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# ASSESSING CUSTOMER SATISFACTION WITH THE RETAIL SERVICE QUALITY OF ZARA VIETNAM STORES

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| ARTICLE INFO | ABSTRACT |
|---|---|
| | The goal of this study is to investigate customer satisfaction with the retail service quality at ZARA Vietnam outlets by using the Retail Service Quality Scale (RSQS) on five dimensions such as reliability, physical aspects, problem-solving, personal interaction, and policy. By using Smart PLS 3.2.0 software for a sample of 186 ZARA clients, the results showed that consumer satisfaction with the retail service quality at ZARA stores is fulfilled in physical aspects, reliability, problem-solving, and policy. On the other hand, personal interactions were not appreciated by customers. The findings provide some guidance for foreign fashion brands on how to improve retail service quality in Vietnam |

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## 1. Introduction

In determining a company's success, service quality is an important aspect of service marketing. Several prior studies have emphasized the outcomes of excellent service quality, such as increased market share and revenue (Becerril et al., 2017), and increased customer satisfaction and loyalty (Leinkumar, 2017). As a result, retail store managers place a greater emphasis on identifying and addressing service quality complaints in a timely and effective manner. Because of its special attributes, the evaluation of service quality in retail will differ from that of other products or services. Dabholkar et al. (1996) developed the Retail Service Quality Scale (RSQS) to assess elements essential to retail consumers. It has become a standard metric for assessing retail organizations that mix service delivery and customer service. RSQS considers aspects both during and after the transaction (Dabholkar et al., 2000).

According to Dream Incubator Group (2021), the Vietnam fashion retail market is reported to be worth US $5.34 billion in 2020 (where Apparel and Footwear are the two major products with 54% and 33% share respectively), Vietnam is attracting many global brands. ZARA Vietnam became a phenomenon when it was launched on September 8, 2016, with thousands of customers queuing to pay. Sales surpassed 5.5 billion VND on the first day. ZARA Vietnam recorded 321 billion VND in revenue in 2016, more than 1.1 trillion VND in 2017, and nearly 1.7 trillion VND in 2018. Its revenues from just two stores in Hanoi and Ho Chi Minh City are much higher than those of domestic luxury fashion retailers. This is a significant achievement for ZARA, which other fashion companies throughout the world strive for.

To be successful in the fashion retail industry, global fashion retail brands must increase the quality of their service, which will give them a lasting competitive advantage. Stemming from the growth requirements of Vietnam's fashion retail brands, ZARA Vietnam was selected as a case study for using the RSQS technique to gain a deeper understanding of the impact of retail service quality on customer satisfaction. In Vietnam, although there have been many studies to evaluate service quality at supermarkets, banks, electronic stores, etc., by applying SEVQUAL, SERVPERF models. This is one of the limited studies analyzing customer satisfaction on retail service quality of clothing brands in Vietnam with the RSQS model.

By testing the model's reliability and validity, we concluded its service quality measurement application concerning the overall customer satisfaction with ZARA fashion stores in Vietnam. This will also identify strengths and weaknesses in the service quality of ZARA stores, measure customers' perception of retail service quality relative to expectations, as well as gain insight into them by gathering individual perceptions to ensure customer satisfaction.

## 2. Literature review

Service quality is defined by Parasuraman et al. (1988) as the gap between consumers' expectations and their actual impression of the service quality accomplished. Service quality not only serves to improve the brand's image but also has a significant impact on both the external and internal parts of the business (Haelsig et al., 2007). Retail service quality is unlike any other product or service context (Gagliano & Hatchcote, 1994). Retailers are more likely to impact service quality than product quality in retail services (Dabholkar et al., 1996).

Parasuraman et al. (1988) established the SERVQUAL scale, often known as the gap model, to measure service quality by comparing customer expectations with customer perceptions. Then, Cronin and Taylor (1992) argue that rather than utilizing gap theory, service quality should be assessed as an attitude, hence SERVPERF was created to evaluate service quality only on perceived service quality and without the expectation measurements from SERVQUAL.

Although SERVQUAL and SERVPERF have been experimentally studied in several research related to pure services (e.g., banking, healthcare, and telephone services), they are not always successful in understanding retail businesses (Dabholkar et al., 1996). "*Due to the unique nature of retail services, quality improvement and measurement of retail cannot be approached in the same way as from the service perspective*" (Najib & Sosianika, 2019). (3) Dabholkar et al. (1996)'s RSQS scale is the most suited to situations with more products and fewer services, such as food or clothing (Mehta et al., 2000). RSQS was comprised of five dimensions: reliability, problem-solving, physical aspects, personal interaction, and policy.

Physical aspects were used by Dabholkar et al. (1996) to define the physical environment of the shop and the convenience of its layout, which included the equipment, amenities within and outside the store, the availability of supplies, and the convenience connected with the store service. The physical environment of the shop influences customer satisfaction (Kumar et al., 2018), and the surrounding space can improve the consumer's image of the business's items and service quality (Zeithaml, 1988). According to Islam et al. (2016), physical aspects were discovered as the most important predictor of customer satisfaction.

*H1: Physical aspects are positively related to customer satisfaction.*

Reliability refers to keeping task-related commitments, offering services at the proper level of customer expectations (Westbrook, 1981), and making error-free and client-friendly sales. Firms must deliver on their promises to clients. The greater the importance of reliability to clients, the higher their satisfaction with retail service quality. It has been discovered that reliability and customer satisfaction are linked (Zia, 2020; Seth et al., 2005).

*H2: Reliability is positively related to customer satisfaction.*

Personal interaction refers to a salesperson's face-to-face interaction with consumers to resolve questions and concerns. Consumer trust can be increased by the courteousness and helpfulness of store staff. Salespersons need to have full knowledge of products/services and can answer customers' inquiries, give full attention to customers, provide prompt services, and make customers feel safe (Zia & Hashmi, 2019; Odekerken et al., 2001). Personal interaction is an extremely effective method for improving customer satisfaction (Kumar et al., 2018; Yuen & Chan, 2010).

*H3: Personal interaction is positively related to customer satisfaction.*

Problem-solving is a new dimension that includes processing returns and exchanges, responding to client complaints, giving actual attention to problem solutions, and responding directly and rapidly to customer problems (Zeithaml, 1988). According to Westbrook (1981), customers are extremely sensitive to how store employees handle problems and complaints. Dabholkar et al. (1996) and Zia (2020) emphasized the need for complete problem resolution as a component of outstanding services. Service failures may produce dissatisfaction if the problem-solving procedure is ineffective (Chang et al., 2008; Lewis & Spyrakopoulos, 2001).

*H4: Problem-solving is positively related to customer satisfaction.*

The policy includes high-quality items, convenient parking, and extended working hours, as well as acceptance of major credit cards (Noel & Jeff, 2001). According to Mazursky & Jacob (1985), retail customers are impressed by return and exchange policies, as well as the store's credit and additional expenses policies. Consumers who desire a quick, easy purchase and after-sales experience, as well as straightforward and well-defined policies in a retail setting are always available (Briggs et al., 2020). Ray & Lu (2018) also show that policy has a positive impact on customer satisfaction.

*H5: Policy is positively related to customer satisfaction.*

**Table 1.** Previous studies on retail service quality

| Author(s) | Findings |
|---|---|
| Zia & Hashmi (2019) | Physical aspect, Problem-solving, and policy are three aspects that have a substantial contribution to service quality. Customer satisfaction with Zain Company in Saudi Arabia is influenced by reliability and personal interaction, which were shown to be extremely insignificant aspects. |
| Kumar et al. (2018) | In the Indian retail sector, policies, convenience, personal interaction, physical appearaxnce, problem-solving, and reliability are significant to judge service quality. |
| Ushantha et al. (2014) | Customer satisfaction from major supermarket shops in the Colombo district is positively correlated with physical aspects, reliability, personal interaction, problem-solving, and policy. |
| Nhat (2007) | The retail service quality of supermarkets is heavily influenced by three factors: physical characteristics, personal interaction, and policy. |
| Soyoung & Byoungho (2002) | The RSQS was a better match for the US sample than the Korean sample. Personal interaction and problem-solving into a single concept. |
| Mehta et al. (2000) | In a more-goods and fewer-services environment, such as a supermarket, RSQS was found to be superior. |

## 3. Research method

To collect data, we developed a questionnaire employing the scale items from previous studies (as shown in Table 1). The questionnaire also includes demographic questions such as gender, age, occupational status, and income stage. First, a pilot test was conducted by distributing the questionnaire directly to 30 people to ensure that it was appropriate and that the question wording was correct. The comments from participants were considered in the preparation of the final version to ensure validity and content.
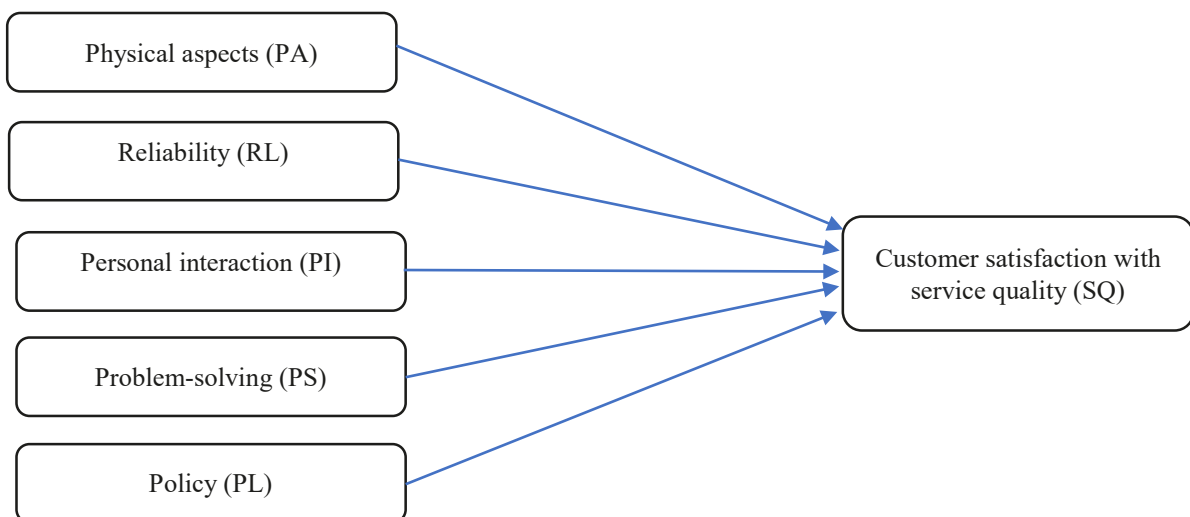


**Figure 1.** Proposed research model

The questionnaire was distributed to ZARA customers from 01ʳˢᵗ December 2021 to the end of January 2022. About 210 responses were collected but only 186 surveys could be analyzed after removing incomplete or inconsistent responses. Table 1 displays the demographic information for the sample. Females account for 56.5 percent of responders, while males account for 43.5 percent. The sample was divided into four age groups: 18-24 years old (26.9%), 25-32 years old (19.9%), 33-40 years old (25.8%), and above 40 years old (27.4%). A total of 186 people responded, with 32.3% having a monthly income of more than 9 million VND and 29.6% having a monthly income of 6 to 9 million VND. According to the survey, it is seen that customers at ZARA mostly are businessmen and freelancers. They take the highest proportion of 26.3 and 22.6 respectively.

**Table 2.** Respondents' profile

| Measure/Value | Frequency | Percentage | Measure/Value | Frequency | Percentage |
|---|---|---|---|---|---|
| **Gender** | | | **Age** | | |
| Female | 105 | 56.5% | 18 to 24 years | 50 | 26.9% |
| Male | 81 | 43.5% | 25 to 32 years | 37 | 19.9% |
| **Occupation** | | | 33 to 40 years | 48 | 25.8% |
| Businessman | 49 | 26.3% | Over 40 years old | 31 | 27.4% |
| Employee | 29 | 15.6% | **Income** | | |
| Student | 36 | 19.4% | Less than 3 million VND | 40 | 21.5% |
| Unemployed/housewife | 30 | 16.1% | 3 to 6 million VND | 31 | 16.7% |
| Freelancer | 42 | 22.6% | 6 to 9 million VND | 55 | 29.6% |
| **Total** | **186** | | Over 9 million VND | 60 | 32.3% |

## 4. Research results

Following Anderson & Gerbing (1988), we presented a two-step approach: (1) the measurement model and (2) the structural model. We used Smart PLS 3.2.0 software to analyze the collected data. The study has five independent constructs and one dependent construct with 25 observed variables measured by a 5-point Likert scale, from "strongly disagree" to "strongly agree".

The concept measurements' reliability and validity are used to evaluate the measurement model. Internal consistency reliability, convergent validity, and discriminant validity were suggested by Hair et al. (2017). Table 3 indicates that most of the factors have internal and construct reliability (Cronbach's Alpha, Composite Reliability > 0.70, and outer loadings > 0.6). Second, the extracted average variance (AVE) and outer loadings were used to establish convergent validity and AVE values more than 0.50 show that the scale has convergent validity (Hair et al., 2017). Third, each construct's square root of AVE was larger than its association with other constructs. In Table 4, the Heterotrait–Monotrait (HTMT) values are also below 0.80. Our analysis shows discriminant validity.

**Table 3.** The measurement model.

| Dimensions | Code | Factor Loadings | Alpha | CR | AVE |
|---|---|---|---|---|---|
| Physical aspects | PA1 | 0.652 | 0.805 | 0.862 | 0.560 |
| (PA) | PA2 | 0.772 | | | |
| | PA3 | 0.862 | | | |
| | PA4 | 0.810 | | | |
| | PA5 | 0.616 | | | |
| Reliability | RL1 | 0.864 | 0.889 | 0.923 | 0.750 |
| (RL) | RL2 | 0.858 | | | |
| | RL3 | 0.901 | | | |
| | RL4 | 0.840 | | | |
| Personal interaction | PI1 | 0.908 | 0.863 | 0.914 | 0.780 |
| (PI) | PI3 | 0.919 | | | |
| | PI5 | 0.819 | | | |
| | PL1 | 0.817 | 0.859 | 0.904 | 0.702 |
| Policy | PL2 | 0.895 | | | |
| (PL) | PL3 | 0.845 | | | |
| | PL4 | 0.793 | | | |
| Problem solving | PS1 | 0.871 | 0.873 | 0.885 | 0.797 |
| (PS) | PS2 | 0.912 | | | |
| | PS3 | 0.894 | | | |
| Service quality | SQ1 | 0.808 | 0.781 | 0.873 | 0.696 |
| (SQ) | SQ2 | 0.813 | | | |
| | SQ3 | 0.880 | | | |

*__Note__: CA: Cronbach's Alpha, CR: Composite Reliability, AVE: Average Variance Extracted.*

**Table 4.** HTMT ratio analysis

| | PA | PI | PL | PS | RL |
|---|---|---|---|---|---|
| Personal interaction (PI) | 0.119 | | | | |
| Policy (PL) | 0.184 | 0.070 | | | |
| Problem solving (PS) | 0.108 | 0.034 | 0.129 | | |
| Reliability (RL) | 0.222 | 0.096 | 0.043 | 0.152 | |
| Service quality (SQ) | 0.408 | 0.161 | 0.286 | 0.461 | 0.470 |

The model does not have multicollinearity because the VIFs are less than 5, according to Hair et al. (2017). The SRMR index < 0.08 is considered satisfactory for determining the model's goodness of fit. The SRMR index = 0.07 (<0.080) in this situation is in the range of adequate fit.

The adjusted R square is 0.386, suggesting that the independent variables explained 38.6% of the variation in the dependent variable.

By applying a bootstrapping analysis (1000 samples), the results show that 4 out of 5 hypotheses are accepted because the p-values

are less than 0.05. These findings are consistent with those of Ali et al. (2017) and Suhartanto et al. (2019), where the researcher found a positive effect of the extra dimensions. The normalized values of the Physical (0.298), Reliability (0.291), and Policy (0.234) aspects are significantly related to customer satisfaction with service quality.

The Problem Solving (H4) component has the highest coefficient of 0.307 indicating that it has the largest influence on customer satisfaction. This result supports previous studies that in apparel stores, customers place more emphasis on problem-solving, than on the physical aspect, reliability, and Policy (Zia, 2020; Zia and Hashmi, 2019).

**Table 5.** Hypotheses Testing Result

| Structural Paths | B | P-Value | f² | Support |
|---|---|---|---|---|
| H1: Physical aspects → Customer satisfaction with service quality | 0.298 | 0.000 | 0.139 | Accepted |
| H2: Reliability → Customer satisfaction with service quality | 0.291 | 0.000 | 0.134 | Accepted |
| H3: Personal interaction → Customer satisfaction with service quality | 0.090 | 0.128 | 0.013 | Rejected |
| H4: Problem-solving → Customer satisfaction with service quality | 0.307 | 0.000 | 0.152 | Accepted |
| H5: Policy → Customer satisfaction with service quality | 0.234 | 0.000 | 0.089 | Accepted |

This study highlights the importance of problem-solving in building customer satisfaction with service quality. So it can be said that Vietnamese shoppers pay more attention to getting answers to their problems. These problem solutions include returns ease, exchange assistance, or even refunds. Those stores which are incapable of proving satisfactory solutions to their problems are rated at the lowest level. Furthermore, policies have a positive link with customer satisfaction with service quality. The retail policy is a unique competitive factor. Each store would appeal to customers in different ways if it attempts to make promises and policies. Consumers want straightforward and transparent policies, as well as quick and easy buying, payment, and after-sales experiences.

Personal interaction has no impact on customer satisfaction with service quality. The finding is in line with the results of Ali et al. (2017) and Suhartanto et al. (2019), who find a positive effect of the service quality measurement dimensions except for "personal interactions".

Zara shop chain is a well-known Spanish retailer. In its international activities, its constant service image has proven to be a success. Its survival is dependent on its dedication to sustaining service quality and addressing the demands of its target clients. The communication between corporate personnel and customers needs to be enhanced because the organization's target customers have a negative opinion of human contacts. Further research into individual interactions may uncover specific difficulties that need to be addressed. It may send a message that ZARA needs to undergo regular employee training, particularly in terms of product expertise and swift response. Employee empowerment also allows retailers to respond more quickly to client requests. According to Dotson and Patton (1992), successful shops will focus their

resources on offering critical services related to interpersonal contact.

ZARA stores should invest in training their personnel so that they can deal with clients more professionally and confidently. Employees should actively respond to client inquiries, friendly communicate, transfer quick and simple explanations, and recognize their demands. As a result, to gain a competitive edge, ZARA not only maintains the positive aspects but also improves the weaknesses where customers are feeling dissatisfied; thereby resulting in increased customer loyal.

## 5. Conclusion

Service quality has been the most basic marketing tactic used by retailers to gain a competitive advantage and maintain customer satisfaction and loyalty. This study demonstrates the usefulness of assessing customer satisfaction with retail service quality. The findings provide some guidance for foreign fashion brands on how to improve retail service quality in Vietnam. In this study, the RSQS by Dabholkar et al (1996) was verified in the Vietnamese environment, specifically in a garment store - ZARA. The majority of respondents are satisfied with the quality of retail services and they will recommend ZARA to friends or colleagues.

The results indicate that the improvement of "problem-solving" will improve customer satisfaction as this dimension has a value of utmost importance. On the other hand, 3 dimensions including Physical aspects, Reliability, and Policy also have significant impacts. That means that any improvement in the four aspects enhances customer satisfaction. Furthermore, it is conceivable that each store trying to make different commitments, policies, or physical aspects which will become differentiating factors that attract consumers in different ways.

Vietnamese customers do not appreciate personal interactions with retailers. This variable shows that customers are hardly interested in individual interactions. However, culture can play an important role in assessing how customers perceive service quality. Future research may consider cultural and environmental factors to measure service quality.

The study has some limitations: The study only focuses on surveying and analyzing the data collected in Ho Chi Minh City while ZARA has a nationwide store system. It would also be more interesting to do a cross-country study. In addition, due to the limited sample size, future research may examine larger sample sizes and consider the sizes and categories included in addition to the recommendations of the academic literature

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**Appendix 1.** Constructs and item measurement

| Construct | Code | Items |
|---|---|---|
| **Physical aspects (PA)** | PA1 | "ZARA has modern-looking equipment" |
| | PA2 | "ZARA has clean, convenient, and visually attractive physical facilities" |
| | PA3 | "Materials related to ZARA's service are visually appealing" |
| | PA4 | "The layout of ZARA makes it easy for you to find" |
| | PA5 | "The layout of ZARA makes it easy for customers to move around" |
| **Reliability (RL)** | RL1 | "ZARA provides its services as promised" |
| | RL2 | "ZARA performs the service right the first time" |
| | RL3 | "ZARA has goods available when you want" |
| | RL4 | "ZARA insists on error-free sales transactions and records" |
| **Personal interaction (PI)** | PI1 | "ZARA's employees have the knowledge to answer your questions" |
| | PI2 | " ZARA's employees give fast services to you" |
| | PI3 | " ZARA's employees respond to your requests quickly" |
| **Policy (PL)** | PL1 | "ZARA offers high-quality goods" |
| | PL2 | "ZARA has operating hours convenient for you" |
| | PL3 | "ZARA accepts all credit cards" |
| | PL4 | "ZARA's policies on returns are convenient for you" |
| **Problem-solving (PS)** | PS1 | "ZARA willingly handles returns and exchanges" |
| | PS2 | "When you have a problem, ZARA shows a sincere interest in solving it" |
| | PS3 | "ZARA 's employees can handle your complaints directly and immediately" |
| **Customer Satisfaction with Service quality (SQ)** | SQ1 | "Overall, you rate the quality of service you received in ZARA as excellent" |
| | SQ2 | "You are extremely satisfied with ZARA 's service quality" |
| | SQ3 | "You would recommend ZARA to friends or colleagues because of good service quality" |

**Appendix 2.** The results of the structural model