasonable level of acceptance (above average) on service quality, service recovery, satisfaction and loyalty.

Null Hypothesis:Respondents of both salaried and student category give on an average same opinion on the constructs namely service quality, service recovery, satisfaction and loyalty.

Alternate hypothesis:Respondents of both salaried and student category do not give same opinion on the constructs namely service quality, service recovery, satisfaction and loyalty.

Table: 4 Group statistics 2

Constructs	Occupation	Mean	$|Z_o|$	Significance	Remarks
Service Quality	Student	76.933	3.491	.001	Significant
	Salaried	81.846			
Service Recovery	Student	35.963	3.570	.000	Significant
	Salaried	40.861			
Satisfaction	Student	10.963	2.328	.021	Significant
	Salaried	11.505			
Loyalty	Student	18.352	2.490	.013	Significant
	Salaried	19.269			

From table 4, it is observed that for all the constructs under study the significance is less than or equal to .05 (the level of significance). Therefore null hypothesis is not accepted and concluded that both students and salaried respondents do not have on an average same opinion on the constructs. Observing the average value of the constructs, it is concluded that salaried respondents have given higher opinion on the construct service quality, service recovery, satisfaction and loyalty than students.

Educational Qualification Vs Constructs
Null Hypothesis:Respondents who have completed graduation or post-graduation give on an average same opinion on the constructs namely service quality, service recovery, satisfaction and loyalty.

Alternate hypothesis:Respondents who have completed graduation or post-graduation do not give same opinion on the constructsnamely service quality, service recovery, satisfaction and loyalty.

Table: 5 Group statistics 3

Constructs	Educational Qualification	Mean	$|Z_o|$	Significance	Remarks
Service Quality	Graduation	81.692	1.925	.055	Not Significant
	Post Graduation	78.799			
Service Recovery	Graduation	41.016	1.607	.110	Not Significant
	Post Graduation	38.845			
Satisfaction	Graduation	11.442	1.014	.311	Not Significant
	Post Graduation	11.191			
Loyalty	Graduation	19.278	1.528	.127	Not Significant
	Post Graduation	18.682			

From table 5, it is observed that for all the constructs under study the significance is greater than or equal to .05 (the level of significance). Therefore null hypothesis is accepted and concluded that both graduate and post graduate respondents have on an average same opinion on the constructs. Observing the average value of the constructs, it is concluded that both graduate and post graduate respondents have given a reasonable level of acceptance (above average) on service quality, service recovery, satisfaction and loyalty.

Application of analysis of variance
Where ever comparison is to be made on the basis of three or more mean values, analysis of variance technique is applied.
Type of family Vs Constructs:

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Null Hypothesis:Respondents of various family types give on an average same level of opinion on the constructs under study.
Alternate Hypothesis:Respondents of various family types do not give same level of opinion on the constructs under study.

Table: 6 Table of means for family type

Type of Family	Service Quality	Service Recovery	Satisfaction	Loyalty
Single	77.687	38.635	39.525	18.527
Nuclear	82.59	40.506	11.344	19.390
Joint Family	81.02	39.625	11.455	19.058
'F' Ratio	4.849	.880	.562	2.120
Sig	.008	.416	.571	.122
Remarks	Significant	Not significant	Not Significant	Not Significant

From table 6, it is observed that only for the construct service quality, the table of significance is <.05, the level of significance. Hence it can be concluded that respondents of various family types differ significantly in their opinion on service quality. To find out which group differs significantly from others, the Post Hoc test is applied.

Table: 7Table of multiple comparisons.

Multiple Comparisons						
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	Remarks
Service Quality	Nuclear Family	Single	4.91058[*]	1.65701	.009	Significance <.05
		Joint Family	1.56829	2.02004	.718	

From table 7, it is found that opinion given by the respondents of nuclear family type significantly differ from respondents who are living as single. Respondents of nuclear family type gave higher opinion on service quality.

Leading online players Vs Constructs
Null Hypothesis: Respondents giveon an average same level of opinion on the leading online retailers and the constructs under study.

Alternate Hypothesis: Respondents do not giveon an average same level of opinion on the top online retailers and the constructs under study.

Table 8: Table of Means for top online players

Category		Service Quality	Service Recovery	Satisfaction	Loyalty
Online retailers		Mean	Mean	Mean	Mean
	Flipkart	80.8354	39.4368	11.3101	19.2722
	Amazon	79.0658	40.3889	11.1842	18.6053
	Myntra	77.2286	38.6087	11.2571	17.6857
	Snapdeal	79.0816	39.0000	11.3061	18.8776
'F' Ratio		.974	.293	.068	523
significance		.405	.830	.977	.058
		Not Significant	Not Significant	Not Significant	Not Significant

From table 8 it is clear that the level of significance is >.05, hence it accepts null hypothesis. Respondents have given on an average the same opinion about theleading online retailers with regard to the constructs namely Service quality, service recovery, satisfaction and loyalty.

Products frequently purchased Vs constructs
Null Hypothesis: Respondents, based on the product purchased online giveon an average same level of opinion on the constructs under study.

Alternate Hypothesis:Respondents, based on the product purchased online do not give on an average same level of opinion on the constructs under study.

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Table: 9 Table of means for Type of Products

Category of products	Service Quality	Service Recovery	Satisfaction	Loyalty
	Mean	Mean	Mean	Mean
Computer /Mobiles/Accessories	78.7342	38.5591	11.0253	18.6582
Foot Wear	80.4400	40.4348	11.1733	18.4267
Apparels and Garments	81.0118	40.3390	11.8235	19.6824
'F' Ratio	1.047	1.047	4.316	3.698
Significance	.352	.353	.014	.026
Remarks	Not significant	Not significant	Significant	Significant

From the above table it is observed that for the construct satisfaction and loyalty, the table of significance is <.05, the level of significance there by rejects null hypothesis. Hence it can be concluded that respondents who have purchased items like Apparels and Garments, Computer/Mobile/Accessories and foot wear differ significantly in their opinion on satisfaction and loyalty. To find out on which product they differ significantly from others, the Post Hoc test is applied.

Table: 10 Post Hoc Test

Multiple Comparisons							
						95% Confidence Interval	
Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
SATISFACTION	Apparels and Garments	Computer/Mobile/Accessories	.79821[*]	.27546	.011	.1495	1.4469
		Foot Wear	.65020	.32443	.113	-.1138	1.4142
LOYALTY	Apparels and Garments	Computer/Mobile/Accessories	1.02413	.43658	.051	-.0040	2.0522
		Foot Wear	1.25569[*]	.51419	.040	.0448	2.4665

From Table 10, it is observed that respondents who had purchased Apparels & Garments have higher level of satisfaction than respondents who had purchased computers/Mobiles/Accessories. With regard to the construct loyalty, it is found that respondents who had purchased Apparels & Garments have higher level of loyalty that respondents who had purchased foot wear.

Amount spent for online purchase Vs constructs
Null Hypothesis:Respondents, based on the amount spent for online purchase give on an average same level of opinion on the constructs under study.

Alternate Hypothesis:Respondents, based on the product purchased online do not give on an average same level of opinion on the constructs under study.

Table: 11Table of means for the amount spent on online purchase.

Category (Amount spent online)	Service Quality	Service Recovery	Satisfaction	Loyalty
	Mean	Mean	Mean	Mean
Rs1 – Rs 1000	77.0909	34.8500	10.9773	18.1136
Rs 1001- Rs 3000	80.7195	41.1695	11.2683	18.6707
Rs 3001- Rs 5000	78.3030	39.1628	11.2273	18.3636
Rs 5001- Rs 10000	81.9437	40.1020	11.7324	19.7606
Rs 10001 and above	79.3091	38.9259	10.9818	19.2727
'F' Ratio	1.384	2.047	1.387	2.633
Significance	.239	.089	1.387	.034
Remarks	Not Significant	Not Significant	Not Significant	Significant

From the above table it is observed that for the construct loyalty, the table of significance is <.05, the level of significance there by rejects null hypothesis. Hence it can be concluded that, based on the amount of money spent on online purchase

respondents differ significantly in their opinion on loyalty. To find out on, which spend range differs significantly from others; the Post Hoc test is applied.

Though Anovaimplies there is a significance difference of opinion about loyalty among respondents belonging to various range of amount spent on online purchase; Post Hoc analysis reveals that the difference is not significant enough for discussion.

Summary of Findings
From the analysis, the following conclusions are drawn
- There is a reasonable level of acceptance on the constructs under study namely service quality, service recovery, satisfaction and loyalty among the respondents based on gender.
- Based on educational qualification too, the level of acceptance recorded for the constructs under study are reasonable.
- Based on family background, the opinion given by respondents do not differ significantly on constructs namely service recovery, satisfaction and loyalty. However respondents belonging to nuclear family type have higher opinion than respondents who are single or who belong to joint family type on the construct service quality.
- On an average the respondents have given similar opinion about the top online retailers with regard to the constructs service quality, service recovery, satisfaction and loyalty
- There is a significant difference in opinion about the constructs namely satisfaction and loyalty based on the frequent products purchased online. Respondents who had purchased Apparels/Garments have higher level of satisfaction than respondents who had purchased computers/mobile/accessories. Similarly respondents who had purchased Apparels/Garments have higher level of loyalty than respondents who had purchased foot wear.
- There is no significant difference in opinion about the constructs understudy based on the amount of money spent for online purchase.

Conclusion
From the findings it is concluded that there is an impact of service quality and service recovery on customer satisfaction and customer loyalty, however when analyzed in detail based on demographic factors like family type, type of product purchased online the significance of the impact is very evident. To elaborate, respondents who belong to nuclear family type pay more importance to service quality than respondents who belong to single or joint family type. Similarly respondents who purchased apparels and garments have higher level of satisfaction than respondents who had purchased computers, mobiles and accessories. The loyalty level also varies based on the type of product purchased. Hence it is prudent for online retailers to tailor their offer based on these demographic trends.

Suggestions
The opinion given by the respondents when considered on the basis of their personal profile, on majority of occasions, does not differ significantly but the level can be improved to a higher position. Attention may be given on service recovery to ensure it will significantly impacts service quality, which will in turn lead to satisfaction directly and loyalty indirectly.

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