

## COMPARISON OF CUSTOMERS' PERCEPTION WITH REGARD TO SERVICE QUALITY IN PUBLIC AND PRIVATE INSURANCE COMPANIES USING SERVQUAL

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### **P**URPOSE

TO find the quality of services being provided by the Insurance companies. This study is intended to examine the gap between the expectation and perception of customers about the Insurance companies using the SERVQUAL model.

**Design/Methodology/Approach:** Prior to the experiment a generic questionnaire was taken as developed by Parasuraman in 1988. Gaps were calculated and then using SPSS the correlation and regression analysis is being done to test the hypothesis of the study.

**Findings:** In case of the private insurance companies, they are competing in the market very aggressively. But the low score for reliability dimension is not a good signal for them. Private players need to focus on the reliability part, and at the same time, since they are good at tangibles, they should leverage it for their rapid growth. Assurance is also one area they need to focus, so that customers can be satisfied.

**Research Limitation/Implication:** This study is limited locally collected data and some of the respondents can be bias and the accuracy of the data analysis.

**Practical Implications:** Results of this study should provide the gap between the expectations and perceptions of customers.

**Originality/Value:** This research will contribute to fill the gap between the expectations and perceptions of customers in reference to the services being offered by the insurance companies.

**Key Words:** Servqual, Insurance Sector, Service Quality, GAP Analysis.

### Introduction

Service quality is one of the most highly discussed and debated concept in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001; Schneider and White, 2004). In today's highly competitive environment, virtually all corporate are forced to be most customer-oriented. It is generally agreed that the level of satisfaction of customer determines repetition of sales, through the word-of-mouth recommendations, and customer loyalty. Superior quality of service has become a major differentiator in producing customer satisfaction, and successful quality management is recognised as the most powerful competitive weapon that many leading service organisations possess. Quality of services and satisfaction of customers are thus the two important tools of contemporary theory of marketing and practice in service industries. Since the retailers continue to experience vast expansion, it is clearly observed that growth in the

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clothing specialty stores is very high as compared to other sectors. The malls are the proliferation of retailers, all of which aggressively vie for the consumers' attention. Considering the competitive environment, there is a need for a retailing strategy that differentiates one store from another (<http://www.ramayah.com>, 2012). It can be achieved good quality of services are being provided (Berry, 1986; Hummel and Savitt, 1988). Moreover, customers today believe in savings, complete information, more delicate and discriminating (Leung and To, 2001) that they expect service quality (e.g. helpful and courteous salespeople, convenient store layout, etc.) apart from the quality of merchandise purchased.

### **The Definition of Quality**

Numerous researchers and scientific associations have tried and are trying to define the concept of quality based on different aspects. It is safe to say, however, that as of this day we do not have one uniform definition. Quality is objective and subjective at the same time, it can only be generalized to a limited degree, among its factors there are specifications, which can be measured; and others, that only can be appraised, quality can mean a technical-efficiency level and any departure there from (condition), it has perceivable use effects and effects that the purchaser does not consciously perceive.

### **Service**

A study carried out by Johns, (1998) points out that the word 'service' has many meanings which lead to some confusion in the way the concept is defined in management literature, service could mean an industry, a performance, an output or offering or a process. We consider the tangible components (service scape) when assessing retail activities offered by grocery stores in order to better understand service activities. This is because, according to Gummesson (1994), a service design which details a service, service system and the service delivery process must consider customers, staff, technology, the physical environment, and the consumption goods. In summary, it is eminent for service firms to consider the physical aspects of quality in order to offer high service quality. In a study carried out by Gummesson, (1994), he identified three management paradigms; manufacturing paradigm which focuses on goods and mainly concerned with productivity technical standards, the bureaucratic-legal paradigm used mainly in the public sector is more concerned with regulations and rituals before end results. In his study, he lays emphasis on the service paradigm pointing out that, there has been a shift from the goods-focused to service-focused management due to automation of manufacturing and the introduction of electronics and technology. He sees service marketing moving from a normal marketing mix (focused on solely on price, product, promo and place) to relationship marketing where people, process and physical evidence adding to the 4 'P' (product, price, promotion and place) play a role in increasing an interactive relationship between service provider and consumer and long term profitability and customer satisfaction. We support this argument because, the customer is considered very important and it is very primordial for companies to improve their relationship with customers by knowing their needs and creating more value by trying innovative processes that will lead to customer satisfaction and retention. This is why it is necessary for firms to measure service quality because it enables them know more about consumers' expectations and perceptions. Edvardsson (1998) thinks that the concept of service should be approached from the customer's perspective because it is the customer's total perception of the outcome which is the 'service' and customer outcome is created in a process meaning service is generated through that process.

### **Servqual Model**

The SERVQUAL approach has been applied in service and retailing organizations (Parasuraman, et al., 1988; Parasuraman, et al., 1991). Parasuraman, et al., (1988) define service quality as the gap between customers, expectation of service and their perception of the service experience. Parasuraman et al., (1988) conceptualization of service quality, the original SERVQUAL instrument included 22 items. Numerous studies have attempted to apply the SERVQUAL. This is because it has a generic service application and is a practical approach to the area. This instrument has been made to measure service quality in a variety of services such as hospitals, travel and tourism (Fisk and Ritchie, 1993), a

telephone company, two insurance companies and two banks (Parasuraman, et al., 1991). The scale decomposes the notion of service quality into five constructs as Tangibles, Reliability, Responsiveness, Assurance, Empathy (<http://www.umu.diva-portal.org>, 2012).

SERVQUAL represents service quality as the discrepancy between a customer's expectations for a service offering and the customer's perceptions of the service received, requiring respondents to answer questions about both their expectations and their perceptions (Parasuraman, et al., 1988). Parasuraman, et al., (1991) presented some revisions to the original SERVQUAL measure to remedy problems with high means and standard deviations found on some questions and to obtain a direct measure of the importance of each construct to the customer. Later research showed that it is possible to integrate the two approaches by integrating Service Quality Gap Analysis and Utility Theory (Bordley, 2001). The dominant models of Positivist approach have been created by Gronroos (1984) and Parasuraman, et al., (1985). Both models look at service quality gaps between expected service and perceived service from the point of view of the researcher. They consider service quality as a multidimensional attitude held by consumers where each dimension is made up of a number of attributes. The models assume a rational, rule based review of service quality as an accurate depiction of consumer perception. However, the Gap Analysis Model of Service Quality created by Parasuraman, et al., (1988, 1985) is the most widely accepted instrument to measure service quality. They postulated that a-priori factors like Personal Needs, Word-of-Mouth influences and Past Experiences as well as Communication by the service organization create Expectation of service. A service quality gap results when service perceptions fall short of expectations. Whereas when the service is delivered, the customer forms a Perception. The extent of difference between the two contributes to the customer evaluating the service highly or otherwise. Other researchers have concluded similarly, in terms of prior expectation of the service if formed by the customer's mind using intrinsic and extrinsic cues, previous experience and other information sources. The gaps are knowledge gap, standard, communication gap. The instrument created by the authors of the Gap Analysis Model, called SERVQUAL includes 5 dimensions of service quality – Reliability, Responsiveness, Tangibles, Assurance and Empathy. Parasuraman have published studies prior to their paper on the Gaps model wherein they started with 10 dimensions that were tested amongst consumers and judges across various service industries and thus was refined to 5 dimensions before being used in SERVQUAL.

## Review of Literature

Vazquez (2001) explained that customer's perceptions of service quality result from a comparison of their before-service expectations with their actual service experience.

Sureshchander, et al., (2001) explained that the primary issue with developing an operational definition with the specific components of customer satisfaction is to clearly identify the nature of the organization's business. This further extended into the effective collection, analysis, and application of customer satisfaction information. Services and products are the two major orientations of business. Products – also referred to as goods, are the physical output of a business. These are tangible objects that exist in time and space. These are first created, then inventoried and sold. It is after purchase that these are actually consumed.

Andreassen (2001) described that satisfaction of customers can be evaluated as where expectations and actual experience of the customer is being compared. A service failure is when the service delivery does not manage to meet customer expectations (<http://www.hgo.diva-portal.org>, 2012). Often service recovery begins with a customer complaint.

Wisniewski (2001) described that the quality of service is a should have the maximum interest and discussed mostly in the literature because of the difficulties in both defining it and measuring it.

Bryland and Curry (2001) discussed the advantage of SERVQUAL is that it is a tried and tested instrument which can be used comparatively for benchmarking purposes. He investigated in a

catering company, a total of 140 questionnaires were distributed to all of the previous year's customers and 52 useable questionnaires were returned, resulting in a 37 per cent response rate. Questionnaire responses were negative and an overall departmental weighted SERVQUAL score of -1.6 was recorded, indicating a significant shortfall in meeting customer expectations across all service areas and dimensions. The highest gap scores were for Reliability and Responsiveness; this is real cause for concern and provides a definite starting point for service improvements. The relatively low importance of Tangibles could be attributable to the fact that customers are aware of the financial constraints which are typical in the local authority funding context, and simply do not expect much when it comes to aesthetics; instead, they attach more importance to the delivery aspects of the service. Customers allocated to Assurance the lowest weighting, indicating it to be of least importance to them, yet they expect most from this service dimension (<http://www.yuiworld.files.wordpress.com>, 2012). This apparent anomaly is probably due to the fact that customers expect staff to be knowledgeable about the service and therefore they can see no reason for this dimension not to be achieved (<http://www.emeraldinsight.com>, 2012). It is assumed that for this reason, customers have weighted this dimension lowest.

Salkind (2002) discussed the RSQS a useful scale for measuring service quality of discount stores across two different cultural contexts of U.S. and South Korea, though they did not find distinct personal interaction and problem solving dimensions or support for a distinct policy dimension. He also explained the motivations, expectations, and desires of both gives a foundation in how to best serve the customer. It may even provide information on making improvements in the nature of business. This is the heart of research into customer satisfaction

Baker, et al., (2002), put forward that the environment influences customer satisfaction. For example, the environment in a hotel will affect customer satisfaction. He described three components that influence the service encounter elements. The first component is physical environment and includes for example music, lighting and external and internal environmental design, the second one is customer interactions with intangible and tangible elements in the service environment and the periods when customers interact with physical facilities and other tangible elements in the service environment.

Alexandris, et al., (2002) have described that SERVQUAL is a good model which is helpful for identifying practical issues of service quality in the tourism sector.

Zeithaml and Bitner (2003) described that there is an overwhelming interest in service quality and the reason for that is that both practitioners and researchers believe that quality is crucial for the success of any business organization. The construct has great impact on customer satisfaction, repeat purchase behaviour and in the long run also the profitability of the organization.

Zeithaml and Bitner (2003) argued that customer satisfaction has become a major contributor for enhancing a service company such as long term profitability, customer loyalty, and customer retention. That means for example that it is important to encourage the staff to deliver the right service to the right people in reasonable time and showing good manner. Satisfied customers may also give positive word of mouth and for that reason attract new customers and create long term business profit.

Van, et al., (2003), explained the SERVQUAL instrument has been the predominant method used to measure customers' perceptions of service quality. It has five generic dimensions Tangibles, Reliability, Responsiveness, Assurance and Empathy.

Finn (2004) explained the service quality in retail outlets is different from other product or service oriented organizations. This is because of the unique nature of retail organizations which offer both goods and services. Service quality in retailing is different from any other product/service environment.

Minor, et. al., (2004) put forward that the environment influences customer satisfaction. For example, the environment in a hotel will affect customer satisfaction.

Berman and Evans (2005) explained that due to technological developments, affluence and rise in levels of education, customers perceptions are greatly changing calling for organizations to have concerted effort to understand these perceptions. Retail image on the other hand refers to how a retailer is perceived by customers and other parties (<http://www.sciedu.ca>, 2012). Numerous factors contribute to a retail image. According to him overall retail image is influenced by store location, merchandise attributes, pricing, firm's positioning, customer service, target market, attributes of physical facilities, shopping experience, promotion tools (such as advertising, public relations, personal selling, sales promotion) and community service. Further, he noted that a retailer's image depends heavily on its 'atmosphere' or the psycho-logical feeling a customer gets when in that retail outlet.

Liping (2005) revised the RSQS for the Chinese customer and retail stores, considering the customer characteristics and china cultural background, they retained five dimensions of the original model, but the scale items have been adjusted, the number of variables was reduced from 28 to 22, of which 19 variables came from RSQS, and added three new variables.

Tam (2005) explained that it is important for success in influencing customer satisfaction to understand how customer expectations develops and update even if the term expectation is vague and difficult to interpret in surveys.

Gibson (2005) found in his studies that satisfied customers become repeat purchasers of a product or service and provide positive word of mouth. That means that it is important to understand what factors that influences customer satisfaction in order to create good products or services.

Zhao (2007) introduced 24 variables in the paper "an empirical research on Retail Service Quality Evaluation" for the case of supermarket service. He published the paper "an empirical study on customer service quality and relationship quality based on the interactive model", clearly discussed the relation and influence between the interaction quality and customer service quality, but no scale was formed.

Lovelock and Wirtz (2007) described that the nature of service quality requires a distinctive approach to identify and measure service quality. Because customers are often involved in service production, a distinction needs to be drawn between the process of service delivery and the actual output of the service which is called technical quality. Other researchers suggest that the perceived quality of service is the result of an evaluation process in which customers compare their perceptions of service delivery with the expected outcome.

Grönroos (2007) suggested that in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated and he also developed the dynamic model of expectation that describes that the quality of professional services develops in a customer relationship over time (<http://www.scribd.com>, 2012). This model classifies the expectations into three distinguishable types and can be characterized in the following; (a) Fuzzy expectations exist when customers expect a service provider to solve a problem but do not have a clear understanding of what should be done. (b) Explicit expectations are clear in the customer's minds in advance of the service process. They can be divided into realistic and unrealistic expectations. (c) Implicit expectations refer to element of a service which are so obvious to customers that they do not consciously think about them but take them for granted".

Fiore and Kim (2007) presented a conceptual framework that concerns the influences on the consumption experience by environmental variables such as physical elements of the service environment, individual variables, individual attributes and person-environment variables or

situations. The physical environment has the possibility to provide ideas about the influence of customer perceptions on the brand image.

Lovelock and Wirtz (2007) discussed how confirmation or disconfirmation of expectations relates to satisfaction and delight: The terms quality and satisfaction are sometimes used interchangeably.

Lovelock and Wirtz (2007) explained that a service encounter is a period of time during which the customer interact directly with the service provider. Some of these encounters are very brief and consist of just a few steps. If you use a service that requires the customer to make a reservation this first step might have been taken days or even weeks before the customer arrives at the service facility. They also discussed the Servuction Model. It is static and describes a single service encounter or moment of truth. Service processes usually consist of a series of encounters, such as your experience with a flight that consist of steps from making reservation to checking in, taking the flight, and retrieving customer.s bags on arrival. Knowledge of role and script theories can help us to understand, design, and manage both customer behavior and employee behavior during those encounters.

Strickland (2008) noted that customers have two levels of expectations: desired and acceptable levels. She further advised that for an organization to achieve the range between acceptable and desired, it has to establish: product and service quality specifications, employee performance metrics, product performance and quality metrics, clear definitions of customer expectations, service process management, service process metrics, on-going interactive customer orientation, iterative process monitoring, controls and corrective action procedures.

Zeithaml et al., (2009) argued that perceptions of service quality are the results of customer's comparisons of expected service with perceived service. They contend that the gaps between expected and actual/delivered service creates dissatisfaction. Thus, the retailers challenge is to minimize the gaps between expected and actual by first understanding customers' expectation and then delivering those expectations.

## **Objectives of the Study**

The study is being conducted for the following objectives:

- (1) To find the expectations of customers towards insurance companies.
- (2) To find the customers' perceptions towards the insurance companies regarding the service quality.
- (3) To compare the customers' perception with regard to service quality in public and private insurance Companies.

## **Scope of the Study**

The study was conducted in the Delhi region. The conclusions cannot be extended to India. Further study on a bigger scale can be conducted to validate the results.

## **Hypothesis**

Null Hypothesis (H0): There is no significant difference in the service quality perception of public and Private sector insurance Companies.

Alt. Hypothesis (H1): There is significant difference in the service quality perception of public and Private sector insurance Companies.

## **Research Methodology**

In this study the service quality model developed by Parasuraman et al., (1988) has been used. It has been used to determine service quality in different public and private sector insurance companies. The

22 statements SERVQUAL model used here for measurement (Cronin and Taylor, 1992). In the questionnaire, 22 statements were grouped under five dimensions. To ascertain the perceptions of service quality, Likert's 7 – point scale was used for its suitability so that range and variations in the perceptions can be estimated. The Sample size was 100 respondents. The present study is conducted in the region Delhi. The data collected through the generic questionnaire developed by Parasuraman, et al., (1988). Descriptive statistics is being used to organize the data.

### Data Analysis and Findings

In this research paper SPSS software package version 17.0 was used for analyzing the data collected for the study. In order to test the reliability of the set of items that constitute the scale, Cronbach's alpha was computed. Cronbach's alpha is useful in measuring how well a set of variables or items measure a single, one dimensional latent construct. The alpha values of 0.70 or greater represent satisfactory reliability of the items measuring the dimensions. For LIC the alpha coefficients were found to be 0.966 and for ICICI Prudential it is 0.956. Analysis of data is given below from Table 1 to Table 9.

**Table 1: Reliability Coefficient for Dimensions of Service Quality**

Name of Insurance Company	Number of Items	Cronbach's Alpha
LIC	23	0.966
ICICI Prudential	23	0.956
Overall	23	0.961

### Service Quality Dimension Comparison

**Table 2: Scores on the SERVQUAL Scale**

No.	Dimensions of Servqual	Insurance Company	
		LIC	ICICI Prudential
1	Tangibility	4.40	3.78
2	Reliability	4.78	3.37
3	Responsiveness	4.74	3.70
4	Assurance	4.80	3.82
5	Empathy	4.72	3.74

**Table 3: Average Scores for Five Service Quality Dimensions (Question Wise)**

Q.No.	Tangibility		Reliability		Responsiveness		Assurance		Empathy	
	LIC	ICICI	LIC	ICICI	LIC	ICICI	LIC	ICICI	LIC	ICICI
1	4.37	3.69	4.63	3.52	4.95	3.82	4.82	3.71	4.85	3.91
2	4.53	3.85	4.60	3.44	4.65	3.70	4.85	3.78	4.77	3.90
3	4.37	3.98	4.71	3.09	4.76	3.63	4.76	3.94	4.67	3.54
4	4.33	3.62	4.89	3.23	4.59	3.67	4.80	3.83	4.67	3.60
5	–	–	5.08	3.55	–	–	–	–	4.62	3.72

## Correlation Analysis

**Table 4a: Correlation Coefficient for LIC**

Factor	'R' Value
Tangibility	0.970
Reliability	0.972
Responsiveness	0.970
Assurance	0.967
Empathy	0.969

**Table 4b: Correlation Coefficient for ICICI**

Factor	'R' Value
Tangibility	0.973
Reliability	0.945
Responsiveness	0.956
Assurance	0.967
Empathy	0.965

## Regression Analysis

**Table 5: Regression Analysis for ICICI Prudential**

ICICI Prudential			
Overall service quality = 0.583(Empathy) + 0.459(Tangibles) + 0.304 (Responsiveness) + 0.211 Assurance			
(0.069)	(0.069)	(0.069)	(0.069)
	+ 0.192	(Reliability)	
	(0.069)		
R <sup>2</sup> = 0.725			

**Table 6: Regression Analysis for LIC**

LIC			
Overall service quality = 0.630(Empathy) + 0.475(Tangibles) + 0.386 (Responsiveness) + 0.337(Assurance)			
(0.031)	(0.031)	(0.031)	(0.031)
	+ 0.207	(Reliability)	
	(0.031)		
R <sup>2</sup> = 0.928			

**Table 7: Comparison of Beta Coefficients**

Dimension	LIC	ICICI Prudential
	Beta Coefficient Values	Beta Coefficient Values
Tangibility*	0.207	0.459
Reliability*	0.475	0.192
Responsiveness**	0.337	0.304
Assurance*	0.386	0.215
Empathy**	0.630	0.583

Statistically, it is being observed that the beta coefficient values for reliability, assurance dimensions are higher in case of LIC as compared to ICICI Prudential. Whereas, only one dimension tangibility got statistically higher beta coefficient value for ICICI Prudential.

### Hypothesis Testing

In this research the hypothesis testing is being done with the use of t- test. The results of t- test are as follows:

**Table 8: Group Statistics**

Group Statistics					
	VAR00002	N	MEAN	S.D.	S.E. for Mean
VAR00001	LIC	5	4.6880	0.16459	0.07361
ICICI	5	3.6811	0.18166	0.08124	

**Table 9: t - Test**

		Levene's Test for Equality of Variances						t – test for equality of means		95% Confidence Interval of the Difference	
VAR00001	F	Sig.	t	Df	Sig. (2 – tailed)	Mean Difference	S.E. Difference	Lower	Upper		
Equal Var	0.027	0.875	9.185	8	0.000	1.00690	0.10963	0.75410	1.25970		

Levene's test for equality of variances shows that F value is insignificant, so assumption of equal variances is accepted. With this evidence, t – test for equality of means is conducted, and result show that t value is lying outside the confidence interval. Therefore the null hypothesis is rejected. It is being

*Manish Madan*

proved that there is a difference in the service quality perceptions of customers in the public and private sector insurance companies.

## **Findings**

It is being observed that:

- (1) ICICI Prudential has high tangibility in terms of employees, physical evidence and ambience and also the employees of ICICI Prudential are more professional than that of the LIC.
- (2) If we observe in case of Ambience, ICICI the private insurance companies are spending more than public insurance companies.
- (3) In terms of reliability LIC is perceived to be more Reliable than private insurance company ICICI Prudential. The customer trust more on public insurance companies than private insurance companies.
- (4) In terms of responsiveness again, the public sector insurance companies as the front runner between public and private sector insurance companies, but the difference is not as much substantial.
- (5) Assurance dimension of service quality is also very high in public sector insurance companies rather than in private sector insurance companies. This is also correlated to the factors of reliability dimension, as reliability leads to trust and support.
- (6) Empathy identifies better understanding of customers' needs as being very high in public sector insurance companies as compared to private sector insurance companies.

The overall comparison between public and private sector insurance companies identifies the public sector insurance companies to have higher quality perception than the private sector insurance companies.

## **Conclusion**

As the government of India has opened the insurance sector for private sector so the competition has increased and the companies want to differentiate themselves from the competitors and stay ahead in the race. The oldest and leading public sector company in the insurance sector is LIC which is now facing a very tough competition from the private sector companies. On the one front LIC is facing lot of competition and on the second front there is a decline in the market share. At the same time, they should also make sure that the service quality dimensions like Reliability and empathy in which they are doing well are given their due importance. In case of the insurance sector word of mouth plays a vital role so the leading insurance companies should give due consideration to the service quality. In order to get the competitive advantage over the competitors the service quality should be used as a strategic tool. In order to strengthen the level of the service quality LIC should focus on assurance and tangibility. Today it is an era of stiff competition so the major players like LIC have come under pressure. In this cut throat competition it is cheaper to retain the customer rather than finding a new customer. Being a major player LIC has to concentrate more on retaining a customer rather than finding a new customer. The existing players can focus on the various service quality dimensions to create a competitive advantage, which is sustainable and which cannot be easily matched by their new competitors in the long run.

In case of the private insurance companies, they are competing in the market very aggressively. But the low score for reliability dimension is not a good signal for them. Private players need to focus on the reliability part, and at the same time, since they are good at tangibles, they should leverage it for their rapid growth. Assurance is also one area they need to focus, so that customers can be satisfied.

## Limitations of the Study

The study was limited only to the Delhi. Time factor is the critical limiting factor, due to this constraint the study was limited only to the only two branded life insurance companies each from public and private sector.

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*Manish Madan*

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