

## The Influences of Appropriate Service-Contact-Personnel Dress on the Dimensions of Customer Expectations of Service Quality

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### Abstract

*This study isolates specific dimensions of service quality expectations and investigates how service-contact-personnel dress, as one of the dimensions, influences the other dimensions in the service context of banking. A conceptual model is proposed based on inference theory. Moderating variables of age and gender are incorporated. A 2 x 2 x 2 full factorial design is utilized with the independent variables of dress, gender, and age, and the dependent variables of reliability, responsiveness, assurance, and empathy. Results show that appropriate (vs. inappropriate) dress resulted in higher expectations of all four service quality dimensions. These effects were stronger for female than for male customers, and for older than for younger customers. The major implication of this study is that management may need to reassess the casual dress approach that is becoming more common in financial service companies as well as enforce dress code policy more strictly. Furthermore, limitations of the study are discussed.*

### Introduction

How appropriate is the attire worn by those who perform services? Does appropriateness, as perceived by the customer, matter? Indeed, Sower, Duffy, Kilbourne, Kohers, and Jones (2001) found that appropriately dressed care givers were a significant factor in the satisfaction of hospital patients with service quality. However, the study is limited to the operationalization of hospital service quality as a multidimensional construct. Furthermore, customers' perceived appropriateness of service employee dress has been found to influence their expectations of service quality (Shao, Baker, & Wagner, 2004). In their study, Shao, Baker, and Wagner (2004) reported that appropriately dressed service contact employees positively influenced customers' expectations of service quality as well as purchase intent. In addition, customers' expectations of service quality mediate the relationship between the appropriateness of service-contact-personnel dress and purchase intent. However, the study did not isolate the dimensions of customer expectations of service quality and, subsequently, examine them separately. As indicated by Parasuraman, Zeithaml, and Berry (1988), both customer expectations and perceptions of service quality can be represented by five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. Furthermore, depending on the service sector studied, the average intercorrelations, ranging from .21 to .26, between the five dimensions, demonstrate reasonable distinctiveness. Based on these studies, the purpose of this study is to investigate how the appropriateness of service-contact-personnel dress, as one of the dimensions of customer expectations of service quality, influences the other four dimensions of the customer expectations of service quality.

## **Theoretical Background and Hypotheses**

Inference theory (Nisbett & Ross, 1980) postulates that individuals are “intuitive scientists” who use cognitive intuitions to draw inferences about an object from the environmental cues. Knowledge structures and judgmental heuristics are the major tools individuals use to make inferences. Knowledge structures expedite such information processing tasks as labeling and categorizing objects and events, defining expectations about objects, and suggesting appropriate responses to them. Judgment heuristics help individuals reduce complex tasks to simple operations. Therefore, it is proposed that customers make inferences about a firm’s service quality (in the form of expectations) based on their knowledge and judgment of what they consider appropriate for employee dress and that these expectations, in turn, influence customers’ purchase intent.

Dress is defined as the total arrangement of material supplements (e.g., garments, jewelry, and accessories) to the body and detectable modifications (e.g., body piercing, coiffed hair, and tattoos) of the body (Roach-Higgins, Eicher, 1992). Appropriate dress means “displaying particular modes of dress within the professional context (Fiore, DeLong, 1990, p. 219). Whether employee dress is appropriate or inappropriate depends entirely upon the type of work to be performed. In other words, overalls are considered appropriate for mechanics on the job, and suits or dresses, on the other hand, are considered inappropriate for mechanics on the job (Horn & Gruel, 1981). Within the context of this study, the term “dress” will hereafter be used to represent the construct of appropriateness of service-contact-personnel dress.

Customer expectations of service quality (hereafter refer to as expectations) is defined as “the level of service customers believe is likely to occur,” or predicted service (Zeithaml, Berry, & Parasuraman, 1993, p. 10). All expectations can be represented by five dimensions (Parasuraman, Zeithaml, & Berry, 1988). The *reliability* dimension, the most important component, concerns the dependability, accuracy, and consistency of a firm’s service performance. The dimension of *responsiveness* relates to a firm’s ability and willingness to provide service promptly. *Assurance* involves service employee’s knowledge and courtesy, and their ability to convey trust. The *empathy* dimension deals with providing the customer with caring and individualized attention. Tangibles, including what the employee wears (the focus of this study), are the physical elements of the service provider (Zeithaml & Bitner, 2003). These five dimensions are distinct, yet interrelated (Hoffman & Bateson, 2001). For example, Babakus and Boller (1992) and Cronin and Taylor (1990) suggested that SERVQUAL and its dimensions are not universally applicable to all service settings without addition or modification. In short, the purpose of this research is to explore the relationship between one of the tangibles (dress) and the aforementioned dimensions.

**Table 1**  
**Dimensions of Service Quality**

Quality Dimension	Definition	Chronbach's $\alpha$ reliability
Reliability	Ability to perform the promised service dependably and accurately	.90
Responsiveness	Willingness to help customers and provide prompt service	.87
Assurance	Employees knowledge and courtesy and their ability to inspire trust and confidence	.89
Empathy	Caring, individualized attention given to customers	.87
Tangibles	Appearance of physical facilities, equipment, personnel, and written materials	.97 (from Roach 1997)

The relationship between dress and expectations, in general, has been conceptually acknowledged by several scholars. Dress is one of the tangibles associated with a firm's service (Baker, 1986). The tangibles associated with the service have been proposed to directly influence customer's expectations (Zeithaml, Berry, & Parasuraman, 1993). Goffman (1959) considered dress as one of the forms of expressive equipment that allows a performer (i.e., service-contact-personnel) assisting an audience (e.g., customers) to define expectations. Rafaeli (1993) suggested that what employees wear at work and how they appear when interacting with customers can influence customer expectations about the organization and the service provided.

Empirically, Shao, Baker, and Wagner (2004) demonstrated that appropriately dressed service contact employees positively influenced customers' overall expectations of banking service quality. In addition, the relationship between dress and expectations about an individual's attributes and qualifications has been demonstrated in several studies. In a study of the impact of client gender, CPA gender, and CPA dress on the likelihood of hiring a CPA, Chawla, Khan, and Cornell (1992) found that small business owners and managers considered formally dressed CPAs significantly more reliable (reliability), credible, and professional than their casually dressed counterparts. In a similar study, the formality of CPA dress was found to positively influence small business owner and manager perceptions of a CPA's knowledge (assurance), trustworthiness, and professionalism (Khan, Chawla, & Devine, 1996-97). Furthermore, Emswiler, Deaux, and Willits (1971) found that correspondence in appearance between helper and helped increased the rate of helping behavior. They concluded that dress style proved a basis for inferences about other areas of similarity and, thus, created a greater willingness (responsiveness) to help a similar other. In an advertising context, O'Neal and Lapitsky (1991) examined the influence of dress on credibility of a message source. They indicated that subjects assigned a significantly higher credibility rating when a message source was dressed appropriately than when a message source was dressed inappropriately. Finally, higher ratings of caring (empathy) and authenticity were given to therapists wearing appropriate dress styles over less appropriate styles (Heitmeyer & Goldsmith, 1990). Therefore, it is hypothesized that:

**H1a:** Appropriate dress for service-contact-personnel will result in higher customer expectations of a firm's service quality on the dimension of reliability than will inappropriate dress.

**H1b:** Appropriate dress for service-contact-personnel will result in higher customer expectations of a firm's service quality on the dimension of responsiveness than will inappropriate dress.

**H1c:** Appropriate dress for service-contact-personnel will result in higher customer expectations of a firm's service quality on the dimension of assurance than will inappropriate dress.

**H1d:** Appropriate dress for service-contact-personnel will result in higher customer expectations of a firm's service quality on the dimension of empathy than will inappropriate dress.

### **The Moderating Influences of Gender and Age**

Social perception theory, which posits that individuals use cues to make inferences about others (Baron & Byrne, 1994), suggests that perceiver characteristics, such as physical and personal traits, may moderate the effects of dress on customer perceptions (Davis & Lennon, 1988). Therefore, customer gender and age are included as moderating variables in this study.

There is a body of literature that suggests information processing is influenced by gender differences (e.g., Meyers-Levy & Maheswaran, 1991). Researchers have also discovered gender differences in individuals' responses to environmental stimuli (e.g., Kellaris & Altesech, 1992). Person-perception studies have found the effects of dress are more pronounced for female subjects than for male subjects (Morris, Gorham, Cohen, & Huffman, 1996), with females showing more sensitivity to dress cues than males (Burgoon, 1994; Hall, 1984). In a business service setting, female clients rated formally dressed CPAs significantly higher than male clients on dimensions such as expertise, credibility, reliability, and professionalism (Chawla, Khan, & Cornell, 1992; Khan, Chawla, & Devine, 1996-97). In their study of the influences of age, gender, and cultural background on patients' perceptions of needs and satisfaction during acute hospitalization, Chang, Hancock, Chenoweth, Jeon, Glasson, Gradidge, and Graham (2003) demonstrated that female patients perceived that physical aspects of nursing care were more important than did male patients. Thus:

**H2a:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of reliability for female customers than for male customers.

**H2b:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of responsiveness for female customers than for male customers.

**H2c:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of assurance for female customers than for male customers.

**H2d:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of empathy for female customers than for male customers.

In addition to gender differences, person-perception studies have also found the evaluations of dress were affected by an individual's age (Eckman, 1997; Ogletree & Denton, 1993). Specifically, in a study investigating lifestyles and demographic characteristics in relation to selection of clothing for professional and social situations, Oliver (1993) found that selection of clothing became more conservative then age increased. In the same study, Chang et al. (2003) reported that older patients perceived that physical aspects of nursing care were more important than did younger patients. Furthermore, Calnan, Almond, and Smith (2003) provided support for a positive relationship between age and satisfaction with general practice and hospital services, while the older population rated health care services higher than the younger population. Therefore, it is proposed that:

**H3a:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of reliability for older customers than for younger customers.

**H3b:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of responsiveness for older customers than for younger customers.

**H3c:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of assurance for older customers than for younger customers.

**H3d:** The appropriateness of service-contact-personnel dress will have greater influence on customer expectations of service quality on the dimension of empathy for older customers than for younger customers.

## **Experimental Design and Service Context**

This study was a 2 (appropriate/inappropriate dress) x 2 (female/male customers) x 2 (old/young customers) between-subjects, full factorial design. The independent variables were dress, gender, and age, and the dependent variables were the dimensions (reliability, responsiveness, assurance, and empathy) of firm-level service quality expectations. The service contact for the experiment was banking, because it allowed for the appropriate manipulation of dress and was not considered extreme with regards to dimensions used in service classification schemes (e.g., Chase, 1978).

### **Manipulation of dress**

Because "the effects of experimental manipulations are usually weak" (Kerlinger, 1986, p. 367), dress was manipulated at two extreme values, with the intention being to create a strong enough stimulus, as either appropriate, in the form of business professional dress, or inappropriate, in the form of very casual sports attire. In past research, dress has been manipulated using one of the four methods: (1) drawings, (2) photographs/slides, (3) live models/video tapes of live models, and (4) written

descriptions (Davis & Lennon, 1988). This study used color photographs, because they better depict a real-life situation than drawings and/or written descriptions. Also, photographs provide greater control over unintentional effects (e.g., stance, facial expressions) that might be created by the characters themselves in live or video situations. Photographs were taken in an actual investment-business environment to add realism to the experimental stimuli. Each photo depicted an interaction between two models representing an investment banker and a bank customer. Great care was taken to hold the models' facial expression and posture constant in all cases. For the appropriate dress manipulation condition, the model was pictured wearing a dark charcoal two-piece skirted suit, a white blouse open at the neck, stockings, black medium-heeled dress shoes, and earrings. In the inappropriate dress condition, the same model was pictured wearing a pair of blue jeans, a gray T-shirt, white socks, white athletic shoes, and no earrings. This same manner of dress has been perceived inappropriate for service employees in settings such as college classes (Morris, Gorham, Cohen, & Huffman, 1996; Roach, 1997), hospitals (Friis & Tilles, 1988), and clinics (Hubble & Gelso, 1978).

### **Dependent measures**

Expectations were measured using the expectations section of the SERVQUAL scale (Parasuraman, Berry, & Zeithaml, 1991). While the original SERVQUAL instrument measured desired expectations, the predicted expectations were measured here. Four items that measured expectations of the tangible aspects of the service environment (e.g., neat-appearing employees) were excluded, because this study focused on the effect of just one tangible (employee dress). The other four dimensions, relevant to industries such as banking and securities (Zeithaml & Bitner, 2003), were used in this study as dependent variables.

### **Analysis and Results**

#### ***The sample***

Two hundred thirty-six undergraduate students (117 females and 119 males) enrolling in an introductory marketing course at a large urban university in the Southwest participated in the experiment for course credit. The mean age was 22.8 years, and the range was 18 to 44 of age. To create two age groups (old versus young), the mean age was used as a cut-off point. Thirty-six questionnaires were excluded in order to minimize the effects of unequal variance. The result was a final sample of 200, with equal cell sizes of 25 respondents. The final sample was evenly split with respect to respondent gender (100 females and 100 males) and respondent age (100 "old" and 100 "young"). One hundred twenty-five (62.5%) respondents were employed part-time, 39 (19.5%) were employed full-time, and 36 (18.0%) were not employed.

#### ***Manipulation checks and dependent measures***

Dress manipulation was checked using a six-item scale. Five of the items were from a professional dress assessment instrument (Roach, 1997), a 7-point semantic-differential scale. The sixth item, "In your opinion, the investment banker dresses (very suitably/very unsuitably) for her job," was created to this study and measured on a 7-

point scale. The Cronbach's alpha coefficient (.97) showed the six-item scale to be very reliable. Results of a t-test indicated that dress was successfully manipulated ( $t_{198} = 28.43, p < .001; \bar{X}_{Appropriate} = 6.37$  and  $\bar{X}_{Inappropriate} = 2.52$ ). The respective Cronbach's alpha coefficients for reliability, responsiveness, assurance, and empathy scales were .90, .87, .89, and .87. Thus, results indicate that reliability was high for the dependent-measure scales. Table 2 presents the results of separate univariate results for reliability, responsiveness, assurance, and empathy as well as MANOVA analysis.

**Table 2**  
**General Linear Model**

Multivariate Results				
Source	d.f.	Wilk's Lambda	F	p
Intercept	1	.044	1020.940	< .001
Dress	1	.821	10.292	< .001
Gender	1	.980	.940	.442
Age	1	.982	.886	.473
Dress * Gender	1	.951	4.907	.049
Dress * Age	1	.924	3.880	.005
Gender * Age	1	.990	.459	.740
Dress * Gender * Age	1	.987	.616	.652
Error	192			

**Results**

All analyses estimated saturated models including main effects and all interactions between dress, gender, and age. In support of H1s, when service-contact-personnel were perceived to be appropriately dressed, respondents had significantly greater expectations on the dimensions of reliability, responsiveness, assurance, and empathy than when service-contact-personnel were felt to be inappropriately dressed. Therefore, H1s are supported.

**Table 3**  
**Appropriateness of dress for service-contact-personnel**  
**(Category Means and Test of Significance)**

	H1a: Reliability	H1b: Responsiveness	H1c: Assurance	H1d: Empathy
Appropriate Dress	4.35	4.90	5.19	4.85
Inappropriate Dress	3.68	4.45	4.17	4.20
$F_{1, 192}$	38.376*	19.011*	31.216*	15.646*
* $p < .001$				

Hypotheses 2s stated that the appropriateness (vs. inappropriateness) of dress of service-contact-personnel will have greater influence on the reliability dimension (H2a), responsiveness (H2b), assurance (H2c), and empathy (H2d) for female customers than for male customers. The significant Dress x Gender interaction in Table 4 supports the

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predicted moderating effects of gender in all four instances. As predicted by H2s, the effects of the banker's dress on customer expectations of service quality relating to reliability, responsiveness, assurance, and empathy were significantly strongly for female customers. Thus, H2s are supported.

**Table 4**  
**Appropriateness of dress for service-contact-personnel**  
**Female customers versus male customers**  
**(Category Means and Test of Significance)**

	Dress	H1a: Reliability	H1b: Responsiveness	H1c: Assurance	H1d: Empathy
Female	Appropriate	5.39	5.05	5.31	5.06
	Inappropriate	4.05	3.84	3.91	4.06
Male	Appropriate	5.18	4.75	5.07	4.64
	Inappropriate	4.53	4.45	4.43	4.34
F <sub>1, 192</sub>		4.687*	6.754**	4.333*	4.674*

\* p < .05; \*\* p < .001

In addition to the moderating effects of gender, this research also suggests that the influence of service-contact-personnel dress on the dimensions of expectations may vary depending on the age of the customer. In particular, Hypothesis 3s purported that service-contact-personnel dress will have greater effects on older customers in influencing the dimensions of customers' service-quality expectations. As noted in Table 5, the Dress x Age interaction is significant. This result supports H3s, that the effects of the investment bankers' dress on customer expectations regarding reliability, responsiveness, assurance, and empathy were significantly stronger for older customers.

**Table 5**  
**Appropriateness of dress for service-contact-personnel**  
**Older customers versus younger customers**  
**(Category Means and Test of Significance)**

	Dress	H1a: Reliability	H1b: Responsiveness	H1c: Assurance	H1d: Empathy
Older	Appropriate	5.50	5.29	5.52	5.00
	Inappropriate	4.06	3.87	3.87	3.93
Younger	Appropriate	5.06	4.51	4.86	4.70
	Inappropriate	4.53	4.43	4.47	4.48
F <sub>1, 192</sub>		8.213*	14.528**	11.909*	6.911*

\* p < .01; \*\* p < .001

**Discussion**

This study provides empirical evidence supporting the importance of appropriateness of service employee dress in influencing the dimensions of service-quality expectations. Appropriately dressed service-contact-personnel were found to lead to significantly greater reliability, responsiveness, assurance, and empathy from the

respondents than inappropriately dressed service-contact-personnel. In addition, the effects of service-contact personnel dress, as theory would predict, were strong for female customers and for older customers than for male customers and for younger customers.

### **Implications**

In terms of implications, the results emphasize the critical role that service-contact-personnel dress, as a tangible element (Zeithaml, Berry, & Parasuraman, 1993), plays for consumers as they form their overall expectations of service quality. Specifically, for customers of financial service industry, not only is service-contact-personnel dress itself a part of the tangibles of service quality expectations, but also an indicator of other dimensions of service quality expectations. In other words, appropriate service-contact-personnel dress in fact creates a halo effect which elevates customers' assessments of a financial institution's reliability, responsiveness, assurance, and empathy of its offerings. Consequently, a major implication of this research is that management may need to reassess the casual dress approach that is becoming more common in financial service companies (Daniels, 2000) as well as create and enforce dress code policies that dictate appropriate service-employee dress.

In addition, female and male customers, as well as older and younger customers, were significantly different in their cognitive responses to the dress of service-contact-personnel. In service organizations where most purchasers are female, or where females make up a large segment of the customer base (e.g., hair and nail salons, housecleaning services, etc.), providers should be especially sensitive to providing appropriate dress for their service-contact-personnel. Also, given the fact that Americans are aging, in general, because a large portion are in the baby boomers category, service organizations (e.g., health care, investment, etc.) need to be responsive to supporting their contact-employee with appropriate dress.

### **Limitations**

Because the meaning communicated by dress typically depends upon the situation in which it appears (Kaiser, 1985), this study is limited in the use of only one service category. The dress that is appropriate within one professional context may not be appropriate in another. Thus, more research is needed to understand how service-contact-employee dress influences customer's perceptions and behavior in other service contexts.

The use of a student sample is a limitation of the study. College students may have wider zones of tolerance with regard to the definition of "appropriateness of dress" than the general adult population. Thus, the strengths of the relationships under investigation should be tested with the use of a sample from the general population.

This study used a laboratory experiment to provide greater precision and control for the study of relationships between variables and therefore greater internal validity (e.g., Kerlinger, 1986). But, the experimental research setting may reduce external validity (Kerlinger, 1986), so it would be beneficial to use other methods to shed light on the effects of service contact employee dress.

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