AN ANALYSIS OF SERVICE QUALITY GAPS IN SELECTED PRIVATE HOSPITALS IN VELLORE DISTRICT, TAMILNADU

S.Amudhan*   Dr.K.Arul**
*Ph.D. Research Scholar, Periyar University, Salem.
**Research Supervisor and Principal, Unique College of Arts and Science, Karappattu, Uthangarai, Krishnagiri.

Abstract
In every industry, providing excellent service is one of the most effective strategies for retaining and increasing client loyalty. The purpose of this study is to determine the service quality gaps in private banks in Vellore, Tamil Nadu. A structured questionnaire was created and distributed to 300 consumers in order to collect primary data. The researchers utilized convenience sampling, a non-probability sampling strategy, to acquire the main data. ICICI, IDBI, KVB, HDFC, and Axis banks were among the banks that were studied. The gap model established by Parasuraman, Zeithmal, and Berry was utilised to create the SERVQUAL scale, which consisted of 22 items. Secondary data came from books, journals, and other sources, websites, etc. Gap analysis were used to find the gaps between expected and delivered service in selected private banks in Vellore district.

Key Words: Service Quality, Gap Analysis, Customer Expectation and Perception.

Introduction

Academicians, researchers, and service marketers have been focusing on service quality and customer happiness in the last year. Quality is the most important factor that impacts the construction of a customer's perception and level of satisfaction with any product or service. When it comes to banking expansion, quality is crucial. "Meet the need of the client" is the basic definition of quality. Higher customer satisfaction, enhanced retention, positive word-of-mouth, reduced employee turnover, lower operational expenses, increased market share, increased profitability, and improved financial performance are all advantages of high service quality. Commercial bank services in India have vastly improved, particularly following the 1991 reforms. Even nationalized banks have grown competitive as a result of the arrival of private and foreign banks into India, and have worked to improve their customer service performance.

Review of Literature

Brahmbhatt, M and Panelia, D (2008) in their study "An Assessment of Service Quality in Banks" Foremost aim of this research is to comparatively examine and measure of service quality and customer satisfaction among private sector, public sector and foreign bank and to offer suggestions based on the results of the study. The Sample size was 246 and the Sample universe included Ahmedabad and Gandhinagar. The Sampling Technique used was stratified random. The five dimensions of SERVQUAL as proposed by Parasuraman et al. (1988), Othman and Owen (2001, 2002) and Jabnoun and Al-Tamimi (2003) were adapted and modified in this study. They conclude from the study that Foreign Banks is better than public sector banks and private sector banks.

Jain, V, Gupta, S and Jain, S (2012) in their study "Customer Perception on Service Quality in Banking Sector: With Special Reference to Indian Private Banks in Moradabad Region" try to learn and understand the customer perception regarding service quality and to learn and understand the different dimension of service quality in banks. The Sample size used is 100 and the sample universe is

Moradabad. The service quality model developed by Zeithamal, Parsuraman and Berry (1988) has been used in the present study. The analysis reveals that among the private sector banks all the dimensions of service quality are equally important.

Singh, SP and Khurana, S (2005) in their research "Analysis of Service Quality Gap and Customers" Satisfaction in Private Banks" tried to examine Gender wise customers" expectations and perceptions of service quality provided by the Private Banks in Hissar District. Secondly, to identify whether there is difference in expectation & perception of service quality of male & female customers. Lastly, to identify the main attributes of service quality in which male & female (separately) are more satisfied or dissatisfied. The Sample Size is 300 with Sample Universe, including Private Banks in Hissar. The Sampling Technique used was Quota Sampling. A questionnaire consisting of 22 items based on the SERVQUAL model was administered on the sample. The results indicated that the quality of services private banks provide was below customers "expectations.

Hinson, R, Mohammed, A and Mensah, R (2006) through their work on "Determinants of Ghanaian Bank Service Quality in a Universal Banking Dispensation" tried to compare service quality across these three banks and to determine the most important factors contributing to service quality. The sample size is 250 and Sample Universe was Ghana. An adaptation of the SERVQUAL model was used for this study. The study revealed that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana. Among all the service quality dimensions, human element of service quality was found to be highly predictive of perceived service quality. From the above literature review, we found that almost all the authors have used the SERQUAL model developed by Zeithamal, Parsuraman and Berry (1988) to find the service quality gaps in banking industry. In the study by Jain, Gupta and Jain the analysis revealed that among the private sector banks all the dimensions of service quality are equally important. Also, Ananth, Ramesh and Prabaharan show by gap analysis that empathy shows a bigger gap between customer expectation and perception of service quality. The multi - regression analysis shows that the dimension Empathy-Reliability-Assurance positively influences the banking service quality. On the other hand, looking at the study of public sector banks by Santhiyavalli we find that the overall customer satisfaction towards the service rendered by the State Bank of India regarding the four factors namely reliability, responsiveness, empathy and tangibility stood at 90.105 per cent. Brahmbhatt and Panelia in their study on Foreign, Public and Private Banks concluded that Foreign Banks are better than public sector banks and private sector banks. Singh and Khurana in their study also indicated that the quality of services private banks provide was below customers "expectations. Lastly, Hinson, Mohammed and Mensah revealed through their study that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana. Among all the service quality dimensions, human element of service quality was found to be highly predictive of perceived service quality.

Rostami et.al., (2018), analyzed the quality gap using the SERVQUAL technique at selected hospitals in Golestan Province in 2015, and their study looked at a cross-sectional survey of 361 patients from those hospitals. According to their findings, the dependability dimension (31.60 4.00) elicited the highest level of anticipation for hospital services, whereas the responsiveness component (13.36 5.74) elicited the lowest level of expectation.The reliability component(-4.54) had the highest disparity between perceptions and expectations (P0.001). There was a significant relationship between perceptions and expectations in the responsiveness category (r = 0.174, P≤0.001. They stated that the biggest difference between perceptions and expectations was in terms of reliability and tangible dimensions, which could

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be bridged by improving personnel appearance, physical surroundings, and using appropriate equipment, as well as providing patients with assurance.

Sharma and Jain (2021) analysed the impact of service quality on patient's satisfaction in selected private hospitals to ensure maximum patient satisfaction. In their study they applied the SERVQUAL and the survey conducted on a sample size of 250 OPD patients. The research design constitutes of a descriptive study where the existing dimensions of service quality are used to draw inferences with the help of statistical tools like regression, ANOVA, chi square, etc. to prove the impact of service quality dimensions on satisfaction of OPD patients and to connect with each other.

Objectives of the Study
- To identify the service quality of the private sector banks through SERVQUAL Model in the study area.
- To identify the gaps between customers expectation and their perception of service quality offered by private banks.
- To identify the main dimension of service quality in which customers are more satisfied or dissatisfied in private banks.

Research Methodology
The descriptive research design has been used in this research. Primary data has been collected through a structured questionnaire. Perception and expectation of private banks' customers have been obtained on a 5-point Likert's scale, ranging from "Strongly disagree" to "Strongly agree". The data has been collected from 300 respondents by using convenience sampling method and the banks covered under the study were ICICI, IDBI, KVB, HDFC and Axis Bank.
Gap analysis was used to find the gaps between expected and delivered service in selected private banks in Vellore district.

Study Results

Service Quality Gaps Score for Private Banks (Table - 1)

Private banks					
Perception		**Expectation**			**Gap Score**
Tangibility	**P**	**Tangibility**	**E**		**P-E**
Does the bank have modern looking equipment	3.15	Excellent banking companies will have modern looking equipment	4.75		-1.60
Are the Bank's physical	3.23	The physical facilities at excellent	4.40		-1.17
Are the Bank's reception desk employees neat appearing	3.31	Employees at excellent banks will be neat appearing	4.13		-0.82
Are the physical facilities associated with the service visually appealing	3.42	Physical facilities associated with the service will be visually appealing at an excellent bank	4.72		-1.30
Average					-1.22

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Reliability	P	Reliability	E	P-E
When the bank promises to do something by a certain time, it does so	3.45	When excellent banks promise to do something by a certain time, they do	4.50	-1.05
When you have a problem, the bank is sympathetic and reassuring	3.10	When a customer has a problem, excellent banks will be sympathetic and reassuring	4.21	-1.11
Does the bank performs the service right the first time	3.22	Excellent banks will perform the service right the first time	4.48	-1.26
Does the bank provide its service at the time it promises to do so	3.10	Excellent banks will provide the service at the time they promise to do so	4.16	-1.06
Does the bank insist on error free records	3.73	Excellent banks will insist on error free records	4.90	-1.17
Average				-1.13
Responsiveness	P	Responsive ness	E	P-E
Do the Employees in the bank tell you exactly when services will be performed	3.51	Employees of excellent banks will tell customers exactly when services will be performed	4.34	-0.83
Do the Employees in the bank give you prompt service	3.34	Employees of excellent banks will give prompt service to customers	4.56	-1.22
Are employees in the bank always willing to help you	3.79	Employees of excellent banks will always be willing to help customers	4.54	-.75
Employees in the bank are never too busy to respond to your request	3.10	Employees of excellent banks will never be too busy to respond to customers" requests	4.87	-1.77
Average				-.91
Assurance	P	Assurance	E	P-E
Does the behavior of employees in the bank creates trust	3.23	The behavior of employees in excellent banks will create trust among customers	4.78	-1.55
Do you feel safe in your transactions with the bank	3.65	Customers of excellent banks will feel safe in transactions	4.76	-1.11
Are the employees in the bank area polite with you	3.21	Employees of excellent banks will be polite with customers	4.43	-1.22

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Do the employees in the bank have the knowledge to answer for your questions	3.59	Employees of excellent banks will have the knowledge to answer for customers questions	4.87	-1.28
Average				**-1.29**
Empathy	**P**	**Empathy**	**E**	**P-E**
Does the bank give you individual attention	3.23	Excellent banks will give customers individual attention	4.55	-1.32
Does the bank have employees who give you personal attention	3.56	Excellent banks will have employees who give customers personal attention	4.76	-1.20
Do the employees of the bank understand your specific needs	3.97	The employees of excellent banks will understand the specific needs of their customers	4.50	-.53
Does the bank have your best interest at heart	3.23	Excellent banks will have their customers' best interests at heart	4.98	-1.75
Does the bank have operating hours convenient for all its customers	3.73	Excellent banks will have operating hours convenient for all their customers	4.54	-.81
Average				**-1.12**

Table – 2, Average Score

Average Gap Score Among Service Quality Dimensions	Gap scores
Tangibility	-1.22
Reliability	-1.13
Responsiveness	-.91
Assurance	-1.29
Empathy	-1.12
Total	- 5.67
(Average Total/5)	-1.13

Findings
The accompanying table summarizes the responses of the sample respondents to the services provided by the private banks under investigation. According to the Table, which compares customer expectations and impressions of private banks, the sample consumers had relatively similar opinions, as seen by the values of the various variables. All of the criteria indicating consumer dissatisfaction have a negative Gap (P - E) as seen in the table. Additionally, element-by-element research reveals that higher levels of discontent are found in factors such as;

- Employees at the bank are too busy to respond to your request,
- The banks have your best interest at heart,

- Banks have modern looking equipments,
- Employee behavior creates trust among the customer,
- Banks give personal attention to every customer.

Table 2 further shows that the biggest disparity is for Assurance, which is -1.29, followed by the tangibility component, which has a score of -1.22. The mean and standard deviation value of the mean for perception of various aspects of service quality in private banks is greater than 3, indicating that the majority of the respondents agree with all of the claims. After evaluating the means for expectation, it was discovered that the value of expectation was higher than perception, with values above 4 indicating that the respondents had larger expectations.

Conclusion

The dimension of assurance and tangibility had the greatest disparity, according to the study. Banks can close these gaps by paying attention to each customer individually and learning about their unique demands. Due to the fierce competition in terms of quality, customer satisfaction, and the environment, private banks should investigate the areas where consumers are dissatisfied to the greatest extent possible, as this would aid customer retention, improve market share, and boost profitability. As a result, assurance, tangibility, and reliability are three characteristics that private banks in the Vellore district must pay close attention to TamilNadu to enhance the Customers' Satisfaction and loyalty.

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