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## RELATIVE IMPORTANCE OF SERVQUAL DIMENSIONS – A STUDY ON RETAIL BANKING SERVICES OF INDIA POST

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### ABSTRACT

*Prevailing competitive scenario necessitates every service firm to improve quality of services to satisfy customers. Studies have established link between service quality, customer satisfaction and financial performance of firms. However, unlike goods, service quality is elusive and has to be understood from dimensions in and around the service. SERVQUAL model with 5 dimensions has provided a tool to understand the service quality. These 5 dimensions are also not of equal importance. Its' relative importance will have ramification in perceiving the overall quality of the services rendered. The study, in line with the findings from previous researches, finds that the reliability and tangibility are the most and least important dimensions of service quality from both service providers' and service receivers' perspectives. The relative importance of other dimensions between both the perspectives is not in alignment.*

### KEYWORDS

SERVQUAL model, customer satisfaction, relative importance.

### INTRODUCTION

The purpose of business is to create a customer (Drucker, 1954). The business will continue only if the organization successfully serves its customers and customers are satisfied with its products and services. The economic benefits to the organization are the outcome of successfully serving the customers. Customer satisfaction is an important outcome of business process (Yeung and Ennew, 2000). The customer satisfaction has a positive relationship with financial outcomes of the business (Yeung and Ennew, 2000), customer loyalty and profitability at individual customer level (Helgessen and Hogskolen, 2006). Customer satisfaction leads to higher customer loyalty which in turn leads to higher customer profitability. Customer reactions or metrics can be divided into two categories, i.e. unobservable or perceptual customer metrics, e.g., customer satisfaction and observable or behavioural customer metrics e.g., customer retention and customer lifetime value. The links between these customer metrics and its impact on financial performance of the firms have been established (Gupta and Zeithaml, 2006).

Customer satisfaction essentially is the customer's judgement whether a product or service falls short or meets expectation. Customer satisfaction is portrayed as disconfirmation of expectations (Oliver, 1997). Andersen et al. (1994) consider satisfaction to be an "overall evaluation based on the total purchase and consumption experience with goods or services over time".

Service quality is the degree and direction of discrepancy between customers' perception about service received and expectations (Zeithaml and Parasuraman, 2004) and is primarily dependent on expected service and actual service (Moore and Schlegelmilch, 1994). Perceived service quality impact the level of customer satisfaction and subsequent customer metrics. Quality service will lead to improved customer satisfaction and customer loyalty (Kumar et al. 2009). Customer satisfaction is the outcome of service quality (Parasuraman et al., 1988).

Assessing quality of service is more complex than quality of products. Service has distinguishing dimensions like intangibility, inseparability, perishability and heterogeneity which makes it difficult to assess the quality of service. Due to these dimensions of service, the service quality, unlike product quality, is evaluated not only by the service outcome but also by the production and delivery process and by the peripherals related to the service (Zeithaml et al., 1990, Zeithaml and Parasuraman, 2004). Due to the difficulty in measuring the service quality, extensive research has been done to measure service quality. Innumerable researchers have come out with their models for measuring service quality (Gronroos, 1990, Parasuraman et al. 1991, Cronin and Taylor, 1992, Avkiron, 1994, Johnston, 1997, Oppewal and Vriens, 2000.). Each of these models cited went through multiple modifications. SERVQUAL model to assess service quality as proposed in 1985 has undergone refinement and the final one as proposed is most extensively used to measure service quality (Parasuraman, et al., 1985, 1988, 1991).

SERVQUAL model has been studied in many service contexts like banking, mobile phone, higher education, hospitality, retail store and IT/ITES industry (Sritharan, 2013; Butt and de Run, 2008; Donlagic and Fazlic, 2015; Sohail, et al., 2007; Niranjana and Metri, 2008). However, all of these studies were done from the service receivers' perspective only. The quality of the service rendered also depends on both the parties involved in the exchange process as the production and consumption of service is simultaneous involving both the service providers and service receivers (Kaura and Datta, 2012). Only few researches till date as evidence suggests, a study on professional service in medical service area (Brown and Swartz, 1989) done from both service providers and service receivers perspectives and a study on health care from the service providers perspective (Gupta, 2008) have been done which include service providers in the study. India Post being an organization touching so many human lives with its postal and banking services, its service quality has remained under researched with only one research (Vijayanand and Selvaraj, 2015), as evidence suggests, has assessed the service quality gap for the savings bank account holders of post office.

### LITERATURE REVIEW

Assessing quality of service is a subject of extensive research area. As evidence suggests, the development of theoretical constructs to assess the service quality and a scale to measure the same in the context of service started from 1985 prior to which quality was more in the context of goods. Garvin (1983) measured the quality as sum of the incidences of internal failures and external failures. However, services with distinguishable characteristics of intangibility, heterogeneity and inseparability makes the context of quality of service different from that of goods (Parasuraman et al., 1985). Quality of services is not only assessed from the outcome of the service but also from the process of delivery of the services. Quality of goods can be assessed from many tangible cues but for services the tangible cues are limited to the service provider's physical facilities, equipment and personnel (Parasuraman et al., 1985). Service quality is a comparison between the expectations and performance (Lewis and Booms, 1983).

### SERVICE QUALITY CONSTRUCT

Reliability, responsiveness, competence, access and ease of contact, courtesy, communication, credibility, security, understanding of customer and tangibility construct arranged in a continuum from easy to difficult to evaluate were considered dimensions of service quality (Parashuraman, et al., 1985). 97 items were generated for these 10 dimensions. Further research and refinement on these 10 dimensions with 97 items resulted in 5 dimensions with 22 items for the service quality scale (Parashuraman, et al., 1988). These dimensions are Tangibility, Reliability, Responsiveness, Assurance and Empathy. Further refinement of the service quality construct (Parasuraman, et al., 1991) revealed that the Tangibility dimension is not uni-dimensional but splits into two sub-dimensions - one relating to equipment/physical facility and the other relating to employees/communicating material. Also, the refined SERVQUAL scale removed negatively worded statements of the 22 items scale. The 5 dimensions of the scale are:

<b>Tangibility</b>	:	Physical facilities, equipment, communication material and appearance of personnel.
<b>Reliability</b>	:	Ability to perform the promised service dependably and accurately.
<b>Responsiveness</b>	:	Willingness to help customers and provide prompt service.

**Assurance** : Knowledge and courtesy of employees and their ability to inspire trust and confidence.  
**Empathy** : Caring, individual attention the firm provides its customers.

Cronin, J.J. and Taylor, S.A. (1992), posit that service quality model SERVQUAL, as proposed by Parasuraman et al. is inadequate and confounds the relationship between the service quality, customer satisfaction and future purchase behaviour. The authors suggest that the unweighted performance based SERVPERF explains more of the variation in the measure of service quality.

### APPLICATION OF SERVQUAL MODEL

SERVQUAL model is extensively used in many service contexts to assess service quality. Niranjana and Metri (2008) studied the service quality for IS/ITES outsourcing and posited a new dimension "Outsourcing Quality" triad consisting of client-vendor and consumer to capture the essentials of IS/ITES outsourcing case. Nautiyal (2014) used the SERVQUAL model to study the relationship between the service quality dimensions and customer satisfaction among the customers of retail banking customers of private bank in Delhi area. The study found that Assurance and Empathy dimensions have high positive correlation and other 3 dimensions, Tangibility, Reliability and Responsiveness have moderately positive correlation with customer satisfaction. Panda and Das (2014), study found that the tangibility, assurance and responsiveness are the key influencers for customer satisfaction for both hospital and hospitality sectors. Vijayanand and Selvaraj (2015), in their study on savings bank account holders of Post Offices added "competence" dimension to the existing five dimensions of SERVQUAL model and found no statistically significant gap between the perception and expectation of service quality by the customers of saving bank accounts of post office. The analysis also showed that tangibility ranked first among the dimensions of service quality.

### RELATIVE IMPORTANCE OF THE SERVICE QUALITY DIMENSIONS

Parasuraman, et al (1988) studied the relative importance of the 5 dimensions of SERVQUAL quality in 4 different service settings and found that reliability is consistently the most critical dimension in all the service settings where as empathy is the least important dimension in all cases. However, they suggested that although empathy is the least important dimension but it is not unimportant because empathy has a statistically significant simple correlation with overall quality and empathy also has a significant correlation with reliability and assurance, the more important dimensions of service quality. In a further study, Parasuraman, et al. (1991) suggested that the relative importance of the 5 dimensions of SERVQUAL is stable across different service settings. However, Rosen and Karwan (1994) in their study of consulting services suggested that the relative importance of service dimensions must be established through strategy formulation and would vary according to market choices and operations process characteristics. Dabestani et al. (2016) studied the prioritization of SERVQUAL dimensions for customers of hotels and found significant difference between different groups of customers in how they value and prioritize the service quality dimensions. Vaniarajan and Kannan (2008) studied the relative importance of quality dimensions for selecting banks for mortgage loans. The article identified service quality, product quality, relationship quality and distribution quality combining to form the quality dimension and found that the most discriminant quality dimension for different groups of customers was service quality dimension. Abhilash and Paul (2017) studied the nature of expected service value during different stages of relationship over time in retail banking context and found that the tangible aspects of service value are more important during the early stages of relationship whereas intangible dimensions of service value are more important during the advanced stages of relationship. Sachdev and Verma (2004) studied in four service area i.e. banking, fast-food, insurance and beauty salon, and found that all the dimensions of service quality were equally important in all four service context and the nature of the service context bears no role in determining the order of importance in the dimensions of service quality.

### OBJECTIVES OF THE STUDY

As evidence suggests, the studies done so far only attempt to assess the relative importance of the dimensions of SERVQUAL and its variants from the customer perspective. However, studying the relative importance attached to the dimensions of service quality from the service providers' perspective also is important because any resources allocated and emphasis for improvement of the service quality will be in line with their assessment of the importance of the dimensions of service quality. If there is no alignment in the attachment of relative importance of the dimensions of service quality from the perspectives of service providers and service receivers, then there will be mismatch between the efforts in improving the service and expectation of service. This paper intends to use the 5 dimensions of SERVQUAL model and study the relative importance being attached to these 5 dimensions from the service providers' perspective and the service receivers' perspective in context of evaluating the service quality of the retail banking services of India Post. The importance attached to each of the dimensions will represent the weightage which when combined with the gaps in the respective dimensions will give a realistic picture of the overall gap in service quality in the retail banking services of India Post which could be implemented for improvement of service quality. Specific objectives of the study are:

- i) To find the relative importance of the 5 dimensions of SERVQUAL from the service providers perspective for the retail banking service of India Post.
- ii) To find the relative importance of the 5 dimensions of SERVQUAL from the service receivers perspective for the retail banking service of India Post.

### HYPOTHESIS

H<sub>01</sub>: All the 5 dimensions of SERVQUAL will be of equal importance from the service providers' perspective for the retail banking service of India Post.  
H<sub>02</sub>: All the 5 dimensions of SERVQUAL will be of equal importance from the service receivers' perspective for the retail banking service of India Post.

### RESULT AND DISCUSSION

#### METHODOLOGY

The retail banking services offered by India Post in Kolkata metropolitan area was studied. The research was carried out in the following manner:-

1. Literature survey was conducted and discussion with India Post official to understand the different dimensions of service quality of India Post.
2. The required information was collected within Kolkata metropolitan area of Kolkata Region from 2 categories of sources:
  - i. Staffs handling Savings Bank counters in different post offices of India Post in the Kolkata Metropolitan area.
  - ii. Individual users of retail banking services of India Post in the Kolkata Metropolitan area.
  - iii. Kolkata metropolitan area is served by 4 divisions and 3 independent Head post offices. In total, Kolkata metropolitan area has 7 HPOs and 267 SPOs. Of the 267 SPOs, 183 SPOs are single handed or double handed or triple handed having one counter for handling all purpose or retail savings customers. 74 SPOs were having multiple counters for handling postal services as well as retail saving customers. The sample for data collection for both sources was done by the following method:
    - a. From each of the 7 HPOs, 30 staffs handling savings bank counters and 40 retail savings bank customers were randomly selected.
    - b. From the 74 SPOs having multiple counters, 10 SPOs were randomly selected and from each of the 10 selected SPOs 7 staff members handling savings bank counters and 10 retail savings bank customers were randomly selected.
    - c. From the 183 single, double and triple handed SPOs, 20 SPOs were randomly selected from where 1 staff and 1 retail banking customer were selected.
    - d. The total sample size for the service provider was 300 and service receiver was 400.
3. Each respondent was given a questionnaire with brief description of 5 dimensions of SERVQUAL, namely Tangibility, Reliability, Responsiveness, Assurance and Empathy and 10 sets of pair-wise comparison of the 5 dimensions of SERVQUAL. Respondents were to compare each pair of dimensions and tick the dimension they prefer. For data tabulation "1" was allotted to the dimension preferred and "0" to the dimension not preferred (Appendix 1).

**RESULT****Hypothesis 1:**

Null Hypothesis: There will be no significant differences in the importance of 5 dimensions of SERVQUAL from service providers' perspective for the retail banking services of India Post.

Generalized Bradley Terry Model was fitted with the binary data of the pair-wise comparison of the 5 dimensions of SERVQUAL for the service providers. The model found statistically significant difference in the importance of the 5 dimensions of service quality (Result -Table1).

The model found the order of importance as follows:

Reliability (Estimate=1.762, SD=0.045, with 95% confidence interval ranging from 1.675 to 1.849).

Assurance (Estimate=1.288, SD=0.042, with 95% confidence interval ranging from 1.206 to 1.369).

Responsive (Estimate=0.923, SD=0.034, with 95% confidence interval ranging from 0.857 to 0.989).

Empathy (Estimate=0.638, SD=0.031, with 95% confidence interval ranging from 0.576 to 0.699).

Tangibility (Estimate=0.390, SD=0.019, with 95% confidence interval ranging from 0.353 to 0.427).

**Hypothesis 2:**

Null hypothesis: There will be no significant differences in the importance of 5 dimensions of SERVQUAL from service receivers' perspective for the retail banking services of India Post.

Generalized Bradley Terry Model was fitted with the binary data of the pair-wise comparison of the 5 dimensions of SERVQUAL for the service receivers. The model found statistically significant difference in the importance of the 5 dimensions of service quality (Result Table 2).

The model found the order of importance as follows:

Reliability (Estimate=1.308, SD=0.035, with 95% confidence interval ranging from 1.240 to 1.377).

Empathy (Estimate=1.217, SD=0.035, with 95% confidence interval ranging from 1.149 to 1.285).

Assurance (Estimate=0.983, SD=0.032, with 95% confidence interval ranging from 0.921 to 1.046).

Responsive (Estimate=0.829, SD=0.029, with 95% confidence interval ranging from 0.772 to 0.886).

Tangibility (Estimate=0.662, SD=0.024, with 95% confidence interval ranging from 0.615 to 0.710).

**DISCUSSION**

Service quality delivery is an interactive process between the service provider and service receiver. Congruence in assessment of importance of the dimensions of service quality from both perspectives is likely to lead to matching of performance and expectation. Resources and efforts allocated to improve the dimensions of service quality by the service provider will depend on the prioritization of the dimensions of service quality. Similarly, the satisfaction level of the service receivers will depend on the level of service received on each of the dimensions and their importance.

**FINDINGS**

Both service providers and service receivers attach most importance to Reliability dimension and least importance to Tangibility dimension of the SERVQUAL for retail banking services of India Post. This is understandable considering the reliability dimension is about delivering the promised service dependably and accurately as financial products are being handled which require dependable and accurate service level. Similarly, as most the service receivers are in advanced stage of relationship with India Post, tangibility dimension is less important than other dimensions. This is in line with the findings of Parasuraman et al. (1988, 1991) under different service settings. However, the relative importance for other dimensions does not match. Service providers rank Assurance as the second most important dimension. Service providers may be thinking that as they are handling financial product, it is important to convey trust and confidence in dealing. Whereas, the service receivers who are mostly of higher age category, many of whom are old and therefore, may be seeking caring and individual attention. Therefore, empathy dimension is second most important dimension for them.

**CONCLUSION**

The most important and least important dimensions of service quality both from service providers' and service receivers' perspectives are matching. But the relative importance of other dimensions of service quality from both perspectives is not in same order. The relative importance of the dimensions of service quality will play a multiplicative role which along with the gaps in each of the dimensions of service quality and will constitute the overall gap in the perceived service quality. Therefore, it is important for the service organization to assess the relative importance for each of the 5 dimensions of service quality from the perspective of the service receiver and align its resources and manpower towards in tune with the perception of the service receiver.

**LIMITATIONS**

The research was restricted to the retail banking services of India Post within the Kolkata Metropolitan area. The study was restricted to finding the relative importance of the dimensions of SERVQUAL and not the gap between the expectation and perception in each of the 5 dimensions which along with the relative importance would have given overall service quality. Further studies could be undertaken for postal services of India Post and for all the services of India Post in rural areas to assess the relative importance of the dimensions.

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**WEBSITE**

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**ANNEXURE**

**RESULT TABLE 1: RELATIVE RANKING OF 5 DIMENSIONS – SERVICE PROVIDER**

Test	Total	Number of Wins	Number of Losses	Number of ties	% of wins	% of losses	% of ties
ASS	1200.00	676.00	524.00	0.00	56.33	43.67	0.00
REL	1200.00	890.00	310.00	0.00	74.17	25.83	0.00
RES	1200.00	622.00	578.00	0.00	51.83	48.17	0.00
TAN	1200.00	426.00	774.00	0.00	35.50	64.50	0.00
EMP	1200.00	386.00	814.00	0.00	32.17	67.83	0.00

**ESTIMATED PARAMETERS**

	Estimate	Standard deviation	Lower bound	Upper bound
ASS	1.288	0.042	1.206	1.369
REL	1.762	0.045	1.675	1.849
RES	0.923	0.034	0.857	0.989
TAN	0.390	0.019	0.353	0.427
EMP	0.638	0.031	0.576	0.699

**LIKELIHOOD-BASED CRITERIA**

2 log (likelihood)	BIC	AIC
3671.572	3719.610	3683.572

**RESULT TABLE 2 – RELATIVE RANKING OF 5 DIMENSIONS – SERVICE RECEIVER**

Test	Total	Number of Wins	Number of Losses	Number of ties	% of wins	% of losses	% of ties
ASS	1600.00	786.00	814.00	0.00	49.13	50.88	0.00
REL	1600.00	967.00	633.00	0.00	60.44	39.56	0.00
RES	1600.00	723.00	877.00	0.00	45.19	54.81	0.00
TAN	1600.00	654.00	946.00	0.00	40.88	59.13	0.00
EMP	1600.00	870.00	730.00	0.00	54.38	45.63	0.00

## ESTIMATED PARAMETERS

	Estimate	Standard deviation	Lower bound	Upper bound
ASS	0.983	0.032	0.921	1.046
REL	1.308	0.035	1.240	1.377
RES	0.823	0.029	0.772	0.886
TAN	0.662	0.024	0.615	0.710
EMP	1.217	0.035	1.149	1.285

## LIKELIHOOD-BASED CRITERIA

2 log (likelihood)	BIC	AIC
5421.416	5471.181	5433.416

## QUESTIONNAIRE

Described below are 5 dimensions pertaining to retail banking services of India Post. We would like to know how important each of these dimensions is to you when you evaluate the quality of retail banking services of India Post.

**Tangibility (TAN):** The appearance of the department's physical facilities, equipment, staff and communication material.

**Reliability (REL):** The ability of the department to perform the promised service dependably and accurately.

**Responsiveness (RES):** The willingness of the department to help customers and provide prompt service.

**Assurance (ASS):** The knowledge and courtesy of the departmental staffs and their ability to convey trust and confidence.

**Empathy (EMP):** The caring and individualized attention the department provides to its customers.

Please compare two dimensions given at a time and tick the one which you feel more important than the other.

- |             |             |
|-------------|-------------|
| 01. TAN REL | 06. TAN RES |
| 02. RES EMP | 07. REL RES |
| 03. TAN ASS | 08. REL EMP |
| 04. REL ASS | 09. RES ASS |
| 05. TAN EMP | 10. ASS EMP |

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