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MANAGING SERVICE QUALITY IN INDIAN APPAREL RETAIL STORES: CUSTOMER'S GENDER EFFECTS [*]

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ABSTRACT

This paper discusses the service quality of Indian Apparel specialty stores on the basis of gender of the customer's perception, and analyses how gender differences affect customer perceptions of service quality dimensions. The results of an empirical study of Indian Apparel stores customers generally support the hypothesis that gender affects service quality perceptions and the relative importance attached to various retail service quality dimensions. This paper provides important information for Indian retail stores managers to develop operational, marketing, human resource strategies, and in targeting those strategies in terms of gender differences in quality perceptions among their customers.

Keywords: Service Quality; Apparel retail stores; Gender; Customer perceptions; Indian.

INTRODUCTION

Retailing in India has come out of age. It is gradually inching towards the next boom industry. India has one of the highest shop densities in the world and the present retail market is estimated to be a US$ 200 billion of which only 3% is in the organized sector. This organized retail sector is poised for a takeoff. Given the increasing competition among retailers, retailers can no longer afford to neglect service quality issues. With greater choice and increasing awareness, Indian consumers are becoming more demanding of quality services, which were not part of the sector a few years ago. For creating a competitive advantage Indian retailers are focusing on the areas which are in their control to position themselves in the minds of the customers. Delivering high service quality (Berry, 1986; Hummel & Savitt, 1988) is increasingly becoming a part of the retailers' strategy to survive in this competitive environment. The practice of excellent service quality has proven to lead to increased customer satisfaction (Srivdas & Baker-Prewitt, 2000), creating customer loyalty (Wong and Sohal, 2003) , retention and patronage(Yavas et al., 1997). As service quality can be the cornerstone to retailing success, retailers need to constantly evaluate their service quality. In the increasingly competitive marketplace Indian retail companies cannot be too far removed from the needs, motivations, and purchase intentions of their consumers. To achieve a better customer focus, it is critical to determine which dimensions of service quality are more important to different customers.

Gender is a critical segmentation variable for various reasons.

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1. Significant gender related differences has been found in the pattern of consumption of goods and services (Burton,1995)
2. There has been a significant change in the consumer behavior among women as a result of wider changes in the society-with women now increasingly involved in the managing of family budget, making expenditure decisions, and planning finances.

The present article therefore explores the distinct dimensions of service quality in an Indian retail setting, and which of these dimensions are more or less important to men and women.

THEORITICAL BACKGROUND

Service Quality

Service quality is defined as how well the service meets or exceeds the customers' expectations on a consistent basis (Parasuraman, Zeithaml & Berry, 1985). The difficulty, however, is that service quality, unlike product quality, is more abstract and elusive, because of features unique to services: intangibility, inseparability, heterogeneity (Parasuraman, Zeithaml & Berry, 1985) and perish ability and is therefore difficult to measure. To remedy this difficulty, Parasuraman, Zeithaml and Berry (1985) established the "gap model". Since its introduction, SERVQUAL has spawned many other studies undertaken by both academicians and practitioners alike. It has been applied and tested in diverse settings which include hospital(Babakus and Mangold,1989), banking (Cronin & Taylor, 1992), business school placement centre, tyre store, dental school patient clinic and acute care hospital (Carman,1990),discount and departmental store (Finn & Lamb, 1991; Teas, 1993; Dabholkar et al, 1986) and others. Due to the absence of alternate measuring instruments of service quality in a retail context various researchers have applied SERVQUAL in different retail context like apparel specialty store (Gagliano & Hathcote, 1994), retail store (Guiry, Hutchinson & Weitz, 1992), departmental stores and discount stores (Finn & Lamb,1991), tire retailers (Carman, 1990); but researchers have cautioned that care has to be taken to apply SERVQUAL in the retail context(Finn & Lamb,1991).Evidence from the review of the studies mentioned above shows that SERVQUAL fails to provide and accurate measure of service quality in the retail setting. As a component of the service industry, there is a debate over the uniqueness of the retail services to the other service firms.

Retail Service Quality

According to Hummel et al. (1988) service quality is an important strategic weapon in retail contexts, particularly in developing defensive marketing strategies. Several authors have agreed that intense competition in the retail sector makes service quality an important determinant of customer satisfaction and overall business performance in the sector.

Service quality is retailing is different from many other product/service environment (Finn and Lamb, 1991; Gagiano & Hathcote, 1994). The measurement of service quality in a retail setting is somewhat different from the measurement of service quality in other ('pure') service settings (such as banking, telecommunications, and so on). Retail offerings are a mix of merchandise and service, and the experience of customers in retail stores thus involves such activities as negotiating their way through the store, finding the merchandise, interacting with a variety of store personnel, and returning unsatisfactory merchandise-all of which have a direct influence on the customers' evaluations of service quality. Although measures of service quality in 'pure' service environments and retail environments are likely to share some common dimensions, it has been argued that measures of retail service quality must take additional dimensions into consideration (Dabholkar et al., 1996).

Dabholkar et al. (1996) developed and empirically validated a retail service quality scale. According to Dhabholkar et al., (1996)Retail service quality has a hierarchical structure which comprised of five basic dimensions. The five dimensions of service quality were

1. Physical aspects – includes functional elements like layout, comfort and privacy and also aesthetic elements such as the architecture, color, materials and style of the store.
2. Reliability – a combination of keeping promises and performing the services right.
3. Personal interaction – the service personnel being courteous, helpful, inspiring confidence and trust in customers.
4. Problem-solving- the handling of returns and exchanges as well as complaints.
5. Policy – a set of strategies, procedures and guiding principles under which the store operates.

Apart from Dhabholkar et al. (1996) contribution, there has been numerous studies were researchers have replicated the model in diverse research settings and cultures. Galliano & Hathcote (1994) performed a study on customers of specialty stores in the US market and reported a four factor structure instead of the five factor structure as proposed In RSQS. Christo & Terblanche (1997) also confirmed the five factor structure of retail service quality as suggested by Dhabholkar et al. (1996) showing a reasonable fit among hypermarket shoppers in South Africa .Mehta et al. (2000) discovered RSQS to be more suited in a "more goods, less services" environment i.e a supermarket in Singapore were the sample were customers of supermarkets and electronic goods retailers. Leung & To (2001) applied RSQS on a sample of undergraduate students who were shoppers at fashion stores in Hong Kong and found the scale to possess high internal consistency but low temporal stability. Kim & Jim (2002) applied RSQS on college students who were shoppers of discount stores in US and Korea and found RSQS to have a three factor structure and found RSQS presented a better fit for the US sample than the Korean consumers. S. Kaul (2007) found the RSQS scale to have good convergent and predictive validity as well as acceptable level of reliability in an Indian retail setting but the data in the study did not support the basic five dimensional structures of RSQS. The closest fit they found was a three dimensional structure but out of this three dimensions two were ambiguous and incapable of being used to identify clear and specific areas for service improvement focus.

Service quality and gender

Although there is a strong body of research focused on measuring perceived service quality in services, little attention has been paid to possible differences among different demographic segments of customers (Webster, 1989; Stafford, 1996). Demographic characteristics are an accepted basis for segmenting markets for customers (Kotler and Armstrong, 1991; Blench and Blench 1993). Gender segmentation in particular, has become more common with the recognition that women represent a lucrative market segment.

The current study apples the RSQS scale in an Apparel retail setting to understand the gender differences in the service quality perceptions of Indian customers.

The following research objectives were identified:

- R1: The service quality perception of Indian retail customers would vary across genders.
- R2: The degree of importance attached to various dimensions of service quality by Indian retail customers would vary across genders.

RESEARCH METHODOLOGY

Sample

The data consisted of retail shoppers as defined in similar studies (Dabholkar, Thorpe and Rentz, 1996). The method of purposive sampling was employed whereby respondents had to fulfill the criteria of having visited a apparel store in the last six months. Apart from purposive sampling procedure a quota sampling was also used on a sample size of respondents. The quota was fixed on the basis of income, gender, age and qualification. NCR was chosen for the study because it is one of the first place in India were large format retail stores started and it is one of the very few cities in India which has a very high density of malls were most of the large format retail stores are based. Data was collected over a period of six weeks between the month of September and October in the year 2013. The period was selected with a special purpose as during this period in India most of the festivals are held and the chances of getting a respondent who have made a purchase were more. The data was collected at the residence of the shoppers from any one member of a family with prior consent who had shopped in an apparel specialty store in the last six months.

Instrument Design

Services quality. The Retail Service Quality Scale (RSQS) which was developed by Dabhalkar et.al., (1996) was used in the study. Of the 28 items in RSQS two were found to be inappropriate for inclusion in the Indian context. All other 26 items were retained. The scale was measured on a 7-point Likert scale from 1 (Strongly disagree) to 7 (Strongly agree). All the questions were pre-tested and the wording was finalized after extensive discussion with the interviewees and industry experts. Demographic statistics were also collected. They included sex, age, education, income and occupation.

FINDINGS AND DISCUSSIONS

The construct reliability of the RSQS scale was tested at the overall scale as well as the dimensional level. The results of the test indicate that the retail quality scale as proposed by Dabholkar et al. (1996) is a very reliable instrument, registering an overall Cronbach alpha value of .939 (Table 1). All the dimensions also recorded also recorded coefficient alphas above .70, adhering to the minimum value of .70 as suggested by Nunnally (1978).

Next to test the validity of the RSQS scale we used three methods; content validity, criterion related validity and discriminant validity. Content validity refers to the degree which an instrument covers the meaning of the concepts included in a particular research (Barbbie, 1992). For this study, we found the content validity of the proposed RSQS scale as adequate as this instrument has been carefully constructed, validated and refined by Dabholkar et al. (1996), and supported by extensive literature review.

In order to access the criterion related validity of the proposed RSQS scale data was collected on four independent variables - intention to visit, intensity to purchase, intention to recommend and past complaint behavior from the proposed behavioral intentions scale. The basic intention to assess the criterion related validity is to find out the extent to which the construct measured are related to a pre-specified criteria (Saraph et al., 1989). In this study, criterion related validity was determined using correlation between the overall scale, the independent dimensions and the four independent variables. The results are presented in the table shows that the entire scale is highly correlated with the three independent variables i.e. intention to visit (.511, $p<.05$), intention to purchase (.46, $p<.05$), intention to recommend (.724, $p<.05$). Even though the sign of the correlation between the past complaint behavior and the RSQS scale is negative as expected, the value of the correlation is low and insignificant (- .019, $p<0.700$). It is possible that past complaint behavior was an inappropriate measure as Indian Shoppers tend to switch to switch stores instead of

complaining as a show of their passive protest against the deficiency in service quality. The results clearly verifies the predictive validity of the retail service quality scale RSQS.

Based on the reliability and the validity results, we can conclude that the service quality is one-dimensional and that RSQS is fairly reliable in measuring a single construct. The acceptable content, criterion and predictive validity of the instrument indicate that the scale does measure the service quality construct.

TABLE 1

Construct Reliability and Criterion Related Validity of the Retail Service Quality Scale

	No. of Items	Construct Reliability	Criterion Related Reliability with correlations			
			Intention to Visit	Intention to Purchase	Intention to Recommend	Past Complaint Behavior
Overall Scale	26	.939	.511**	.46**	.724**	-.019
Dimensions						
Physical Aspects	6	.823	.354**	.499**	.499**	.021
Reliability	5	.823	.435**	.608**	.608**	-.019
Personal Interaction	8	.879	.424**	.608**	641**	-.034
Problem-Solving	3	.834	.426**	.641**	641**	-.014
Policy	4	.769	.416**	.586**	.586**	.075

* p < .05,** p < .01

In order to test the discriminant validity of the instrument a correlation analysis was run on all the dimensions of the retail service quality model and the results are presented in Table 2. It is found that all the dimensions are not perfectly correlated as the correlation coefficients fall between 0 and 1, hence establishing the discriminant validity the instrument.

TABLE 2

Correlation Results

	Physical Aspects	Reliability	Personal Interaction	Problem Solving	Policy
Physical Aspects	1.000				
Reliability	.608**	1.000			
Personal Interaction	.637**	.736**	1.000		
Problem Solving	.399**	.458**	.597**	1.000	
Policy	.205	.490**	.511**	.436**	1.000

* p < .05,** p < .01

Structural equation modeling using AMOS 16.0 was used to test the retail service quality model proposed in figure. Confirmatory factor analysis with partial disaggregation was performed on the five dimensions of retail service quality. The partial disaggregation technique was used instead of the traditional structural equations approach (or total disaggregation). Although the traditional total disaggregation technique provides the most detailed analysis for construct testing, it has a tendency to be cumbersome due to potentially high levels of random error in typical items and the many parameters that must be estimated.

To operationalize partial disaggregation in this study, items that relate to a given construct (dimension) were combined as suggested by Dabholkar et al. (1996) to create two composite indicators for each construct instead of several single-item indicators. The factor loadings and the covariances obtained from the confirmatory factor analysis are shown below in the following table:

TABLE 3
Correlations Estimates for RSQS Dimensions Association Estimates

			Estimate
physical aspeccts	<-->	Reliability	.724
physical aspeccts	<-->	personal interaction	.759
physical aspeccts	<-->	problem Solving	.588
physical aspeccts	<-->	Policy	.579
Reliability	<-->	personal interaction	.890
Reliability	<-->	problem Solving	.616
Reliability	<-->	Policy	.600
personal interaction	<-->	problem Solving	.776
personal interaction	<-->	Policy	.726
problem Solving	<-->	Policy	.589

The AMOS output returned an admissible solution for the RSQS model. The correlation estimates for the latent constructs in the model were less than one which indicates low degree of multi-collinearity between the items supposed to be measuring different constructs/dimensions. The scores obtained from the analysis suggested an excellent fit between the data and the model(x2=76.1, df=25, AGFI=.915, CFI=.978, RMSEA=.075). All the fit indices comply with the values suggested by Hair et al.(1998) and Arbuckle and Wonthke (1995) except the Chi-square/degree of freedom.

TABLE 4
Statistic in the Structural Equation Model

Goodness-of –fit model index	Recommended value*	RSQS Model
Chi-Square/degree of Freedom	<=2.00	3.044
Goodness-of-fit index	>= .90	.961
Adjusted goodness-of-fit index(AGFI)	>= .90	.915
Normalised fit index(NFI)	>= .90	.968
Tucker-Lewis index(TLI)	>= .90	.961
Comparative fit index(CFI)	>= .90	.978
Root mean square error of approximation (RMSEA)	<= .08	.075
RMR	<=0	..205

*This criteria are according to Hair et.al(1998) and Arbuckle and Wonthke(1995)
** Segars and Grover(1993) recommended chi-squares/degree of freedom value of<= 3.00
**Carmines and Mciver(1981) recommended a chi-square/degree of freedom ratios in the range of 2 and 3 as indicative of an acceptable fit.

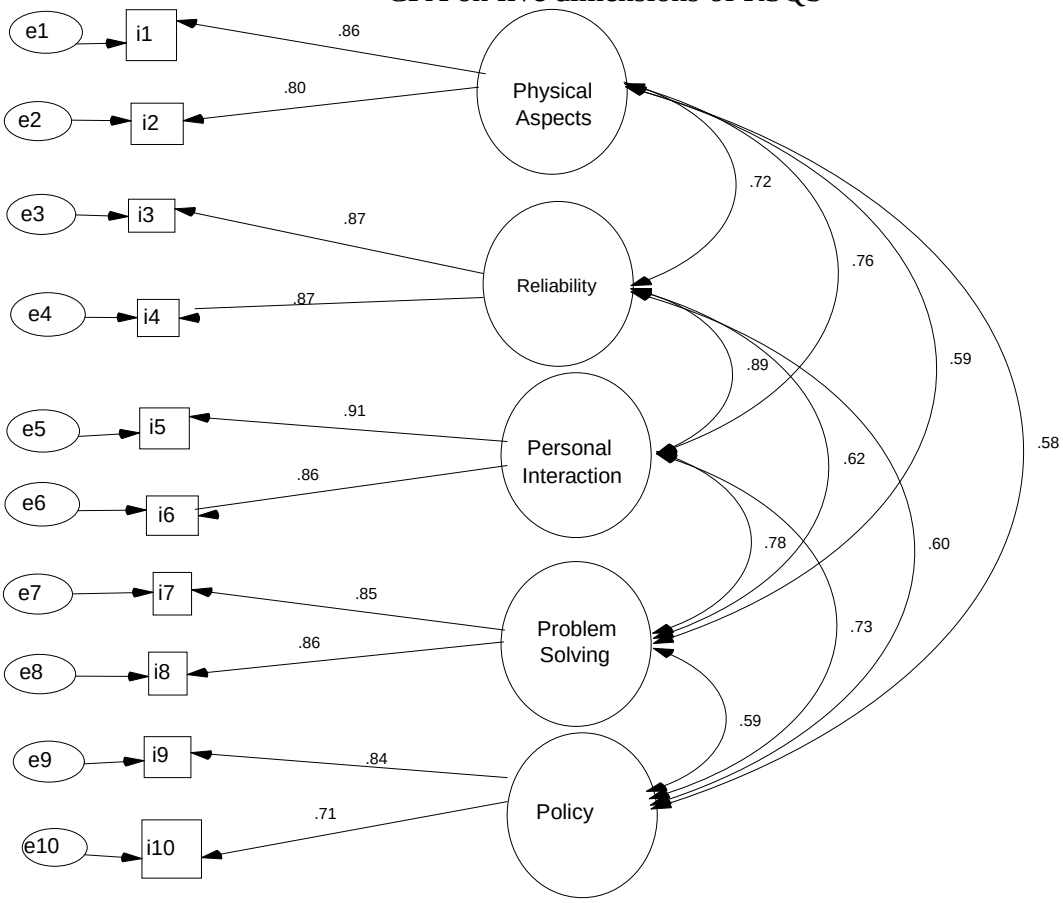
Based on the results obtained, it is evident that the model is well supported, thus we can conclude that all the five dimensions tested appear to be highly suited for measuring retail service quality, particularly in Indian specialty apparel store setting. The findings support the five dimensional structures of RSQS (Dhabolkar, Thorpe, and Rentz, 1996; Boshoff and Terblanche, 1997). The findings are contrary to a study performed by at large format apparel stores in the city of Bangalore where they found that the RSQS is inappropriate for application in Indian Retail context (Kaul, 2007).

An EFA conducted for the 26 items using oblique rotation in SPSS-X resulted in five factors explaining 64.09 percent of the variance. All the five factors are identifiable from the

pattern matrix confirming the view of a five factor structure. This finding is similar to the findings of Dhabholkar et al. (1996), Christo and Terblanche (1997) and Leung & Ho (2001).

FIGURE 1

CFA on five dimensions of RSQS



Perception of Quality Service

Table 5 shows that male and female customers have different perceptions of receiving a quality service. In 23 of the 26 RSQS items, female customers perceived receiving a higher level of quality than did males. The level of significance was .05 or lower for 6 of the 26 items.

The statistically significant differences in quality perceptions existed in the items that related to:

- reliability(when this store promises to do something by a certain time, it will do so. p =.020; This store provides its services at the time it promises to do so p=.009);
- personal interaction(customers feel safe in their transactions with this store p=.021; employees in this store are never too busy to respond to customers' requests p= 035);
- policy (this store provides plenty of convenient parking for customers p= .011; This store accepts most major credit cards p=.008).

Statistically significant differences in quality perceptions between males and females were not recorded in the remainder of the questionnaire items. Several reasons could be advanced to explain these findings. In general male are perhaps more experienced in dealing

with retail stores because they have been in charge of financial decisions, especially those involving time and efforts. In addition, the more recent involvement of women with family decisions might create insecurities for those women and make them more demanding. Statistically significant differences in the items that relate to interpersonal relations might be a result of different gender traits. Women might place greater weight to caring and warm relationships, and they might expect closer relationship with the retail store staff. In addition to various socioeconomic roles women now undertake might place additional stress on them-leading to a lack of time and need to be better accepted and valorized.

TABLE 5

Retail service quality mean score and t-tests of customers' gender

Items	Male (n=198)	Female (n=175)	t-test	p-value
P1. This store has modern-looking equipment and fixtures	5.03	5.05	-.143	.886
P2. The physical facilities at this store are visually appealing.	4.96	4.99	-.252	.801
P3. Materials associated with this store's service (such as shopping bags, catalogs or statements) are visually appealing.	4.98	5.04	-.389	.698
P4. This store has clean, attractive and convenient public areas (restrooms, fitting rooms).	4.99	5.17	-1.113	.266
P5. The store layout at this store makes it easy for customers to find what they need.	5.09	5.29	-1.443	.150
P6. The store layout at this store makes it easy for customers to move around in the store.	5.29	5.31	-.209	.835
P7. When this store promises to do something by a certain time, it will do so.	4.68	4.98	-2.327	.020
P8. This store provides its services at the time it promises to do so.	4.76	5.09	-2.616	.009
P9. This store performs the service right the first time.	4.80	5.06	-1.881	.061
P10. This store has merchandise available when the customers want it.	5.04	4.87	1.220	.223
P11. This store insists on error-free sales transactions and records.	5.16	5.27	-.842	.401
P12. Employees in this store have the knowledge to answer customers' questions.	5.01	5.10	-.678	.498
P13. The behavior of employees in this store instills confidence in customers.	5.02	5.23	-1.770	.090
P14. Customers feel safe in their transactions with this store.	5.31	5.61	-2.315	.021
P15. Employees in this store give prompt service to customers.	5.08	5.27	-1.644	.101
P16. Employees in this store tell the customers exactly when services will be performed.	4.89	5.10	-1.606	.109
P17. Employees in this store are never too busy to respond to customers' requests.	4.88	5.18	-2.120	.035
P18. This store gives customers individual attention.	4.95	5.07	-.819	.413
P19. Employees in this store are consistently courteous with customers.	5.07	5.14	-.539	.590
P20. This store willingly handles returns and exchanges.	4.65	4.63	.108	.914
P21. When a customer has a problem, this store shows a sincere interest in solving it.	4.63	4.79	-1.222	.222
P22. Employees of this store are able to handle customer complaints directly and immediately.	4.66	4.86	-1.597	.111
P23. This store offers high quality merchandise. (the colours of the fabrics do not run, fitting and stitching are	5.34	5.26	.619	.536

Items	Male (n=198)	Female (n=175)	t-test	p-value
good, merchandise use life is long, etc.				
P24. This store provides plenty of convenient parking for customers.	4.40	4.82	-2.543	.011
P25. This store has operating hours convenient to all their customers.	5.29	5.45	-1.831	.068
P26. This store accepts most major credit cards.	5.54	5.49	2.655	.008

Degree of importance attached to various dimensions of service quality

To address the second research question regarding degrees of impotence attached to the various dimensions of service quality, factor analyses were run on the male sub-sample and the female sub-sample.

Male. The factor analysis of the male sub-sample identified six dimensions that explained 70.442 percent of the variance. With regard to the to the reliability of the scale measurements in relation to the variables composing each factor, Cranach alpha coefficients were calculated and were judged to be satisfactory (between 0.880 and 0.670).The loading of the majority of the variables was deemed satisfactory(> .5). The six dimensions were identified by noting the items that had higher loadings. The ranking of the six dimensions (with the relevant percentage of the total variance explained) was as follows:

1) Effectiveness and reliability(17.397 percent)
2) assurance (15.990 percent)
3) problem solving(10.878 percent)
4) tangibles(10.154 percent)
5) convenience facilities(8.268 percent)
6) access(7.845 percent)

Female. The factor analysis of the female sub-sample identified five dimensions that explained 67.106 percent of the variance. With regard to the to the reliability of the scale measurements in relation to the variables composing each factor, Cronbach alpha coefficients were calculated and were judged to be satisfactory(between 0.876 and 0.780).The loading of the majority of the variables was deemed satisfactory(> .5). The five dimensions were identified by noting the items that had higher loadings. The ranking of the six dimensions (with the relevant percentage of the total variance explained) was as follows:

1) Effectiveness and reliability(17.381 percent)
2) Convenience and access (13.987 percent)
3) personalized attention and problem solving(13.568 percent)
4) tangibles(11.178 percent)
5) service portfolio (10.991 percent)

MANAGERIAL IMPLICATIONS

The study investigated the differences in quality perceptions of male and female customers and the difference in the importance they attach to quality dimensions using the RSQS model. The results indicate that female customers of apparel retail store have a more positive perception of the quality of service than their male counterparts. The study has demonstrated that effectiveness and reliability are the most important dimensions for both men and women. For women convenience and access was the second most important factor; but it was only the fifth and sixth factor for men. These results indicate that male customers are willing to pay a premium or wait longer if they enjoy assurance and reliability, and if they enjoy good relations with the staff. In contrast women customers are more prone to

convenience, access and personalized attention. In conclusion, study has provided useful insights into the difference in the quality perceptions of male and female customers of Indian Apparel retail stores. These factors have to be taken into consideration by managers when they develop quality improvement programs.

Limitations and Future Research Directions

In this study, no attempt was made to modify the RSQS scale apart from an examination of the face validity of the items. Pre –test interviews were conducted solely for the purpose of accessing wording of items.

The limitations of this study are the use of a relatively small sample and the study being restricted to the city of Delhi and NCR and to apparel shoppers. This could impact the extent to which the results can be extrapolated to the other retail formats, product types, and cities. Future research in Indian retailing could examine a wider respondent base across other cities of India. A larger sample size would also enable an appropriate analysis across different income groups, gender and age categories.

Given the relatively mature markets where the RSQS scale has been developed and used it is unlikely that these measures would be applicable in the Indian context. So future research should focus on developing a comprehensive scale, that focus on factors which are specific such that the scale can be more widely used as a strategic tool for understanding and improving service quality in the Indian retail context.

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