Journal of Informatics Education and Research ISSN: 1526-4726

Vol 5 Issue 1 (2025)

# **Service Quality Models: A Literature Review**

### Dr. Seema Rani<sup>1</sup>

Head & Associate Professor
Department of Commerce,
Chandigarh Business School of Administration, Landran,
Mohali, Punjab, India.

Dr. Ramneet Kaur<sup>2</sup>

Assistant Professor
Department of Commerce,
Chandigarh Business School of Administration, Landran,
Mohali, Punjab, India.

### **ABSTRACT**

Using a critical literature analysis to evaluate various service quality models, this paper aims to identify issues for future research. This research hasinvestigated various Service Quality Models based on literature review. It has examined the various dimensions of the different service quality models. compares similarities, determines their relevance significance within different contexts, and identified the restrictions of the studies. The literature review of various papers on service quality models revealed that the outcome of service quality is determined by several factors, including the type of service setting, the situation, the time, and the need. Therefore, research on service quality measurement must be further developed for more accurate and meaningful metric. This research has explored the linkage between different service quality models. The paper has provided clear information about the consecutive development of various service quality measurement models.

Keywords: SERVQUAL, SERVPERF, Service Quality Models, A Literature Review

### Introduction

The service level has attracted the attention of managers, practitioners, and academics in the current globalized world and has been linked to factors like profitability, customer loyalty, cost, and customer happiness, Bolton (1994), Reichheld and Sasser (1990), Crosby (1987). The constant pursuit of service quality on SQ models, measurements, the procedure of data collection, and analysis. It is deemed an important component of corporate marketing, customer satisfaction profitability, behavioral intentions, monetary results, etc. Numerous types of research have concentrated on focusing only on service quality in several aspects. This paper's knowledge is based on various aspects of the subject and utilizes this knowledge in various sectors to help the management for implementing the service quality applications and models in industries and how to increase the usage of prevailing service quality for this current technology-based changing scenario.

In an intensely competitive world, service quality is a vital factor that forces the consideration of the banking sector for measuring the performance of companies and persists in leading the field in terms of service marking research and techniques(Lasser et al., 2002). High-quality services increase client satisfaction and loyalty, increased customer referrals, lower complaint numbers, and higher retention of clients rates (Levesque and McDougall, 1996). The study on the concept, simulation, evaluation, gathering data process, analysis of data, and additional aspects of high-quality service was carried out, resulting in the construction of a solid foundation for future research. A range of service quality models was discussed in this paper, including both traditional banking services and online banking services. These models have as

#### Journal of Informatics Education and Research

ISSN: 1526-4726 Vol 5 Issue 1 (2025)

their primary goal the aiding of management in understanding and enhancing the quality of the organization and the products it provides. A diverse view of services was used to explain the conceptual service quality models between 1984 and 2001. The article structure examined the necessity for the current investigation, offered a generalized framework of the study, and reviewed several service quality models.

## **Need for the Study**

In today's highly competitive business climate, corporations now place a greater emphasis on customer pleasure rather than maximizing their earnings. Customer satisfaction happiness is critical to the growth of any business. Organizations must concentrate on gathering data on the different aspects and uses of service quality to pinpoint areas that require improvement and achieve a competitive edge in the globalized economy. Customer services are most important to attain success in this competitive world (Lee et al., 2000). Furthermore, clients are more concerned with the delivery of the goods than with the outcomes based on quality and specific circumstances prevailing on the service quality (GroEnroos, 1990; Kotler, 1994). During the last two-decade, the business situation has changed intensely.

Among the significant developments in the business are:

- Horizontally business operations have taken the place of the vertical functional approach.
- Increased information exchange with all associated networks and users.
- A stronger focus on structural and process flexibility.
- The requirement to synchronize operations throughout many places.
- Staff empowerment and the requirement for authentic systems that support decisions based on guidelines.
- Growing competition to announce new systems as shortly as possible.
- Customer-driven procedures being integrated.
- Prompt responsiveness to consumer demands.
- Global connections with numerous export markets, manufacturers, and so forth.
- Information is easily available via the Internet.
- Assistance modification that is both flexible and efficient.
- The emergence and rising significance of economies.

Regarding the variablessuch as globalization, increase in usage of online sources, enhancement the customer awareness and knowledge, etc., the company must provide better services than its competitors at agreed prices.

### Framework for the study

The concept of high-quality service has proven beneficial in terms of descriptions, simulations, and testing. The researchers investigated the research topic from many different perspectives and approaches. The service quality models factors appear in the comparative assessment as follows: -

- The recognition of factors affecting service-quality.
- Flexibility in dealing with shifting client views.
- These instructions should help to provide better service.
- The capability to establish a link for evaluating client satisfaction.
- Identifying employees' training and education requirements.
- Capable of adapting to changes in the surrounding circumstances.
- The utilization of information technology in businesses was permitted.

The current study has attempted to comprehend the service high-quality models while concentrating on these concerns.

Vol 5 Issue 1 (2025)

### "Service Quality Models"

In consequence of the current situation and evolving business environment, many service quality models have been addressed in this study. Each model has been briefly discussed and given much thought before being explained.

## 1.1 "Technical and Functional Quality Model"

"Grönroos developed the first concept of the service quality model in 1984". The author held the opinion that for a firm to succeed, the owner must first understand how the clientele views the services provided. The business must comprehend the factors that affect consumers' perceptions of product and service quality to successfully compete in the market. The essential to regulate perceived service quality was matching expected and perceived service to ensure client satisfaction. Figure 1 has depicted the model's suggested service-quality elements. The first component was the quality of the technology, which related to the level of services that the benefits customers obtained from their interactions with the company and their evaluation of the firm's degree of service. The second component was functional, which concerned with how the client acquired the technological outcome. It was also essential regarding how customers perceived the level of service. This strategy including the third component of service quality was Corporate Image, which refers to consumers' perception of the business and trademark. Consumers' expectations were impacted by their perception of the business as well as the result of how customers regarded the business's offerings. As a result, 'technical and functional attributes' therefore, support the image. Additional components that might affect image include: "tradition, ideology, word of mouth, pricing and public relations". This was the first effort to represent a valid model for assessing the perception of service-quality. The main flaw of paradigm was the absence of an explanation of the criteria for evaluating "technical and functional" excellence.

"Rust and Oliver (1994)" improved on Grönroos (1984) model by introducing a new factor, the "Service Environment". The authors have recommended service product (functional quality) and service delivery (technical quality) as the other two aspects, but the model was not put to the test and only a few applications and evaluations of this technique were found.

Expected service Perceived service quality

Traditional Marketing activities (advertising, field selling, PR, Pricing) and external influence by traditions, ideology and word of mouth

Technical Quality

What?

How?

Figure-1
"Technical and Functional Quality Model"

Source: (Grönroos, 1984)

## 1.2 "Gap Analysis Model"

The Grönroos approach was founded on the disconfirmation model, which contrasts actual service with what is expected. Disconfirmation theory was based on the literature on quality products, which constitutes the backbone of service quality. (Parasuraman, Zeithaml and Berry, 1985) introduced the unique approach for examining the difference in service quality between perceived and expected services. The evolution of the idea for implementing a gap assessment

in customer service according to five gaps has shown in Figure 2.

"Gap I: The differencebetween consumers' expectations and management perceptions.

Gap II: The difference between management's opinions on customer expectations

and requirements for service excellence.

Gap III: The difference between service quality expectations and the actual service provided.

Gap IV: The difference between contacts with customers concerning service delivery

and service delivery itself.

Gap V: The gap between consumer's expectations and perceived service."

Words of mouth Personal needs Past experience communication Consumer Expected service GAP 5 Perceived service GAP 4 Service delivery (including External Marketer pre and post contacts communications GAP 3 to the GAP 1 consumer Translation of perceptions into service quality specifications GAP Mangement perceptions of the consumer expectations

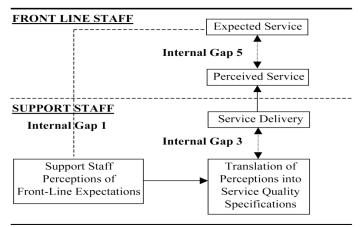
Figure-2 "SQ-Gap Analysis Model"

Source: Parasuraman et al. (1985)

## 1.3 "Internal SQ Model"

"Frost and Kumar (2000)" created the internal performance of service quality though gap model based on the 'GAP model' idea by Parasuraman et al. (1985). The framework had developed in order to evaluate factors as well as the connections between customers within the organisation and inside suppliers that affect service quality in the organisation. The first gap shown in Figure 3 was the contrast between the expectations of those working on the front lines and the perspectives of support employees. The second outcome difference was demonstrated as aextensive discrepancy between the expectations for the quality of service and the ability of service management to deliver. The third gap was shown as disparity between expectations and perceptions of service quality among workers on the front line provided by support staff (internal suppliers).

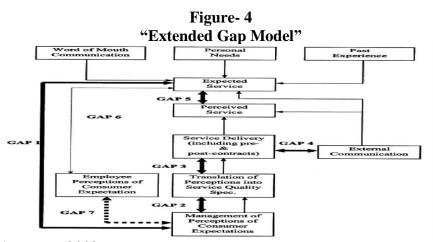
Figure-3 "The Internal Service Quality Model"



Source: Frost & Kumar, 2000

## 1.4 "Extended Gap Model"

The conventional "GAP model of Parasuraman et al. (1985)" was further improved by Luk and Layton (2002) with addedtwo gaps in the model. The first gap was staff views of consumers' expectations, and it was found that there was a discrepancy between what consumers expected in terms of services and what employees thought they should expect. The second gap was established as the difference between how management and staff perceived what customers expected. According to the discrepancy between expectations and perceptions, 'Parasuraman et al. (1985)' had proposed 10 dimensions for assessing the gaps in the service quality model. Although the model was improved in 1988 and the number of dimensions was reduced to five, the theory and the manner it was put together remained the same. (1) Realism; (2) Dependability; (3) Responsiveness; (4) Assurance; and (5) Empathy.



Source: Luc & Layton, 2002

## 1.5 "SERVQUALModel"

"Parasuraman, Zeithaml & Berry 1985" after completed the exploratory research, they had developed a subsequent scale titled SERVQUAL that measures the satisfaction of customers with service quality. In the study, the SERVQUAL model's five dimensions were used in place of the 10 service quality elements. The first dimension, known as tangibles, was first established and consists of the outward appearance of physical facilities, tools, staff, and materials for communication. The ability to deliver the promised service consistently and accurately were the second quality that has been assessed, and it was referred to as dependability. The third factor had discussed responsiveness, which involved willingness to assist clients and deliver timely service. The fourth component was assurance, which had defined as employees' expertise and civility, as well as their capacity to inspire trust and

confidence. The fifth component, empathy, was established as the firm's caring, personalised dedication to its clients.

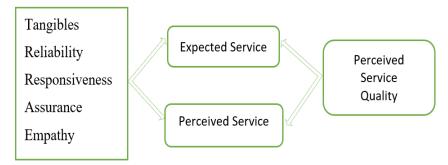
The Model represented the function of perception and expectations as following:

$$SQ = \sum_{j=1}^{k} (P_{ij} - E_{ij})$$

"SQ =Overall Service Qualit; k = Number of Attributes;  $P_{ij}$  = Performance perception of stimulus i with respect to attributes j; and  $E_{ij}$  = Service Quality Expectation for attribute j that is the relevant norm for stimulus i."

"Lovelock, (1994)"hadintroduced (GAP-VI) model as service delivered and perceived service. Consumers'decisions of service quality depend on the way that they perceive the actual performance in relation to their expectations, as indicated by responses from focus group participants and GAP-V disclosed the gap of expected-perceived service. The researcher revealed the factors that effect of the standard of service consumers used to understand it as a result of the gaps modelling.

Figure- 5 "SERVQUAL Model"



Source: Parasuraman et al.,1988

### 1.6 "Attribute Service Quality Model"

Haywood-Farmer (1988) suggested a 'Service Quality Model' with 3-character traits: tangible assets and operations, behavioural patterns of humans, and judgement from professionals. Every attribute contains various factors. Table-1 had shown the Haywood-Farmers service quality model features related with service quality dimensions those described by Parasuraman et al.

Table - 1 "Attribute Service Quality Model"

	'Parasuraman et al.,	'Haywood-Farmer'
	Service Quality Dimensions'	Service Quality Attributes'
i	Tangibles	"Physical facilities, processes and procedures: location, layout, size, decor, facility reliability, process flow and flexibility, capacity balance, control of flow, range of services".
ii	Reliability, Responsiveness Access, Courtesy, Communication	"People behavior and conviviality: timeliness, speed, communication, warmth, friendliness, attitude, tone ofvoice, dress, neatness, politeness, anticipation, handlingcomplaints, solving problems".

### **Journal of Informatics Education and Research**

ISSN: 1526-4726 Vol 5 Issue 1 (2025)

iii	Competence, Credibility,	"Professional judgment: diagnosis, advice, guidance,
	Security, Understanding	innovation, honesty, confidentiality, discretion,
	consumer	knowledge,skill".

Sources: Ghobadian et al., 1994; Dotchin and Oakland, 1994.

In compared to quantitative research that has been experimentally and psychometrically evaluated, the models indicated above placed a greater emphasis on qualitative study. In 1988, Parasuraman et al. created 'SERVQUAL,' a better method for gauging the effectiveness of services.

## 1.7: "Two approaches for service quality and its Dimensions Model"

"Uolevi Lehtinen and Jarmo R. Lehtinen in 1992" developed a supplementary service-quality framework, which was included three components of the service- quality.

Under this Approach, researchers considered Physical abilities, Interactive, and Corporate qualities. The word "physical quality" referred to the visible characteristics of the service. The term "interactive quality" refers to both the interactive aspect of services and the bilateral interaction that took place in between the customer and the product or service vendor.

"Corporate Quality" related to a company's reputation among current and future customers, and among the broader public. Corporate quality was more constant as compare to physical and interaction quality.

## 1.8: "Service quality attributes from customer's perspective"

In 1992, Marshal and Adlakha had identified and evaluated quality from the perspective of customers, the researchers updated the SERVQUAL dimensions according to the "Haywood-Farmer and Stuart model" by included further dimensions to assess service essence, service change, and information. SERVQUAL, which had created with the goal of greater assistance in business environments. In this section, the characteristics of "excellent" and "bad" service quality were identified. The idea that different levels of relevancewere indicated as "poor" or "excellent" service quality inspired the usage of this method. The study had focused on five services: healthcare facilities, retail banking, automotive service, higher education institutions, and fast-food chains.

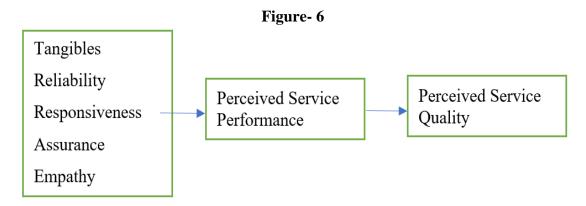
The investigation's best 6 indicators of high excellent service were:

(1) service expertise; (2) thoroughness or accuracy; (3) consistency or reliability; (4) fair price; (5) readiness to resolve defects; and (6) timely or prompt service.

### 1.9: "SERVPERF Model"

Cronin and Taylor, 1992" developed the SERVPERF model for examining service quality on the observationalinvestigate in the four sectors. The study found that service quality was assessed as an attitude, that performance-based model measures were supported by the marketing literature, and thatin comparison to SERVQUAL, that model was able to account for larger variations in service quality. SERVQUAL succeeded admirably in the banking and ready meals sectors, while SERVPERF excelled in the banking sectorspest management, laundry service, and quick-service restaurant sectors. 'Brady et al., 2002' stated that the SERVPERF remained the superior approach across various service quality methods, and authors repeated as well as enlarged SERVPERF, which to substantiate their claims. Cronin and Taylor's (1992) found in a number of industries, including ready meals, amusement parks, sporting events, and medical and other services. According to Stafford et al. (2011), service quality had assessed using both expectations and perceptions with SERVQUAL model and exclusively by perceptions with the SERVPERF model. Additionally, they evaluated the

model's consistency and appropriateness for the level of service provided.



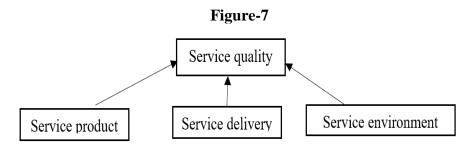
Source: Cronin and Taylor, 1992

## 1.10: "Importance-performance analysis and the measurement ofservice quality"

According to "Ennew et al., 1993" the research of the association between customers' expectations of a product or service, and assessment of its level of quality has often served as the basis for service quality measurement techniques. These indicators had operationalized through simple mean score comparisons or substantial and comprehensive statistical modelling. The authors had investigated the issues related with measuring the service quality and offered a collection of metrics to gauge satisfaction, perceptions, and expectations. As a result, experts proposed an agreement strategy using a collection of indices and associated scores that heavily drawn upon investigation data on expectations and perceptions while being noticeably easier to understand than frequently used statistical models. This approach was used in a simplistic example of the UK small farms received banking services.

## 1.11"Three Component Model"

In 1994, Rust and Oliver expanded on the Nordic model. They highlighted how important the service process is to service excellence. They included service product, delivery and environment component in the model. The internal environment considered as the service environment. The external environment, which mainly considers the physical environment of the service setting, and organisational culture are its main areas of concern. Additionally, they had introduced the tangible item into the service environment. These factors allow to gauge the quality of the service.



Source: Rust and Oliver (1994)

### 1.12 "Customer Service-Quality Scale"

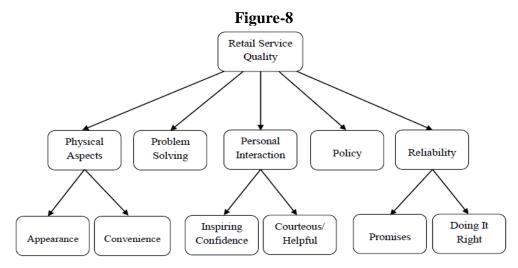
Avkiran, 1994 introduced the Customer Service Quality scale and the findings of its initial stage level refinement by Parasuraman et al. (1985) were used as a base for developing the measuring equipment. The study's goal was to develop a useful, multifaceted instrument for evaluating how effectively branch bank customers get cared as a result of customer service. The study to develop a measure for assessing the level of customer service at trade local banks

with an emphasis on retail banking concluded in a seventeen items four-dimensional scale. The four aspects which stand out were employee attitude, dependability, communication, and accessibility to financial services.

### 1.13 "Hierarchical Model"

Although SERVQUAL had been tested at various service sectors (such as financial institutions, phone services, and bank card services), the model had not been adapted and validated for other sectors, such as retail shop settings (Dabholkar et al., 1996). Various additional suggested service quality models, such those put out by Cronin and Taylor in 1992 and Parasuraman, Zeithaml, and Malhotra in 2005, were based on the evaluation, which has changed through period. Dabholkar, Thorpe, and Rentz (1996) established the unique service quality model in order to create measurements and structure according to the SERVQUAL and SERVPERF system.

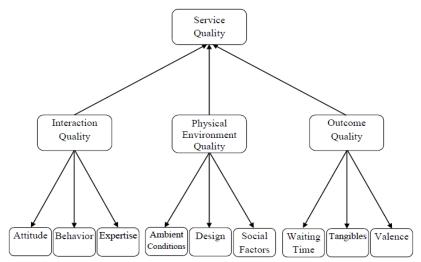
They suggested a hierarchical framework for service quality in their new model, including levels for dimensions and sub-dimensions, according to previous studies. In proposed model had included three phases: the first with service quality, such as customer service quality, the second with the main factors such as physical elements, reliability, individual interaction, resolving issues, and regulations, and the third with subdivisions for one of the three main aspects such as appearance, convenience, promises, doing it right, instilling confidence, and courteous or helpful.



Source: Dabholkar et al., 1996

'Brady and Cronin(2000)' created the models to present a new hierarchical model based the perception of service quality provided by 'Dabholkar et al. (1996)'. The three-dimensional model was introduced based on interactive quality, outcome quality and physical environment quality.

Figure-9



Source: Brady and Cronin, 2001

### 1.14 "Attribute and Overall Affect Model"

"Dabholkar (1996)" published two separate service quality models for technologically driven self-service options alternatives. Due to the high expense of labour in service delivery, self-service was growing in popularity. The attribute model (Figure -10) for this decision was built on consumer expectations. In order to generate service quality expectations, consumers utilised an inverse approach to assess characteristics of the based on technology self-service option. The overall affect model (Figure-11) was built on consumers' views of utilising technology. subsequently relied on an emotional approach to decision-making, in which clients used general predispositions to generate expectations for the self-service quality of a technologically driven self-service versions alternative. Both models included the assumption that expectations regarding service quality had an impact on intentions to use technologically driven self-service.

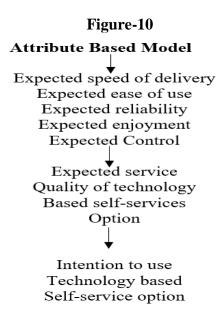


Figure-11

## **Overall Affect Model**

Attitude toward using technological products Need for interaction with service employee

Expected service
Quality of technology
Based self-services
Option
Intention to use
Technology based

Self-service option

Source: Dabholkar, 1996

### 1.15 "Service Quality Factor Based on Satisfaction"

The suggested 18 factors for determining service quality were introduced by Johnson in 1997 for Service Quality Factor Based on Satisfaction. The author found a worrying paradox in the UK banking industry about the extent of reported consumer dissatisfaction with banks, despite the banks' significant efforts over many years to try to improve their customer service. As a result, the author came up with aoutline to evaluate the potential effects of any service quality programme. The study categorises quality characteristics into a number of groups based on their relative importance and effects on 'satisfaction and dissatisfaction'."Access, aesthetics, attentiveness/helpfulness, availability, care, cleanliness or tidiness, comfort, commitment, communication, competence, politeness, flexibility, friendliness, functionality, integrity, dependability, responsiveness, and security" were listed as the recommended elements for service quality.

## 1.16 "Brady and Cronin Model"

The continuous horizontal expansion was described by "Brady and Cronin (2001)", which reduced the five dimensions of the Dabholkar et al. (1996) model into three dimensions and provided another nine sub-dimensions model. Brady and Cronin (2001)merged the multilevel conceptualization of service quality by Dabholkar et al. (1996) with the three-component model of Rust and Oliver (1994) in their model.

## 1.17 "Perceived Service Quality Model"

Bahia, K., and Nantel, J. (2000) developed the reliable and accurate standard scale to evaluate the quality of the perceived service system in the financial sector. Both contextually produced scales by certain banks to address sporadic issues and tools for measuring service quality that were not especially created for the banking industry. Given the lack of a widely used easily accessible instrument to achieve so, the authors proposed the financial services quality scales, that includes thirty-one criteria across six categories (effectiveness and assurance, access, price, tangibles, services portfolio and reliability), in order to assess the perceived performance of the financial institution.

### Conclusion

The primary goal of the review paper that serves as this article's main text was to comprehend

the current level of knowledge in the field of service quality assessment research and to suggest new directions for future research. This study explores many service quality models that have evolved throughout period. A critical analysis of the literature demonstrates how the Gaps Model has served as the framework for a number of theoretical and applied research that have expanded across continents outside of North America and Europe.In these regards, it was intriguing to observe that the extensive research on marketing addresses the model in its original version and a plethora of updates, tweaks, and implementations of the same, without challenging its core aspects.After examined models, it can be observed that, throughout time, consumer expectations have changed significantly in relation to elements like time, the competitive environment, facilities, etc.

### References

- 1. Avkiran, N.K. (1994). Developing an instrument to measure customer service quality in branch banking, *International Journal of Bank Marketing*, Vol. 12 No. 6, pp. 10-18.
- 2. Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International journal of bank marketing*, Vol. 18 No. 2,pp. 84-91.
- 3. Brady, M. K. & Cronin Jr, J. J. (2001). Some new thoughts on conceptualizing perceived service quality: a hierarchical approach. Journal of Marketing, 65 (3): 34-49.
- 4. Brady, M. K., Cronin Jr, J. J., & Brand, R. R. (2002). Performance-only measurement of service quality: a replication and extension. Journal of Business Research, 55(1), 17-31.
- 5. Bolton, R. N., & Drew, J. H. (1994). Linking customer satisfaction to service operations and outcomes. *Service quality: New directions in theory and practice*, *3*(2), 173-200.
- 6. Chang, T.Z. and Chen, S.J. (1998), "Market orientation, service quality and business profitability: a conceptual model and empirical evidence", *Journal of Services Marketing*, Vol. 12 No. 4, pp. 246-64.
- 7. Cronin, J.J. and Taylor, S.A. (1992). Measuring service quality: a re-examination and extension, *Journal of Marketing*, Vol. 6, July, pp. 55-68.
- 8. Crosby, L. a. S. N., 1987. Effects of relationship *model* marketing on satisfaction, retention, and prices in the life insurance industry. *Journal of MarketingResearch, Volume 24, pp. 404-411.*
- 9. Dabholkar, P. A., Thorp, D. I., & Rentz, J. O. (1996). A Measure of Service Quality for Retail Stores: Scale Development and Validation. *Journal of the Academy of Marketing Science*, 24(1), 3-16.
- **10.** Dotchin, J.A. and Oakland, J.S. (1994), "Total quality management in services. Part 1: understanding and classifying services", International Journal of Quality & Reliability Management, Vol. 11 No. 3, pp. 9-26.
- 11. Ennew, C. T., Reed, G. V., & Binks, M. R. (1993). Importance-performance analysis and the measurement of service quality. *European journal of marketing*, 27(2), 59-70.
- 12. Frost, F. A., & Kumar, M. (2000). INTSERVQUAL an internal adaptation of the GAP model in a large service organisation. Journal of Services Marketing, 14(5), 358-377. doi: doi:10.1108/08876040010340991
- 13. Gammie, A. (1992), "Stop at nothing in the search for quality", *Human Resources*, Vol.

- 5, Spring, pp. 35-8.
- 14. GroÈnroos, C., (1990). Service Management and Marketing, Lexington, MA: Lexington Books.
- C. (1984). 15. Grönroos, A Service Quality Model and Marketing Implications, European **Journal** ofMarketing, Vol. 18 No. pp. 3644. https://doi.org/10.1108/EUM0000000004784.
- 16. Gummesson, E. (1998). Productivity, quality and relationship marketing in service operations, *International Journal of Contemporary Hospitality Management*, Vol. 10 No. 1, pp. 4-15.
- 17. Guru, C. (2003). Tailoring e- service quality through CRM, *Managing Service Quality*, Vol. 13 No. 6, pp. 20-531.
- 18. Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty and profitability: an empirical study, *International Journal of Service Industry Management*, Vol. 7 No. 4, pp. 27-42.
- 19. Harwood, T., & Garry, T. (2008). Relationship Marketing: Perspectives, Dimensions and Contexts (1st ed.). Maidenhead: McGraw-Hill Education
- 20. Johnston, R. (1997). Identifying the critical determinants of service quality in retail banking: importance and effect, The International Journal of Bank Marketing, Vol. 15No. 4, pp. 111-16.
- 21. Kaur, B., & Singh, J. (2023). Significance of Brand Perception in Stimulating Consumer Engagement. In *Promoting Consumer Engagement Through Emotional Branding and Sensory Marketing* (pp. 211-219). IGI Global.
- 22. Khurana, S., Kaur, B., & Singh, J. (2019). The impact of demographic factors on satisfaction of users for various digital payment methods.
- 23. Kotler, P., (1994). Marketing Management, *Englewood Cliffs, New Jersey:* Prentice-Hall.
- 24. Lasser, W.M., Manolis, C. and Winsor, R.D. (2000). Service quality perspectives and satisfaction in private banking, *Journal of Services Marketing*, Vol. 14 No. 3, pp. 244-71.
- 25. Levesque, T. and McDougall, G.H.G. (1996). Determinants of customer satisfaction in retail banking, The International Journal of Bank Marketing, Vol. 14 No. 7, pp. 12-20
- 26. Leonard, F.S. and Sasser, W.E. (1982). The incline of quality, *Harvard Business Review*, Vol. 60 No. 5, pp. 163-71.
- 27. Lovelock, C. (1994). Product plus. New York: McGraw Hill.
- 28. Luk, S. T. K., & Layton, R. (2002). Perception Gaps in Customer Expectations: Managers Versus Service Providers and Customers. The Service Industries Journal, 22(2), 109-128. doi: 10.1080/714005073

- 29. Newman, K. (2001). Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank, *International Journal of Bank Marketing*, Vol. 19 No. 3, pp. 126-39.
- 30. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985). A conceptual model of service quality and its implications for future research, Journal of Marketing, Vol. 49 No. 3, pp. 41-50.
- 31. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988). SERVQUAL: a multiple item scale for measuring consumer perception of service quality, Journal of Retailing, Vol. 64 No. 1, pp. 12-37
- 32. Reichheld, F. F., & Sasser, W. E. (1990). Zero defeofions: Quoliiy comes to services. *Harvard business review*, 68(5), 105-111.
- 33. Rust, R. T., & Oliver, R. L. (1994). Service Quality: Insights and managerial implications from the frontier In R. T. Rust & R. L. Oliver (Eds.), Service Quality: New directions in theory and practice (pp. 1-19). Thousand Oaks, CA: Sage Publication.
- 34. Saini, R. (2022). Marketing Strategies in Entrepreneurship—A Case Study of WhiteHat Jr. *Indian Journal of Marketing*, 52(10), 22-32.
- 35. Silvestro, R. and Cross, S. (2000). Applying service profit chain in a retail environment, *International Journal of Service Industry Management*, Vol. 11 No. 3, pp. 244-68.
- 36. Stafford, M. R., Prybutok, V., Wells, B. P. and Kappelman, L. (2011). Assessing the fit and stability of alternative measures of service quality. Journal of Applied Business Research, 15 (2): 13-30
- 37. Sureshchander, G.S., Rajendran, C. and Anatharaman, R.N. (2002), "The relationship between service quality and customer satisfaction: a factor specific approach", *Journal of ServicesMarketing*, Vol. 16 No. 4, pp. 363-79.