SERVQUAL and SERVPERF: A Review of Measures in Services Marketing Research

Mohd. Adil[1], Dr. Odai Falah Mohammad Al Ghaswyneh[2] and Alaa Musallam Albkour[3]

[1] Aligarh Muslim University

Abstract

In India, the service sector has assumed greater economic importance over the past decade and enjoys the largest share in GDP. Banking and financial services, being an important part of service sector, are facing critical challenges to compete with the international players while satisfying customers by offering quality services. As delivering quality service to customers is a must for success, it needs to be continuously evaluated. Extant literature on the subject supports the contention that SERVQUAL and SERVPERF are the two most prominent scales forming the genesis for service quality assessment in different service sectors. Present paper attempts to present a review of the above mentioned two scales in an elucidative, concise and thoroughly documented manner. It also tries to posit the best approach of evaluating service quality in a more efficient and valid method for marketing managers/researchers in Indian context. Literature shows that in Indian context, SERVPERF has outperformed SERVQUAL as it not only cut down the number of variables but also reduced the work load of customer survey and helped in generating unbiased responses. Thus, from a pragmatic viewpoint, it is expected that the paper will serve as a useful of source information for researchers interested in selecting the most efficient service quality scale for assessing service quality in a developing economy like India as also solving complex issues related to service quality and other behavioural outcomes such as customer satisfaction, loyalty, recommendation, trust, word-of-mouth etc. in their future researches.

Index terms— SERVQUAL, SERVPERF, service quality, scale, India.

1 Introduction

wing to liberalization and globalization measures initiated since 1991, the banking industry in India has undergone a radical change. This measure, along with the rapid growth in the Indian economy followed by strong contribution from government, private and foreign banks transformed the banking sector in India. Further, deregulation, increasing market size, increased competition, technological blend and attitudinal transformation lead bankers to be more sensitive towards customers' needs and their ultimate satisfaction.

As the generation of income for banks revolves around the customer; rendering quality service, satisfaction and keeping them intact with the service provider in a longer run, is a key for subsistence and success. Numerous organizations have started embarking into multifaceted approaches to improve the quality of their services as they begin to grasp the verities behind what manufacturing sector learned in the past few decades that-'quality does not improve unless it is measured'. Therefore, the topic of service quality has increasingly been recognized as one of the key strategic values of organizations in both the manufacturing and service sectors alike (Berry, Zeithaml and Parasuraman 1985;Bitner, Booms and Tetreault, 1990;LeBlanc and Nguyen, 1988). a) Indian Banking Industry and Financial Services During the last decade the commercial-banks in India underwent through

1

significant qualitative and quantitative changes and manifold growth. On one hand, bank had to shoulder the social responsibility to take a leading role in the balanced socio-economic development of India, while on the other hand, it was asked to be concerned about level of profitability. The dynamic process of development and diversification coupled with structural, financial and technological changes have led to an ever growing competition, not only among banks but also from non-banking institutions, it is high time that banks should create new financial services in order to improve banker-customer relationship, to anticipate, identify, reciprocate and satisfy their needs efficiently, effectively and profitably.

The crucial role that the banking system played in India to foster institutionalised savings and channel funds in desired directions was recognised in the First Five-Year Plan, which emphasised that banking system had to be fitted into the scheme of development to make the process of saving and their utilisation 'socially purposive'. After independence, the growth of banking industry has been phenomenal and has no parallel anywhere in the world. The spectrum of services offered by banks is the widest in this country, considering that, elsewhere in the world; specialisation is more of the order. The range of services offered by a commercial bank in India varies from advances to commercial and industrial sector to advances to priority sector, i.e. to identify borrowers and lend money at a subsidised rate to the economically weaker sections. Therefore, a commercial bank has to perform mass banking and at the same time class banking for overall development of the country.

Banking, being a customer-oriented services industry, the customer is the centre of attention and customer service has to be the distinguishing factor. The challenge for banks is to lower costs, increase efficiency, while improving the quality of their service, and increase customer satisfaction. Attention has now turned to improving the quality of service encounter, when customers enter the bank and come into face-toface contact with bank staff (Chakravarty, 1996).

2 b) Service Quality

Service quality is increasingly recognized as being of key strategic value by organizations. The costs and major benefits to be derived from successful service quality are highlighted by several authors (Crosby, 1991;Reichfeld and Sasser, 1990;Edvardsson and Gustavsson, 1991;Adil, 2012;Adil, 2013a, Adil, 2013b) Grönroos, 1984Grönroos, , 1988Grönroos, , 1990)); and from the UK (Johnston, Silvestro, Fitzgerald and Voss 1990; Silvestro and Johnston, 1990). A number of these contributions have been reviewed by Lewis (1989a).

3 c) Objectives

? The aim of the paper is to identify the most prominent and frequently used scales for measuring the service quality, specifically with regard to banking sector.

? Based upon the extant literature, an attempt has been made by the researchers to draw a line of comparison between both the scales related to the efficacy, robustness and parsimoniousness of the scales in measuring the quality of service both in India as well as in other countries.

? The paper also aims at highlighting the conceptual framework of SERVQUAL and SERVPERF scales along with the steps of their development.

II.

4 Literature Review

The significance of quality service in commercial retail banking is well documented in the service quality literature (Buttle, 1996) and financial services inherently being intangible, difficult to evaluate and rely heavily on experience and credence qualities of customers (Zeithaml, 1981;Zeithaml, Parasuraman and Berry, 1985). Previous researchers have proven its effect/linkages on/with satisfaction and retention of customer, positive word-of-mouth (Lewis, 1991 Lee and Hwan, 2005). Thus, there has been much interest in hypothesizing the relationship between service quality and other consumer behavioural outcomes, for which a researcher is supposed to assess service quality. Extant studies suggest that there are two broad dimensions to it i.e. outcome aspects and relational aspects (Parasuraman, Zeithaml and Berry, 1991;Morgan and Piercy, 1992; **??**evesque and Mc-Dougall;1996).

Outcome or operational, is the tangible component consisting of dimensions like timeliness, accuracy, convenience which is centrally related to bank's operations and delivery systems. While this component has been largely studied by the researchers, it primarily impacts current customers with whom the bank already has an ongoing customer relationship; that is, customers who have actually observed the quality of these services.

Relational component is intangible and may be described simply as customer treatment. Service quality researchers like Le Blanc and Nguyen (1988), Parasuraman, Zeithaml and Berry (1988), Cronin and Taylor (1992), Teas (1993), Avkiran, (1994), Angur, Nataraajan and Jaheera (1999), Bahia and Nantel (2000) and Wang, Lo and Hui, (2003) argued that with technical services becoming more standardized, the relational customer is made to feel when interacting with the institution and staff. This component affects both current and new or prospective customers (i.e. those who come in to see someone in the bank about a banking service).

Models have been developed to assess the determinants of service quality. The works of Parasuraman, Zeithaml and Berry (1985, 1988) led to the development of a service quality model–SERVQUAL, which compares

expectations and perceptions of customers regarding a particular service. Since Parasuraman, Zeithaml and Berry (1988)

5 a) SERVQUAL

Service quality is known to be an important factor in banking, and SERVQUAL provides a technique for assessing and managing service quality (Buttle, 1996). The concept was conceptualised and proposed by Parasuraman, Zeithaml and Berry (1985) and then further developed for the next eight years by the same researchers. Many other researchers have used the SERVQUAL dimensions as the basis for their research, and consequently SERVQUAL "has undoubtedly had a major impact on the business and academic communities" (Buttle, 1996), and has been said to be "insightful and [to remain] a practical framework to use in service quality management" (Christopher, Payne and Ballantyne, 2002).

East, 1997 argue that SERVQUAL measures service quality through customers' expectations i.e. what firms should provide in the industry being studied and their perceptions viz. how a given service provider performs against these criteria). Numerous research had been carried out in the banking industry using SERVQUAL model. Using structural equations model, Wang, Lo and Hui (2003) evaluated the antecedents of service quality and product quality, and their influences on bank reputation in the banking industry of China where link amongst service quality and product quality and bank reputation was observed. Angur, Nataraajan and Jaheera (1999) determined service quality in banking industry in India where they found that the SERVQUAL instrument was four dimensional structure and more helpful in addressing service deficiencies. Similarly, Sureshchandar, Rajendran and Anantharaman (2003) examined service quality in public, private and foreign banks in India. Yavas, Bilgin and Shemwel (1997) investigated the relationship between service quality, customer satisfaction, complaint behavior and commitment in the banking industry of Turkey and found that customer contact personnel played a vital role in the delivery of high quality service. In addition to the banking sector, SERVQUAL has been applied to other sectors also, in different countries such as higher education institutions, airport services, tourism sector services, accounting firms, medical services etc. (Buttle, 1996; Fick and Ritchie, 1991; Lam, Wong and Yeung 1997; Lim and Tang, 2000;Oldfield and Baron, 2000).

i. SERVQUAL Instrument SERVQUAL comprises 22 items (Likert-type) with five dimensions namely-tangibles, reliability, responsiveness, assurance and empathy. Each item in SERVQUAL instrument is of two types. One to measure expectations about firms in general within an industry and the other measures perceptions regarding the particular company whose service is being assessed.

The quality gap (Q) is calculated by subtracting the expectation (E) from the perception (P) value i.e. P-E = Q. Summation of all the Q values provides an overall quality rating which is an indicator of relative importance of the service quality dimensions that influence customers' overall quality perceptions. Parasuraman, Zeithaml and Berry (1988) suggested that SERVQUAL may be used to: ? track service quality trends over time; ? compare branches within a bank or building society; ? compare an organization with its competitors; and ? categorize customers into perceived quality segments based on their individual SERVQUAL scores. The original SERVQUAL instrument, proposed by Parasuraman, Zeithaml and Berry (1985), identified ten components of service quality. Later, in a further study, those ten components were merged into five dissimilar dimensions viz. reliability (5 items) which is the ability to perform the service in an accurate and in dependable manner; tangibles (4 items) which refers to the appearance of physical factors such as equipment, facilities and personnel; empathy (5 items) which involves providing individual attention and care to customers; responsiveness (4 items) is the willingness to provide help and prompt service to customers; and finally assurance (4 items) refers to the knowledge and courtesy of employees and their ability to convey trust and confidence.

6 iii. SERVQUAL Applications and Criticisms

Although many studies have used the SERVQUAL model as a framework in measuring service quality, there has also been theoretical and operational criticisms directed towards this model exist in the literature of services marketing. These criticisms have mainly revolved around right from its dimensional Gap 4: Gap 5: structure to the interpretation and implementation of the instrument (Buttle, 1996;Babakus and Boller, 1992;Lam Wong and Yeung, 1997;Smith, 1995;Newman, 2001).

A number of researchers have reported different dimensions for expectations, perceptions and gap scores. Thus, the universality of SERVQUAL's five dimensions has been questioned (Buttle, 1996;Carman, 1990;Cronin and Taylor, 1994). Shortcomings concerning convergent and discriminant validity have also been noted (Buttle, 1996). Nevertheless, despite the criticism, SERVQUAL has been widely used in various contexts throughout other studies. The SERVQUAL instrument has been widely used because it "provides a basic skeleton... which can be adapted or supplemented to fit the characteristics or specific research needs of a particular organization. . ." (Parasuraman, Zeithaml and Berry, 1988). **??**1985, **??**988) with respect to conceptualization and measurement of service quality, and propounded a performance-based measure of service quality called 'SERVPERF' illustrating that service quality is a form of consumer attitude. They argued that SERVPERF was an enhanced means of measuring the service quality construct. Their study was later replicated and findings suggest that little if any theoretical or empirical evidence supports the relevance of the E-P= quality gap as the basis for measuring service quality.

Source : Martinez and Martinez (2010).

Figure **??** : Performance Only Model (SERVPERF)

Levelling maximum criticism against SER-VQUAL scale, Cronin and Taylor (1992) provided empirical evidences across four industries viz. fast food, pest control, dry cleaning and banking to support the superiority of their 'performance only' scale over SERVQUAL scale retaining the same items as had been proposed by the Parasuraman, Zeithaml and Berry (1988). In equation form, SERVPERF service quality can be expressed as:c) Studies Search

The following procedure was used to obtain an ample collection of studies reporting the use of both SERVQUAL and SERVPERF scales. First, an electronic search of the following databases was conducted: Direct Science, Inderscience, Emerald, ProQuest (ABI/-INFORM Global and dissertation abstracts). Secondly, a manual examination of the articles identified from the computer-based searches was carried out. Thirdly, manual searches of leading marketing and services journals were conducted. The search process yielded the following studies using either the original scale in its totality or a modified version of the same (see Table 2 and Table **??**).

7 Conclusions & Discussion

Overall, a number of measures have been proposed in the past to determine customer expectations, customer perceptions and overall satisfactions in service industries but prominent among them are SERVQUAL and SERVPERF. Although, a number of measurement problems have been highlighted by researchers (e.g. **??**abakus and Boller, 1991; **??**armen, 1990;Lewis and Mitchell, 1990; **??**ewis, 1993) Original researchers of SERVPERF argued that owing to the limitations of operationalization, conceptualization, measurement and applications of SER-VQUAL's scale, the performance-based measure was an enhanced means of measuring the service quality construct, triggering an interesting controversy in service quality research. However, later Parasuraman, Zeithaml and Berry (1994a) responded to the concerns of Cronin and Taylor (1992) and Teas (1993) by empirically proving that the validity and alleged severity of many of those concerns raised by them were questionable, and in fact elaborated that though their approach for conceptualizing service quality could be revised, relinquishing it altogether in preference of the alternate approaches as proclaimed by the critics did not seem justified. In another empirical work, Parasuraman, Zeithaml and Berry (1994b) refined SERVQUAL's structure to embody not only the discordance between perceived service and desired service, but also the discrepancy between perceived service and adequate service.

The complexity of service quality evaluations is evident in the many failed attempts to replicate the dimensional structure of service quality perceptions. The widely applied SERVQUAL scale (Parasuraman, Zeithaml and , for example, has been criticized, as its five dimensions, namely, reliability, empathy, tangibles, responsiveness, and assurance, were difficult to replicate across diverse service contexts (Buttle 1996) Role of expectations and its inclusion in the SERVQUAL measuring instrument is a cause of major concern. To a certain extent, in SERVQUAL there is an overlap between the technical and functional dimensions. Furthermore, the use of a perception scale is justified by the dynamic character of the Indian client's expectations and by the greater effort required by the respondents to complete two questionnaires, one prior using the services (i.e. expectations) and another post reduce the number of respondents willing to respond their genuine feedback in the study. The SERVPERF scale is found to be superior not only as the scale is efficient in capturing the true customer's perceived service quality as also more effective in reducing the number of items to be measured by half viz. 22 items in contrast to SERVQUAL's 44 items (Hartline and Ferrell, 1996;Babakus and Boller, 1992; **??**olton and Drew, 1991).

8 Global Journal of Management and Business Research

[1]

1

Figure 1: Table 1 :

Reliability	The ability to perform the promised services accurately and dependably.
Responsiveness	The willingness to help customers and provide prompt service.
Assurance	The knowledge and courtesy of employees and their ability to convey trust and confidence.
Tangibles	The appearance of physical facilities, equipment, personnel and communication materials.
Empathy	The caring, individualized attention provided to the customer.

Table 1: Perceived dimensions of service quality.
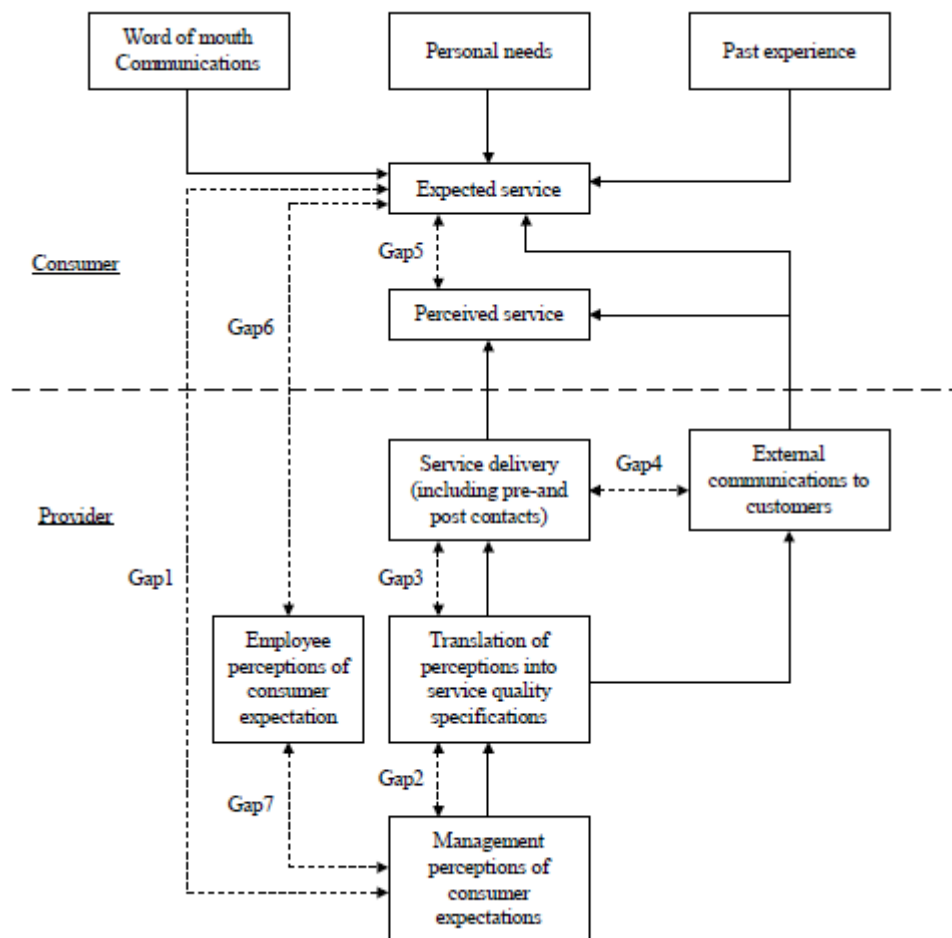
1

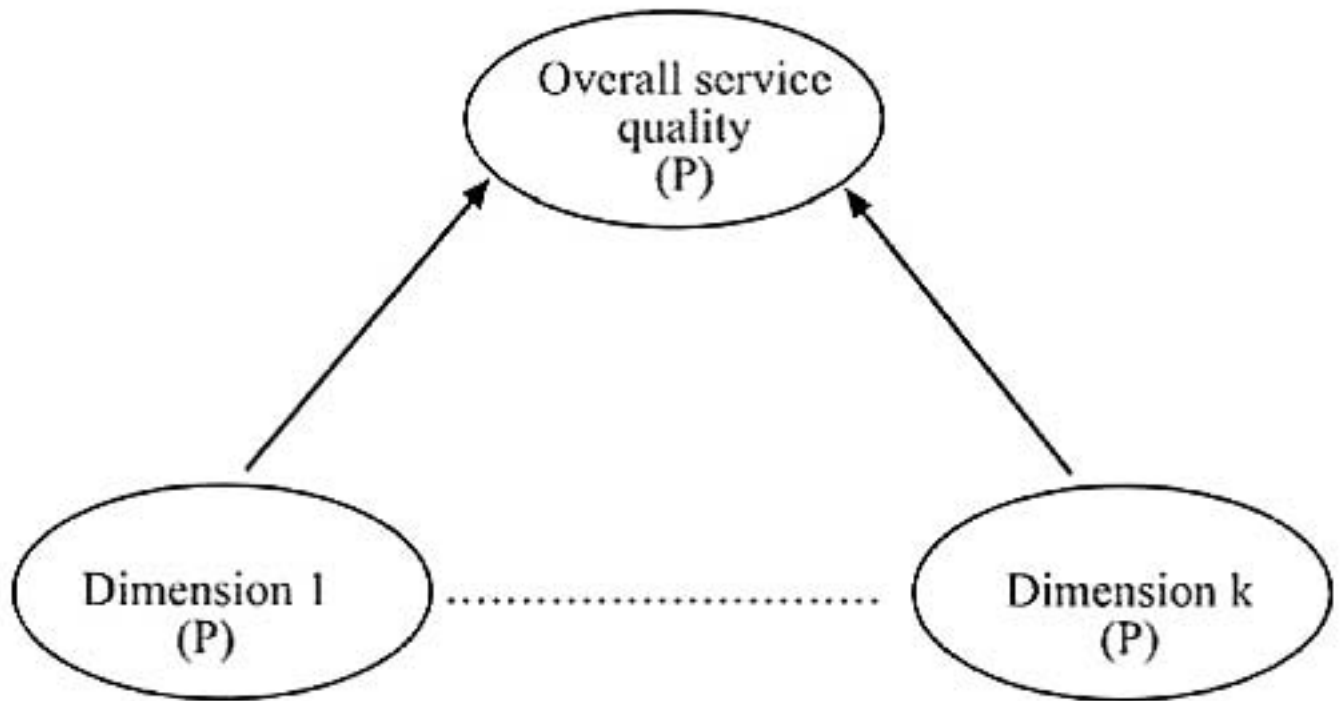Figure 2: Figure 1 :

Figure 3: E

Figure 4: E

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

3

Figure 5: Table 3 :

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'.

Figure 6: E

Authors	Year	Scales	Country	Language
Babakus and Boller	1992	PERF	USA	English
Bojanic	1991	PERF	USA	English
Brady, Cronin and Brand	2002	MPERF	USA	English
Cronin and Taylor	1992	PERF	USA	English
Cronin and Taylor	1992	QUAL	USA	English
Dabholkar, Shepherd and Thorpe	2000	MQUAL	USA	English
Dabholkar, Shepherd and Thorpe	2000	MPERF	USA	English
Freeman and Dart	1993	MQUAL	Canada	English
Jabnoun and Al-Tamimi	2003	MQUAL	UAI	English
Lam	1995	PERF	Hong Kong	English
Lam	1995	QUAL	Hong Kong	English
Lam	1997	PERF	Hong Kong	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Mehta, Ashok and Han	2000	MPERF	Singapore	Mandarin
Mehta, Ashok and Han	2000	MPERF	Singapore	Mandarin
Mittal and Lassar	1996	MQUAL	USA	English
Mittal and Lassar	1996	QUAL	USA	English
Mittal and Lassar	1996	MQUAL	USA	English
Mittal and Lassar	1996	QUAL	USA	English
Pariseau and McDaniel	1997	MQUAL	USA	English
Quester and Romaniuk	1997	PERF	Australia	English
Quester and Romaniuk	1997	QUAL	Australia	English
Smith	1999	MQUAL	UK	English
Smith	1999	MPERF	UK	English
Wal, Pampallis and Bond	2002	QUAL	South Africa	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German

Figure 7: Volume

Figure 8:

2

III.

Figure 9: Table 2 :

203 [Hazra and Ghosh] , Sandip Hazra , Ghosh .

204 [Khan and Sadique] , M Khan , Sadique .

205 [Indian Culture and Business Management] , *Indian Culture and Business Management* 2 (1) p. .

206 [Mazis et al. ()] 'A comparison of four multi-attribute models in the prediction of consumer attitudes'. Michael
207   B Mazis , T Olli , R Eugene Ahtola , Klippel . *Journal of Consumer Research* 1975. 2 p. .

208 [Dabholkar et al. ()] 'A comprehensive framework for service quality: an investigation of critical conceptual and
209   measurement issues through a longitudinal study'. Pratibha A Dabholkar , C Shepherd , David , Dayle I
210   Thorpe . *Journal of Retailing* 2000. 76 (2) p. .

211 [Parasuraman et al. ()] 'A conceptual model of service quality and its implications for future research'. A
212   Parasuraman , Valarie A Zeithaml , L Berry , Leonard . *Journal of Marketing* 1985. 49 (4) p. .

213 [Bolton and Drew ()] 'A longitudinal analysis of the impact of service changes on customer attitudes'. Ruth N
214   Bolton , James H Drew . *Journal of Marketing* 1991a. 5 (5) p. .

215 [Bolton and Drew ()] 'A multistage model of customers' assessments of service quality and value'. Ruth N Bolton
216   , James H Drew . *Journal of Consumer Research* 1991b. 17 (4) p. .

217 [Bahia and Nantel ()] 'A reliable and valid measurement scale for the perceived service quality of banks'. K Bahia
218   , J Nantel . *International Journal of Bank Marketing* 2000. 18 (2) p. .

219 [Mcdougall and Levesque ()] 'A revised view of service quality dimensions: An empirical investigation'. G
220   Mcdougall , T Levesque . *Journal of Professional Services Marketing* 1994. 11 (1) p. .

221 [Grönroos ()] 'A service quality model and its marketing implications?'. Christian Grönroos . *European Journal*
222   *of Marketing* 1984. 18 (1) p. .

223 [Lim et al. ()] 'A study of patients' expectations and satisfaction in Singapore hospitals'. Puay Lim , Cheng ,
224   Nelson K H Tang . *International Journal of Health Care Quality Assurance* 2000. 13 (7) p. .

225 [Mishra and Anand ()] 'A study on customer satisfaction in Indian retail banking'. Anubhav Mishra , Anand .
226   *The IUP Journal of Management Research* 2009. 8 (11) p. .

227 [Parasuraman et al. ()] 'Alternative scales for measuring service quality: A comparative assessment based on
228   psychometric and diagnostic criteria'. A Parasuraman , Valarie A Zeithaml , L Berry , Leonard . *Journal of*
229   *Retailing* 1994. 70 (3) p. .

230 [Babakus and Boller ()] 'An empirical assessment of the SERVQUAL scale'. Emin Babakus , Gregory W Boller
231   . *Journal of Business Research* 1992. 24 (2) p. .

232 [Edvardsson et al. ()] *An expanded model of the service encounter with emphasis on cultural context*, B Edvardsson
233   , B Gustavsson , D Riddle . 89: 4. 1991. Sweden. CTF Services Research Centre, University of Karlstad
234   (Working Paper)

235 [Surprenant ()] 'An investigation into the determinants of customer satisfaction'. Churchill , Carol Surprenant .
236   *Journal of Marketing Research* 1982. 19 p. .

237 [Adil ()] 'Assessing service quality at public sector bank: A comparative study of urban and rural customers'. M
238   Adil . *International Journal for Business, Strategy & Management* 2011. 1 (1) p. .

239 [Pariseau and Mcdaniel ()] 'Assessing service quality in schools of business'. Susan E Pariseau , J R Mcdaniel .
240   *International Journal of Quality and Reliability Management* 1997. 14 (3) p. .

241 [Bitner et al. ()] Mary J Bitner , B H Booms , M S Tetreault . *The service encounter: diagnosing favourable and*
242   *unfavourable incidents*, 1990. 54 p. . (Journal of Marketing)

243 [Crosby ()] 'Building and Maintaining Quality in the Service Relationships'. L A Crosby . *Service Quality: Multi-*
244   *disciplinary and Multi-national Perspectives*, S W Brown, E Gummesson, B Edvardsson, B Gustavsson (ed.)
245   (Lexington Books, Lexington, MA) 1991.

246 [Zeithaml et al. ()] 'Communication and control processes in the delivery of service quality'. Valarie A Zeithaml
247   , L Leonard , A Berry , Parasuraman . *Journal of Marketing* 1988. 52 (2) p. .

248 [Witkowski et al. ()] 'Comparative service quality: German and American ratings across service settings'. H
249   Witkowski , Terrence , F Wolfinbarger , Mary . *Journal of Business Research* 2002. 55 (11) p. .

250 [East ()] *Consumer Behaviour: Advances and Applications in Marketing*, R East . 1997. London: Prentice-Hall.

251 [Carman ()] 'Consumer perceptions of service quality: An assessment of the SERVQUAL dimensions'. James M
252   Carman . *Journal of Retailing* 1990. 66 (1) p. .

253 [Jones et al. ()] 'Contact management and customer loyalty'. Henry Jones , Jillian Farquhar , Dawes . *Journal*
254   *of Financial Services Marketing* 2003. 8 (1) p. .

255 [Mushtaq and Bhat ()] 'Correlates of service quality in banks: An empirical investigation'. A Mushtaq , Bhat .
256   *Journal of Services Research* 2005. 5 (1) p. .

257 [Lewis ()] 'Customer care in service organizations'. Barbara R Lewis . *Management Decision* 1991. 29 (1) p. .

258 [Dutta and Dutta ()] 'Customer expectations and perceptions across the Indian banking industry and the
259 resultant financial implications'. Kirti Dutta , Anil Dutta . *Journal of Services Research* 2009. 9 (1) p.
260 .

261 [Gagliano et al. ()] 'Customer expectations and perceptions of service quality in apparel retailing'. Kathryn
262 Gagliano , Bishop , Jan Hathcote . *Journal of Services Marketing* 1994. 8 (1) p. .

263 [Verma et al. ()] 'Customer perception of banking service quality: A study of State Bank of India'. P S Verma ,
264 Ruchika Deepak , Vohra . *The Journal of Institute of Public Enterprise* 2000. 23 (3 & 4) p. .

265 [Sureshchandar et al. ()] 'Customer perceptions of service quality in the banking sector of a developing economy:
266 A critical analysis'. G S Sureshchandar , Chandrashekharan Rajendran , R N Anantharaman . *International
267 Journal of Bank Marketing* 2003. 21 (5) p. .

268 [Sureshchandar et al. ()] 'Customer perceptions of service quality: A critique'. G Sureshchandar , S;Rajendran ,
269 T J Chandrasekharan & Kamalanabhan . *Total Quality Management* 2001. 12 (1) p. .

270 [Mengi ()] 'Customer satisfaction with service quality: An empirical study of public and private sector banks'.
271 Pooja Mengi . *The IUP Journal of Management Research* 2009. 8 (9) p. .

272 [Rust and Zahorik ()] 'Customer satisfaction, customer retention, and market share'. Roland T Rust , Anthony
273 J Zahorik . *Journal of Retailing* 1993. 69 (2) p. .

274 [Adil (ed.) ()] *Customer tradeoffs between perceived service quality and satisfaction: A SEM approach towards
275 Indian rural retail banks*, M Adil . Rahela Farooqi and Saiyed Wajid Ali (ed.) 2012. New Delhi: Wisdom
276 Publications. p. . (Emerging Paradigms in Marketing)

277 [Leblanc and Nguyen ()] 'Customers' perceptions of service quality in financial institutions'. G Leblanc , N
278 Nguyen . *International Journal of Bank Marketing* 1988. 6 (4) p. .

279 [Lewis and Mitchell ()] 'Defining and measuring the quality of customer service'. Barbara R Lewis , Vincent M
280 Mitchell . *Marketing Intelligence and Planning*, 1990. 8 p. .

281 [Levesque and Mcdougall ()] 'Determinants of customer satisfaction in retail banking'. T Levesque , G H G
282 Mcdougall . *International Journal of Bank Marketing* 1996. 14 (7) p. .

283 [Avkiran and Kemal ()] 'Developing an instrument to measure customer service quality in branch banking'. Necmi
284 Avkiran , Kemal . *International Journal of Bank Marketing* 1994. 12 (6) p. .

285 [Johnston et al. ()] 'Developing the determinants of service quality'. R Johnston , R Silvestro , L Fitzgerald ,
286 C Voss . *Marketing, Operations and Human Resources Insights into Services, 1st International Research
287 Seminar on Services Management*, E Langeard, P Eiglier (ed.) (IAE, Aix-en-Provence) 1990. p. .

288 [Licata et al. ()] 'Diagnosing perceived quality in the medical service channel'. Jane W Licata , C John , Goutam
289 Mowen , Chakraborty . *Journal of Health Care Marketing* 1995. 15 (4) p. .

290 [Adil ()] 'Efficacy of SERVPERF in measuring perceived service quality at rural retail banks: Empirical evidences
291 from India'. M Adil . *International Journal of Business Insights and Transformation* 2013a. 6 (1) p. .

292 [Duncan and Elliott ()] 'Efficiency, customer service and financial performance among Australian financial
293 institutions'. E Duncan , G Elliott . *International Journal of Bank Marketing* 2004. 22 (5) p. .

294 [Soteriou and Zenios ()] 'Efficiency, profitability and quality of banking services'. Andreas Soteriou , Stavros A
295 Zenios . *International Journal of Bank Marketing* 1997. 18 (5) p. .

296 [Lytle et al. ()] 'Evaluating health care quality: The moderating role of outcomes'. Richard S Lytle , P Michael
297 , Mokwa . *Journal of Health Care Marketing* 1992. 12 (1) p. .

298 [Teas and Kenneth ()] 'Expectations, performance evaluation and consumers' perceptions of quality'. R Teas ,
299 Kenneth . *Journal of Marketing* 1993. 57 (4) p. .

300 [Reidenbach and Sandifer-Smallwood ()] 'Exploring perceptions of hospital operations by a modified servqual
301 approach'. Eric R Reidenbach , Beverly Sandifer-Smallwood . *Journal of Health Care Marketing* 1990. 10 (4)
302 p. .

303 [Zeithaml ()] 'How consumer evaluation processes differ between goods and services'. Valarie Zeithaml . *Marketing
304 of Services*, J Donnelly, W George (ed.) (Chicago, IC) 1981. American Marketing Association. p. .

305 [Sugato ()] 'How moment of truth define bank-customer relationship'. Chakravarty Sugato , W . *Journal of Retail
306 Banking Services* 1996. 18 (1) p. .

307 [Srivastava ()] 'Impact of service quality on customer loyalty, commitment and trust in the Indian banking sector'.
308 Kailash B L Srivastava . *The IUP Journal of Marketing Management* 2009. 8 (3 & 4) p. .

309 [Brown et al. ()] 'Improving the measurement of service quality'. Tom J Brown , Gilbert A Churchill , J Peter ,
310 Paul . *Journal of Retailing* 1993. 69 (1) p. . (That would markedly 20)

[Newman ()] 'Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank'. K Newman . *International Journal of Bank Marketing* 2001. 19 (3) p. .

[Bloemer et al. ()] 'Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction'. J Bloemer , K De Ruyter , P Peeters . *International Journal of Bank Marketing* 1998. 16 (6 & 7) p. .

[Anita and Gupta ()] 'Managing the customer perceived service quality for cellular mobile telephony'. Seth Anita , Momaya K Gupta , HM . *Vikalpa* 2008. 33 (1) p. .

[Morgan et al. ()] 'Marketled quality'. Neil A Morgan , N Piercy , Few . *Industrial Marketing Management* 1992. 21 (2) p. .

[Kumar and Gulati ()] 'Measuring efficiency, effectiveness and performance of Indian public sector banks'. Sunil Kumar , Rachita Gulati . *International Journal of Productivity and Performance Management* 2010. 59 (1) p. .

[Jabnoun and Hassan ()] 'Measuring perceived service quality at UAE commercial banks'. Naceur Jabnoun , Al-Tamimi , Hussein A Hassan . *The International Journal of Quality and Reliability Management* 2003. 20 (4 & 5) p. .

[Parikh Darshan ()] 'Measuring retail service quality: An empirical assessment of the instrument'. Parikh Darshan . *Vikalpa* 2006. 31 (2) p. .

[Headley et al. ()] 'Measuring service quality and its relationship to future consumer behavior'. Dean E Headley , J Stephen , Miller . *Marketing Health Services* 1993. 13 (4) p. .

[Wisniewski and Wisniewski ()] 'Measuring service quality in a hospital colposcopy clinic'. Mik Wisniewski , Hazel Wisniewski . *International Journal of Health Care Quality Assurance* 2005. 18 (2 & 3) p. .

[Lam et al. ()] 'Measuring service quality in clubs: An application of the SERVQUAL instrument'. T Lam , A Wong , S Yeung . *Journal of Hospitality Marketing* 1997. 4 (1) p. .

[Bouman and Van Der Wiele ()] 'Measuring service quality in the car service industry: Building and testing an instrument'. M Bouman , T Van Der Wiele . *International Journal of Service Industry Management* 1992. 3 (4) p. .

[Fick et al. ()] 'Measuring service quality in the travel and tourism industry'. Gavin R Fick , J R Ritchie , Brent . *Journal of Travel Research* 1991. 30 (2) p. .

[Cronin et al. ()] 'Measuring service quality: A re-examination and extension'. J Cronin , Joseph , Steven A Taylor . *Journal of Marketing* 1992. 56 (3) p. .

[Lam and Kwong ()] 'Measuring service quality: an empirical analysis in Hong Kong'. Simon Sing Lam , Kwong . *International Journal of Management* 1995. 12 (2) p. .

[Smith and Anne ()] 'Measuring service quality: is SERVQUAL now redundant?'. M Smith , Anne . *Journal of Marketing Management*, 1995. 11 p. .

[Freeman and Dart ()] 'Measuring the perceived quality of professional business services'. Kim D Freeman , Jack Dart . *Journal of Professional Services Marketing* 1993. 9 (1) p. .

[Woodruff et al. ()] 'Modeling consumer satisfaction processes using experience-based norms'. B Woodruff , Ernest R Robert , Roger L Cadotte , Jenkins . *Journal of Marketing Research* 1983. 20 p. .

[Adil ()] 'Modelling effect of perceived service quality dimensions on customer satisfaction in Indian bank settings'. M Adil . *International Journal of Services and Operations Management* 2013b. 15 (3) p. .

[Brady et al. ()] 'Performance only measurement of service quality: A replication and extension'. Michael K Brady , J CroninJr , Richard R Brand . *Journal of Business Research* 2002. 55 (1) p. .

[Zeithaml et al. ()] 'Problems and strategies in services marketing'. Valarie A Zeithaml , L Leonard , A Berry , Parasuraman . *Journal of marketing* 1985. 49 (2) p. .

[Berry et al. ()] 'Quality counts in services too'. Leonard L Berry , Valarie A Zeithaml , A Parasuraman . *Business Horizons* 1985. 28 (3) p. .

[Lewis ()] 'Quality in the service sector: a review'. Barbara R Lewis . *International Journal of Bank Marketing* 1989a. 7 (5) p. .

[Bojanic ()] 'Quality measurement in professional services firms'. David C Bojanic . *Journal of Professional Services Marketing* 1991. 7 (2) p. .

[Parasuraman et al. ()] 'Refinement and reassessment of the SERVQUAL scale'. A Parasuraman , Valarie A Zeithaml , L Berry , Leonard . *Journal of Retailing* 1991. 67 (4) p. .

[Christopher et al. ()] *Relationship marketing: Creating stakeholder value*, M Christopher , A Payne , D Ballantyne . 2002. Butterworth-Heinemann, Jordan Hill, Oxford.

365 [Lee et al. ()] 'Relationships among service quality, customer satisfaction and profitability in the Taiwanese
366 banking industry'. Ming Lee , Chang , I S Hwan . *International Journal of Management* 2005. 22 (4) p.
367 .

368 [Yavas et al. ()] 'Relationships between service quality and behavioral outcomes: A study of private bank
369 customers in Germany'. Ugur Yavas , Martin Benkenstein , Uwe Studhldreier . *International Journal of*
370 *Bank Marketing* 2004. 22 (2) p. .

371 [Garland ()] 'Segmenting retail banking customers'. Ron Garland . *Journal of Financial Services Marketing* 2005.
372 10 (2) p. .

373 [Vanniarajan and Anbazhagan ()] 'SER-VPERF analysis in retail banking'. T Vanniarajan , B Anbazhagan .
374 *Proceedings of International Marketing Conference on Marketing and Society, IIMK*, (International Marketing
375 Conference on Marketing and Society, IIMK) 2007. 7 p. . (Regulations and Marketing)

376 [Caruana ()] 'Service loyalty: the effects of service quality and the mediating role of customer satisfaction'. A
377 Caruana . *European Journal of Marketing* 2002. 36 p. .

378 [Grönroos ()] *Service Management and Marketing*, Christian Grönroos . 1990. Lexington Books, Lexington, MA.

379 [Adil and Ansari ()] 'Service quality and customer loyalty at Indian rural banks: An empirical test of an
380 integrative model'. M Adil , S A Ansari . *Proceedings of The National Conference on Contemporary Issues in*
381 *Business*, (The National Conference on Contemporary Issues in BusinessIndia) 2012. Management & Finance,
382 University of Kashmir

383 [Koushiki ()] 'Service quality dimensionality: A study of the Indian banking sector'. Choudhury Koushiki .
384 *Journal of Asia-Pacific Business* 2007. 8 (4) p. .

385 [Mahapatra et al. ()] 'Service quality evaluation in internet banking: An empirical study in India'. Siba
386 Mahapatra , Sankar , Sreekumar . *Int. J* 2009.

387 [Wal et al. ()] 'Service quality in a cellular telecommunications company: A South African experience'. Wal , R
388 W E Van Der , A Pampallis , C Bond . *Managing Service Quality* 2002. 12 (5) p. .

389 [Rohini and Mahadevappa ()] 'Service quality in Bangalore hospitals: An empirical study'. R Rohini , B
390 Mahadevappa . *Journal of Services Research* 2006. 6 (1) p. .

391 [Mehta et al. ()] 'Service quality in retailing: Relative efficiency of alternative measurement scales for different
392 product-service environments'. Subhash C Mehta , K Ashok , Lalwani , Soon Han , Li . *International Journal*
393 *of Retail and Distribution Management* 2000. 28 (2) p. .

394 [Quester and Romaniuk ()] 'Service quality in the Australian advertising industry: A methodological study'.
395 Pascale G Quester , Simon Romaniuk . *Journal of Services Marketing* 1997. 11 (3) p. .

396 [Angur et al. ()] 'Service quality in the banking industry: An assessment in a developing economy'. Madhukar
397 G Angur , Rajan Nataraajan , John S JaheraJr . *International Journal of Bank Marketing* 1999. 13 (3) p. .

398 [Yavas et al. ()] 'Service quality in the banking sector in an emerging economy: A consumer survey'. Ugur Yavas
399 , Bilgin , J Shemwell , Donald . *International Journal of Bank Marketing* 1997. 15 (6) p. .

400 [Sharma and Mehta ()] 'Service quality perceptions in financial services -A case study of banking services'. Alpha
401 Sharma , Versha Mehta . *Journal of Services Research* 2005. 4 (2) p. .

402 [Rahman ()] 'Service quality: Gaps in the Indian banking industry'. Zillur Rahman . *The ICFAI Journal of*
403 *Marketing Management* 2005. 13 (3) p. .

404 [Grönroos ()] 'Service quality: The six criteria of good perceived service quality'. Christian Grönroos . *Review of*
405 *Business* 1988. 9 (3) p. .

406 [Cronin et al. ()] 'SERVPERF versus SERVQUAL: Reconciling performance-based and perceptions-minus-
407 expectations measurement of service quality'. Jr J Cronin , Joseph , Steven A Taylor . *Journal of Marketing*
408 1994. 58 p. .

409 [Parasuraman et al. ()] 'SERVQUAL: A multiple-item scale for measuring consumer perceptions of service
410 quality'. A Parasuraman , Valarie A Zeithaml , L Berry , Leonard . *Journal of Retailing* 1988. 64 (1) p.
411 .

412 [Buttle ()] 'SERVQUAL: Review, critique, research agenda'. Frances Buttle . *European Journal of Marketing*
413 1996. 30 (1) p. .

414 [Smith and Anne ()] 'Some problems when adopting Churchill's paradigm for the development of service quality
415 measurement scales'. M Smith , Anne . *Journal of Business Research* 1999. 46 (2) p. .

416 [Oldfield and Baron ()] 'Student perceptions of service quality in a UK university business and management
417 faculty'. Brenda M Oldfield , Steve Baron . *Quality Assurance in Education* 2000. 8 (2) p. .

418 [Anderson and Sullivan ()] 'The antecedents and consequences of customer satisfaction for firms'. Eugene W
419 Anderson , Mary W Sullivan . *Marketing Science* 1993. 12 (2) p. .

420 [Wang et al. ()] 'The antecedents of service quality and product quality and their influences on bank reputation:
421   evidence from banking industry in China'. Yonggui Wang , Lo , - Hing , V Hui , Yer . *Managing Service*
422   *Quality* 2003. 13 (1) p. .

423 [Lee et al. ()] 'The determinants of perceived service quality and its relationship with satisfaction'. T Lee , Y
424   Lee , D Yoo . *The Journal of Services Marketing* 2000. 14 (3) p. .

425 [Silvestro and Johnston ()] *The determinants of service quality: Hygiene and enhancing factors*, R Silvestro , R
426   Johnston . 1990. Warwick Business School, Warwick.

427 [Hartline and Ferrell ()] 'The management of customer contact service employees: An empirical investigation'.
428   Michael D Hartline , O C Ferrell . *Journal of Marketing* 1996. 69 p. .

429 [Adil ()] 'The relationship between service quality and customer satisfaction in India's rural banking sector: An
430   item analysis and factor-specific approach'. M Adil . *The Lahore Journal of Business* 2013. 1 (2) p. .

431 [Mittal and Lassar ()] 'The role of personalization in service encounters'. Banwari Mittal , Walfried M Lassar .
432   *Journal of Retailing* 1996. 72 (1) p. .

433 [Carrillat et al. ()] 'The validity of the SERVQUAL and SERVPERF scales: A meta-analytic view of 17 years
434   of research across five continents'. Francois A Carrillat , Fernando Jaramillo , Jay P Mulki . *International*
435   *Journal of Service Industry Management* 2007. 18 (5) p. .

436 [Selvaraj ()] 'Total quality management in Indian commercial banks: A comparative study'. M Selvaraj . *Journal*
437   *of Marketing and Communication* 2009. 4 (3) p. .

438 [Oliver ()] 'Whence consumer loyalty?'. Richard L Oliver . *Journal of Marketing* 1999. 63 (4) p. .

439 [Reichfeld et al. ()] 'Zero defections: Quality comes to services'. Frederick F Reichfeld , W Sasser , Earl . *Harvard*
440   *Business Review* 1990. 65 (8) p. .