



## A REVIEW OF SERVICE QUALITY MODELS FOR MILLENNIAL IN EMERGING MARKET: THE NIGERIAN EXPERIENCE

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### Abstract

*There are empirical evidences showing that service outcomes such as loyalty, satisfaction and preference is determined across demographic lines of age, gender, income and educational qualification. The millennial are a group of consumers distinguished by age and some other peculiar characteristics that makes them unique in the market place. With the current transformation of services from the traditional based to IT based, service quality (an abstract construct) requires utmost attention from the service provider. This study therefore seeks to identify and understand the peculiar characteristics of the millennial consumer in order to predict the service quality model that could be best suited for measuring service quality for this generation cohort in an emerging market such as Nigeria. The study adopted the thematic style in presenting the different service quality models that have been developed over the years as well as, the peculiar characteristics of the millennial in Nigeria. Based on the generational theory, the study identified the millennial uniqueness in the market place due to their adoption of the internet. The study therefore suggests the modification of service quality models that resonates with the individual identity. The need to understand the relationship between the consumer and the service provider in an online environment is a limitation of this study and a basis for future study.*

**Keywords:** *Service quality, Service quality models, Millennial, Emerging market, Nigerian experience*

### INTRODUCTION

Topical issues in emerging market are gradually attracting an awoken interest in the scholarly landscape on global stage. This intensity and scrutiny into emerging market is a result of the rapid improvement in data technology which had lead to a cultural alteration (Gu *et al*, 2021), swift shift from conventional to digital purchase which has given rise to the fourth industrial revolution (Ali and Anwar, 2021a; Lee and Lee, 2020), and the COVID 19 pandemic (Gursory and Chi, 2020) which ensured that most persons work from home using online channels. These societal occurrences had resulted into the emergence of technological savvy consumers (Brill, Munoz and Miller, 2019). These technological savvy consumers include the millennials who are a group of highly sophisticated, well educated, technologically savvy and ambitious consumers (Yakubu, 2021) who are known for their excessive use of the social media space to the detriment of their cognitive function. In the face of this emergence and their gradual dominance of the service industry (Nkwede, Ogba, Nkwede and Ugwu, 2023), the marketing manager is faced with the challenge of identifying the specific service quality dimension that elicit desired outcomes from this sect of consumers (Lewis and Booms, 1983; Gronroos,

1984, Parasuraman *et al*, 1988; Reichheld and Sasser, 1990; Cronin and Taylor, 1992; Tam, 1994; Akbaba, 2006; Amin *et al*, 2013; Yarimoglu, 2014).

The service sector is significant to global markets. it represent 60% of the annual global GDP in Nigeria for instance, and it is the springboard for economic development in the nation (Sasu, 2022). For the services manager, one of the greatest challenges in the market place is identifying the service quality dimensions that offer the greatest potentials for improving customer retention rates (Reichheld and Sasser, 1990). For the scholar, the challenges that should be addressed include the need to identify the number of dimensions that should make up the service quality (Carman, 1990) and identifying the measuring scale suitable for service quality (McDougall and Levesque, 1994). As an elusive and abstract construct that is difficult to define and measure (Cronin and Taylor, 1992); Tam (1994) suggests understanding service quality from the customer perspective.

In a later study, (Akbaba, 2006) defines service quality from the customer perspective. According to him service quality is “the outcome of a customers’ comparison of the expectation about a service and the perception of the actual services rendered. In Zeithaml and Bitner (2003)’s view service quality refers to the judgment that upheld the superiority of a service. It was in a later study (Konthouris and Alexandris, 2005) that the multi-dimensional nature of service quality was incorporated in the definition. According to (Konthouris and Alexandris, 2005; Yarimoglu, 2014), service quality is a complex construct that should involve other concepts such as perceived value. Heskett *et al* (1997) defines perceived value as the “ratio of process quality and results delivered to customers relative to the price and other costs incurred in acquiring the service’. In summary, service quality is defined as “the incongruity between customers’ expectations and their perception of the service performance (Lewis and Booms, 1983; Gronroos, 1984, Parasuraman *et al*, 1988).

Currently, there are no standard definitions of an emerging market, however, the international monetary fund (IMF) classified some economies or market as “advance” based on certain indices such as, high per capita income, export of diversified goods and services, and heavy integration into the global financial system. Invariably, it means that economies or markets that are not part of the advanced countries are regarded as emerging market. According to [www.indeed.com](http://www.indeed.com) characteristics that make a market emerging include the present of: lower per capita income, rapid economic growth, high volatility, currency savings, regulatory body, potential for growth, transitional nature and a large young population. Nigeria is still considered to be an emerging market with significant growth potential for several reasons: Large and Growing Population: Nigeria has the largest population in Africa, with over 200 million people. The Nigerian millennial is faced with challenges such as poverty, low standard of living, high and increasing cost of living, unemployment, change in societal values (more emphasis placed on making money and less on hard work), etc. With this level of challenges, can the Nigerian millennial behave like her counterparts in western chimes?

### Why Millennial?

The millennial is a group of highly sophisticated, well educated, technologically savvy and ambitious consumers (Yakubu, 2021) who are known for their excessive use of the social media space to the detriment of their cognitive function. Born between 1981 and 1996 and grew up during the global internet explosion and massive technological innovation (Dimock, 2019); they enjoy a wider preference for shared information and deep experiences in product consumption (Shapoval *et al*, 2018). Aside from this, they have preference for online transactions (Melelak and Halim, 2021) and are always willing to pay a premium for cashless options (Anggraeni and Susilanati, 2022). Millennials have been a constant challenge for marketers around the world. Some believe it is due to their ever-changing mindset regarding a brand. Others believe it is their finicky nature that makes it harder for the Millennial otherwise called the Gen Y to remain loyal towards one brand.

In Nigeria, millennial represents 55% of the total population and 39% of the Nigerian consumer markets (Statista, 2023). It is estimated to be 86 million; which is the population of Ghana, Cameroun and Niger combined. Often referred to as the “me generation”, this generation got its start in an era of economic prosperity and focuses on the self. It members are idealistic, more confrontational and less willing to accept diverse point of view (Francis and Hoefel, 2018); these characteristics makes them an

interesting group to study. Furthermore, the heavy dependence on the internet to solve most of their problem heightens their attention deficiency thereby making them to have short term attention spans.

For retailers product and service managers, the challenging task is to understand the behavior and preference of this class of consumers that already dominates the business landscape. More so, empirical findings show that service outcomes such as loyalty, satisfaction and preference is determined across demographic lines of age, gender, income and educational qualification (Nkwede, et al, 2022). More so, the advent of technology and its innovative systems into the service industry has made some services that are traditional high contact to lose its high touch. For instance, services such as banking are now regarded as a low contact service with the presence and usage of automated teller machine. This study therefore seeks to understand the millennial consumer in order to predict the service quality model that could best fit this generation cohort in an emerging market such as Nigeria.

## 2.1 Dimensions of Service Quality

The managers' understanding of information on service quality from the customers' perspective is the solution to the challenge posed by identifying the service quality dimensions that offers the greatest potentials for improving customer retention rates (Reichheld and Sasser, 1990). It is important that service managers have compelling and consistent service quality dimensions (McDongall and Levesque, 1994) only then, can managers design programmes that meets and exceeds customers' wants. More so, scholar such as (Cronin and Taylor, 1992; Bolton and Drew 1991) have argued that overall service quality is primarily determined by the performance of service providers' (McDongall and Leveque, 1994). Therefore, measuring service quality from the customer perspective (Tam, 2004) is paramount to the overall success of business operations.

Although, these dimensions have scholarly support, empirical investigations have shown that the number of service quality dimensions have changed over a variety of services settings. Studies by (Cronin and Taylor 1992; Carman 1990; Finn and Lamb, 1991) have raised the issue of the unsteadiness of the dimensions and suggested additional conceptualization and empirical investigations. As an alternative view, it has been suggested that customer quality perceptions be created through a quality evaluation process that involves perceptions of outcome and perception of the process by which that outcome has been achieved (Morgan and Percy, 1992; Gronroos, 1984). Outcome involves the performance aspect and this is always a consequence of the skill and knowhow of the employees. It is based in part on "consistency" (Sureshandar, *et al* 2003). Process is based on customer –employee relationships it involves the functional or 'people' aspect of the service (Gronroos, 1984).

In order to further buttress their stance, (Parasuraman, Zeithaml and Berry, 1991) made attempt at identifying the particular dimensions that are process-based and the ones that are outcome-based. From their SERVQUAL model ( which is a refined form of the GAP model), they proposes dimensions such as 'reliability', 'tangibles', 'responsiveness', 'assurance' and 'empathy'. In an earlier study, (Gronroos, 1984) identified service quality's three dimensions to include functional quality, technical quality and image quality. According to him, Functional quality refers to 'how' the service is delivered, while technical quality refers to 'what 'is being delivered, that is the service product itself. For Lehtinen and Lehtinen (1991), the dimensions of service quality can be understood from two perspectives namely: the two-dimensional approach and the three-dimensional approach. The two-dimensional approach is made up of the process quality (the customer personal and subjective judgment on his perception of the production process) which is heavily influenced by the level of customers' participation which ranges from heavy to light participation. The other dimension in this approach is the output quality (the customer's evaluation of the result of the production process) which is usually appraised by the customer who is been rendered services. The three dimensional approach to service quality incorporates that interactive aspect of service delivery (Lehtinen and Storbucks, 1986; Yarimoglu, 2014; Johnston, 2015). According to them, service quality dimensions should include: physical quality, interactive quality and corporate quality. The argument of Lehtinen and Lehtinen (1991) is a bridge between Gronroos (1984) and Parasuraman et al (1988)'s dimensions of service quality. Physical quality refers to physical product and support; it is related to the functional and technical quality of Gronroos (1984) and the tangibles of Parasuraman (1991)'s dimensions of service quality. Interactive quality refers to interactions with the service facilities, human elements as well as

interactions with other customers of the organization. These interactions are expected to form the quality of service rendered by the organization. More so interactions differ; in some cases, one interacts with the facilities of the service provider, for instance, customer interactions with the bank automated teller machine. Finally, the dimensions suggested by Lehtinen and Lehtinen (1991) also proffered incorporating corporate quality which is stable in nature, enduring and operates under a time lag.

In summary, classification of the service quality dimension is subject to the reader's perception. Gronroos (1984) dimensions of service quality include technical quality, functional quality and image quality. The classification of Gronroos (1984) mirrors that of Lehtinen and Lehtinen (1991) who also use a threefold categorization. However, the physical quality of Lehtinen and Lehtinen (1991) can be likened to the technical quality of Gronroos (1984). The interactive quality of Lehtinen (1982) is likened to the functional quality of Gronroos (1984) and finally Gronroos (1984) image quality is likened to Lehtinen's corporate quality. In (Saleh and Ryan, 1991)'s argument, the most significant element of the service quality dimension is what they referred to as "expressive performance" or "conviviality of service" which borders on tangible aspect of the service delivery or the interactivity of the service delivery process (Saleh and Ryan, 1991).

### 2.1.3 Measuring Service Quality

Measuring services is one of the ways of managing services (Amin et al, 2013 ). Evaluation of service quality is known to be closely related to positive behavioral intentions and loyalty (Backman and Veldkamp, 1995; Baker and Crompton, 2000; Bloemer *et al*, 1998; Zeithaml *et al*, 1996), increased customers' retention rates (Kouthouris and Alexandris, 2005) and improvement in a firm's performance in the market place (Amin *et al*, 2013). The peculiar nature of services as well as the elusive and abstract nature of the service quality construct makes it imperative for every business to identify the best way of measuring the quality of services rendered to the customers. SERVQUAL model was developed by (Parasuraman et al, 1988) to provide a generic measure that could be applicable to every service firm. However, studies have shown that the SERVQUAL (multi-dimensional construct) model cannot be fit into all services settings without modifications (Amin *et al*, 2013; Cronin and Taylor, 1992; Carman, 1990; Lewis, 1993; Parasuraman *et al*, 1985; 1988). According to scholars, the SERVQUAL model takes the expectation minus performance approach which is a gap approach that subtracts performance measures from expectation measures (Parasuraman et al, 1988). Cronin and Taylor (1992) argued that perception indices of what "should be" of the SERVQUAL model does not make room for indices on the actual performance (what is) of the service. The inclusion of expectations in the measurement of service quality has generated a lot of academic attention (Teas 1993, 1994; Cronin and Taylor 1994; Parasuraman *et al*. 1994). Cronin and Taylor (1994) claimed that the perceived performance measure possesses a high prognostic ability and as such, can assist management in identifying those areas which require immediate attention in their service delivery process. The argument for the incorporation of the performance indices in the SERVQUAL model has led to its modifications across different service settings. These modifications include SERVPERF (Brady and Cronin, 2002), DINESERV (Stevens et al, 1995), MQUAL and MPERF (Dahkolkan, Shepherd and Thorpe, 2000), INTSERVQUAL (Frost and Kumar, 2000), P-C-P; Pivotal-Core-Peripheral attributes (Philip and Heskett, 1997), amongst others.

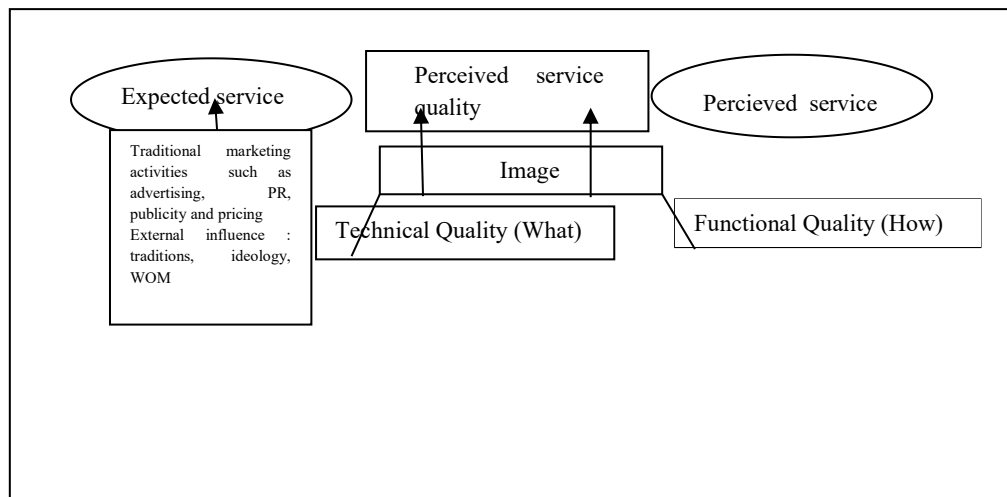
### 2.1.4 Service Quality Models

#### 1. Gronroos Model (1984)

Gronroos's model of service quality is tailored towards reducing to a large extent the discrepancy between expected quality and perceived quality. For him, understanding the customers' perception of services provided is important to the success of every business operations. He proposed three dimensions of service quality namely: technical quality, functional quality and image quality. Technical quality answers the question of "what" is offered to the customer in a given service encounter. It refers to the outcome or result of such interactions. Functional quality on the other hand answers the question of "how" the service was delivered. It refers to the process of service delivery: the process is always very important when evaluating a service. Image quality is a bridge between the

technical quality and the functional quality. Image quality refers to customer's perception or view of the brand prior to a service encounter. The image quality is usually built by technical and functional quality and it is enduring with time. Other variables that affect the image of an organization includes word-of-mouth communication, traditions, traditional marketing activities such as public relations and pricing, publicity and advertising, etc.

Although, it is the first major conceptualization of the service quality construct; it is not without some limitations. One of such is the inability of the model to explain the variables for measuring technical and functional quality. Scholars such as (Rust and Oliver, 1994) expanded the Gronroos model by introducing the service environment into the model. They referred to technical quality as service product and functional quality becomes service delivery. The foregoing is a pictorial representation of the Gronroos model.



### The Gronroos Model

Source: Gronroos, C. (1984) A Service Quality Model and its Marketing Implications; European Journal of Marketing, 18 (4), 36-44

### 2. Parasuraman et al, (1985) GAP Model

Gronroos model for service quality provided the springboard for the later conceptualization of service quality by Parasuraman *et al* (1985). Gronroos model which was based on the disconfirmation stance pits expected quality against perceived quality and informed the suggestion of gaps between them. In their view, service quality is the difference between customer expectations and actual performance of the service provider. Parasuraman *et al* (1985) suggested a new model for service quality by measuring the gap between expected service and perceived service. In using the gap analysis, they discover 5 gaps between service expectations and service performance. The GAP model identified ten dimensions of service quality; reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding, and tangibles. These gaps identified in this model include:

GAP1: Customer expectation- management perception (the knowledge gap),

GAP2: Management perception- service quality specifications gap, (the policy gap),

GAP3: Service quality specification- service delivery gap, (the delivery gap),

GAP4: Service delivery-external communications gap, (the communication gap),

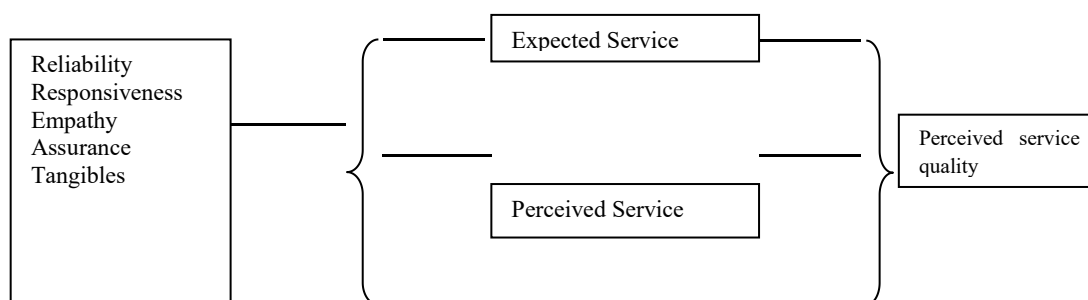
GAP5: Expected service- perceived service gap, (the service quality gap).

Scholars have modified the GAP model by introducing other quality GAPS that were not captured in the initial GAP model. Frost and Kumar (2000) development an internal service quality model called INTSERVQUAL based on the adaption of the GAP model (Parasuraman *et al*, 1985) and later the SERVQUAL model (Parasuraman *et al* 1988). The rationale behind the model is to evaluate the dimensions that cause service quality within the organization's internal customers (front line staff) and internal suppliers (support staff). The study shows that responsiveness dimension affects internal service quality the most.

### 3. Parasuraman et al, (1988) SERVQUAL Model

A modification of the earlier GAP model developed in 1985; SERVQUAL model gives prominence to the comparative delineation between customers' service expectations and perceptions within a stipulated time (Parasuraman, Zeithaml, and Berry, 1985, 1991, 1994; Nasution and Mavondo, 2008; Amin, 2013). When customers' expectation is less than perception of the actual services delivered then, the customer is satisfied. However, when the perception of the actual performance is less than the customers' expectations then there is an incident of dis-satisfaction. The dimensions proposed in the GAP model were refined and reduced into five dimensions; reliability, responsiveness, assurance (which contains communication, competence, credibility, courtesy, and security), tangibles, and empathy (which contains access and understanding). This redefined model was known as SERVQUAL.

As a model for measuring service quality, SERVQUAL model has been used widely across industries and service settings. From service settings that are *outcome based* (financial institutions, electrical appliance, commercial service provision and banks), *process based* (Leisure, hotels, recreational service, fast food restaurants); the model has been repeatedly used to measure service quality. SERVQUAL has its flaws and scholars have critiqued the model as lacking and insufficient for measuring service quality (Williams, 1998). Carman (1990) argues that the five dimensions of service quality as proposed by SERVQUAL measures service quality as a uni-dimensional construct and fails to acknowledge the multi-dimensionality of the service quality construct. More so, Williams (1998) opines that SERVQUAL's assumption of gaps existing between customer expectations and service perceptions might not be a veritable yardstick for assessing the level of a customer satisfaction. This point of view is shared by (Buttle, 1996; Cronin and Taylor, 1992) who argues that satisfaction is psychological in nature and cannot be equated with a mere service attribute like service quality. The instability of the dimensions of the SERVQUAL model is also in question. Scholars argue that SERVQUAL is not a generic model and as such, is not applicable across different service setting but is modified to suit the peculiarities of the different service settings (Babukus and Boller, 1992; Buttle 1996; Cronin and Taylor, 1992). The modifications of the SERVQUAL model include: REQUAL (recreation services) developed by Backman and Veldkamp (1993); it has four dimensions. SERVPERF (retail store shop) developed by Dabholkar, Thorpe and Rentz (1996) who argued for the inclusion of the performance indices in the SERVQUAL model. The foregoing is a pictorial representation of the SERVQUAL model.



SERVQUAL Model

**Source:** Parasuraman et al (1988) Servqual: A multiple-item scale for measuring consumer perception of service quality, *Journal of Retailing*, 64(1), 12-40.

### 3. An Overview of the Millennial Consumer

There is a group of consumers that make frequent use of the internet and social media to access information about desired products and services (Dabija et al. 2017). This generation of consumers occupies a large chunk of the market; in Nigeria, they occupy 40% of the market (Statista, 2023). They are known as the millennials. Understanding them is compulsory for any business organization that strives to succeed in the marketplace. Some of their characteristics include the penchant for mass communication; enjoyable leisure times and engaging in activities that offers the greatest benefit that maximize their experience (Dabija and Lung, 2019). Born during a period of economic prosperity, the

millennials consumer is optimistic, highly tech savvy and great entertainment lovers (Spiro, 2006). Due to the fact that their growth was in an era of strong development of the social media, the internet has a strong impact in their lives (Nusair et al. 2013). They were the first generation to embrace modern communication technology and as such, technology is an important aspect of their lives (Mangold and Smith 2012). The social media is a vehicle that is of utmost importance to millennial because its helps in the ease of extracting information from peers and friends about brands and service offerings via interactions (Nusair et al. 2013; Dabija et al. 2017). This and their technological skills is known to be a major challenge for the service provider who must target them appropriately and harness the limitless possibilities offered by technology (Merriman 2015). While in the social media space, the millennial is likely to be persuaded by a social media influencer than a celebrity to purchase a product (Ordun 2015). Aged between 43-28 years; they are the parent of the next generation of consumers (that is, the alpha generation).

#### 4. Theoretical Foundation: Generational Theory

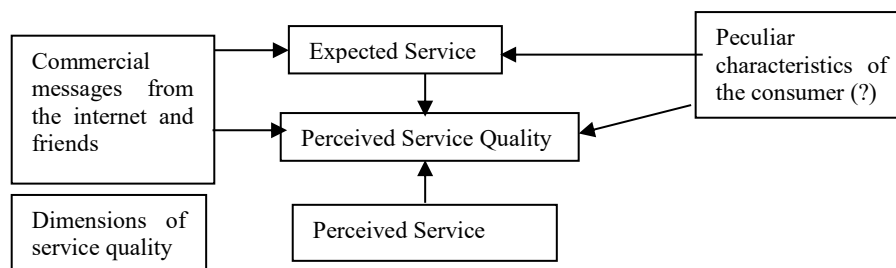
The generational theory posits that the identity of a generation of persons can be defined (Egri and Ralsston 2004). In the twentieth century, there are six generations that can be identified. Set in an interval of 20-25 years, (William and Page, 2010; Dabija et al. 2017) identified the six generations to include: *Greatest Generation* (1930s), *Baby Boomers* (1946–1964), *Gen X* (1965–1979/1980), *Millennials or Gen Y* (1980/1–1994/1995) and *Gen Z* (1994/1995–2010/2011). Developed by Inglehart (1977), it holds that “population can be grouped into similar class of people or generations who have similar values, norms, expectations, history, experience, characteristics, lifestyle and beliefs which are embedded in its members”. These identified characteristics helps in predicting shopping behavior and preference pattern of a generation (Parment, 2013). Applying the theory in real terms, the millennial is a generation of people that have similar norms, values, experiences, expectations, history etc and as such; it is imperative that companies and service firms who aspire to succeed in the market place design and develop product and service offerings that resonate with a particular generation. Research shows that the theory has been applied in sectors such as human resources, retail and education (Leask et al. 2014).

#### Service Quality Model and the Millennial Consumer

Batra et al (2000) identified consumers as personalities whose behaviour is governed by different and varied influences such as society beliefs, attitude, past learning experience, perception and expectation which form their taste choice and product preference. With the radical change that is being experienced in the marketplace as a result of technological advances and the effect of globalization and environmental awareness, companies are faced with the reality of increased market clutter and they therefore struggle to operate and succeed in a highly changing marketplace (Nkwede and Ogbulie, 2023). To fight this challenge, (Grewal, Roggeveen and Nordfalt (2017)) suggests that businesses should have proper knowledge and understanding of customer preferences as well as managing customer experience at engagement levels or touch points. These touch points serve as a reference point for experience formation and information gathering by the customers. The service encounter is one of such touch points (Bitner, 1990). The service provider sees the service encounter as an opportunity to surpass the expectations of the customer; service quality is then used to assess service encounters. Numerous studies show that consumers can be predicted along demographic lines of age, gender, educational qualification and income (Nkwede et al, 2022). In line with this, the age of a consumer can be used to predict his behavior and preference patterns. When the millennial consumer is equated with service quality measuring scale, the following seems the likely results:

1. The millennial consumer is short-tempered, impatient and heavily distracted. They are also entitled, easily aggravated, and difficult to please; they might not take easily to excuses. This means that the millennial consumer would be interested in the outcome of a service and not necessarily the process. So service quality models that are outcome oriented is suggested.
2. The millennial consumer has access to multiple touch points; more information than any previous generation. They are bombarded daily by a myriad of ad commercial messages and

- as such their attention span is very short. So service quality models that incorporates the “performance” indices is suggested
3. Service quality models that lays emphasis on trust and confidence is also suggested; this is because, the millennial consumer expectation quotient on trust and confidence is very high.
  4. The millennial appreciates physical evidence that actually “works”. It is suggested that service provider introduce “physical service trappings” that are functional.
  5. The attention span of the millennial is very short and as such switching behaviors is highly possible. It is suggested that the service provider prevents this by improving on the availability dimension of the service quality
  6. The millennial is flexible; so touch points that could enhance the consumers’ experience is suggested.
  7. The millennial is attracted to virtual displays, so what is offline should be a replica of the online version. It is suggested that service quality models where the expectation should be less than performance. Adverts and commercial messages should downplay the quality of a service so as to create a particular version in the minds of the consumer. The consumer is highly likely to be wowed when such expectations is exceeded.
  8. Referred to as the “me generation”, the millennial favors brands that speaks to them and reflects their identity and lifestyle. That is, brands that help them grow their image individually. The medium they choose to use in engaging with brands is the social media through hash tags. Hash tags are very valuable to them, so branding in line with hash tags is mostly likely to get their attention.
  9. The millennial is attracted to the “greenness” of a product, that is, the green element is important to the millennial and they are eager to spend a premium to get a product that is natural (organic), sustainable and considerate
  10. In a service setting, the millennial is likely to be comfortable in an environment that has aesthetic ambience and provides opportunity for socialization.



### Proposed service quality model for Millennial

The above figure is the proposed service quality model for the millennial in developing economy. Expectations are formed as a result of information gathered from various sources such as the traditional media, friends and the internet. Into this box are the peculiar characteristics of the consumer. With these characteristics, the service provider can therefore predict quality of service that the millennial consumer is likely to demand from the service organization.

### CONCLUSION

In conclusion, a modification of the generic models is suggested. That is, a multi-dimensional model that has industry specification is suggested. Service is complex and as such measuring it is very difficult. Therefore, a measuring service at different levels while incorporating the uniqueness of that particular service product is essential. Another variable that should be included in the model is the indicators for “consumers’ perception” on services provided; this is likely to measure the effectiveness and efficiency of the models. The development of service quality models over the years show the change in the different services in line with the change in the service sector. Earlier, conventional services are pre-dominant but, the transformation of services from conventional to IT based services demands the modification of service quality models. Measurement of a service is heavily dependent on

service settings, time, needs and situations surrounding the consumer. This therefore necessitate continuous study into service quality models that resonates with the individual identity.

### Limitations and Direction for Future Research

The study set out to identify the best suited model for measuring service quality for the Nigerian millennial consumer. It examined different service quality models and focused attention on models that were developed prior to the start of the millennium. Therefore, the study did not capture the models that were developed with focus on the internet. Due to the evolution of the internet and the peculiar nature of services, it is imperative that studies on identifying service quality models that fit electronic services. Examining the relationships between the online user and the e-service provider is an enormous avenue for future studies.

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