

# A Comparative Study of Service Quality Evaluation of Selected Life Insurance Companies in Rohilkhand Region

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**Abstract:** Due to implementation of government policies on globalization and liberalization, the customer have become more critical about the service quality of the product. In the present era, consumers have become more aware about the alternatives available in the market related to the services and service providers. Due to increase in customer awareness, customer expectations are rising and the providers should aware about the expectations of the customer. This study compares customers' perceptions of service quality of both public and private sector insurance service providers in Rohilkhand Region. The service quality of both public and private sector insurance has been measured through SERVQUAL scale.

Data was collected from 350 respondents (125 of LIC and 75 of each selected private player) of Rohilkhand Region of both public and private sector insurance providers. In this study five parameters of SERVQUAL such as tangibility, reliability, responsiveness, assurance and empathy have been identified that describe criteria used by customers to assess service quality. This study is confined to four major life insurance companies in India.

**Keywords:** Service Quality, Customer Satisfaction, Public Sector Life Insurance Companies, Private Sector Life Insurance Companies.

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## 1. INTRODUCTION

Globalisation have not created competitive market and environment only for manufacturing, trading, assembling and other sectors but also created competitive environment for service sector. Due to rising consumer awareness and alternatives available in the competitive market, it is not easy for any player to survive in the market for long-term without fulfilling the expectations of the customers. Due to recent developments in the world economy, the insurance companies have to plan and execute the strategies towards increasing customer satisfaction and loyalty through improved service quality. Service quality influences customer retention and determines the growth and success of competing firms. Service quality is the comparison of perceived service (what customer feels about the service) with the expected service (what is the performance of the offered service).The customer perceive the service quality to be high if it perfect on his expectation and it leads to their satisfaction with the related service. The present study focus on developing a valid and reliable instrument to measure customer perceived service quality and comparing these between public and private sector insurance players of India. The result comprised of five dimensions for the measurement of the service quality- Tangibility, Reliability, Assurance, Responsiveness and Empathy.

## 2. LITERATURE REVIEW

Review of literature has vital relevance with any research work due to literature review the possibility of repetition of study can be eliminated and another dimension can be selected for the study. The literature review helps researcher to remove limitations of existing work or may assist to extend prevailing study. Several studies have been conducted to

analyze the different dimension of service quality of commercial banks in India and abroad. According to **K. Rama Mohana Rao**, Quality means the degree of excellence in service performance. Consumers perceive the quality of a service by experiencing the consumption process and comparing the experience with their expectations. The best service quality firms cannot blame for poor quality. The service firm need to formulate strategies for quality performance. Service quality management is the most critical task of service companies. Quality may be perceived in many dimensions. It may relate to cost, profitability, customer satisfaction, customer relations or positive word of mouth, customer assess service quality with their own criteria. **Buzell and Gale's** empirical research shows the positive relationship between service quality and organizational performance. According to **Parasuraman, Zeithmal and Berry** Service quality is the degree and direction of discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behaviour. **Douglas et al** define service quality as an attitude formed by long term, overall evaluation of performance. **Loveclock et al (2006)** opined that if a firm wants to retain customer they are required to provide better services to their customers by quality improvement programs and should continuously enhance benefits desired by customers. At the same time, productivity improvement efforts decrease the cost. The customers are satisfied with the organization if the services deliver by firm are better than their competitors. According to **Zeithamal et al (2008)** customer have two different types of service expectations: 1) Meaning and types of expected service 2) Current issues in customer service expectations. In a Perception of the service, service quality may be the most critical determinant of satisfaction. They mentioned the service encounters or "moments of truth" as the building blocks for both satisfaction and quality. Service encounter is an opportunity to build perceptions of quality and satisfaction. **Johnston (1995)** identified 18 dimensions of service quality to measure the performance of service industries: aesthetic, availability, attentiveness, access, care, cleanliness, comfort, commitment, communication, competence, courtesy, friendliness, flexibility, functionality, integrity, reliability, responsiveness and security.

### 3. OBJECTIVES OF THE STUDY

- To measure and analyze the quality of services provided by public and private sector insurance companies in Rohilkhand Region.
- To rate which of the selected organisation is better in its service quality efforts.
- To measure the customer satisfaction in selected public and private insurance companies by analyzing the gap between expectations and their perceptions of insurance services.
- To give suggestions to the selected insurance players so that their service quality efforts improve.

#### Hypothesis of the Study:

**H0:** There is no significant difference in the effectiveness of service quality practices being adopted by the selected public and private sector service organisations.

### 4. RESEARCH METHODOLOGY

This study is based on a survey conducted in major cities namely, Bareilly, Pilibhit, Rampur, Moradabad of Rohilkhand Region in Uttar Pradesh. Primary as well as secondary data were collected. The theoretical foundation of the study is based on various secondary resources such as text books on service quality, articles, magazines and published papers. For the purpose of the study a structured questionnaire was designed on 5 point Likert Scale, where '1' represents SD (Strongly Disagree) and '5' represents SA (Strongly Agree) and the total 350 respondents were asked to respond the statements in the SERVQUAL scale. Questionnaire consists of 10 questions related to five dimensions of service quality in which the customer of insurance providers responded against their expectations and perceptions. Questionnaire was personally delivered by hand at workplaces and homes, which was used as a method for data collection. The respondents (125 of LIC and 75 of each private sector insurance companies) were required to record their perceptions and expectations of the service of the respective public and private sector insurance companies in Rohilkhand Region. Life Insurance Corporation (LIC) is the chosen public sector player while ICICI Prudential, Reliance Life Insurance and Bajaj Allianz have been selected for the private sector. The study is based on the assumption that all insurance companies belong to the same category. The categorization was based on the responses of the customers.

## 5. DATA ANALYSIS

Table 1.1: Average Gap Score of LIC of India				
Expectation		Perception		Gap Score
Tangibility	E	Tangibility	P	E-P
Making the company and its employees accessible to customers through convenient and multiple communication channels	4.200	My company makes itself and its employees accessible to customers through convenient and multiple communication channels	3.752	0.448
Creating excellent Interiors, exteriors and Physical facilities to delight the customers	4.168	My company creates excellent Interiors, exteriors and Physical facilities to delight the customers	3.400	0.768
Keeping competent employees to serve customers	4.112	My insurer keeps competent employees to serve customers	3.808	0.304
<b>Total</b>	12.480		10.960	1.520
<b>Average of Gap score(Total of E-P/3)</b>				0.506
Expectation		Perception		Gap Score
Reliability	E	Reliability	P	E-P
Establishing bonds with customer by fulfilling the promises made to them	4.040	My insurer establishes bonds with customer by fulfilling the promises made to them	3.776	0.264
Providing error free services and keeping error free records	4.072	My company provides error free services and keeps error free records	3.976	0.096
<b>Total</b>	8.112		7.752	0.360
<b>Average of Gap score(Total of E-P/2)</b>				0.180
Expectation		Perception		Gap Score
Responsiveness	E	Responsiveness	P	E-P
Providing the service within a stipulated period of time	4.112	My insurers provides the service within a stipulated period of time	3.720	0.392
Servicing customers enthusiastically and with smile so as to impress them	4.184	My company services its customers enthusiastically and with smile so as to impress them	2.960	1.224
Promptly responding to customers' needs	4.208	My insurer promptly responds to customers' needs	3.936	0.272
<b>Total</b>	12.504		10.616	1.888
<b>Average of Gap score(Total of E-P/3)</b>				0.629
Expectation		Perception		Gap Score
Assurance	E	Assurance	P	E-P
Instilling confidence in customers by ensuring them safe and secured service	4.090	My company in stills confidence in customers by ensuring them safe and secured service	3.656	0.434
<b>Total</b>	4.090		3.656	0.434
<b>Average of Gap score(Total of E-P/1)</b>				0.434
Expectation		Perception		Gap Score
Empathy	E	Empathy	P	E-P
Understanding specific needs of the customers	4.056	My insurer understands specific needs of the customers	3.744	0.312
<b>Total</b>	4.056		3.744	0.312

<b>Average of Gap score(Total of E-P/1)</b>		0.312
<b>Table 1.2: Unweighted Score of LIC of India</b>		
<b>S.No.</b>	<b>Categories</b>	<b>Gap Score</b>
1	Average Score for Tangibility	0.506
2	Average Score for Reliability	0.180
3	Average Score for Responsiveness	0.629
4	Average Score for Assurance	0.434
5	Average Score for Empathy	0.312
<b>Total</b>		2.061
<b>Unweighted Score (Average (Total/5))</b>		0.412

An attempt was made to analyze the service quality provided by LIC of India based on customer's expectations and perceptions. Table 1.1 and 1.2 reveal that the level of expectation of the customers for five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy are rated between '5' and '4' points, whereas their level of perception regarding the above five dimensions of service quality fall mostly between '4' and '3' points. This implies that the respondents rated these dimensions between 'agree' and 'neither agree nor disagree' for the service rendered by the LIC of India. Because of the gap score is very less in 'Empathy', it reveals that customers are highly satisfied with the ease of access, approachability and efforts taken to understand customers' requirements. According to SERVQUAL rule, larger gap means more dissatisfaction (Parasuraman 1988). Responsiveness' has a maximum average gap score of 0.629 which is higher than other four dimensions, implying dissatisfaction of customers. LIC should take appropriate remedial measures to provide service within stipulated time. LIC employees should respond to the customers' queries quickly with a smile. The unweighted score was calculated to normalize the average score of each dimension of SERVQUAL.

<b>Table 2.1: Average Gap Score of ICICI Prudential</b>				
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Tangibility</b>	<b>E</b>	<b>Tangibility</b>	<b>P</b>	<b>E-P</b>
Making the company and its employees accessible to customers through convenient and multiple communication channels	4.666	My company makes itself and its employees accessible to customers through convenient and multiple communication channels	3.453	1.213
Creating excellent Interiors, exteriors and Physical facilities to delight the customers	4.600	My company creates excellent Interiors, exteriors and Physical facilities to delight the customers	3.800	0.800
Keeping competent employees to serve customers	4.613	My insurer keeps competent employees to serve customers	3.333	1.280
<b>Total</b>	13.879		10.586	3.293
<b>Average of Gap score(Total of E-P/3)</b>				1.097
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Reliability</b>	<b>E</b>	<b>Reliability</b>	<b>P</b>	<b>E-P</b>
Establishing bonds with customer by fulfilling the Promises made to them.	4.626	My insurer establishes bonds with customer by fulfilling the promises made to them	3.240	1.386
Providing error free services and keeping error free records	4.586	My company provides error free services and keeps error free records	3.320	1.266
<b>Total</b>	9.212		6.560	2.652
<b>Average of Gap score(Total of E-P/2)</b>				1.326
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>

<b>Responsiveness</b>	<b>E</b>	<b>Responsiveness</b>	<b>P</b>	<b>E-P</b>
Providing the service within a stipulated period of time	4.560	My insurers provides the service within a stipulated period of time	3.386	1.174
Servicing customers enthusiastically and with smile so as to impress them	4.546	My company services its customers enthusiastically and with smile so as to impress them	3.840	0.706
Promptly responding to customers' needs	4.680	My insurer promptly responds to customers' needs	3.373	1.307
<b>Total</b>	13.786		10.599	3.187
<b>Average of Gap score(Total of E-P/3)</b>				1.062
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Assurance</b>	<b>E</b>	<b>Assurance</b>	<b>P</b>	<b>E-P</b>
Instilling confidence in customers by ensuring them safe and secured service	4.653	My company instills confidence in customers by ensuring them safe and secured service	3.453	1.200
<b>Total</b>	4.653		3.453	1.200
<b>Average of Gap score(Total of E-P/1)</b>				1.200
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Empathy</b>	<b>E</b>	<b>Empathy</b>	<b>P</b>	<b>E-P</b>
Understanding specific needs of the customers	4.626	My insurer understands specific needs of the customers	3.746	0.880
<b>Total</b>	4.626		3.746	0.880
<b>Average of Gap score(Total of E-P/1)</b>				0.880

<b>Table 2.2 : Unweighted Score of ICICI Prudential</b>		
<b>S.No</b>	<b>Categories</b>	<b>Gap Score</b>
1	Average Score for Tangibility	1.097
2	Average Score for Reliability	1.326
3	Average Score for Responsiveness	1.062
4	Average Score for Assurance	1.200
5	Average Score for Empathy	0.880
<b>Total</b>		5.565
<b>Unweighted Score (Average (Total/5))</b>		1.113

An attempt was made to analyze the service quality provided by ICICI Prudential based on customer's expectations and perceptions. Table 2.1 and 2.2 reveal that the level of expectation of the customers for five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy are rated between '5' and '4' points, whereas their level of perception regarding the above five dimensions of service quality mostly fall between '4' and '3' points. This implies that the respondents rated these dimensions between 'agree' and 'neither agree nor disagree' for the service rendered by the ICICI Prudential. Because of the gap score is very less in 'Empathy', it reveals that customers are highly satisfied with the ease of access, approachability and efforts taken to understand customers' requirements. According to SERVQUAL rule, larger gap means more dissatisfaction (Parasuraman 1988). Reliability' has a maximum average gap score of 1.326 which is higher than other four dimensions, implying dissatisfaction of customers. ICICI Prudential should take appropriate remedial measures to establishing bonds with customer by fulfilling the promise made to them and provide error free services and keep error free records. ICICI Prudential should respond to the customers' queries quickly with a smile. The unweighted score was calculated to normalize the average score of each dimension of SERVQUAL.

<b>Table 3.1: Average Gap Score of Reliance Life Insurance</b>				
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Tangibility</b>	<b>E</b>	<b>Tangibility</b>	<b>P</b>	<b>E-P</b>
Making the company and its employees accessible to customers through convenient and multiple communication channels	5.000	My company makes itself and its employees accessible to customers through convenient and multiple communication channels	3.040	1.960
Creating excellent Interiors, exteriors and Physical facilities to delight the customers	4.773	My company creates excellent Interiors, exteriors and Physical facilities to delight the customers	3.600	1.173
Keeping competent employees to serve customers	4.800	My insurer keeps competent employees to serve customers	3.413	1.387
<b>Total</b>	14.573		10.053	4.520
<b>Average of Gap score(Total of E-P/3)</b>				1.506
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Reliability</b>	<b>E</b>	<b>Reliability</b>	<b>P</b>	<b>E-P</b>
Establishing bonds with customer by fulfilling the promises made to them	4.786	My insurer establishes bonds with customer by fulfilling the promises made to them	2.906	1.880
Providing error free services and keeping error free records	4.760	My company provides error free services and keeps error free records	3.093	1.667
<b>Total</b>	9.546		5.999	3.547
<b>Average of Gap score(Total of E-P/2)</b>				1.773
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Responsiveness</b>	<b>E</b>	<b>Responsiveness</b>	<b>P</b>	<b>E-P</b>
Providing the service within a stipulated period of time	4.746	My insurers provides the service within a stipulated period of time	3.733	1.013
Servicing customers enthusiastically and with smile so as to impress them	4.826	My company services its customers enthusiastically and with smile so as to impress them	4.040	0.786
Promptly responding to customers' needs	4.706	My insurer promptly responds to customers' needs	2.893	1.813
<b>Total</b>	14.278		10.666	3.612
<b>Average of Gap score(Total of E-P/3)</b>				1.204
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Assurance</b>	<b>E</b>	<b>Assurance</b>	<b>P</b>	<b>E-P</b>
Instilling confidence in customers by ensuring them safe and secured service	4.813	My company instills confidence in customers by ensuring them safe and secured service	3.040	1.773
<b>Total</b>	4.813		3.040	1.773
<b>Average of Gap score(Total of E-P/1)</b>				1.773
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>

Empathy	E	Empathy	P	E-P
Understanding specific needs of the customers	4.693	My insurer understands specific needs of the customers	3.293	1.400
<b>Total</b>	4.693		3.293	1.400
<b>Average of Gap score(Total of E-P/1)</b>				1.400

Table 3.2 : Unweighted Score of Reliance Life Insurance		
S.No.	Categories	Gap Score
1	Average Score for Tangibility	1.506
2	Average Score for Reliability	1.773
3	Average Score for Responsiveness	1.204
4	Average Score for Assurance	1.773
5	Average Score for Empathy	1.400
<b>Total</b>		7.656
<b>Unweighted Score (Average (Total/5))</b>		1.531

An attempt was made to analyze the service quality provided by Reliance Life Insurance based on customer's expectations and perceptions. Table 3.1 and 3.2 reveal that the level of expectation of the customers for five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy are rated between '5' and '4' points, whereas their level of perception regarding the above five dimensions of service quality mostly fall between '4' and '3' points. This implies that the respondents rated these dimensions between 'agree' and 'neither agree nor disagree' for the service rendered by the Reliance Life Insurance. Because of the gap score is very less in 'Responsiveness', it reveals that customers are highly satisfied with services of Reliance employees to provide service on time and according to their requirements. According to SERVQUAL rule, larger gap means more dissatisfaction (Parasuraman 1988). 'Reliability' and 'Assurance' both has a maximum average gap score of 1.773 which is higher than other three dimensions, implying dissatisfaction of customers. Reliance Life Insurance should take appropriate remedial measures to establishing bonds with customer by fulfilling the promise made to them and provide error free services and keep error free records and provide them safe and secured service. Reliance Life Insurance should respond to the customers' queries quickly with a smile. The unweighted score was calculated to normalize the average score of each dimension of SERVQUAL.

Table 4.1 : Average Gap Score of Bajaj Allianz				
Expectation		Perception		Gap Score
Tangibility	E	Tangibility	P	E-P
Making the company and its employees accessible to customers through convenient and multiple communication channels	4.720	My company makes itself and its employees accessible to customers through convenient and multiple communication channels	3.413	1.307
Creating excellent Interiors, exteriors and Physical facilities to delight the customers	4.693	My company creates excellent Interiors, exteriors and Physical facilities to delight the customers	4.120	0.573
Keeping competent employees to serve customers	4.720	My insurer keeps competent employees to serve customers	3.586	1.134
<b>Total</b>	14.133		11.119	3.014
<b>Average of Gap score(Total of E-P/3)</b>				1.004
Expectation		Perception		Gap Score
Reliability	E	Reliability	P	E-P
Establishing bonds with customer by fulfilling the	4.706	My insurer establishes bonds with customer by fulfilling the	2.813	1.893

promises made to them		promises made to them		
Providing error free services and keeping error free records	4.880	My company provides error free services and keeps error free records	2.973	1.907
<b>Total</b>	9.586		5.786	3.800
<b>Average of Gap score(Total of E-P/2)</b>				1.900
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Responsiveness</b>	<b>E</b>	<b>Responsiveness</b>	<b>P</b>	<b>E-P</b>
Providing the service within a stipulated period of time	4.733	My insurers provides the service within a stipulated period of time	3.226	1.507
Servicing customers enthusiastically and with smile so as to impress them	4.720	My company services its customers enthusiastically and with smile so as to impress them	3.946	0.774
Promptly responding to customers' needs	4.693	My insurer promptly responds to customers' needs	3.466	1.227
<b>Total</b>	14.146		10.638	3.508
<b>Average of Gap score(Total of E-P/3)</b>				1.169
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Assurance</b>	<b>E</b>	<b>Assurance</b>	<b>P</b>	<b>E-P</b>
Instilling confidence in customers by ensuring them safe and secured service	4.746	My company instills confidence in customers by ensuring them safe and secured service	3.746	1.000
<b>Total</b>	4.746		3.746	1.000
<b>Average of Gap score(Total of E-P/1)</b>				1.000
<b>Expectation</b>		<b>Perception</b>		<b>Gap Score</b>
<b>Empathy</b>	<b>E</b>	<b>Empathy</b>	<b>P</b>	<b>E-P</b>
Understanding specific needs of the customers	5.000	My insurer understands specific needs of the customers	3.573	1.427
<b>Total</b>	5.000		3.573	1.427
<b>Average of Gap score(Total of E-P/1)</b>				1.427

<b>Table 4.2 : Unweighted Score of Bajaj Allianz</b>		
<b>S.No.</b>	<b>Categories</b>	<b>Gap Score</b>
1	Average Score for Tangibility	1.004
2	Average Score for Reliability	1.900
3	Average Score for Responsiveness	1.169
4	Average Score for Assurance	1.000
5	Average Score for Empathy	1.427
<b>Total</b>		6.500
<b>Unweighted Score (Average (Total/5))</b>		1.300

An attempt was made to analyze the service quality provided by Bajaj Allianz based on customer's expectations and perceptions. Table 4.1 and 4.2 reveal that the level of expectation of the customers for five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy are rated between '5' and '4' points, whereas their level of perception regarding the above five dimensions of service quality mostly fall between '4' and '3' points. This implies that the respondents rated these dimensions between 'agree' and 'neither agree nor disagree' for the service rendered by the Bajaj Allianz. Because of the gap score is very less in 'Assurance', it reveals that customers are highly satisfied that Bajaj



Allianz employee provide them safe and secured service according to their requirements. . According to SERVQUAL rule, larger gap means more dissatisfaction (Parasuraman 1988). 'Reliability' has a maximum average gap score of 1.900 which is higher than other four dimensions, implying dissatisfaction of customers. Bajaj Allianz should take appropriate remedial measures to establishing bonds with customer by fulfilling the promise made to them and provide error free services and keep error free records and provide them safe and secured service. Bajaj Allianz should respond to the customers' queries quickly with a smile. The unweighted score was calculated to normalize the average score of each dimension of SERVQUAL.

## 6. FINDINGS

In this present era, the introduction of technology has made major improvements in the service sector. The findings of the present study reveals that average gap score of LIC is very much lower than the other three private players. Service provided by LIC is much far better than the private players of insurance sector. The first reason of this difference is that the private companies in the insurance sector is only a single decade back and they are new in the insurance sector. Respondents have more faith in LIC in comparison with other private players of insurance sector in India as LIC is five decade old giant in the area of insurance. LIC has the least average gap score in every dimension of SERVQUAL instrument in comparison with other private players of insurance sector. Therefore based on customer requirements and satisfaction, private sector has better scope for improvement in the quality of services rendered to the customers to win the customers trust.

## 7. CONCLUSION

In the present changing environment that surrounds today, companies find themselves faced with the pressure to discover ways to manage their business. Insurance Industry is not the exception and it also undergoing fast changes. The Insurance Industry today is experiencing intense competition and the major players including LIC have come under pressure. The cost of finding a new customer is always more than retaining an existing customer. LIC should focus on all the dimensions of service quality to strengthen the level of satisfaction of customers. LIC should concentrate on retaining existing customers, which would offer large business potential.

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