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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>A LITERATURE REVIEW ON SERVICE QUALITY DIMENSIONS IN INDIAN SERVICE SECTORS</b> <i>AMUDHAN.S, K. ARUL &amp; R. MURUGESAN</i>	1
2.	<b>BRANDWIDTH: AN INFLUENCE OF BRAND ASSOCIATIONS IN GIFT GIVING BEHAVIOR</b> <i>A. VIDYASAGAR, SEMILA FERNANDES &amp; Dr. MALLIKA SRIVASTAVA</i>	5
3.	<b>A STUDY ON PROS, CONS AND CONSEQUENCES OF DEMONETIZATION OF CURRENCY IN INDIA</b> <i>Dr. JIMMY CORTON GADDAM &amp; NAGASUDHA K</i>	11
4.	<b>CONJUNCTIVE WATER MANAGEMENT: AN OPPORTUNITY FOR INCREASING IRRIGATION EFFICIENCY</b> <i>Dr. AARTI ARORA</i>	15
5.	<b>A STUDY ON PERFORMANCE APPRAISAL SYSTEM IN SERVICE SECTOR ORGANISATIONS IN INDIA</b> <i>Dr. NAVEEN KUMAR &amp; Dr. NALLA BALA KALYAN</i>	20
6.	<b>EMPLOYEES' JOB SATISFACTION LEVEL: A STUDY OF PALLAVAN GRAMA BANK IN TAMILNADU</b> <i>Dr. R. ESWARAN &amp; A.VANITHA</i>	25
7.	<b>A STUDY ON IMPACT OF EMPLOYEE ENGAGEMENT PRACTICES ON AUTO MOBILE INDUSTRY</b> <i>D.BABJOHN, R.RAMANJANEYULU &amp; R.REVATHI</i>	28
8.	<b>PERFORMANCE ANALYSIS AMONG PRIVATE SECTOR BANKS VIA CAMELS MODEL</b> <i>SUDIP BANERJEE &amp; VAIBHAV SHARMA</i>	32
9.	<b>AGRICULTURE FINANCING AND PERFORMANCE OF THE AGRICULTURAL SECTOR IN NIGERIA, 1981-2015</b> <i>Dr. UDEORAH, S.F. &amp; VINCENT, M.O.</i>	36
10.	<b>ASSESSMENT OF CHALLENGES AND OPPORTUNITIES OF VALUE ADDITION IN SIDAMA COFFEE VALUE CHAIN: THE CASE OF DALE DISTRICT, SOUTHERN ETHIOPIA</b> <i>HIWOT ABAYNEH AYELE, YITNA TESFAYE, YAYNABEBA ABAYNEH &amp; WORKALEMAHU TASEW</i>	43
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	50

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**A LITERATURE REVIEW ON SERVICE QUALITY DIMENSIONS IN INDIAN SERVICE SECTORS**

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**ABSTRACT**

*The service industry plays an increasingly important role in the economy of many countries. In today's global competitive environment delivering quality, service is considered as an essential strategy for success and survival. Hence, it is essential for analyzing the ever-changing customer expectations and perception in various service sectors. The purpose of this paper is to study service quality in various sectors in India. The researchers have collected and critically examined the secondary data such as published research journals and articles on service quality. This study covered the six service sectors in India such as healthcare, public service, telecom, hospitality, banking and retail sectors. Finally, the researchers have discussed and concluded based on analysis of literature.*

**KEYWORDS**

Indian service sectors, service quality dimensions.

**JEL CODE**

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**1. INTRODUCTION**

Indian Economy is in a great transition. It was an agrarian economy then it moved over to rely on manufacturing strength & now it has been the turn of the services sector to dominate its contribution to the GDP. India's services sector has remained resolute and on a steady rise. According to a recent report published by the Confederation of Indian Industry (CII) and KPMG, India has moved up to become the fastest growing service economy in the world. Service industry is an industry that part of the economy, which creates services rather than tangible objects.

Economist divided all economic activity into two broad categories goods & services. Goods providing industries are agriculture, Mining, Manufacturing and construction each of them creates same kind of tangible object. Service industries include everything else banking, communications wholesale & retail trade. All professional services such as engineering and medicine, non-profit economic activity all consumer services such as all government services including defense & administration of justices. The service sector accounts for more than 70 percent of jobs and it is on the rise and expected to reach 85 percent in the near future. Quality management and quality improvement are compulsory for the victory of the service sector and for our economy. India is fast moving from a protected economy to an open market economy and becoming integrated with the world economy. Liberalization, Privatization and Globalization revolution has exposed various organizations including the service sector to the challenges of competition, service quality, cost, and the competitive environment. Some of those unable to cope with the changes may have to face the consequences of survival of the fittest. The various service sectors are construction, trade, healthcare, hospitality, transport, food and beverages services and communication, social and personal services, insurance, financial and other business services. India ranks fifteenth in the service output and it provides employment to around 23 percent of the total employees in the nation. Service Sector of Indian Economy contributed to around 57.2 percent of India's GDP during 2009-103. "This sector plays a leading role in the economy of India, and contributed to around 68.6 percent of the overall average growth in GDP between 2002-03 and 2006-074". "The most important services in the Indian economy have been health and education. They are one of the largest and most challenging sectors and hold a key to the country's overall progress. A strong and well defined healthcare sector helps to build a healthy and productive workforce as well as stabilize population". The foundation for true loyalty lies in customer satisfaction, for which service quality is a key input. Highly satisfied or even delighted customers are more likely to become loyal apostles of a firm, consolidate their buying with one supplier, and spread positive word of mouth. Dissatisfaction, in contrast, drives customers away and is a key factor in switching behavior. Recent research has even demonstrated that increases in customer satisfaction lead to increases in stock prices.

**2. LIMITATIONS OF THE STUDY**

Researchers used only secondary data, mainly published research papers and articles. So research findings lies on the views of other researchers.

**3. METHODOLOGY**

The researchers have adopted descriptive research design to analyze and to make a critical evaluation on the published research papers and articles in various journals on service quality of Indian Service Sector. Secondary data were collected from books, journals and websites etc.

**4. LITERATURE REVIEW****A. SERVICE QUALITY IN HEALTHCARE SECTOR**

Halil Zaim et al. (2010) analyzed the service quality and determinants of customer satisfaction in Turkish hospitals. Data for this study was gathered using a questionnaire that was distributed to 400 patients in 12 hospitals in Turkey. The researchers calculated weighted average and logistics regression. The result showed that dimensions differed to some extent from the dimensions found by previous researchers. For example, while tangibility, reliability; courtesy and empathy were important criteria for customer satisfaction in this study. Faris S. Alghamdi (2014) studied the impact of service quality perception on patient

satisfaction in Government Hospitals in Southern Saudi Arabia. Researcher utilized a cross-sectional method. A modified assessment of service quality questionnaire was applied to measure the quality of hospital services. The sample size is 183 patients (91 males, 92 females). Arun Kumar.G et al. (2012) analyzed the Service Quality in Apollo Hospital. The objective of this research is to examine the service quality influence on patient loyalty in Apollo hospital of Mysore. The research is purely based on primary data, the data has been collected by 185 respondents by using structures questionnaire. The data has been analyzed by using one sample t test and regression analysis. The results revealed that all the four dimensions were positively related to patient's loyalty. Ather Sidiq Zarger and Prof. M.F.Lala (2016) explored the framework for service quality dimensions in health sector with special reference to Jammu and Kashmir. In order to assess the quality parameters of hospitals, a suitable literature review was done by the researchers. The study revealed that in order to have a competitive edge in the market, it is necessary to provide the quality healthcare services to consumers because customer is the king and gaining his satisfaction is the primary motive of all the sectors vis-à-vis healthcare institutions. There are two things which a patient cannot compromise with, that is poor staff skill and high cost. Asghar Zarei (2012) analyzed the service quality of private hospitals in Iran. A cross-sectional study was conducted with sample size of 983, patients randomly selected from 8 private general hospitals. Exploratory factor analysis (EFA), Wilcoxon test, t-test and Kruskal-Wallis tests were used to analyze the data.

#### **B. SERVICE QUALITY IN THE PUBLIC SERVICE**

Public sector services are responsible and accountable to citizens and communities as well as to its customers. Several researchers have dealt with service quality in public services Brysland, A. & Curry, A. (2001) stated that the literature clearly supported the use of comparison method in Analyzing the data between Private and public sector operators. According to Gowan, M.et al (2001), service provision is more complex in the public sector because it is not simply a matter of meeting expressed needs, but of finding out unexpressed needs, setting priorities, allocating resources and publicly justifying and accounting for what has been done. In addition, Caron, Daniel J. & Giaouque, David (2006) pointed out that public sector employees are currently confronted with new professional challenges arising from the introduction of new principles and tools inspired by the shift to new public management. Anderson, E. (1995) also measured the quality of service provided by a public university health clinic. Using the comparison approach, Wisniewski, Mik (2001) carried out a study to assess customer satisfaction within the public sector across a range of Scottish Councils services. In the library service, the analysis of gap scores revealed that tangibles and reliability had negative gaps, which indicate that customer expectations were not met. On the other hand, responsiveness and assurance were positive implying that customer expectations were actually exceeded by the service provided. Prabha Ramseook-Munhurrun et al. (2010) examined the service quality in the Mauritian public service. The paper investigates how closely customer expectations of service and Front Line Employees' (FLE) perceptions of customer expectations match. SERVQUAL is used to measure service quality amongst FLE and customers in a major public sector department in Mauritius. The paper also reports on a parallel SERVQUAL survey of FLE to examine how well they understand their customers' expectations and how well its internal processes support the delivery of top quality public services. The result showed that public service department was failing to meet the expectations of their customers. M.C. Vijayakanth Urs et al. (2014) analyzed the Customer Satisfaction through Service Quality in Public Service (Volvo Buses) Compared with Private and Government Operators across Karnataka.

#### **C. SERVICE QUALITY IN THE TELECOM SECTOR**

Silky Vigg Kushwah et al. (2014) analyzed the service quality expectations and perceptions of telecom sector in India, The primary data was collected with the help of a standardized questionnaire of service quality of Parsuraman et al. (1998) which was administered to a quota sample of 500 respondents accessing mobile phone service of telecom services in New Delhi, the capital of India. The data collected was analyzed with the statistical tool of 'Z' test. The study revealed that, there was a statistically significant gap between customers' expectations and perceptions of mobile phone services, with the arithmetic mean of expectations being 6.4413 and that of perceptions 5.8393. The study concludes that, in view of the stiff competition in the global business arena where businesses have to survive and grow on the basis of volume instead of margin, service quality will constitute an essential plank of service marketing. Debasish Baruah et al. (2015) examined the impact of service quality dimensions on customer satisfaction in telecom sector. A modified questionnaire was prepared based on SERVQUAL instrument. Five Mobile Telephone Operators were selected for this study. A convenience sample of 265 mobile phone users has been collected. A survey covered the customers of Jorhat district, Assam. Regression Analysis was used to analyze the data. The study concluded that customer satisfaction was positively and significantly related with all the dimensions. Based on the ANOVA analysis for gender wise perception of service quality dimensions, it was found that for reliability, responsiveness and empathy, there was difference between male and female. But for tangible, assurance and network quality, there was no difference between male and female. Hirmukhe, J. (2012) investigated the responses of 33 Tehsildars to a SERVQUAL questionnaire and found the gap between expectations and perceptions to provide a way to improve the services. On the other hand, Khodayari, B. et al. (2011) conducted a research to measure the perceptions and expectations of perceived quality in higher education considering the case of Islamic Azad University. The results showed a gap between student's perceptions and student's expectations. Chopra, R. et al. (2014) investigated the students' perceptions of service quality in higher education, using the service quality (SERVQUAL) instrument. The study has been done on 500 students of 10 institutions pursuing their post-graduation in management and education streams. A significantly negative gap was found in the expectations and perceptions of the service quality. Chaudhary, A.et al. (2013) identified the major dimensions of Telecom Service Quality.

#### **D. SERVICE QUALITY IN HOSPITALITY INDUSTRY**

The general attributes are only an abstract overview and does not cover all industries completely. (Parasuraman 1985) in the hospitality industry, there are other attributes that are of importance such as imprecise standard and fluctuating demands have been identified and further complicate the task of defining, delivering and measuring service quality. Many factors of service quality are not standardized where quality aspects such as 'helpfulness', 'friendliness' and 'politeness' are likely to be interpreted differently depending on each guest and therefore assessed subjectively. Another aspect to consider is the seasonal factor of the hospitality industry where it is commonly clustered around peak periods of the day or year, such as checkout time or holiday season. These peaks make it more difficult to measure for a consistent service quality. (Sasser, Olsen and Wyckoff, 1978) Mukhles M and Al-Ababneh (2017) in their research titled "Service Quality in the Hospitality Industry" state that Service quality in the hospitality industry becomes one of the most important factors for gaining a sustainable competitive advantage and customers' confidence in the highly competitive marketplace, and therefore service quality can give the hospitality industry a great chance to create competitive differentiation for organizations. Huseyin Bozdoglar et al. (2015) in their research titled "Service Quality in the Hospitality Industry: A Case of Merit Crystal Cove Hotel for Employees" state that the main role of service quality is to differentiate your organization and became a unique investment in order to run the business and increase occupancy level. Dr. sc. Jasmina Grzinic (2007) studied the concepts of service quality measurement in hotel industry. The aim of this paper is to show the importance of service quality in hotel industry from both the conceptual standpoint and that of service quality measurement. The study showed that service quality, as an extremely subjective category, is crucial to the satisfaction of the client. It is therefore imperative for managers in hotel industry to apply the SERVQUAL model for the measurement of service quality in their own hotel company, in order to satisfy the guest's expectations and ensure a position on the growing global tourist market. Glenn F. Ross (1993) examined the perceptions of hospitality employees towards service quality and management. Two hundred and seventy four employees within the hospitality industry in the Far North Queensland tourist city of Cairns were sampled. Respondents in this study were all from major hotels and resorts, and ranged in occupation from domestic staff to middle level management. The analyses involved descriptive statistics associated with the major personality and socio-demographic variables and Friedman analysis, which highlight the relative rankings of the various service quality elements by hospitality industry employees. of variance statistics. This study has revealed a number of interesting findings regarding hospitality industry management service quality elements, as perceived by employees. The most highly ranked elements involved Politeness, Hard work and Efficiency. This study has also revealed that younger workers had a tendency to regard Efficiency as a management service element higher than did older workers, whereas female employees were more likely to take the view that hard work was a hospitality industry management service quality.

#### **E. SERVICE QUALITY IN BANKING SECTOR**

Ravi K. Dhar and Silky Vigg Kushwah (2009) examined the service quality expectations and perceptions of public and private sector banks in India. The primary data were collected with the help of a standardized questionnaire which was administered to a convenience sample of 400 respondents accessing banking services in Gwalior, a city in Madhya Pradesh. The data collected were analyzed with the statistical tools of Factor Analysis and 'z'-test. The study showed that the differential performance of public and private sector banks in the post-liberalized phase of the Indian economy has, to a large extent, matched the graph of customer perceptions and expectations from each of the two. Further, as the study shows, quality parameters such as responsiveness, reliability, tangibles, convenience, assurance

and empathy, and trustworthiness greatly structure customers' expectations and perceptions of banking sector service quality. Rajagopal Subashini et al. (2016) reviewed the service quality and customer satisfaction in banking services. This research paper focuses with a purpose to report the findings of existing literature to identify decompose and define the dynamics of quality service and satisfaction of customer towards all banking services in Global scenario including India. The study concluded that presence of service quality and customer satisfaction inconsistency and attributed different reasons for service quality and customer satisfaction of foreign and public banks however no study have been able to resolve this issue. Hence, it can be an existing idea to address the issue of service quality. Jain, V, Gupta, S and Jain, S in their study "Customer Perception on Service Quality in Banking Sector: With Special Reference to Indian Private Banks in Moradabad Region" try to learn and understand the customer perception regarding service quality and to learn and understand the different dimension of service quality in banks. The Sample size used is 100 and the sample universe is Moradabad. The service quality model developed by Zeithamal, Parsuraman and Berry (1988) has been used in the present study. The analysis reveals that among the private sector banks all the dimensions of service quality are equally important. Deepika arora & A. Saxena (2013) studied the inter relationship of service quality aspects, customer satisfaction and customer loyalty in banking sector of India. A sample of 100 banking customers was taken for the study based on convenience sampling method. The researchers were used mean, standard deviation, and correlation analysis to analyze the data. The results showed that all the service quality attributes are positively correlated with customer satisfaction and customer loyalty.

#### F. SERVICE QUALITY IN RETAIL INDUSTRY

Retail stores have evolved from providing only physical products that address consumers' needs (Pan and Zinkhan, 2006) to offering a solution centre that integrates the sale of both physical products and value-added services to attain competitive advantages (Davies et al, 2006). Cracking this code can lead to higher levels of customer retention, increased sales and, in turn, improved profits (Parasuraman, 1988). Several studies, such as Long and McMellon (2004), Kim & Jin (2002), Siu and Cheung (2001), Sweeney et al (1997) and Dabholkar et al (1996), have explored important dimensions of service quality within the retail sector. Specifically, within the supermarket sector, Vázquez et al (2001) and Huang (2009) found Physical Aspects, Reliability, Personal Interaction, Problem Solving and Policy to be prominent. Prof. Vinit M. Mistri et al. (2013) in their research titled "Retail store and service quality in Ahmedabad city hypermarkets". State that an increasing purchasing power would lead to higher demand for better shopping ambience, superior quality, products and improved store service. Justin Beneke et al.(2012) Examined the effect of retail service quality dimensions on customer satisfaction and loyalty. N. Udaya Bhaskar et al. (2011) studied the impact of service quality on apparel retail customer satisfaction of selected city in Hyderabad. The data were collected from 250 respondents. Statistical tools such as regression and factor analysis were used. The study concluded that service quality factors will significantly effects customer satisfaction. It was proved that except policy of the store, Personal interaction, Reliability, physical aspects and problem solving are significantly effecting customer satisfaction. Sanjeev Varshney and Amit Goyal (2006) proposed that Layout and architecture, symbols and color, conventional location, value price, sales effort and store service would effect greatly in Retail store image and personality.

#### 5. CONCLUSION

Service sector is growing and gaining importance day by day. Newer services are entering into market place. Customer is becoming more and more dependent on services (Dr. A.K.Gupta, 2012). The services sector is the key driver of India's economic growth. As per the first advance estimates of the Central Statistics Office (CSO), the services sector was expected to grow at 8.8 per cent in 2016-17. The contribution of the services sector has increased very rapidly in India's GDP, with many foreign consumers showing interest in the country's service exports. Nowadays the customer's mentality completely changed from price sensitive to quality sensitive. Hence, it is vital to understand the service quality requirement of the customers to develop the service sector further in India. The basis of these studies lies in the fact that the satisfaction of the customer is the basic essence for organization survival and profit. Hence, a greater emphasis is acknowledged by the researchers across all sectors. One may also witness that majority of the research and reviews have proved that there exists a strong relationship between the quality of service rendered and its effect on the customer satisfaction and loyalty.

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