The Chapter serves as a summarised view on the present study. It generally covers the scope of the study, the sample findings, future research and strengths and limitations of the study.

1.1 Scope of the study.

The present study was designed to gain an understanding of service quality, in case of mass consumer services, through a survey. A study of service quality in India today is relevant because of the pace of change in the services sector brought about by policy changes of the government like privatisation, liberalisation, etc.

The present study provides a macro view on the status of service quality in India. It gives a fair picture on how services are perceived by consumers and how services are doing on the quality aspects. It thus serves to fill in the gap on information that exists about the services sector especially from a consumer perspective.

The SERVQUAL an instrument designed by Parasuraman, Zeithaml and Berry 1,1986 has been used to collect consumers' expectations of the services and their perceptions of the services on five service dimensions namely Tangibles, Assurance, Reliability, Responsiveness and Empathy.
The study specifically attempts to cover the following:

- Consumers' assessment of service quality of Indian mass consumer services as a whole.
- Importance weights assigned to service dimensions for Indian mass consumer services as a whole.
- Assessment of weights assigned to service dimensions and assessment of service quality for each service sector.
- Comparison of importance weights for each service dimension across service sectors.
- Comparison of weighted service quality for each service dimension across service sectors.
- Comparisons of weighted service quality for each service dimension, for services as a whole, by age, income, education, and sex.

Several hypotheses were generated for testing. The test results and findings are presented in the Chapters 3 to 10.

1.2 Sample

There were 348 respondents who were users of the services covered in the sample. The sample for the study includes users of nine major Indian mass consumer services - Air (Domestic), Road Transport (Only inter city travel by bus), Diagnostic Centre, Hospital, Hotel, Restaurant, Bank, Insurance and Mail. The number of respondents for each of the services varied.

The respondents belonged to the income categories from less than Rs. 36,000 p.a. to more than Rs. 1,56,000 p.a. The age group
of the respondents were from less than 30 years to greater than 60 years. The respondents were with education of graduation and above. Bulk of the respondents were male.

1.3 Findings

The key findings of the study have been summarised here:

1.3.1 Service quality for mass consumers services as a whole is negative.

Overall service quality for Indian mass consumer of services is negative, i.e. consumers perceive that the services do not deliver well on what they expect. This is true for all five service dimensions namely Tangibles, Assurance, Reliability, Responsiveness and Empathy. Service quality of Indian mass consumer services is far below consumer expectations. Surprisingly, on no single service dimension consumers on an overall basis felt that Indian mass service providers are delivering quality.

1.3.2 Importance ratings for services as a whole vary significantly amongst pairs of service dimensions.

Indian mass consumers of the services as a whole do not appear to rate all the service dimensions equally. There appear to be significant differences on importance ratings amongst the pairs of service dimensions.

1.3.3 The service dimension of Reliability was consistently higher than the others, in terms of importance ratings, for services as a whole.
Reliability was consistently higher than the other four service dimensions — Tangibles, Assurance, Empathy, and Responsiveness. Responsiveness was significantly higher than Tangibles, Assurance, and Empathy. Tangibles was found to be significantly higher than Assurance, and Assurance was found to be significantly higher than Empathy. Thus at a general level, mass consumer service providers should devote more efforts to managing the most important service dimensions, namely Reliability and Responsiveness. Reliability being the more important of the two.

1.3.4 Importance ratings amongst pairs of the service dimensions within each service sector differ in case of many services, and are more or less equal in cases of some.

Although Reliability and Responsiveness are very important service dimensions, for Indian mass consumer services as a whole, there are peculiarities within each service sector which need to be understood.

1.3.4.1 Importance ratings amongst pairs of service dimensions within Insurance, Restaurant and Diagnostic Centre.

In the Insurance and Restaurant sectors, consumers gave equal weight to all five service dimensions.

In the case of Diagnostic Centre, there are no significant differences in weights attached to Reliability, Responsiveness, Assurance, and Empathy. Only Tangibles was rated below Reliability and Responsiveness.
1.3.4.2 Bank, Air, Mail, Road Transport, show Reliability to be consistently more important than the other service dimensions.

Reliability proved to be the most important service dimension in case of Bank, Air, Mail, Road Transport, and Hospital. However, in these sectors the service dimensions next in importance were different for each of them.

1.3.4.2.1 Importance ratings for Bank

For consumers of Banks, Reliability is the most important service dimension with Responsiveness, Assurance and Empathy being quite important. However, Tangibles received a relatively lower rating than others.

1.3.4.2.2 Importance ratings for Hospital

In case of Hospital service, Reliability is the most important with no pattern amongst the other four service dimensions.

1.3.4.2.3 Importance ratings for Mail

For Mail, while Reliability is the most important service dimension, the other important service dimensions are Responsiveness and Assurance. The less important ones are Tangibles and Empathy.

1.3.4.2.4 Importance ratings for Road Transport

Consumers of Road Transport give the highest importance to Reliability followed by Responsiveness and Tangibles. Assurance and Empathy are less important.
1.3.4.2.5 Importance ratings for Air

Consumers of Air give the highest importance to Reliability followed by Responsiveness and Tangibles. Assurance and Empathy are less important.

1.3.4.3 Importance ratings for Hotel

Hotel service consumers give equal weights to Reliability, Responsiveness, and Tangibles. Assurance and Empathy appear less important for these services.

The decisions of Service providers should be guided by how important consumers consider each of the service dimension. In fact, based on the ratings they may decide the priorities for resource allocations within the organisation.

1.3.5 Service quality is negative on each service dimension for each sector except for a few services.

Consumers of most of the service sectors perceive that the services offered were far below their expectations i.e. service quality was negative on most of the service dimensions. There were a few exceptions like Diagnostic Centre on the Reliability dimension, and Mail and Insurance each on the Empathy dimension.

1.3.6 Comparisons of services on importance ratings for each service dimension show that some services received significantly higher ratings than others.

From the comparison of importance weights on Tangibles across services, it appears that the sectors getting the
higher ratings are those ones where Tangible is an important service dimension (as shown in the paired differences test between service dimensions conducted sectorwise.)

1.3.6.1 Sectors receiving higher importance ratings on Tangibles include Restaurants, Insurance, Hospital and Road Transport

Restaurant, Insurance, Hotel, and Road Transport sectors, received higher importance weights on Tangibles. However, only Restaurant and Hotel were significantly higher than Air, Hospital, Diagnostic Centre and Bank.

1.3.6.2 Sectors receiving higher importance ratings on Reliability

The sectors receiving higher weights than others on Reliability are Mail, Air, Insurance, Road Transport and Diagnostic Centre and Hospital. One must note that Reliability is very important to all sectors. Mail and Air were significantly higher than Hospital, Bank, Hotel and Restaurant. Insurance and Road Transport were significantly higher than Bank, Hotel and Restaurant. Diagnostic Centre and Hospital was significantly higher than Restaurant.

1.3.6.3 Sectors receiving higher importance ratings on Responsiveness

Bank, and Restaurant received the higher mean importance scores on Responsiveness compared to many service sector.
1.3.6.4 Sectors receiving higher importance ratings on Assurance

The sectors receiving the higher mean importance ratings on Assurance are Bank, Diagnostic Centre, Hospital, and Mail. However, all were not significantly higher than other service.

1.3.6.5 Sectors receiving higher importance ratings on Empathy

On Empathy Restaurant, Hotel, Diagnostic Centre and Hospital received higher ratings.

1.3.7 Mean weighted service quality compared sectorwise for each service dimension shows that mean weighted service quality is negative.

Mean weighted service quality is a composite measure of how consumers perceive the quality of the service and how important that dimension is to the service. It is the average P-E score (differences) multiplied by importance ratings of that service dimension.

Mean weighted service quality was compared on each service dimension across service sectors. It was found that all the services received negative weighted service quality i.e. consumers were not happy with the services on all five service dimensions. The degree of course varies.

1.3.7.1 Several service sectors received more negative weighted service quality on different dimensions.

Mean weighted service quality on Tangibles was more negative in case of Road Transport, Air, Mail, Insurance, Restaurant and Bank than the other sectors. But the differences were not significantly higher than other sectors. Hospital was consistently
less negative than the other sectors on this aspect.

Mean weighted service quality on Reliability was more negative for Air, Road Transport, Mail and Insurance. Restaurant was relatively less negative on this dimension as compared to the other sectors.

Mean weighted service quality on Responsiveness was more negative in the case of Air and Bank.

Mean weighted service quality on Assurance was highly negative in case of Mail, Bank, Diagnostic Centre, Air and Road Transport.

Mean weighted service quality on Empathy was negative across all service sectors, but there were no significant differences amongst the sectors on mean weighted service quality.

1.3.7.2 Services receiving more negative mean weighted service quality on two or more service dimensions.

There were at least five to six services which were amongst those that received the most negative mean weighted service quality scores for some of the service dimensions. Amongst these, Air received the most negative weighted service quality across all five service dimensions, i.e. Reliability, Responsiveness, Empathy, Tangibles and Assurance. Road Transport received the most negative weighted service quality on Reliability, Tangibles and Assurance. Mail received the most negative weighted service quality on Tangibles, Reliability and Assurance. Insurance received the most negative weighted service quality on Reliability, Responsiveness and Tangibles. Bank received the most negative weighted service quality on Reliability, Assurance and Empathy.
1.3.8 Overall mean weighted service quality on most service dimensions do not vary by Age, Income, Education and Sex.

Overall mean weighted service quality was compared by age and income. It was found that the scores were not affected by age or income across most of the service dimensions. Empathy was an exception where weighted service quality was more negative for those with lesser incomes.

Service quality was unaffected by education or sex across all the service dimensions.

By and large we can say that age, income, education or sex are not important parameters affecting the scores of weighted service quality or service quality in general.

1.5 Strengths and Limitations

Limitations

The study has its limitations stemming from the sample size which could have been much larger if necessary financial support was given. The study is dependent on responses received on a structured questionnaire. Although space was provided for respondents to express their views on quality none were expressed. Scope for personal interviews with each respondent or a proportion of them would have given more specific information from consumers.

The study is too ambitious in trying to cover nine services. Also the findings are general in nature.

Service quality measurement in this study is only a one shot attempt and does not give a dynamic view of the topic.
Strengths

1. It is the first study on nine Indian mass consumer services which have been compared exhaustively.

2. Several findings can find useful applications by managers who work in the sectors under study.

3. It is empirical in nature with a sizeable sample size of 348 respondents.

4. A literature review includes coverage on the Indian environment affecting each of the services.

5. Results of the study are linked to other studies wherever possible. Further, managerial implications of the findings have been included.

1.6 CONCLUSIONS

Service quality of Indian mass consumer services is negative, i.e., consumers expect far more out of a service than what they receive. This is all pervasive, affecting all the nine service sectors. Except for a few (Diagnostic Centre on Reliability, and Mail and Insurance each on Empathy), most of the service sectors received negative service quality scores for all the five service dimensions.

One of the major reasons appears to be a lack of customer feedback which requires an ongoing effort. Service providers fight shy of measuring their service performance on a regular basis. There is however, a group of service providers who are taking a keen interest in measuring customer satisfaction. They
have adopted different models to understand key satisfiers and dissatisfiers associated with the companies' product or service. Performances on each of the key parameters are measured, and the processes and systems within the company that need to be changed in order to improve scores on the most important parameters are also undertaken. (Business Today 1995).

Indian mass consumers of various services give different weights to the five service dimensions. The prioritisation of service dimensions should guide service providers in each service sector to allocate their resources productively. Reliability appeared either as the most important, or equal to the other important service dimensions. Therefore every service provider must equip their frontline to provide dependable and accurate service through systems, procedures, and technology. Computerisation has helped in delivering reliable services.

Responsiveness, where being quick and prompt matters a great deal, is another dimension which can benefit from computerisation.

No single service sector emerged which satisfied consumers completely. All received negative ratings on weighted service quality. There were some sectors which were comparatively more negative than others, on quite a few of the service dimensions. These include Air, Road Transport, Mail Insurance and Bank.

Service quality or weighted service quality ratings were not affected by age, sex, income or education. It appears that weighted service quality does not get affected by the demographics of the consumer.
References:
