A Systematic Review for the use of the SERVQUAL Model in Banks in India

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Abstract

Purpose - The objective of this study is to examine the status of existing service quality literature, especially SERVQUAL model implementations. In addition, this study aims at developing research questions which can be used by researchers to carry out a further detailed study.

Methodology/Approach - This paper attempts to study the existing service quality literature using the SERVQUAL model by addressing certain questions. As part of the review process, platform literature and academic papers were chosen on different service sectors and geographic regions.

Findings - This study revealed that while the model is commonly used to measure service quality, this method still needs to be explored further in the the banking industries. Cooperative banking sector lacks sufficient research utilizing SERVQUAL model to boost customer satisfaction/customer loyalty. A set of research questions were developed, based on an extensive literature review, which can be used to carry out further studies in the banking sector.

I. INTRODUCTION

The service sector is one of the fastest-growing sectors of the Indian economy. In 2018-19, the service sector added 54.3 per cent to the Gross Value Added (GVA) of India. According to the Central Statistics Office (CSO), service sector growth was expected to be 7.5 per cent in 2018-19 compared to 8.1 per cent in 2017-18. Services amount to about half the total value added by the state in 14 nations. In 2017, India ranked ninth in the world as regards the scale of the services sector. The services sector employment share is 34%, which is significantly lower than its share of GVA. This sector has also been claimed as the backbone of the Indian economy [1]. Research reveals the existence of three competitive objectives in India's services sector: quality/delivery, flexibility, and cost, with the highest competitive goal being quality/delivery [2].

Service quality has become an essential means to achieve a competitive advantage in an intensely competitive market where customers are seeking a better quality level when they choose service providers [3].

Through understanding the definitions of service and quality independently, the conceptualization of service quality can be better explained. Services

appear to be subjective entities with conduct rather than actual objects and can be interpreted as performances, behaviour acts, and procedures. Whereas quality is understood to be a consumer's view on the degree to which the individual product or service supplied reaches the intended expectation [4].

SERVQUAL is one of the tools used in the evaluation of service quality. SERVQUAL is designed for the assessment and management of service quality [5]. It is also indicated that the model is used from the customer's point of view to measure the quality of service [6].

SERVQUAL's main objective is to have a consistent and accurate instrument that can be used to measure the quality of the services in various service sectors. Originally, the developers of SERVQUAL implemented ten dimensions or characteristics of service quality. These are Security, Competency, Access, Reliability, Courtesy, Communication, Credibility, Tangibility, Responsiveness and Understanding the customer [3]. These ten dimensions were later pruned to five dimensions, Empathy, Reliability, Assurance, Responsiveness, and Tangibility. Tangibility refers to the physical environment in which the service provider works. This includes the physical buildings, staff, and hardware and communication materials available. Reliability includes the willingness of the service organization to provide the service reliably and accurately. Empathy, on the other side, is about the special care and attention provided to the individual clients when assisted. Responsiveness is also a duty of the service provider to help clients and to provide prompt service as soon as possible. Assurance is also linked to the competence and courtesy of the workers and their willingness to instil confidence, trust, and trust in customers [7].

The banking sector is seen as one of the most important components of any economy's growth and development. The efficient banking system promotes the use of funds by smoothing their

movement from the surplus sector to the deficit sector [8].

With regards to the high competition between the banks, the banks have provided better offerings to meet the needs and to fulfil the consumer's expectations [9].

A cooperative is an autonomous group of citizens who are voluntarily united by a jointly owned and democratically controlled organization to meet their common cultural, social, and economic needs and aims. Cooperatives should not automatically be viewed as a business structure alone; rather, they should be understood through its inbound values. It's a way of life, it's an ideology and it's the world-class belief that preaches equity, unity, kindness, modesty, and empathy to others while demonstrating a way to improve one's own life socially and economically through collective effort [10].

Urban cooperative banks rank very importantly in the Indian banking sector [11].

Cooperative banks can engage in local development and can contribute to the sustainable development of the area in which they are based.

II. BACKGROUND

2.1 SERVQUAL in the healthcare sector

The research in the Nongkhai province suggested that the function of the second-order parameter was well known for the quality of health care services [12]. This indicated that patients measured the quality of service on five simple dimensions but also perceived the total quality of service as a metric of higher-order that represented a sense similar to all dimensions, empathy, assurance, tangibility, responsiveness, and reliability [12].

The quality of service is calculated as functional and technical and includes several sub-dimensions. With connection to developing and developed countries, data were synthesized on the aspects of quality of health care services [13]. The most significant contributing factor is tangibility, while

'SERVQUAL' is the most commonly established standard for evaluating the quality of healthcare services [13].

A study in Jalandhar, a tier-2 city in the Punjab state of India, used the basic SERVQUAL model by Parasuraman (1988) which had Responsiveness, Tangibility, Reliability, Empathy and Assurance as the dimensions of service quality [14]. A random sampling approach was used to collect primary data. The result of exploratory factor analysis in this study reduced the five dimensions to four in order of importance by eliminating a few irrelevant sub-factors. This study suggested the crucial influencing factors for the sustainability of the hospitals in an environment that is very competitive. The study cannot be extrapolated to other Indian cities due to cultural or socioeconomic disparities [14].

A similar study was carried in the largest city of Jammu and Kashmir, Srinagar with an aim to evaluate the service quality of privately owned hospitals with respect to the perspective of the patients [15]. The dimensions of service quality used here were Assurance, Doctor's empathy, Efficiency Responsiveness and Tangibility. The least service quality gap was found for tangibility dimension and the highest for Doctor's empathy which is the major factor that could affect the retention of patients [15].

A meta-analysis of the studies carried out in the health services of Iran using the SERVQUAL tool shows that the patients' expectation exceeded their perception with respect to all the dimensions. This showed the level of dissatisfaction amongst then and the importance of SERVQUAL to find it. Out of the five dimensions, the largest quality gaps were found for reliability and responsiveness [16].

A study of public and private sector hospitals in the Eastern province of Saudi Arabia using basic SERVQUAL dimensions revealed that consumers overall had neutral and satisfactory experiences. Private hospitals provided higher quality when compared to public hospitals specifically in tangibility and responsiveness. This research helped the policymakers to increase their focus in the mentioned dimensions of public sector hospitals. These studies open doors for future research to determine the causes of poor performance and quality gaps [17].

The word of mouth (WOM) communication and repurchase intention (RI) along with being highly related is significantly dependent on customer satisfaction. On testing all the SERVQUAL dimensions, Empathy and Assurance were found to be linked positively to customer satisfaction according to the field research conducted in a hospital in Sivas, Turkey [18].

2.2   SERVQUAL in the Airline Sector

An observational study was conducted in a Dubai-based airline using "Reliability, Responsiveness, Assurance, Tangibility, Security and Safety, Communication" Dimensions in SERVQUAL model to establish ties between "service quality, service provider image customer expectations, perceived value, customer satisfaction and brand loyalty." This study explained the relation between corporate image, client perceptions of service quality, perceived value, customer satisfaction, and brand loyalty, and concluded that high-quality service, good corporate image, then perceived value leads to customer happiness, which in turn will yield another benefit, brand loyalty [19]. Whereas, while determining the service quality of a Turkish airline, the dimensions for SERVQUAL were "Employees, Tangibility, Responsiveness, Reliability and assurance, Flight Patterns, Availability, Image, Empathy". This study revealed that the most significant aspect was 'responsiveness', while the least important factor of quality was 'availability'. The educational level of passengers has been a major aspect impacting their preferences and attitudes. Furthermore, the gap scores of passengers differed significantly by their educational level, flight duration, and intent of travel [20].

Carrying out a similar airline service quality analysis in Turkey integrating the Intuitionistic fuzzy

cognitive map with the SERVQUAL model, revealed that the factors tangibility, reliability, responsiveness, assurance and empathy directly influenced Airline Service Quality along with tangibility affecting "reliability", "responsiveness", "assurance", and "empathy" [21].

Research involving US and Turkey respondents using the SERVQUAL scale along with the Kano model was performed to evaluate the service quality characteristics of airlines about their effect on customer satisfaction in a cross-cultural context. The results showed that, in most ways, the Turkish respondents ' average gap scores were significantly higher than those of the Americans, except for the "tangibility" dimension showing that the Turkish population's average perception of airline service quality was significantly lower than that of the Americans generally [22]. This study performed a comparative analysis for two regions but mostly tests for a specific area based airline were conducted. Future research could be examining a region's various carriers and assessing the consumer's comparative viewpoint.

In addition to the airline service quality as a whole, the SERVQUAL model can also be used to measure the quality of sub-services in the industry. An attempt to examine essential aspects from the viewpoint of travelers in order to assess the efficiency of the flight attendant in an Iranian airline company using Improvement, Responsiveness, Empathy, Assurance, Tangibility, Reliability as SERVQUAL dimensions found Assurance as the most important and Tangibility as the least important one [23]. It was found that the most important factor is known as "reliability", accompanied by "responsiveness". The "assurance" dimension was closely followed by "tangibility" and, lastly, "empathy". An analysis also sheds light on how travellers could have different preferences for the baggage handling system in terms of service quality [24].

2.3 SERVQUAL in the Education sector

A research highlighted SERVQUAL's use to determine the quality of service delivered by an undergraduate engineering course utilizing "reliability" , "assurance", "tangibility", "empathy" and "responsiveness". In the empathy aspect supervisors saw motivation and support as a key trait, taking into account frequent experiences with students and supervisors as well as the potential influence of such qualities on the consistency of students ' experience. Tangibilitys' highest average gap emerged [25].

The major deficiencies of service quality of educational services offered in Iranian technical and vocational colleges are in responsiveness and assurance of the offered services and this led to students' dissatisfaction. There were quality gaps in all the service quality dimensions but the least one was found for reliability [26].

An article aimed at analyzing the quality witnessed from the students ' point of view in postgraduate diploma courses in the Brazilian context indicated that assurance-related factors were more relevant than other dimensions. Therefore, the second most important dimension in determining the perceived quality of postgraduate students involved in this study was responsiveness [27].

A analysis of the "tangibility, reliability, resonsiveness, assurance and empathy" dimensions of service quality in the case of Western branch campuses in Qatar showed that the simple transplantation of Western educational models in this culturally distinct host country is not sufficient to establish a higher service value for students as branch campuses can not reach, let alone exceed, efficiency. The service quality dimension assurance had the highest expectation in this region whereas reliability received the lowest service quality score from students' perspective [28].

Carring out a case stufy at University of Janabadra, Indonesia for measuring the quality of computer-

based test services using the SERVQUAL method showed that the largest gap was found in the responsiveness dimension and the tangibility dimension showed the smallest gap [29].

The biggest limitation in the education sector is that there is a lot of difference in both private and public institutions, along with inconsistencies in the education level and study domain. Therefore, generalizing the result is nearly impossible and very detailed work has to be carried out in each situation.

2.4 SERVQUAL in the Food and Hospitality sector

SERVQUAL was used to determine standards and perceptions of service quality in Malaysia's Klang Valley area hotels that compared Malaysian hotel guests, hotel guests from other Asian countries, and hotel guests from outside Asia. Malaysian hotel guests provided the lowest expectations and perceptions towards the Malaysian hotels There was no significant difference in overall study satisfaction level between Malaysian hotel guests and hotel guests from other Asian countries. Nonetheless, the results showed that the average level of customer service with hotel stay was significantly different for the entire sample between Malaysian hotel guests and non-Asian hotel guests [30].

A research was conducted to focus on the level of hotel service in Thailand from the SERVQUAL model by comparing six nationalities to understand differences in perceived service quality among customers of different nationalities in Singapore, Australia, Israel, China, Thailand, and the UK. The finding revealed that with demographic differences, customer expectations differed [31]. Researchers were even found to integrate fuzzy logic along with the five-dimensional SERVQUAL model for more accurate service quality gap calculation in the hotel industry [32]

Fast food outlets have a higher footfall as compared to hotels and hence satisfaction of a varied customer base was analyzed along with their repurchase

behaviour in Central Johannesburg, South Africa. The lowest negative among all five dimensions were reported in the service quality gap average for tangibility, indicating that dissatisfaction was marginal while reliability displayed the highest dissatisfaction. The overall service was still was below the people's expectations [33].

2.5 SERVQUAL in the Transportation and logistics sector

A case study was conducted in the capital city of the Central Java Province in Indonesia, to assess and show the service quality, relate the successes and difficulties faced by the service provider, as well as increase the quality standards of Bus Rapid Transit operation. The highest expectation was found for tangibility amongst the customers but the assurance dimension showed the highest quality gap [34].

A similar study in Ghana examined the service quality preferences and attitudes of core public bus users and its impact on overall satisfaction with public bus services. Service quality requirements were found to differ between core and non-core bus customers, but both had similar significance for service reliability and responsiveness [35].

In the pharmaceutical industry, the logistics service provider's efficiency is highly dependent on "reliability". Clients had the highest "assurance" dimension expectations while the lowest "empathy" dimension expectations [36].

When studying the connection between the perception of shippers about the service quality of international freight forwarders and the performance of the shippers, it was found that out of Reliability, Assurance, Tangibility, Empathy, Responsiveness and Service cost, customers were most dissatisfied with service cost and least with tangibility. Responsiveness had a significant positive impact on the performance of the shipper while tangibility had a significant negative impact on it [37].

From a quality service point of view, the requirements of freight forwarder logistics

customers in Izmir, Turkey were evaluated and the product quality, which follows the same demand metrics, was attempted to be calculated with respect to responsiveness, assurance, tangibility, empathy, reliability. The tangibility was the least important aspect based on the results of the Best Worst Approach while the most relevant was responsiveness. For all aspects, consumers' evaluations of service quality were lower than their expectations [38].

The Case of Da Nang City in Vietnam unfolded a different consumer behaviour altogether in examining the logistics service quality using SERVQUAL when an expected service is very close to the perceived service for a particular dimension, the customer knows the ex-ante quality, they don't have any surprises and they don't consider that dimension very important [39].

A modified SERVQUAL model was used to compare service quality, perceived value, trust, habit, reputation, consumer loyalty to Automotive Repair Shops in Canada. This study showed that among the six independent variables, major customer satisfaction predictors were called service quality, trust and reputation [40].

2.6   SERVQUAL in the Telecom sector

South African research findings indicate that customers majorly demand assurance from their telecommunications service providers out of the other SERVQUAL dimensions. Essentially, if they are to remain relevant, it is of vital importance that telecommunications companies concentrate on "assurance" and "responsiveness" [41].

A study of two major telecommunications companies in Oman's sultanate using the SERVQUAL model examined the impact of five dimensions on consumer attitudinal loyalty. Dimensions of "reliability" and "assurance" had a positive effect on attitudinal loyalty. Nevertheless, the findings show no significant effect on tangibility, sensitivity and empathic attitudinal

loyalty. It is also disclosed that the impact of "reliability" and "assurance" dimensions on attitudinal loyalty means long-term productivity for firms, and the probability of tangibility, sensitivity and empathy in influencing behavioural loyalty to avoid short-term consumer switching [42].

2.7   SERVQUAL in the Government and Public Sector

In a case study to assess service quality among employment-related government agencies in the Philippines, a three-level hierarchy of multi-criteria decision-making was used to determine the weight of each aspect and sub-dimension of the SERVQUAL model. It is observed that the aspect of responsiveness demands the highest quality service delivery improvement. Responsiveness is believed to mostly represent the quality of service offered by organizations. It also implies that responsiveness is seen among the elements of the SERVQUAL paradigm as the one that organisations exemplify [43].

SERVQUAL dimensions were also used to measure sanitation quality in Bangladesh's Khulna City urban slums. Weights of "tangibility," "reliability," "responsiveness," "assurance," and "empathy" were determined using expert opinion-based Analytical Hierarchal Method. Low overall satisfaction was observed [44]. A study used Environmental facilities, Business Capability, Response Capability, Guarantee Capability, and Humanized Management as the SERVQUAL dimensions to evaluate the service quality of Social Insurance Handling agency [45].

2.8   SERVQUAL in Other Service sectors

The study aimed at exploring the level of customer service from the use of different furniture sales channels, i.e. furniture showrooms, craft workshops marketplaces and online stores Using the dimensions, Material dimension, reliability, reaction to customer expectations, professionalism and empathy for SERVQUAL model, the highest

satisfaction was observed for Craft workshops whereas majority of consumers used furniture showrooms. The satisfaction of the consumers was lowest in the case of online stores [46].

A slightly modified concept of SERVQUAL, e-SERVQUAL used efficiency, reliability, privacy, and fulfilment as dimensions to study the Effects of "E-Customer Satisfaction" and "E-Trust" on "E-Loyalty" in a Mongolian online shopping scenario. The research revealed that to approach the customer's loyalty, "E-satisfaction" should be in company with "E-trust" as "E-trust" can reinforce the customer's readiness to buy online [47]. Apart from the conventional service sectors, SERVQUAL also proved to be beneficial for Eldercare and nursing homes in Taiwan [48].

Pakistan based FMCGs also validated the SERVQUAL model in relation to customer loyalty. Each dimension "Tangibility", "Responsiveness", "Reliability", "Assurance", and "Empathy" showed a significant positive relationship with "customer loyalty" [49].

To identify the service quality gap of the customers related to the deposit schemes provided by the Non-Banking Financial Companies (NBFC), the SERVQUAL model had been modified with Reliability, Responsiveness, Tangibility, Assurance, Individualized attention as the dimensions to be tested [50]. Likewise, the perceptions and expectations of the service provided by an export credit agency (ECA) in Turkey from an exporting company's perspective were analyzed using the SERVQUAL scale. The ECA was found not to differentiate between companies of different sizes in providing services, or even based on the status of the employee [51].

2.9   SERVQUAL in Banking sector

Applying the SERVQUAL model in a leading Serbian bank to explore consumer opinion of service quality, it was found that the consumers had the highest expectations from the assurance dimension and the lowest expectation from empathy. The bank managed to satisfy the expectation of these dimensions better than Reliability as it demonstrated the highest SERVQUAL gap [52]. The dimensions used were Tangibility, Reliability, Empathy, Timeliness, and Assurance to measure Customer Satisfaction Index of banking services in China using a hybrid SERVQUAL model [53]. A study illustrated an Indonesian bank's service quality evaluation using SERVQUAL and IPA model combination utilizing measurements, business climate, engagement efficiency, empathy, and reliability [54].

Including many service quality determinants such as "reliability", "responsiveness", "competence", "access", "courtesy", "communication", "credibility", "Security", "consumer understanding", "tangibility" refined the analysis and provided very specific results for the North Cyprus banking sector. Results revealed that banking sector customer satisfaction depends on good and strong partnerships, building trust between customers and bank employees in North Cyprus instance. Results often show that optimistic mouth words play an important role in pleasing consumers [55].

The measurements used for the updated SERVQUAL model to study the effects of consumer attitude and technology on customer satisfaction were "empathy", "efficiency", "expertise" and "online banking". These dimensions have shown significant influence on customer satisfaction. They also argued that technology balances quality service aspects and customer satisfaction. Using technologies therefore significantly improves customer satisfaction [56].

SERVQUAL measurements "reliability", "responsiveness" and "empathy" have shown higher differences in South African retail banks than "tangibility" and "assurance" [57]. In a related Ghanaian retail banking market, SERVQUAL and BSQ measures were used to measure the quality of bank operation. The dimensions of this integrated

model were, "tangibility", "reliability", "assurance", "empathy", "responsiveness", "access", "price", "effectiveness" and "service portfolios". Besides the other four dimensions, "Responsiveness", "Access", "service portfolios" (price used as moderator) are essential predictors of consumer satisfaction. Reliability was not a big factor. This indicated that incorporating price as a moderator improved the model and enhanced customer satisfaction indicators [58].

A modified SERVQUAL model added Access to Service, Financial aspect, Employee Competences to the basic model to evaluate Customer Satisfaction in Jordanian banks. "Service quality" positively and significantly affected "customer satisfaction" [59].

The service level of various types of banks functioning in UAE was analyzed using "Convenience" as an extra dimension of the SERVQUAL model. Responsiveness proved to be the most important factor for all banks. Tangibility, assurance, and convenience hold relatively higher importance for Islamic banks when compared to conventional banks. Responsiveness, empathy, and convenience are given greater importance by the customers of domestic banks in comparison to foreign banks [60].

2.10   SERVQUAL in Islamic Banking

For Islamic banking, a new dimension, "Compliance" was added to the basic SERVQUAL model. It proved to be an important addition in the case of Pakistani Islamic banks and along with all the other dimensions, it also had a positive effect on "Customer Satisfaction" and in turn, significantly affected service quality [61]. The same model was used to assess SMEs ' satisfaction with the quality of services delivered by Jordanian Islamic banks. Result variability was noted. The criteria most fulfilled by respondents are "Assurance," "Compliance" and "Empathy". The dimensions achieving low satisfaction were reliability, responsiveness, and tangibility [62]. A similar study in one of the Islamic Banks of Palestine considered

Tangibility, Reliability, Assurance and Subjective norm as the factors affecting customer satisfaction in turn customer loyalty [63]. Another Islamic Bank based Muslim consumer study using the simple SERVQUAL model found that the connection between customer satisfaction, assurance and empathy is significant, while the relationship between efficiency, sensitivity, and tangibility on customer satisfaction is negligible [64].

A British study to classify and evaluate the relevance of service quality to Muslim customers with an Islamic or non-Islamic bank account in a non-Muslim country utilizing "Responsiveness", "Credibility", "Islamic Tangibility", "Accessibility", "Reputation" as service quality measurements showed "responsiveness" as the most essential component British Muslims want to see in their banks. Whereas for Kuwait's people, "Compliance" or the "Islamic element" held the highest priority [62].

2.11   SERVQUAL in Banking based in INDIA

Regional Banks in rural parts of Karimnagar district of Telangana State in India were examined to measure customer fulfilment and find out the gap in the quality of service using the SERVQUAL model with basic dimensions. Major identified service quality gaps and areas of concern were Tangibility and Empathy [65]. An objective study of service efficiency and customer satisfaction in the banking sector found that while choosing a bank, public sector banking customers concentrate on "value-added services", "responsiveness" and "assured services"; while private sector banking customers focus on "accessibility", "assured services", and "convenience". When both banks' customers are integrated, all the factors, "Value-Added Service", "Responsiveness", "Accessibility", "Assured Services", "Bank Charges", and "Convenience" are deemed important for opening an account [66].

III. METHODOLOGY

This study used a systematic review approach. It is described as a useful method for mapping uncertain areas and identifying where little or no applicable study has been carried out but with a need for research [67]. Systematic reviews differ from traditional narrative reviews through incorporating a replicable, objective and transparent process; in other words, rigorous technologies aimed at reducing biases by systematic literature searches of current and unpublished work and offering audit trail of reviewers' decisions, procedures and conclusions [68]. Systematic review does not employ statistical and econometric methods to synthesize results and analyze data. It is therefore different from the meta-analysis review method. However, systematic reviews gained significant interest in other modern fields along with conventional healthcare applications. The traditional narrative analyses were widely criticized in the management research for lacking similarity and for unreliable and biased methods [69] [70]. Scientists have used and recommended a framework of systematic review in recent years as they are effective in reducing prejudice (systematic errors) and random results, and improving credibility, authority and accuracy [69][71] [72][73].

The purpose of this review is to contribute to SERVQUAL literature through a comprehensive, evidence-based analysis. The findings of this study will help future scholars by providing detailed answers to questions as to what was accomplished – where, how much and by whom – and what needs to be done in banking using the SERVQUAL model?

Existing basic guidelines were adapted for implementing systematic management review. As per the research requirement, the steps were personalized into the three-stage process:

(1) Defining research questions;

(2) Identifying keywords and search strategy;

(3) Selecting and assessing the quality of primary studies;

3.1 Research questions

The following research questions (RQ) were identified on the basis of an extensive literature review:

RQ1: What are the major dimensions affecting the service quality in various sectors?

This question is used to find out the factors affecting the service quality for separate sectors and how do they help in understanding the service quality gap.

RQ2: What are the different types of studies carried out in the banking sector and the shortcomings in the Indian scenario?

Several sectors of the banking industry follow different rules and this question helps in finding out the relevance of the SERVQUAL model in various banking industries and also in finding out the scope of research in the Indian scenario.

RQ3: Can the output of the SERVQUAL model be used to improve customer satisfaction in the Cooperative banks of India?

To figure out if the the output of the SERVQUAL model could be used to find out the service quality gaps in the Cooperative banking sector in India based on the previous studies.

3.2 Identifying keywords and search strategy

The search began with a simple string "TITLE-ABS-KEY (servqual AND model)" in all the potential electronic databases to identify relevant journals and conferences publishing research on the SERVQUAL model. In the next step, a search strategy was established for finding the maximum number of related studies from the datasets chosen. The technique defined three search criteria i.e. Scope, search method, and search string. The search was restricted to predefined electronic databases as regard to scope.

Although the publication period was not limited to

any specified date during the searches, eventually, it turned into period of 2006 -2020 with majority of papers ranging from 2011-2020 and a couple of papers from 2006-2007, after implementing the inclusion and exclusion criteria. The first paper that fits in the selection criteria was published in 2006 (by Lau Pei Mey, AbdolaliKhatibi Akbar, and David Yong Gun Fie) and the last paper appears to be as recent as published in early 2020 (by ArwaAlumran, HanadiAlmutawa, et al.).

Some generic search strings were developed which can be used in some of the databases as it is, and the rest with little changes. The keywords and the search strings used were "TITLE-ABS-KEY (servqual AND model AND in AND healthcare)", "TITLE-ABS-KEY (servqual AND model AND in AND airline)", "TITLE-ABS-KEY (servqual AND model AND in AND education)", "TITLE-ABS-KEY (servqual AND model AND in AND banking)", "TITLE-ABS-KEY (servqual AND model AND in AND telecom)", "TITLE-ABS-KEY (servqual AND model AND in AND transportation)", "TITLE-ABS-KEY (servqual AND model AND in AND logistics)" and "TITLE-ABS-KEY (servqual AND model AND in AND hotels)".

3.3 Inclusion and Exclusion Criteria

3.3.1 Inclusion Criteria

1) Studies that explicitly deal with the SERVQUAL model.

2) Studies that deal with different applications of the SERVQUAL model.

3) Studies that explain relations between factors of the SERVQUAL model and service quality in multiple contexts.

4) Reports that propose solutions to identify service quality defects and present new models or make improvements in existing models.

5) Studies that explicitly deal with service quality in various banking industries [74].

3.3.2 Exclusion Criteria

1) Studies that mentioned the SERVQUAL model in the abstract only. Many studies were found that mentioned the terms SERVQUAL, SERVQUAL model and service quality in their titles or opening sentences as a principal concept; however, they did not really address them as primary focus.

2) Introductory papers for books or book reviews and workshops.

3) Editorials, keynotes, annals, tutorial summaries, tool demonstrations and panel discussions, books, technical reports, and other non-peer-reviewed publications.

4) Duplicate reports of the same study found in different sources.

5) Studies from industrial conferences, posters, and non-English publications [74].

IV. CONCLUSION

The purpose of this systematic research study was to explore the state of the existing literature on the application of the SERVQUAL model by identifying the research approaches and dimensions used in the studies to measure the service quality of the different service industries, majorly the banking industry. A further detailed investigation on the SERVQUAL model may include various sub-sectors of the service industry.

For hospitals, apart from the basic dimensions of the SERVQUAL model, cost and reputation were the factors that were used to see the effect on consumer satisfaction and their loyalty. Customers of the healthcare industry give a lot of importance to reliability as generally observed and they are willing to sacrifice some of the other factors too for reliable service. Service cost dimension was also used for the transportation and logistics sector, and it was found relevant for the service quality and customer loyalty. The food and hospitality sector very deeply rely on the repurchase behaviour of the consumer

and hence it is their top priority to make sure that the consumer has a satisfying experience. Apart from the basic dimensions, access to the hotel/restaurant and their location were used to define service quality using the SERVQUAL model. For the government and public sector, the basic SERVQUAL model was usually used but a rare case saw the use of factors such as Environmental facilities, Business Capability, Response Capability, Guarantee Capability, and Humanized Management for SERVQUAL. The airline is sought as a convenient and comfortable way of commutation and the satisfaction of consumers is at most priority for them as well, like all the service sectors. The use of the SERVQUAL model with additional dimensions like Improvement, Security and safety, Availability, and Image was observed as consumers consider these factors to choose between airlines in a tight market where the competitor airlines provide a very challenging price. A reason for not considering cost as a dimension for the SERVQUAL model might be that all the airline companies provide very close and competitive pricing and hence the quality of other factors play a major role in decision making by the consumer. There might also be a limitation in not including Cost as not all countries have a good competition in the airline market and consumers choose airline solely based on the cost. No dimensions other than the basic SERVQUAL dimensions were observed in the study of the Telecommunication and Education sector in the selected studies. A similar selection of dimensions was seen for FMCG and online shopping sectors, whereas a Furniture industry-based study used "Reaction to customer expectations" and "professionalism" apart from the basic SERVQUAL dimensions. The furniture industry is a customization based industry and needs to cater to the customers with personalized designs therefore the "reaction to customer expectation" proves to be an important dimension.

In the banking industry, the SERVQUAL model mostly had five basic dimensions, Reliability,

Assurance, Tangibility, Empathy, and Responsiveness. In addition to this, Access to Service, Financial aspect, and Employee Competencies were few of the additional dimensions. Few studies also used access, courtesy, communication, credibility, security, understanding/knowing the customer as dimensions to measure service quality. Employee competences would have been included as a dimension because more the employee is knowledgeable, better they would be able to serve the customers. Courtesy, communication and understanding the consumers are very important dimensions to be taken into consideration as this makes the banking process easy for the customers and customers won't hate going to a bank. This might also influence the customer to go to that bank again and triggers repurchase behaviour. Two other similar dimensions, Service environment, and Interaction quality were used for assessing the service quality. The reason for their inclusion is also similar. Banking has a lot to do with the withdrawal of money without actually going to the bank and this adds as a convenience to the customers. Hence, ATM service quality can also be used as a dimension for some of the banks. Studies based on a very popular banking sector in the Middle Eastern countries, Islamic banking, also used the basic SERVQUAL model but along with an additional dimension, Compliance. This dimension was common in the majority of the studies and proved to be more important for the customers than all the other dimensions. This dimension is a measure of the compliance of Islamic laws and the banking rules. Credibility and Reputation are among the other dimensions considered for the studies related to Islamic banking.

As of September 2019, the Indian banking system consists of 18 public-sector banks, 22 private-sector banks, 46 foreign banks, 53 national rural banks, 1,542 urban cooperative banks and 94,384 rural cooperatives [75]. The banking sector in India saw studies using just the basic SERVQUAL model in general and recent studies also lacked the coverage

of Cooperative banks. Developing a SERVQUAL model suitable for Cooperatives with additional Dimensions will prove to be very useful for the growth and customer retention of the Cooperative sector of Banking. A set of research questions were developed, based on an extensive literature review, which can be used to carry out further studies in the banking sector.

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