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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON THE JOB SATISFACTION OF THE EMPLOYEES OF BPO SECTOR <i>V. SAVITHA & DR. E. VIJILA</i>	1
2.	A PRODUCTIVE ANALYSIS OF REGIONAL INEQUALITY IN AGRICULTURAL DEVELOPMENT: STUDY OF HARYANA INTER-DISTRICT EMPIRIC <i>DR. INDERJIT</i>	5
3.	THE STUDY OF KEY SUCCESS FACTORS IN NEW PRODUCT DEVELOPMENT PROCESS IN TEXTILE INDUSTRY WITH SPECIAL REFERENCE TO SURAT REGION <i>RASHVIN TAILOR & DR. MANISHA PANWALA</i>	9
4.	AN EMPIRICAL STUDY ON MARKETING INFORMATION SYSTEM <i>DEEPAK S & DR. S. J. MANJUNATH</i>	12
5.	MOMPREENURSHIP: A NEW TREND OF ENTREPRENEURSHIP <i>B. N. LALITHCHANDRA & T. LAVANYA KUMARI</i>	16
6.	RELATIONSHIP BETWEEN JOB SATISFACTION AND OTHER PSYCHOSOCIAL VARIABLES: A COMPARATIVE STUDY OF MALE AND FEMALE EMPLOYEES OF BUSINESS PROCESSING OUTSOURCING (BPO) SECTOR <i>PRIYANKAR SINGHA & DR. SOUVIK RAYCHAUDHURI</i>	20
7.	YOGA AND MEDICAL SCIENCE <i>PRADEEP H. TAWADE</i>	24
8.	A STUDY ON AN ANALYSIS OF SHORT-TERM LIQUIDITY POSITION OF TATA STEEL LIMITED <i>R. SATHISHKUMAR</i>	26
9.	RULES AND VALUES OF CO-OPERATIVE BANKS <i>DR. SAKSHI TEWARI</i>	30
10.	CUSTOMERS BUYING BEHAVIOUR IN ASHOK LEYLAND, CHENNAI <i>DR. R. AMUDHA & K. SRILAKSHMI</i>	34
11.	IMPACT OF ENGLISH INVASION ON INDIAN CULTURE <i>SANGEETHA. J</i>	39
12.	BEST PRACTICES FOR ENHANCING USE OF LIBRARY COLLECTION AND OTHER LIBRARY SERVICES <i>AJIT VASANTRAO JANUGADE</i>	41
13.	ENTREPRENEURSHIP DEVELOPMENT EFFORTS AND THE CHALLENGE OF QUALITY EDUCATION AND HUMAN RESOURCE DEVELOPMENT IN NIGERIA <i>DR. S.O. ONIMOLE</i>	44
14.	FACTORS INFLUENCING THE DECISION OF ADOPTING COMPUTERIZED ACCOUNTING SYSTEM (CAS) BY SMALL AND MEDIUM ENTERPRISES (SMEs) IN KURUNEGALA URBAN AREA IN SRI LANKA <i>PATHMINI MGS & KARUNADASA MKGPSK</i>	49
15.	ASSESSMENT OF CUSTOMERS' ATTITUDE AND BANKS' GROWTH TOWARDS E- BANKING IN NIGERIA <i>FAITH ERINMA ONYEBUENYI</i>	55
16.	IMPLEMENTATION MECHANISM OF MGNREGA IN HIMACHAL PRADESH <i>KHEM RAJ</i>	60
17.	EFFECTS OF FDI IN RETAIL SECTOR IN INDIA <i>NAZEEFA BEGUM MAKANDAR</i>	67
18.	AN ANALYSIS OF SERVQUAL AND SERVPERF IN INDIAN BANKING CONTEXT <i>SUDESHNA DUTTA</i>	72
19.	EFFECT OF MOBILE PHONES ON HUMAN BODY <i>SUNIL KUMAR TRIVEDI</i>	78
20.	SELF EFFICACY AND OTHER PERSONAL RESOURCES AS ANTECEDENTS OF EMPLOYEE ENGAGEMENT: A CRITICAL LITERATURE REVIEW <i>HARSH VARDHAN KOTHARI</i>	82
	REQUEST FOR FEEDBACK & DISCLAIMER	88

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AN ANALYSIS OF SERVQUAL AND SERVPERF IN INDIAN BANKING CONTEXT

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ABSTRACT

"Services sector is the largest sector of India. Services sector accounts for 52.97% of total India's Gross Value Added (GVA) of 115.50 lakh crore Indian rupees." (Planning commission, Government of India, 2015). Banking plays a very significant role here. After liberalization Indian banking scenario has changed drastically. Cut throat competition, high customer expectation and dynamic technological changes have forced bank to thrive on service quality. While most of the products in Banks are not much different from each other, as they governed by governing body the only scope of success comes from providing service quality. Service quality is defined as global judgment or attitude relating to the superiority of the service. SERVQUAL and SERVPERF are the most frequently used measuring scale to assess service quality. This paper evaluates the most frequently used measuring scale SERVQUAL and SERVPERF from the existing literatures and understands both the scales comprehensively. Many literary works have been done applying both the scales; primarily electronic search was conducted, then manual assessment and thorough analysis of the articles identified from the computer-based searches were conducted. Finally, Indian banking context has been considered and the rationale for their usage of scale is reviewed. The present paper also tries to give direction to researchers / marketing team regarding the usage of the two scales in practice. It also provides a contrast between the two scales. Though both SERVQUAL and SERVPERF are widely used scales, but SERVPERF scale is found to be superior from the review (Indian banking context).

KEYWORDS

banks, servperf, servqual, service quality.

INTRODUCTION

After liberation banking sector has shown tremendous growth. The customers have more choices in choosing their banks. A competition has been established between the banks operating in India.

With stiff competition and advancement of technology, the services provided by banks have become more easy and convenient. None could have imagined anytime banking 50 years back, services such as the paying of bills or the transfer of money from one account to the other are fast and have become very easy process as well.

New verticals of banking have been developed due to huge transactions and to provide quick service to customers as well. Concepts like wholesale banking, retail banking, merchant banking, were born for the continuous innovation of services and products by banks. Wholesale banking are services that are provided between merchant banks and other types of financial institutions.

Whereas typical mass-market banking in which individual customers use local branches of larger commercial banks is retail banking. Wholesale banking is different from retail banking because it focuses more on corporate-style entities and high-value transactions, and retail banking focuses on providing financial services to individual consumers. Many banks typically engage in both wholesale and retail banking. Today, retail bankers have to cope with numerous challenges as a result of the ever-changing economy. They must keep abreast of the latest retail banking technology and respond to customers with alacrity. It provides different kind of solutions like core Banking, payments, wealth management, mobile banking.

The scenario is fully changed now. Banks are now customer centric. Every campaign, every promotion is showcasing the service aspect of respective Banks. The number of players being large, customers has a good range of choice. Customer mostly chooses a bank which provides maximum satisfaction and better service. Oliver (1980) adds satisfaction increases while the ratio between performance and expectations increased as well. Customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their products or services (Bitner and Hubbert, 1994) In this context customer satisfaction becomes the major contributor for profit. As Indian banks are regulated by regulatory bodies (mainly RBI), the products of the banks remain similar to each other. Thus the service aspect of banks has become significant.

Service quality has been variously defined as focusing on meeting needs and requirements, and how well the service delivered matches customer's expectation. Perceived service quality is a global consumer judgment or attitude, relating to service and results from comparisons by consumers of expectations of service with their perceptions of actual service performance (Berry, Zeithaml and Parasuraman 1985, Grönroos, 1984). Many authors have narrated the importance of service quality and its contribution to organization. (Crosby, 1991; Reichfeld and Sasser, 1990; Edvardsson and Gustavsson, 1991; Adil, 2012; Adil, 2013a, Adil, 2013b).

Parasuraman et al. (1985) opine that service quality is the function of customers' expectation and service providers' performance. The concept of service quality was defined by Parasuraman et al. as "a form of attitude, related but not equivalent to satisfaction that results from a comparison of expectations with perceptions of performance. Expectations are viewed as desires or wants of consumers i.e. what they feel a service provider should offer rather than what the service provider would offer."

During 1980 and 1990 research were carried out to measure service quality. But Parasuraman et al. (1980) developed an instrument to measure service quality. By using five dimensions of service quality, namely, tangibles, reliability, responsiveness, assurance and empathy and used these as the basis for their service quality measurement instrument, SERVQUAL.

However, Cronin and Taylor (1992) argued that the conceptualization of service quality as a gap between expectations and performance is inadequate. Cronin and Taylor (1992) were the first to provide a theoretical justification for discarding the expectations part of SERVQUAL in favor of mere performance measures included in the scale. The authors named their scale SERVPERF.

The present study evaluates and compare the most frequently used scales both SERVQUAL and SERVPERF. Here review of literary work is prime focus and thus it had been presented as the main division afterward.

RATIONALE FOR THE STUDY

Even though a lot of studies had been done using both the scale. There are many comparisons drawn between the two scales in the developed countries, the similar studies in the context of a rapidly developing country like in India are limited. The research highlight the service quality in Banking in total, comparative analysis on SERVQUAL and SERVPERF scores in different kinds of bank, in different states and formats in banking industry. The present paper is a deep analyze of better applicability and enhance the understanding of SERVQUAL and SERVPERF in banking industry, however, has not been explicitly demonstrated in the past. This research focuses not only on the issue of measuring of service quality but also banking sector in different states of India. While carrying out a research it becomes very difficult to choose scales, to understand the applicability of scales, and their respective qualities and limitations. This paper will definitely provide guideline for choosing scales in future research.

OBJECTIVES

1. The primary objective of this paper is to analyse the most frequently used measuring scale SERVQUAL and SERVPERF from extant literature and the rationale for their usage in the context of Indian Banking System.
2. To understand both the scales comprehensively.

ASSUMPTION

In this paper, researcher had considered service quality measuring tools after SERVQUAL, and particularly two scales have been considered only. (SERVQUAL and SERVPERF)

LITERATURE REVIEW

I. SERVICE QUALITY

As Indian Banking industry is mainly governed by Reserve Bank of India, as per the rule and compliance of regulations the products of the Banks are more or less similar to each other. The only way to create identity and survive is customer satisfaction.

Satisfaction is a function of an initial standard and some perceived discrepancy from the initial reference point (Andrews and Withey 1976; Campbell, Converse, and Rodgers 1976; Ilgen 1971; Locke 1969; Locker and Dunt 1978; Shrauger 1975; Spector 1956; Watts 1968; Weaver and Brickman 1974.) Although many researchers choose to measure discrepancies objectively, reviewers of the early dissonance studies (e.g., Watts 1968; Weaver and Brickman 1974) were among the first to argue that individuals implicitly make summary comparative judgments apart from and as an input to their feelings of satisfaction. Oliver (1980) adds satisfaction increases while the ratio between performance and expectations increased as well. Customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their products or services (Bitner and Hubbert, 1994). It is a feeling or attitude of a customer towards a product or services after it has been used and is generally described as a full meeting of one's expectation (Oliver R.L, 1980). East, R (1977) defines customer satisfaction is a major outcome of marketing activity whereby it serves as a link between the various stages of buying behavior.

Availability of quality services has become need of the hour Here service quality becomes the base for the customer satisfaction. Many authors have discussed the importance of service quality for the business firm. (Shaw 1978; and Normann, 1984) and demonstrated its positive relationship with profits, increased market share, return on investment, customer satisfaction, and future purchase intentions.

Measuring product quality becomes easy, because of its tangibility in nature." While quality in tangible goods has been described and measured by marketers, quality in services is largely undefined and unresearched." Parasuraman, Zeithaml and Berry. 1985. The complexity of service quality, unlike product quality, is more abstract and elusive, because of features unique to services: intangibility, inseparability, heterogeneity (Parasuraman, Zeithaml and Berry, 1985) and perish ability (Kasper and Lemmink, 1989) and is therefore difficult to measure. Now, at this juncture it becomes important to measure service quality. The solution to this problem was the "gap model" established by, Parasuraman, Zeithaml and Berry (1985)

II. SERVQUAL

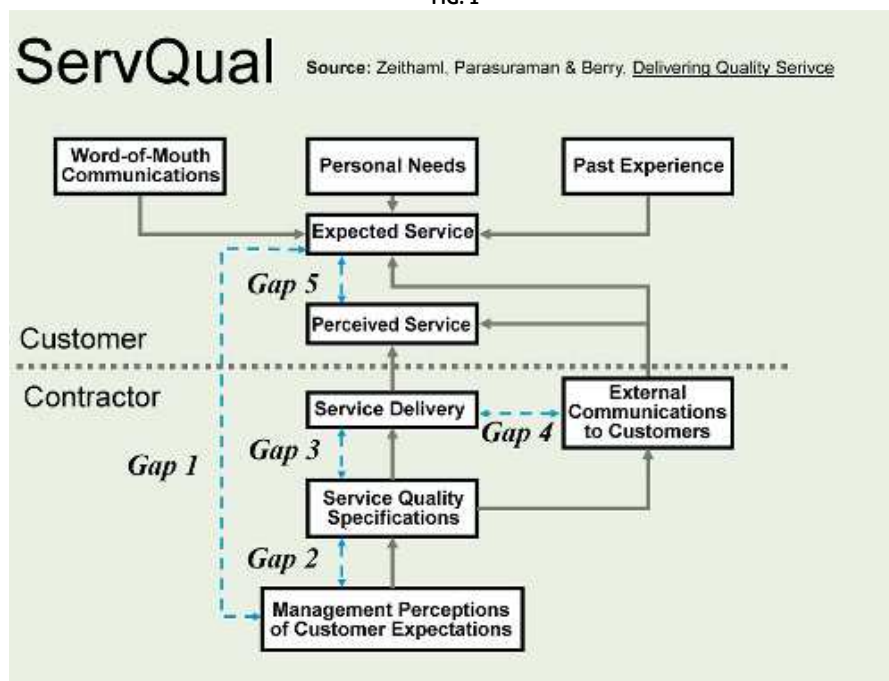
Many models have been developed to assess the determinants of service quality. The works of Parasuraman, Zeithaml and Berry (1985, 1988, 1991, and 1994) led to the development of a service quality model--SERVQUAL, which compares expectations and perceptions of customers regarding a particular service. SERVQUAL provides a technique for assessing and managing service quality (Buttle,1996). For eight years Parasuraman et al. had been working consistently on this model. Since at that time research in service quality was not enough an exploratory research was done by Parasuraman 1985, Ziethemal 1981, Berry 1980). Executive interview and focus group interview were conducted. "A set of key discrepancies or gaps exists regarding executive perceptions of service quality and the tasks associated with service delivery to consumers. These gaps can be major hurdles in attempting to deliver a service which consumers would perceive as being of high quality." (Parasuraman et al.1985).

The first gap is the consumer expectations-management perceptions gap.

"The gap between consumer expectations and management perceptions of those expectations will have an impact on the consumer's evaluation of service quality." Parasuraman et al 1985. The first gap is due to the difference between the perceptions of executives and the perceptions of consumers on security issues. In essence, it suggests that service marketers may not always understand what consumers expect in a service. This lack of understanding lead to second gap. The second gap is called Management perception-service quality specification gap by Parasuraman et al. The service quality specifications do not agree with management perceptions of quality expectations.

Service quality specifications-service delivery gap is the third gap. It implies that disparity between quality specifications of the promised service and the final service delivered. Management recognizes that a service firm's employees exert a strong influence on the service quality perceived by consumers and that employee performance cannot always be standardized. Gap four is Service delivery-external communications gap. External communication and advertisement by firms can influence consumer's expectation. According to Parasuraman et al. (1985)" Promising more than can be delivered will raise initial expectations but lower perceptions of quality when the promises are not fulfilled. In short, external communications can affect not only consumer expectations about a service but also consumer perceptions of the delivered service." This problem creates gap five expected service-perceived service gap. Difference between the expectations of what firms should provide in the industry and their perceptions of how a given service provider performs. Parasuraman, Zeithaml and Berry (1988) attempted to measure this fifth gap by developing the SERVQUAL instrument.

FIG. 1



SERVQUAL comprises 22 items (Likert-type) with five dimensions namely- tangibles, reliability, responsiveness, assurance and empathy. Initially Parasuraman et al. had developed ten dimensions and further they merged them into five dimensions. These five dimensions are basically five components of service quality.

TABLE 1: DETERMINANTS OF SERVICE QUALITY

1. RELIABILITY	It means that the firm performs the service right the first time.
2. RESPONSIVENESS	It is concern with the willingness or readiness of employees to provide service. It involves timeliness of service
3. ASSURANCE	It involves trustworthiness, believability, honesty. It involves having the customer’s best interests at heart.
4. TANGIBLE	It include the physical evidence of the service: physical facilities; appearance of personnel; tools or equipment used to provide the service
5. EMPATHY	It involves making the effort to understand the customer’s needs.

Adopted from A Conceptua Model of Service Quality and Its Implications for Future Research (Parasuraman, Zeithaml and Berry 1985)

Table 1, explains different determinants and these 5 determinants are the essential structure for measuring service quality.

Though SERVQUAL has been generally robust as a measure of service quality, the instrument has been criticised on conceptual and methodological grounds. The main criticism of SERVQUAL has focused on the use of expectation as a comparison standard. It has been argued that expectation is dynamic in nature, and that it can therefore change according to customers’ experiences and consumption situations.(Halil Nadiri and Kashif Hussain (2005)One of the main problems mentioned in the literature is the applicability of the five SERVQUAL dimensions to different service settings and replication studies done by other investigators failed to support the five-dimensional factor structure The debate was majorly enhanced by Cronin and Taylor (1992) when they argued that the conceptualization of service quality as a gap between expectations and performance is inadequate

III. SERVPERF

Cronin and Taylor (1992) pointed out the perplexity in literature regarding the relationship between service quality and customer satisfaction. As per them, the concept of service quality should be the customers’ attitude towards the service, since the concept of satisfaction is defined as a gap between expectations and performance or disconfirmation of expectations. An attitude-based conceptualization would argue for either an importance-weighted evaluation of specific service attributes or even just an evaluation of performance on specific service attributes (Cronin and Taylor, 1992). They provided empirical evidence across four industries namely fast food, pest control, dry cleaning and banking to substantiate the superiority of their ‘performance only’ instrument over disconfirmation-based on SERVQUAL Scale. In equation form, it can be expressed as:

$$SQ_i = \sum_{j=1}^k P_{ij}$$

Where

SQ_i = perceived service quality of individual ‘i’.

k = Number of attributes / items

P = Perception of individual ‘i’ with respect to performance of a service firm

on attribute ‘j’.

Source: Performance Only Model (SERVPERF)

IV. ANALYSIS OF LITERARY WORK

There are ample of studies conducted internationally and nationally using SERVQUAL and SERVPERF. These are the most commonly used tools to measure service quality. The strategy used for this particular research is funnel approach. Though for initial procedure and deeper understanding international literary work were considered, but here Indian context has been taken into account. *The following procedure was used to obtain sufficient collection of studies reporting the use of both SERVQUAL and SERVPERF scales. Primarily, an electronic search of the following databases was conducted: Global Journals, IJRCM, Research gate, International journals of business and management etc. Eventually a manual examination and thorough analysis of the articles identified from the computer-based searches were conducted. While there are many work done applying SERVQUAL and SERVPERF, and particularly in the context of financial sector, but thorough manual search and study was carried out. Finally banking context was taken into consideration.* Since it is difficult to cite all the work, few most pertinent works are shown. This whole procedure yielded the followings:

TABLE 2

AUTHORS	YEAR	SCALES	PURPOSE	STIMULI
Koushiki Choudhury	2008	MQUAL	To explore the dimensions of perceived service quality in the context of Indian Banking Industry	4 Largest banks in India (West Bengal)
Mamata Brahmhatt Dharmendra Panelia	2008	QUAL	To measure and compare service quality and customer satisfaction among private, public and foreign banks	Private, Public and foreign banks (Gujarat)
K.Ravichandran B. Tamil Mani S. Arun Kumar S. Prabhakaran	2010	QUAL	Examine the influence of perceived service quality on customer satisfaction	2 Private Banks (Tamil Nadu)
Rajikumar G. Ravindran Sudharani	2010	PERF	To analyse service quality parameter among Co-operative banks	Co-Operatives banks(Kerala)
Vibha Arora N.Ravichandran Jain N.K	2011	PERF	To investigate the various dimensions of service quality and its critical predictors to customer satisfaction in Indian retail banks	Retail banks
Adil Mohd	2012	PERF	To explore the efficacy of SERVPERF in measuring perceived service quality at retail rural banks	Retail rural banks(Uttar Pradesh)
Ismail A Bootwala Dr. Anjali Gokhru	2012	MQUAL	To study the perception of customer for service quality of 3 groups of banks(private, public and foreign) and judge the similarity of differences in the perception for the 3 group of banks	Private, Public and foreign banks (Gujarat)
Dr. Rakesh R	2012	QUAL	To carry out quality assessment of banking industry using SERVQUAL	Commercial banks (Kerala)
R.Renganathan S.Balachandran K. Govindrajan	2012	PERF BANKSERV	To explore the impact of individual aspect of banking operation on various types of customer's perception of service quality	Nationalised banks (South India)
Maya Basant Lohani Dr. Pooja Bhatia	2012	QUAL	To measure and analyse the quality of service provided by Public and Private sector banks in Lukhnow	Private and public banks (Uttar Pradesh)
Havinal Vererabhadrappa Dr. Sirigeri Jayanna	2013	PERF	To identify, evaluate and prioritize the service quality dimensions of private sector banks	5 private sector banks(Karnataka)
S.Vijay Anand M. Selvaraj	2013	PERF	An evaluation of service quality and impact on customer satisfaction in Indian banking sector	Commercial banks (Tamil Nadu)
Mohd Adil Dr. Mohammed Naved Khan	2013	PERF	To map service quality at banks in rural India: scale refinement and validation	Rural retail banks (Uttar Pradesh)
Rajeev Kumar Panda Rama Koteswara Rao Kondasani	2014	QUAL	To access customers' perceived service quality in private sector banks	Private sectors banks (Orissa)
Gaura Nantiyal	2014	QUAL	To study the impact of service quality on customer satisfaction in the retail banking sector	Commercial banks (Delhi)
M.P.BezBaruah Basanta Kalita	2014	PERF	To capture the service quality standard of scheduled commercial banks and also for the different banks group in order to make comparison	Scheduled commercial banks (Assam)
Dr.Rupa Rathee Dr. Aarti Deveshwar Ms Pallav Rajani	2014	QUAL	To identify the gaps between customer expectation and their perception of service quality provided by the private banks.	6 Commercial Banks (National Capital Region)
Dr. Benson Kunjuklanju Dr. Sreela Krishnan	2015	PERF	To identify the factors that influence customer perception towards service quality of commercial banks	State bank group Nationalized banks Old private sector banks New private sector banks
Mohd Imran Siddiqui	2015	QUAL	Seeks comparative study of service quality of SBI and HDFC banking customers	SBI banks, Hdfc banks (Uttar Pradesh)
Alhad M.Wakhare Arti Tiwari	2015	QUAL	To measure service quality gao of banks at Katol Road	Banks at Katol Road(Maharashtra)

SOURCE: Prepared by researcher

Note: QUAL- SERVQUAL, MQUAL – Modified SERVQUAL, PERF- SERVPERF

FINDINGS

From the detailed analysis and evaluation of literary work, it was found that both SERVQUAL and SERV PERF are the most commonly used tools to measure service quality, specifically in Indian context. Although SERVQUAL is the basic skeleton for measuring service quality the but many researchers have proved that the SERVPERF model is better suited to measure the service quality in banking (Cronin and Taylor 1992, Boulding, 1993; Brown et al., 1993; Teas, 1994; and Brady et al., 2002) and execute better in assessing service quality in banking industry in developing countries such as India (Jain & Gupta, 2004; Adil, 2012; Adil & Ansari, 2012; Adil, 2013a; Adil, 2013b; Benson Kunjuklanju & Sreela Krishnan 2015). Cronin and Taylor 1992 questioned the conceptual basis of the SERVQUAL scale and found it confusing with service satisfaction. They, therefore, opined that expectation (E) component of SERVQUAL be discarded and instead performance (P) component alone be used. This not only cleared vague confusions but also reduced the number of items to be measured by half viz. 22 items in contrast to SERVQUAL's 44 items. Prior to that it became very difficult to hold on to customers as the respondents have to fill two questionnaires one prior using the services (i.e. expectations) and another post using the service (i.e perceptions). SERVPERF not only captures the true customer's perceived service quality but also more effective in reducing the number of items to be measured by half (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew,1991). Thus in country like India, it becomes easy to get rejoinder from respondent to carry research smoothly.

CONCLUSION

Today, banking is an integral part of the financial sector of the economy. The survival strategy of banking sector depends on how best it can deliver services to its customers. The need of the hour is to continually improve the quality of services and technology and other aspects. Both SERVQUAL and SERVPERF have their own strengths and limitations. It definitely depends upon research area and subject for selecting the measuring scale. Apart from that, to measure service quality those

instruments and tools are to be considered, which are efficient to capture customer's perception. It certainly should be simple and easily applicable. To carry out the research it is important that questionnaire should be easily understood and less time consuming. Thus SERVPERF scale is found to be superior in possessing all these characteristics.

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