Volume 13 Issue 14
Originally issued as E6



Global Journal of Management and Business Research
Marketing
Volume 13 Issue 6 Version 1.0 Year 2013
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

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

By Mohd. Adil, Dr. Odai Falah Mohammad Al Ghaswyneh
& Alaa Musallam Albkour
Aligarh Muslim University, Aligarh, India

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.

Keywords : *SERVQUAL, SERVPERF, service quality, scale, India.*

GJMBR-E Classification : *JEL Code: M00, M31*



Strictly as per the compliance and regulations of:



© 2013. Mohd. Adil, Dr. Odai Falah Mohammad Al Ghaswyneh & Alaa Musallam Albkour. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

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

Mohd. Adil [α], Dr. Odai Falah Mohammad Al Ghaswyneh [σ] & Alaa Musallam Albkour [ρ]

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.

Keywords : SERVQUAL, SERVPERF, service quality, scale, India.

I. Introduction

Owing 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.

Author α : Department of Business Administration Aligarh Muslim University, Aligarh, India. E-mail : adilcms07@gmail.com
Author σ : Department of Business Administration, Northern Borders University-Arar, Saudi Arabia.
E-mail : odai_ghasawneh82@yahoo.com
Author ρ : Research Scholar, Department of Commerce Aligarh Muslim University, Aligarh, India. E-mail : alaa_albkour@hotmail.com

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 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

© 2013 Global Journals Inc. (US)

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-to-face contact with bank staff (Chakravarty, 1996).

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) may be summarized as relating to:

- Satisfied and retained customers and employees;
- Opportunities for cross-selling;
- The attraction of new customers;
- Development of customer relationships;
- Increased sales and market shares;
- Enhanced corporate image;
- Reduced costs and increased profit margins and business performance.

Service quality has been variously defined as focusing on meeting needs and requirements, and how well the service delivered matches customers' expectations. Perceived service quality is a global consumer judgement or attitude, relating to service and results from comparisons by consumers of expectations of service with their perceptions of actual service performance (see, for example, Berry, Zeithaml and Parasuraman 1985, Grönroos, 1984). Major research contributions to defining service quality and establishing its determinants have emanated from North America (Berry, Zeithaml and Parasuraman 1985; Bitner, Booms and Tetreault, 1990; LeBlanc and Nguyen, 1988; Parasuraman, Zeithaml and Berry 1985, 1988; Zeithaml, Berry and Parasuraman,, 1988); from Scandinavia (Edvardsson, Gustavsson and Riddle 1989; Grönroos, 1984, 1988, 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).

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. 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; Rust and Zahorik, 1993, Newman, 2001; Caruana, 2002; Wang Lo and Hui., 2003, Yavas, Benkenstein and Studhldreier, 2004; Adil, 2012; Adil, 2013a), complaints, recommendation and switch overs (Yavas, Benkenstein and Studhldreier, 2004), loyalty (Anderson and Sullivan, 1993; Bloemer, de Ruyter, and Peeters , 1998; Oliver, 1999; Jones and Farquhar, 2003; Adil & Ansari, 2012; Adil & Khan, 2012) and profitability (Duncan and Elliott, 2004; 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; Levesque and McDougall; 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 aspect becomes even more important. This element is more subjective and essentially is based on how the

© 2013 Global Journals Inc. (US)

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, 1991, and 1994) 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) introduced the SERVQUAL instrument; many researchers have used, extended and developed this 22-item scale to study service quality in different sectors of the services industry (Avkiran, 1994; Babakus and Boller, 1992; Buttle, 1996; Cronin and Taylor, 1994; Fick and Ritchie, 1991; Newman, 2001; Smith, 1995).

Cronin and Taylor modified the gap-based SERVQUAL scale into SERVPERF, a performance-only index. Their study was later replicated by Brady, Cronin and Brand.

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.

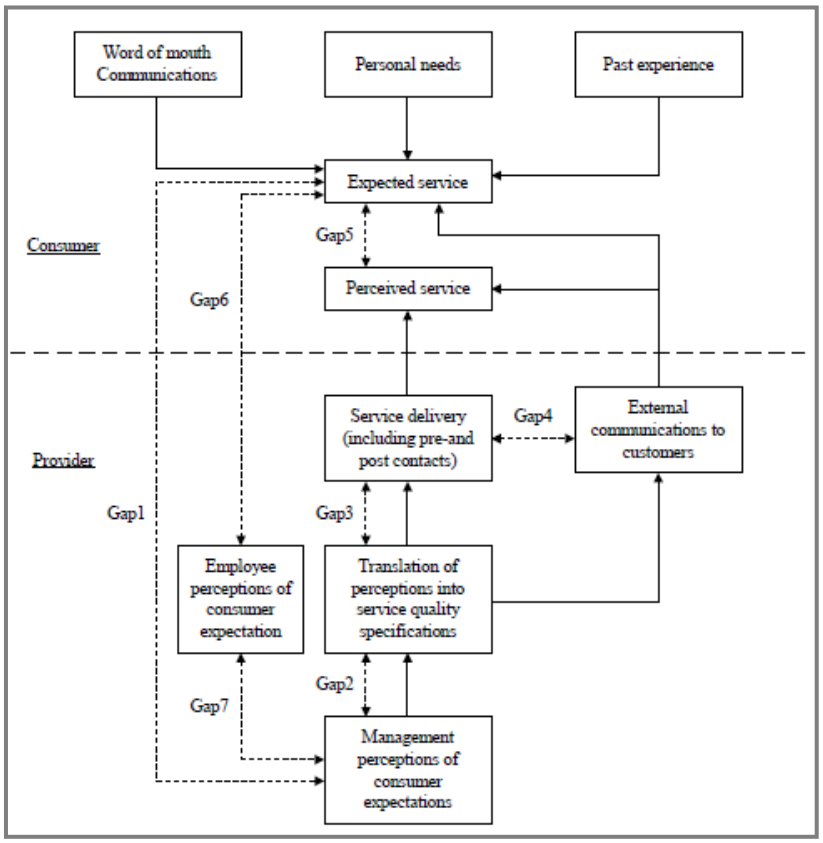
Table 1 : Dimensions of Service Quality

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.

Source : Adopted from Soteriou and Zenios (1997).

© 2013 Global Journals Inc. (US)

SERVQUAL service quality model consists of several quality gaps (Q) which are as follows:



Source : Parasuraman, Zeithaml and Berry (1985).

Figure 1 : Gap Model of Service Quality

Gap 1: The manager perceives the customers' expectations differently from the customers,

Gap 2: The service quality specifications do not agree with management perceptions of quality expectations,

Gap 3: Difference between quality specifications of the promised service and the final service delivered,

Gap 4: Promises made by market communication activities are not met by the delivered service,

Gap 5: Difference between the expectations of what firms should provide in the industry and their perceptions of how a given service provider performs,

Gap 6: Difference between the expectations of what firms should provide in the industry and their employee's perceptions of consumer expectation, and

Gap 7: Difference between the employee's perceptions of consumer expectation and Management's perceptions of consumer expectation.

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 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).

© 2013 Global Journals Inc. (US)

b) SERVPERF

Cronin and Taylor (1992) in their empirical work controverted the framework of Parasuraman, Zeithaml and Berry (1985, 1988) 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.

Levelling maximum criticism against SERVQUAL 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:

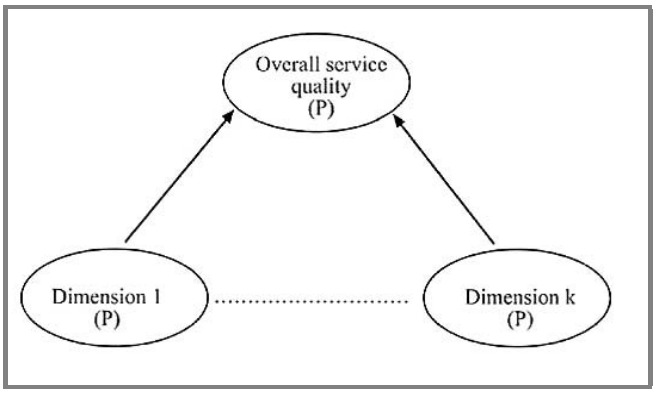
$$SQ_i = \sum_{j=1}^{k} P_{ij}$$

Where

SQ_i = perceived service quality of individual 'i'.

k = Number of attributes / items

P = Perception of individual 'i' with respect to performance of a service firm on attribute 'j'.



Source : Martinez and Martinez (2010).

Figure 2 : Performance Only Model (SERVPERF)

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 3).

© 2013 Global Journals Inc. (US)

Table 2 : International Studies

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

Note: QUAL-Original SERVQUAL; PERF-Original SERVPERF; MQUAL-Modified SERVQUAL; MPERF-Modified SERVPERF.
Adapted from: Carrillat, Jaramillo and Mulki (2007).

III. 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. Babakus and Boller, 1991; Carmen, 1990; Lewis and Mitchell, 1990; Lewis, 1993), related to performance minus customer expectation (P-E) gap model of SERVQUAL. Cronin & Taylor's (1992) SERVPERF scale has been empirically tested and proven to be a better measure of service quality (Cronin and Taylor, 1992; Brown, Churchill and Peter, 1993) and perform better in assessing service quality in banking industry in emerging countries such as India (Jain & Gupta, 2004; Adil, 2012; Adil & Ansari, 2012; Adil, 2013a; Adil, 2013b). In fact, the marketing literature appears to offer considerable support for the superiority of simple performance-based measures of service quality (cf. Bolton and Drew 1991a,b; Churchill and Surprenant 1982; Mazis, Ahtola, and Klippel 1975; Woodruff, Cadotte, and Jenkins 1983).

© 2013 Global Journals Inc. (US)

Table 3 : National Studies

Authors	Year	Scales	Country	Language
Alpha Sharma and Versha Mehta	2005	QUAL	India	English
Angur, Nataraajan and Jahera John S.	1999	QUAL	India	English
Anita Seth, Momaya K.and H. Gupta	2008	MQUAL	India	English
Anubhav A. Mishra	2009	MQUAL	India	English
Darshan Parikh	2006	QUAL	India	English
Deepak Verma and Ruchika Vohra	2000	PERF	India	English
Kirti Dutta and Anil Dutta	2009	QUAL	India	English
Koushiki Choudhury	2007	QUAL	India	English
Manoj K. Dash and Satish Kumar	2007	PERF	India	English
Mohd. Adil	2011	PERF	India	English
Mohd. Adil	2012	PERF	India	English
Mushtaq A Bhat	2005	QUAL	India	English
Pooja Mengi	2009	QUAL	India	English
Sadique Khan, Siba Mahapatra and Sreekumar	2009	QUAL	India	English
Sandip G. Hazra and Kailash Srivastava	2009	QUAL	India	English
Selvaraj	2009	PERF	India	English
Sunil Kumar and Rachita Gulati	2010	MQUAL	India	English
Sureshchandar G.S., Rajendaran C. and Kamalanabhan	2001	MQUAL	India	English
Sureshchandar G.S., Rajendaran C. and Anantharaman	2002	MQUAL	India	English
Vanniarajan, T. and Anbazhagan, B.	2007	MPERF	India	English
Zillur Rahman	2005	QUAL	India	English

Source : Prepared by the researchers.

Note: QUAL- Original SERVQUAL; PERF- Original SERVPERF; MQUAL- Modified SERVQUAL; MPERF- Modified SERVPERF.

Original researchers of SERVPERF argued that owing to the limitations of operationalization, conceptualization, measurement and applications of SERVQUAL'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 Berry 1985, 1988), 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). Researchers in the past had identified a range of factors that includes 3 factors in an automotive servicing context (Bouman and van der Wiele 1992), 4 factors in the retail clothing sector (Gagliano and Hathcote 1994), and 3 factors in the context of MBA students' service quality perceptions (McDougall and Levesque 1994), uni-dimensional (Brown, Churchill, and Peter, 1993) while mixed results in the context of health care services (Wisniewski and Wisniewski, 2005; Rohini and Mahadevappa, 2006).

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

© 2013 Global Journals Inc. (US)

experiencing (i.e. perceptions). That would markedly 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; Bolton and Drew, 1991).

References Références Referencias

1. Adil, M. (2011), "Assessing service quality at public sector bank: A comparative study of urban and rural customers", International Journal for Business, Strategy & Management, Vol. 1, No. 1, pp. 1-9.
2. Adil, M. (2012), "Customer tradeoffs between perceived service quality and satisfaction: A SEM approach towards Indian rural retail banks", In Rahela Farooqi and Saiyed Wajid Ali (Ed.) Emerging Paradigms in Marketing, Wisdom Publications: New Delhi. pp. 3-16.
3. Adil, M. and Ansari, S.A. (2012), "Service quality and customer loyalty at Indian rural banks: An empirical test of an integrative model", Proceedings of The National Conference on Contemporary Issues in Business, Management & Finance, University of Kashmir, India.
4. Adil, M. (2013). "The relationship between service quality and customer satisfaction in India's rural banking sector: An item analysis and factor-specific approach", The Lahore Journal of Business, Vol. 1, No. 2, pp. 43-63.
5. Adil, M. (2013a). "Efficacy of SERVPERF in measuring perceived service quality at rural retail banks: Empirical evidences from India", International Journal of Business Insights and Transformation, Vol. 6, No. 1, pp. 52-63.
6. Adil, M. (2013b). "Modelling effect of perceived service quality dimensions on customer satisfaction in Indian bank settings", International Journal of Services and Operations Management, Vol. 15, No. 3, pp. 358-373.
7. Anderson, Eugene W. and Sullivan, Mary W. (1993), "The antecedents and consequences of customer satisfaction for firms", Marketing Science, Vol. 12, No.2, pp. 125-43.
8. Angur, Madhukar G., Nataraajan, Rajan and Jahera, John S. Jr. (1999), "Service quality in the banking industry: An assessment in a developing economy", International Journal of Bank Marketing, Vol. 13, No.3, pp. 116-23.
9. Avkiran, Necmi Kemal (1994), "Developing an instrument to measure customer service quality in branch banking", International Journal of Bank Marketing, Vol. 12, No. 6, pp. 10-18.
10. Babakus, Emin and Boller, Gregory W. (1992), "An empirical assessment of the SERVQUAL scale", Journal of Business Research, Vol. 24, No.2, pp. 253-68.
11. Bahia, K. and Nantel, J. (2000), "A reliable and valid measurement scale for the perceived service quality of banks", International Journal of Bank Marketing, Vol. 18, No.2, pp. 84-91.
12. Berry, Leonard L., Zeithaml, Valarie A. and Parasuraman, A. (1985), "Quality counts in services too", Business Horizons, Vol. 28, No.3, pp. 44-52.
13. Bloemer, J., de Ruyter, K. and Peeters, P. (1998), "Investigating drivers of bank loyalty: The complex relationship between image, service quality and satisfaction", International Journal of Bank Marketing, Vol. 16, No.6 & 7, pp. 276-86
14. Bitner, Mary J., Booms, B.H. and Tetreault, M.S. (1990), "The service encounter: diagnosing favourable and unfavourable incidents", Journal of Marketing, Vol. 54, pp. 71-84.
15. Bojanic, David C. (1991), "Quality measurement in professional services firms", Journal of Professional Services Marketing, Vol. 7, No.2, pp. 27-36.
16. Bolton, Ruth N. and Drew, James H. (1991a), "A longitudinal analysis of the impact of service changes on customer attitudes," Journal of Marketing, Vol. 5, No.5, pp. 1-9.
17. Bolton, Ruth N. and Drew, James H. (1991b), "A multistage model of customers' assessments of service quality and value", Journal of Consumer Research, Vol. 17, No.4, pp. 375-84.
18. Bouman, M. and Van der Wiele, T. (1992), "Measuring service quality in the car service industry: Building and testing an instrument", International Journal of Service Industry Management, Vol. 3, No.4, pp. 4-16.
19. Brady, Michael K., Cronin, J. Jr. and Brand, Richard R. (2002), "Performance only measurement of service quality: A replication and extension", Journal of Business Research, Vol. 55, No.1, pp. 17-31.
20. Brown, Tom J., Churchill, Gilbert A. and Peter, J. Paul (1993), "Improving the measurement of service quality", Journal of Retailing, Vol. 69, No.1, pp. 127-139.
21. Buttle, Frances, (1996). "SERVQUAL: Review, critique, research agenda", European Journal of Marketing, Vol. 30, No.1, pp. 8-32.
22. Carman, James M. (1990), "Consumer perceptions of service quality: An assessment of the SERVQUAL dimensions," Journal of Retailing, Vol. 66, No.1, pp. 33-55.
23. Caruana, A. (2002), "Service loyalty: the effects of service quality and the mediating role of customer satisfaction", European Journal of Marketing, Vol. 36, No. 7& 8, pp. 811-28.

© 2013 Global Journals Inc. (US)

24. Carrillat, Francois A., Jaramillo, Fernando and Mulki, Jay P. (2007), "The validity of the SERVQUAL and SERVPERF scales: A meta-analytic view of 17 years of research across five continents", International Journal of Service Industry Management, Vol. 18, No.5, pp. 472-90.
25. Chakravarty Sugato W. R (1996), "How moment of truth define bank-customer relationship", Journal of Retail Banking Services, Vol. 18, No.1, pp. 29-34.
26. Choudhury Koushiki (2007), "Service quality dimensionality: A study of the Indian banking sector", Journal of Asia-Pacific Business, Vol. 8, No.4, pp. 21-38.
27. Christopher, M., Payne, A. and Ballantyne, D. (2002), "Relationship marketing: Creating stake-holder value", Butterworth-Heinemann, Jordan Hill, Oxford.
28. Churchill and Carol Surprenant (1982), "An investigation into the determinants of customer satisfaction," Journal of Marketing Research, Vol. 19, pp.491-504.
29. Cronin, J. Joseph and Taylor, Steven A. (1992), "Measuring service quality: A re-examination and extension", Journal of Marketing, Vol. 56, No.3, pp. 55-68.
30. Cronin, Jr. J. Joseph and Taylor, Steven A. (1994), "SERVPERF versus SERVQUAL: Reconciling perfor-mance-based and perceptions-minus-expectations measurement of service quality", Journal of Marketing, Vol. 58, pp. 125–31.
31. Crosby, L.A. (1991), "Building and Maintaining Quality in the Service Relationships", in Brown, S.W., Gummesson, E., Edvardsson, B. and Gustavsson, B. (Eds), Service Quality: Multi-disciplinary and Multi-national Perspectives, Lexington Books, Lexi-ngton, MA.
32. Dabholkar, Pratibha A., Shepherd, C. David and Thorpe, Dayle I. (2000), "A comprehensive frame-work for service quality: an investigation of critical conceptual and measurement issues through a longitudinal study", Journal of Retailing, Vol. 76, No.2, pp. 139-73.
33. Duncan, E. and Elliott, G. (2004), "Efficiency, customer service and financial performance among Australian financial institutions", International Journal of Bank Marketing, Vol. 22, No.5, pp. 319-42.
34. Dutta, Kirti and Dutta, Anil (2009), "Customer expectations and perceptions across the Indian banking industry and the resultant financial implications", Journal of Services Research, Vol. 9, No.1, pp.31-49.
35. East, R. (1997), "Consumer Behaviour: Advances and Applications in Marketing", Prentice-Hall, London.
36. Edvardsson, B., Gustavsson, B. and Riddle, D. (1991), "An expanded model of the service encounter with emphasis on cultural context", Working Paper 89: 4, CTF Services Research Centre, University of Karlstad, Sweden.
37. Fick, Gavin R. and Ritchie, J.R.Brent (1991), "Measuring service quality in the travel and tourism industry", Journal of Travel Research, Vol. 30, No.2, pp. 2-9.
38. Freeman, Kim D. and Dart, Jack (1993), "Measuring the perceived quality of professional business services", Journal of Professional Services Marketing, Vol. 9, No.1, pp. 27-47.
39. Garland, Ron (2005), "Segmenting retail banking customers", Journal of Financial Services Marketing, Vol. 10, No.2, pp. 179-91.
40. Gagliano, Kathryn Bishop and Hathcote, Jan (1994), "Customer expectations and perceptions of service quality in apparel retailing", Journal of Services Marketing, Vol. 8, No.1, pp. 60-69.
41. Grönroos, Christian (1984), "A service quality model and its marketing implicationsII", European Journal of Marketing, Vol. 18, No.1, pp. 36-44.
42. Grönroos, Christian (1988), "Service quality: The six criteria of good perceived service quality", Review of Business, Vol. 9, No.3, pp. 10-13.
43. Grönroos, Christian (1990), Service Management and Marketing, Lexington Books, Lexington, MA.
44. Hartline, Michael D. and Ferrell, O.C. (1996), "The management of customer contact service emplo-yees: An empirical investigation", Journal of Marketing, Vol. 69, pp.52-70.
45. Hazra, Sandip Ghosh; Srivastava, Kailash B.L. (2009), "Impact of service quality on customer loyalty, commitment and trust in the Indian banking sector", The IUP Journal of Marketing Management, Vol. 8, No.3 & 4, pp.74-95.
46. Headley, Dean E. and Stephen J. Miller (1993), "Measuring service quality and its relationship to future consumer behavior," Marketing Health Ser-vices, Vol. 13, No.4, pp. 32-42.
47. Jabnoun, Naceur and Al-Tamimi, Hussein A.Hassan (2003), "Measuring perceived service quality at UAE commercial banks", The International Journal of Quality and Reliability Management, Vol. 20, No.4 & 5, pp. 458-72.
48. Johnston, R., Silvestro, R., Fitzgerald, L. and Voss, C. (1990), "Developing the determinants of service quality", in Langeard, E. and Eiglier, P. (Eds), Marketing, Operations and Human Resources Insights into Services, 1st International Research Seminar on Services Management, IAE, Aix-en-Provence, pp. 373-400.
49. Jones, Henry and Farquhar, Jillian Dawes (2003), "Contact management and customer loyalty", Journal of Financial Services Marketing, Vol. 8, No.1, pp. 71-78.
50. Khan, M. Sadique; Mahapatra, Siba Sankar and Sreekumar (2009) 'Service quality evaluation in internet banking: An empirical study in India', Int. J.

© 2013 Global Journals Inc. (US)

Indian Culture and Business Management, Vol. 2, No. 1, pp.30–46.
51. Kumar, Sunil and Gulati, Rachita (2010), "Measuring efficiency, effectiveness and performance of Indian public sector banks", International Journal of Productivity and Performance Management, Vol. 59, No.1, pp. 51-74
52. Lam, Simon Sing Kwong (1995), "Measuring service quality: an empirical analysis in Hong Kong", International Journal of Management, Vol. 12, No.2, pp. 182-8.
53. Lam, T., Wong, A. and Yeung, S. (1997), "Measuring service quality in clubs: An application of the SERVQUAL instrument", Journal of Hospitality Marketing, Vol. 4, No.1, pp. 7-14.
54. LeBlanc, G. and Nguyen, N. (1988), "Customers' perceptions of service quality in financial institutions", International Journal of Bank Marketing, Vol. 6, No.4, pp. 7-18.
55. Lee, T., Lee, Y. and Yoo, D. (2000), "The determinants of perceived service quality and its relationship with satisfaction", The Journal of Services Marketing, Vol. 14, No.3, pp. 217-31.
56. Lee, Ming Chang and Hwan, I.S. (2005), "Relationships among service quality, customer satisfaction and profitability in the Taiwanese banking industry", International Journal of Management, Vol. 22, No.4, pp. 635-48.
57. Levesque, T. and McDougall, G.H.G. (1996), "Determinants of customer satisfaction in retail banking", International Journal of Bank Marketing, Vol. 14, No.7, pp. 12-20.
58. Lewis, Barbara R. (1989a), "Quality in the service sector: a review", International Journal of Bank Marketing, Vol. 7, No.5, pp. 4-12.
59. Lewis, Barbara R. and Mitchell, Vincent M. (1990), "Defining and measuring the quality of customer service", Marketing Intelligence and Planning, Vol. 8, No.6, pp. 11-17.
60. Lewis, Barbara R. (1991), "Customer care in service organizations", Management Decision, Vol. 29, No.1, pp. 31-4.
61. Licata, Jane W., John C. Mowen, and Goutam Chakraborty (1995), "Diagnosing perceived quality in the medical service channel," Journal of Health Care Marketing, Vol. 15, No.4, pp. 42-54.
62. Lim, Puay Cheng and Tang, Nelson K.H. (2000), "A study of patients' expectations and satisfaction in Singapore hospitals", International Journal of Health Care Quality Assurance, Vol. 13, No.7, pp. 290-99.
63. Lytle, Richard S. and Michael P. Mokwa (1992), "Evaluating health care quality: The moderating role of outcomes," Journal of Health Care Marketing, Vol. 12, No.1, pp. 4-14.
64. Mazis, Michael B., Olli T. Ahtola, and R. Eugene Klippel (1975), "A comparison of four multi-attribute models in the prediction of consumer attitudes," Journal of Consumer Research, Vol. 2, pp. 38-52.
65. McDougall, G. and Levesque, T. (1994), "A revised view of service quality dimensions: An empirical investigation", Journal of Professional Services Marketing, Vol. 11, No.1, pp. 189-210.
66. Mehta, Subhash C., Ashok, K. Lalwani and Han, Soon Li (2000), "Service quality in retailing: Relative efficiency of alternative measurement scales for different product-service environments", International Journal of Retail and Distribution Management, Vol. 28, No.2, pp. 62-72.
67. Mengi, Pooja (2009), "Customer satisfaction with service quality: An empirical study of public and private sector banks", The IUP Journal of Management Research, Vol.8, No.9, pp.7-17.
68. Mishra, Anubhav Anand (2009), "A study on customer satisfaction in Indian retail banking", The IUP Journal of Management Research, Vol.8, No.11, pp.45-61.
69. Mittal, Banwari and Lassar, Walfried M. (1996), "The role of personalization in service encounters", Journal of Retailing, Vol. 72, No.1, pp. 95-110.
70. Morgan, Neil A. and Piercy, N. Few (1992), "Market-led quality", Industrial Marketing Management, Vol. 21, No.2, pp. 111-18.
71. Mushtaq A. Bhat (2005) "Correlates of service quality in banks: An empirical investigation", Journal of Services Research, Vol. 5, No.1, pp.77-97.
72. Newman, K. (2001), "Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank", International Journal of Bank Marketing, Vol. 19, No.3, pp. 126-39.
73. Oldfield, Brenda M. and Baron, Steve (2000), "Student perceptions of service quality in a UK university business and management faculty", Quality Assurance in Education, Vol. 8, No.2, pp. 85-95.
74. Oliver, Richard L. (1999), "Whence consumer loyalty?" Journal of Marketing, Vol. 63, No.4, pp. 33-44.
75. Parasuraman, A., Zeithaml, Valarie. A. and Berry, L. Leonard (1985) "A conceptual model of service quality and its implications for future research," Journal of Marketing, Vol. 49, No.4, pp. 41-50
76. Parasuraman, A., Zeithaml, Valarie. A. and Berry, L. Leonard (1988), "SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality", Journal of Retailing, Vol. 64, No.1, pp. 12-40.
77. Parasuraman, A., Zeithaml, Valarie. A. and Berry, L. Leonard (1991), "Refinement and reassessment of the SERVQUAL scale", Journal of Retailing, Vol. 67, No.4, pp. 420-450.
78. Parasuraman, A. Zeithaml, Valarie. A. and Berry, L. Leonard (1994), "Alternative scales for measuring

© 2013 Global Journals Inc. (US)

service quality: A comparative assessment based on psychometric and diagnostic criteria", Journal of Retailing, Vol. 70, No.3, pp. 201-30.

79. Parikh Darshan (2006), "Measuring retail service quality: An empirical assessment of the instrument", Vikalpa, Vol.31, No.2, pp.45-55.
80. Pariseau, Susan E. and McDaniel, J.R. (1997), "Assessing service quality in schools of business", International Journal of Quality and Reliability Management, Vol. 14, No.3, pp. 204-18.
81. Quester, Pascale G. and Romaniuk, Simon (1997), "Service quality in the Australian advertising industry: A methodological study", Journal of Services Marketing, Vol. 11, No.3, pp. 180-92.
82. Reichfeld, Frederick F. and Sasser, W. Earl (1990), "Zero defections: Quality comes to services", Harvard Business Review, Vol. 65, No.8, pp. 104-11.
83. Reidenbach, Eric R. and Beverly Sandifer-Smallwood (1990), "Exploring perceptions of hospital operations by a modified servqual approach," Journal of Health Care Marketing, Vol. 10, No.4, pp. 47-55.
84. Rohini, R. and B. Mahadevappa (2006), "Service quality in Bangalore hospitals: An empirical study," Journal of Services Research, Vol. 6, No.1, pp. 59-82.
85. Rust, Roland T. and Zahorik, Anthony J. (1993), "Customer satisfaction, customer retention, and market share", Journal of Retailing, Vol. 69, No.2, pp. 193-215.
86. Selvaraj, M.,(2009), "Total quality management in Indian commercial banks: A comparative study", Journal of Marketing and Communication, Vol 4, No.3, pp. 59-70.
87. Seth Anita, Momaya K and Gupta H.M.(2008), "Managing the customer perceived service quality for cellular mobile telephony", Vikalpa, Vol.33, No.1, pp.19-34.
88. Sharma, Alpha and Mehta, Versha (2005), "Service quality perceptions in financial services – A case study of banking services", Journal of Services Research, Vol.4, No.2, pp. 205-21.
89. Silvestro, R. and Johnston, R. (1990), "The determinants of service quality: Hygiene and enhancing factors", Warwick Business School, Warwick.
90. Smith, M. Anne (1995), "Measuring service quality: is SERVQUAL now redundant?" Journal of Marketing Management, Vol. 11, No.2, pp. 257-76.
91. Smith, M. Anne (1999), "Some problems when adopting Churchill's paradigm for the development of service quality measurement scales", Journal of Business Research, Vol. 46, No.2, pp. 109-20.
92. Soteriou, Andreas and Zenios, Stavros A. (1997), "Efficiency, profitability and quality of banking services", International Journal of Bank Marketing, Vol. 18, No.5, pp. 97-128.
93. Sureshchandar, G.S;Rajendran, Chandrasekharan & Kamalanabhan, T.J.,(2001), "Customer perceptions of service quality: A critique", Total Quality Management, Vol.12, No.1, pp.111-124
94. Sureshchandar, G.S., Rajendran, Chandrashekharan and Anantharaman, R.N. (2003), "Customer perceptions of service quality in the banking sector of a developing economy: A critical analysis", International Journal of Bank Marketing, Vol. 21, No.5, pp. 233-42.
95. Teas, R. Kenneth (1993), "Expectations, performance evaluation and consumers' perceptions of quality", Journal of Marketing, Vol. 57, No.4, pp. 18-34.
96. Vanniarajan, T. and Anbazhagan, B., (2007), "SERVPERF analysis in retail banking", Regulations and Marketing, Proceedings of International Marketing Conference on Marketing and Society, IIMK, Vol. 7, pp. 725-736.
97. Verma, P.S. Deepak and Ruchika Vohra, (2000), "Customer perception of banking service quality: A study of State Bank of India", The Journal of Institute of Public Enterprise, Vol. 23, No.3 & 4, pp.46-54.
98. Wal, van der R.W.E., Pampallis, A. and Bond, C. (2002), "Service quality in a cellular telecommunications company: A South African experience", Managing Service Quality, Vol. 12, No.5, pp. 323-35.
99. Wang, Yonggui, Lo, Hing-P and Hui, V. Yer (2003), "The antecedents of service quality and product quality and their influences on bank reputation: evidence from banking industry in China", Managing Service Quality, Vol. 13, No.1, pp. 72-83.
100. Wisniewski, Mik and Hazel Wisniewski (2005), "Measuring service quality in a hospital colposcopy clinic," International Journal of Health Care Quality Assurance, Vol. 18, No. 2 & 3, pp. 217-229.
101. Witkowski, H. Terrence and Wolfinbarger,F. Mary (2002), "Comparative service quality: German and American ratings across service settings", Journal of Business Research, Vol. 55, No.11, pp. 875-81.
102. Woodruff B. Robert, Ernest R. Cadotte, and Roger L. Jenkins (1983), "Modeling consumer satisfaction processes using experience-based norms," Journal of Marketing Research, Vol. 20, pp. 296-304.
103. Yavas, Ugur., Bilgin, Zeynep and Shemwell, J. Donald (1997), "Service quality in the banking sector in an emerging economy: A consumer survey", International Journal of Bank Marketing, Vol. 15, No.6, pp. 217-23.
104. Yavas, Ugur., Benkenstein, Martin and Studhldreier, Uwe. (2004), "Relationships between service quality and behavioral outcomes: A study of private bank customers in Germany", International Journal of Bank Marketing, Vol. 22, No. 2, pp. 147-57.
105. Zeithaml, Valarie, (1981) "How consumer evaluation processes differ between goods and services", in Donnelly, J. and George, W., (eds.), Marketing of

© 2013 Global Journals Inc. (US)

Services, American Marketing Association, Chicago, IC. pp. 186-190.
106. Zeithaml, Valarie. A., Leonard L. Berry and A. Parasuraman, (1985), "Problems and strategies in services marketing", Journal of marketing, Vol. 49, No. 2, pp.33-46.
107. Zeithaml, Valarie. A., Leonard L. Berry and A. Parasuraman, (1988), "Communication and control processes in the delivery of service quality", Journal of Marketing, Vol. 52, No.2, pp. 35-48.
108. Zillur Rahman (2005), "Service quality: Gaps in the Indian banking industry", The ICFAI Journal of Marketing Management, Vol.13, No. 3, pp.37-50.

© 2013 Global Journals Inc. (US)