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Measuring Retail Service Quality from the Perspective of Bangladesh: A Case Study on Aarong

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Abstract : Retail service quality in general need to be examined by observing the perception of customer towards the service rendered by the retailer and the impact of the service on customer satisfaction. The purpose of this research is to understand the perception of customers in relation to fashion and lifestyle product based retail service and assessing the impact of retail service quality on customer satisfaction. The research has been conducted on the customers of three retail outlets of Aarong in Dhaka city based on the structured questionnaire. The Retail Service Quality Scale (RSQS) of Dabalkar et al. (1996) with some modification has been adapted to measure service quality. Statistical measures like descriptive statistics, Pearson correlation and regression analysis have been used for statistical analysis. The finding indicates that the problem solving dimension of RSQS shows highest perception mean and the policy of the stores shows the poor performance. All of the dimensions show the positive influence on customer satisfaction but not in a remarkable degree. Physical aspects dimension is significantly important in determining the customer satisfaction.

Keywords: Retail Service Quality, Customer Satisfaction.

1. Introduction

We are using service every day. It is one of the most buzzwords in the business world. It is the product that is essentially intangible in nature. According to Kotler and Armstrong (2010), “service is a form of product that consists of activities, benefits, or satisfactions offered for sale that are essentially intangible and do not result in the ownership of anything. Examples are banking, hotel, airline, retail, wireless communication, and home repair services.” Banking, hotel, wireless communication and home repair service are pure services. Retail service is the service that is being rendered with the physical product. Service is an economic activity that creates value and provides benefits for customers at specific times and places (Lovelock, 2001). Retailers render service by creating value and provide benefits in terms of making product available under a single roof, making pleasant environment to shop, facilitating easy and accessible shopping, ensuring reliable transaction and providing a social status to the customers.

One of the traditional businesses of Bangladesh is retail trade (Hussain and Ara, 2004). The giant business conglomerates, such as ACI Limited introduced ‘Shwapno’, of Bangladesh are diversifying their business into retail business. The retail industry has become more competitive just than a decade ago. And today’s business organizations are very much customer oriented. For that they have to render services at all levels of business operation allied with the customers. Delivery of superior service quality has long been considered the basic retailing strategy (Berry, 1996; Parasuraman *et al.*, 1988; Cronin and Taylor, 1992). Focusing retail store service is the main decision area for the retail managers of this century. For this, the retailer has to understand real perception of the customers regarding rendered service for best meeting customer expectation and adjustment of the marketing strategy.

2. Literature Review

Service Quality

Service quality is the global judgment or attitude, relating to the superiority of the service (Parasuraman, Ziethamal and Berry, 1988). Service quality as one of all other service-marketing topics, has gained much research prominence in recent years (Schneider and White, 2004). Researchers have brought service quality on another level by exploring more possibilities to measure, analyze and conclude about service as an important topic to study (Xiao and Chernetskaya, 2010).

Most of the service quality definitions fall within the category- “customer led” (Ghobadian et al., 1994). According to Juran (1999), customer led quality are the “features of products which meet customers’ needs and thereby provide customer satisfaction.” Service quality is not only related to the features of the product but it is also related with its provider. According to Alamgir and Shamsuddoha (2004), “service quality is an assessment of the customer about how well the service fulfills their expectations in terms of perceptions of the service.” Czepiel (1990) defined service quality as customer perception of how well a service meets or exceeds their expectations.

The difference between customers’ expectation and their perceptions of the actual service received is viewed as the perceived service quality (Parasuraman et al., 1985). Other researchers look at ‘perceived service quality’ as an ‘attitude’ (Abu, 2004) which is defined as a psychological tendency of consumers that is expressed by evaluating a particular entity with some degree of favor or disfavor (Eagly & Chaiken, 1993).

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Service Quality in Retailing

Service quality in retailing has been a topic of investigation for many years (Erasmus, 2010). Service quality in retailing is different from any other industry environment (Finn and Lamb, 1991; Gagliano and Hathcote, 1994). In the past researchers have focused mainly on the quality of service (Siu and Chow).

Researchers of different countries have mainly studied on the retail service quality. One among the researchers, Parasuraman *et al.* (1988), published one of the earliest articles to measure the service quality of the retailers. Ravichandran *et al.* (2008) studied on service quality of the food retailers and concluded that it will lead to figure out the service quality in India. Xiao & Chernetskaya (2010) studied on service quality of sports store to find out how customers perceive the overall retail service quality and the result indicates that the customers are not satisfied with any dimension of service quality. Pan (2011) studied in the context of large-scale retail stores in Taiwan to examine the effects of consumer ethnocentrism on perceived service quality, perceived value, and loyalty.

A very few studies related to service quality is done in the context of Bangladesh in the banking & other industries. Shamsuddoha and Alamgir (2004) studied the loyalty and satisfaction of customer towards retail banking to identify the relationship between customer satisfaction and loyalty. Bhuiyan *et al.* (2008) studied on service quality in identifying the service quality of retail banking in Bangladesh. Siddiqi (2010) studied the interrelationships between service quality attributes, customer satisfaction and customer loyalty in the retail-banking sector in Bangladesh to identify the most important attributes in bank settings, which may be used to review characteristics of the banks as experienced by customers. Datta (2010) studied in the context of food retailing to investigate the customer retention in the context of relationship marketing. Siddiqui & Khandaker (2007) studied the comparative services provided by the different private and public hospitals in Bangladesh. Andaleeb (2008) studied service quality and patient satisfaction in the context of health services delivered to children in a developing country like Bangladesh.

Service Quality Measurement

The characteristics of service like Intangibility, Perishable, Inseparability and Heterogeneity make measuring service quality indefinable and abstract. Different scales for measuring service quality have been put forward by different marketing scholars. Parasuraman *et al.* (1988) have attempted to quantify the service quality issue by developing a measurable scale named SERVQUAL – which includes five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The SERVQUAL scale constitutes an important landmark in the service quality literature, which has been extensively applied in different service settings (Jain and Gupta, 2004). Alamgir and Shamsuddoha (2004) have developed SERVQUAL by adding the social responsibility as the sixth dimension along with five dimensions proposed by Parasuraman *et al.* (1988) in Bangladeshi service context but it was specially for banking service. SERVQUAL scale has successfully been applied in pure service setting like banking, long distance telephone service, securities brokerage and credit card service. However, it is not validated in retail service environment, as experience of retail service involves more than a non-retail service experience (Dabholkar *et al.*, 1996). Resulting that, Retail Service Quality Scale (RSQS) has been developed by Dabholkar *et al.* (1996) which consists of 28 items alienated in five dimensions – physical aspects, reliability, personal interaction, problem solving, and policy.

Boshoff and Terblanche (1997) studied on hypermarket shoppers in South Africa and found RSQS as a valid and reliable measure of retail service quality in different environment. Mehta *et al.* (2000) found the RSQS scale appropriate for measuring the service quality perceptions of consumers for a supermarket retailer in Singapore. Researchers, like Kim and Jin (2001, 2002) studied the US and Korean Customers and applied the RSQS to explore the differences in customer evaluations of service quality across nations and cultures. Siu and Cheung (2001) studied the service quality delivery of a chain departmental store in Hong Kong and reported empirical support for a six dimensional structure – personal structure, policy, physical appearance, promises, problem solving, and convenience. Abu (2004) studied the urban grocery retailers of various sizes in Malaysia and modified the instrument of Dabholkar *et al.* (1996) which includes 30 items alienated in five dimensions – physical aspects, reliability, inter-personal relationship, problem solving, and policy. Parikh (2005) applied the RSQS scale of Dabholkar *et al.* (1996) in measuring the service quality in the perspective of the gap between customers' expectations and perceptions in India. Parikh also approved the reliability of the RSQS instrument under Indian retail environment. Kaul (2005) also examined the RSQS instrument in a large format in the apparel stores sector under Indian retail environment and deleted the two items from the original 28 items proposed by Dabholkar *et al.* (1996) – 'Employees of the store treat customer courteously on the telephone' and 'the store has its own credit card' – as these are not applicable in Indian context.

Researchers of different countries measure the retail service quality by using the RSQS instrument; and this instrument has been found appropriate across different store types – supermarket, departmental stores, chain stores and hyper stores. Nevertheless, in the perspective of Bangladesh, still there exists a research gap which inspired the researcher to conduct the study.

3. Objectives of the Study

The specific objectives of the study are as follows:

- understanding customers’ perception towards the services delivered by the fashion and lifestyle product retail outlets; and
- assessing the impact of retail service quality on customer satisfaction.

4. Methodology

In order to measure the service quality of the fashion and lifestyle based retail chain stores, a questionnaire was developed and applied which consists of three different parts. Part 1 elucidates 26 service quality statements under five dimensions – physical aspects (6 statements), reliability (5 statements), inter-personal relationship (8 statements), problem solving (3 statements), and policy (4 statements) developed Dabholkar *et al.* (1996). However, two statements of original model of 28 items of Dabholkar *et al.* (1996) were excluded in order to make it adjustable in the context of Bangladeshi retail environment which is supported by Kaul (2005) while adjusting in context of Indian retail environment. Part 2 elucidates questions about the personal and demographic background of the respondents – gender, marital status, age, education, occupation, and income. Finally Part 3 includes two questions to get the information about customer satisfaction. For all the statements of Part 1 and Part 3 a five-point Likert Scale was used in which 1 means ‘strongly disagree’ and 5 means ‘strongly agree’.

The three stores were chosen from the main shopping areas of Dhaka city – (i) Aarong Centre, Tejgaon I/A, (ii) Aarong Flagship, Uttara and (iii) Aarong, Dhanmondi. From each of these Aarong retail outlets 40 random sample were taken which makes in total 120 (40×3) respondents. After the opening of outlets, every 5th customer was chosen for the study. Prepared questionnaires were distributed to these randomly selected customers of the Aarong retail outlets and their views were recorded. The survey was carried out by a six-member group of investigators supervised by the researcher.

The demographic attributes of the respondent have been used for understanding respondents’ profile (Appendix 1). These help to have a deeper insight about the significance of the ages, education levels, occupation, and income levels of the respondents.

The descriptive statistical measures were used to understand the perception mean of overall as well as store wise data to have better comparison of the three retail outlets. Further the Pearson correlation was used to understand the inter-relationships among the dimensions of the RSQS. Finally, multiple regression analysis was done to determine the relative impact of each of the five service quality dimensions on customer satisfaction. For overall calculation, the statistical software SPSS 16.0 was used.

Validation of the Measuring Instrument

To test the reliability of the overall measuring instrument, the Cronbach’s coefficient alpha was used. Cronbach’s alpha ranges between 0 (i.e. no internal reliability) and 1 (i.e. perfect internal reliability).

Table 1: Cronbach’s Alpha Result of the RSQS

Dimensions	No. of Items	Cronbach's Alpha
Overall Scale	26	0.821
Physical Aspect (1-6)	6	0.782
Reliability (7-11)	5	0.594
Personal Interaction (12-19)	8	0.703
Problem Solving (20-22)	3	0.331
Policy (23-26)	4	0.512

The result indicates that the retail service quality scale is reliable as the overall Cronbach alpha value is 0.821 (Table 1). The Cronbach's alpha values of the five service quality dimensions are 0.782 (Physical Aspect), 0.594 (Reliability), 0.73 (Personal Interaction), 0.331 (Problem Solving), and 0.512 (Policy). A minimum value of 0.70 was recommended by Nunnally (1978), but the value above 0.60 is satisfactory as recommended by Malhotra (2004). In this context, the result of two dimensions Physical Aspect (0.782) and Personal Interaction (0.73) are reliable and the result of the dimension 'Reliability' is quite satisfactory as it is close to the value of 0.60. But the result of two other dimensions (Problem Solving and Policy) is less reliable as they have alpha value less than 0.60. However, as the overall reliability, 0.821, is far more than satisfactory, so the model is reliable for this study.

5. Findings and Analysis

In order to summarize and give the overall impression about service quality, the mean of the each of the perception items of RSQS was calculated (Appendix 2). The overall impression about the service quality shows strong points and poor performances of the retail stores. The analysis of the outcomes shows that the availability of the merchandise, courteousness when pertaining information about the time of rendering service and the parking service are performed poor. The analysis of outcomes further shows that the customers feel safe in their transactions with the stores. The stores insist on error-free sales transactions and records. Employees in the stores are consistently courteous with customers. Giving customers' individual attention, and having modern-looking equipment and fixtures are among top most performances.

Table 2: Perception Mean Of Different Stores of Aarong

Dimensions	Overall (N-120)	Aarong Centre – Tejgaon (N=40)	Aarong Flagship Outlet-Uttara (N=40)	Aarong-Dhanmondi (N=40)
Physical Aspects	4.33	4.05	4.67	4.28
Reliability	4.18	4.23	4.44	3.88
Personal Interaction	4.39	4.52	4.57	4.09
Problem Solving	4.46	4.66	4.33	4.40
Policy	4.04	4.70	3.78	3.65
Perception Mean of Scale	4.28	4.432	4.358	4.06

Compare to the other two stores of retail chain, the Aarong Flagship Outlet has a good average on all the dimensions than other outlets except the policy dimension. This happened due to the unavailability of convenient parking facilities of Aarong Flagship Outlet, Uttara. The overall perceived mean value of the outlet at Dhanmondi is less than that of the perceived mean value of the other stores (Table 2). This means that the overall performance of Dhanmondi outlet is needed to be improved specially in the case of service that ensures reliability. The study reveals that the perception mean of the sub-dimension 'Doing It Right' is 3.84 due to the unavailability of goods when required by customers, and the service is not rendered satisfactorily at first attempt (Appendix 3). The service related to policy like the parking facilities need to be improved by means of ensuring available parking space and effective traffic management. At the same time the Aarong Centre-Tejgaon reveals similar low mean value (P10=2.30) regarding the availability of merchandise as required by the customers, and the Aarong Flagship Outlet-Uttara needs to be improved in the case of parking facilities which shows the mean value 2.45 (P24) that belongs to the Policy dimension (Appendix-3).

Table 3: Mean Value of Customer Satisfaction

	Statements Under Customer Satisfaction	Mean	Std. E. Mean
Customer Satisfaction (Mean = 4.37)	1. You are satisfied with your decision to purchase in Aarong.	4.39	.072
	2. Your feelings towards Aarong's services can best be described as satisfied.	4.35	.076
N=120			

The customer satisfaction consists of two statements describing the satisfaction on purchasing of Aarong's product and the satisfaction of customer in terms of feelings towards the rendered services. The mean value of customer satisfaction is 4.37 (Table 3), which indicates a good level of satisfaction towards the rendered services.

Table 4: Inter Item Correlation (Pearson Correlation) of Five Dimensions of RSQS Model

	Physical Aspects	Reliability	Personal Interaction	Problem Solving	Policy
Physical Aspects	1	.385**	.450**	.293**	-.286**
Reliability		1	.696**	.518**	.105
Personal Interaction			1	.585**	.112
Problem Solving				1	.331**
Policy					1
**Correlation is significant at the 0.01 level (1-tailed).					

The correlations between each of the dimensions of the RSQS model are positive except the correlation between the Physical Aspects and Policy (Table 4). The correlation between the dimensions is significant at the 0.01 level but there is an insignificant inter-correlation between Policy & Reliability, and Policy & Personal Interaction. The Physical Aspects and Policy are inversely correlated but statistically significant at 0.01 level (Table 4). This might happen due to the poor perception mean of convenient parking facilities (perception mean 3.04) under the Policy dimension. In the real world scenario, this happens due to the unavailability of the space to cover all the physical aspects of a retail shop and/or the outlets' poor policy regarding the parking facilities covering all the expectation of the customers. Further, as the survey was conducted before the EID-UL-FITR (one of the biggest religious festivals of Muslim), a huge number of customers came to shop for enjoying the religious festival.

Table 5: Correlation of RSQS dimensions with customer satisfaction

	Customer Satisfaction
Physical Aspects	.374**
Reliability	.467**
Personal Interaction	.478**
Problem Solving	.357**
Policy	.079
** Correlation is significant at the 0.01 level (1-tailed).	

The correlations between all five dimensions of RSQS and customer satisfaction are positive and statistically significant at the 0.01 level except policy dimension (Table-5). Table-5 shows that none of the dimensions is satisfactory as the values are less than the viable value 0.50 of the coefficient of correlation. The Policy dimension of RSQS model has the least coefficient of correlation. It means that the Policy dimension of RSQS Model has very insignificant contribution to the satisfaction of the customers.

Table 6: Multiple Regression

	Dimensions	B	Std. error	Standardized Coefficients Beta	t	Significant
Relationship between the five dimensions and Customer Satisfaction	(Constant)	-0.324	0.800		-0.405	0.687
	Physical Aspects	0.296	0.135	0.213	2.184	0.031*
	Reliability	0.312	0.161	0.218	1.942	0.055
	Personal Interaction	0.340	0.208	0.199	1.635	0.105
	Problem Solving	0.044	0.122	0.038	0.360	0.720
	Policy	0.103	0.116	0.082	0.890	0.376
Adjusted R Square= 0.265, *p<0.05						

The multiple regression analysis (Table 6) was done to understand the relative impact of each of the dimensions of RSQS on customer satisfaction. In case of the relationship between five dimensions and the Customer Satisfaction, the adjusted R square is 0.265. It means that the five dimensions of RSQS model explained 26.5% variation in customer satisfaction. The physical aspects (beta 0.213) is found to have a significant influence on the customer satisfaction, but all other dimensions: reliability (beta 0.218), personal interaction (beta 0.199), problem solving (beta 0.038), and policy (beta 0.082), have insignificant influence on the customer satisfaction at 0.05 level of significance (Table 6).

6. Recommendation

The analysis of the survey data and the findings show that the services rendered by the retail outlets of Aarong do not satisfy the customers as expected. The services of Aarong Centre -Tejgaon seems to be a little better than other two outlets. Among the three outlets the services of Aarong-Dhanmondi are worse, and among the dimensions of RSQS model the services those include Policy are most dissatisfactory. On the whole, the following suggestions can be made conclusively for the improvement of the services and customer satisfaction:

- Convenient parking facilities for the customers must be ensured, and effective & friendly traffic management be ensured;
- Availability of merchandizing must be ascertained;
- The layout of the stores must be so rearranged that the finding out of commodities are convenient;
- The layout of the stores must be so rearranged that the wandering on the floor of the stores is convenient, comfortable, and pleasant;
- The wares of the store must be visual so that they could easily be found out; and
- The overall performance of the Aarong-Dhanmondi has to be considerably promoted.

7. Conclusion

Retail service quality has long been the most research topic for the marketing scholars as well for the retailers to understand the customers' shopping experience. This research study shows that the level of perceived service quality and its impact on customer satisfaction. The Problem Solving dimension shows the highest perception mean, indicating that customers are satisfied with the service such as willingness to handle returns and exchange, showing sincere interest in solving customers' problem, and ability of the employees to handle the customers' complaints. The parking facility of the stores especially at Aarong Flagship Outlet-Uttara and Aarong-Dhanmondi outlets is poor in performance. The study found no significant correlation between policy dimension and overall customer satisfaction. And the physical aspects dimension is the significantly strongest association in customer satisfaction.

Future Research Opportunity

The limitation of the study can best be explained in terms of: (i) the study does not show general scenario of all the retail stores especially fashion and lifestyle retail, (ii) the study consists of only a limited 26 items to measure service quality, (iii) a limited sample size of 120 respondents, (iv) the questionnaire consists of scaled questions, and (v) the survey conducted just a week before the EID festival in the month of August'2011. Finally, the application of RSQS is subject to some criticism in Bangladeshi retail environment.

Further research should be carried out to understand more on the retail service quality vis. why customers are not satisfied with the particular retail service. Restructuring of the RSQS model is needed to be done to best-fit in the Bangladeshi retail environment.

Appendix 1: Demography of the Respondents

Category	Frequency	Percent	Cumulative Percent
Gender	Male	65	54.2
	Female	55	45.8
Marital Status	Unmarried	67	55.8
	Married	53	44.2
Age	Below 20	12	10.0
	20 - 30	70	58.3
	30 - 40	32	26.7
	40 - 50	4	3.3
	50 - 60	1	.8
	60 and Above	1	.8
Education Level	Secondary	6	5.0
	Higher Secondary	10	8.3
	Under Graduate	39	32.5
	Graduate	60	50.0
	Post Graduate	5	4.2
Occupation	Service	45	37.5
	Self-employed	13	10.8
	Retired	0	0
	House wife	17	14.2
	Students	45	37.5
Monthly Household Income	Tk 1000 - 25,000	25	20.8
	Tk 25,000 - 50,000	55	45.8
	Tk 50,000 - 1,00,000	28	23.3
	Tk 1,00,000 and above	12	10.0
N=120			

Source: Primary Data

Appendix 2: Perception Means of RSQS Items

Retail Service Quality Dimensions	Retail Service Quality Sub-dimensions	Perception Items	Mean	Std. E. Mean
<i>Physical Aspects</i> (Mean 4.33)	Appearance	P 1. The store has modern-looking equipment and fixtures.	4.63	.060
		P2. The physical facilities (trial rooms and restrooms) at this store are visually appealing.	4.37	.064
		P3. Materials associated with this store (such as shopping bags, catalogs, or statement) are visually appealing.	4.25	.067
		P4. The store has clean, attractive and convenient public areas (restrooms, fitting rooms).	4.45	.070
	Convenience	P5. The store layout at this store makes it easier for customers to find what they need.	4.11	.077
		P6. The store layout at this store makes it easier for customers to move around in the store.	4.18	.103
<i>Reliability</i> (Mean 4.18)	Promises	P7. When this store promises to do something (such as repairs or alterations) by a certain time, it will do so.	4.38	.070
		P8. This store provides its services at the time it promises to do so.	4.42	.064
	Doing it right	P9. This store performs the service effectively first time.	4.23	.080
		P10. This store has merchandise available when the customers want it.	3.08	.122
		P11. This store insists on error-free sales transactions and records.	4.82	.054
<i>Personal Interaction</i> (Mean 4.39)	Inspiring Confidence	P12. Employees in the store have the knowledge to answer customers' questions.	4.51	.060
		P13. The behavior of employees in this store instills confidence in customers.	4.44	.062
		P14. Customers feel safe in their transactions with this store.	4.84	.041
	Courteousness/ Helpfulness	P15. Employees in this store give prompt service to customers.	4.47	.055
		P16. Employees in this store tell customers exactly when services will be performed.	2.91	.143
		P17. Employees in this store are never too busy to respond to customer's requests.	4.61	.055
		P18. This store gives customers individual attention.	4.64	.064
P19. Employees in this store are consistently courteous with customers.	4.73	.063		
<i>Problem Solving</i> (Mean 4.46)		P20. This store willingly handles returns and exchanges.	4.49	.269
		P21. When a customer has a problem, this store shows a sincere interest in solving it	4.53	.066
		P22. Employees of this store are able to handle customer complaints directly and immediately.	4.37	.076
<i>Policy</i> (Mean 4.04)		P23. This store offers high quality merchandise.	4.58	.073
		P24. This store provides plenty of convenient parking for customers.	3.04	.128
		P25. This store has operating hours convenient to all their customers.	4.43	.088
		P26. This store accepts most major credit cards.	4.12	.087
N = 120				

Appendix 3 : Perception means of RSQS Items for Aarong Centre- Tejgaon, Aarong Flagship Outlet- Uttara, and Aarong-Dhamondi

Retail Service Quality Dimensions	Retail Service Quality Sub-dimensions	Perception Items	Aarong Centre – Tejgaon (N=40)		Aarong Flagship Outlet- Uttara (N=40)		Aarong-Dhamondi (N=40)	
			Mean	Std. E. Mean	Mean	Std. E. Mean	Mean	Std. E. Mean
Physical Aspects	Appearance Aarong Centre-4.25 Aarong Flagship Outlet-4.7 Aarong Dhamondi-4.23	P 1. The store has modern-looking equipment and fixtures.	4.58	.094	4.88	.053	4.43	.138
		P2. The physical facilities (trial rooms and restrooms) at this store are visually appealing.	4.30	.082	4.70	.073	4.10	.142
		P3. Materials associated with this store (such as shopping bags, catalogs, or statement) are visually appealing.	4.25	.100	4.50	.124	4.00	.113
		P4. The store has clean, attractive and convenient public areas (restrooms, fitting rooms).	4.25	.117	4.70	.073	4.40	.151
	Convenience Aarong Centre-3.45 Aarong Flagship Outlet- 4.63 Aarong Dhamondi-4.36	P5. The store layout at this store makes it easier for customers to find what they need.	3.77	.131	4.45	.129	4.10	.123
		P6. The store layout at this store makes it easier for customers to move around in the store.	3.12	.187	4.80	.064	4.62	.122
Physical Aspects			4.05		4.67		4.28	
Reliability	Promises Aarong Centre- 4.66 Aarong Flagship Outlet- 4.59 Aarong Dhamondi-3.95	P7. When this store promises to do something (such as repairs or alterations) by a certain time, it will do so.	4.68	.083	4.55	.101	3.90	.138
		P8. This store provides its services at the time it promises to do so.	4.63	.093	4.62	.093	4.00	.119
	Doing it right Aarong Centre-3.95 Aarong Flagship Outlet- 4.35 Aarong Dhamondi-3.84	P9. This store performs the service effectively first time.	4.63	.106	4.45	.124	3.62	.132
		P10. This store has merchandise available when the customers want it.	2.30	.176	3.62	.214	3.32	.187
		P11. This store insists on error-free sales transactions and records.	4.92	.042	4.98	.025	4.57	.147
Reliability			4.23		4.44		3.88	
Personal Interaction	Inspiring Confidence Aarong Centre- 4.85 Aarong Flagship Outlet-4.67 Aarong Dhamondi- 4.26	P12. Employees in the store have the knowledge to answer customers' questions.	4.75	.069	4.63	.085	4.15	.127
		P13. The behavior of employees in this store instills confidence in customers.	4.82	.061	4.58	.101	3.92	.104
		P14. Customers feel safe in their transactions with this store.	4.98	.025	4.85	.067	4.70	.096
	Courteousness/ Helpfulness Aarong Centre- 4.33 Aarong Flagship Outlet- 4.50 Aarong Dhamondi-3.99	P15. Employees in this store give prompt service to customers.	4.60	.078	4.62	.093	4.18	.101
		P16. Employees in this store tell customers exactly when services will be performed.	3.00	.215	3.40	.265	2.32	.236
		P17. Employees in this store are never too busy to respond to customer's requests.	4.45	.087	4.85	.067	4.53	.113
		P18. This store gives customers individual attention.	4.73	.080	4.80	.073	4.40	.151
		P19. Employees in this store are consistently courteous with customers.	4.85	.067	4.85	.067	4.50	.160
		Personal Interaction			4.52		4.57	
Problem Solving		P20. This store willingly handles returns and exchanges.	4.58	.123	4.05	.152	4.85	.785
		P21. When a customer has a problem, this store shows a sincere interest in solving it	4.75	.078	4.53	.107	4.32	.140
		P22. Employees of this store are able to handle customer complaints directly and immediately.	4.65	.084	4.42	.123	4.02	.158
Problem Solving			4.66		4.33		4.40	
Policy		P23. This store offers high quality merchandise.	4.88	.053	4.43	.123	4.43	.164
		P24. This store provides plenty of convenient parking for customers.	4.40	.093	2.45	.193	2.28	.183
		P25. This store has operating hours convenient to all their customers.	4.85	.105	4.30	.144	4.15	.177
		P26. This store accepts most major credit cards.	4.68	.115	3.95	.138	3.75	.155
Policy			4.70		3.78		3.65	

N = 120

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