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An Analysis of Customers' Satisfaction of Super Markets in Bangladesh

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Abstract
Super market is a new and special addition with the retail stores of Bangladesh. Since the inception of Agora's journey in 2001, the Bangladeshi supermarket sector has taken a steady growth in the country. The super market domestic industry now stands at around BDT 1,500 crore (LightCastle Blog, 2015).Currently, there are 121 supermarkets in the country which is largely dominated by three major players – Shwapno, Agora, Meena BazarandNandan (BSOA-Business Supermarkets Owners' Association).Due to the shift income of Bangladeshi people towards the middle income status, all the subsequent advantages including per capita raiseand urbanization are expediting this industry's profitability and growth. With rapid urbanization, super market industry of Bangladesh is expected to grow by almost 15 times of its current size by 2021. Positive economic externalities such as, generation of employment through SMEs, high food safety and security, price stability, and inclusive business development are expected to accompany this growth and development process. Due to the increasing demand of super markets, the satisfaction of the customers became an important issue to the entrepreneurs in this industry. Hence, this study aims at identifying the level of customers' satisfaction of the super markets in Bangladesh. Both primary and secondary data were collected and analyzed in this study. The primary data were collected directly from the customers of the different super markets of Bangladesh. Two hundred elevensuper market customers were interviewed with the help of a structured questionnaire. Multivariate analysis was performed to identify the satisfaction related factors and the relationships between the factors and the overall satisfaction of the customers. This study identified factors influencing the customer satisfaction of super markets in Bangladesh are concerned withpersonalinteraction of the

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sellers, problem solving attitude of the marketers and service policy of the super market authority. The study suggests entrepreneurs of the super marketsin Bangladesh to consider these factors while designing their policies for increasing the satisfaction of their customers and expanding their business in the country.

Keywords: Super market, Customer satisfaction, Personal interaction, Problem solving and Policy of the super market authority.

1. Background

Since 1990s, supermarket concept has been diffused in Bangladesh like other developing countries of the world (Azad, et.al., 2012). However, it has got international shape after 2010. The international standard super markets are Jamuna Future Park and Bashundhara City located in Dhaka – the capital city of Bangladesh. Super markets are in different shapes and sizes and thus those are also called retail stores, specialty stores, department stores, superstore, super shop, convenience stores, discount stores and off price stores (Jeevananda, 2011). Some of the famous super markets of Bangladesh are Shwapno (59 Outlets), Agora (13 Outlets) and Meena Bazar (18 Outlets) Nandan Mega Shop, Almas General Stores, Al-Amin, Shop and Save, H.N.P. Family Mart, Jonaki, Nahar Departmental Store, Pick & Pay Supermarket, Plaza central, Dash Department, BAFWA Complex, CSD, Banani supermarket, DCC Supermarket, Shahin Supermarket, Virgin, and Plaza Center (Appendix 1).

Super market is special type of market with specialty. Super markets are not new business chain stores in Bangladesh. These shops are located in big cities of Bangladesh like Dhaka, Chittagong, Khulna, Rajshahi etc. The products sold in the super markets are not bargainable but in normal market of Bangladesh it is bargaining process. The market is laid out in such a way so that products are arranged according to their specialty and categories. In normal shop, customer has no access to the products. They tell the salesman to give them the desired products. In general shop, customers only can see the product but in super markets customers can see and collect the products for buying. They also can check the products before selecting them for buying. The decorations of the super markets are very much lucrative and attractive so that customers feel comfort to buy the product. Generally, it is perceived in Bangladesh that the super markets are for the higher income group of people of the country.In the super markets, both cash and credit cards are accepted but in general shop credit card is not usually accepted by the sellers.Study shows that the bargaining power of the supermarket buyers in Bangladesh is moderate, bargaining power of the suppliers is low, competition within industry is medium, threat of new entrants is low and threat of new substitutes is also low ((LightCastle Blog, 2015) (Appendix 3).

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It is opined by the experts that the demand of the super markets are increasing day by day in Bangladesh. Now, there are more than 300,000 customers who regularly use super markets for shopping their necessary goods. The reasons for the increasing demand of the super market industry of Bangladesh are primarily concerned with the change in taste and fashion, change in per capita income, consumer awareness of the people, and change in social structure in the society(LightCastle Blog, 2015) (Appendix 2).Hence, this study has been designed to identify the factors concerning the satisfaction level of the super market customers in Bangladesh. However, this study has been conducted among the customers of the super markets which are located in Dhaka city only that may not explore the true picture of this sector of business in Bangladesh.

2. Objectives of the Study

The broad objective of this study is to identify the significant factors or constructs concerning customers' satisfaction of the super markets in Bangladesh. The specific objectives are outlined below.

   i.   To identify the factors related to the satisfaction of the super market customers in Bangladesh;
  ii.   To see whether physical aspects, reliability of the services, personal interaction, problem solving and the policy of the super markets have significant influence on customers satisfaction or not;
 iii.   To identify the significant factors instrumental to the satisfaction of the customers of the super markets in Bangladesh;
  iv.   To provide suggestions for increasing the satisfaction of the super market customers in Bangladesh.

3. Literature Review

There are two important issues that are concerned with the customers of the super markets in Bangladesh such as, service quality and the factors concerning the satisfaction.

3.1 Service Quality

Service quality of the super markets are usually measured by some aspects such as, tangible, empathy, reliability, responsiveness, and assurance.The most popular scale in measuring service quality is SERVQUAL, developed by Parasuraman et al. (1988). This scale is composed of 22 items that include tangible, empathy, reliability, responsiveness, and assurance. This tool applied in numerous service settings in measuring quality such as, hospital (Babakus, & Mangold, 1989; Spreng & Singh, 1993), airlines, dry cleaning, banking (Cronin & Taylor, 1992), fast food (Cronin & Taylor, 1992), and departmental stores (Finn & Lamb, 1991; Teas, 1993;

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Dabholkar et al. 1996). Although SERVQUAL scale is replicated in numerous studies, the factor structure suggested by Parasuraman et al. (1988) was found different in several studies (Dabholkar, Thorpe & Rentz, 1996).

Moreover, Parasuraman et al. (1988) developed the SERVQUAL scale as a 'common and relevant' for 'pure' service firms that are included in the study such as, Bank, Credit Card Company, Repair and Maintenance Company, and Telephone Company. This scale might undermine the items representing other service firms (Metha, Lalwani, & Han, 2000). Although the SERVQUAL scale is tested in service settings, its usage in supermarket is limited (Metha, Lalwani, & Han, 2000). In comparison with SERVPERF scale (Cronin & Taylor, 1992), SERVQUAL scale provides more diagnostics power (Jain & Gupta, 2004; Lewlyn, Barkur, Varambally & Motlagh, 2011). Although the nature of all service firms is quite similar, researchers suggest cautious application of SERVQUAL scale in all service settings (Finn & Lumb, 1991; Vandamme & Leunis, 1992). The salient features of retailing service deserve new items that are absent in SERVQUAL scale (Finn & Lumb, 1991).

To measure the service quality reflecting the basic service structure of the retail, Dabholkar et al. (1996) developed and validated a scale named Retail Service Quality (RSQS) Scale. Dabholkar et al. (1996) followed a qualitative approach to develop the RSQS scale, such as phenomenological interviews, exploratory depth interviews, and tracking the consumers within the store. Incorporating the qualitative findings with the literature on service quality and SERVQUAL, Dabholkar et al. (1996) suggested a hierarchical factor structure of RSQS scale having five broad dimensions with two to five sub-dimensions. The five dimensions are 'physical aspects', 'reliability', 'personal interaction', 'problem solving' and 'policy'. RSQS scale had 28 items, of which 17 items were taken from SERVQUAL and rest 11 items were developed by the author.

Physical aspects refer to the appearance of physical facilities and arrangement of the physical facilities that aids customer to get convenience service. The appearance includes the overall appearance and cleanliness of the physical facilities. Reliability is composed of the retailer's ability of keeping promises and 'doing it right'. Personal interaction was viewed as a combination of the ability of the retailers to be courteous or helpful and service personnel inspiring confidence. Courteous behavior is defined as the ability of the service personnel to exhibit helpful behavior and eagerness to help the customer. Problem solving refers to the ability of the service personnel to handle returns, exchanges, and complaints. Policy was viewed as the store related policies that reflect service quality, such as convenient operating hours, store credit card, payment options, parking, and the quality of merchandise.

Dabholkar et al. (1996) proposed that the RSQS scale is appropriate for retail firms, especially departmental or specialty stores that offer both goods and services. This scale is also applicable for detecting poor service areas that need improvement. Therefore, the retailer or store manager

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can invest in specific areas for increasing the service quality. In contrast, some researchers argued against the reflective nature of service quality dimension on its items and emphasized the formative nature of service quality dimension (Rossiter, 2002, 2011; Collier & Bienstock 2006).

The RSQS scale has been extensively verified and replicated in departmental stores, supermarkets, discount stores, and electrical retail stores. The vast usage of this scale represents mixed findings in different studies (Das, Kumar & Saha, 2010). For example, in a comparative study between SERVPERF and RSQS scales, Metha, Lalwani, and Han (2000) identified that RSQS scale is superior to more goods and less service context, such as supermarket and SERVPERF scale is suitable in more service-oriented context, such as electronic goods retailer. Vázquez et al. (2001) conducted a qualitative study in Spain and suggested a four-factor structure of service quality for commercial format of supermarkets. The proposed scale is named as CALSUPER that includes physical aspects, reliability, personal interaction and policies. To test the applicability of RSQS scale in retail stores in Kazakhstan, Das, Kumar, and Saha (2010) found a good fit of the scale. They also identified the five dimensions and six sub-dimensions of the scale as useful in testing the service quality of retail stores. Furthermore, Das et al. (2010) found that two factors, i.e., physical aspects and personal interaction and the sub-factor of inspiring confidence have a positive relationship with customer base enhancement by returning customer and word-of-mouth recommendation by the satisfied customer. Yu and Ramanathan (2012) tested a mix of the SERVQUAL, RSQS, and CALSUPER scales in measuring the service quality of the supermarkets in the Chinese context and found a significant relationship between service quality and customer satisfaction. Although, the RSQS and other scales are tested in western and eastern countries, the application of the RSQS is relatively rare in the South Asian Context, especially in Bangladeshi supermarket retailing.

3.2 Customers' Satisfaction

The customers' satisfactions of the super markets in Bangladesh are the functions of physical aspects, personal interactions, problem solving, reliability and the policy of the super market entrepreneurs. Customer satisfaction is treated as the key issue to both practitioners and researchers (Orel & Kara, 2014; Paul, Sankaranarayanan & Mekoth, 2016). Having intense market pressures, every organization tends to focus on satisfying and retaining customers. Therefore, consumer loyalty through providing excellent goods and services has become a key concern for organizations (Kandampully, Zhang, & Bilgihan, 2015). Along with enhancing product and service quality, organization increasingly prioritizes customer satisfaction as one of the vital corporate goals (Bitner, 1990; Das, Kumar, and Saha, 2010). Therefore, customer satisfaction has become crucial for organizational success. Researchers argued that organizational service quality and customer satisfaction are two distinct constructs (Bitner, 1990; Boulding et al., 1993) and suggested that organizational service quality is the antecedent to customer satisfaction (Anderson and Sullivan, 1993). Thus, the service quality and customer satisfaction are the two aspects that predicted and tested together by the most researchers (Jamal

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and Naser, 2002). Service has become an important factor and competitive weapon for organizations to ensure customer satisfaction (Parasuraman, Zeithaml, & Berry, 1988).

Several researchers have tested the linkage between service quality and customer satisfaction (Taylor & Baker, 1994; Sureshchandar, Rajendran, & Anantharaman, 2002). Research has found strong influences of service quality dimensions on customer satisfaction (Anderson and Sullivan, 1993). For instance, Taylor and Baker (1994) identified that high service quality leads to high customer satisfaction. Similarly, Duffy and Ketchand (1998) has articulated the influence of service quality on customer satisfaction. In their study, Fornell et al. (1996) revealed that the consumers' perceived service quality is more influential dimension on customer satisfaction than their perceived value. Thus, the present research tests the impact of service quality dimensions on customer satisfaction. The summary of the literature review is shown in Table 1.

Table 1 Summary of Literature Review

Authors	Physical Aspects	Loyalty	Products Diversity	Reliability	Personal Interaction / Responsiveness	Policy	Problem solving	Assurance	Empathy
Islam, et al., 2016	√	√							
Kashem, MA., 2011		√							
Kashem& Islam, 2012		√	√	√					
Azad, etal., 2012			√						
Hossain, etal., 2009			√	√					
Krishnamurthy et al., 2010					√				
Martínez-Ruiz et al. 2010	√		√	√	√	√			
Theodoridis&Chatzipa nagiotou, 2009	√		√	√	√				
Beneke et al., 2012	√				√				
Koo, 2003	√								
Hsu, 2010	√			√					
Torlak, 2010	√					√			
Mahfooz, 2014	√			√	√	√	√		
Kitapci et al., 2013	√			√	√			√	√

4. Research Methods

This purpose of this study was to identify the factors concerning the customers' satisfaction of the super markets in Bangladesh. Both primary and secondary sources of information were used to conduct this study. Primary data were collected from the regular customers of super markets and the secondary data were collected from the books, magazines, journals and the concerned association.

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4.1 Sample Design and Determination of Sample Size

Customers of super markets were selected from the different outlets of the super markets of Bangladesh. To select the outlets, renowned super markets located in Dhaka City were included in the sampled markets. It was presumed that more than three hundred thousand people of Dhaka city usually visit super markets.The sample size of this study was determined by using the following formula suggested by Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, *n* is the sample size, *N* is the population size, and *e* is the level of precision. For this study, level of precision is presumed as 0.07 and the population size is 3,00,000. Putting these values in the above equation, the required number of sample size becomes approximately 204. This study interviewed 211super market customers from Shwapno, Agora, Meena Bazar and Nandan. This figure is well above the critical sample size of 204 for employing multivariate analysis (Hair et al*., 1998).The "10 times rule" suggests that sample size should at least equal to "10 times the maximum number of structural paths pointing at a latent variable anywhere in the PLS path model" (Ken Kwong-Kay Wong, 2016).

Taking the accessibility and willingness of the customers to respond to this study into account, Convenience Sampling Method was used to draw the sampling units. It is a widely used sampling technique and applied especially when the target population is a group of female garment workers who are highly restricted by the companies (Malhotra, 2007).

4.2 Questionnaire Design

The structured questionnaire developed by Dabholkar (1996) was used in this research to collect information from the supermarket customers of Bangladesh. Responses to all the statements in the questionnaire were measuredon a five-point scale ranging from 1 to 5 with 1 indicating strongly disagree and 5 indicating strongly agree. One of the relative advantages of using this scale is its suitability for the applications of multifarious statistical tools used in marketing and social research study (Malhotra, 1999). The collected data were statistically processed subsequently to get the useful information. The reliability statistics show that the internal consistency of the questionnaire is under the acceptable limit (Nunnally, 1978).

4.3 Data Collection & Analysis

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Data were collected from both primary and secondary sources. Primary data were used for the purpose of the analysis of the opinions of the super market customers and secondary data were collected for the background study of this research. The survey was conducted among the customers of Shwapno, Agora, Meena Bazar and Nandan super markets of Bangladesh. The survey was conducted in 2017. The interviewers were properly trained on the items included in the questionnaire for data collection before commencing the interview. Along with descriptive statistics[1], inferential statistical[2] techniques such as, Factor Analysis and Multiple Regression Analysis were used to analyze the data. A Principal Component Analysis (PCA) with an Orthogonal Rotation (Varimax)[3] using the SPSS (Statistical Package for Social Sciences) was performed on the survey data. Multiple Regression Analysis[4] such as, Structural Equation Modeling (SEM) was conducted by using SmartPLS software to identify the relationships between the dependent and independent variables and the significant factors.

5. Results and Discussions

For analyzing data, Confirmatory Factor Analysis (CFA)[5] and Regression Analysis were performed by using the software SmartPLS[6]. Figure 1 shows that confirmatory factor analysis results and the structural path diagram. It shows that all 18 variables under five constructs have higher level of factor loadings indicating all the variables are strongly related to the five constructs. This shows that the constructs like physical aspects, reliability, personal interaction, problem solving, and policy are important constructs for the super markets of Bangladesh. These all factors together explain 31.80 percent of the independent variables or satisfaction constructs of the super markets in Bangladesh (Table 6).

Figure 1 Structural Path Diagram

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[1] *Descriptive statistics includes statistical procedures that we use to describe the population we are studying. The data could be collected from either a sample or a population, but the results help us organize and describe data. Descriptive statistics can only be used to describe the group that is being studying. That is, the results cannot be generalized to any larger group.*

[2] *Inferential statistics is concerned with making predictions or inferences about a population from observations and analyses of a sample. That is, we can take the results of an analysis using a sample and can generalize it to the larger population that the sample represents.*

[3] *Varimax rotation is an orthogonal rotation of the factor axes to maximize the variance of the squared loadings of a factor (column) on all the variables (rows) in a factor matrix, which has the effect of differentiating the original variables by extracted factor. Each factor will tend to have either large or small loadings of any particular variable. A varimax solution yields results which make it as easy as possible to identify each variable with a single factor. This is the most common rotation option.*

[4] *In statistics, regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable (or 'Criterion Variable') changes when any one of the independent variables is varied, while the other independent variables are held fixed.*

[5] *Confirmatory factor analysis (CFA) is a multivariate statistical procedure that is used to test how well the measured variables represent the number of constructs.*

[6] *SmartPLS is one of the leading software tools for partial least squares structural equation modeling (PLS-SEM).*

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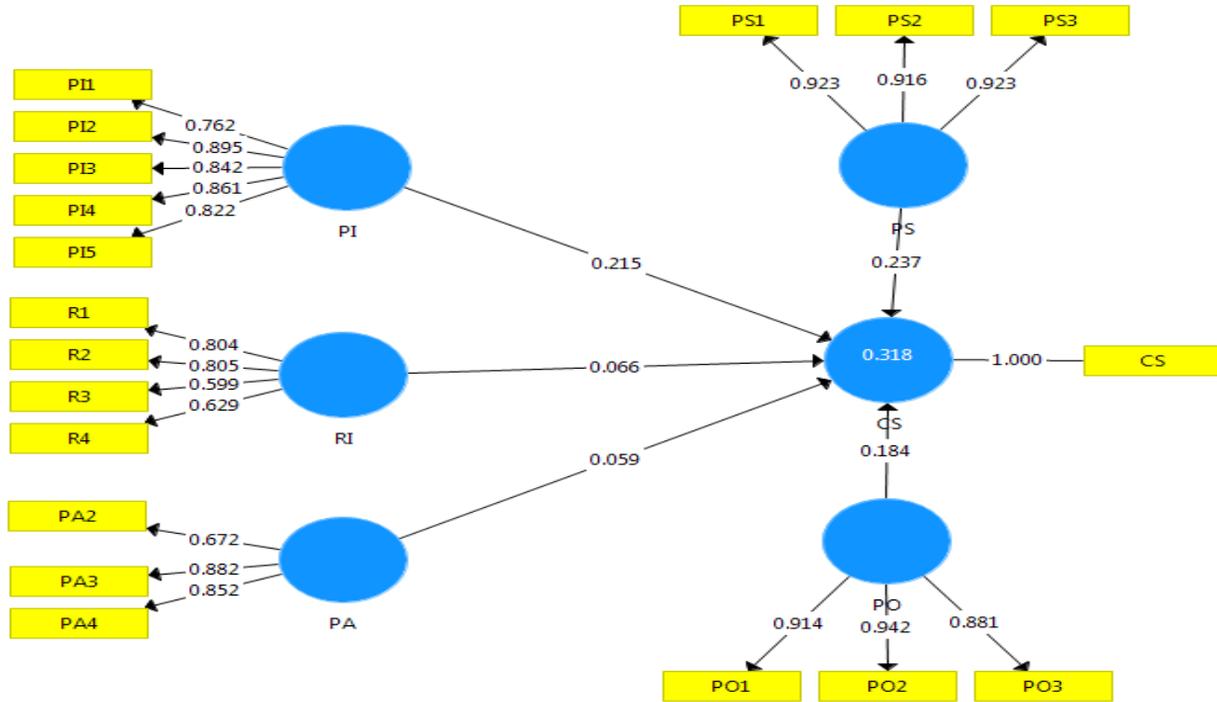
The outer loadings of the customer satisfaction factors are also at the acceptable limit indicating that the factors concerning customers' satisfaction of the super markets are important (Table 2).

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Table 2Outer Loadings of the Customer Satisfaction Items

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)
PA2 <- PA	0.672	0.671	0.06	11.279
PA3 <- PA	0.882	0.881	0.023	38.033
PA4 <- PA	0.852	0.847	0.039	21.745
PI1 <- PI	0.762	0.758	0.046	16.438
PI2 <- PI	0.895	0.894	0.017	52.615
PI3 <- PI	0.842	0.839	0.031	27.552
PI4 <- PI	0.861	0.86	0.023	38.106
PI5 <- PI	0.822	0.822	0.039	21.306
PO1 <- PO	0.914	0.914	0.016	56.082
PO2 <- PO	0.942	0.941	0.012	76.21
PO3 <- PO	0.881	0.877	0.033	26.899
PS1 <- PS	0.923	0.921	0.019	49.814
PS2 <- PS	0.916	0.915	0.018	52.064
PS3 <- PS	0.923	0.923	0.015	61.362
R1 <- RI	0.804	0.802	0.056	14.303
R2 <- RI	0.805	0.802	0.046	17.603
R3 <- RI	0.599	0.589	0.092	6.49
R4 <- RI	0.629	0.616	0.103	6.12

Table 3 shows the results of correlation and discriminant analysis. It shows that the correlations between the satisfaction constructs are strong indicating higher level of relationships between the constructs.

Table 3Correlation Matrix and Discriminant Analysis

	CS	PA	PI	PO	PS	RI
CS	1					
PA	0.433	*0.807*				
PI	0.439	0.437	*0.837*			
PO	0.366	0.295	0.373	*0.913*		
PS	0.432	0.791	0.335	0.263	*0.921*	
RI	0.42	0.574	0.745	0.336	0.412	*0.716*

Note: Diagonal represents the Square Root of AVE

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Table 4 shows that cross loadings of the customer satisfaction constructs and the variables. The results show by the factors loadings that in most of the variables are strongly related to its main satisfaction constructs.

Table 4Cross Loadings of the Customer SatisfactionItems

	PA	PI	PO	PS	RI
PA2	**0.672**	*0.370*	*0.232*	*0.352*	0.554
PA3	**0.882**	*0.368*	*0.253*	0.735	0.441
PA4	**0.852**	*0.317*	*0.224*	0.809	0.404
PI1	*0.350*	**0.762**	*0.263*	*0.273*	0.530
PI2	0.406	**0.895**	*0.347*	*0.290*	0.655
PI3	*0.355*	**0.842**	*0.300*	*0.293*	0.603
PI4	*0.342*	**0.861**	*0.340*	*0.262*	0.611
PI5	*0.373*	**0.822**	*0.304*	*0.286*	0.701
PO1	*0.242*	*0.305*	**0.914**	*0.223*	*0.272*
PO2	*0.319*	*0.390*	**0.942**	*0.264*	*0.374*
PO3	*0.239*	*0.325*	**0.881**	*0.232*	*0.263*
PS1	0.740	*0.291*	*0.244*	**0.923**	*0.355*
PS2	0.722	*0.321*	*0.275*	**0.916**	0.405
PS3	0.724	*0.313*	*0.212*	**0.923**	*0.381*
R1	*0.372*	0.792	*0.281*	*0.286*	**0.804**
R2	0.448	0.625	*0.264*	*0.365*	**0.805**
R3	0.436	*0.251*	*0.169*	*0.288*	**0.599**
R4	0.442	*0.303*	*0.237*	*0.243*	**0.629**

Construct reliability was also calculated by the analysis. It shows that the Cronbach's Alpha of physical aspects is 0.725, reliability 0.690, personal interaction 0.893, problem solving 0.910, and policy 0.901 indicating that all the constructs are good enough to use for identifying customer satisfaction of the super markets in Bangladesh (Table 5).

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Table 5Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Physical Aspect	0.725	0.847	0.652
Personal Interaction	0.893	0.921	0.701
Policy	0.901	0.937	0.833
Problem Solving	0.910	0.943	0.848
Reliability	0.690	0.805	0.512

The path coefficients show that except physical aspects and reliability other three constructs like personal interaction, problem solving and policy are significant construct for the customer satisfaction of the super markets in Bangladesh (Table 6). Physical aspects and reliability constructs are not significant factors for the satisfaction of the super markets in Bangladesh.

Table 6Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Physical Aspect -> Customer Satisfaction	0.059	0.064	0.088	0.673	0.501
Personal Interaction ->Customer Satisfaction	*0.215*	*0.212*	*0.071*	*3.034*	*0.002*
Policy ->Customer Satisfaction	*0.184*	*0.185*	*0.066*	*2.778*	*0.005*
Problem Solving ->Customer Satisfaction	*0.237*	*0.234*	*0.058*	*4.110*	*0.000*
Reliability ->Customer Satisfaction	0.066	0.078	0.092	0.725	0.468
R Square	0.318				
R Square Adjusted	0.301				

6. Conclusions and Recommendations

The results of Structural Equation Modeling shows that all 18 variables under five constructs such as, physical aspects, reliability, personal interaction, problem solving, and policy have higher level of factor loadings representing higher level of correlations of the variables with their respective satisfaction constructs. These all factors together explain 31.80 percent of the independent variables or satisfaction model of the super markets in Bangladesh. The other variables or constructs outside this model might be concerned with the income, taste

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preferencesand other factors or constructs of the customers.The results also show that the path coefficients of the constructs like personal interaction, problem solving and policy are significant constructs for the satisfaction of the customers of super markets in Bangladesh. This can be attributed by the customers desire to interact with the sales people and solving their problems. The customers also would like to take into account of their satisfaction when they consider the policy of the super market entrepreneurs regarding car parking, high quality merchandising and operating hours. Constructs like physical aspects and reliability were found not significant in this study for the satisfaction of the super markets of Bangladesh. The reasons might be concerned with the seriousness of the customers regarding these factors. This study suggest that the super market entrepreneurs or businessmen of Bangladesh should focus more on personal interaction, problem solving and the policy matters of the super markets in order to increase the level of satisfaction of their customers. Sales people of the super markets may be given training on how to deal their customers better. The supermarket policy might also be given importance for the satisfaction of the customers.

This study was conducted only on 211 customers of the super markets in Bangladesh. However, there might be better and more accurate results if the study is conducted on the income and taste preferences of the customers in future by taking more samples into consideration.

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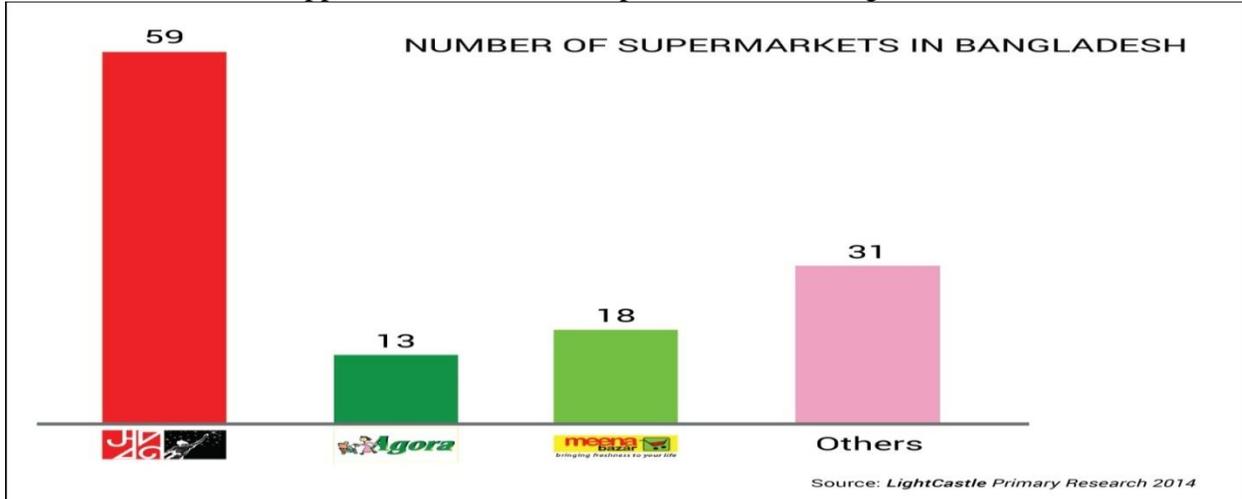
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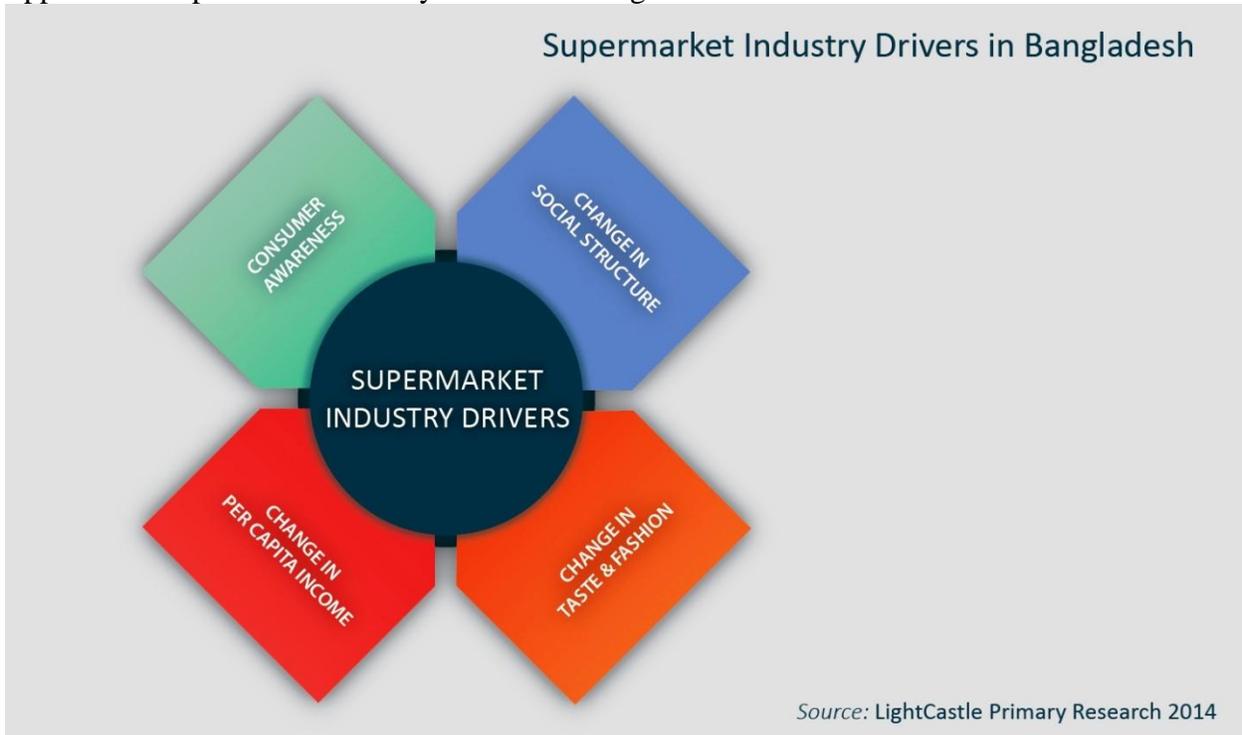
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8. Appendices

Appendix 1 Number of Super Markets in Bangladesh

Source: http://www.lightcastlebd.com/blog/2015/02/market-insight-supermarket-industry-bangladesh.

Appendix 2 Supermarket Industry Drivers in Bangladesh

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Appendix 3 Analysis of Supermarket Industry in Bangladesh