Measuring Service Quality Expectation and Perception Using SERVQUAL: A Gap Analysis

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Abstract

The study was carried with the objective of understanding the level of gap exists between expectation (excellent bank) and perception (experience bank) among the banking customer in Pakistan in the content of service quality. This study is measuring service quality by using SERVQUAL- a perceived service quality questionnaire methodology. SERVQUAL examines five dimensions of service quality, responsiveness, assurance, empathy, tangible and Reliability. For each dimension of service quality measures both the perception and expectation of the service on a scale of 1 to 7, total questions in the questionnaire are 22. Through Gap analysis Gap score is calculated by subtracting the perception score from expectation score. A negative Gap indicates that the actual service is less than what was expected and the GAP is highlighted area for improvement. Convenience sample of 250 public and private bank's account holders in Pakistan was used to collect the data. The finding of this study showed there is very huge Gap exists between excellent bank (expectation) and account holder experience (perception) bank in Pakistan with the regards of service quality. Finding of this study is help to minimize the GAP that was exist between excellent bank and account holder experience bank in Pakistan. This study used the word excellent bank because no bank in Pakistan up to the expectation of the account holders.

Keywords: SERVQUAL; Customer perception; Customer expectation; Gap analysis; Banking sector in Pakistan

Introduction

Commercial banks play the main role in the development of financial growth in the nation. Banking industry in Pakistan has been great transition during sixty-seven years of its history, especially since early 1970s. The nationalized commercial banks maintained their financial hold in financial services industry till the early part of 1990s before a major shake-up leading up to liberalization and reforms, which was instrumental in restructuring of the entire banking industry in 1990s. Berry et al. [1] investigated that service quality is measured with comparing customers' perceptions and expectations of the services extended by the business; moreover perceptions are articulated as consumer's experience about the service received and expectation as customer demand. Thus, the knowledge about customers' perceptions and expectations is significant to service marketers to achieve sustainable viable advantage by maintaining quality service. The consistency competitive edge in the banking industry highlights the significance of quality of customer service. Hence, reviewing quality of service for the customer in the service industries such as insurance, hospitals, telecommunication, hospitals, and library is very vital in determining the standard expected from the service industry. To attain this attaining competitive edge, banking industries face the exceptional challenge of meeting the needs of the customers dependably and regularly [2-20].

Objective of the Study

The objective of this study is to understanding the level of gap exists between expectation (excellent bank) and perception (experience bank) among the banking customer in Pakistan in the content of service quality.

Literature Review

Berry et al. [1] said service quality is the conformance to consumer specification which are counts by the customer not management. Berry et al. explored the ways to increase quality throughout a service company. Berry et al. suggested that service quality is comparison of perception with expectation. Swailes and Dawees (1999) said banks know that customers will be retaining if they provide better service quality to the customers then competitors [21-28]. Chaoprasert and Elsey investigate that core competitive strategy for the banks is service quality furthermore; all the banks around the world have similar kinds of service and competitors. They said banks should investigate customer perception gap in the service quality for getting better market share. Cowling and new man investigated that two UK banks used SERVQUAL models after that both banks enjoying substantial enhances in the profit. Zeithaml investigated that profit for any business will increase if the organization provides the better quality of the services. Heskett et al. [29-40] explored the positive relationship between customer satisfaction, service quality and profitabliity. Zeithaml et al. [41-60] investigated that service quality is most important factor for success of any organization. In the banking industry, service quality is as critical factor as any other service organization. Newman and cowling investigated that service quality broadly used to investigate the performance of banking service. Parasuraman et al. [1] highlights the gaps that cause unsuccessful delivery. Accordingly Parasuraman et al. quality has five dimensions (i) assurance, (ii) empathy, (iii) responsiveness, (iv) Reliability, (v) tangible

i. **Reliability**

Leonard et al. investigated that Reliability has the ability to provide the promised service regularly, consistently, timely and accurately to the consumers (Tables 1-4).

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ii.   **Assurance**

Assurance means knowledge of competence, courtesy of staff, respects of customers, probity and confidentiality, safety and security and creditability (Tables 5-7).

(v) Tangible

Tangible defines as visual appealing, physical facilities, equipment, employees and communication materials. Tangible is the image of the organization services and physical represent [61-70] (Tables 8-11).

iii.   **Empathy**

Empathy mean treating the customers as individual and understanding the needs and wants, customer easily access to the staff of the organization and to their service and information, staff communicate clearly, appropriately timely with their customer, organization understanding the needs and wants for the consumers, organization should give the appropriate service to customers accordingly they needs, organization should give the individual attention to the every customer (Tables 12-15).

iv.   **Responsiveness**

Responsiveness is the prompt attention to requests and questions, willingness to sort the problem and help, organization should provide the problem solution on demand, providing the better complaint handling service, providing the flexibility service to the customers (Tables 16-19).

Conceptual Framework

The Parsuraman, Zethaml, and Berry theory of the Determinants of perceived quality (Figure 1).

Items	Number (N)	Experience bank	Expectation (excellent bank)	GAP=experience-Excellent
RB_1	225	4.6901	4.6431	-0.047
RB_2	225	4.521	3.8741	-1.646
RB_3	225	4.7812	3.4312	-1.352
RB_4	225	4.7229	3.2821	-1.44
RB_5	225	4.9013	4.3432	-0.558
Total SERVQUAL-reliability gap		4.7233	3.9147	-0.808

Table 1: Mean score of excellent bank and experience bank items of reliability.

Item	Statement
RB_1	When Experience/excellent banks assure to do great by a certain time, they do.
RB_2	When a consumer has a issue, Experience/excellent banks will demonstrate a genuine interest in solving it.
RB_3	Experience/excellent banks will execute the service true during the first instance.
RB_4	Experience/excellent banks will execute the service at the time they assure to do so.
RB_5	Experience/excellent banks will persist on error free records.

The study showed there is (-0.808) gaps exist between service quality Reliability of excellent bank and experience bank in Pakistan. The excellent bank mean scores of all items of service quality-Reliability are greater than the experience bank scores which show that a gap exists in the respect of service quality RELIABILITY. If we rank the service quality in the respect of Reliability factor the highest expectation of the account holders from the experience banks are connected to the item (RB2) where gap between excellent bank and experience bank is (-1.646).

Table 2: Reliability items of reliability.

	Mean	N	Std. Deviation	Std. Error Mean
Excellent bank	23.6165	225	2. 48135	0.19376
Experience bank	19.5735	225	2.08448	0.16277

Table 3: Paired sample statistics of reliability.

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Excellent -Experience	4.043	0.23663	0.46363	4.13625	4.36952	24.805	224	0.000

The table shows that the significance value is (.000) which is less than .05 at 95% level of significance so that null hypothesis is rejected. We can conclude that there is gap exist between service quality Reliability of excellent bank and experience bank in Pakistan.

Table 4: Paired sample test of reliability.

Items	Number (N)	Experience bank	Expectation (excellent bank)	GAP=experience-Excellent
A_1	225	3.5488	3.7744	-0.2256
A_2	225	2.6037	4.5321	-1.9284
A_3	225	2.3963	4.4743	-2.0780
A_4	225	3.6951	4.2432	-0.5481
TOTAL SERVQUAL-Assurance gap	225	3.0459	4.2560	-1.2100

Table 5: Mean score of excellence bank and experience bank of assurance.

Item	Statement
A_1	The performance of employees in the excellent/experience bank instills self-assurance in you.
A_2	You experience secure in your dealings with the excellent/experience bank.
A_3	Employees in the excellent/experience bank are always polite with you.
A_4	Employees in the excellent/experience bank have the information to reply your questions.

The study showed (Table 1) overall there is (-1.21) huge gap exist between service quality assurance of excellent bank and experience bank in Pakistan. The excellent bank mean scores of all items of service quality-assurance are greater than the experience bank scores which show that a gap exists in the respect of service quality assurance. If we rank the service quality in the respect of assurance factor the highest expectation of the account holders from the experience banks are connected to the item (A3).

Table 6: Assurance items of assurance.

	Mean	N	Std. Deviation	Std. Error Mean
Excellent bank	12.1836	225	4.8727	0.3805
Experience bank	17.0240	225	3.9657	0.3097

Table 7a: Paired sample statistics of assurance.

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Excellent -Experience	4.8404	0.2886	0.56915	4.13225	4.37995	26.805	224	0.000

The table shows that the significance value is (0.000) which is less than .05 at 95% level of significance so that null hypothesis is rejected. We can conclude that there is gap exist between service quality assurance of excellent bank and experience bank in Pakistan.

Table 7b: Paired sample test of assurance.

Items	Number (N)	Experience bank	Expectation (excellent bank)	GAP= experience-Excellent
T_1	225	2.6341	4.5061	-1.872
T_2	225	3.4146	4.1646	-0.750
T_3	225	3.7622	3.8293	-0.067
T_4	225	3.7521	4.4512	-0.699
Total SERVQUAL-Tangible gap	225	3.3907	4.2378	-0.847

The study showed (Table 8) there is (-0.847) gap exists between service quality Tangible of excellent bank and experience bank in Pakistan. The excellent bank mean scores of all items of service quality-Tangible are greater than the experience bank scores which show that a gap exists in the respect of service quality Tangible. If we rank the service quality in the respect of Tangible factor the highest expectation of the account holders from the experience banks are connected to the item (T1) where gap between excellent bank and experience bank is (-1.872)

Table 8: Mean score of excellent bank and experience bank items of tangible.

Item	Statement
T_1	Materials related with the service (brochures or reports) will be visually pleasing at an experience/excellent bank.
T_2	Employees at experience/excellent banks will be smart in their appearance.
T_3	The physical facilities at experience/excellent banks will be visually appealing.
T_4	Experience/excellent banking corporations will have modern looking equipment.

Table 9: Tangible items of tangible.

	Mean	N	Std. Deviation	Std. Error Mean
Excellent bank	16.9512	225	2. 48135	0.19376
Experience bank	13.5628	225	2.08448	0.16277

Table 10: Paired sample statistics of tangible.

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Excellent -Experience	3.3884	0.23663	0.46363	3.13625	3.36952	24.805	224	0.000

Table 11: Paired sample test of tangible.

Items	Number (N)	Experience bank	Expectation (excellent bank)	GAP= experience-Excellent
E_1	225	4.3841	3.0549	1.3292
E_2	225	3.9024	4.6463	-0.7439
E_3	225	3.4024	4.4451	-1.0427
E_4	225	4.1463	4.6098	-0.4635
E_5	225	4.2012	4.2012	0.0000
Total SERVQUAL-empathy gap		20.0364	20.9573	-0.919

The study showed (Table 12) there is (-0.919) gaps exist between service quality EMPATHY of excellent bank and experience bank in Pakistan. The excellent bank mean scores of all items of service quality-EMPATHY are greater than the experience bank scores which show that a gap exists in the respect of service quality EMPATHY [77]. If we rank the service quality in the respect of EMPATHY factor the highest expectation of the account holders from the experience banks are connected to the item (E1) where gap between excellent bank and experience bank is (-1.329).

Table12: Mean score of excellent bank and experience bank items of empathy.

Item	Statement
E_1	Experience/excellent banks will give clients individual attention.
E_2	Experience/excellent banks will have in service hours convenient to all their clients.
E_3	Experience/excellent banks will have employees who provide clients individual service.
E_4	Experience/excellent banks will have their clients best interest at heart
E_5	The employees of Experience/excellent banks will recognize the specific needs of their clients.

Table 13: Empathy items of empathy.

	Mean	N	Std. Deviation	Std. Error Mean
Excellent bank	20.9573	225	1.4531	0.13404
Experience bank	20.0364	225	1.2460	0.1.2460

Table 14: Paired sample statistics of empathy.

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Excellent -Experience	.9209	0.23663	0.46363	4.13625	4.36952	24.805	224	0.000

The table shows that the significance value is (.000) which is less than .05 at 95% level of significance so that null hypothesis is rejected. We can conclude that there is gap exist between service quality EMPATHY of excellent bank and experience bank in Pakistan.

Table 15: Paired sample test of empathy.

Items	Number (N)	Experience bank	Expectation (excellent bank)	GAP= experience-Excellent
R_1	225	3.5488	3.7744	-0.2256
R_2	225	2.6037	4.5321	-1.9284
R_3	225	2.3963	4.4743	-2.0780
R_4	225	3.6951	4.2432	-0.5481
Total SERVQUAL-Responsiveness gap	225	3.0459	4.2560	-1.2100

The study showed (Table 16) overall there is (-1.21) huge gap exist between service quality Responsiveness of excellent bank and experience bank in Pakistan. The excellent bank mean scores of all items of service quality-Responsiveness are greater than the experience bank scores which show that a gap exists in the respect of service quality Responsiveness. If we rank the service quality in the respect of Responsiveness factor the highest expectation of the account holders from the experience banks are connected to the item (R2).

Table 16: Mean score of excellent bank and experience bank items of responsiveness.

Item	Statement
R_1	Employees of excellent banks will tell clients exactly when services will be executed.
R_2	Employees of excellent banks will provide timely service to clients.
R_3	Employees of excellent banks will consistently be willing to facilitate clients.
R_4	Employees of excellent banks will never be too busy to react to clients requests.

Table 17: Responsiveness items of responsiveness.

	Mean	N	Std. Deviation	Std. Error Mean
Excellent bank	16.9512	225	2.40135	0.19376
Experience bank	12.2439	225	208448	0.16277

Table 18: Paired sample statistics of responsiveness.

	Paired Differences						t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Excellent-Experience	4.073	3.7086	0.2896	4.13225	5.2791		20.2551	224	0.000

The table shows that the significance value is (0.000) which is less than 0.05 at 95% level of significance so that null hypothesis is rejected. We can conclude that there is gap exist between service quality Responsiveness of excellent bank and experience bank in Pakistan.

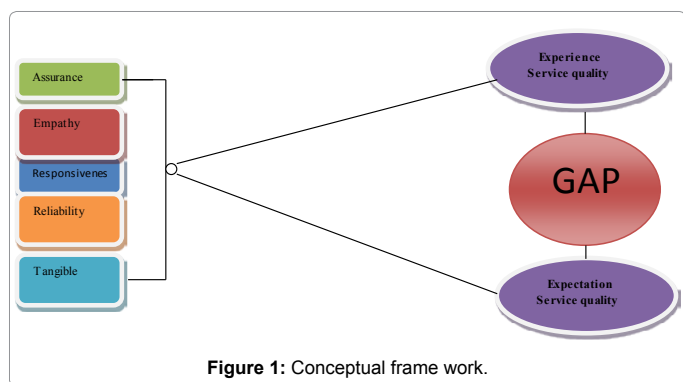**Table 19:** Paired sample test of responsiveness.

Figure 1: Conceptual frame work.

The above model shows the gap exists between expectation and perception in the content of service quality, in which the variance is attempted to be explained by the five independent variables of

i.   Assurance

ii. Empathy

iii. Responsiveness

iv. Reliability

v.   Tangible

Hypothesis

The following hypothesis were prepared for the purpose of the research-

i. There is no gap exist between service quality-assurance of excellent bank and experienced bank in Pakistan.

ii. There is no gap exist between service quality-empathy of excellent bank and experienced bank in Pakistan.

iii. There is no gap exist between service quality-responsiveness of excellent bank and experienced bank in Pakistan.

iv. There is no gap exist between service quality-Reliability of excellent bank and experienced bank in Pakistan.

v. There is no gap exist between service quality-tangible of excellent bank and experienced bank in Pakistan.

Methodology

The study used both secondary and primary data. Secondary data was collected from different, books, journal and websites and Primary data was collected through a structure Questionnaire. Items of the questionnaire relating SERVQUAL dimension was adopted from Berry et al. The study was conducted in Lahore City. The questionnaires were distributed among the 250 account holders in banks of Pakistan.

Only 225 accordingly filled questionnaire were found appropriate. A convenience sampling technique is used for collecting the data within the city [71-76].

Data Analysis and Findings

Data obtained through questionnaire are punched and analyzed with help of "Statistical Package for Social Science" SPSS-17.

Conclusion and Recommendation

It is evident from the above there is gap exist between service quality of excellent bank and experience bank of Pakistan. The results of the research showed that account holders of the banks in Pakistan are not satisfied with banking services. Their expectations were higher than the experience of service quality from the existing bank in Pakistan in the all aspect of SERVQUAL. The task of banking industry under such circumstances is to develop and implement new strategy that would minimize the gap between the excellent bank and experience bank. In order to minimize the gap between the account holder's experiences and their expectation of the service quality, the officer, managers and executives in the banks have to ensure that every contact with the account holders is the positive experience for the account holders about the banks. It is important for the bank to define the service quality standards that are measurable and transparent.

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