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An Assessment of Service Quality Delivery – A Study on Retail Banking Services of India Post

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Abstract
Service quality assessment is an enigma but maintaining quality service is important for customer satisfaction and its impact on firm's profitability. Research, Gap Model, has established 5 gaps in the service delivery process. The first gap is between the expected service and its perception by the management and second gap is in translating this into service quality specifications and standards. These service quality standards may be construed as the ideal level of service quality expected to be delivered. However, the actual level of service quality delivered may differ from the ideal level due organisational inadequacy in systems and processes, poor service delivery guidelines in adhering to service standards, lack of skills and motivation and differing customer orientation from the individuals delivering the service. This paper aims to assess the ideal level and actual level of service quality from the perspective of the service providers using the SERVQUAL Model for the retail banking services of India Post.The result indicates a statistically significant gap between the ideal and actual level of service quality for each of the five dimensions of SEVQUAL Model for retail banking services of India Post. The result also indicates a statistically significant gap for each of the items of each of the five dimensions of SERVQUAL Model. The items of all the five dimensions of SERVQUAL can broadly be classified into the organisational aspects and individual aspects of the service delivery process. The service quality delivery is falling short of the ideal level of service quality in both these aspects. Hence, India Post has to improve its organisational processes and systems as well as train employees for upgrading skills, enhancing motivation and improving customer orientation to serve its customers better.
Keywords: Service Quality; Ideal Level; Actual Level; SERVQUAL Model; India Post.

1. Introduction

Guiry (1992) posits that the service delivery process often involves personal interaction of service provider and service receiver and has described this interaction as the dual role in the social process. Service quality should be measured using providers' quality and the quality of interaction between the provider and receiver (Ramseook-Munhurram et al. 2010). The way one "feels" influences the way he or she "acts" (Van Mannen & Kunda, 1989). The quality of service delivered is likely to vary depending upon the service provider's individual perspective thereby, altering the extent of dual role in this social process. Employees' service effectiveness is defined as their perceptions of meeting and exceeding the service-related expectations of both external and the organisation. Service effectiveness is a way of conceptualizing the organizational or employee predictor of service quality having theoretical grooming in role theory (Ilgen & Hollenbeck, 1991) which views organisations as system of roles (Katz & Kahn, 1978). Customers' evaluation of service quality is influenced by the way they are treated by front-line service employee. Heskett, J.L et al. (1994) posits that the service-profit chain starts from within the firm and enhancing internal service quality boosts customer satisfaction and loyalty. Customers and employees influence each other's attitudes, perceptions and behavior (Rafaeli, 1989; Rafaeli and Sutton, 1990). Organisations offering high quality service have service expectations from their employees which are in congruency with customer expectation (Zeithaml et al., 1990). It is important to examine both employee and customer attitudes when measuring service quality (Torrow & wiley, 1991). Customer experiences and relationships are highly dependent on the actions of front-line employees since they are closely connected to customers (O'Reilly and Paper, 2012). There is evidence that behavioural patterns of front-line employees are likely to impact the customers' perception of service quality leading to satisfaction and behavioural intention (Farrell, 2001). Strong influence of managerial coaching on the frontline service employees' commitment to service quality leading to positive job related outcomes has been established (Elmadag et al., 2008)

The gap between the expected level and actual level of service from the customer's perspective is one the key failure of service quality (Parashuraman et al., 1985) which has been studied extensively. Similarly, the gap between the ideal level and actual level of service from service providers' perspective could be a reason for failure in delivering quality service. The gap 3 in the gap model (Parashraman et al.1985) specifies as the gap between service quality specifications and actual service delivery (**Figure 1**). The service quality specifications by the service firm may be construed as the ideal level of designed service. Along with this individual service providers may combine their experience and perception to form the overall ideal level of service from each of the service providers' perspectives. Therefore, it is pertinent to understand the service providers' perspective of the level of service they should deliver and the level of service actually being delivered. Theoretically these two

levels of service should be in alignment else the service level will fall short of the desired and planned level of service by the management. However, if there exist any gap then the management has to implement strategies to iron out the same. This gap is difference between the service quality specification and service delivery, which entails the weakness in employee performance and management. Businesses with a poor delivery may have failed to train their employees, apply good processes, operation systems, production departments and guidelines for execution to eliminate this gap.

The objective of the study is to empirically find out whether there exist any gap between the ideal level of service and actual level of service from the service providers' perspectives on each of the 5 dimensions of SERVQUAL model (Parashuraman et al. 1985, 1988, 1991) for the retail banking service of India Post. India Post, an organization over 150 years old and with its network of 1.5 million post offices spread across the country of which over 89% are in rural area, it affects millions of people. Any gap between the planned service level and the actual delivered service level will make the customers dissatisfied making them move away from the services rendered by India Post. Unlike earlier times, with the opening of more banks and other financial services all across the country offering similar services of that of India Post, the customers have more options now. Therefore, it is necessary for India Post to assess the service quality as envisaged and delivered to the customers.

This study will test the following hypothesis:

H_0: *There will be no significant gap between the ideal level and actual level of service quality from the service providers' perspective for each of the 5 dimensions of SERVQUAL for retail banking services of India Post.*

2. Research Methodology

The retail banking services offered by India Post was studied. The research was carried out in the following manner:-

2.1 Literature survey was conducted and discussion with India Post official to understand the different dimensions of service quality of India Post.

2.2 The required information was collected within Kolkata metropolitan area of Kolkata Region from the staffs handling Savings Bank counters from different post offices of India Post in the Kolkata Metropolitan area.

i. Kolkata metropolitan area is served by 4 divisions and 3 independent Head post offices. In total, Kolkata metropolitan area has 7 HPOs and 267 SPOs. Of the 267 SPOs, 183 SPOs are single handed or double handed or triple handed having one counter for handling all purpose or retail savings customers. 74 SPOs were having multiple counters for handling postal services as well as retail saving customers. The sample for data collection for both sources was done by the following method:-

ii. From each of the 7 HPOs, 30 staffs handling savings bank counters were randomly selected.

iii. From the 74 SPOs having multiple counters, 10 SPOs were randomly selected and from each of the 10 selected SPOs 7 staff members handling savings bank counters were randomly selected.

iv. From the 183 single, double and tripled handed SPOs, 20 SPOs were randomly selected from where 1 staff was selected.

v. The total sample size for the service provider was 300.

2.3 The 22-item SERVQUAL questionnaire modified to suit the requirement of saving banking services of India Post was administered to each respondent as below:

Each respondent was given 22 items questionnaire, each question framed with 7-point Likert scale at two levels. At one level, it was to capture the ideal level of service quality and the other level was to capture the actual level of service quality delivered.

2.4 Reliability Analysis

Cronbach's alpha was computed for the ideal level, actual level and gap (ideal minus actual) score for each of the 5 dimensions of SEVQUAL to test the reliability and internal consistency of the 5 dimensions as suggested by Parasuraman et al. (1988). The reliability coefficients of the retail banking service providers of India Post are shown in the **Table 1**. The result indicates that the internal consistency of each of the 5 dimensions on expectations, perceptions and gap are higher than the cut off value of 0.7 as suggested in literature (Nunnaly and Barnstein, 1994). Overall reliability coefficients of the ideal level, actual level and gap are also above the accepted level and hence acceptable to use the gap model to measure service quality.

2.5 Factor Analysis

Kaiser – Meyer – Oklin (KMO) Measure of Sampling Adequacy (MSA) and Bartlett's test of sphericity was

conducted on the data to examine the adequacy of data for factor analysis. The result as shown in **Table 2** and **Table 3** indicates that the sample taken is appropriate for factor analysis.

Exploratory factor analysis, using the principal component method with varimax rotation on the ideal level and actual level scores, were performed to examine the dimensionality of SERVQUAL instruments for the retail banking services of India Post. The results are shown in **Table 4** and **Table 5**. For defining the factors, the items loading of at least (±) 0.5 to a factor was considered. Although the results for both idea level and actual level support 5 factor structure as proposed by Parasuraman et al. (1988) but the 22 items do not load into 5 factors as proposed.

Factor 1 with loading of 7 items (REL2, ASS3, EMP1, EMP2, EMP3, EMP4 and EMP5) having eigen value of 5.605 and 5.645 explaining 34.123% and 34.234% of variations for ideal level and actual level scores respectively. Factor 2 with loading of 5 items (REL1, REL3, REL4, REL5 and RES1) with eigen value of 2.902 and 2.942 explaining 17.020% and 17.212% of variations for ideal level and actual level scores respectively. Factor 3 with loading of all the 4 original items of tangibility (TAN1, TAN2, TAN3 and TAN4) remains the only factor as envisaged, with eigen value of 2.321 and 2.312 explaining 12.885% and 12.560% of variations for ideal level and actual level scores respectively. Factor 4 having the loading of 3 original elements of responsiveness (RES2, RES3 and RES4) with eigen value of 1.248 and 1.245 explaining 7.795% and 7.756% of variations for ideal level and expected level scores respectively. Factor 5 having loading of only 3 original elements assurance (ASS1, ASS2 and ASS4) with eigen value of 1.142 and 1.143 explaining 6.532% and 6.542% of variations for ideal level and actual level scaores respectively.

Although, the 5 factor structure is not exactly as proposed by Parasuraman et al. (1988) in this study, however, we will continue to use the original 5 factor structure of SERVQUAL for gap analysis of service quality for retail banking services of India Post as Tsoukatos et al. (2004) asserted that 5 dimensions of SERVQUAL would better identify specific areas for service quality improvement.

2.6 Pair-wise T test was conducted to find the significance of the gaps between the idea level of service and actual level of service for each of the 5 dimensions of SERVQUAL and for each items of all the 5 dimensions of SERVQUAL.

3. Data Analysis

Null Hypothesis: There will be no significant gap between the ideal level and actual level in the service quality from the service providers' perspective in each of the 5 dimensions of the service quality for retail banking services of India Post.

The distribution was assumed to be normal as per Central Limit Theorem considering that the sample size is 300. Paired-samples t-test was conducted to find the difference in each of the 5 dimensions. The result is shown in **Table 6**.

3.1 Tangibility

There was a statistically significant difference between the ideal level (M=5.7975, SD=0.46269) and the actual level (M=4.1058, SD=0.29319), t(299)=52.579, p<.0005(two tailed) of service quality for retail banking services. The mean difference in the service quality levels was 1.69167 with a 95% confidence interval ranging from 1.6285 to 1.75498. The eta squared statistic (0.9024) indicated a large effect size (Cohen, 1988).

Item-wise analysis of the 4 items constituting the Tangibility reveals maximum mean difference of 2.37333 for the item number TAN1 which is "up-to-date equipment" and a mean difference of 1.85 for the item number TAN2 which is the "visual appealing physical facility" (**Table 7**).

3.2 Reliability

There was a statistically significant difference between the ideal level (M=6.3180, SD=0.52732) and the actual level (M=4.5460, SD=0.630534), t (299) =34.098, p<.0005(two tailed) of service quality for retail banking services. The mean difference in the service quality levels was 1.772 with a 95% confidence interval ranging from 1.66973 to 1.87427. The eta squared statistic (0.7954) indicated a large effect size (Cohen, 1988).

Item-wise analysis of the 5 items constituting the Reliability measure reveals the minimum mean difference of 1.08333 for the item number REL3 which is "dependable" (**Table 8**).

3.3 Responsiveness

There was a statistically significant difference between the ideal level (M=6.1442, SD=0.45150) and the actual level (M=4.2817, SD=0.40872),t(299)=50.243, p<.0005(two tailed) of service quality for retail banking services. The mean difference in the service quality levels was 1.86250 with a 95% confidence interval ranging from 1.78955 to 1.93545. The eta squared statistic (0.8940) indicated a large effect size (Cohen, 1988).

Item-wise analysis of the 4 items constituting the Responsive measure reveals the mean difference of

2.01667 for the item number RES2 which is "prompt" service and the mean difference of 1.95333 for the item number RES3 which is "help" are much higher than the over-all mean difference (**Table 9**).

3.4 Assurance

There was a statistically significant difference between the ideal level (M=6.3208, SD=0.43922) and the actual level (M=4.392, SD=0.75669), t(299)=39.114, p<.0005(two tailed) for retail banking service quality . The mean difference in the service quality levels was 1.92667 with a 95% confidence interval ranging from 1.82973 to 2.02360. The eta squared statistic (0.8365) indicated a large size effect Cohen, 1988).

Item-wise analysis of the 4 items constituting the Assurance measure reveals the mean difference of 2.921667 for the item number ASS4 which is "support from the department" and the mean difference of 1.91 for the item number ASS3 which is "polite" are high (**Table 10**).

3.5 Empathy

There was a statistically significant difference between the ideal level (M=6.0957, SD=0.58096) and the actual level (M=3.8927, SD=0.54676),t(299)=46.836, p<.0005(two tailed). The mean difference in the service quality levels was 2.2040 with a 95% confidence interval ranging from 2.11139 to 2.29661. The eta squared statistic (0.88) indicated a large size effect (Cohen, 1988).

Item-wise analysis of the 5 items constituting the Empathy measure reveals the mean difference of 2.33333 for the item number EMP1 which is "department's individual attention to customer", the mean difference of 2.2800 for the item number EMP4 which is "department has customers' best interest at heart" and the mean difference of 2.41667 for the item number EMP5 which is "convenient operating hours" are higher than the over-all mean difference (**Table 11**).

4. Result and Discussion

Overall, there are significant gaps between the ideal level and actual level of service quality in all the 5 dimensions of SERVQUAL from the service providers' perspectives for retail banking service of India Post. The ETA squared statistic indicating the size effect is also too large for all the 5 dimensions indicating that the result is highly significant. The mean difference of 2.2040 within a scale of maximum score of 7 for the Empathy dimension was the highest followed by Assurance dimension (with mean difference of 1.92667), Responsiveness dimension (with mean difference of 1.8625), Reliability dimension (with mean difference of 1.772) and Tangibility dimension (1.69167) all were also very high. When this finding is viewed from the perspective of the relative importance of the SERVQUAL dimensions, it will provide more actionable picture. The order of relative importance of the dimensions from the perspective of service providers has been found for retail banking services of India Post as Reliability, Assurance, Responsiveness, Empathy and Tangibility (Haldar, 2017) which is apparent as the service providers feel that it is dealing with financial services for which customers seek reliable transactions and assurance and safety for their finances.

Analyzing the result from individual items of the SERVQUAL dimensions throw further insight. The gaps for items of the dimensions capturing the organizational aspects of the service are consistently higher than the respective dimensions. Item TAN1 (up-to-date equipment) and item TAN4 (visually appealing facility) with mean difference of 2.37333 and 1.85 respectively are higher the mean difference of 1.69167 for the Tangible dimension. Item ASS4 (support from the management) with a mean difference of 2.921667 is much higher than the mean difference of 1.92667 for the Assurance dimension. Item EMP1 (departments individual attention to customer), item EMP4 (department has customers' best interest at heart) and item EMP4 (convenient operating hours) with mean difference of 2.33333, 2.2800 and 2.41667 respectively are higher than the mean difference of 2.2040 for the Empathy dimension. However, the gaps in some items capturing individual aspects of the service provider also are there. Items RES2 (prompt service) and RES3 (help) with the mean difference of 2.01667 and 1.95333 respectively are higher the mean difference of 1.8625 for Responsive dimension.

Overall, we find the gap between the ideal level and the actual level of service quality from the perspective of the service providers is owing to organizational aspects of service delivery leading to poor delivery of the service away from the level of service quality as envisaged. It is pertinent and essential for India Post to apply good processes, operation systems; improvement and up keep of equipment; clear guidelines for execution; making employees skillful and customer oriented with appropriate training and motivation to eliminate this gap.

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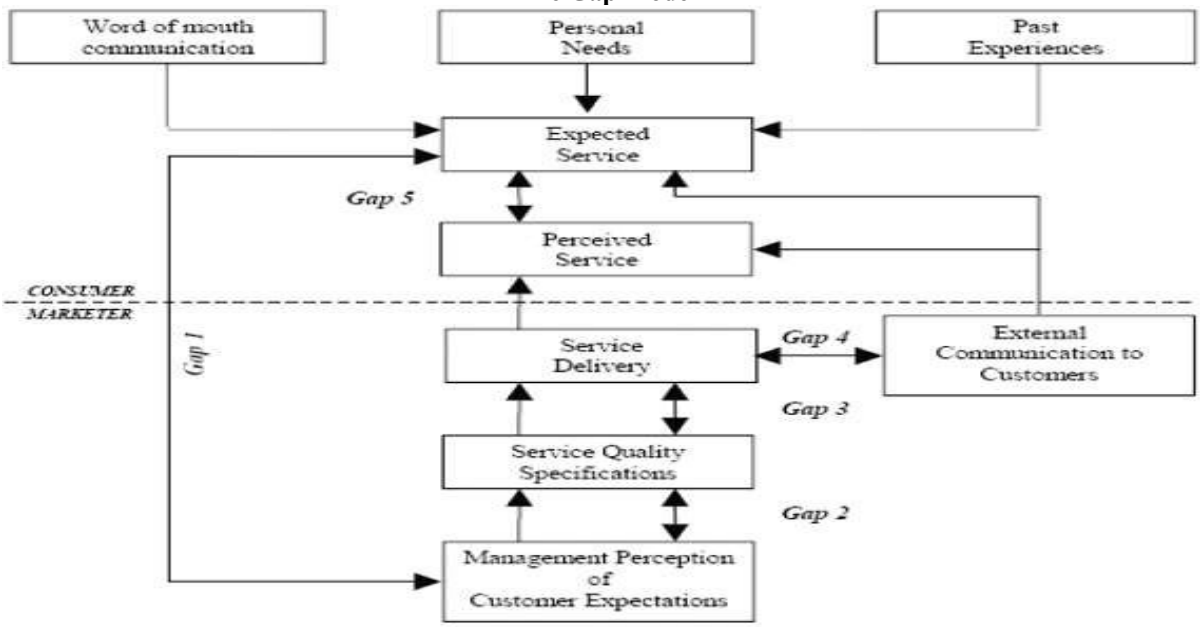
Figure 1
The Gap Model



Parashuraman, A. et al. (1985)

Table 1
Reliability Coefficients (Alpha) of SERVQUAL Scale for Service Providers (n=300)

Dimensions	Total No. of Items	Ideal (I)	Actual (A)	Gap (I-A)
Tangibility (TAN1, TAN2, TAN3, TAN4)	04	0.735	0.714	0.727
Reliability (REL1, REL2, REL3, REL4, REL5)	05	0.775	0.736	0.754
Responsiveness (RES1, RES2, RES3, RES4)	04	0.728	0.701	0.716
Assurance (ASS1, ASS2, ASS3, ASS4)	04	0.733	0.715	0.725
Empathy (EMP1, EMP2, EMP3, EMP4)	05	0.725	0.726	0.725
Total	22	0.842	0.820	0.831

Table 2
KMO and Bartlett's Test for Ideal Scores

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.694
Bartlett's Test of Sphericity	Approx. Chi-Square	1755.587
	df	231
	Sig.	.000

Table 3
KMO and Bartlett's Test for Actual Scores

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.627
Bartlett's Test of Sphericity	Approx. Chi-Square	1232.260
	df	231
	Sig.	.000

Table 4
Results of Factor Analysis of Ideal Scores by Service Providers (Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization)

Factor Label	Item	Total Item	Factor Loading	Eigen Value	Variance (%)	Cronbach's Alpha
F1	REL2 ASS3 EMP1 EMP2 EMP3 EMP4 EMP5	07	0.810 0.808 0.811 0.815 0.810 0.812 0.823	5.605	34.123	0.828
F2	REL1 REL3 REL4 REL5 RES1	05	0.775 0.754 0.731 0.721 0.707	2.902	17.020	0.798
F3	TAN1 TAN2 TAN3 TAN4	04	0.810 0.809 0.805 0.800	2.321	12.885	0.735
F4	RES2 RES3 RES4	03	0.812 0.807 0.806	1.248	7.795	0.677
F5	ASS1 ASS2 ASS4	03	0.816 0.807 0.804	1.142	6.532	0.655

Table 5
Results of Factor Analysis of Actual Scores by Service Providers (Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization)

Factor Label	Item	Total Item	Factor Loading	Eigen Value	Variance (%)	Cronbach's Alpha
F1	REL2 ASS3 EMP1 EMP2 EMP3 EMP4 EMP5	07	0.808 0.805 0.821 0.811 0.810 0.812 0.813	5.645	34.234	0.823
F2	REL1 REL3 REL4 REL5 RES1	05	0.785 0.764 0.721 0.720 0.717	2.942	17.212	0.776
F3	TAN1 TAN2 TAN3 TAN4	04	0.810 0.808 0.803 0.801	2.312	12.560	0.730
F4	RES2 RES3 RES4	03	0.812 0.805 0.802	1.245	7.756	0.655
F5	ASS1 ASS2 ASS4	03	0.812 0.808 0.803	1.143	6.542	0.644

Table 6
Mean Difference between Ideal and Actual Scores for all 5 Dimensions of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 ITAN ATAN	1.69167	0.55727	.03217	1.62835	1.75498	52.579	299	0.000
Pair2 IREL AREL	1.77200	0.90010	.05197	1.66973	1.87427	34.098	299	0.000
Pair3 IRES ARES	1.86250	0.64207	.03707	1.78955	1.93545	50.243	299	0.000
Pair4 IASS AASS	1.92667	0.85316	.04926	1.82973	2.02360	39.114	299	0.000
Pair5 IEMP AEMP	2.20400	0.81507	.04706	2.11139	2.29661	46.836	299	0.000

Table 7
Mean Difference between Ideal and Actual Score for the Items of Tangibility Dimension of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 ITAN1 ATAN1	2.37333	1.13942	0.06578	2.24387	2.50279	36.077	299	0.000
Pair2 ITAN2 ATAN2	1.85000	0.93295	0.05386	1.74400	1.95600	34.346	299	0.000
Pair3 ITAN3 ATAN3	1.17000	0.99553	0.05748	1.05689	1.28311	20.356	299	0.000
Pair4 ITAN4 ATAN4	1.37333	1.11269	0.06424	1.24691	1.49976	21.378	299	0.000

Table 8
Mean Difference between Ideal and Actual Score for the Items of Reliability Dimension of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 IREL1 AREL1	1.49667	1.08347	0.06255	1.37356	1.61977	23.926	299	0.000
Pair2 IREL2 AREL2	2.21333	1.41462	0.08167	2.05261	2.37406	27.100	299	0.000
Pair3 IREL3 AREL3	1.08333	1.53762	0.08877	0.90863	1.25804	12.203	299	0.000
Pair4 IREL4 AREL4	2.10000	1.48459	0.08571	1.93132	2.26868	24.500	299	0.000
Pair5 IREL5 AREL5	1.96667	0.95670	0.05524	1.85797	2.07537	35.605	299	0.000

Table 9
Mean Difference between Ideal and Actual Score for the Items of Responsiveness Dimension of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 IRES1 ARES1	1.80667	1.11059	0.06412	1.68048	1.93285	28.176	299	0.000
Pair2 IRES2 ARES2	2.01667	1.11059	0.06092	1.89678	2.13656	33.103	299	0.000
Pair3 IRES3 ARES3	1.95333	1.15568	0.06672	1.82203	2.08464	29.275	299	0.000
Pair4 IRES4 ARES4	1.67333	1.23763	0.07145	1.53272	1.81395	23.418	299	0.000

Table 10
Mean Difference between Ideal and Actual Score for the Items of Assurance Dimension of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 IASS1 AASS1	1.80667	1.11059	0.06412	1.68048	1.93285	28.176	299	0.000
Pair2 IASS2 AASS2	2.01667	1.05519	0.06092	1.89678	2.13656	33.103	299	0.000
Pair3 IASS3 AASS3	1.95333	1.15568	0.06672	1.82203	2.08464	29.275	299	0.000
Pair4 IASS4 AASS4	1.67333	1.23763	0.07145	1.53272	1.81395	23.418	299	0.000

Table 11
Mean Difference between Ideal and Actual Score for the Items of Empathy Dimension of SERVQUAL

	Paired Difference					t	df.	Sig.(2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% CI of the Mean				
				Lower	Upper			
Pair1 IEMP1 AEMP1	2.33333	1.16336	0.06717	2.20115	2.46551	34.740	299	0.000
Pair2 IEMP2 AEMP2	2.03333	1.35092	0.07800	1.87984	2.18682	26.070	299	0.000
Pair3 IEMP3 AEMP3	1.95667	1.34443	0.07762	1.80392	2.10942	25.208	299	0.000
Pair4 IEMP4 AEMP4	2.28000	1.21650	0.07023	2.14178	2.41822	32.463	299	0.000
Pair5 IEMP5 AEMP5	2.41667	1.21159	0.06995	2.27901	2.55433	34.548	299	0.000