

Relative Importance of Servqual Dimensions in Indian Service Sectors

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Abstract

The Indian Service Sector is facing inter-changes in the economy especially after globalization. The entry of private and foreign companies puts a high pressure on government owned companies and challenges the provision of services at the international standards. These changes result in higher focus on non-price strategy especially service quality of the companies. Each company wants to become more customer centric for their survival and growth. Even though there are so many studies related to service quality and its consequences, only a few studies are related with the relative importance of service quality dimensions in various service sectors as per their customers' view. Hence the present study focuses to fill up this research gap.

The study includes five service quality dimensions proposed by Parasuraman et.al., (1986). The included service sectors are Banks, Insurance, Hotels, Restaurants, Health Care Centres, Transports and Educational institutions. The customers of the above said seven sectors have been included for the present study. The relative importance of each service quality dimension is measured in all seven sectors with the help of paired comparison and 't' test. The results suggest that the relative importance on service quality dimensions in the service sectors is statistically different. Hence, it is highly essential to use the weighted SERVQUAL/SERVPERF scale to evaluate the service quality analysis in any service sector.

Keywords: Service Quality, Growth, Indian Service Sectors, Non-price Strategy.

Introduction

The service sector plays an increasingly important role in modern economics. The contribution of service sector in Gross Domestic Product is consistently increasing. The Indian service industry experiences by wide-ranging changes in the economy. After the globalization and liberalization, largely government owned, the laid back culture of these services is being challenged by the entry of fleet footed private and foreign companies. The changes caused by gobalisation lead to competition and technological up gradation. This has been resulted in pressure on customer service. Consumers are becoming more sophisticated in their requirements and are increasingly demanding higher standards

of service. To them service means customer satisfaction, customer delight, service delivery, customer relationship, etc. It requires setting customer service objectives in terms of relative importance of customer service elements namely service quality variables such as reliability, responsiveness, assurance, empathy and tangibles (Payne, 1995).

Christoper and Ballan Tyne (1991) reported that it is the relationship marketing that brings quality has become pivotal concern among the marketers. Brown and Swantz (1989) reported that the consistent delivery of superior service is the strategy that is increasingly being offered as a key to service

providers to position themselves more effectively in the market place.

Zeithaml et.al., (1996) showed empirically that consumers' behaviour intentions are strongly correlated to service quality improvement. Festo et.al., (2006) identified that the service quality is a stronger driver for behavioural intention in the service factory. Nelson and Qu (2000) revealed the importance of service quality in China's hotel industry. Mik (2001) used the SERVQUAL to assess customer satisfaction with public sector services. Sin and Cheung (2001) used the five service quality dimensions to measure retail service quality. Ugur et.al., (2004) found the relationship between service quality and behavioural outcomes in the banking industry. In all studies, they treated all service quality dimensions as equally important in all service sectors. Only Jain and Gupta (2004) identified the importance of assigning weightage on the service quality dimensions in the Indian context. Hence, this research paper focuses the importance of service quality dimensions identified by Parasuraman et.al., (1986) in the Indian service sectors especially banking, hotel, restaurant, hospital, transport, educational institutions and insurance.

Conceptual Foundation

- Service quality has been reported as having apparent relationship to costs (Crosby, 1979), profitability (Buzzle and Gale, 1987; Rust and Zahorik, 1993; Zahorik and Rust, 1992), Customer satisfaction (Burton et.al., 2003; Boltan and Drew, 1991; Bonlding et.al., 1993); Customers retention (Reichheld and Sasser, 1990), behavioural intention (Zeithaml et.al., 1996), positive word – of – mouth (Kwon and Lee, 1994). The service quality has strategic benefits of contributing to market share and return on investment (Anderson and Zeithaml, 1984).

Service quality by its very nature is an elusive, indistinct and abstract concept. Consumers do not easily articulate their requirements, as also there are difficulties in delimiting and measuring the concept. As a result only a handful of researchers have operationlised the concept (Parasuraman et.al.,1985; 1988; Brown and Swartzed, 1989; Carman, 1990; Boltan and Drew, 1991; Cronin and Taylor, 1992; Babakus and Boller, 1992; Tea 1993, 1994).

Service Quality Measurement

The service quality is viewed at two perspectives namely internal and external. According to internal perspective, it is defined as zero defects that is doing it right the first time, or conformance to requirements. The external perspective understands this aspect in terms of customer perception, customer expectation, customer satisfaction, customer attitude and customer delight. External perspective is becoming important in the light of increasing consumer awareness, changing consumer tastes, and growing consumers expectations. Among the definitions of service quality that measure the external perspective, the one given by Parasuraman et.al., (1985) seems particularly useful.

SERVQUAL Scale

Gronroos(1982); Smith and Houston (1982); Parasuraman et.al., (1988) posited an operationalized service quality as a difference between consumer expectations of 'what they want' and their perceptions of 'what they get'. Based on this conceptualization and operationalization, they proposed a service quality measurement scale called 'SERVQUAL'. The importance to 'SERVQUAL' scale is evident by its application in a number of studies across varied service settings (Kassim and Boeji, 2002; Witkowski and Wolfinbarger, 2002; young et.al., 1994).

SERVPERF Scale

Cronin and Taylor (1992) criticized the SERVQUAL scale and proposed performance-only measurement on service quality (SERVPERF). It is mere the perception score on service quality variables. Many researchers have been using the SERVPERF' scale at an increasing rate (Andaleel and Brand, 2002, Brady et al., 2002; Cronin et al., 2002; Cronin and Brand, 2002).

Unweighted and Weighted Paradigms

The significance of various quality attributes used in the service quality scales can considerably differ across different types of services and service customers. Security, for instance, might be a prime determinant of quality for bank customers but may not mean much to customers of a beauty parlors. Similarly, the reliability and empathy of service are much more predominant determinant of quality for patients compared to other services. Since service quality attributes are not expected to be equally important across service industries, it has been suggested to include importance weights in the service quality measurement scales (Cronin and Taylor, 1992; Parasuraman et.al., 1998; 1990; 1991). The application of weighted SERVQUAL and SERVPERF scales produced better results than the ordinary scales (Jain and Gupta, 2004).

Service Quality Dimensions

In services marketing literature, various authors have provided different conceptualization over the time. Gronroos (1984) identified three dimensions namely technical, functional and reputational quality. Hedrall and Paltschick (1989) mentioned two dimensions – Willingness and ability to serve, and physical and psychological access; Oliver and Rust (1994) listed out functional, technical and environmental quality.

Parasuraman et.al., (1988) conceptualized five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Their definitions are:

Tangibles: Physical facilities, equipment and appearance of personnel.

Reliability: Ability to perform the promised service dependably and accurately.

Responsiveness: Willingness to help customers and prompt service.

Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence.

Empathy: Caring individualized the form providers its customers.

In the present study, only the above said five service quality factors have been included.

Methodology

An empirical study covering consumers of seven services namely, Banking, Hotel, Restaurant, Hospital, Transport, Educational institutions and insurance were undertaken. From each service industry, samples of 100 customers were selected purposively. The customers are asked to distribute 100 points over the five dimensions of service quality in their respective service industry. The most points would be assigned to the dimensions considered most important. For example, a customer may assign 30 points to reliability; followed by 20 points for empathy and so forth. The mean difference on the weight age of each pair of service quality and its significant difference had been computed to identify the importance given to each service quality factor in each service industry. The responded customers in Banks, Insurance, Hotel, Restaurant, Hospital, Transport and Educational Institutions are 71, 54, 63, 48, 61, 48 and 39 percent to their respective total. The

research instrument consists of some profile variables namely age, income, sex, level of education and their nature of location (rural, semi-urban and urban). The SERVQUAL consists of 5 service quality factors namely reliability, tangibles, responsiveness, assurance and empathy. The respondents are asked to distribute 100 points over the five dimensions according to the importance they assign to each; higher points indicate higher weight to the service dimensions concerned.

The importance ratings of individual respondents were analysed using the differences amongst the mean – matched pairs, to find out if the differences on importance ratings between each pair of the service dimensions were significant for a specific sector. Further, it is a more appropriate statistical test because it tests for difference in the individual respondent's score. The mean importance scores used by Zeithaml et.al., (1990) across respondents are more global.

Hypothesis

Seven hypotheses were tested. An example of used hypothesis was:

'There are significant differences among each pair of the five service quality dimensions on importance rating among the bank consumers.

Results and Discussion

The important age group among the customers is 36 to 40 years which alone constitutes 32.55 percent to the total which is followed by the age group of 41 to 45 years which constitutes 28.13 percent to the total. Most of the customers earned a monthly income of Rs.10,000 to Rs.15,000 per month. In terms of education, majority of customers were either graduates or are school education. The dominated sex among the customers is male.

Empirical Analysis

The seven hypotheses across the seven service sectors have been tested and presented in the empirical analysis.

Banking Sector

The importance given on five dimensions of service quality namely Tangibles, Reliability, Responsiveness, Empathy and Assurance have been computed by the mean score of each dimension. The mean score of each dimension is drawn from the score of each dimension mentioned by the customers. The mean difference of each pair of service quality dimension, its standard deviation and the respective 't' statistics in the banking sector have been computed to exhibit the relative importance of each of the service quality dimensions in banking sector and are shown in Table.1.

Since the number of service quality dimensions are five, the generated pairs of service quality dimensions are $10\left(\frac{n(n-1)}{2}\right)$. It was found that the customers assigned lower weights to tangibles as compared to other service quality dimensions. The higher weights were assigned to the 'Reliability' and 'Responsiveness'. The significant mean differences had been noticed in the case of all pairs except "Responsiveness – Assurance" and "Assurance – Empathy" since their respective 't' statistics are not significant at five percent level. The analysis showed that the important service dimensions in banking sectors are Reliability and Responsiveness whereas the 'Tangibles' is the least important service quality dimensions.

Insurance Sector

The "Banking" and "Insurance" sectors are related to each other but basically these too are different from each other regarding their functions. Hence, the relative importance

Table – 1
Paired Differences on Importance Ratings for Banks

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	-10.18	12.45	71	-9.11*
2.	Tangibles – Responsiveness	-8.33	9.33	71	-7.02*
3.	Tangibles - Empathy	-4.17	10.18	71	-2.36*
4.	Tangibles - Assurance	-6.24	13.06	71	-3.17*
5.	Reliability - Responsiveness	5.71	12.11	71	2.79*
6.	Reliability – Assurance	7.06	17.17	71	3.16*
7.	Reliability – Empathy	11.18	12.36	71	5.91*
8.	Responsiveness- Assurance	3.94	16.08	71	1.33
9.	Responsiveness – Empathy	6.86	8.09	71	3.21*
10.	Assurance – Empathy	4.17	15.48	71	0.97

*Significant at five percent level

given on the service quality dimensions may differ from the banking sector. Hence, the present study has made an attempt to analyse and reveal the relative importance of various service quality dimensions. The mean difference, standard deviation and the 't' statistics of each pair of service quality dimension in Insurance sector have been computed and are illustrated in Table.2.

Table 2 shows that the customers of insurance services did not distinguish among the five service quality dimensions in terms of their importance. In other words, they treated all the dimensions equally. Even though the mean difference among "Tangible – Reliability" and "Reliability – Assurance" were identified as higher, these differences were not statistically significant on their

Table – 2
Paired Differences on Importance Ratings for Insurance

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	-19.34	17.32	54	-1.08
2.	Tangibles – Responsiveness	-11.29	15.91	54	-0.87
3.	Tangibles - Empathy	-3.13	9.64	54	-0.26
4.	Tangibles - Assurance	-2.17	11.33	54	-0.31
5.	Reliability - Responsiveness	-11.06	14.48	54	-0.82
6.	Reliability – Assurance	17.79	16.33	54	-1.45
7.	Reliability – Empathy	17.33	17.04	54	1.21
8.	Responsiveness- Assurance	6.29	12.33	54	0.56
9.	Responsiveness – Empathy	6.33	9.22	54	0.72
10.	Assurance – Empathy	-1.11	5.49	54	-0.33

Significant at five percent level

respective mean difference. Since no 't' statistics was significant, the analysis inferred that the customers in insurance sector treated all the service quality dimensions in an equal manner.

Hotel Industry

One of the important service sectors is the hotel industry. Nowadays, there is a hectic competition in the hotel industry in order to provide better service at the international standard. It is highly imperative to analyse the importance of various service quality dimensions for some policy implications. The mean differences of all pairs of service quality dimensions, standard deviation and the respective 't' statistics have been computed to reveal the relative importance of service quality dimensions. The results are given in Table 3.

The significant 't' statistics are identified among the pairs namely "Tangibles–Reliability", "Tangibles–Empathy", "Tangibles – Assurance", "Reliability – Empathy", "Responsiveness–Assurance", "Responsiveness – Empathy" and "Assurance – Empathy" since their respective 't' statistics

are significant at five percent level. It was found that customers assigned more weights to reliability, responsiveness and tangibles. Their respective mean differences were relatively higher. It is found that the important service quality dimensions in the hotel industry are reliability, responsiveness and tangibles.

Restaurant Industry

The restaurant industry is the part and parcel of the hotel industry but the functions of 'Restaurant' are different from the functions of hotel industry. Even though the "restaurant is assorted in the hotel, the importance given on the service quality dimensions may differ from each other. In order to analyse this aspect, the present study focuses on the relative importance of five service quality dimensions in the hotel industry. The mean difference of all pairs of service quality dimensions, their standard deviations and the respective 't' statistics have been computed and shown in Table 4.

Among the ten pairs of service quality dimensions for restaurant industry, there were

Table – 3
Paired Differences on Importance Ratings for Hotels

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	-4.69	8.45	63	-2.12*
2.	Tangibles – Responsiveness	-1.23	7.17	63	-0.34*
3.	Tangibles - Empathy	4.47	6.42	63	-2.39*
4.	Tangibles - Assurance	6.33	8.14	63	-2.06*
5.	Reliability - Responsiveness	3.17	9.27	63	-1.24
6.	Reliability – Assurance	10.82	8.86	63	1.33
7.	Reliability – Empathy	8.77	6.33	63	1.99*
8.	Responsiveness- Assurance	6.91	5.45	63	2.39*
9.	Responsiveness – Empathy	5.83	6.1	63	2.88*

Significant at five percent level

Table – 4
Paired Differences on Importance Ratings for Restaurants

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	1.23	13.38	48	0.03
2.	Tangibles – Responsiveness	-2.71	19.11	48	-0.11
3.	Tangibles - Empathy	1.06	10.86	48	0.09
4.	Tangibles - Assurance	4.381	16.33	48	0.13
5.	Reliability - Responsiveness	-3.34	15.91	48	-0.17
6.	Reliability – Assurance	5.28	17.32	48	0.21
7.	Reliability – Empathy	1.99	18.08	48	0.14
8.	Responsiveness- Assurance	10.11	15.17	48	0.78
9.	Responsiveness – Empathy	9.38	14.41	48	0.93
10.	Assurance – Empathy	11.22	10.32	48	0.99

*Significant at five percent level

found to be no significant differences, since their respective 't' statistics were found to be insignificant. It reveals that the customers in the Restaurant industry did not distinguish between the five service quality dimensions in terms of importance. Even though the "Responsiveness" was placed at first among the five service quality dimensions, the mean difference of "Responsiveness" with other four service quality dimensions was found to be statistically insignificant.

Health Care Centres

The Health care centres (HCC) is one of the important service sectors. In India, the HCCs are growing and competing to provide an enriched service at the international standard. The HCCs are competing to establish in their industry. For their establishment and survival, they have to evaluate the relative importance of service quality dimensions in their industry. In order to provide a clear cut picture on these aspects, the present study has made an attempt on analyzing the relative importance of all service quality dimensions in the HCCs. The mean differences of all pairs of service quality dimension, their standard deviations

and the respective 't' statistics have been computed and are shown in Table.5.

The significant mean differences were noticed in all pairs of service quality dimensions except "Tangibles – Empathy" and "Responsiveness – Assurance". The study identified that there is significant difference of five service quality dimensions regarding their relative importance. The "Reliability" and "Responsiveness" were found to be significantly higher than the three service quality dimensions. "Tangibles" was found to be significantly lower than "Reliability", "Responsiveness" and "Empathy". It was found to have no significant difference between "Tangibles" and "Empathy". The analysis infers the importance of "Reliability" and "Responsiveness" in the health care centers.

Transport Sector

The transport sector in the present study includes only the road transport. Since the transport and Communication are the growing fields in the Indian economy, the present study includes the transport as one of important industries in the service sector.

Table – 5
Paired Differences on Importance Ratings for Health Care Centres

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	-13.18	10.26	61	-6.03*
2.	Tangibles – Responsiveness	-6.04	9.33	61	-4.62*
3.	Tangibles - Empathy	-1.21	8.19	61	-1.33
4.	Tangibles - Assurance	9.17	3.36	61	10.89*
5.	Reliability - Responsiveness	12.81	7.03	61	9.03*
6.	Reliability – Assurance	14.15	12.14	61	5.46*
7.	Reliability – Empathy	8.06	10.83	61	3.33*
8.	Responsiveness- Assurance	3.38	4.17	61	1.21
9.	Responsiveness – Empathy	2.44	5.34	61	2.09*
10.	Assurance – Empathy	-3.32	10.87	61	2.17*

*Significant at five percent level

Since the customers' expectations from the transport sector differ from other service sectors, the present study has made an exclusive attempt on analyzing the relative importance of service quality dimensions in this sector. The mean differences of all pairs of service quality dimensions, their standard deviations and 't' statistics have been

examined and the results are shown in Table 6.

The "Reliability" is the most importance service quality dimension in the transport sector. It is followed by "Tangibles" and "Responsiveness". The "Empathy" is identified as the least important service quality dimension. The

Table – 6
Paired Differences on Importance Ratings for Transport

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	-13.17	10.11	48	-6.81*
2.	Tangibles – Responsiveness	1.23	6.39	48	1.04
3.	Tangibles - Empathy	4.86	7.11	48	0.74*
4.	Tangibles - Assurance	5.11	12.08	48	0.46
5.	Reliability - Responsiveness	13.38	6.86	48	3.38*
6.	Reliability – Assurance	16.41	11.42	48	4.83*
7.	Reliability – Empathy	18.86	13.06	48	4.11*
8.	Responsiveness- Assurance	5.17	7.13	48	3.01*
9.	Responsiveness – Empathy	4.26	8.62	48	1.98*
10.	Assurance – Empathy	1.93	6.68	48	1.03

*Significant at five percent level

significant mean differences were noticed in the case of "Tangibles-Reliability", "Tangibles-Empathy", "Reliability-Responsiveness", "Reliability -Assurance", "Reliability -Empathy", "Responsiveness - Assurance" and "Responsiveness - Empathy" since their respective 't' statistics are significant at five percent level. The analysis reveals that the most important service quality dimensions in transport sector are "Reliability". The other two important service quality dimensions are "Tangibles" and "Responsiveness" which are equally important.

Educational Institutions

Especially after globalization, the competition among the educational institutions is intensified. The educational institutions realized the importance of service quality to survive in their fields. Since the customers are being educated they have evaluated the service quality of educational institutions before they select for their sons /daughters. Hence it is imperative to know the relative importance on service quality dimensions given by their customers for the service providers. The present study has made an

attempt to reveal this aspect. The mean differences of all pairs of service quality dimensions, their standard deviation and 't' statistics are computed and are given in Table 7.

It is clear that the "Empathy" is significantly the most important Service quality dimension. "Tangibles" and "Reliability" are also among the more important service quality dimensions. The 't' test reveals that "Tangibles" is higher than all other Service quality dimensions except "Empathy" whereas there is no statistical significance among the "Tangibles - Assurance", "Reliability - Responsiveness", "Reliability -Assurance" and "Responsiveness - Assurance". It infers that the most important Service quality dimension in this field is "Empathy" but the other important Service quality dimensions are equally important since there is no statistical significant difference among them.

Research Implications

The Service quality dimensions developed by Zeithaml (1998) was calibrated by using the data collected from customers of seven service

Table – 7
Paired Differences on Importance Ratings for Educational Institutions

Sl. No.	Pairs of Service Quality Dimensions	Difference	Standard Deviation	Sample	t-Statistics
1.	Tangibles – Reliability	7.32	3.08	39	5.08*
2.	Tangibles – Responsiveness	6.08	2.17	39	5.91*
3.	Tangibles - Empathy	-12.49	8.41	39	-4.42*
4.	Tangibles - Assurance	6.91	11.33	39	0.86
5.	Reliability - Responsiveness	3.34	8.06	39	1.17
6.	Reliability – Assurance	4.06	7.11	39	1.33
7.	Reliability – Empathy	-13.39	2.45	39	-7.38*
8.	Responsiveness- Assurance	4.71	5.86	39	1.54
9.	Responsiveness – Empathy	-6.68	2.91	39	-2.34*
10.	Assurance – Empathy	-14.81	3.34	39	-5.49*

*Significant at five percent level

sectors. Based on the results of the relative importance of five dimensions of service quality differ considerably from one another.

The findings suggest that a customer in restaurant and Insurance sectors gave equal weights to all five service dimensions. The customers in Banks gave more weightage to "reliability" and "responsiveness". Out of seven service sectors, in six service sectors, the customers weighted more on "reliability". Only in Educational sector, the customers provided more weightage on "empathy" which is followed by "Tangibles" and "Reliability" since the parents is expecting "individualized attention" from the educational institutions. The "Tangibles" were weighed as lesser important dimensions except in Educational institutions. It does not mean that the customers are not expecting more in "Tangibles" in service sectors since it was treated as second and third important dimension in all service sectors.

The above study concluded that the importance given on the service quality dimensions differ from one service sector to another. Hence the policy makers should be very careful in treating this dimension either by SERVQUAL or SERPERF scale. If they treat all the dimensions as equal, the perception on service or the service quality gaps may not provide a real picture in the service sectors. Only the weighted SERVQUAL and SERVPERF scale will provide the accurate result on the measurement of service quality in various sectors which is also supported by Jain and Gupta (2004).

Managerial Implications

Based on results reported in the present study, consequently, service providers in the various sectors could interpret these results as suggesting that they may down play the role of various service qualities of dimensions in

their own fields. In order to successfully operate the banks, the manager should realize the higher relative importance on reliability and responsiveness whereas in the case of insurance, they may give equal importance on Service quality dimensions. The hotel managers have to understand the customer's expectation on reliability, responsiveness and tangibles in order to provide more customer satisfaction. In the case of restaurant, the manager may treat all Service quality dimensions as equal or they may analyse the importance of various service quality dimensions among their customers before delivering the service. The hospital administrators realize the unequal weightage on Service quality dimensions and they may provide more importance on reliability, responsiveness and then tangibles which are highly expected by the importance of reliability, tangibles and then responsiveness in order to provide more customer satisfaction. The administrators of the educational institutions should focus a more "Empathy" since the parents of students are giving more importance on individualized attention at the educational centres. After that only they give importance on "tangibles".

Directions for Future Research

The present study focuses only finding the relative importance of service quality dimensions in selected service sectors. Future research may focus on the application of weighted SERVQUAL and SERVPERF scale in service sectors. A comparative analysis on SERVQUAL and weighted SERVQUAL may be focused to reveal the importance of weightage system in the service quality analysis. The effect of SERVQUAL or SERVPERF and weighted SERVQUAL or SERVPERF scale on the behavioural intentions among the customers in various sectors may be examined in future. The direct and indirect effects of Service quality

dimensions on customer satisfaction and loyalty may be evaluated on the basis of the weighted and ordinary SERVQUAL/SERVPERF scales. The present study focused only five dimensions of service quality but in reality, the dimensions are many (Carman, 1990; Teas 1993). The future studies may focus on more than five dimensions of service quality and explore the new dimension and its relative importance also.

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