Service Quality Dimensions of Retailing - A Study on Retail Chain Stores in Chittagong

Syed Mohammad Hasib Ahsan[1]   Mohammad Toufiqur Rahman[1]
Tanzina Chowdhury[1]   Nazamul Hoque[2*]

1. Lecturer, Department of Business Administration, International Islamic university Chittagong, 240, Nawab Sirajudowla Road, Chawkbazar, Chittagong, Bangladesh.
2. Assistant professor, Department of Business Administration, International Islamic university Chittagong, 240, Nawab Sirajudowla Road, Chawkbazar, Chittagong, Bangladesh.
   *E-mail of the corresponding author: nazam_iiuc@yahoo.com

ABSTRACT
Service quality is a critical component of customer perceptions about the service. The performance and quality parameters of any service are dependent on customer expectations and how efficiently and satisfactorily the service firm is able to serve its customers. This study employs the SERVQUAL method to study service quality aspects of retail stores in Chittagong, Bangladesh. The traditional quality dimensions for assessing the service quality have been modified to assess the customers' service needs and satisfaction in the retail sector. The results showed that a high positive correlation existed between various service dimensions, and that customers' evaluation of service quality was more or less similar across different age groups. This study aims at identifying components of retail service quality in retail chain store in Chittagong. A survey of 412 shoppers in various retail chain store in Chittagong has resulted that service quality of retain chain store composes of 5 dominant factors namely Tangibility, Reliability, Assurance, Responsiveness and Empathy.
Keywords: SERVQUAL; Retailer; Interactions; Behavior; Retailing

1.0 INTRODUCTION:
Service quality has drawn attention of researchers and managers in recent times (Zeithaml, 2000). It has become a significant research topic in the past decade due to its apparent relationship to customer satisfaction, (Bolton and Drew, 1991, Bowlding et al, 1993,) higher revenues, higher customer retention, (Benett and Higgings,1988) repeat purchasing behavior (Taylor and Cronin,1994) and expanded market share(Bowen and Hedges, 1993). It is very difficult for the consumers to evaluate the quality of service before consumption, and in many cases, even after consumption, consumers cannot properly evaluate the quality of service consumed. As a result, consumers tend to base their perception of service quality on some factors. The service quality affects the overall evaluation of the service entity (Parasuraman et al, 1988) and, to a large extent, is based on service personnel behavior (Bowers et al, 1994).

The retail environment is changing more rapidly than ever before it is characterized by intensifying competition from both domestic and foreign companies, a spate of mergers and acquisitions and more sophisticated and demanding customers who have greater expectations related to their consumption experiences (Sellers 1990, Smith 1989). In retail setting, especially retail stores where there is a mix of product and service, retailers are likely to have impact on service quality more than on product quality (Dabholkar et al., 1996). Therefore in a country like Bangladesh, Retail stores are set to boom in the country as the current market players are planning to open several hundred more outlets in the next few years to cope with the rising demand from the consumers. With a strong 15-20 per cent annual sales growth, about 30 companies with more than 200 outlets have already made foray into the industry since Rahimafrooz, one of the largest business groups in Bangladesh, introduced Agora, a chain superstore, in the capital a decade ago.

The current study is aimed to explore the service personnel's interactions with the customer which determined by using the traditional SERVQUAL scale and adapting it for retail. Zeithaml et al (1991) have identified five elements that determine service quality: tangibles, reliability, responsiveness, assurance and empathy. Keeping these dimensions in view, we developed a questionnaire to understand customer perceptions toward retail services and the role of service personnel's behavior in generating customer satisfaction.

2.0 LITERATURE REVIEW
Service quality is a critical component of customer perceptions about the service. Customers perceive services in terms of its quality and how satisfied they are overall with their experiences (Zeithaml, 2000). Due to intangibility nature of services, it is difficult to measure service quality as there are fewer tangible cues available when

consumers purchase services (Parasuraman, Zeithaml, and Berry, 1985) as compared to goods. Service also requires higher consumer involvement in the consumption process (Grönroos, 1984) which makes it more complicated to measure. Several researchers have suggested that consumers judge the quality of services based on their perceptions of the technical outcome provided, the process by which the outcome was delivered, and the quality of the physical surroundings where the service was delivered. This depiction of service quality as outcome quality, interaction quality, and physical environment quality was captured by Brady and Cronin (2001) in their empirical research. The tangible elements of services influence in developing customer perceptions toward the service personnel's behavior and play a significant role in customer perceptions toward service quality (Lovelock, 1983). The appearance of the service provider, the equipments and product displays are important in service settings. Darian et al (2001) had conducted a research on service personnel behavior in retail; they established that customers gave importance to greetings by the salespersons and not being pressured to purchase products. Research on fashion stores in Hong Kong, by Sum and Hui (2009), showed that empathy was an important consideration for customer loyalty behavior. Thus, the social interaction of retail staff may be considered an important determinant in eliciting a positive response from the customers.

Researchers suggest that customers do not perceive quality of service in a unidimensional way but rather judge service quality based on multiple factors relevant to the context (Zeithaml and Bitner 2003: 93). For example, quality of automobiles is judge by such factors as reliability, serviceability, prestige, durability, functionality and ease of use, where as quality of food products might be assessed on other dimensions (flavor, freshness, aroma and so on).

SERVQUAL provides a technology for measuring and managing service quality (SQ). Since 1985, when the technology was first published, its innovators Parasuraman, Zeithaml and Berry, have further developed, promulgated and promoted the technology through a series of publications(Parasuraman et al., 1985; 1986; 1988; 1990; 1991a; 1991b; 1993; 1994; Zeithaml et al., 1990; 1991; 1992; 1993). Parasuraman, et al(1988) proposed five specific dimensions of service quality that apply across a variety of service contexts. These dimensions are Reliability, Responsiveness, Tangibles, Assurance and Empathy. They also developed a multidimensional scale to capture customer perceptions and expectations of service quality in terms of these five dimensions known as SERVQUAL (Zeithaml, Bitner, and Gremler 2006:154-156). Logic suggests that the absolute as well as relative importance of these dimensions in determining perceptions of service quality will vary from service to service, from customer to customer, from consumption situation to situation and from culture to culture(Zeithaml, Bitner, and Gremler 2006:23). In this paper for determining service quality of retail store we have considered the following five dimensions:

3.0 RESEARCH OBJECTIVE:

The study has the following major research objectives:

- To have a scenario of service quality level of retail chain store in Chittagong metropolitan city.
- To find out the absolute and relative importance of the five proposed factors (Tangible, Reliability, Assurance, Responsiveness, Empathy)
- To analyze the possible variability of the importance of these five factors across age and gender of the respondents.
- To offer suggestions, if needed, based on the analytical results of the current study.

4.0 RESEARCH METHODOLOGY:

The research adapted the questionnaire used by Evans *et al* (2008) for understanding the sales personnel behavior in determining customer perception of service quality in the retail chain stores like AGORA, KHULSHI MART, MINA BAZAR, SHAWPNO and WELL MART in Chittagong city. The sample constituted customers (who had to fill the questionnaire) with reference to only retailers selling grocery and household products. We did not include services like repair, banking, restaurants, cleaning and retailers selling consumer durables. The reason for selecting the grocery retailers was that as the customers regularly interacted with these retailers (in course of their daily purchases of grocery items), the service quality would be dependent on behavioral attributes.

The five SERVQUAL dimensions were customized to comprehend the effect of service personnel's behavior in determining customer perception about service quality. The questionnaire consisted of 19 constructs (Four items for tangibles, four items for reliability, three items for assurance, four items for responsiveness and Four items for empathy). The research design was exploratory in nature, as there has been no prior research on examining service quality dimensions in the retail sectors in Chittagong city.

Random sampling technique was used for data collection. Retail intercept method was used to collect the

primary data. Post-graduate marketing students handled the fieldwork, and data were collected in the month of October and December by visiting the outlets personally and contacting the customers. The customers were asked to fill in a structured questionnaire by indicating their degree of agreement on a five-point Likert scale (1 – strongly Disagree, 5 – strongly agree). The questionnaire was administered in English and the students had to explain the purpose of the research to solicit their support. The sample size was kept at 430; however, we could use only 412 questionnaires for the final analysis. The remaining 18 questionnaires were incomplete, and thus could not be used for analysis.

The study was launched with the following hypotheses.

Hypothesis 1: The five SERVQUAL dimensions to measure service personnel's interaction with customers would have a relationship with each other.

Hypothesis 2: There would be a difference in the customers' evaluation of retail service quality based on the age of the respondents.

Hypothesis 3: There will be a difference in the customers' evaluation of retail service quality based on the gender of the respondents.

In our study the words customers and consumers are used interchangeably without making any distinction. Most companies want to serve their customers well, but are not able to understand their expectations because of the intangible nature of services (Kandampully, 1997). Svensson (2001) posits that service quality helps strengthen interpersonal relationships and is dependent on the service interactions between the service provider and the customers. Duffy (2003) states that customer service accounts for service success, and also that the role of salespersons could not be underestimated in creating satisfactory service quality perceptions (Beatty *et al*, 1996).

5.0 ANALYSIS AND FINDINGS:

The original scale developed by Evans *et al* (2008) had been modified, and therefore the reliability of the scale was computed by running the Chronbach alpha test of reliability. Chronbach's (1951) coefficient alpha measures the extent to which the scale items cohere with each other. We ascertained the reliability of the items of each dimension by computing the Chronbach alpha, and the score was 0.615 for Tangibility, 0.643 for Relliability, 0.624 for Assurance, 0.691 for Responsiveness and 0.612 for Empathy. Churchill (1979) suggests that an alpha of 0.60 or greater should be considered adequate to develop a new questionnaire. Therefore a low co-efficient alpha indicates the sample of items perform poorly in capturing the construct motivating the measure . So the value for Cronbach's alpha indicates a good internal consistency of the items in the scale here.

Tangibility
Reliability Statistics

Cronbach's Alpha	N of Items
.615	4

Reliability
Reliability Statistics

Cronbach's Alpha	N of Items
.643	4

Assurance
Reliability Statistics

Cronbach's Alpha	N of Items
.624	3

Responsiveness
Reliability Statistics

Cronbach's Alpha	N of Items
.691	4

Empathy
Reliability Statistics

Cronbach's Alpha	N of Items
.612	4

Table 1 shows the age breakup of the respondents. A large section of the population comprised the young generation. A total of 38.1 per cent of the respondents were in the age group of 20–30 years doing their regular grocery shopping from the neighborhood stores. The age bracket between 30–40 years comprised 34.7 per cent, 40-50 years comprised 20.4 per cent of the data, and the 50 years and above age group was only 4.4 per cent.

Table 1 - Age breakup of respondents:Age Breakup

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10-20	10	2.4	2.4	2.4
	20-30	157	38.1	38.1	40.5
	30-40	143	34.7	34.7	75.2
	40-50	84	20.4	20.4	95.6
	50-100	18	4.4	4.4	100.0
	Total	412	100.0	100.0	

The total male respondents were 247 (60 per cent of total sample size) and female respondents were 165 (40 per cent of total sample size). The descriptive statistics results are shown in Table 2. The Tangibility and Responsiveness dimensions of service quality had the highest mean score of 15.12 and 14.85 respectively, whereas, Assurance had the lowest score of 10.69. The results suggest that there is further scope of improvement in the service quality dimensions. The customers gave importance to interaction with the retailers.

*Table 2 - **Descriptive statistics of SERVQUAL dimensions in retailing services***

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tangibility	412	9.00	20.00	15.1214	2.74369
Reliability	412	5.00	20.00	14.6748	2.80095
Assurance	412	4.00	15.00	10.6917	2.39721
Responsiveness	412	4.00	20.00	14.8568	3.01600
Empathy	412	4.00	20.00	15.0121	2.57110
Valid N (listwise)	412				

To understand the relationship between the SERVQUAL dimensions, a correlation test was run on the sample. The results are shown in Table 3.

Table 3 : Correlations-SERVQUAL dimensions in retailing services.

Correlations

		Tangibility	Reliability	Assurance	Responsiveness	Empathy
Tangibility	Pearson Correlation	1	.385[**]	.389[**]	.566[**]	.383[**]
	Sig. (2-tailed)		.000	.000	.000	.000
	N	412	412	412	412	412
Reliability	Pearson Correlation	.385[**]	1	.521[**]	.456[**]	.187[**]
	Sig. (2-tailed)	.000		.000	.000	.000
	N	412	412	412	412	412
Assurance	Pearson Correlation	.389[**]	.521[**]	1	.326[**]	.219[**]
	Sig. (2-tailed)	.000	.000		.000	.000
	N	412	412	412	412	412
Responsiveness	Pearson Correlation	.566[**]	.456[**]	.326[**]	1	.263[**]
	Sig. (2-tailed)	.000	.000	.000		.000
	N	412	412	412	412	412
Empathy	Pearson Correlation	.383[**]	.187[**]	.219[**]	.263[**]	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	412	412	412	412	412

**. Correlation is significant at the 0.01 level (2-tailed).

The results show a positive correlation between the five SERVQUAL dimensions.

The *Reliability* dimension had a moderate positive correlation with *Assurance* (r=0.521, P=0.000, which is significant at 0.01 level), *Responsiveness* (r=0.456, P=0.000, significant at 0.01 level) and Tangibility (r=.385,P=000) and positive correlation with *Empathy* (r=0.187, P=0.000 significant at 0.01 level).

Assurance had a strong positive correlation with *Tangibility,* and *Responsiveness*, the results are significant at 0.01 levels (r = 0.326 with responsiveness, r=0.389 with tangibility)

The *Responsiveness* dimension demonstrated a strong positive correlation with *Tangibility (r=.566),* and *Empathy* (r=.263).

The *Empathy* dimension has shown a positive correlation with all other dimensions that is significant at 0.01 level . The *Tangible* dimension also has positive correlation with all other dimension.

The appearance of the retail sales personnel was considered to be a tangible part of the service transaction. Positive correlation with SERVQUAL dimensions of Reliability demonstrates that the retailer reassured the customer about their capability to fulfill promises within certain time, show interest to solve the problems , handling complaints if any, error free records etc. As purchasing groceries is a routine activity, customers do not give much thought to the store specifications. However, the behavior of the retailer instills confidence in them and makes them feel that the retailer knows their 'unique and specific' needs and they will provide their services at the time they promise to do so.

The Reliability dimension was related to tangible, assurance, responsiveness and empathy of behavioral attributes of the retailers. If the retailer was responsive toward customer needs, had a clear idea about their product preferences, provided clear answers, explained clearly the policies and made concessions that he could handle, the customers could be confident of the service quality of the retail store. In the Empathy dimension, the scale included the construct of considering customers as individuals with different needs. This construct was similar to the 'personal attention' attribute used by Dabholkar *et al* (1996).

Thus, **Hypothesis 1** gets accepted as positive relationships exist between the service quality dimensions.

In a similar study carried out on Korean customer perception of quality of discount retailers, Kim and Jin (2001) found that *Tangibles* were most important for Korean customers. In our study, we found the Responsiveness dimension to have a strong relationship with the retailers' knowledge about products, commitment to fulfill promises, the friendly attitude, convincing style and ability to meet schedules (as reflected through constructs used for Tangible, empathy, reliability and assurance). The results of the study conducted on Hong Kong customers by Siu and Cheung (2001)   had shown that the policy of the company had the greatest impact on the customer evaluation of service quality.

To determine whether any significant differences existed between the different age groups of customers regarding the SERVQUAL dimensions, a one-way ANOVA test was run. The results are shown in Table 4.

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Table 4: ANOVA – Differences In Customer Age Groups' Perceptions Of SERVQUAL In Retailing**.**

ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Tangibility	Between Groups	268.717	4	67.179	9.678	.000
	Within Groups	2825.215	407	6.942		
	Total	3093.932	411			
Reliability	Between Groups	232.812	4	58.203	7.918	.000
	Within Groups	2991.605	407	7.350		
	Total	3224.417	411			
Assurance	Between Groups	229.979	4	57.495	10.976	.000
	Within Groups	2131.873	407	5.238		
	Total	2361.852	411			
Responsiveness	Between Groups	301.658	4	75.414	8.931	.000
	Within Groups	3436.893	407	8.444		
	Total	3738.551	411			
Empathy	Between Groups	47.280	4	11.820	1.802	.128
	Within Groups	2669.659	407	6.559		
	Total	2716.939	411			

There were five different age groups of customers in the research study (as shown in Table 1). It is apparent from the results of ANOVA that, all SERVQUAL dimensions had significant differences between the age groups were apparent. The results thus show that all the age groups did not have   similar perceptions about the service quality attributes in retailing services. Therefore, **Hypothesis 2** is accepted as service quality attributes are not rated similarly by customers of different age groups.

The one-way ANOVA test was administered to determine whether the gender of the customers played any role in their evaluation of service quality dimensions. The results shown in Table 5 suggest that there was significance difference(Except reliability =.511, Empathy=.785) on any of the SERVQUAL dimensions. The male and female respondents gave equal emphasis to the quality dimensions; thus, **Hypothesis 3** is also accepted.

Table 5 : ANOVA – Gender differences in perceptions of SERVQUAL in retailing.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Tangibility	Between Groups	69.683	1	69.683	9.447	.002
	Within Groups	3024.249	410	7.376		
	Total	3093.932	411			
Reliability	Between Groups	3.398	1	3.398	.433	*.511*
	Within Groups	3221.019	410	7.856		
	Total	3224.417	411			
Assurance	Between Groups	41.586	1	41.586	7.348	.007
	Within Groups	2320.265	410	5.659		
	Total	2361.852	411			
Responsiveness	Between Groups	120.927	1	120.927	13.705	.000
	Within Groups	3617.624	410	8.823		
	Total	3738.551	411			
Empathy	Between Groups	.496	1	.496	.075	*.785*
	Within Groups	2716.444	410	6.625		
	Total	2716.939	411			

Malhotra *et al* (1994), cited in Kim and Jin (2001), have postulated that as countries become developed, the customers give greater priority to intangible attributes of service quality than the tangible ones. The results of our study indicate that behavior of the retailers is considered an important determinant of service quality. It is not only about purchasing products from a particular store, it is also based on interactions with the retailer. The correlation results show that more than maximum dimensions of service quality had a positive relationship. The performance of one dimension of service quality was dependent on the other. Winsted (1997)   suggested that different cultures evaluated service quality dimensions affect customers' perception differently, and that environmental factors affect customers' perception about service quality. Bangladeshi culture is more collectivist in nature and people prefer to form long-term relationships in their interactions. Social acceptability, relationships and group norms are given priority, and this may be reflected in their evaluation of service quality in retailing. In Chittagong(Bangladesh), customers prefer to establish a rapport and relationship with the retailers, as most of the interactions have a long-term orientation. This may be in tandem with the assertion of Tombs and McColl-Kennedy (2003) that interactions are an important constituent of service quality. The local retailer not only knows the customer individually, but is familiar with their families and household woes. The retailer is a friend to the customers and advises them about the latest product launches, discounts, services and return and refund policies of the company. Customers prefer to consult the retailers regarding product purchases ensured of their sound advice and clarity about their needs. The retailer is supposed to be aware of the preferences of the household and believes in giving attention to each customer. In the research carried out by Kim and Jin (2001), personal attention was considered the most important quality dimension in retailing service for American customers, whereas tangibles were more important for Korean customers. The results show that relationship is an integral part of service quality evaluation by Indian customers, and support Berry and Gresham's (1986) assumption that 'relationship retailing' is relevant for maintaining store loyalty. The difficulty in understanding these relationships arises from the complex nature of customer evaluations and relationships (Crosby and Stephens, 1987). Socialization factor has been considered important in forming long-term relationships. Dwyer *et al* (1987) have spoken of 'socialization' in the service encountered, stating that in relational exchanges, people derive satisfaction through personal interactions.

Our results corroborate earlier studies (Brown *et al*, 1991; Beatty *et al*, 1996; Macintosh and Lockshin, 1997; Darian *et al*, 2001; Kim and Jin, 2001) that sales personnel behavior affected customers' evaluation of the retailing service. The results indicate that customers gave importance to retailers' clarity over company policies. This serves as an important determinant of service quality. This is similar to the study done by Mazursky and Jacoby (1985), who suggest that customers' evaluation of a retail store is based on the credit and refund policies.

For our research customers' flexibility in credit, discount and refund policies are considered an integral part of the long-term relationship they share with the retailers. They expect to be provided with these concessions and benefits, as they are part of service package. Personal attention to customers and socialization in the service encounter plays an important role in the development and management of relationships between service personnel and customers (Hollander, 1985; Rexha *et al*, 2003).

6.0 LIMITATIONS AND FUTURE RESEARCH IMPLICATIONS:

One limitation of this study is the use of a relatively small sample and of the study being restricted to the city of Chittagong . This could impact the extent to which these results can be extrapolated to other retail formats, product types and cities. Future research in Bangladesh retailing could examine a wider respondent base across other cities of Bangladesh . A larger sample size would also enable separate analysis across different income groups, gender and age categories. Research may be carried out to understand differences between organized retailers and small unorganized retailers in Chittagong (Bangladesh). In the present research, no such differentiation was made about the size of the retail outlets. This may be considered as an independent variable for understanding service quality aspects related to the retail size and product assortment. Only the behavioral attributes were considered, and no reference was made to product variety, store appearance, ambience or sales services. We believe that these factors may also be considered as an aspect of understanding quality. The focus of our research was only on the interaction of service personnel with the customer, and thus the questionnaire did not include other variables such as 'convenience and policy' (Siu and Cheung, 2001) or 'problem solving' (Dabholkar et al, 1996) or 'credit card policy' (Kim and Jin, 2001).

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