



## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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**Contributions to books**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**Journal and other articles**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**GAP ANALYSIS OF SERVICE QUALITY AMONG BANKS****DR. IQBAL****ASST. PROFESSOR****DEPARTMENT OF BANKING AND FINANCE****THE KINGDOM UNIVERSITY****KINGDOM OF BAHRAIN, BAHRAIN****NYMPHA RITA JOSEPH****LECTURER****DEPARTMENT OF ACCOUNTING AND FINANCE****THE KINGDOM UNIVERSITY****KINGDOM OF BAHRAIN****ABSTRACT**

Indian banking industry is in the grip of profound structural changes as evident from the phenomenal growth in the size, spread and activities undertaken by them. The banking industry has moved gradually from a regulated environment to a deregulated market economy. Therefore, quality of the services provided by the banks becomes very important. In this study for data collection, the SERVQUAL instrument developed by Parasuraman, Zeithaml and Berry (1988) has been used. Structured questionnaires were used for consumers and unstructured questionnaires for industry experts. The researcher selected 100 samples (50 each from conventional and interactive banks). The researcher used judgmental and convenience sampling technique. Factor analysis has been done on the various factors asked in the questionnaire. There were a set of 22 questions for which the importance level on a scale of 1-7 amongst all banks and the performance level their own bank (on a scale of 1-7) had been asked. After conducting gap analysis we can conclude that the most important factor leading to service gap is systemization or technological advancement among interactive and conventional banks. The next most important factor is accessibility to the bank. This implies whether the bank is closely located and has convenient banking timings. Customers tend to deal with banks which are closer to their home or work place. This is followed by the behaviour of the employees of the bank as human element and responsiveness came as the third and fourth most significant factors respectively.

**KEYWORDS**

Conventional banking, Factor analysis, Gap analysis, Interactive banking, Service quality.

**INTRODUCTION**

Indian banking industry is in the grip of profound structural changes as evident from the phenomenal growth in the size, spread and activities undertaken by them. Many leading business magazines like Business Today and Business India have, of late, started ranking the banks on several criteria such as operational ratios, profitability ratios, productivity ratios, financial parameters, net profits, total assets, advances and total deposits (Business India, 1995; 1996; 1998; Business Today, 1998; 1999). These rankings were in essence based on financial aspects rather than on quality of service delivered.

Although the presence of private sector banks and foreign banks have kindled a competitive spirit among the state-owned banks nationalized banks, the nationalized banks are not up to the task yet, as far as challenging the private sector and foreign banks with respect to the quality of services delivered by them – in terms of the intensity, depth, diversity and range of services offered. As electronic banking becomes more prevalent, a bank's service quality may well be measured in terms of personal support rather than technical support. Thus, the major factor on which all the banks are competing with each other is the quality of services offered. In this backdrop, the present study makes an attempt to investigate the service-quality issues from the perspective of the customers in the banking industry.

**REVIEW OF LITERATURE**

The foundation for the SERVQUAL scale is the gap model proposed by Parasuraman, Zeithaml and Berry (1985, 1988). The gap model maintains that the satisfaction is related to the size and direction of disconfirmation of a person's experience vis-à-vis his/her initial expectations (Churchill and Surprenant, 1982; Parasuraman, Zeithaml and Berry, 1985; Smith and Houston, 1982). As a gap or difference between customer's expectations and perceptions, service quality is viewed as lying along a continuum ranging from ideal quality to totally unacceptable quality.

Parasuraman, Zeithaml and Berry (1988) held that when perceived or experienced service is less than expected service, it implies less than satisfactory service quality. But when perceived service is more than expected service quality, the obvious inference is that service quality is more than satisfactory. Parasuraman, Zeithaml and Berry (1988) posted that while a negative discrepancy between perceptions and expectations – referred to as a performance gap-causes dissatisfaction, a positive discrepancy leads to consumer delight. Based on their empirical work they identified a set of 22 variables/items tapping five different dimensions of service quality construct. Since they operationalized service quality as being a gap between customer's expectations and perceptions of performance on these variables, their service quality measurement scale is comprised of a total of 44 items (22 for expectations and 22 for perceptions).

**OBJECTIVES OF THE STUDY**

The objectives of the study are as follows:

1. To identify different variables of service quality in banking sector.
2. To measure the consumer perception about the quality of services delivered by conventional and interactive banks.
3. To ascertain the present state of service quality rendered by conventional and interactive banks.
4. To do gap analysis of service quality of conventional and interactive banks.

**RESEARCH METHODOLOGY**

On the basis of the experience survey, banks have been classified as follows:

1. Interactive banks: HDFC Bank, Safdarjung Enclave branch; ICICI Bank, Safdarjung Enclave branch; Citibank, Vasant Vihar branch.
2. Conventional Bank: State Bank of India, Bikaji Cama place branch; UTI Bank, Bikaji Cama place branch; Corporation Bank, Bikaji Cama place branch.

Primary data has been collected from bank customers through structured and unstructured questionnaires. Secondary data was collected from Journals, Magazines, Financial Dailies, News papers and websites. The study was confined within the geographical area of New Delhi covering green park, safdarjung enclave and vasant kunj.

For data collection, the SERVQUAL instrument developed by Parasuraman, Zenithal and Berry (1988) has been used. Structured questionnaires were used for consumers and unstructured questionnaires for industry experts. The researcher selected 100 samples (50 each from conventional and interactive banks). The researcher used judgmental and convenience sampling technique.

The techniques used are factor analysis. In order to ascertain the perceptions of service quality, Linker's 7-point scale have been used for its suitability to estimate the range and variations in the perceptions. The scale 1-7 represents '7' as mostly agree and '1' as mostly disagree. Based on their empirical work they identified a set of 22 variables/items tapping five different dimensions of service quality construct. Since they operationalized service quality as being a gap between customer's expectations and perceptions of performance on these variables, their service quality measurement scale is comprised of a total of 44 items (22 for expectations and 22 for perceptions). In equation form, their operationalization of service quality can be expressed as follows:

$$SQ_i = \sum_{j=1}^k (P_{ij} - E_{ij})$$

Where,

$SQ_i$  = perceived service quality of individual 'i'

k = number of service attributes/ items

$P_{ij}$  = perception of individual 'i' with respect to performance of a service firm attribute 'j'.

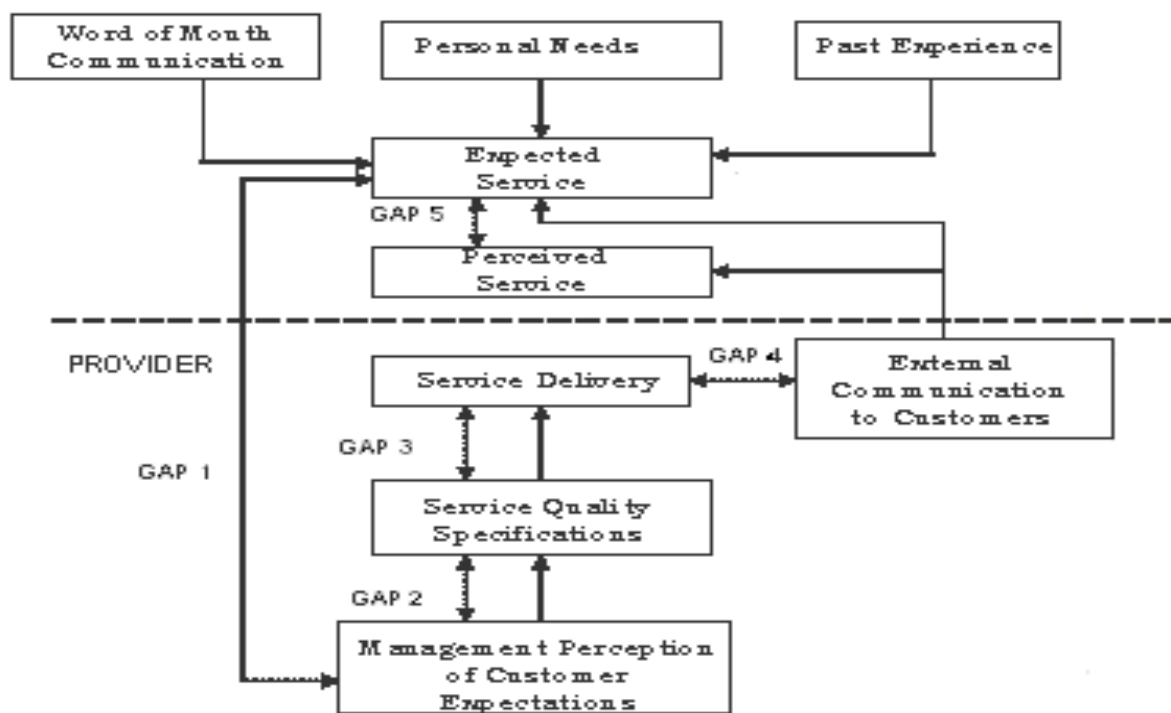
$E_{ij}$  = service quality expectation for attribute 'j' that is relevant norm for individual.

Among the various models of service quality, the SERVQUAL instrument (Parasuraman et al., 1988), a 22 item scale that measures service quality along the five factors namely; reliability, responsiveness, assurance, empathy and tangibles forms the foundation on which all other works have been built (Most of these factors (*Speed, Accuracy*) have been supported by Chowdhary, 2005).

**GAP MODEL OF SERVICE QUALITY**

Gap model of service quality suggests that there is a gap between the perceptions and expectations of a customer. There are, at least, four reasons or gaps that contribute to this gap often referred to as gap 5. These are as follows: difference between a customer's expectation and the management's perception of the customer expectations; inability to translate management perception into adequate service designs; failure to deliver services as per design; and, difference between service delivery and external communication (Chowdhari, 2005).

FIGURE 1: GAP MODEL



This model provides a framework for understanding and improving service delivery. The various gaps are explained as follows:

**GAP 1: CUSTOMER'S EXPECTATIONS – MANAGEMENT PERCEPTIONS GAP:** The customers' expectations and the managers' perceptions on the customers' expectations do not match. The various reasons for this gap are: inadequate marketing research orientation, lack of upward communication, insufficient relationship focus, and inadequate service recovery.

**GAP 2: MANAGER'S PERCEPTION:** The managers' perceptions on the customers' expectations and the specifications concerning service quality do not match. The various reasons for this gap are: poor service design, absence of customer defined standards, and inappropriate physical evidence and servicescape.

**GAP 3: SERVICE QUALITY SPECIFICATION-SERVICE-DELIVERY GAP:** The specifications concerning service quality and service delivery do not match. The various reasons for this gap are: deficiencies in HR policies, failure to match supply and demand, problems with service intermediaries.

**GAP 4: SERVICE DELIVERY-EXTERNAL COMMUNICATIONS GAP:** Service delivery and the external communications of the service characteristics do not match. The various reasons for this gap are: lack of integrated services marketing communications, ineffective management of customer expectations, over promising, and inadequate horizontal communication.

**GAP 5: EXPECTED SERVICE-PERCEIVED SERVICE GAP:** The actually perceived quality does not match with the service quality expected by the customer. This gap is a result of all the gaps described above.

**DATA ANALYSIS AND INTERPRETATION**

The software used for data analysis is SPSS11.0 software package.

**RESPONDENTS PROFILE**

The profiles of the respondents on various parameters are as follows:

**Figure 2 Age Profile of Customers**

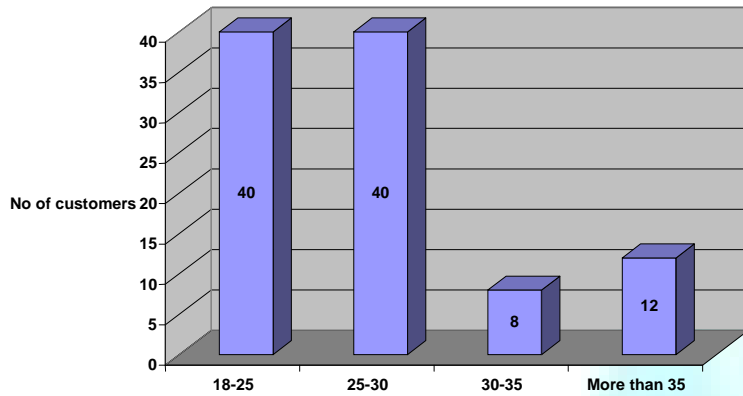
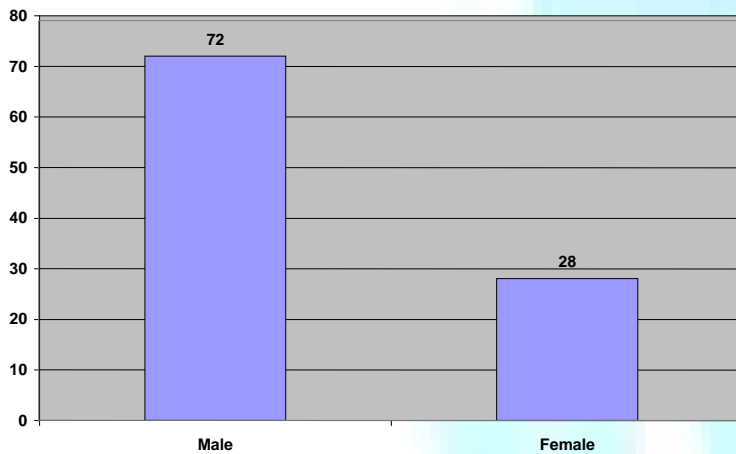


Figure 2 shows that 40% of the respondents belong to 18-25 years of age group, the same is in 25-30 years of age group, 8% of the customers belong to 30-35 years of age group and remaining comes to more than 35 years of age group.

**Figure 3 Profile of customers - Gender wise**



In Figure 3, 72 percent of the participants are male and females are as low as 28 percent.

**Figure 4 Profile of customers - Marital status**

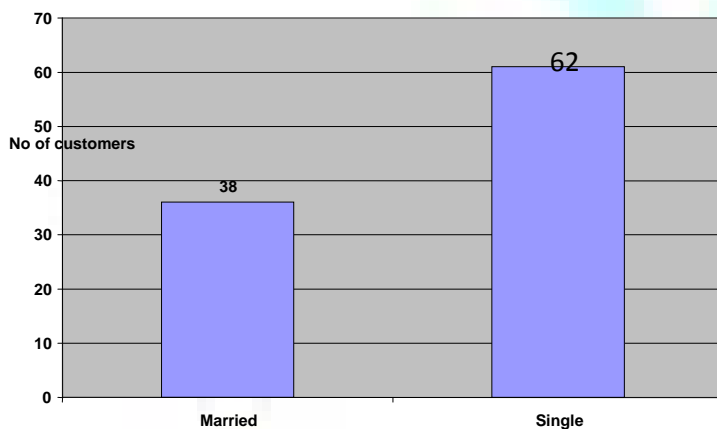


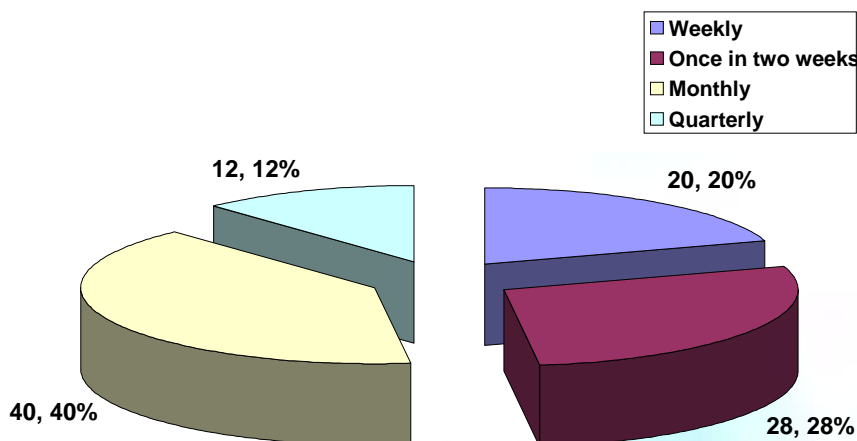
Figure 4 shows that 38 percent are married people and remaining 62 percent are single in status.

**FREQUENCY OF BANK VISIT**

The frequency with which the customers visit banks is shown by Figure 5:



Figure 5 Frequency of bank visits

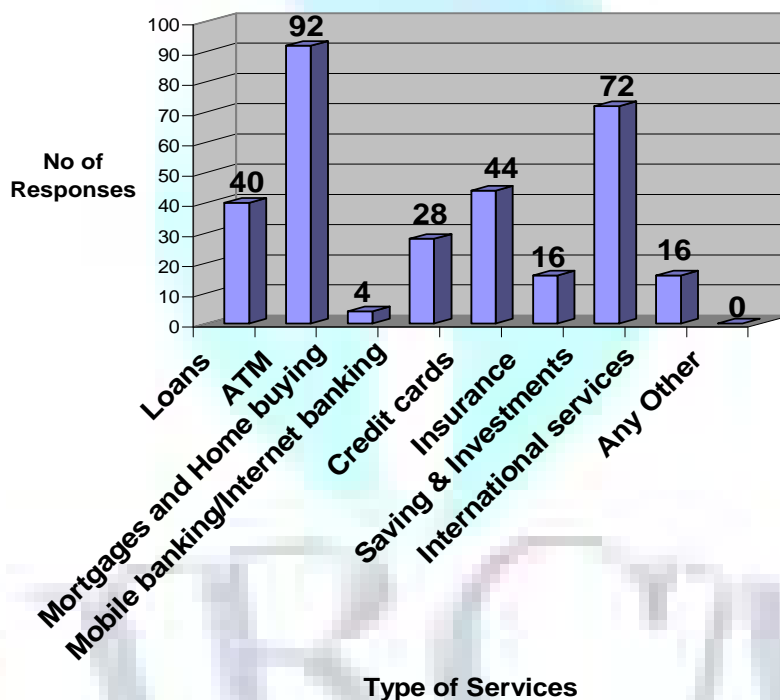


As per Figure 5, 40.40% of people visit their banks once in a month, where as 28% of customers belong to the category where they visit their bank once in 2 weeks followed by 20% which go weekly and 12% of customer go quarterly.

SERVICE PORTFOLIOS

FIGURE: 6

Services availed by the Customers



As per Figure 6, 92% of people avail the facility of ATM's and savings and investment facility is used by 72% of customers followed by credit card facility used by 28% of customers. The most common service that the customers use is the ATM followed by saving and investments implying the saving or current accounts facilities. These are followed by credit cards and loans of various kinds. Mobile banking and internet banking come at the fifth position on the most utilized list of services.

GAP ANALYSIS

Gap analysis aims at providing the difference between what a customer perceives as important and what he actually receives from the service organization. In this study gap analysis is conducted to measure the difference between perception and satisfaction. If a customer's satisfaction is more than what he actually perceived then we can say that the gap is positive. But if satisfaction is less than the perception, then this gap is negative, which means that the bank was not able to satisfy the customer with its services.

To conduct gap analysis we need to convert perception variables into some meaningful factors so as to analyze the gap between the perception and expectation. Therefore, we have clubbed 22 variables into 5 factors as shown in Table 1 and then we have tried to analyze the customer perception by comparing the cumulative mean and standard deviation of all the factors.

TABLE 1: THE COMBINATION OF FACTORS SUBJECTIVE TO THE RESEARCHER

Factors	Variables
Reliability	1,3,4,10
Responsiveness	6,7,12,15
Human Element	2,8,9,11,16,22
Systemization	5,17,18,19,20
Accessibility	13,14,21

TABLE 2: CUMULATIVE MEAN AND STANDARD DEVIATION OF DIFFERENT FACTORS OF ALL BANKS

Factors	Variables	Mean	Standard Deviation	Cumulative Mean	Cumulative Standard Deviation
F1	VAR00001	6.68	0.89	6.68	0.89
Reliability	VAR00003	6.52	0.76	13.20	1.64
	VAR00004	6.56	0.76	19.76	2.40
	VAR00010	6.72	0.60	26.48	3.01
F2	VAR00006	6.32	0.97	6.32	0.97
Responsiveness	VAR00007	6.52	0.70	12.84	1.68
	VAR00012	6.44	0.70	19.28	2.38
	VAR00015	6.36	0.75	25.64	3.12
F3	VAR00002	6.40	0.75	6.40	0.75
Human Element	VAR00008	6.40	0.98	12.80	1.74
	VAR00009	6.20	1.02	19.00	2.76
	VAR00011	6.44	0.50	25.44	3.26
	VAR00016	6.24	0.71	31.68	3.97
	VAR00022	5.80	1.30	37.48	5.28
F4	VAR00005	5.80	1.30	5.80	1.30
Systemization	VAR00017	6.56	0.64	12.36	1.94
	VAR00018	6.24	0.77	18.60	2.71
	VAR00019	6.36	0.80	24.96	3.51
	VAR00020	5.96	1.22	30.92	4.73
	VAR00013	6.56	0.64	6.56	0.64
F5	VAR00014	6.44	0.64	13.00	1.28
	VAR00021	6.72	0.60	19.72	1.89

TABLE 3: CUMULATIVE MEAN AND STANDARD DEVIATION OF DIFFERENT FACTORS OF INTERACTIVE BANKS

Factors	Variables	Mean	Standard Deviation	Cumulative Mean	Cumulative Standard Deviation
F1	VAR00001	4.74	1.39	4.74	1.39
Reliability	VAR00003	4.60	1.53	9.34	2.92
	VAR00004	4.60	1.53	13.94	4.45
	VAR00010	4.81	1.90	18.74	6.34
F2	VAR00006	4.00	1.56	4.00	1.56
Responsiveness	VAR00007	4.40	1.21	8.40	2.77
	VAR00012	3.87	1.74	12.28	4.51
	VAR00015	4.38	1.65	16.66	6.16
F3	VAR00002	3.91	1.21	3.91	1.21
Human Element	VAR00008	4.43	1.35	8.34	2.56
	VAR00009	4.36	1.19	12.70	3.75
	VAR00011	4.64	1.98	17.34	5.73
	VAR00016	4.13	1.50	21.47	7.23
	VAR00022	3.70	1.82	25.17	9.05
F4	VAR00005	4.34	1.68	4.34	1.68
Systemization	VAR00017	4.13	1.76	8.47	3.45
	VAR00018	3.55	1.94	12.02	5.39
	VAR00019	4.21	1.78	16.23	7.17
	VAR00020	4.21	1.46	20.45	8.63
	VAR00013	4.30	2.06	4.30	2.06
F5	VAR00014	4.15	2.05	8.45	4.12
	VAR00021	4.98	1.44	13.43	5.55

**TABLE 4: CUMULATIVE MEAN AND STANDARD DEVIATION OF DIFFERENT FACTORS OF CONVENTIONAL BANKS**

Factors	Variables	Mean	Standard Deviation	Cumulative Mean	Cumulative Standard Deviation
F1	VAR00001	4.47	1.45	4.47	1.45
Reliability	VAR00003	4.53	1.83	9.00	3.27
	VAR00004	4.53	1.55	13.53	4.83
	VAR00010	5.47	1.78	19.00	6.61
F2	VAR00006	4.38	1.73	4.38	1.73
Responsiveness	VAR00007	5.15	1.46	9.53	3.19
	VAR00012	4.64	1.72	14.17	4.92
	VAR00015	4.57	1.73	18.74	6.64
F3	VAR00002	4.15	1.61	4.15	1.61
Human Element	VAR00008	4.45	1.74	8.60	3.35
	VAR00009	4.28	1.86	12.89	5.21
	VAR00011	5.09	1.80	17.98	7.01
	VAR00016	4.87	1.78	22.85	8.79
	VAR00022	4.42	4.42	27.26	13.20
F4	VAR00005	3.62	1.55	3.62	1.55
Systemization	VAR00017	5.25	1.87	8.87	3.42
	VAR00018	5.08	1.41	13.94	4.83
	VAR00019	5.17	1.68	19.11	6.51
	VAR00020	4.42	1.90	23.53	8.41
	VAR00013	5.32	1.61	5.32	1.61
Accessibility	VAR00014	4.77	2.14	10.09	3.75
	VAR00021	5.47	1.83	15.57	5.58

**TABLE 5: COMPARATIVE SCORES OF ALL FACTORS – IMPORTANCE VS PERCEPTION**

Factors		Importance-All Banks		Performance -Conventional Banks		Performance -Interactive Banks	
		Mean	Std Dev	Mean	Std Dev	Mean	Std Dev
<b>F1</b>	Reliability	26.48	3.01	18.74	6.34	19.00	6.61
<b>F2</b>	Responsiveness	25.64	3.12	16.66	6.16	18.74	6.64
<b>F3</b>	Human Element	37.48	5.28	25.17	9.05	27.26	13.20
<b>F4</b>	Systemization	30.92	4.73	20.45	8.63	23.53	8.41
<b>F5</b>	Accessibility	19.72	1.89	13.43	5.55	15.57	5.58

**TABLE 6: GAP BETWEEN IMPORTANCE AND PERFORMANCE OF CONVENTIONAL BANKS**

Factors	Expected	Gap
<b>F1</b> Reliability	26.48	7.74
<b>F2</b> Responsiveness	25.64	8.98
<b>F3</b> Human Element	37.48	12.31
<b>F4</b> Systemization	30.92	10.47
<b>F5</b> Accessibility	19.72	6.29

It has been seen from Table 6 that the most important factor due to which conventional banks lag behind is human element. Next factor to emerge is lack of systemization or technology advancement which is responsible for bad performance. Reliability, responsiveness and accessibility are the other equally responsible factors which create a service gap.

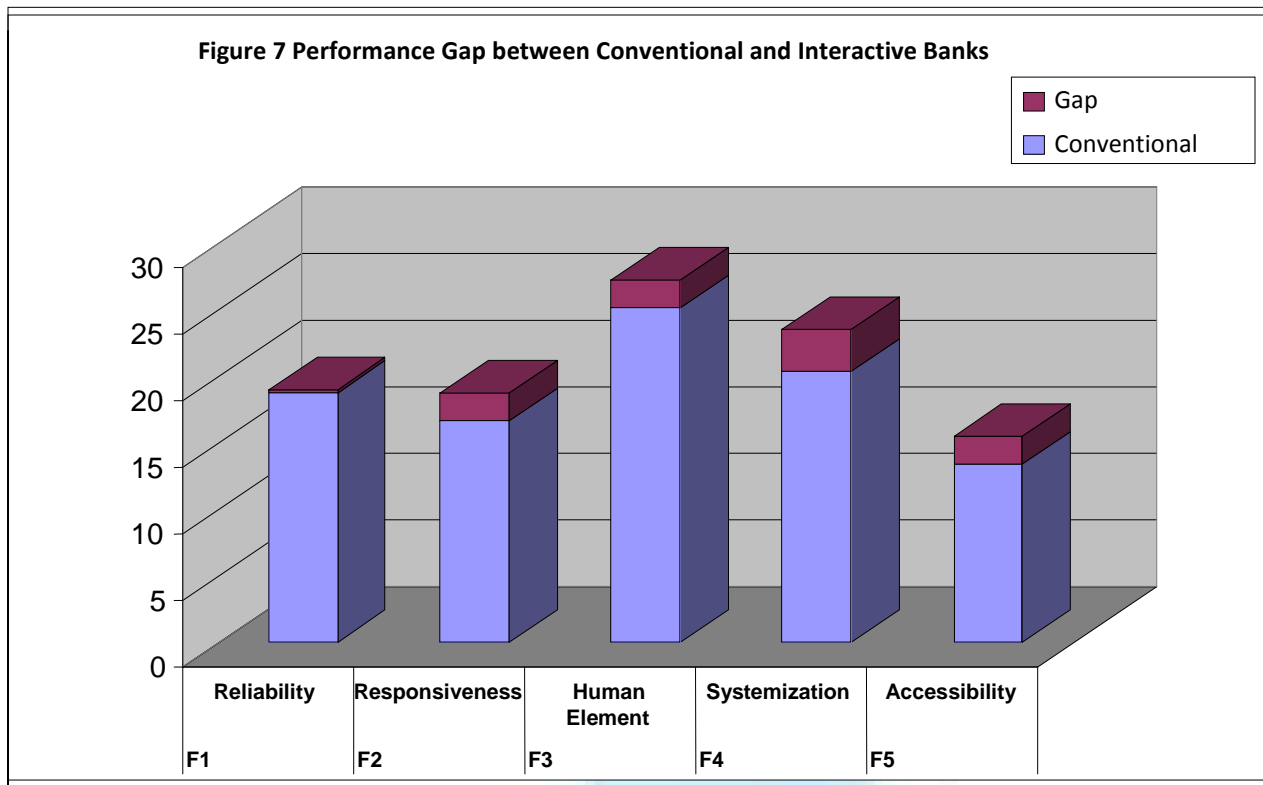
**TABLE 7: GAP BETWEEN IMPORTANCE AND PERFORMANCE OF INTERACTIVE BANKS**

Factors	Expected	Gap
<b>F1</b> Reliability	26.48	7.48
<b>F2</b> Responsiveness	25.64	6.90
<b>F3</b> Human Element	37.48	10.22
<b>F4</b> Systemization	30.92	7.39
<b>F5</b> Accessibility	19.72	4.15

Table 7 shows that after human element, reliability is the most important factor which emerges among the interactive banks which lead to service gap. Systemization and responsiveness come at third and fourth place as the most important factors. Accessibility is one factor at which these banks are not behind.

**TABLE 8: PERFORMANCE GAP BETWEEN INTERACTIVE AND CONVENTIONAL BANKS**

Factors	Expected - Conventional Bank	Expected -Interactive Bank	Gap
<b>F1</b> Reliability	18.74	19	0.26
<b>F2</b> Responsiveness	16.66	18.74	2.08
<b>F3</b> Human Element	25.17	27.26	2.09
<b>F4</b> Systemization	20.45	23.53	3.08
<b>F5</b> Accessibility	13.43	15.57	2.14



The most important factor which leads to service gap among interactive banks and conventional banks are the systemization and standardization of the banks. This is followed by accessibility which implies interactive banks have customer friendly bank timings and the branches are located at more accessible places. Responsiveness and human element are equally responsible for the service gap. Reliability factor is not significantly responsible for the difference. It should also be noted that this is most important factor in terms of importance but comes last here. Hence, we can conclude that all customers deal with only those banks which they trust but there is still room for improvements.

## CONCLUSIONS

The perceived quality of service tends to play an important role in high involvement industries like banking services. Reliability emerged as the most important factor in both interactive and conventional banks preference list of important factors affecting their choice of banks. In case of IT-enabled banks, human element came at the second position implying the employees of these new banks treat their customers with. These customers believed that their banks were more responsive to their needs and requests as responsiveness came at the third position. Accessibility came at fourth position. A new factor emerged here, tangibility, which implies these banks have better services cape and a good environment which also affects the customer decisions of choosing a bank. The customers of conventional banks believe that their transactions are safe in with banks. This is a new factor which was not present in case of interactive banks. This is followed by assurance which implies customers of these banks a lot of confidence in them. At fourth and fifth position we have human element and accessibility respectively.

Reliability is the most important factor which customers give importance while deciding the bank whose facilities they should avail. This is irrelevant of the fact whether it is a modern interactive bank or a conventional bank which the customer wants to approach. The next most important factor is accessibility to the bank. This implies whether the bank is closely located and has good bank timings. Accessibility is followed by human element at the third position. Human element implies employee's courtesy level, customer handling skills, knowledge about the product, etc. Systemization and responsiveness come at fourth and fifth positions.

After conducting gap analysis we can conclude that the most important factor leading to service gap is systemization or technological advancement among interactive and conventional banks. The next most important factor is accessibility to the bank. This implies whether the bank is closely located and has convenient banking timings. Customers tend to deal with banks which are closer to their home or work place. This is followed by the behaviour of the employees of the bank as human element and responsiveness came as the third and fourth most significant factors respectively.

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