Measuring Service Quality Using SERVQUAL

Following are the instructions for using the SERVQUAL questionnaire discussed in the chapter on quality. It uses a bank as the company to be studied, but any type of service organization would be studied in the same way. On the questionnaire, just replace the word bank with the type of business (profit or non-profit) being analyzed. You can derive an unweighted gap score or a weighted gap score. Weighting depends upon how you allocate 100 points among the five SERVQUAL categories. A modified use of the questionnaire is to limit it to just the total or average Perception score. This is called SERVPERV and is used when Expectations are likely to be all the same (typically high). Weights can be applied here as well.

STEPS TO OBTAIN UNWEIGHTED SERVQUAL SCORE

- Step 1. Select a bank the service quality of which you want to assess. Using the SERVQUAL instrument, first obtain the score for each of the 22 expectation questions. Next, obtain a core for each of the perception questions. Calculate the Gap Score each of the statements (Gap Score = Perception Expectation).
- Step 2. Obtain an average Gap Score for each dimension by assessing the Gap Scores for each of the statements that constitute the dimension and dividing the sum by the number of statements making up the dimension.
- Step 3. In the TABLE 1 transfer the average dimension SERVQUAL scores (for all five dimensions) from the SERVQUAL instrument. Sum up the scores and divide it by five to obtain the unweighted measure of service quality.

STEPS TO OBTAIN THE WEIGHTED SERVQUAL SCORE

- Step 1. In Table 2 calculate the importance weights for each of the five dimensions constituting the SERVQUAL scale. (The instructions are provided along with the table).
- Step 2. In Table 3 enter the average SERVQUAL score for each dimension (from Table 1) and the importance weight for each dimension (from Table 2). Then multiply the average score for each dimension with its importance weight.
- Step 3. Add the weighted SERVQUAL scores for each dimension to obtain the overall weighted SERVQUAL score.

THE SERVOUAL INSTRUMENT

EXPECTATIONS This survey deals with your opinions of banks. Please show the extent to which you think banks should posses the following features. What we are interested in here is a number that best shows your expectations about institutions offering bank services			PERCEPTIONS The following statements relate to your feelings about the particular bank XYZ you chose. Please show the extent to which you believe XYZ has the feature described in the statement. Here, we are interested in a number that shows your perceptions about XYZ bank						
Strongly Disagree 1 2 3 4 5 6	ongly ree 7	Strongly Disagree 1		3	4	5		trongly Agree 7	
Tangibles	(E)	Tangible	es					(P)	Gap Score P - E
E1. Excellent banking companies will have modern looking equipment.			P1. XYZ bank has modern looking equipment.						
E2. The physical facilities at excellent banks will be visually appealing.	P2. XYZ Bank's physical facilities are visually appealing.								
E3. Employees at excellent banks will be neat appearing.	P3. XYZ Bank's reception desk employees are neat appearing.								
E4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank.	P4. Materials associated with the service (such as pamphlets or statements) are visually appealing at XYZ bank.								
Average Tangibles SERVQUAL score									

Reliability E5. When excellent banks promise to do something by a certain time, they do.	Reliability P5. When XYZ bank promises to do something by a certain time, it does so.	P	P - E
E6. When a customer has a problem, excellent banks will show a sincere interest in solving it.	P6. When you have a problem, XYZ bank shows a sincere interest in solving it.		
E7. Excellent banks will perform the service right the first time.	P7. XYZ bank performs the service right the first time.		
E8. Excellent banks will provide the service at the time they promise to do so.	P8. XYZ bank provides its service at the time it promises to do so.		
E9. Excellent banks will insist on error free records	P9. XYZ bank insists on error free records		
	Average Responsiveness SERVQUAL score		
Responsiveness E10. Employees of excellent banks will tell customers exactly when services will be performed.	Responsiveness P10. Employees in XYZ bank tell you exactly when services will be performed.		
E11. Employees of excellent banks will give prompt service to customers.	P11. Employees in XYZ bank give you prompt service.		
E12. Employees of excellent banks will always be willing to help customers.	P12. Employees in XYZ bank are always willing to help you.		
E13. Employees of excellent banks will never be too busy to respond to customers' requests.	P13. Employees in XYZ bank are never too busy to respond to your request.		-
	Average Responsiveness SERVQUAL score		

Assurance E14. The behavior of employees in excellent banks will instill confidence in customers.	Assurance P14. The behavior of employees in XYZ bank instills confidence in you.	P	P - E
E15. Customers of excellent banks will feel safe in transactions.	P15. You feel safe in your transactions with XYZ bank.		
E16. Employees of excellent banks will be consistently courteous with customers.	P16. Employees in XYZ bank area consistently courteous with you.		
E17. Employees of excellent banks will have the knowledge to answer customers' questions.	P17. Employees in XYZ bank have the knowledge to answer your questions.		
	Average Assurance SERVQUAL score		
Empathy E18. Excellent banks will give customers individual attention.	Empathy P18. XYZ bank gives you individual attention.		
E19. Excellent banks will have operating hours convenient to all their customers.	P19. XYZ bank has operating hours convenient to all its customers.		
E20. Excellent banks will have employees who give customers personal attention.	P20. XYZ bank has employees who give you personal attention.		
E21. Excellent banks will have their customer's best interests at heart.	P21. XYZ bank has your best interest at heart.		
E22. The employees of excellent banks will understand the specific needs of their customers.	P22. The employees of XYZ bank understand your specific needs.		
	Average Empathy SERVQUAL scores		

TABLE 1: CALCULATIONS TO OBTAIN UNWEIGHTED SERVQUAL SCORE

Average Tangible SERVQUAL score	
Average Reliability SERVQUAL score	
Average Responsiveness SERVQUAL score	
Average Assurance SERVQUAL score	
Average Empathy SERVQUAL score	
TOTAL	
AVERAGE (= Total / 5) UNWEIGHTED SERVOUAL SCORE	

Table 2: SERVQUAL IMPORTANCE WEIGHTS

Listed below are five features pertaining to banks and the services they offer. We would like to know how much each of these features is important to the customer. Please allocate 100 points among the five features according to how important it is to you. Make sure the points add up to 100.

	Total:	100	points
5.	The caring, individual attention the bank provides its custome	ers.	points
4.	The knowledge and courtesy of the bank's employees and the ability to convey trust and confidence.		points
3.	The bank's willingness to help customers and provide prompt service.		points
2.	The banks ability to perform the promised service dependably and accurately.		points
1.	The appearance of the banks physical facilities, equipment, personnel, and communication materials.	1	points

Table 3: SERVQUAL WEIGHTED SCORES

SERVQUAL Dimension	Score from Table 1	X	Importance Weight from Table 2	=	Weighted Score
Average Tangible					
Average Reliability					
Average Responsiveness					
Average Assurance					
Average Empathy					
			TC	TAL	
AVE	RAGE (= Total / 5) \	WEIGH	TED SERVOUAL SC	ORE	