This Thesis is in the area of Service Quality as it pertains to mass consumer services. A consumer's assessment of service quality stems from a comparison of his or her expectations of the service, with his or her perceptions of the performance of the service.

The study was initially conceptualised at the beginning of India's liberalisation process. Reforms were sweeping several sectors of the Indian economy. The service sectors like domestic air, banking, road transport etc. hitherto in Government hands were experiencing competition from the private sectors. Consequently, the consumer which was relegated to the background in these industries was gradually pushed to occupy the centre stage. Service industries thus far have been poorly equipped to manage this transition. This context provided the researcher with the impetus to study and understand service quality from a consumer perspective.

The study roughly took four years. Literature review, data collection from consumers, analysis and presentation were different phases of the study. Each phase presented its own set of challenges. Different individuals provided encouragement during these phases which kept my spirit going.

The research has been approached in a two fold manner: one relates to scanning secondary sources of information like research reports, articles, books, etc. on service quality; and the other relates to administering a questionnaire to consumers of
The study is presented in ten chapters. Chapters 1 to 3 cover the summary of the study, nature and scope of the study, and literature review. Chapters 4 to 9 cover hypotheses testing and findings of the study and Chapter 10 covers the findings of the entire study and its relation to other studies. Important managerial implications stemming from these are also outlined.

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