



# INFLUENCE OF SERVICE QUALITY ON CUSTOMER-CENTRIC ORGANIZATIONS WITH SPECIAL REFERENCE TO REAL ESTATE BUSINESS

By

Sosan Bhushan, PhD, Kalinga University, Raipur, Chhattisgarh,

*Address: Mr. Vivek Walter,*

*H.No. 26/263. Opposite Ciyon Prarthana Bhavan, Jai Hind Chowk,*

*Rajatalab, Raipur, Chhattisgarh, India - 492001*

## ABSTRACT

Since its inception, SERVQUAL has become a popular method for measuring service quality. For service providers, the assessment of service quality is made during the actual delivery of the service. Much current research on service quality is rooted in expectancy-disconfirmation theory, which holds that customers perceive service quality as the difference between when the actual service performances exceeds expectations and negative when the opposite is the case. A sincere effort has been made to look the lacunae in the existing system and remedial measures, to the extent possible, have been suggested.

**KEYWORDS:** Service Quality, Reliability, Responsiveness, Assurance, Tangibility, Empathy, Customer expectations

**PAPER TYPE:** Research Paper

## INTRODUCTION

Quality, however, "is a subtle and indistinct construct" (Parasuraman, Zeithaml, and Berry 1985). Defining and measuring quality are complicated because the concept can be viewed from several different perspectives. Edvardsson highlighted that the concept of service should be approached from the customer's point of view, since it was his/her perception of the outcome that constituted the service. Customers may have different values and different grounds for assessment and, most of the time; they may perceive the same service in different ways. According to Johns and Howard (1998), quality measurements only have operational value if they are able to indicate the ways in which service was or was not satisfactory. For service providers, the assessment of service quality is made during the actual delivery of the service.

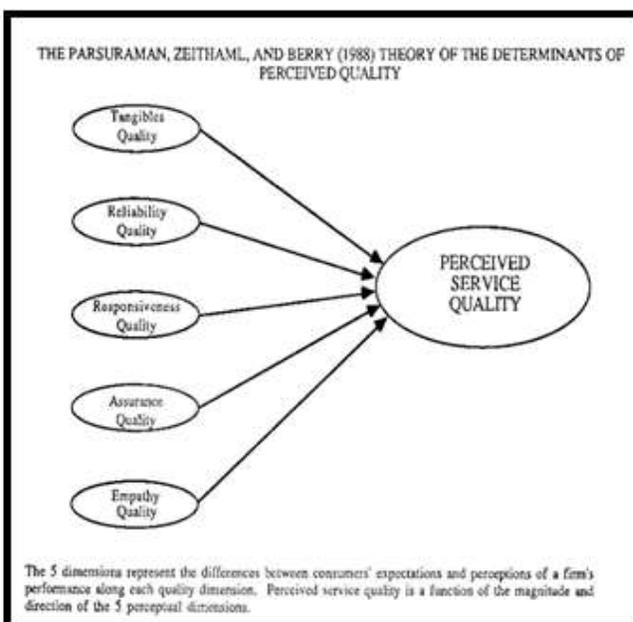
### Traditional Service Quality

Unlike goods quality, which can be measured objectively by such indicators as durability and number of defects, service quality is elusive and may be difficult to measure. It is a subjective and personal construct that reflects customers' potential entertainment and emotional worth. Deriving them from focus group interviews, Parasuraman et al. (1985) identified ten basic dimensions that reflect service attributes used by customers in evaluating the quality of service provided by service businesses.

The SERVQUAL model, a multiple-item instrument, and first developed by Parasuraman et al. (1988), has been widely tested for measuring customer perceptions of service quality. Empirical data for testing and refining the instrument were obtained from customers spread across five different service categories – appliance repair and maintenance, retailing banking, long-distance telephone, securities brokerage, and credit cards. Multiple-attribute models have been widely adapted to measure service quality ever since. From its beginning itself, SERVQUAL has become an admired method for measuring service quality. Service quality is defined as the result of the comparison that customers make between their expectations about service and their perceptions of the manner in which service has been performed (Grönroos 1990). These authors had identified that there were five key discrepancies that can influence customer evaluations of service quality:

- **Gap 1:** The gap between customer expectations and management's perceptions of those expectations.
- **Gap 2:** The gap between management's perception of what the customer wants and specifications of service quality.
- **Gap 3:** The gap between service quality specifications and delivery of the service.
- **Gap 4:** The gap between service delivery and what the company promises to customer through external communication.
- **Gap 5:** The gap between customers' service expectations and their perceptions of service performance.

In their original paper, Parasuraman identify the 10 core components of service quality as reliability (consistent performance and dependability), responsiveness (willingness/readiness to serve), competence (possessing knowledge and skills), access (approachability and ease of contact), courtesy (politeness, consideration and friendliness of staff), communication (updating and listening to customers), credibility (trustworthy and reputable, with customer interests at heart), security (freedom from danger and risk), customer knowledge (understanding needs and personalized interests), as well as tangibles (facilities and physical features).



### Service Quality Dimensions

In this study the researcher is going to focus on the five dimensions of the service quality above and which the most researchers with, popularly known as SERVQUAL.

Valarie A. Zeithaml, A.Parasuraman and Leonard L. Berry. SERVQUAL is an empirically derived method that may be used by a service organization to improve service quality. The method involves the development of an understanding of the perceived service needs of the target customers. These measured perceptions of service quality for the organization in question are then compared against an organization that is excellent. The resulting gap analysis is then may be used as a driver for service quality improvement.

### The Parsuraman, Zeithaml, and Berry (1988) Theory of the Determinants of Perceived Quality

Research suggests that customers do not perceive quality as an undimensional concept i.e. customers assessments of quality include perception of multiple factors. For example it has been suggested that the following eight dimensions of quality are applied to all goods and services i.e. performance, features, reliability, conformance, durability, serviceability, aesthetics and perceived quality.

Other researchers have found that a consumer considers five dimensions in their assessment of quality, which consists of reliability, responsiveness, assurance, tangibles and empathy.

### OBJECTIVES OF THE STUDY

- To identify the factors that influence the service quality of real estate businesses.
- To study the service quality that is influenced by the age of the respondent.
- To provide service providers with directions and steps for further improvement of their service capability.

FIGURE 2: THE PARSURAMAN, ZEITHAML, AND BERRY (1988) THEORY OF THE DETERMINANTS OF PERCEIVED QUALITY

- To know the level of service quality delivery practices of real estate employees
- To know the level of customer satisfaction with different real estate customers
- To find out the impact of strategies on the daily business activities in the organizations
- To analyze the effect of customer retention strategies on the performance of employees, top management, sales of the divisions, merchandise turnover etc.

### **Limitations of the Study**

Though the study aims to achieve the above-mentioned objectives in full earnest and accuracy, it was hampered due to certain limitations of time and funds. Getting accurate responses from the respondents seemed to be difficult due to their busy schedule. Questionnaire was administered for 100 respondents which are too small to draw definite conclusion.

### **REVIEW OF LITERATURE**

It is clear from the article that providing high quality goods and services enhances profitability, improves productivity, increases market share and return on investment, and reduces costs. A series of articles, which has been provided, by Parasuraman, Zeithaml, and Berry has traced the development of a theory that attempts to explain how consumers acquire perceptions of the quality of service firms. Parallel with their theory development, Parasuraman, et al. has experimented with various ways of measuring the hypothetical dimensions of service quality. Their latest effort resulted in a set of scales they have named SERVQUAL. It seems likely that the current emphasis on improving and maintaining high quality will have a substantial influence on management practice. Quality, however, "is an elusive and indistinct construct" (Parasuraman, Zeithaml, and Berry 1985). Defining and measuring quality are complicated because the concept can be viewed from several different perspectives. It is even more complicated when the quality is associated with the intangible aspects of services as compared to the tangible characteristics of physical products. In a 1986 Parasuraman, Zeithaml, and Berry offered a theory that consumers' perception of the quality of a service offering is a function of five separate quality perceptions which includes: (1) perceived quality of tangibles (physical facilities, equipment, and appearance of personnel), (2) perceived quality of reliability (ability to perform the promised service dependably and accurately), (3) perceived quality of responsiveness (willingness to help customers and provide prompt service), (4) perceived quality of assurance (knowledge and courtesy of employees and their ability to convey trust and confidence), and (5) perceived quality of empathy (caring and individualized attention the firm provides its customers) all influence consumers' perception of the overall service quality of a service firm.

Service firms like other organizations are realizing the significance of customer-centered philosophies and are turning to quality management approaches to help managing their businesses. SERVQUAL as an effective approach has been studied and its role in the analysis of the difference between customer expectations and perceptions has been highlighted with support of an example. Outcomes of the study outline the fact that although

SERQUAL could close one of the important service quality gaps associated with external customer services, it could be extended to close other major gaps and therefore, it could be developed in order to be applied for internal customers, i.e. employees and service providers. The concept of measuring the difference between expectations and perceptions in the form of the SERVQUAL gap score proved very useful for assessing levels of service quality. By identifying strengths and weaknesses pertaining to the dimensions of service quality organizations can better allocate resources to provide better service and ultimately better service to external customers. Basically there are seven major gaps in the service quality concept. These are customers' expectations versus management perceptions, management perceptions versus service specifications, service specifications versus service delivery, service delivery versus external communication, the discrepancy between customer expectations and their perceptions of the service delivered, the discrepancy between customer expectations and employees' perceptions & the discrepancy between employee's perceptions and management perceptions.

## **RESEARCH METHODOLOGY**

Present chapter portrays the research method adopted for study. It describes the research design, research problem, sampling design, data collection techniques and various statistical tools used for the purpose of analyzing the data.

The research refers to the careful investigation or enquiry specially searches for new facts in branch of knowledge. The purpose of the researcher is to discover answers to the question through the application of the scientific procedures.

### **Research Design**

A Research Design is an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The Research Design used for the study is descriptive research design. Descriptive Research includes survey and fact-findings enquire of different kinds. The major purpose of Descriptive Research is description of the state of affairs, as it exists at present.

### **Research Problem**

The research was undertaken to study and examine the service quality of various real estate business in Hyderabad. It describes sample design which includes population size, sampling frame, sampling unit, sampling method and sampling size.

### **Sample Design**

#### *Population*

The sample population considered here are the customers of different Real Estate Companies in and around Hyderabad City.

**Sampling Frame:** The means of representing the elements of population includes map & city directory.

**Sampling Unit:** The unit of sampling includes the service providers and customers in and around Hyderabad.

**Sampling Method:** The sampling method used here is convenience sampling.

**Sample Size:** Size of the customers is 100.

### **Data Collection Techniques**

The relevant data for study was collected from obtaining responses from respondents by way of administrations of structured questionnaire. Convenience sampling method was used for collecting responses and those customers who were willing to participate in the study were alone. In this way data collected from 100 respondents were included in the analysis for the present study.

### **Hypothesis**

Hypothesis statements are included when the study is a casual or co-relational study.

**Null Hypothesis:** There is no significance difference between the opinion of the respondents of different age group and the factors contributing to the service quality.

**Alternate Hypothesis:** There is significance difference between the opinion of the respondents of different age group and the factors contributing to the service quality.

### **Questionnaire Administration**

Though there are many aspects of Organizational climate but for the preparation of questionnaire few aspects were taken into consideration. Apart from personal details, the questionnaire consists of close ended questions for which 5-point Likert-scale was used.

### **Statistical Tool Used**

Statistical tools that are used are:

#### **Mean & Percentage Analysis:**

The mean & percentage analysis have been used to find out the opinion of the respondents towards the various features under consideration in this project. These tools provide us with means of coming to a definite conclusion as to the opinion of respondents.

**One-Way ANOVA:** A One-Way Analysis of Variance is a way to test the equality of three or more means at one time by using variances.

#### **Assumptions:**

- The population from which the samples were obtained must be normally or approximately normally distributed.
- The samples must be independent.

- The variances of the population must be equal.

## ANALYSIS AND INTERPRETATION

### PART 1: Personal Details

**Age of the customers**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 30	26	26.0	26.0	26.0
31-40	34	34.0	34.0	60.0
41-50	23	23.0	23.0	83.0
51-60	15	15.0	15.0	98.0
61 & above	2	2.0	2.0	100.0
Total	100	100.0	100.0	

**Table 1**

#### Interpretation:

From the above table it is inferred that 34% of the respondents are found in the age group of 31-40, which shows that more number of customers are middle-aged group whereas 26% are those customers who are less than 30 years and only 2% are respondents above the age group of 61.

**Designation of the person**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Engineers	11	11.0	11.0	11.0
Managers/ Executives	28	28.0	28.0	39.0
Entrepreneurs / Partners/ Proprietors	12	12.0	12.0	51.0
Director / Chairman	7	7.0	7.0	58.0
Trainer / Analyst	6	6.0	6.0	64.0
Officers	5	5.0	5.0	69.0
Consultant / Team Leader	19	19.0	19.0	88.0
Others	12	12.0	12.0	100.0
Total	100	100.0	100.0	

**Table 2**

#### Interpretation:

From the above table it is inferred that out of 100 respondents 28 are managers and executives, 19 are team leader & consultants and 12 are from other background like government officers and from education background, etc.

Industry Background

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Software	28	28.0	28.0	28.0
Financial Sector	15	15.0	15.0	43.0
Government Sector	8	8.0	8.0	51.0
Self Business	3	3.0	3.0	54.0
Media/BPO/Consultancy	14	14.0	14.0	68.0
Health, Education & Sports	13	13.0	13.0	81.0
FMCG / Automobile/ Tourism	5	5.0	5.0	86.0
Others	14	14.0	14.0	100.0
Total	100	100.0	100.0	

Table 3

**Interpretation:**

From the above table it is inferred that out of 100 respondents the more number of customers are from software or IT background and then very few respondents are from education or other industries like automobiles or FMCG or education industries.

**PART 2: The Description is Rated on the Given Aspects:**

<b>SA</b>	Strongly Agree	<b>DA</b>	Disagree
<b>A</b>	Agree	<b>SD</b>	Strongly Disagree
<b>NAND</b>	Neither Agree Nor Disagree		

Table 4

The analysis is based on the following dimensions.

<b>A</b>	<b>Reliability</b>	<b>B</b>	<b>Tangibility</b>
<b>C</b>	<b>Responsiveness</b>	<b>D</b>	<b>Assurance</b>
<b>E</b>	<b>Empathy</b>		

Table 5

**A. RELIABILITY**

SN	Particulars	SA	A	NAND	DA	SD	Total
1.	The service needs of the customer are identified according to a documented procedure.	21	35	22	13	9	100

2.	Providing services as promised by the company.	15	29	32	19	5	100
3.	Performing services right at the first time.	13	25	25	29	8	100
4.	The services delivery activities to be performed is identified and planned according to a documented procedure.	18	31	27	17	7	100
5.	The company insists on error-free sales transactions and records.	11	23	40	19	7	100

Table 6

**B. TANGIBILITY**

SN	Particulars	SA	A	NAND	DA	SD	Total
6.	Employees have a neat and professional appearance.	18	34	28	14	6	100
7.	A documented service delivery plan is used for tracking the service delivery activities and communicating status.	15	29	29	18	9	100
8.	The service delivery plan is revised according to a documented procedure.	12	26	36	19	7	100
9.	Materials associated with the service (such as layout plans, brochures, statements) are visually appealing.	23	32	22	16	7	100

Table 7

**C. RESPONSIVENESS**

SN	Particulars	SA	A	NAND	DA	SD	Total
10.	When problem occurs, company's response is quick and corrective actions are taken.	12	34	35	16	3	100
11.	Employees willingness to response your questions.	16	32	32	14	6	100
12.	Provision of services as per the promised schedule.	13	33	29	18	7	100
13.	Employees are consistently courteous with customers.	13	35	36	12	4	100
14.	Prompt services are provided to customers.	15	30	33	16	6	100

Table 8

**D. ASSURANCE**

SN	Particulars	SA	A	NAND	DA	SD	Total
----	-------------	----	---	------	----	----	-------

15.	The assurance group participates in preparation and review of the service commitments and service delivery planning, standards and procedures.	15	31	32	18	4	100
16.	Making customers feel safe in their transactions.	16	36	30	14	4	100
17.	Information provided by the employees is reliable.	11	30	39	16	4	100
18.	Services provided are appropriate and updated.	11	34	39	12	4	100

Table 9

## E. EMPATHY

SN	Particulars	SA	A	NAND	DA	SD	Total
19.	Extent to which the feedback from customers is used to improve service standards.	13	39	28	15	5	100
20.	Regularly appraising the customers about information on service quality.	14	33	33	15	5	100
21.	Employee's knowledge and competence to answer customer's specific queries.	13	38	37	8	4	100
22.	Formal reviews are conducted with the customers to address the accomplishments and the result of the services at the selected moments according to a documented procedure.	11	30	40	15	4	100
23.	Giving caring and individual attention to customers by having best interests.	12	40	34	10	4	100

Table 10

## Descriptive Statistics

*Mean*

The mean & percentage analysis have been used to find out the opinion of the respondents towards the various features under consideration in this project. These tools provide us with means of coming to a definite conclusion as to the opinion of respondents.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Providing reliable services to the customers (Reliability)	100	1	5	2.74	.872
Representing the service physically (Tangibility)	100	1	5	2.67	.959
Willingness to help (Responsiveness)	100	1	5	2.65	.850
Inspiring Trust & Confidence (Assurance)	100	1	5	2.64	.787
Treating customers as individuals (Empathy)	100	1	5	2.60	.768
Valid N (listwise)	100				

Table 11: Mean Tests

**Interpretation:*****Reliability***

In case of reliability, the mean according to the above stated table is 2.74. From this it can be noticed that it is in the satisfied range, which means that the company keep their promises, particularly their promise about the core service attributes but still the company has to focus more on these factor to make more customers.

***Tangibility***

It can be seen from the above table that mean for tangibility of services as perceived by the customer is 2.67 that is at the satisfaction level but it is not much encouraging enough. This boils down the fact that customers are really expecting more and companies has to put more physical facilities, equipments, personnel and communication materials that customers will use to evaluate quality.

***Responsiveness***

The above table explains that the mean for responsiveness as perceived by the customers is 2.65, which is at the satisfaction level. Though the customers are satisfied still it needs more improvement in this area. To excel the dimension of responsiveness, companies must be certain to view the process of service delivery and the handling of requests from the customer's point of view.

***Assurance***

In case of assurance, the mean according to the above stated table is 2.64. From this it can be noticed that it is in the satisfied range, which means that this dimension is likely to be particularly important for services that the customer perceives as involving high risks and about which they feel uncertain about their ability to evaluate outcomes. So, the company seeks to build strong trust and loyalty between key contact people and individual customers.

***Empathy***

Again in case of empathy the mean as perceived by the customers is 2.60 which means that companies has to focus more on its employees by giving proper training so that they will be able to treat their customers with special care and understanding so that they can understand that the essence of empathy is conveying through personalized or customized service, that each customers are unique and special.

### One-Way Anova

In statistics, **analysis of variance** (ANOVA) is a collection of statistical models, and their associated procedures, in which the observed variance is partitioned into components due to different explanatory variables.

One-way ANOVA is used to test for differences among two or more independent groups. Typically, however, the one-way ANOVA is used to test for differences among at least three groups, since the two-group case can be covered by a T-test (Gossett, 1908).

### Null Hypothesis $H_0$

Null Hypothesis: There is no significance difference between the opinion of the respondents of different age group and the factors contributing to the service quality.

### Alternate Hypothesis $H_1$

Alternate Hypothesis: There is significance difference between the opinion of the respondents of different age group and the factors contributing to the service quality.

**Significance Level:** 0.05

### ANOVA

Providing reliable services to the customers (Reliability)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.716	4	.429	.554	.696
Within Groups	73.524	95	.774		
Total	75.240	99			

**Table 12: Reliability**

### Interpretation:

#### *Service Quality of Customers towards Reliability*

From the above table it is found that the calculated significant value is .696, which is greater than .05, which means that there is no significance difference between the opinion of the respondents of different age group and reliability. So we accept null hypothesis.

## ANOVA

Representing the service physically (Tangibility)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.704	4	.926	1.008	.407
Within Groups	87.281	95	.919		
Total	90.985	99			

Table 13: Tangibility

**Interpretation:***Service Quality of Customers towards Tangibility*

It is clear from the above table it is found that the calculated significant value is .407, which is greater than .05, which means that there is no significant difference between the opinion of the respondents of different age group and tangibility. So we accept null hypothesis.

## ANOVA

Willingness to help (Responsiveness)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.247	4	.812	1.130	.347
Within Groups	68.242	95	.718		
Total	71.490	99			

Table 14: Responsiveness

**Interpretation:***Service Quality of Customers towards Responsiveness*

From the above table it is inferred that the calculated significant value is .347, which is greater than .05, which means that there is no significant difference between the opinion of the respondents of different age group and responsiveness. Hence we accept null hypothesis.

## ANOVA

Inspiring Trust &amp; Confidence (Assurance)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.683	4	.421	.670	.614
Within Groups	59.614	95	.628		
Total	61.297	99			

Table 15: Assurance

**Interpretation:*****Service Quality of Customers towards Assurance***

It is clear from the above table it is found that the calculated significant value is .614, which is greater than .05, which means that there is no significance difference between the opinion of the respondents of different age group and assurance. So we accept null hypothesis.

**ANOVA**

Treating customers as individuals (Empathy)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.029	4	.507	.856	.494
Within Groups	56.330	95	.593		
Total	58.360	99			

**Table 16: Empathy****Interpretation:*****Service Quality of Customers towards Empathy***

From the above table it is clear that the calculated significant value is .494, which is greater than .05, which means that there is no significance difference between the opinion of the respondents of different age group and Empathy. So we accept null hypothesis.

**SUGGESTIONS & CONCLUSION****Major Findings**

Considering the service quality, I was trying to know the basic requirement by which a customer is more satisfied on the services provided by the companies. The evaluation was conducted based on certain dimensions.

**1) Reliability**

- a) Majority of the customers strongly agree that the service needs of the customer are identified according to a documented procedure and they these seems to be justifiable that demands and needs of the customers are taken into consideration.
- b) Many people agree on services delivery activities that are to be performed is identified and planned according to a documented procedure.
- c) Very less number of people believes that the company insists on error-free sales transactions and records.

**2) Tangibility**

- a) The study revealed that the respondents had a positive approach for the factors like neat and professional appearance and also documented service delivery plan is used for tracking the service delivery activities and communicating status. They also agree on the statement that materials associated with the service (such as layout plans, brochures, statements) are visually appealing.
- b) The study revealed that the respondents had a neutral approach towards the factor revised service delivery plan is revised according to a documented procedure.

### 3) *Responsiveness*

- a) According to the study, it has been found that respondents had agreed with the company's response which is quick and corrective actions are taken when any problem occurs and they also agree on the statement that employees are willing to response on the doubts and problems of the customers.
- b) The study says that respondents have a medium satisfaction level for prompt services are provided to customers and employees are consistently courteous with customers as they showed neutral response towards it.

### 4) *Assurance*

- a) From the study conducted on service quality provided by companies, majority of the respondents had a neutral response on the assurance group participates in preparation and review of the service commitments and service delivery planning, standards and procedures.
- b) Many or the respondents agree that they feel safe in their transactions and the overall procedures provided by the company.
- c) The study says that majority of the customers neither agrees nor disagrees on the appropriateness of the information provided and also the respondents' shows a neutral response towards the reliable information provided to them.

### 5) *Empathy*

- a) Majority of the respondents agrees on the statement that the feedback from customers is used to improve service standards.
  - b) They have equal responses of regularly appraising of customers about the information on service quality as 33% had neutral & 33% had agreeable response and they also agree that employees have a sound knowledge and competent enough to answer customer's specific queries.
  - c) The study conducted on empathy revealed that the respondents had a neutral approach towards the factor that formal reviews are conducted with the customers to address the accomplishments and the result of the services at the selected moments according to a documented procedure.
- 6) From the ANOVA table it was found that there is no significance difference in the opinion of respondents regarding the factors such as reliability, tangibility, responsiveness, assurance and tangibility.

- 7) From the mean test it was found that all the factors lies to the satisfied range whereas empathy factor is to be focused more for further improvement.
- 8) There is communication failure in terms of reliable service quality to the customers.

### Recommendations

- 1) Companies have to focus more on its employees by giving proper training so that they will be able to treat their customers with special care and understanding.
- 2) Proper planning is to be done before implementing it and there should be more focus on conversion of visitors into customers.
- 3) New features should be added in the existing techniques and price consideration should be there.
- 4) Time factor should be taken into consideration by the company for the overall procedures and for the occupancy of apartments.
- 5) Since Empathy is the factor which least influences the customers, companies should improve the standards of this factor.
- 6) For the betterment of the organization the management could allocate specific period to find out whether there is any change in the perception of costumer before undertaking some of the suggestions mentioned above.
- 7) Appropriate training module has to be scheduled based on reliable service quality and add enhancement for better perception service which helps in the growth of organization as well as the growth of the employees too.

### Conclusion

It is interesting to note that today companies are spending profusely on improving the service quality. These improvements in the quality of service will help the organization to reach the zenith point of success. Service quality and its delivery can be made more effective through ensuring that the service delivery objectives are clearly focused on organization's priorities and goals. The fact is that these programmes would be successful when companies look at people as assets and service quality activities as an investment for future and not expenditure. In short service quality as a relatively important concept has shown results that have enabled the organization to further study the concept to make better policies which can be communicated effectively through service delivery.

### REFERENCES

1. Parasuraman A, Berry Leonard L, Zeithaml Valerie A, "A conceptual model of service quality and its Implication on Future research", Journal of Marketing, 1985,pg 41-50

2. Parasuraman A, Berry Leonard L, Zeithaml Valerie (1990) Moving forward in service quality research: Measuring different customer expectation levels, comparing alternative scales, And examining the performance-behavioral Intentions link, Msi report 94-114
3. Cronin J J. & Taylor, S A (1992) Measuring Service Quality: An reexamination and extension, Journal Of Marketing, pg 56-68
4. Christopher Lovelock, "Identifying And Correcting Service Quality Shortfalls", Service Marketing, 2001, Pearson Education Inc, 369-387.
5. Springer Netherlands, "Service quality, profitability, and the economic worth of customers: What we know and what we need to learn," Journal of the Academy Marketing Science, Vol 28, 67-72
6. C R Kothari, "Research Methodology For Management", New Age International P Ltd Publishers, pg 256-279
7. Raquel Sa Nchez Ferna'ndez, Gema M. Martin-Carrillo & Juan C Ga'zquez-Abad, "Service Quality in Public Services as a Segmentation Variable", The Service Industries Journal, Vol.27, No.4, June 2007, pp.355-369
8. Total Quality Management, G. S. Sureshchandar, Chandrasekharan Rajendran & T. J. Kamalanabhan, VOL. 12, NO. 1, 2001, 111 to 124
9. BusinessWeek; "When Service Means Survival", McGregor, Jena McConnon, Aili Kiley, David, 3/2/2009 Issue 4121, p26-30, 5p
10. Parasuraman, Zeithaml and Berry, "Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Future Research," Journal of Marketing, January 1994, pp. 111-24.
11. Voss, Parasuraman, and Grewal, "The Roles of Price, Performance, and Expectations in Determining Satisfaction in Service Exchanges," Journal of Marketing, October 1998, pp. 46-61.
12. Zeithaml, Parasuraman, A. and Berry, L.L. (1990), Delivering quality service; Balancing customer perceptions & expectations, The Free Press, New York, NY.
13. Babakus, Emen and Gregory W. Boller. (1992) "An Empirical Assessment of the ServQual Scale", Journal of Business Research (24). pp. 253-268.
14. Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1996) The behavioral consequences of service quality, Journal of Marketing, 60 (2), pp.31-46.
15. Lovelock, C.H. (1996) Services Marketing, 3rd ed., Englewood Cliffs, NJ: Prentice-Hall.
16. Gro'nroos, C. (1984) A service quality model and its marketing implications, European Journal of Marketing, 18 (4), pp.36-44.
17. Brown, S.W. and Swartz, T.A. (1989) A gap analysis of professional service quality, Journal of Marketing, 53 (2), pp.92-8.

18. Berry, Leonard L., Valarie A. Zeithaml, and A. Parasuraman (1985), "Quality Counts in Services, Too," *Business Horizons*, 28 (May/June), 44-52.
19. Carl A. Ruby, (1998), "Assessing Satisfaction with selected services using SERVQUAL, a Market-Driven model of Service Quality", *NASPA Journal*, Vol 35 (4), pp.1-15
20. Goodwin, Cathy and Ivan Ross (1992), "Consumer Responses to Service Failures: Influence of Procedural and Interactional Fairness Perceptions," *Journal of Business Research*, 25 (September), 149-63.
21. Hamer, Lawrence O., Ben Shaw-Ching Liu, and D. Sudarshan (1999), "The Effects of Intra encounter Changes in Expectations on Perceived Service Quality Models," *Journal of Service Research*, 1(February), 275-289.
22. Zeithaml, Valarie A., Leonard L. Berry, and A. Parasuraman (1993), "The Nature and Determinants of Customer Expectations of Service," *Journal of the Academy of Marketing Science*, 21(1): pp.1-12.

