Chapter 9 – Summary of Findings, Conclusions & Suggestions

CHAPTER - 9
SUMMARY OF FINDINGS, CONCLUSIONS & SUGGESTIONS

Chapter Objective:
This chapter gives an overall picture of Findings, Conclusions & Suggestions of the Study

9.1 Findings of the Study

We have witnessed the period of last decade has seen growth in the banking sector with consequent increase in the volume of banking transactions fully aided by the growth and innovations in the banking technology. The technological improvements in banking have also, to a large extent, facilitated the banks in improving their level of customer service. Almost all the banks now work in a computerized environment with Core Banking Service, which facilitates anywhere banking which is distinct from the earlier branch concept. A large number of banks also offer banking on the telephone or internet or mobile platforms (restricted facilities). Money transfer is an area that has been largely benefitted through technological developments.

Customer satisfaction is a critical issue in the success of any business system, traditional or online. In a powerful e-commerce competitive environment, in order to sustain the growth and market share, service providers need to understand how to satisfy customers, as customer satisfaction is critical for establishing long term relationships.

At this juncture, it becomes very important to know the ‘quality’ of core banking services offered by the banks to the retail customers, so that if there is a gap, steps can be exercised to fill it up. Hence based on the GAP model suggested by P.
Parasuraman & Zeithaml, efforts have been put to study the, “Quality of Core Banking Services to the retail customers – A study based on GAP model”.

After a thorough literature review, structured data collection and systematic analysis of the collected data, this chapter gives a summarized findings and conclusions of the study, Suggestions based on the same also forms a very important part of this chapter.

Followings were the findings of this study with respect to the Profile of the respondents:

1. 74% respondents are Male respondents and 26% are Female Respondents.
2. 55% respondents are married and 45% are unmarried amongst them, around 62% of the respondents are between the age group of 25 and 35 years.
3. 39.5% of the respondents are from the income group of Rs. 20,000 to Rs. 40,000 and around 27% are between the income group of Rs. 40,000 to Rs. 80,000.
4. 55% of the respondents are from the salaried group and the next big representation is from Business/Profession group that is around 37%.
5. Around 52% of the respondents are ‘having good knowledge’ of e banking and the next big group is ‘very well versed’ which is around 31% amongst the total representation.
6. Around 78% of the respondents are using e banking facilities for more than one year.

Followings were the findings of this study with respect to the Profile of the Banks:

1. Data was collected from the customers of a total of 27 banks falling under the category of Nationalized other than SBI & Associates (Including IDBI), SBI & Associates, Private Sector and Foreign Banks.
2. It is found that, amongst the sample banks there are 2 banks having as less than 999 employees and 4 banks having more than 60,000 employees. As an extreme case, we also have State Bank of India which has employees more than 2 lakhs.

3. It is found that there are 8 banks who’s Capital and Reserves & Surplus is between Rs. 50,000 million to 99,999 million. Again as an extreme case, we can find State Bank of India having Capital and Reserves & Surplus is more than 9 lakh million.

4. It is found that there are 7 banks who have advanced between Rs. 10 lakh million and 20 lakh million. A special mention to be made here about JP Morgan chase has advance around Rs. 53,000 million and State Bank of India has advanced more than Rs. one crore million.

5. Non-Performing Assets ratio of the sample banks also are found out. The said ratio is as a percentage of net advances from the respective banks. Worthy mention here is, there are 7 banks who’s NPA ratios are between 0.0 to 0.49%. Yes Banks’s NPA is 0.01%, whereas Bank of America and JP Morgan Chase’s NPA is 0.00%.

Following were the findings of this study with respect to the experience of the respondents with reference to e banking:

1. It is found that around 32% respondents expect still friendlier response from the bank staff.

2. Around 57% of the respondents are personally visiting their branch to ‘make a deposit’

3. Almost all the respondents know every security measure while using e banking, especially not sharing password/PIN with any one including the banks staff (99.2%) is known to all.
4. Around 86% of the respondents opine that, they are witnessing a continuous improvement in e banking compared to ATM and Phone banking.

5. It is found that ‘personal visits’ to the bank has drastically come down by the respondents since the time they started using e banking facility. A set of people (around 26%) responded that they have not at all visited the branch since they have started using e banking facility.

6. It is found that though there were no issues faced by many of the respondents, otherwise amongst the respondents who had issues with e banking, issues faced while transacting with the non-home branch has taken the 1st rank. Followed with ATM usage, working of e banking/phone banking.

7. Few of the respondents also have reported that they faced ‘other’ issues like RTGS, Deposit of huge sums in non-home branch, ATM always out of order, No security at ATMs etc. as their concerns.

8. It is found that Most of the respondents were using almost all the e banking services offered by their banks except some services like apply loan online etc. Highest number of respondents (681) have used the service to check their account balance online which is followed by inter account fund transfers (608 respondents).

9. It is found that around 31% of respondents said that number of bank transactions have remarkably increased to a very large extent since they started using e banking facility.

10. It is found that a set of respondents belonging to high income group have never used the ATM and hence they do not know much about its services.
9.2 Research Conclusions

Following are the conclusions arrived at based on the objective wise analysis of the data

9.2.1 With reference to the first objective of the study which is:

1. To describe the servqual profile using the gap and perceived quality scores of customers with special reference to RBI classification of banks and to critically evaluate the gap and perceived quality scores.

Following are the conclusions arrived at:

1. From the statistical analysis, it clearly emerge that, the perception of customers regarding the RELIABILITY attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as Transactions performed through e banking being more accurate, customers being more satisfied with their accounting statements as well as the staff’s communication, misuse of customer’s personal information by banks etc. as preferred by respective customers. Although the mean score indicate that customers of each bank ‘agree’ to all the aspects mentioned under RELIABILITY, yet the customers belonging to Foreign banks have ‘strongly agreed’ as compared to other three types of banks.

From this, we can conclude that majority of the customers either ‘agree’ or ‘strongly agree’ that all banks have ensured more RELIABILITY resulting in customer satisfaction.
2. With regard to GAP score of RELIABILITY attribute, it emerges from the result that, the banks are SUCCESSFUL in performing to the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing less than 1, it indicates that the customers are more or less satisfied with respect to the RELIABILITY attribute. The positive sign of the GAP score indicates that there is a small proportion of customers still want some more improvement in terms of RELIABILITY. Nevertheless it can be concluded that, there is no total dissatisfaction amongst the customers across the banks with e banking. The e banking services are up to the expectation of majority of customers.

3. From the statistical analysis, it clearly emerge that, the perception of customers regarding the RESPONSIVENESS attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as quickly solving their e banking issues, informing about newly launched e banking services, customers being more satisfied with staff’s professionalism etc. as preferred by respective customers. The mean score indicate that customers of each bank ‘agree’ to all the aspects mentioned under RESPONSIVENESS. From this, we can conclude that as majority of the customers ‘agree’ that all banks have shown good RESPONSIVENESS resulting in customer satisfaction while getting their e banking issues resolved.

4. With regard to GAP score of RESPONSIVENESS attribute, it emerges from the result that, the banks are SUCCESSFUL in performing to the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing less than 1, it indicates that the customers are more or less satisfied with respect to the RESPONSIVENESS attribute. The positive sign of the GAP score of RESPONSIVENESS indicate that there is a very small
proportion of customers still want little more improvement in terms of RESPONSIVENESS. Nevertheless it can be concluded that, there is no total dissatisfaction amongst the customers across the banks with e banking. The RESPONSIVENESS during solving e banking issues are up to the expectation of majority of customers.

5. From the statistical analysis, it clearly emerge that, the perception of customers regarding the EFFICIENCY attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as 24 hours banking is actually 24 hours banking, processing speed of e banking services, range of available e services, switching the branches etc. as preferred by respective customers. The mean score indicate that customers of each bank ‘agree’ to all the aspects mentioned under EFFICIENCY. And comparatively, foreign bank customers ‘strongly agree’ with respect to e banking EFFICIENCY of their respective banks. From this, we can conclude that as majority of the customers ‘agree’ or ‘strongly agree’ that all banks have ensured good EFFICIENCY resulting in customer satisfaction while performing e banking services.

6. With regard to GAP score of EFFICIENCY attribute, it emerges from the result that, the banks are MORE SUCCESSFUL in meeting the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing almost ZERO or NEGATIVE, which indicates that the banks have shown their EFFICIENCY BEYOND the expectations of customers’. It can be concluded that, there is absolutely no dissatisfaction amongst the customers across the banks with e banking EFFICIENCY. Comparatively, the EFFICIENCY of Private banks have slightly good score with respect to EFFICIENCY attribute.
7. From the statistical analysis, it clearly emerge that, the perception of customers regarding the SECURITY attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as feeling secured while performing e banking transactions, providing security measures like 3D passwords, virtual key boards etc. as preferred by respective customers. Although the mean score indicate that customers of each bank ‘agree’ to all the aspects mentioned under SECURITY, yet the customers belonging to Foreign banks have ‘strongly agreed’ as compared to other three types of banks. From this, we can conclude that majority of the customers either ‘agree’ or ‘strongly agree’ that all banks have ensured a very good SECURITY resulting in customer satisfaction while performing e banking services.

8. With regard to GAP score of SECURITY attribute, it emerges from the result that, the banks are providing GOOD SECURITY and meeting the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing NEGATIVE, it indicates that all the banks have designed their SECURITY MEASURES BEYOND the expectations of customers’. It can be concluded that, there is absolutely no dissatisfaction amongst the customers across the banks with e banking SECURITY.

9. From the statistical analysis, it clearly emerge that, the perception of customers regarding the EASE OF USE attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as record keeping of e banking transactions, location of ATMs, usage of website etc. as preferred by
10. With regard to GAP score of EASE OF USE attribute, it emerges from the result that, the banks are SUCCESSFUL in performing to the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing less than 1, it indicates that the customers are more or less satisfied with respect to the EASE OF USE attribute. The positive sign of the GAP score indicates that there is a small proportion of customers still want some more improvement in terms of EASE OF USE. Nevertheless it can be concluded that, there is no total dissatisfaction amongst the customers across the banks with e banking. The e banking services are up to the expectation of majority of customers in terms of EASE OF USE.

11. From the statistical analysis, it clearly emerge that, the perception of customers regarding the AESTHETICS attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as pleasing appearance of website, quality of ATM cards etc. as preferred by respective customers. Although the mean score indicate that customers of each bank ‘agree’ to all the aspects mentioned under AESTHETICS, yet the customers belonging to Foreign banks have ‘strongly agreed’ as compared to other three types of banks.
From this, we can conclude that majority of the customers either ‘agree’ or ‘strongly agree’ that all banks have ensured good AESTHETICS resulting in customer satisfaction.

12. With regard to GAP score of AESTHETICS attribute, it emerges from the result that, the banks are SUCCESSFUL in performing to the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing less than 1, it indicates that the customers are more or less satisfied with respect to the AESTHETICS attribute. The positive sign of the GAP score indicates that there is a small proportion of customers still want some more improvement in terms of AESTHETICS. Nevertheless it can be concluded that, there is no total dissatisfaction amongst the customers across the banks with e banking. The e banking services are up to the expectation of majority of customers.

13. From the statistical analysis, it clearly emerge that, the perception of customers regarding the ASSURANCE attribute slightly differ across the classified banks. Here, by perception we mean that the degree of acceptance measured on a likert scale ranging from ‘Strongly Agree’ to ‘Strongly Disagree’ on various aspects such as guidance of bank officials on the 1st time usage of e banking services by customers, navigation speed of website, appropriate help information on website etc. as preferred by respective customers. The mean score here indicate that customers of each bank ‘agree’ to all the aspects mentioned under ASSURANCE. From this, we can conclude that majority of the customers either ‘agree’ that all banks have ensured more ASSURANCE resulting in customer satisfaction.
14. With regard to GAP score of ASSURANCE attribute, it emerges from the result that, the banks are SUCCESSFUL in performing to the expectation of the customer to a great extent. In other words, as the mean GAP score across the banks is showing less than 1, it indicates that the customers are more or less satisfied with respect to the ASSURANCE attribute. The positive sign of the GAP score indicates that there is a small proportion of customers still want some more improvement in terms of ASSURANCE. Nevertheless it can be concluded that, there is no total dissatisfaction amongst the customers across the banks with e banking. The e banking services are up to the expectation of majority of customers in terms of ASSURANCE.

9.2.2 With reference to the second objective of the study which is:

2. To determine the relative importance of select quality attributes and to determine the weighted (weights based on relative importance) Servqual profile using gap and perceived quality scores of the retail customers with special reference to RBI classification of Banks and to critically evaluate the weighted the gap and perceived quality scores.

Following are the conclusions arrived at:

1. From the statistical analysis, it clearly emerge that, there is no significant difference in Mean rank score of RELIABILITY attribute among four types of Bank Classification. In other words, it means that the respondents of all the banks are similar in terms of RELIABILITY attribute.

2. With regard to RESPONSIVENESS attribute, based on the statistical scores, it can be concluded that compared to Private banks respondents of SBI & its associate banks are better in terms of RESPONSIVENESS attribute.
3. With regard to EFFICIENCY attribute, based on the statistical scores, it can be concluded that compared to Private banks respondents of SBI & its associate banks are better in terms of EFFICIENCY attribute.

4. From the statistical analysis, it clearly emerge that, there is no significant difference in Mean rank score of SECURITY attribute among four types of Bank Classification. In other words, it means that the respondents of all the banks are similar in terms of SECURITY attribute.

5. From the statistical analysis, it clearly emerge that, there is no significant difference in Mean rank score of EASE OF USE attribute among four types of Bank Classification. In other words, it means that the respondents of all the banks are similar in terms of EASE OF USE attribute.

6. With regard to AESTHETICS attribute, based on the statistical scores, it can be concluded that compared to Private banks respondents of Foreign are better in terms of AESTHETICS attribute.

7. With regard to ASSURANCE attribute, based on the statistical scores, it can be concluded that compared to Private banks respondents of SBI & its associate banks are better in terms of ASSURANCE attribute.

8. With regard to SERVQUAL scores differs across banks, it can be concluded that, SERVQUAL Score (weighted average) between Private and Nationalized Banks and between private banks and SBI and associates and Foreign Banks. Yet, the mean difference of each pair of banks is very negligible that there is a marginal edge of one bank over the other.
9. From the statistical analysis, it clearly emerge that, there is no significant difference in Mean weighted SERVQUAL GAP among four types of Bank Classification. In other words, it means that the respondents of all the banks are similar in terms of SERVQUAL GAP

**9.2.3 With reference to the third objective of the study which is:**

3. To study the relationship between Servqual profile of a bank using gap, perceived quality, weighted gap and weighted perceived quality of a bank and the market share of a bank

following are the conclusions arrived at:

1. From the statistical analysis, it is very clear that there is no relationship between overall mean weighted SERVQUAL perceived score and Market share. In other words, there is no impact of overall perceived SERVQUAL attributes on the market share of respective banks.

2. With regard to Mean weighted SERVQUAL gap score too, it is analysed that, there is no relationship between the gap score and market share of the respective bank.

3. Statistically, it is observed that there is no relationship between weighed SERVQUAL perceived scores of attributes and Market share.

**9.2.4 With reference to the fourth objective of the study which is:**

4. To assess the Impact of Servqual profile of a bank using gap, perceived quality, weighted gap and weighted perceived quality of a bank on the select profitability measure of a bank
following are the conclusions arrived at:

1. Statistically, it is evident that perceived SERVQUAL attributes does not have relationship between Business per employee.
2. Statistically, it is evident that perceived SERVQUAL attributes does not have relationship between Profit per employee.
3. Statistically, it is evident that perceived SERVQUAL attributes does not have relationship between Return on Equity.
4. Statistically, it is evident that perceived SERVQUAL attributes does not have relationship between Return on Assets.
5. Statistically, it is evident that GAP SERVQUAL attributes does not have relationship between Business per employee.
6. Statistically, it is evident that GAP SERVQUAL attributes does not have relationship between Profit per employee.
7. Statistically, it is evident that GAP SERVQUAL attributes does not have relationship between Return on Equity.
8. Statistically, it is evident that GAP SERVQUAL attributes does not have relationship between Return on Assets.
9. Statistically, it is evident that a relationship exists between weighted perceived SERVQUAL and Business per employee. In other words, when the customers’ satisfaction level increases from dissatisfaction to a satisfactory level, there could be an increase of about 3.87 percent (unit) increase in Business per employee profitability ratio.
10. Statistically, it is evident that a relationship exists between weighted perceived SERVQUAL and Profit per employee. In the other words, when the customers’ satisfaction level increases from dissatisfaction to a satisfactory level, there could be an increase of about 11.49 percent (unit) increase in profit per employee ratio.
11. Statistically, it is evident that there is no relationship between weighted perceived SERVQUAL and Return on Equity.
12. Statistically, it is evident that a relationship exists between overall perceived SERVQUAL and Return on Assets. In the other words, when the customers’ satisfaction level increases from dissatisfaction to a satisfactory level, there could be an increase of about 3.54 percent (unit) increase in Return on Assets profitability ratio.

9.3 Suggestions

**Following are the suggestions to the banks as a result of this study:**

1. Bankers should take some steps to increase the e banking habits, probably banking habits amongst the female sect.

2. Bankers should also execute some measures to make all the customers more ‘well versed’ with the e banking activities.

3. Measures should also be exercised for a friendlier/professional approach of the staff towards customers. May be some personality development sessions also can be given to them as a part of their regular training session.

4. Banks need to strive little more upon improving ATM and Phone banking facility.

5. Speaking in the angle of attributes, banks need not work much towards RELIABILITY banks can maintain the same activities with respect to building RELIABILITY amongst the customers.

6. With respect to RESPONSIVENESS, a small set of customers are expecting little more professionalism and friendlier approach by the bank officials, especially when there is some issue to be resolved.
7. With respect to EFFICIENCY, there is no any suggestion to be given except to maintain the existing one as the customers are very much satisfied by the efficiency of the bank officers.

8. With respect to SECURITY, there is no any suggestion to be given except to maintain the existing one as the customers are very much satisfied by the measures taken by the banks with this regards, except one strong suggestion to take some severe step towards ATM security.

9. Though majority of the customers are satisfied with respect to EASE OF USE attribute, a small set of customers are finding it difficult to handle/manage the e banking transactions. A proper training/educating them about the usage will increase their satisfaction.

10. With respect to AESTHETICS, there is no any suggestion to be given except to maintain the existing one as the customers are very much satisfied here.

11. With respect to ASSURANCE, there is no any suggestion to be given except to maintain the existing one as the customers are very much satisfied here.

12. Proceeding further with the other suggestions, there is no significant awareness in the minds of the customers about the introduction of e banking facility, its importance, benefits and threats of the usage of e banking. Thus it is suggested the banks to ‘educate’ the customers about all these factors in detail. A proper orientation during the opening of an account or at the time of first time usage of e banking facility is very much advised.

13. Many customers are finding it bit uneasy to ask/repeatedly ask the clarifications/queries bank employees about e banking usage. As e banking environment is very new to the users, they may have many inhibitions about
its usage, hence they may be repeatedly asking for their clarifications with
bank employees. Thus, In case of any e banking usage query/clarification by
any customer, bank employees need to exercise a friendlier approach
towards the customers.

14. It can also be suggested that a distinct post can be created in the branch, only
to handle/educate e-banking activities. The issue now is, all the existing
officers will be busy with their regular assignments and they are not able
cater to this particular need of the customer. For example, many customers
opine that, of multi-layer protected e transactions are very complex to
perform. A proper awareness regarding the same would ease their way of
performing the transactions.

The new officer apart from educating, he can also update the customers
about the new changes as and when it happens. For example:

a. Recently RBI came out with the rule of ‘ATMs not retracting the cash back in
to the machine’ (Earlier, ATMs used to retract the cash back when customer
delays taking the cash from the machine or leaves it there).
b. Few banks have recently upgraded their banking websites (ex: ICICI Bank,
Canara Bank), any changes in the site, usage pattern can be educated by this
officer.

15. It can be suggested to enable cash deposit through ATMs (like in foreign
countries). We can see the drastic reduction of customers’ personal visits to
the banks. The good thing now is, of recent couple of the banks have
enabled this system by establishing ‘e-lounge’ etc., where apart from
withdrawal of cash, deposit of cash, deposit of cheques, update of pass book
etc., are also enabled. If all the banks take this step of establishing similar
lounges all over, customers need not depend on branches for anything.
16. Few customers have opined that ATMs sometimes will have a board displaying only Rs.500/1000 notes are available making customers to withdraw more than their current requirement, suitable measures to solve the same may be adopted.

17. A very recent developments with respect to 24 hours ATMs are, few banks have taken a drastic step of closing the ATMs between 11 pm till 6 am quoting the security reason. Few customers have expressed their concern about this as it is not enabling 24 hours banking as promised. Suitable measures to be taken to enable this facility.

18. There is a serious concern with respect to SMS alerts of the transactions of the account. The SMS alerts are enabled only in case of transactions above Rs. 5,000. Customers are not happy with this measure, it is suggested to enable for every transaction relating to the account, as every rupee is important to the customer.

19. Few customers have exhibited their dissatisfaction about issues faced by them while transacting with the non-home branches of the bank. It is reported that, non-home branches deny honoring the self cheques, updating the passbooks etc., They are questioning, if non-home branches deny these transactions, it will completely defeat the principle of core banking system.
9.4 Scope for further research

Pointers for further research will be:

- To continue the same study as having a watch on customer’s satisfaction is always a continuous process. Probably that further study can also include if there are any newly added services.
- Study the customer satisfaction using both GAP and Perceived analysis.
- One can apply this method to the different sects of service industry.

At the end of the research it is concluded that, there is no need to make any further study of level of satisfaction using the GAP study. GAP study reveals that the customers of all the banks are satisfied or dissatisfied at the same level, hence it is felt that GAP study fails to bring out the difference in the level of satisfaction of customers of different the banks, but Perceived analysis is definitely able to bring out the difference.

Perceived study and GAP study give the analysis in two different dimensions. GAP study will measure the level of satisfaction or dissatisfaction, whereas Perceived study will disclose the level of quality of service rendered, for example it says, one bank gives better quality in terms of Reliability and other is not so better. In our assessment, Perceived gives better results as it directly speaks about the terms of ‘customer’s experience’. It shows the difference amongst the banks, whereas GAP says all the banks are satisfying/dissatisfying the customers at same level. It is failing to bring the differentiation among the classification of banks.

GAP measures the level of satisfaction in a very transient phenomena. When the bank moves from worse to better quality, definitely customer’s satisfaction level increases but it is only for a short time. When that improved better quality continues, after some time, the customer’s expectation also surges to the next level
and their creeps in ‘dissatisfaction’ again. It means, to keep a customer satisfied always, the bank needs to ‘keep bringing continuous new improvements’.

In other words, if the service is bad for a long time, the customer’s expectation itself will not be high and that person goes to the bank with a lower expectation. It can be concluded that, generally the satisfaction level is always around zero. It is a simple human psychology that a person feels satisfied only when there is some drastic improvement in a service and feels dissatisfied when there is a drastic deterioration. Interesting fact here is, these are just temporary phases and it will come back to zero very soon which means the GAP in long run always is a zero. Hence studying only the GAP analysis may not be sufficient, one needs to study along with GAP, the Perceived also. Generally the expectations of the customers gets adjusted with ‘what is provided as a service’ for ex: A customer goes to bank to update the pass book and out of 10 times 8 times if it is a failure because of whatever the reason, say printer has some problem, or clerk is on leave, 11th time when the customer goes again, he may not be expecting that this time definitely he will get his pass book updated. So unless there is a drastic change in the service provided it is not possible to find out the level of satisfaction or dissatisfaction and the score will be Zero. In other words, if the analysis gives a zero score, it means, there is no drastic change in the pattern of service provided. Hence a concrete suggestion for the meaningful study of level of satisfaction in a service industry is, one has to always use the perceived analysis along with the GAP analysis to effectively measure the satisfaction level of the customer in a service industry.