

# VALIDATING A RETAIL SERVICE QUALITY INSTRUMENT IN APPAREL SPECIALTY STORES

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## *Abstract*

The last few years have witnessed a growing number of retail service quality measurement studies, albeit in various cultures and different settings. This paper looks at validating the retail service quality instrument developed by Dabholkar et al. (1996) in the Malaysian business setting, specifically in the context of apparel specialty stores. Two well-known retail clothing store chains were selected for this study. Findings obtained from the confirmatory factor analysis and reliability tests indicated that all the five dimensions of physical aspects, reliability, personal interaction, problem-solving and policy are highly suited for measuring retail service quality in clothing stores, also proving that the instrument is applicable in the Malaysian culture. Through the correlation analysis, it was shown that retail service quality is furthermore associated with future consumption behaviour in terms of the customers' intention to visit, purchase and recommend the stores to others. Implications of this retail service quality scale for practitioners are included in this paper.

## **INTRODUCTION**

As the local retailing industry continues to experience tremendous expansion, one observation is clearly evident: the rapid growth in the number of apparel or clothing specialty stores. Fashion retailing in Malaysia is poised to reach its height with recent openings of massive-sized shopping centers in the Kuala Lumpur and Klang Valley region such as One Utama Phase 2, Ikano Power Centre and Berjaya Times Square. These new malls house a proliferation of clothing retailers, both domestic and foreign, all of which aggressively vie for the consumers' attention. Considering the competitive environment, there is a need for a retailing strategy that differentiates one clothing store from another. This can be achieved through the delivery of high service quality (Berry, 1986; Hummel & Savitt, 1988). Moreover, fashion consumers today are savvier, better informed, more sophisticated and discriminating (Leung & To, 2001) that they expect service quality (e.g. helpful and courteous salespeople, convenient store layout, etc) apart from the quality of merchandise purchased. The practice of excellent service quality has been proven to lead to increased customer satisfaction (Sivadas & Baker-Prewitt, 2000) and significantly indicate the effectiveness of the retailers' performance. As service quality can be the cornerstone to retailing success, retailers need to constantly evaluate their service quality through the use of a reliable measuring instrument. Such an evaluation can serve as a diagnostic tool that helps the company monitor, detect any imperfections and most importantly improve their service.

## **PREVIOUS WORKS ON SERVICE QUALITY MEASUREMENT**

The origins of numerous instruments measuring service quality can perhaps be traced back the pioneering work of Parasuraman et al. (1988) who developed the widely popular scale termed as SERVQUAL to evaluate service quality. According to the developers of SERVQUAL, service quality is derived from a comparison between customer expectations and customer perceptions of actual service performance. The difference between perceptions and expectations results in the service quality gap ( $Q = P - E$ ), also known as GAP 5 (Parasuraman et al., 1985; 1988). A wide gap would represent poor service quality and shows that the service provider needs to improve on the service offered to its customers. Parasuraman et al.'s (1988) study also suggested that five dimensions namely, tangibles, reliability, assurance, responsiveness and empathy, influence service quality perceptions.

Since its introduction, SERVQUAL has spawned many other studies undertaken by both academicians and practitioners alike. It has been tested and applied in diverse service settings which includes hospitals (Babakus & Mangold, 1989), a dental school patient clinic, business school placement centre, tire store and acute care hospital (Carman, 1990), a utility company (Babakus & Boller, 1992), banking, pest control, dry cleaning and fast food (Cronin & Taylor, 1992), and banking industries (Lassar et al., 2000; Zhu et al., 2002). Recently, SERVQUAL has also been expanded and applied to internet retailing (Trocchia & Janda, 2003; Long & McMellon, 2004). Even so, the scale itself possesses some serious shortcomings that limit its usefulness (Brown et al., 1993). For example, the generalizability of the SERVQUAL dimensions across different service settings is severely doubted (Siu & Cheung, 2001) as most of the studies demonstrated a poor fit of the five-factor structure posited by Parasuraman et al. (1988).

Furthermore, much controversy has risen on the necessity and appropriateness of operationalizing service quality as an expectations-perceptions gap score (Carman, 1990; Bouman & Van der Wiele, 1992). In actual fact, perceptions-only measure seems to be more realistic and applicable. Indeed, this has been supported by Cronin and Taylor (1992) who claimed that their perception-only measure of service quality (SERVPERF) was far more superior than the traditional SERVQUAL because the scale provided a more construct-valid explanation to service quality due to their content and discriminant validity.

Apart from this, concern has also been expressed over the length of the SERVQUAL questionnaire. Respondents may end up either bored or confused having to answer a 22 expectations item and 22 perceptions item scale, and this can certainly affect the quality of data obtained (Bouman & Van der Wiele, 1992; Siu & Cheung, 2001). Taking into account the many comments and criticisms, Parasuraman et al. (1991; 1994) later reassessed and refined SERVQUAL.

## **RETAIL SERVICE QUALITY**

Despite the fact that SERVQUAL has been empirically tested in various studies involving “pure” service settings, it has not been proven to be successfully applied in a retail setting (Dabholkar et al., 1996; Mehta et al., 2000) and also more specifically, in apparel specialty stores. Service quality in “pure” service settings and retail settings differ in the sense that quality is seen from the perspective of not only services but goods as well. Measuring service quality, therefore, can be rather complicated and difficult especially in apparel specialty retailing where it combines the selling of goods and services to the customers as well as the customers’ expectations of knowledgeable, helpful staff to assist them during their shopping experience (Gagliano & Hathcote, 1994).

The need for a measurement instrument that can accurately assess service quality in a retail environment was answered by Dabholkar et al. (1996) who developed and empirically validated a scale to measure retail service quality distinctively. In developing the instrument, the researchers conducted a triangulation of research techniques involving interviews with several retail customers, in-depth interviews with six customers and a qualitative study that monitored the thought process of three customers during an actual shopping experience. These three differing methods combined with a review of service quality related literature and some modification to the original SERVQUAL scale produced a hierarchical factor structure scale which Dabholkar et al. (1996) aptly named as the Retail Service Quality Scale (RSQS). According to Dabholkar et al. (1996), retail service quality had a hierarchical factor structure which comprised of five basic dimensions. The five dimensions proposed were:

- i. Physical aspects – includes functional elements like layout, comfort and privacy and also aesthetic elements such as the architecture, colour, materials and style of the store.
- ii. Reliability – a combination of keeping promises and performing services right.
- iii. Personal interaction – the service personnel being courteous, helpful, inspiring confidence and trust in customers.
- iv. Problem-solving – the handling of returns and exchanges as well as complaints.
- v. Policy – a set of strategies, procedures and guiding principles which the store operates under such as high quality merchandise, convenient operating hours, availability of parking spaces and payment options.

Apart from Dabholkar et al.’s (1996) contribution, there are also other studies by numerous authors relating to this area, many of which replicated the RSQS in their own culture and research settings. Table 1 presents a brief look at several service quality studies in the retail environment.

Table 1: Summary of Several Studies on Retail Service Quality Measurement

Authors	Research setting(s)	Study sample(s)	Instrument	Analysis	Factor structure or other key findings
Gagliano & Hathcote (1994)	Southeastern USA	Customers of specialty clothing stores	Refined SERVQUAL scale (Parasuraman et al., 1991)	Principal axis factor analysis followed by oblique rotation	The five-factor structure used in this study was reduced to four factors.
Dabholkar et al. (1996)	Southeastern USA	Customers of seven selected stores from two department store chains	The authors' own scale known as Retail Service Quality (RSQS) which they developed to suit the retail environment after making some modifications to SERVQUAL	Confirmatory factor analysis with partial disaggregation	A hierarchical factor structure was proposed comprising of five dimensions, with three of five dimensions having two subdimensions each and overall service quality as a second-order factor.
Christo & Terblanche (1997)	South Africa	Hypermarket shoppers	RSQS (Dabholkar et al., 1996)	Confirmatory factor analysis	Hierarchical factor structure. The five-factor structure of retail service quality dimensions suggested by Dabholkar et al. (1996) resulted in a reasonable fit.
Mehta et al. (2000)	Singapore	Customers of supermarkets and electronic goods retailers	RSQS (Dabholkar et al., 1996) and SERVPERF (Cronin & Taylor, 1992)	Reliability, correlation, regression and factor analysis	RSQS was discovered to be more suited in a "more goods, less services" environment, i.e. a supermarket, while SERVPERF was better for a retailing context where the service element is prevalent. A modified scale resulting from a combination of RSQS and SERVPERF was developed. Five new factors were identified from this modified scale.
Leung & To (2001)	Hong Kong	Undergraduate students who were shoppers at fashion stores	A 34-item scale developed by Leung & Fung (1996) for measuring service quality specifically in fashion chain stores	Reliability and correlation analysis	The scale, comprising of five factors, possessed high internal consistency but low temporal stability.
Siu & Cheung (2001)	Hong Kong	Customers of five stores from a multinational department store chain	RSQS (Dabholkar et al., 1996)	Principal component factor analysis with varimax rotation	Six factors emerged as opposed to the five-factor structure suggested in RSQS.
Kim & Jin (2002)	USA and Seoul, Korea	College students who were shoppers of discounts stores	RSQS (Dabholkar et al., 1996)	Confirmatory factor analysis with partial disaggregation	A three-factor structure was found. The RSQS presented a better fit for the US sample than the Korean consumers.

Kim & Stoel (2004)	USA	Female online apparel shoppers	Loiacono's WebQual scale which evaluates the website quality	Confirmatory factor analysis	WebQual's 36 items converged into 12 distinct dimensions (first order factors). Findings did not support Loiacono's five-dimensional second-order factor structure or the authors' own proposed six-dimensional second-order factor structure.
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## OBJECTIVE OF THE STUDY

Our primary aim is to examine the generalizability and applicability of the retail service quality scale (RSQS) proposed by Dabholkar et al. (1996) in different research settings, for this case, in a Malaysian business setting. We aspire to test the applicability of the above-mentioned scale particularly in apparel specialty stores. The last few years have witnessed a growing number of RSQS replication studies, albeit in various cultures and settings. Thus, it has also become our goal to expand the existing literature available in this area of retail service quality. Apart from this, local studies on instrument validation have been found lacking, despite efforts undertaken by some authors like Ramayah et al. (2001; 2004) whose works focused on measuring job satisfaction and e-readiness. Therefore, we hope that the findings of this research will also contribute to the somewhat limited studies on instrument validation or scale refinement in Malaysia.

## METHODOLOGY

### Sample and Procedure

Two retail clothing store chains, X and Y were selected for this study based on a number of reasons. Both X (a local brand) and Y (a Hong Kong originated brand) are well-known fashion labels among Malaysian shoppers. They sell casual and comfortable apparel ranging from cottonwear, denim, khakis and knitwear as well as accessories targeted at the younger generation of consumers from the ages of 15 to around 30. Over the years, their strategies of providing quality and value-priced fashion apparel has certainly paid off as both X and Y have emerged into immensely successful retailers today as well as close rivals competing for the casual apparel market share. The image of good merchandise and service quality has been observed to be consistent throughout the store chains. Perhaps through this study we can gain some valuable insights on excellent service delivery from these retailers.

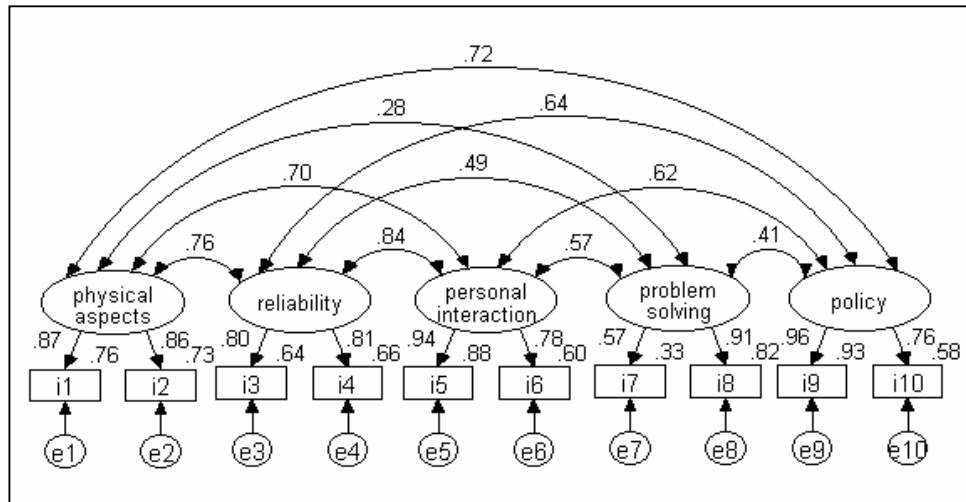
Customers of all X and Y's chain stores in Penang (both mainland and island) were involved in this study. The method of purposive sampling was employed whereby the respondents had to fulfill the criteria of having visited the stores before even if they had not made any purchases. The questionnaires were personally hand-delivered in workplaces, homes, educational institutions and shopping complexes, as distributing the questionnaires within the stores' premises was not allowed by the stores' management. Data was collected over a period of three weeks in the month of August coinciding with the Malaysian Mega Sales season. This increased the chances of the respondents patronizing the retail stores. A total of 211 responses were obtained, with female respondents (73%) greatly outnumbering the male respondents (27%). Majority of the shoppers were between the ages of 20 to 24 years.

### Measures

The validated Retail Service Quality Scale (RSQS) which was developed by Dabholkar et al. (1996) was utilized in this study. There are altogether 28 items in the RSQS whereby 17 items originated from the SERVQUAL scale while the remaining 11 items, which were believed to be related to retailing, were added in by Dabholkar et al. (1996). Another additional 3 questions were included in the questionnaire pertaining to the customers' future intentions to shop, purchase and recommend the stores to their friends with the objective of assessing the predictive validity of the RSQS. Responses to all the statements in the questionnaire were measured on a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree. Demographic information such as gender, age, ethnicity, education level and income was also collected.

## ANALYSIS AND FINDINGS

Figure 1: Confirmatory Factor Analysis on the Five Basic Dimensions



### KEY:

$$i_1 = P1 + P3 + P5$$

$$i_2 = P2 + P4 + P6$$

$$i_3 = P7 + P9$$

$$i_4 = P8 + P10 + P11$$

$$i_5 = P12 + P14 + P15 + P17 + P19$$

$$i_6 = P13 + P16 + P18 + P20$$

$$i_7 = P21 + P23$$

$$i_8 = P22$$

$$i_9 = P24 + P26 + P28$$

$$i_{10} = P25 + P27$$

Note: A listing of the 28 item measures used in this study is included in the Appendix.

### Confirmatory Factor Analysis

Structural equation modeling using AMOS 4.0 was used to test the retail service quality model proposed in Figure 1. Confirmatory factor analysis with partial disaggregation was performed on the five basic dimensions of retail service quality. The partial disaggregation technique was applied instead of the traditional structural equations approach (or total disaggregation). Although the traditional total disaggregation technique provides the most detailed analysis for construct testing (each item is used as a separate indicator of the relevant construct), 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.

In contrast, partial disaggregation “allows one to proceed with meaningful research by combining items into composites to reduce higher levels of random error and yet it retains all the advantages of structural equations, including accounting for measurement error, allowing for multiple, multidimensional variables and testing for hierarchical factor structures.” (Dabholkar et al., 1996: 9). 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 covariances obtained from the confirmatory factor analysis are as shown in Figure 1.

The scores obtained from the analysis suggested an excellent fit between the data and the model ( $\chi^2 = 64.878$ ,  $df = 25$ , AGFI = 0.882, CFI = 0.966, RMSEA = 0.087). All the fit indices comply with the values recommended by Hair et al. (1998) and Arbuckle and Wothke (1995) except for the chi-square/degrees of freedom. Nevertheless, its score of 2.595 is still acceptable according to Segars and Grovers (1993) who suggested a value of less than 3.00. Table 2 summarizes the results of this analysis together with the recommended values by several scholars.

Table 2: Fit Statistic in the Structural Equation Model

Goodness-of-fit model index	Recommended Value*	RSQS model
Chi-square/degree of freedom**	≤ 2.00	2.595
Goodness-of-fit index	≥ 0.90	0.946
Adjusted goodness-of-fit index (AGFI)	≥ 0.90	0.882
Normalized fit index (NFI)	≥ 0.90	0.946
Tucker-Lewis index (TLI)	≥ 0.90	0.938
Comparative fit index (CFI)	≥ 0.90	0.966
Root mean square error of approximation (RMSEA)	≤ 0.08	0.087

\* These criterias are according to Hair et al. (1998) and Arbuckle and Wothke (1995)

\*\* Segars and Grover (1993) recommend chi-square/degrees of freedom value of ≤ 3.00

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 specialty clothing stores.

### Reliability and Validity Results

Construct reliabilities were computed for the overall scale as well as at the dimension level. The results of the test indicated that the retail service quality scale proposed by Dabholkar et al. (1996) is a very much reliable instrument, registering an overall Cronbach alpha value of 0.93. All of the dimensions except for problem solving (which returned a coefficient of 0.62) also recorded coefficient alphas above 0.70, adhering to the minimum value of 0.70 suggested by Nunnally (1978). Nonetheless, the coefficient for problem-solving is still considered to be satisfactory as it is over 0.6 (Malhotra, 1993). Hence, the internal consistency reliabilities of the measures used in this study were all acceptable.

Next, the validity of the instrument is assessed using 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 (Babbie, 1992). For this study, the content validity of the proposed instrument is adequate enough because the instrument has been carefully constructed, validated and refined by Dabholkar et al. (1996), supported by an extensive literature review.

Data was collected on three dependent variables – intention to visit, intention to purchase and intention to recommend the store to others with the purpose of assessing the criterion related validity of the retail service quality scale. Criterion related validity concerns the extent to which the constructs measured are related to a pre-specified criteria (Saraph et al., 1989). In this study, criterion related validity was determined using correlations between the overall scale, the individual dimensions and the three dependent variables. The results presented in Table 3 shows that the entire scale is highly correlated with the three intentions to visit (0.59,  $p < 0.05$ ), purchase (0.5,  $p < 0.05$ ) and recommend the stores (0.62,  $p < 0.05$ ), thus verifying the predictive validity of the RSQS. Based on Table 3 also, strong positive correlations can be traced for all the underlying dimensions except between problem solving and the intention to visit (0.16,  $p < 0.01$ ) and purchase (0.15,  $p < 0.01$ ).

Table 3: Construct Reliability and Criterion Related Validity of the Retail Service Quality Scale

	No. of items	Construct Reliability	Criterion Related Validity with correlations		
			Intention to visit	Intention to purchase	Intention to recommend
Overall scale	28	0.93	0.59**	0.5**	0.62**
<u>Dimensions</u>					
Physical aspects	6	0.84	0.60**	0.47**	0.46**
Reliability	5	0.78	0.45**	0.42**	0.49**
Personal interaction	9	0.85	0.49**	0.38**	0.55**
Problem-solving	3	0.62	0.16*	0.15*	0.31**
Policy	5	0.82	0.53**	0.45**	0.54**

\*  $p < 0.05$ , \*\*  $p < 0.01$

Further to that, we also endeavoured to test the discriminant validity of this instrument. Discriminant validity gauges the extent to which measures of 2 different constructs are comparatively distinctive from each other, and that their correlation values are neither an absolute value of 0 nor 1 (Campbell and Fiske, 1959). A correlation analysis was run on all the dimensions of retail service quality and the results are as presented in Table 4. It is found that all the dimensions are not perfectly correlated as their correlation coefficients fall between 0 and 1, hence establishing the discriminant validity of the RSQS.

Table 4: Correlation results

	Physical aspects	Reliability	Personal interaction	Problem-solving	Policy
Physical aspects	1.000				
Reliability	0.623**	1.000			
Personal interaction	0.587**	0.695**	1.000		
Problem-solving	0.114*	0.330**	0.428**	1.000	
Policy	0.624**	0.552**	0.520**	0.246**	1.000

\*p<0.05, \*\* p<0.01

## DISCUSSION AND IMPLICATIONS

This research has actually set out to validate the Retail Service Quality Scale developed by Dabholkar et al. (1996) in the Malaysian business setting, predominantly in the context of apparel specialty stores. The findings obtained from the confirmatory factor analysis and reliability tests indicated that all the five dimensions of physical aspects, reliability, personal interaction, problem-solving and policy are highly suited for measuring retail service quality, particularly in clothing stores, thereby supporting Dabholkar et al.'s (1996) claim that their instrument is appropriate for studying retail businesses that offer a mix of services and merchandise, such as departmental and specialty stores, supermarkets, hypermarkets, discount stores and the like. The measurement scale has proved to be applicable in another culture other than the US, namely Malaysia.

Retail service quality is also highly associated with future consumption behaviour in terms of the customers' intention to visit, purchase and recommend the store to family and friends. All the underlying dimensions of service quality play a role in stimulating repeated store patronage and the spread of good word-of-mouth. However, it is noteworthy to point out that problem solving did not record strong positive correlations as compared with the other dimensions when it came to intention to visit and purchase although it was significantly related to those two intentions. A possible explanation could be that Malaysians have become accustomed to the fact that most clothing stores in Malaysia generally do not accept returned or exchanged goods through their "goods sold are not returnable or exchangeable policy" or even to expect the employees of the store to handle their complaints professionally (Ramayah & Jasmine, 2003). Therefore, Malaysians have come to accept this as some sort of a shopping norm which does not very much affect their intentions to continue visiting and purchasing in the stores. Nevertheless, it is still worthwhile for the retailers to apply prompt and professional problem-solving methods including having a proper system of returns and exchanges (Christo & Terblanche, 1997) as this can certainly delight the customers while positioning a favourable impression of the store in the customers' minds.

Being proven valid and reliable, the Retail Service Quality Scale presents many uses to both practitioners and academicians intending to examine retail service quality seriously at a deeper level. The instrument is useful in collecting data that can be used for benchmarking current levels of retail service quality as well as in carrying out periodic inspections to measure service performance and improvement. Using the instrument to analyse data at different levels (i.e. overall level and dimension level) allows the retailer to detect problematic areas of service quality within the stores that are in need of attention. With this, the retailer is able to focus its resources on improving the particularly weak aspects of its service.

The chosen clothing specialty stores in this study are renowned retailers whose consistent service and quality image have propelled them towards the success they are today. These two retailers have set certain standards in service quality that other clothing retailers can look up to or learn from. The findings from the analysis of data obtained from both stores confirmed the

evaluation of service quality in a breakdown of the five crucial factors as posited by Dabholkar et al. (1996). For those retailers wishing to enhance their perceived service quality or even emulate the success of these two exemplary clothing stores, they need to ascertain that:

- *physical facilities* are clean, tidy, modern-looking and attractive complete with a convenient store layout that enables the customers to find what they need and to move around with ease.
- services are delivered *reliably* by fulfilling all promises made to customers, doing things right the first time without mistakes and having the merchandise available when the customers want it.
- their employees (salespeople) are courteous, helpful, knowledgeable with the ability to instill confidence in the customers at all times during their *personal interaction* with the customers.
- any complaints or *problems* faced by the customers are solved immediately, sincerely and professionally.
- their store *policy* is responsive to customer needs such as trading high quality merchandise, having convenient operating hours, ample parking spaces, a store discount or membership card and credit payment options.

Another crucial success factor for clothing retailers is maintaining low employee turnover. Despite being goods retailers in their very essence, clothing retailers still need to offer services that facilitate their sale of merchandise. This is achieved through their sales personnel who are responsible in assisting the customers in their shopping. Care should be taken to ensure that there are always adequate salespeople around in the store who have been thoroughly trained and are professional enough in their dealings with customers. Satisfying customer needs through excellent service quality provided by customer-oriented salespeople will increase the likelihood of customers returning to shop and eventually recommending the stores to others, thus allowing the retailer to compete effectively in the marketplace.

## CONCLUSION

There's little doubt that the local fashion retail industry is evolving into an exceedingly competitive scene (The Star, 2004), with both foreign and local players fighting for a share in the customers' minds as well as hearts. In light of this, service quality has long been accepted as the most basic marketing tool for retailers to differentiate their retail offers, create competitive advantage and to enhance the customers' shopping experience (Christo & Terblanche, 1997; Siu & Cheung, 2001). Nevertheless, maintaining excellent service quality within the stores is no simple task as it requires continual measurement from time to time to monitor and identify areas of activity that may be responsible for the standards of service quality. This study has successfully validated Dabholkar et al.'s (1996) Retail Quality Service Scale in the Malaysian setting specifically in apparel specialty stores. In this respect, it is hoped that this scale can serve as a measurement tool which helps provide some imperative insights on the delivery of service quality in a contemporary global business environment.

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## APPENDIX

### Factor Structure and Item Listing for the Retail Service Quality Scale (Dabholkar et al., 1996)

Retail Service Quality Dimension	Perception Items
Physical aspects	P1. This store has modern-looking equipment and fixtures. P2. The physical facilities at this store are visually appealing. P3. Materials associated with this store's service (such as shopping bags, catalogs or statements) are visually appealing. P4. This store has clean, attractive and convenient public areas (restrooms, fitting rooms). P5. The store layout at this store makes it easy for customers to find what they need. P6. The store layout at this store makes it easy for customers to move around in the store.
Reliability	P7. When this store promises to do something by a certain time, it will do so. P8. This store provides its services at the time it promises to do so. P9. This store performs the service right the first time. P10. This store has merchandise available when the customers want it. P11. This store insists on error-free sales transactions and records.
Personal interaction	P12. Employees in this store have the knowledge to answer customers' questions. P13. The behaviour of employees in this store instill confidence in customers. P14. Customers feel safe in their transactions with this store. P15. Employees in this store give prompt service to customers. P16. Employees in this store tell the customers exactly when services will be performed. P17. Employees in this store are never too busy to respond to customers' requests. P18. This store gives customers individual attention. P19. Employees in this store are consistently courteous with customers. P20. Employees in this store treat customers courteously on the telephone.
Problem-solving	P21. This store willingly handles returns and exchanges. P22. When a customer has a problem, this store shows a sincere interest in solving it. P23. Employees of this store are able to handle customer complaints directly and immediately.
Policy	P24. This store offers high quality merchandise. P25. This store provides plenty of convenient parking for customers. P26. This store has operating hours convenient to all their customers. P27. This store accepts most major credit cards. P28. This store offers its own credit card.