

미국 의류 점포내에서의 고객서비스에 대한
한국 소비자들의 지각 :
판매규정과 고객기대에 따른 고객 만족도 및
의류점포 서비스 인식에 미치는 영향

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Korean Customers' Perceptions of Service in U. S. Apparel Stores:
Store Policies and Customer Expectations on Satisfaction and Retail Store Service

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Abstract

본 연구의 목적은 미국 의류점포의 판매규정과 고객의 점포에 대한 기대가 판매원과 소매점에 대한 만족과 평가에 미치는 영향을 조사하는 것이다. 미국에 거주하는 한국 소비자들을 대상으로 먼저 시각적으로 분위기가 다른 두 점포에 따른 고객의 서비스에 대한 기대를 측정하기 위해 슬라이드를 보여주고, 의류업체의 판매규정에 따라 의류에 관련된 문제상황을 설명해주는 시나리오(판매원 노력에 의한 문제 해결, 또는 소비자 노력에 의한 문제해결)를 읽게 한 후 설문지를 작성하게 하였다. 그 결과, 업체의 판매규정이 판매원의 서비스에 대한 만족도와 평가, 의류점포서비스에 대한 만족도와 평가에 영향을 미치는 것으로 나타났다.

Key words: customer service, US retail apparel store, apparel store policy, salesperson, satisfaction, customer expectation ; 고객서비스, 미국 의류업체, 판매규정, 판매원, 만족도, 고객의 기대.

I. INTRODUCTION

In the 1990s customer service has become critically important(Schary, 1991). Customer service is considered to be a key factor in future growth and success(Quinn & Humble, 1993). In addition, providing customers with good customer service

may lead to consumer satisfaction. According to an article in the Wall Street Journal, "80% of customer service problems aren't caused by employees, they're caused by the system" (Bennett, 1990, p. B1). Research(Bitner, Booms, Mohr, 1994) shows that employees may be faced with problems that cannot be resolved to the customer's satisfaction due to management policies

and procedures, resulting in a negative evaluation by that customer. So good salesperson service may not be totally dependent on salesperson performance. However, customer service is typically regulated by store policies which may make good customer service difficult to deliver (Bitner, Booms, & Mohr, 1994).

Some Korean consumers live and shop in the U.S. According to the U.S. Bureau of the Census (1998), the rate of enrolled Korean students in U.S. colleges has increased more than 15% from 1995 to 1997. As a result of this influx of Korean students in U.S. colleges and universities, these students may represent a strong consumer group in college and university towns in terms of purchasing power. On the other hand, according to the Korean Consumers' Complaint Center in Seoul, the number of complaints about clothing products has increased in recent years; the most common complaints relate to quality of clothing and inferior salesperson service (Choi & Cha, 1993). As the first step, this research investigated Korean students' perceptions of customer service in U.S. apparel retail stores, before examining the Korean consumers in Korea. Therefore, the purpose of this study was to examine the effects of store policies and customer expectations on Korean customers' satisfaction with salesperson service, satisfaction with retail store service, and salesperson and store evaluations in the context of U.S. retail apparel stores. Future research should be extended to investigate if Korean customers in Korea have the same expectation or satisfaction with Korean customers in U.S.

II. LITERATURE REVIEW

1. Customer Service

Customer service has become important to U.S. businesses (Lancioni, 1995). Past research has

evaluated customer service from the firm's viewpoint. More recent evaluations, however, are based on the customers' perspective. Since the 1980s, industrial firms have rushed to institute customer service departments (Lancioni, 1995), considering that better service would translate to better profits. At least at the wholesale level, the most frequent function (80%) of customer service departments has been responding to customer complaints (Lancioni, 1995).

Popular press accounts proclaim instances of poor or declining customer service (Bennett, 1990; Mayer & Morin, 1987) which may be due to a number of factors, including impolite unhelpful salespeople. According to The Wall Street Journal NBC News' survey (Bennett, 1990), 44% of U.S. consumers rated the service of U.S. businesses as only fair or poor. Furthermore, a 1987 Washington Post Survey indicated that almost half of the shoppers in Washington thought store service was average or declining, due to poor service such as impolite salespersons (Mayer & Morin, 1987; Gagliano & Hathcote, 1994).

Customer service has been defined in many ways (Lancioni, 1995), but customer service is an interaction between customers and companies. As salespeople are the firm's representatives in primary contact with customers, the customer-salesperson interaction is an important aspect of customer satisfaction with stores (Lennon & Davis, 1989; Solomon, Surprenant, Czepiel, & Gutman, 1985) and possibly of patronage behaviors.

2. Store Policies

Many companies engage in salesperson training to improve customer service (Quinn & Humble, 1993). However, training to improve customer service is only beneficial if salespeople are allowed to fulfill customer wishes. Unhelpful and discourteous salespeople may be genuinely

unhelpful and discourteous people, but it is equally possible that these salespeople are simply following guidelines for store policies as they interact with customers. In other words, in some situations the customer's expectations may exceed the system's capacity to deliver service. Indeed, it is likely that stores often have policies and procedures for customer service, such as return policies, which may cause customers to be dissatisfied with the store and with salesperson service.

Schema Theory

Schema theory(Wyer, 1980) can help us to understand the manner in which store policies affect satisfaction with retail salesperson service. "Schema theory is an information processing model of perception and cognition which attempts to isolate the mechanisms by which people come to understand the complex social world in which they live"(Augoustinos & Walker, 1995, p. 32). Schemata are conceptualized as organized mental structures containing general expectations and knowledge of the world. According to schema theory we use these cognitive structures to select and actively process incoming information. Schemata are important since they affect information processing(Owens, Bower, & Black, 1979), including consumer decision-making(Green & Blair, 1995). Event schemata describe behavioral sequences of events in well-known situations(Abelson, 1981) such as shopping for apparel. In addition, in a retail store context management develops store policies which define the appropriate sequence of events(or schemata) for salesperson-customer interactions.

For example, customers may have a schema for apparel shopping which includes the expectation of reimbursement for defective or substandard products. Furthermore, they may also expect the store personnel to facilitate the reimbursement.

One the other hand, while the policy of one store may dictate a simple exchange of a defective product for cash, the policy of another store may require customers to send the product back to the manufacturer for reimbursement. This policy requires customer effort ; it is exasperating to customers and requires substantial effort from the customer, in addition to a waiting period in order to receive reimbursement. Furthermore, such policies are known to affect product evaluation(Nagel & Cilliers, 1990). In other words, reimbursement for a returned item may only be a part of what customers expect. They may also expect this process to be expedited by salesperson effort, rather than their own effort. Therefore, the following hypotheses were formulated.

H1 Store Policies will affect perceived customer satisfaction with both the salesperson and the store, as well as salesperson and store evaluations.

a. Customer satisfaction with the salesperson and salesperson evaluations will be low

when the policy requires customer effort to resolve the problem as compared to when the policy requires salesperson effort to resolve the problem.

b. Customer satisfaction with retail store service and store evaluations will be lowerwhen the policy requires customer effort to resolve a problem as compared to when the policy requires salesperson effort to resolve a problem.

3. Customer Expectations

Most industry and academia experts agree that consumer evaluations, including perceptions of customer service, result from the comparison of their expectations with their actual experience(Bitner, Booms, & Tetreault, 1990 ; Iacobucci, Ost-rom, Braig, & Bezjian-Avery, 1996 ; Parasuraman, Zeithamal, & Berry, 1985 ; Webster, 1991). However, Sterling and

Lambert(1989) found considerable differences between the services provided by retailers and the expectations of customers for those services. This is important because research(Iacobucci, Ostrom, & Grayson, 1995) found that certain service attributes are preferred over others and one such preferred attribute is having expectations met. The visual merchandising of a store may activate customers' expectations(Shostack, 1987 ; Ward, Bitner & Barnes, 1992) both for the store and for salesperson behaviors. For example, Gagliano and Hathcote(1994) found that the appearance of a store and of its employees provide visible cues to customers that affect customer expectations. Furthermore, research shows that customers use physical cues in a retail store context to make inferences about services(Ward, Bitner, & Barnes, 1992), such that customers expect different levels of service in different settings(Bitner, 1990). In addition, recent research(Iacobucci, Ostrom, & Grayson, 1995) found that the physical environment affects satisfaction in a service setting. Thus elements of the store's visual merchandising may influence expectations for customer service and it is likely that service expectations will vary among store types(Gagliano & Hathcote, 1994). If a service response to a problematic situation does not meet expectations, a customer may be dissatisfied with the service. It is possible, therefore, that given identical service, customer satisfaction will differ as a function of the visual merchandising of the store providing the service. In a spacious store with soft lighting and expensive merchandise, customers may expect more in the way of service than in a cluttered store with harsh lighting and inexpensive merchandise. Thus, customers may be less satisfied with the same service in a store in which they have high expectations than in a store in which they have low expectations. Based on this

rationale the following hypotheses were formulated.

H2 Customers' Expectations will affect perceived customer satisfaction with the salesperson and with the store, as well as salesperson and store evaluations.

a. Customer satisfaction with salesperson service and salesperson evaluations will be more negative in stores for which customers have high, as compared to low, expectations.

b. Customer satisfaction with retail store service and store evaluations will be more negative in stores for which customers have high, as compared to low, expectations.

III. METHOD

Participants were eighty Korean volunteers(28 women, 52 men) from a major midwestern university with a large population of international students. They were recruited through personal contacts and were paid \$5 for their participation. Participants' average age was 25.86. Fourteen percent were freshmen, 12% were sophomores, 15% were juniors, 11% were seniors, 46% were graduate students, and 2% were non-degree students. Majors represented included math/engineering(34%), business(20%), arts/humanities(16%), human ecology(8%), social sciences(6%), and a miscellaneous assortment of others(16%).

In a 2(customer expectations) by 2(policies) between subjects experiment, subjects viewed slides of a store's interior to manipulate customer expectations via visual merchandising. Subjects also read a one-sided script(e.g., the salesperson's alleged responses to a customer) in which a garment-related problem was resolved according to store policy. There were two levels of store policy, either the policy required customer effort to

resolve the problem or the policy required salesperson effort to resolve.

1. Development of stimulus materials

The policy used in this research focused on the return of a defective item of apparel which was manufacturer guaranteed. This policy had been identified in research on customer service as one which was commonly used in U.S. retail stores(Stanforth & Lennon, 1994) and which was identified as a problem within the system. Solutions to this problem were developed to operationalize two levels of policies. The main difference between the two levels was whether the problem resolution required customer effort or salesperson effort. However, in each instance the defective garment was exchanged.

Slides representing two fictitious store interiors were developed to manipulate customer expectations through visual merchandising. The store interior slides were chosen to depict stores selling inexpensive merchandise or stores selling expensive merchandise. Based on previous research(Bitner, 1990; Means, 1981; Ward, Bitner, & Barnes, 1992), we assumed that customers would have lower levels of expectations for customer service in stores which sold inexpensive merchandise, as compared to stores which sold expensive merchandise. Slides used in the high customer expectations condition included cues such as soft lighting, open floor spaces, and neatly arranged merchandise. Slides used in low expectations condition included such cues as large signs, crowded fixtures, haphazardly displayed merchandise, and harsh lighting. Multiple stimuli(two levels of customer expectations each operationalized using five slides) were utilized for stimulus sampling purposes(Fontenelle, Phillips, & Lane, 1985). Stimulus sampling is important for external validity, in this case so that the results

could be generalized over more than one stimulus

(Fontenelle, Phillips, & Lane, 1985). Through the use of stimulus sampling we can be assured that any significant effects are not due to idiosyncratic properties of a individual stimulus.

To verify that Korean customer expectations were related to visual merchandising, a group of 20(11 females, 9 males, average age = 27.9) volunteer Korean students viewed the 10 slides and assessed their expectations for service in the stores depicted in the slides. Results indicated that expectations were significantly greater for the expensively merchandised "store"(M=6.11) than for the inexpensively merchandised "store"(M = 2.75), $t(19)=13.06$, $p<.0001$. These results indicate that Korean students' expectations for retail store service can be manipulated by visual merchandising.

2. Instrument

The instrument was based on previous research(Surprenant & Solomon, 1987) and consisted of closed-ended 7-point Likert scale items. The first set of items addressed overall satisfaction with the transaction, satisfaction with offered alternatives, satisfaction with the way in which they were treated, and satisfaction with the store's policy. The remaining items assessed patronage intent and complaining behaviors. A set of 19 unipolar adjective rating scales were used to rate the salesperson and a set of 6 unipolar adjective rating scales were included to rate the store; these items were also adopted from Surprenant and Solomon(1987). Subjects were also asked to provide an overall rating of the store and of the salesperson using bipolar scales anchored by poor and excellent.

3. Procedure

Tasks were administered to subjects in groups

of approximately ten individuals. First, the subjects were instructed to read a scenario(See Appendix) of a problem being resolved according to store policy, either the problem required customer effort to resolve or the problem required salesperson effort to resolve. Then they were instructed to view slides depicting various sections of the store in which the problematic situation supposedly took place. Subjects either saw five slides of the expensively merchandised store(the high customer expectations condition) or five slides of the inexpensively merchandised store(the low customer expectations condition). Each slide was exposed for 10 seconds. After reading the script(scenario) and viewing the slides the subjects completed the dependent measures, were debriefed and dismissed

IV. RESULTS

Because customer service research has indicated

that U.S. men and women may differ in terms of their perceptions of customer service(Iacobucci & Ostrom, 1993), preliminary analyses using sex of subject as an independent variable were conducted. Since no differences by sex of subject were found, the data were combined for subsequent analyses.

Principal components factor analysis with varimax rotation was used as a data reduction technique for the salesperson rating scales. Four factors with eigen values equal to or greater than 1.0 were generated. Items were retained in a factor if their factor scores were above .40 and if they did not cross load on other factors at or above .40. Cronbach's alpha was used to assess reliabilities of the factors. Two factors were dropped because of low reliabilities and because each accounted for less than 10% of the variance. Factor 1, Solicitousness(Table 1), consisted of four items ; it had an eigen value of 7.97 and was reliable($\alpha = .92$). Factor 1 accounted for 41.9% of the variance in salesperson ratings. Scores on each

Table 1. Factor Analysis of Salesperson Evaluation Scales

Factors/Factor items	Factor loading	Eigen value	Alpha	Variance Acct. For
<i>Factor 1:Solicitousness</i>				
Sincere	.82397	7.97	.92	41.9%
Sociable	.87146			
Caring	.82609			
Friendly	.82951			
<i>Factor 2:Task Orientation</i>				
Reliable	.72671	2.40	.79	12.6%
Conscientious	.71349			
Thorough	.63698			
Responsible	.72887			

Table 2. Factor Analysis of Store Evaluation Scales

Factor items	Factor loading	Eigen value	Alpha	Variance Acct. For
<i>Factor 1:Store Friendliness</i>				
Friendly	.80816	3.08	.85	51.3%
Reliable	.86553			
Daring	.90395			
Responsible	.83192			

item were summed and used as a dependent variable. Factor 2, Task Orientation, had a eigen value of 2.40, was reliable($\alpha = .79$) and accounted for 12.6% of the variance. Four items were also retained for Factor 2 using the same criteria as used for Factor 1.

The store rating scales were analyzed in the same manner. Through principal components factor analysis with varimax rotation two factors with eigen values greater than 1.0(Table 2) were extracted. Factor 1 was reliable($\alpha = .85$), had an eigen value of 3.08, and accounted for 51.3% of the variance. Criteria for retaining items were the same as for the salesperson rating scales. The ratings for each of the four items were summed to form a new variable, Store Friendliness. Factor 2 was not retained because of low reliability($\alpha = .38$).

Multivariate Analyses

The data were entered into a 2(policies) by

2(expectations) between subjects' multivariate analysis of variance. Dependent variables were overall satisfaction with the transaction, satisfaction with alternatives, satisfaction with salesperson, satisfaction with store policy, liking to shop in store, likelihood of shopping in the store again, likelihood of telling the salesperson that customer does not like the policy, likelihood of complaining to the management about the policy, likelihood of looking in another store for the garment, likelihood of refusing to shop in the store again, likelihood of walking out of store without making a purchase, overall rating of the store, overall rating of the salesperson, solicitude, task orientation, and store friendliness(Table 3).

Descriptive analyses were performed. Over all dependent variables, the Korean subjects tended to rate items below or near the midpoint of the scales. For example, ratings of the four types of satisfaction ranged from 3.71 to 3.95 when

Table 3. Cell means for Store Policies on the Dependent Variables

Dependent Variables	Store Policies	
	Salesperson Effort	Customer Effort
Overall satisfaction w/ transaction	4.61	3.19
Satisfaction with alternatives	4.61	3.36
Satisfaction with salesperson	4.61	3.19
Satisfaction with store policy	4.63	2.98
Shopping in store	4.21	3.72
Shopping in store again	4.86	3.53
Telling the salesperson about bad policy	*	*
Complaining to the management	*	*
Looking in another store	2.27	4.21
Refusing to shop in store	1.85	3.72
Walking out of store	1.79	3.63
Overall rating of the store	4.26	2.98
Overall rating of salesperson	4.29	3.19
Salesperson solicitude	21.84	18.94
Task solicitude	16.21	12.36
Task friendliness	16.76	12.43

Note: All entries are significantly different ($p < .01$), except entries with * which are non-significantly different.

averaged over both policy solutions and both customer expectation conditions. In addition, they rated their likelihood of complaining, telling the salesperson they did not like the policy, and of refusing to shop in the store again as fairly low ($M_s < 2.89$ on a scale of 1 to 7). There was a significant multivariate main effect for policies on the dependent variables, $F(16, 61) = 2.31, p < .01$. No other multivariate effects were significant (For expectations: $F(16, 61) = 1.39, ns$; for policies by expectations: $F(16, 61) = .83, ns$).

Univariate Analyses

Since the multivariate effect for policies was significant, univariate analyses of variance were used to determine which of the dependent variables were affected by policies. There were main effects for policies on 14 of the 16 dependent variables. Policies did affect satisfaction with the salesperson, $F(1, 76) = 7.53, p < .01$. As expected, satisfaction with the salesperson was lower when the policy required customer effort to resolve the problem ($M = 3.19$) as compared to when the policy required salesperson effort to resolve the problem ($M = 4.61$). Policies also affected the overall salesperson rating, $F(1, 76) = 8.94, p < .004$. The salesperson's overall rating was higher when salesperson effort was required ($M = 4.29$) than when customer effort was required ($M = 3.19$). There was also a main effect for policies on solicitousness, $F(1, 76) = 18.94, p < .0001$. The salesperson was rated as more solicitous when the policy required salesperson effort ($M = 21.84$) than when the policy required customer effort ($M = 15.86$). Thus policies did affect satisfaction with the salesperson and salesperson evaluations and H1a was supported.

Three items related to customer satisfaction with retail store service, satisfaction with the transaction, satisfaction with alternatives offered

and satisfaction with the policy. There was a significant main effect for policies on overall satisfaction with the transaction, $F(1, 76) = 13.66, p < .0001$. When the policy required salesperson effort overall satisfaction with the transaction was higher ($M = 4.61$) than when the policy required customer effort ($M = 3.19$). There was also a significant main effect for policies on satisfaction with alternatives offered to the customer, $F(1, 76) = 12.66, p < .001$. Satisfaction with alternatives was higher ($M = 4.61$) when the policy required salesperson effort as compared to when the policy required customer effort ($M = 3.36$). Finally, there was a significant main effect for policies on satisfaction with the policy, $F(1, 76) = 16.24, p < .0001$. As compared to when the policy required customer effort ($M = 2.98$), when the policy required salesperson effort satisfaction with the policy was higher ($M = 4.63$).

Store evaluations were also affected by policies. There was a main effect for policies on the overall store rating, $F(1, 76) = 14.04, p < .0001$. The store's overall rating was lower when the policy required customer effort ($M = 2.98$) than when the policy required salesperson effort ($M = 4.26$). There was also a main effect for policies on evaluations of store friendliness, $F(1, 76) = 14.84, p < .0001$. Ratings of store friendliness were higher ($M = 16.76$) when the policy required salesperson effort than when the policy required customer effort ($M = 12.43$). Since customer satisfaction with retail store service and store evaluations were lower when the policy required customer effort to resolve the problem as compared to when the policy required salesperson effort to resolve the problem, H1b was supported.

However, no significant effects were found expectations on perceived customer satisfaction with salesperson service and with the store, as well as salesperson and store evaluations

V. DISCUSSION & IMPLICATION

The purpose of this research was to investigate the effects of store policies and customer expectations on Korean students' satisfaction with the salesperson, satisfaction with retail store service, and salesperson and store evaluations in U.S. In this research, policies affected satisfaction with the salesperson and the evaluation of the salesperson. In particular, the salesperson was evaluated more negatively when the policy required customer effort than when the policy required salesperson effort. Thus, H1a received support. Results also supported H1b. Policies affected satisfaction with retail store service and satisfaction with the policy. In each instance when policies required customer effort to resolve, they were rated more negatively. Additionally, when policies required customer effort to resolve, they had a negative impact on the overall store rating.

Contrary to our predictions, no significant effects were found for expectations on customer satisfaction with salesperson service or on salesperson evaluations. In addition, no effects were found for expectations on customer satisfaction with retail store service or on store evaluations. Thus H2 received no support. This is puzzling given the fact that the visual merchandising manipulation did affect Korean subjects' expectations. Thus although their expectations for service did differ by visual merchandising, these expectations had no effect on satisfaction or evaluations. This contrasts with U.S. subjects whose expectations do affect their satisfaction and evaluations (Iacobucci, Ostrom, & Grayson, 1995; Stanforth & Lennon, 1994). In comparing the absolute satisfaction scores (averaged over all conditions) of our subjects and those of U.S. subjects (Stanforth & Lennon, 1994),

the Korean's scores were all below the midpoint of the scale, while the U.S. subjects had scores nearly a point above the midpoint of the scale. Perhaps Korean subjects did not find the salesperson in either condition met their expectations for good customer service.

In Korean and other collectivist cultures, individuals tend to subordinate their personal goals (Triandis, Bontempo, Villareal, Asai, & Lucca, 1988) to goals of the collective or institution. To the extent that expectations are viewed as idiosyncratic and personal they may also be discounted or subordinated. There are strong situational norms for behavior in countries like Korea, which is highly collectivist (Hofstede, 1983; Gudykunst, Yoon, & Nishida, 1987), and in which conflict with others must be avoided (Triandis, Bontempo, Villareal, Asai, & Lucca, 1988). Accordingly, our Korean subjects may have actively subordinated their own expectations because it is culturally desirable to do so in Korea. Iacobucci et al. (1996) suggest that manipulations of expectations should be strong enough to "overwhelm the stored expectations consumers are likely to retrieve in the context of evaluating a hypothetical service" (p. 21). It appears that our manipulation of visual merchandising did affect expectations, but there may have been other cultural factors operating that we did not anticipate and which affected subjects' responses.

The results suggest that management's policies are important to Korean customers' satisfaction. Overall customer satisfaction was higher when the policy required salesperson effort to resolve the problem than when the policy required customer effort to resolve the problem. Subjects tended to be more satisfied with the salesperson and several aspects of retail store service, and evaluated the salesperson and the store more favorably when policies required salesperson efforts to resolve the

problem. Thus, Korean subjects were less satisfied with the salesperson and retail store service when the policy required customer effort to resolve the problem. It makes sense that the store would be rated more negatively when the policy required customer effort. The Korean subjects appeared to hold the salesperson responsible for store policies. Korean customers may not separate the store's policies from the individual salesperson's actions. This study illustrates that management policies in U.S. stores have an impact on Korean customer satisfaction and patronage intentions for shopping for apparel in U.S. stores. Results of this research suggest that store policies may be a key determinant of Korean customer satisfaction and patronage intent. Some policies which dictate customer service responses may well account for some customers' complaints concerning rude and unhelpful salespeople. Although the salesperson was polite in both conditions, the salesperson enforcing the dissatisfying policy was rated lower, and was often rated as rude. Thus, Korean customers may not distinguish between a genuinely rude salesperson and an annoying policy; complaints concerning poor salesperson service may in fact reflect dissatisfaction with store policies. While training salespeople to deliver good service is important, store management should also consider the contribution of policies which irritate customers to perceptions of good customer service.

From a common sense perspective it is reasonable for customers to be less satisfied with the store and to evaluate the store lower when policies require customer effort, as the store is responsible for setting policy. Korean customers' complaints with retail store service may be the result of store management policies governing the resolution of garment-related problems which require the customer to exert effort to resolve the

problem. Customers with problems are already somewhat annoyed; insisting that they exert effort to solve the problem is adding insult to injury. Management often seems oblivious to this and institutes policies that require considerable effort on the part of the customer. Store policies may be designed for the smooth operation of the store and not necessarily for the benefit of the customer. Apparently, Korean customers were unable or unwilling to recognize the extent to which store policies shape the activities of salespeople in the U.S. Results of this research are consistent with other work on customer service (Henderson, 1989), which suggests that companies may be out of touch with their customers and may be providing services which are unimportant to them and not providing services they desire. Therefore, it is possible that some of the dissatisfaction with salesperson service in retail apparel stores may actually be a result of policies established by management.

Future researchers may wish to extend these results to non-student Korean customers living in Korea. As more retailers develop an international presence, it becomes essential to develop policies which are congruent with expectations of local customers. This research attempted to determine Korean satisfaction with customer service in U.S. stores and should be extended to determine if consumers in Korea hold the same expectations. Customer service expectations of Korean consumers may be different for U.S. stores and Korean stores. Further research would help to clarify expectations for retailers attempting to open units in other countries.

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