CHAPTER 5

MASS CONSUMER SERVICES - OVERALL SERVICE QUALITY AND IMPORTANCE OF SERVICE DIMENSIONS

This Chapter covers the respondents assessment of service quality as it relates to mass consumer services as a whole. It gives an aggregate view of the respondents. It also covers how the respondents evaluate or rate the five service dimensions for services as a whole.

Hypotheses 1 and 2 relating to service quality and importance ratings for services as a whole, are examined. Key findings concerning each is also presented.

5.1 Findings and Hypothesis testing of service quality for mass consumer services as a whole.

Hypothesis 1.

There is a significantly negative difference between Perceived(P) service and Expected(E) service for each of the five service dimensions viz., Tangibles, Assurance, Reliability, Responsiveness and Empathy, for Indian mass consumer services as a whole.

Null hypothesis.

No significant differences exist between Perceived(P) service and Expected(E) service on each of the five service dimensions for services as a whole.

The hypothesis test about the difference between two population means: matched pairs was carried out to test whether there is a significant difference between P and E for all 348 service respondents. It was found that there are significant
differences between P and E on all five service dimensions, i.e. in all cases perceived quality was far lesser than expected. Hypothesis 1 therefore holds good.

For the service dimension Tangibles, t is significant at 1% and 5% levels. Similarly, t is significant at 1% and 5% levels for Reliability, Responsiveness, Assurance and Empathy (See Table 5.1)

Since all the t values are negative, we can say that overall service quality is significantly negative i.e. there is a service quality shortfall for all five service dimensions for Indian mass consumer services as a whole.

Table 5.1
Significance of t for matched pairs of P and E for each service dimension for services as a whole.

<table>
<thead>
<tr>
<th>Service Dimensions</th>
<th>Sample Size(n)</th>
<th>Difference (d)</th>
<th>Standard Deviation(sd)</th>
<th>t Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangibles</td>
<td>348</td>
<td>-3.06</td>
<td>3.49</td>
<td>-16.11**</td>
</tr>
<tr>
<td>Assurance</td>
<td>348</td>
<td>-5.83</td>
<td>5.81</td>
<td>-18.81**</td>
</tr>
<tr>
<td>Reliability</td>
<td>348</td>
<td>-4.45</td>
<td>4.70</td>
<td>-17.80**</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>348</td>
<td>-3.28</td>
<td>4.32</td>
<td>-14.26**</td>
</tr>
<tr>
<td>Empathy</td>
<td>348</td>
<td>-4.90</td>
<td>5.73</td>
<td>-15.81**</td>
</tr>
</tbody>
</table>

* Significant at 5% level
** Significant at 1% level
5.1.2 Key findings - Overall Service Quality

5.1.2.1 Service quality as perceived by consumers of Indian mass services as a whole is negative i.e. consumers perceive a gap between what is expected and what they perceive they are receiving on all five service dimensions.

5.1.2.2 Indian mass consumer service providers would have to evolve means to close the gap between perceived and expected quality on all five service dimensions.

5.2 Findings and hypothesis testing on importance ratings for Indian mass consumer services as a whole.

5.2.1 Hypothesis 2

There are significant differences on importance ratings for each pair of the five service dimensions for Indian mass consumer services as a whole.

Null Hypothesis.

No significant differences exist between pairs of the five service dimensions on importance ratings for mass consumer services as a whole.

Importance ratings are weights attached by consumers of a service to the five service dimensions, out of the score of 100. Importance ratings gives us an idea as to which service dimensions are most important to the consumers.

In our case there are 10 pairs of service dimensions:

- Tangibles & Reliability
- Tangibles & Responsiveness
- Tangibles & Assurance
- Tangibles & Empathy
- Reliability & Responsiveness
Significance testing using paired differences test for pairs of service dimensions.

The pairs of service dimensions and significance values is given in Table 5.2

**TABLE 5.2**

Significance of *t* - values for paired differences on importance ratings of the five service dimensions.

<table>
<thead>
<tr>
<th>Pairs of service Dimensions</th>
<th>diff.</th>
<th>std. dev.</th>
<th>n</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangibles - Reliability</td>
<td>-12.94</td>
<td>32.20</td>
<td>323</td>
<td>-07.23**</td>
</tr>
<tr>
<td>Tangibles - Responsiveness</td>
<td>-04.28</td>
<td>09.62</td>
<td>323</td>
<td>-07.93**</td>
</tr>
<tr>
<td>Tangibles - Assurance</td>
<td>02.80</td>
<td>12.14</td>
<td>323</td>
<td>04.46**</td>
</tr>
<tr>
<td>Tangibles - Empathy</td>
<td>00.73</td>
<td>11.83</td>
<td>323</td>
<td>01.11</td>
</tr>
<tr>
<td>Reliability - Responsiveness</td>
<td>06.74</td>
<td>16.22</td>
<td>323</td>
<td>08.75**</td>
</tr>
<tr>
<td>Reliability - Assurance</td>
<td>09.28</td>
<td>21.05</td>
<td>323</td>
<td>07.93**</td>
</tr>
<tr>
<td>Reliability - Empathy</td>
<td>14.44</td>
<td>18.03</td>
<td>323</td>
<td>14.44**</td>
</tr>
<tr>
<td>Responsiveness - Assurance</td>
<td>06.25</td>
<td>13.52</td>
<td>323</td>
<td>08.33**</td>
</tr>
<tr>
<td>Responsiveness - Empathy</td>
<td>08.48</td>
<td>12.23</td>
<td>323</td>
<td>12.47**</td>
</tr>
<tr>
<td>Assurance - Empathy</td>
<td>03.17</td>
<td>11.39</td>
<td>323</td>
<td>05.03**</td>
</tr>
</tbody>
</table>

* *t* is significant at 5% level

** *t* is significant at 1% level
Pairs with Tangibles

Tangibles was found to be significantly lower than Reliability at 1% and 5% levels. Similarly, Tangibles was significantly lower than Responsiveness at 1% and 5% levels. However, Tangibles was found to be higher than Assurance at 1% and 5% levels. Empathy and Tangibles were more or less equal to each other and no significant differences were found.

Pairs with Reliability

Reliability was found to be significantly higher than Responsiveness, Assurance, and Empathy at 1% and 5% levels.

Pairs with Responsiveness

Responsiveness was found to be significantly higher than Empathy and Assurance at 1% and 5% levels.

Pairs with Assurance

Assurance was found to be significantly higher than Empathy at 5% level.

Hypothesis 2 is partially true. On many of the pairs of service dimensions the differences were significant. Importance rating of Reliability was found to be consistently higher than all four service dimensions. Importance ratings on Responsiveness was found to be 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.
5.2.2 Key finding - Overall Importance Ratings

At an overall level on paired differences between service dimensions, Reliability was found to be the most important followed by Responsiveness. However, Tangibles was found to be higher to Assurance only and Assurance was found to be significantly higher than Empathy only.

Therefore we can summarise and say that on an overall basis mass consumer of services assign higher importance ratings to Reliability and Responsiveness: Reliability being the more important of the two.