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Assess The Service Quality Gap: A Study With Special Attention To Government Banking Service In Cuddalore District

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Abstract

The author had tried to explore the "SERVQUAL" for examining the quality of banking services and had helped to create efficiency of utilizing such a method to assess the service quality of banks in Cuddalore district. The sample population of the study consisted of all those who had perceived the services of a government banks in Cuddalore district. The sample population of the study was selected through the method of convenient sampling. For the study purpose, questionnaires were collected. In this study perception go above expectation (positive gap), the client is satisfied and there is a problem in the banking service delivered. In this research overall perception exceeds overall expectation, and this shows that the client is satisfied.

Keyword: Service Quality and satisfaction

INTRODUCTION

In the beginning all the banks, evolved prior to independence, of India were operated by private sector to satisfy the requirements of the common people. In the year 1921, Banks of Madras, Bank of Bombay and Bank of Bengal were merged together and Imperial Bank of India was formed. In the year1935, RBI (Reserve Bank of India) was formed and it undertook the responsibilities of central banking which was earlier done by the Imperial Bank of India. The commercial functions of banking are being looked after the Imperial Bank of India. In the year 1955, subsequent to the first-five year plan, Imperial Bank was change as SBI (State Bank of India). By the year 1994, the RBI issued a liberalization policy to authorize a very limited amount of private sector banks, which was named as New Generation tech-savvy

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banks. The foremost private sector bank after this liberalization policy was the Global Trust Bank. This bank was then combined with the OBC (Oriental Bank of Commerce).

The current paper had made an effort to fill in the gap related to service quality which is the main determinant of customer satisfaction. The author had tried to explore the dimensions of attitudinal loyalty and customer satisfaction by identifying the relation between the expected service quality and perceived service quality regarding retain banking in Cuddalore district.

Relevance of the study

The first and foremost fact, this study will make a contribution towards service marketing by making an addition to the literature reviews of customer satisfaction. the results of the study also highlights the need for improving the service quality of banks towards the customers, regarding technology, products, rates of interest, contacts between the customer and the staff and the speed with which the service is being offered.

This study will prove to be of great help to the banks, as the results exhibit brief view of the service quality offered and the perceived level of satisfaction of customers regarding the services offered by the banks. Therefore, the results of the study will be a guideline for the framing of policies related to service quality of banks. Further, the study had made use of "SERVQUAL" for examining the quality of banking services and therefore had helped to create efficiency of utilizing such a method to assess the service quality of banks in Cuddalore district.

OBJECTIVES OF THE STUDY

The main objective of this research was to measure the service quality gap.

REVIEW OF LITERATURE

The constructs of service quality as mentioned above are very important. but still, there are confusions among the scholars whether these aspects are appropriate while examining the service quality for other types of service entities (Finn & Lamb, 1991; Cronin

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& Taylor, 1992). For instance, Cronin & Taylor (1992) had presented an argument that the assessment of service quality on the basis of the gap between performance and expectation as proposed by Parasuraman et al (1985, 1988) is inadequate as many studies have suggested that service quality has to be measured on the basis of performance measures. Assessment based on performance measures has got more explanatory power than the one which assesses on the basis of the gap between performance and expectation. Examples for this report as given by Cronin & Taylor (1992) are the studies done by Babakus & Boller in 1992; Babakus & Man gold in 1992; Churchill & Surprenant in 1982. Further, Kang & James (2004) had argued that SERVQUAL makes its focus on the process of service delivery than on any other attributes of service, like service-encounter outcomes (i.e. technical dimensions). Simply speaking, the technical aspect of service quality is not assessed by the SERQUAL model.

Cronin & Taylor, 1992; Finn & Lamb, 1991 had reported that most of the scholars have said that the elements of SERVQUAL cannot assess the consumer perception regarding service quality for all types of industries. Grönroos (1984) had suggested two qualities of service which had been recognized as the dimensions of the service quality on the basis of the conceptualization of service quality between expected and perceived service. As an addition to the Grunions' model, Rust & Oliver (1994) had also offered a model inclusive of three-components which explained the service quality by means of service environment, service delivery and service product. Brady & Cronin (2001) had proposed three dimensions of service quality which included service environment, service outcome and interaction amidst consumer and the employee. The idea of service outcome /service product and interaction amidst consumer and the employee/ service delivery is reliable with the notion of functional and technical attribute as derived from the model proposed by Grönroo.

RESEARCH METHODOLOGY

The sample population of the study consisted of all those who had perceived the services of a government banks in Cuddalore district. The sample population of the study

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was selected through the method of convenient sampling. For the study purpose, questionnaires were collected.

Analysis and interpretation

Paired sample t-test.

Sl	SERVICE QUALITY ATTRIBUTES	Perc	Exp	Gap	t-test value	*p*-val
1	Update equipment	4.24	3.29	0.95	-6.606	0.000
2	Visually appealing	4.27	3.46	0.81	-5.826	0.000
3	Neat dressed	4.19	3.14	1.05	-7.858	0.000
4	Good appearance	4.23	3.58	0.65	-4.921	0.000
5	Service as promised	4.36	3.71	0.65	-3.902	0.000
6	Bank employee is kind and supportive	4.21	3.59	0.62	-4.853	0.000
7	Bank employee is dependable	4.25	3.51	0.74	-5.139	0.000
8	Promised time	4.49	3.92	0.57	-3.555	0.001
9	Records accurately	4.34	3.84	0.50	-3.782	0.000
10	Bank employee inform clients	4.07	2.17	1.90	-11.318	0.000
11	Do not provide prompt service	4.09	2.36	1.73	-9.367	0.000
12	Not always to help clients	3.31	2.51	0.80	-5.295	0.000
13	Too busy to respond to client's	2.65	2.71	**-0.06**	0.505	0.615
14	Trust employees of the bank	3.25	3.51	**-0.26**	2.330	0.022
15	Feel safe in their transactions	4.22	3.71	0.51	-3.793	0.000
16	Employees are always polite	4.48	3.61	0.87	-6.692	0.000
17	Adequate help from their employer	4.31	3.68	0.63	-4.508	0.000
18	Give individual attention	4.20	2.30	1.90	-10.618	0.000
19	Give personal attention to their clients	4.23	2.35	1.88	-10.974	0.000
20	Not aware of the needs of the clients	3.95	2.36	1.59	-8.092	0.000
21	Employees do not extend true hearted service	3.37	2.35	1.02	-5.981	0.000
22	Office hours not convenient for the clients	3.00	2.52	0.48	-2.500	0.014

The mean of service factor was considered in order to point to a measure of significance of every item as shown in Table. It was experiential that the mean score perception rating was less than the mean score expected rating which yields a negative gap. It was expected that the mean score perception rating was higher than the mean score expected rating which yields a positive gap. Such findings indicated that there were many service factors that influence the satisfaction. The biggest positive gap of a value 1.90 was for service quality attributes 10 and 18. While the smallest positive gap of a value 0.48 was for service quality attribute 22.

Most of the Service quality attributes have significant difference between SQ perception and SQ expectation only one attribute 13 has no significant difference. This study was accomplished by using the service quality gap analysis to define and measure customer satisfaction with the bank service. In this study perception go above expectation (positive gap), the client is satisfied and there is a problem in the banking service delivered. In this research overall perception exceeds overall expectation, and this shows that the client is satisfied.

CONCLUSION

The current study made a focus on the service quality of bank service and the satisfaction of customers by its usage. The findings of this study showed that the dissatisfaction in the usage of private banking service in Cuddalore district. It is a general suggestion that the banking services should be installed at areas where the general public can have easy access and also within the premises of the bank.

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