

# Examination of Service Quality Models in Research

Sam Stephen Chinnadurai, Selvarani Mariappan

**Abstract:** *In India, the service sector is in a tremendous growth now. It contributes a considerable share in countries GDP. The initiatives of government on financial inclusion and expanding the coverage of the service and development of e-banking creates lot of opportunity for banking sector in terms of innovative financial product, customizes service to the customer. Assessing the service quality and reframing the existing SERVQUAL model is necessary to address to the changing trend. In Developed countries, it is quite common that the growth of service sector is more and having good enough competition which makes them to redefine the service quality. This paper aims to the study the existing literature of service quality and prepares a new conceptual model. We used 31 literatures for this study from Elsevier publishers.*

**Keywords:** Banking Service, Services, Quality, Service Quality, SERVQUAL.

## I. INTRODUCTION

Now a day's Private sector banks are giving new dimension of the banking chapter. Private Banks are quickly adopting the technology for its banking operations and customer satisfaction .because the heavy competition in banking industry the private banks are forced to do the technology advancements and customer satisfaction are their inevitable work. Consumer loyalty and client maintenance are progressively creating key success elements in banks. Knowledge, specifically has been progressively utilized in service association to upgrade client service quality, reduced cost furthermore, institutionalize center service contributions

The financial situation in India is the post progression and deregulated condition has seen far reaching developments. The huge advances in innovation and the forceful imbue ment of information innovation had gotten a viewpoint change in banking activities. Innovation has developed as a key asset for accomplishing higher proficiency.

Another calculated tackle confronting banking establishment today is developing and shifting wants and expectation of customers couple with expanded training levels and developing assets purchasers are became gradually more decreasing furthermore, have turned out to be progressively engaged with their money related choices.

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Thus, they are demanding a worldly range of items and services at more competitive prices through more efficient and convenient channels.

## II. REVIEW OF LITERATURE

Silvio J.Camilleri et.al (2014) research focus on two important areas (service quality and internet banking) in Maltese retail finance. They used SERVQUAL model to find out the important aspects to customer satisfaction. They found we customers are more concern about the reliability aspect and convenience to access and the author try to find variables to encourage internet banking and financial literacy. They found illiterate people are satisfied with the traditional system

Markus Blut et.al (2015) tries to find out the variables on E-service quality. They used means end chain theory to develop conceptual frame work for examining the construct and test the variables through Meta Analytic technique. They found. Fulfillment, Website design, security/privacy and customer service are important elements in electronic service quality and their overall service quality is governed by industry specific, regulatory environment specific and country specific.

Jaime Torres Frago so and Ignacio Luna Espinoza (2017) examined the quality of the service provided by BANCOMER & BANAMEX banks in four cities of Mexico. They used modified version of SERVPERF model. They used all the five variables of the service quality. They found that the customer Expectations of the both banks are high, over all the BANAMEX bank got high grade and another bank got low grade. Comparative analysis indicates this bank need to improve customer service in systems in some branches. Further researcher found both of the banks service is in acceptable level and both need to improve the reliability and responsiveness variables.

Fauziah sh. Ahmad et.al (2014) compares the customer's perception of two different countries namely Malaysia and Turkey about the service quality in grocery retailing. The data is collected from 357 customers of turkey and 249 of Malaysia further the data is analyzed through factor analysis. Results shows that of factor loadings of both the countries RSQS is quite similar .the maximum results for turkey is on personal interaction likewise lowest score is problem solving on the other side Malaysian customers having maximum results on physical appearance and lowest is on policy.

Bobby Boon- Hui Chai et.al (2016) examined the influencing factors for bank performance. They found that the performance was triggered by service quality, innovation; bank execution can be improved, further the bank may implement technology in service, and offering innovation in products and services.

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Goh Mei Ling et.al (2016) understands the elements influenced the client satisfaction towards internet banking. Author identified the five variables for this study i.e., website design, security, service quality content, and privacy on convenience and speed. Author collected 200 samples and the result founded web design, content and convenience and speed are the top factors among the five variables.

Nickolaos G. Tzeremes (2015) Research analyzed the banking efficiency of elements of Indian financial industry from 2004 to 2012. Author used conditional directional distance estimator to analyze effects on industry performance levels. he found that foreign banks perform better compared with nationalized and domestic private sector banks also they found nationalized banks fails to sustain the industry restructuring period they also found the ownership structure also affects technical efficiency level.

Alessandra Dal Colle (2018) this study focuses on liberalization of two aspects i.e. taking deposits and lending. Author used two country economy based Deidda (2006) banking model. Researcher introduces two GATS defined modes for business progression i.e. business nearness and cross fringe mode. Author found threshold effect in terms. This model identifies way reliance among business banking progression and monetary development.

Sana Mohsni and Isaac Otchere (2014) examined the risk taking behavior of before and after LPG. They found that there was a significant difference in private banks after privatization in risk bearing. Privatized banks are more accountable to their share holders. Further they found that a consistent U shaped relationship between private ownership and their risk taking behavior of banks.

Ying Zhu et.al (2018) research focused the effects of macro environmental factors such as history, economy culture and politics on the service quality and service environment on delivery of service. They used expectancy– disconfirmation theory. They found the service provider need to identify the national level factors while providing the cross country level services.

Gyaneshwar Singh Kushwaha and Shiv Ratan Agrawal (2015) research focused on marketing mix elements on Indian customer for making marketing strategy on banking. Collecting data from 351 customers by online questionnaire. They used CFA and SEM analysis and the customer has positive effects on physical evidence, process, place and people.

Muhammad Shoab Farooq et.al (2018) analysis of quality of service provided by the Malaysian airlines and the customer satisfaction. Author used convenient sampling method to select samples among the population. Data collected from 460 respondents using well designed questionnaire. Researcher used all the five variables of AIRQUAL. Likewise PLS-SEM used for analysis. Results shows that all the five variables are having significant relationship on customer satisfaction further author used IPMA is used to find out the performance of service quality dimensions. Author suggests the company have particular

focus on personal services and picture for improving their client liking,

Ajimon George (2018) analyses opinion about internet banking users. Author used TAM model (technology acceptance model) by adding as a external variable (service quality). This study found there is a direct relationship among the TAM variable i.e. PEOU (perceived ease of use) and PU (perceived usefulness). Service quality variables having a indirect relationship on TAM variables.

Ramón Barrera Barrera et.al (2014) examined the real quality of E-services may vary depends upon socio demographic and web graphics variables. Author collected data from 267 customers. Results revealed reality construct is the best and service recovery has the worst performance

Indrajit Sinha and Sujit Mukherjee (2016) this paper focus on investigation and evaluation of off branch E banking in India is not accepted in advanced countries. This study adopted TAM and DOI model data is analyzed through multiple regression models. Researcher found the reason trust on technology, trust on bank, perceived ease of use, perceived usefulness and complexity are the factors to not accept the off branch E- banking.

Alex Fabiano Duarte et.al (2016) analysis of perceived service excellence of monetary services by the members of Parana State Brazil. 167 sample is collected. All the variables of SERVQUAL variables included results shows that the employee behavior and self service resources are highly expected.

Shalini Shukla (2014) study focus on the problem of most important challenges undergone by Human resource professionals in Indian banks. The author found lots of difficulties the HR people facing due to tough competition and approximately 70 percent of the public assets that are assets are accounted by banks author suggest reformation HR role in banking sector is certainly needed

Olgun Kitapci et.al (2014) study examined the effects of service quality and identifying the repurchase intention through the word of mouth in health care industry by taking a sample of 369. Author used all the five variables of SERVQUAL and SEM for analyzing the data. They found that the empathy and assurance variable positive role and word of mouth and repurchase intention is having significant relations.

Apostolos N. Giovanis (2014) developed and tested a model to examine the customer loyalty of broad band services in Greece. Author collected data from 573 customers and analyzed using SEM. Results founds real service quality, affecting liking and image of the company trigger a important role in perceived service quality and loyalty

Abdul Rahim Zumrah (2014) research is undergone to find out the relationship between move of knowledge through training and employee service quality. Author found that the training and employee service is having a significant relation of the Malaysian public sector units

Leena Nitin Fukey et.al (2014) evaluated the various models to hotel industry. Author found, six elements of service delivery mainly used in almost all the hotels. Author identified 15 models and found market, customer focus, motivated staff. And author suggested that most of the models were not satisfied with current scenario so he asked to do some future research too.

Tury Retap et.al (2016) tries to develop the new instrument for measuring is lending relationship quality index (LRQI) to access the relationship Between the quality of lending by banks and SME borrowing customers. This research is done based on the 2000 SME customers on the basis of convenient sampling method. They used CFA for analyze the data they developed one factor lending relationship based on the following variables i.e. trust, amount of information sharing, communication quality of relationship satisfaction with the relationship closeness and long term relationship orientation

Utkarsh Srivastava and Santosh Gopalkrishnan (2015) examined how the big data analytics is used productively in banking business in respect to expenditure prototype of customers, product cross selling based on the profiling to increase hit rate channel usages, sentiment and feedback analysis, customer segmentation and profiling and security and fraud management. They found customer sentiments, transactional analysis are used for bank analysis well.

Sabine Limbourg et.al (2016) examined service quality in logistics they used all the variables of SRVEQUAL. 200 samples are collected from logistic service providers in Da Nang city they found there is a big cape between expectation and perception customers are not satisfied with present service. They suggest LSQ provide more attention to shipping link and freight further they suggest R&D for customer care programs.

Gi Tae YEO (2015) studied port service quality of Korean container ports. They collected 313 samples from Korean port association. They sued PLS-SEM model to analyze the data they found management, image and social responsibility are playing major role in customer satisfaction

Prodromos Chatzoglou (2014) studied the measure the service quality and customer satisfaction of Hellenic post. They used all the variables of SERVQUAL. They collect 406 samples from customers and 86 from employees of Hellenic post. Result shows that customer are not satisfied with the present service further theyfound assurance alone get the high mean score. On the other hand Hellenic post employees also unaware of customer expectation.

Rachna S. Singh (2014) examined the impact of services in recent economy and success of service sector and analyzing transformation in this sector. This paper mainly focus on characteristics of service business in India and underline its opportunity forecast author found Indian service sector shapes the future business through retail business

Ali Rostami et.al (2016) examined effect of electronic service quality on the improvement of level of correspondence with clients in bank Melli branches of south thera in office. They used random sampling method to collect

384 samples from customers they found significant association between the e – service quality and the level of correspondence with clients.

Iberahim, H. et.al (2016) examined ATM service quality of a Malaysian bank and author collected dataform 271 customers of the bank, data analyzed through SPSS. They found only one construct is got good rest of the three construct bank need to improve.

Nesrin Ozatac et.al (2016) studied to find out determinants of in customer satisfaction in service quality of banks. They used SERVQUAL model and collected 207 samples from customers data analyzed through SPSS. They found customer satisfaction depends upon firm relations, and trust between customer and employees and they found word of mouth is good in customer satisfaction

Praveen Goyal and Udayan Chanda (2017) try to identify association of CSR initiatives and perception of service quality. They used Bayesian network analysis and they found customer satisfaction and customer loyalty is increased based on different dimensions of CSR..

### III CONCLUSION

Based on the above literature survey author is found the basic model is not avoidable in any circumstance so we define the following model for the research

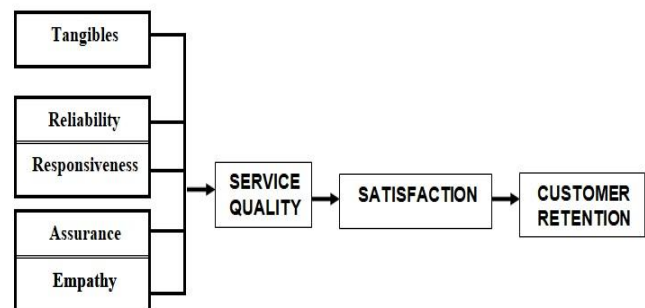


Fig. 1. Service Quality Conceptual Model.

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