

Chapter-2

REVIEW OF LITERATURE

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REVIEW OF LITERATURE

2.0: Prologue:

An attempt has been made by the research scholar to collect various kinds of information and data from the available Books, Journals, as well as published and unpublished Reports published by various State and the Central Government of India as well as by other Expert Agencies and the researcher has also downloaded material using various websites and search engines.

It has been sub-divided in to three major parts as follows.

- (i) Review of Literature on Service Quality and Services Marketing.
- (ii) Review of Literature on Customers' Satisfaction.
- (iii) Review of Literature on Services of Post offices.

The researcher has also attempted to review available empirical research studies being undertaken by various researchers on the chosen area of this research study.

1.0 REVIEW OF LITERATURE ON SERVICE QUALITY:

Table No.02.01: Brief outline of ‘General Review of literature on Service Quality’

Numbers of Research Papers/Articles Reviewed	Time Duration of Research Reviewed	Major Areas of findings and Observations	Identification of Research gap-“Gap Analysis”
52	1968 To 2011	<ul style="list-style-type: none"> -Quality control in service business -Dimensions of service quality -Relationship among quality service & satisfaction and behavioral intentions of customer -Major determinants of quality of service -Measurement quality of service -Role of (Employees)Internal customers in delivering service quality -Measurement of internal service quality -Using customer feedback to improve service quality -Service behavior that leads to customer satisfaction - Finding and bridging the gap between customer and aspirations and requirements ,service quality management & satisfaction retrieved by customers -Paradigm shift from customer satisfaction to customer delight through service excellence -Ensuring customer loyalty through Customers’ Relationship Management(CRM) Practices 	<p>The concept of service quality is a dynamic concept and subjective in nature. Considerable disagreement among research scholars with regards to its definition, components, determinants and measurement. The service quality does very form one type of service to another and accordingly customer expectations also vary, so it is difficult to adopt common model or instrument for its measurement for all types of services and its quality.</p>

To illustrate, Jagdish N. Sheth and M. Venkatesan (1968)¹ had explored the risk-reduction process over time in an experimental situation. Their finding was that there exists more active information seeking in early trials which implies that customers may seek information from personal and impersonal sources when there is no experience. Such active information seeking may continue only if uncertainty persists. Similarly, active information seeking may only be important when either the buyer moves into a new product class or the product is an innovation (Jagdish N. Sheth And M. Venkatesan, 1968).

Mark I. Alpert (1971)² had compared the usefulness of several common methods of identifying determinant of attributes. Its objective to demonstrate how determinant attributes may be identified for a particular product. To illustrate a means of comparing various methods of identifying these attributes to indicate how pilot studies for particular products might be carried out, and to compare the values of the methods of identification along with relevant implications for similar marketing research problems, and approaches not compared under this study might eventually prove more valuable for identifying determinant attributes. Multidimensional scaling allows utilization of paired comparisons of products along several attributes working backwards to those attributes which provide the best explanation of observed comparisons (Mark I. Alpert, 1971).

G.M.Hostage (1975)³ had argued that service marketing requires not only 4Ps under traditional external marketing. But, two other marketing thrusts, viz., Internal Marketing and Interactive Marketing respectively (G.M.Hostage, 1975).

Langeard, Christopher H.Lovelock and Pierre Eiglier (1981)⁴ had revealed that the buyer looks for proofs and evidences while showing intention to avail service in order to reduce uncertainty for ensuring desired quality of service. Buyers try to retrieved inferences about the service quality from the place from services are made available, people engaged in providing services, equipment, communication material, symbols used to provide services and the price charged for it. Therefore the service providers' task is to "Manage the Evidence," to prove tangibilize the intangible (Langeard, Christopher H.Lovelock and Pierre Eiglier 1981)

John E. Swan, I. Fredrick Trawick, and Maxwell G. Carrol (1981)⁵ had attempted to investigate issues by using an experiment to see whether prior participation in a research study influences consumer satisfaction with a Restaurant or not.

The research proposed a theoretical proposition that affect is associated with satisfaction and it could influence other kinds of evaluation that a person may make, a satisfaction-evaluation relationship. The research study did not overcome the major methodological problem but the design of the study included an analysis of the effect of prior participation in contrast to no prior participation on consumer ratings of food and service. It was concluded based on empirical study that service industries could collect on-site data with the fear of antagonizing customers. Consumer evaluation of being a respondent is sensitive to the rewards and costs of participation. The future research should test the generalizability of its result by a more rigorous measurement of rewards and costs that was used in this study. Such information is important as the marketing research industry needs to maintain respondent goodwill (John E. Swan, I. Fredrick Trawick, and Maxwell G. Carrol, 1981).

Christian Gronroos (1984)⁶ had advocated for role of internal marketing which described the work done by the company to train and motivate its internal customers, namely how employees should contact customers and supporting staff need to be engaged and behave while providing services as well as how to function as a team to ensure delivery of satisfaction to customers (Christian Gronroos, 1984).

A.Parasuraman, Zethaml, and Berry (1985)⁷ had developed a bunch of the major factors that have influenced over service quality. They had found that customers use basically similar criteria irrespective of the kind of service. The criteria followed mainly included viz., Access and Availability, Communication, Competence, Courtesy, Credibility, Reliability, Responsiveness, Security, Tangibles, and Understanding behaviour of customers in terms of their aspirations, need, and wants respectively (A.Parasuraman, Zethaml, and Berry ,1985).

Glynn Shostack (1987)⁸ had suggested that firms engaged as a service provider should take major steps towards service quality control, viz. to invest in an appropriate personnel recruitment and imparting them proper training; to standardize the performance norms for services process throughout an organization, and to monitor customers' satisfaction versus dissatisfaction by concentrating on customer feedback system, customer surveys and comparison between customers' aspirations and experiences so that errors in service quality can be detected and modified (Glynn Shostack, 1987).

Ernest R. Cadotte, Robert B. Woodruff, And Roger L. Jenkins (1987)⁹ had reported the results of a test of deciding construction of norms based on the experience reported by the customers after availing services. The research question of central interest was to examine whether various conceptualizations of experience-based norms as standards increase our ability to explain satisfaction over the corresponding explanation provided by expectations as the standard? Using Causal Modeling, the researchers had examined different operationalization of the experience-based norms construct, and a measure of local brand expectations in the context of an entire disconfirmation process. Thus, this paradigm has provided a useful framework for comparing the norms as well as expectations standards. The research study had supported the contention that performance standards are likely to vary across situations. This findings had suggested several related avenues for future research. This approach has undoubtedly reduced the study's ability to distinguish between the models. Customers are likely to have different experiences with relevant brands, and are thus likely to attach different levels of importance to the same usage situation (Ernest R. Cadotte, Robert B. Woodruff, And Roger L. Jenkins, 1987).

Parasuraman, and Valarie A. Zeithaml (1988)¹⁰ had presented two fold purposes (1) To narrate the development of a multiple-item scale for measurement quality of service titled as SERVQUAL, and (2) To describe potential applications of the scale's properties . They had carried out focus group interviews of twelve groups including current or recent consumers for four different types of services including viz., Retailing, Repairing and Maintenance services. Secondly, it attempted to study the features of the service that its provider should possess in order to ensure a high quality service image, and the criteria or factors or aspects that customers used in evaluation of service quality. The research instrument was developed to be made applicable to a broad list of services. As such, it has provided a basic framework through inoculating aspirations and perceptions in a format to encompassing statements or items concerning dimensions for each of the service quality. The research design of the framework narrates when it required and can be applied or introduced to fit the features or specific research needs of a specific service provider. The SERVQUAL is most important when it is used to study service quality trends on a periodic basis, and when it is used in connection with other format of service quality measurement. One future use of SERVQUAL shall be to decide the relative significance of the selected dimensions in affecting customers' overall perceptions about service quality.

The availability of this instrument has stimulated much aspired and needed empirical research which focus on service quality its components and determents as well as its consequences respectively (A. Parasuraman, and Valarie A. Zeithaml, 1988).

A. Parasuraman, Valarie A. Zeithaml, Leonard L. Berry (1988)¹¹ had also described the instrument called as SERVQUAL consisting of a 22-item mainly used for examining customers' perception on quality of service applicable in service- oriented and retailing business entities. It has explained in brief the concept and operational aspects of the service quality construct, the procedures used in the construct, and refinement of a multiple-item scale used for measurement. It has offered proof of the scale's reliability and validity on the basis of analysis of data from four independently chosen samples that was concluded with a narration of possible applications of the scale (A. Parasuraman, Valarie A. Zeithaml, Leonard L. Berry, 1988).

Valarie A. Zetthaml, And Leonard L. Berry (1988)¹² had provided a concise, non-technical summary of each article focusing particularly on its strategic implications for management. The scale development process begun with the generation of a large pool of items representing various facets of the 10 quality dimensions related with service. This framework can be accepted and added to rationalize the needs of a particular organization. SERVQUAL possesses a variety of potential applications. The five-dimensional format of SERVQUAL allows a firm to examine various dimensions of service quality along each factors and its overall applications. The instrument can also be applied to divide a firm's customers into several perceived quality sections on the basis of their individual SERVQUAL scores. These divisions can then be compared and contrasted considering selected features viz., demographic and psychographic variables so as to gain managerial insights. Yet, another application of SERVQUAL could be its use by retail companies having multiple units to track the degree of service provided by retail stores and to convert group of the stores into several clusters with varying quality impact. An examination of store features in the different groups can reveal features that are crucial in ensuring delivery of high quality performance of services (Valarie A. Zetthaml, and Leonard L. Berry, 1988).

Anh G. Woodskle, UsaL Fny, Rtaert Timothy Daly (1989)¹³ had presented a framework describing the relationships among the three variables and used it to create models for empirically testing the positive capacity of the proposed service quality, customer satisfaction together with its behavioral intention relationships.

This research paper had reported the results of a field study and replication for inpatient hospital service that supported the model and framework. They had tried and reported empirical evidence that supported hypothesis that customer satisfaction influences behavioural intention to purchase a service from the same service provider which is implied by the marketing concept. Overall, customer satisfaction with the service encounter does appear to be a moderating variable between service quality and behavioural intention (Anh G. Woodskle, UsaL Fny, RtAert Timothy Daly, 1989).

Lewis, B.R. and T.W. Entwistle (1990)¹⁴ had pointed out that customer care is concerned with customer satisfaction that is to put the customer always first, anticipate their needs and problems, tailoring products and services to meet customers' needs, and establish customer relationships. She had demonstrated how to measure the factors related with customer care and service through some illustrations, and then turned her attention to the employees and staff members who could be used as internal customers in final customer care as well as concentrating the need for a full understanding of internal marketing and enlightened personnel policies. Furthermore, it had dealt with service delivery and in particular with service recovery strategies including the role of service guarantees. The author had very usefully highlighted avenues for continuing and future research including a plea for the consideration of all aspects of this research on customer care and service from a cross-cultural perspective. The author had further involved consideration of the employees and staff members as internal customers to include the development of marketing from internal perspective and personnel policies to embrace recruitment, selection, training as well as reward and recognition respectively. On service quality delivery, she had highlighted some of the current issues pertaining to "Managing Promises" to customers, viz., service Guarantees and Service Recovery Procedure to handle Customers' Problems and Complaints (Lewis, B.R. and T.W. Entwistle, 1990).

Kingman-Brundage, J (1991)¹⁵ had dealt with service mapping as tool for service system design and management. Conceptual introduction and background was given in the first section and the second section comprised the nature and characteristics of the service operation. The service encounter, or instrumental interaction between consumers and service providers was considered, and two main components of the service system-people and technique have been discussed in detail. Another major section examined the use of service mapping in service system design, with an application to a car repair system.

In particular, the separate mapping of customer logic, and employee logic, is detailed through separate service maps facilitate analysis of how they work, possibly conflict, and in general contribute to the characteristic instrumental interaction of the system. These three service maps, representing different dimensions of the service system were ultimately synthesized to produce a desired state of the system. Future research directions are then suggested. The suggested methodology for producing a desired state map involving an analytical approach that gave full weight to customer, technical and employee perspectives, and supported a clearer evaluation of the criticality of various sub processes and decisions. In summary, it concluded that there is no doubt that the service map constitutes an invaluable analytical and communication tool for those charged with responsibility for delivery of the quality through service system (Kingman-Brundage, J, 1991).

Barnes, James g., and Judith A. Cumby (1993)¹⁶ had argued that initiative with some quality virtues is likely to reward and few are not rewarding in nature. Accounting systems may be the one way of increasing the chances of identifying successful initiatives and of jettisoning unsuccessful ones. Their case rests on the idea that at some stage, service quality expenditures like most others expenditures results in decreasing returns, and a point will be reached at which the cost of additional services outweigh the benefits. The authors had introduced a model which can be applied to provide input for designing the development of information system by concentrating on the key cost-benefit initiatives related with quality of service. The paper emphasized the significance of monetary as well as non-monetary results. It involved allocating cost directly to individual customers and measuring the benefits associated with each customer. Service quality initiatives were then actively targeted at the customers who were most likely to respond positively to those initiatives. Rather than haphazardly feeding slot machines, information was used to target selectively the machines that were likely to pay a jackpot. Naturally, this model relied upon being able to identify which customers were most likely to benefit the organization. The methodology is unlikely to be useful in situations where the customer is anonymous or it is impossible to target initiatives at specific customers. Industries that appear most amenable to their methodology could mainly include viz., Airlines and Financial Institutions respectively (Barnes, James g., and Judith A. Cumby, 1993).

Wright, Lauren K.(1993)¹⁷ had tried to offer a greater consideration of some key variables as a way of minimizing a myopia and apprehension that arises while establishing the legitimate differences between service marketing and other areas of marketing and danger associated that differences within and similarity without may be underestimated. The author had tried to describe that there is a danger of myopia on a number of fronts viz., ignoring the variation within the service sector and ignoring the similarity between the goods and services. Further, the ability to develop comprehensive product marketing strategies might also be inhibited (Wright, Lauren K., 1993)

Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, Imad B. Baalbaki (1994)¹⁸ had stated that selected dimensions viz., intangibility, heterogeneity and inseparability could be applied as a basis for examining and comparing among the factors of service quality between developed and developing countries. Environmental dimensions can also be assigned to each of the ten service quality dimensions. The service quality dimensions of reliability, access and understanding the customers could be linked to traditional economic development aspects viz. the levels of affluence, technology, education, competition, and communications infrastructure. The relationship can be established to socio-cultural influences related to the value of time. The basic assumption laid down in the paper had provided guidance to the managerial personnel as to how the different factors of service quality should be concentrated and it could be used in different way in developed and developing countries respectively. It would resulted to development of service strategy, customer strategy, communications strategy, and overall marketing strategy for enrichment of service quality. The evidence resulted out of the researched testing of these hypotheses was presented as a research agenda for the future (Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, Imad B. Baalbaki ,1994).

Parasuraman A., Valarie A Zeithaml and Leonard L. Berry (1994)¹⁹ had attempted to offer insight into the concept of quality of service together with its dimensions for measurement. Parasuraman, Zeithaml and Berry (PZB) have published extensively on this subject and have also conceptualized the term quality of service as “The degree and direction of discrepancy between customers’ service perceptions and expectations”. Based on this definition, SERVQUAL Model have been presented which is helpful in measurement and monitoring of service quality.

They have addressed the most recent questions raised in the body of literature regarding the soundness of the Model and have argued that this concern should not be allowed to reduce the importance of the model, especially when it is used to track customers' expectation and perception over a period of time. The model is generic, skeletal instrument that can be used in variety of contexts including industrial product and internal service contexts respectively. In the final part, number of issues have been explored for further investigation. These issues included the dimensionality of the SERVQUAL items; the alleged psychometric deficiencies of service quality measurement; the exploration to upwardly biased rating produced by direct measures of service quality; explaining causes and utility for managerial decision making, and need to incorporate actual dimensions like diagnostic value to be used as conventional scale for assessment or examination (Parasuraman A., Valarie A Zeithaml and Leonard I. Berry, 1994).

Stephen W. Brown, Raymond P. Fisk, Mary Jo Bitner (1994)²⁰ had tracked the fast development of marketing research in the area of services, the emphasis was on general services marketing learning rather than concentrating on specific sector of services. It had resolved that the journey of emergence and growth of the marketing of services learning can be understood through three major growth stages from its inception. Like evolution of human in various stages, its growth is also found difficult to predict by having appropriate comparison even with the earlier stages. Through their study, they could not relate the exact time dimension with growth of service marketing literature (Stephen W. Brown, Raymond P. Fisk, Mary Jo Bitner, 1994)s

Pratibha A. Dabholkar (1994)²¹ had explored a contingency skeleton to provide different causal relationship among customer satisfaction and service quality that have emerged under different situation. By assessing the dimensions of causality between customer satisfaction (expectation versus experience) and service quality, the skeleton had expanded their learning of the customer service assessment process. An attempt was also made to predict to have learning of different impact on probable customer behaviour. This learning could have critical implications and concerns for operators of service sector. As a research output, a thought provoking issue related with the service quality and its relationship with customer satisfaction has been emphasized. Organizational concern for designing service quality and imparting training to employees too have been also highlighted (Pratibha A. Dabholkar, 1994).

Javier Reynoso, and Brian Moores (1995)²² had recognized the important dimension of the service marketing to promote service through 'Internal Customers'. Theoretical construct had revealed that it is very much natural to recognize internal staff members who are employees of the organization as the crucial link in ensuring service quality and customer satisfaction. Cultivating learning from the employees' point of view is a significant and sensitive instrument to manage customer satisfaction. It enabled service provider to apply "Internal marketing" to cater the requirements of the employees so they can be and should be instrumental to satisfy aspirations and latent demand of the customers. This research paper had put efforts to narrate the features of interdepartmental relationships and its concern with customer service. The behavioral researcher have also admitted the significance of the concept and application of internal marketing ventured by the marketers. They had admitted that lack of teamwork is one of the key factor that contribute to discrepancy and could result in to deviating from service quality norms. It was also admitted that as one can study service dimensions in detail, in the same manner service provider can cultivate approach to study different dimensions, elements and components to study on internal marketing possibilities related with the organization. However it has been also admitted that different practices prevails for having scientific measurement of these factors and dimensions (Javier Reynoso, and Brian Moores, 1995).

Robert Johnston (1995)²³ had attempted to retrieve learning the connection among the customers' dissatisfaction or satisfaction with a prolonged transactions, dealings, or service performance with the customers, and their overall dissatisfaction or satisfaction with the entire service performance. The objective of this article was to work upon possibilities and some assumptions to provide scope to learn in an enriched way how customers' aspirations, latent demand and hidden ambitions can be handled during the exercise of performance of service. The paper had discussed construct and implication and evaluation given under the 'Zone of Indifference'. The zone of tolerance narrate a degree of deviation while providing services that a customer considers acceptable ,within limit of tolerance and found satisfactory. The significance that the zone of tolerance reveals was that the customers may not take adverse note of deviation of service performance within the scope of service delivery and any improvement in delivery within the zone will only have an incremental impact on their aspirations and level of satisfaction. However, when performance moves outside the zone of indifference, it will have actual impact on aspired quality of service on either side.

The concept and assumption attempted to enrich conceptualization of the zone of indifference to narrate the probable impact of performance of service outside the above discussed range. It is based on an assumption that when customer enters in to a transaction or a service process, s/he holds clear evaluation of what is the range of an acceptable, below acceptance level, and above acceptance level of performance of service, based on his or her past experiences, the organization's reputation, or some other than primary data sources s/he has used with a consciously or subconsciously state of mind. These assessment of performance results in to an evaluation of satisfaction versus dissatisfaction with the entire scope of service. The apparent result is certain level of satisfaction, dissatisfaction or delight. This result affects attitude, behaviour and repeat purchase intentions in addition to that the customer's overall learning and perception about the relative inferiority or superiority of quality of service. The result of an experience that emerges out of dealing or transaction which is not either dissatisfying or delighting is viewed as an experience within the customer's zone of tolerance. The unique aspects of this paper includes suggestion which is very much significant to the service provider is that the framework of a customer's zone of tolerance is conceptually versatile and can be successfully incorporated during the process of performance of service. This paper could unfold a possibility and various alternative ways that aspirations of customers of quality of service can be measured and handled while carrying out the process of service performance. It brought to the notice various sensitive unanswered questions. It is yet not clear how this exercise emerges or how customers' balance dealings outcomes to form a general evaluation quality of service. Also, for what customers is expected to compensate for a poor transaction in some situations whereas in others they become more sensitive to them. Does this decide level of involvement of customers in the purchase process? What is the connection among success and failure during an exercise of carrying out service performance? Whether and How easy and practical is it to play with customers' emotional stages during an exercise of measurement of service performance? Significant learning that is far from clarity that has been isolated and independent is the impact of one dealing from the other dealing outcome while performing the same exercise (Robert Johnston 1995).

Robert Johnston (1995)²⁴ had obtained clue from the major debatable issues relating to the service quality area. He had observed that major debate in this area related with the commonality and differences among the constructs of quality of service and customer satisfaction respectively.

The highlighted issue for this article was that the work on the factors deciding service quality does not necessarily differentiate among the effect of the factors and dimensions in terms of delivery of satisfaction or dissatisfaction. It was obviously assumed and accepted that they are the two sides of the same coin. To illustrate, reliability was most significant factor which conveyed that unreliability will lead to dissatisfaction and that reliability will lead to satisfaction to the customers. It had drawn some key conclusions like some factors of quality dominate over other determinants. For the personal customers of the bank, the key factors led to customer satisfaction mainly included were viz., attentiveness, responsiveness, care and friendliness respectively. The determinant of customer dissatisfaction were that of integrity, reliability, responsiveness, availability, and functionality. The factors and dimensions of dissatisfaction were not necessarily related in an obvious manner with those factors that had led to customer satisfaction. It was also revealed through the research that staff behaviour and style of dealing with customers at the counter does have an impact on positive and negative impression in the mind of customer and there by affects their satisfaction versus dissatisfaction. This is an intangible factor but it has sensitive implication. The reliability and responsiveness is a key component in providing satisfaction, and the lack of it is a major source of dissatisfaction which was found as a critical component as a determinant of service quality. (Robert Johnston, 1995).

Alison Spencer (1996)²⁵ had described how a survey for measurement of customer satisfaction was carried out at a community mental health center and how as a result of this the improvement could be transformed. A research instrument in the form of questionnaire was used along with a less structured interview to retrieve the voice and views of the customers availed the services. Their results reflected the findings of a study in which psychiatric inpatients worked out such features of patient-staff dealings as viz., respect, understanding, being interested and making time to talk as some of the other significant parameters of good quality care. It was therefore a motivating outcome that the staff were given higher rating in this study. The study pointed out six different areas where reforms need to be carried out. The staffs had taken pain to enforce these suggestions and had introduced various positive changes as a service provider. The ultimate outcome achieved in a way was that the service seekers' opinions was incorporated into the service draft and performance. As a result of this, satisfaction study, the service provider could provide a service that is more comfortable and suitable according to the aspirations, requirement and perceptions of its customers (Alison Spencer, 1996).

Elizabeth A. Anderson, Leonard A. Zwelling (1996)²⁶ had explore a contention that service quality measurement and management in the area of health care has also started getting increased importance in the resent past. It had finally drawn the conclusion was drawn that aspirations and latent demand of customers carries a strong impact on an assessment and evaluation of service quality. In this research, the SERVQUAL service quality measurement instrument was used to quantify the operational quality for selected health care services. The researchers have preferred to apply literature pertaining to quality of service sector to study quality of health care because of the fact that there were common elements of the operational service quality attributes of tangibles viz., reliability, responsiveness, assurance, and empathy respectively. The researchers have admitted that that expectations, latent demand or even hidden aspiration for potential service improvements need to be measured separately and that the service gap measurement alone would prove inadequate in the process of measurement. Through careful attachment of this two dimensions and by making use of appropriate methodology leads to fruitful conclusions that may have fertile business application (Elizabeth A. Anderson, Leonard A. Zwelling, 1996).

Francis Buttle (1996)²⁷ had presented well accepted phenomenon of services' marketing that service quality is enjoying so much of significance in terms of its implications on service quality. It has become evident from available proofs concerning its implications that it is an important research topic. The reasons for this conclusion has become the most appealing and its apparent and considering its relationship to costs, profitability, customer satisfaction, customer retention, as well as positive word of mouth advertising or canvassing of the services by the customers respectively. Service Quality (SQ) has been widely regarded as an important tool of corporate marketing and financial performance. SERVQUAL as an instrument provides a method for measurement and management of service quality. SERVQUAL has been designed on the major assumption and vision that the customer's assessment of service quality is of utmost importance. The evaluation was carried out as a gap between what the customers' expects from service providers, and their assessment of the delivery of performance. Service Quality is as a multidimensional aspect of services marketing. The researcher have attempted to distinguish service quality from customer satisfaction. This approach was not found consistent with the differentiation expressed between these instruments in the satisfaction and attitude learning. It had concluded that the disconfirmation-based SERVQUAL scale is not measuring service quality or customer satisfaction.

The SERVQUAL scale seems at best an application of only one of the form of expectancy disconfirmation. A rational criticism is that SERVQUAL fails to cover the dynamics of changing expectations. Consumers generally learn from experiences they have from transaction or dealing. The conclusion particularly narrates the nature and significance of validity to make use of the discussed instrument. Validity is said to be achieved when a scale appeared to measure what it intends to measure. (Francis Buttle, 1996).

Patrick Asubonteng, Karl J. McCleary and John E. Swan (1996)²⁸ had provided an insight in the instrument developed to carry out investigation and measurement in the area of service quality. They had contributed in the area through providing definition and measurement of service quality by ensuring reliability and validity of SERVQUAL measurement. They had conceptualized core components and elements reflected as service attributes by consumers in evaluation of the service quality as delivered by service organizations. The research paper ended with its unique conclusion and observation that although the measurement instrument and component of SERVQUAL represents five specific components of service quality, these components are related, as proved by establishing of the relationships through various studies to obtain the most interpretable factor patterns. Another fruitful area for future research shall be to explore the nature and causes of these interrelationships. The researcher had made a point that that conceptually sound and categorically enriched research to be carried out to develop appropriate nature of the relationships among those component that can possibly contribute to the learning of service quality (Patrick Asubonteng, Karl J. McCleary and John E. Swan, 1996).

Roderick D. Iverson Colin S. McLeod and Peter J. Erwin (1996)²⁹ had examined impact of employees involvement and trust on both quality of service and acceptance of organizational change and to separate the components and elements that are importantly contributing to the development of trust and harmony, and thereby creating commitment among the employees of the organization. The experimental research had contributed a Causal Model that had examined the effect of three different categories of independent variables on two measurements. These variables were viz., organizational outcome, service accomplishment and acceptance of change. The research was carried out with an expectation that the relationship between the three different categories of independent variables and the organizational outcome will be affected or mediated by all the three intervening factors.

It was found that two variables of the dimensions of trust, namely justice and benevolence while the third variable was organizational commitment. The employee involvement and organizational commitment is a multidimensional concept. The element used in this study was affective commitment, which is related to the employee's acceptance of the values, attitudes and beliefs while their association with the organization. The results of the research supported for the causal relationships revealed in the model, and mentioned that employees' involvement and organizational commitment and trust were rational and important factors determining overall performance of an organization. The research is having rational application for introducing and successfully practicing the concept of internal marketing where the organization needs to establish its relationship with employees and relate it with customer relation and retention strategies (Roderick D. Iverson Colin S. McLeod and Peter J. Erwin, 1996).

Donald J. Shemwell, Ugur Yavas and Zeynep Bilgin (1998)³⁰ had formulated intention to develop and test through an experimental research, a causal model that revealed specifically how service quality and satisfaction of customers levels related the factors or elements related with the service transaction like elimination or minimization of complaints to the service provider or to the others (complaint behaviour), emotional engagement or bonding with the service or with the service provider as brand (affective commitment), and an enhanced capacity and possibility to continue to have the customer-service provider relationship. The experiment was carried out and a model was tested in relation with the primary care services offered by physician using a sample of Turkish customers as a case study. The study was confined in terms of its scope for both practical and theoretical reasons. The outcome of the research had shown that service quality was having a strong immediate impact on patients' satisfaction. Its results suggested that in order to improve patients' satisfaction, service provider should use service quality interventions as a means of service enrichment. In order to bring about the improvement in patients satisfaction through making the provision of enriched levels of service quality, doctors should concentrate on the functional aspects of delivery of service quality which is very much deeply related with in the assurance and empathy dimensions of SERVQUAL as an instrument rather than the other three technical dimensions (Donald J. Shemwell, Ugur Yavas and Zeynep Bilgin, 1998).

Molly Inhofe Rapert, Brent M. Wren (1998)³¹ had presented two fold study. In the first part, attempt was made to describe the viability of the concept of service quality as a strategic concern and critical orientation that can ensure a sustainable and growth oriented competitive edge and long run benefit. The second part of the study provided research outcome in terms of results that had supported both the concurrent and long run rewarding effects on performance of a service provider. The authors had relied upon the contention and reality of the existing research output that for the service organization, the issue is quite sensitive and that of the highest priority to understand the impact of service quality on profitability and other financial implications of the business entity. Furthermore, they were of the opinion that it was found surprising that very less primary and experimentally tested evidence exist that reveals the relationship between inculcated service quality as a strategic concern and critical orientation, and its probable effect on organizational performance in general and financial performance in particular. In order to deal with the aspects of empirical proofs and primary evidence supporting a quality performance relationship, the researchers had carried out testing of two hypotheses having relationship with the impact of a quality concern and orientation on present and potential organizational performance as a service provider. The reliability of the research was established when it was found that the items measuring a single construct are to a rational extent, and to a high degree correlated and when the alpha level was found relatively high. The validity of the research and a construct was examined and established by conducting factor analysis to ensure that the items were indeed and while applying it in the practical purpose measuring a single construct. The basic conclusion of the study was that service quality is not an ultimate end in itself. But, it is means to an ultimate end which is nothing but improved financial performance in general and sustainable competitive benefit in particular. The findings of the research revealed that the service quality and appropriate provision for it had a rewarding effect on both operating income and growth in revenue. It had also admitted claims that the service quality and its acceptance by the market results into improving organizational performance and effectiveness. Furthermore, it had showed that business firms that have followed a service quality had strategy experienced rewarding results on organizational effectiveness and performance. It was confirmed in both present and future time period especially when firms build a reputation and loyalty among the customers for providing quality service, and accepted it as a top strategic concern and priority.

It also encouraged immediate improvements in net operating income revenue growth of the organization as well as its future returns (Molly Inhofe Rapert, Brent M. Wren, 1998).

David A. Tansik Robert Routhieaux (1999)³² had attempted an investigation to find effect of music an inherently stressful environment on customers', persons waiting for surgery of patients in a hospital's surgery waiting room. These persons were either the actual service seeker or customers of the hospital using the hospital's services, or were specifically involved in the decision making to make use of the hospital services for the patient's surgery. It also included often those assuming responsibility for making financial payments. The results and conclusions of the research had contributed to the ongoing research concerning the role of atmospherics or ambience of a service system in customers' quality assessment and satisfaction evaluations. It was concluded that the music could help the customers by reducing stress, and hence having the access to cost on the part of the organization of utilizing the system. Further, it was found that music played in a hospital setting resulted into lessen stress and had increased relaxation for persons in a waiting room and also for patients who were waiting for undergo surgery or were being hospitalized in an ICU. In contrast to this, it was revealed that the music improving mood of people was not found as associated with in changing their perceptions towards the hospital's overall service quality their overall assessment in meeting expectations of the people. This inclusion in the overall atmosphere and ambience is a low cost provision that could only give relaxations to them from stress to patients and others but was found as having less impact on overall service assessment or evaluation (David A. Tansik Robert Routhieaux, 1999).

Duncan I. Simester, John R. Hauser, Birger Wernerfelt, And Roland T. Rust (2000)³³ had described two experiments quasi in nature undertaken by a technically enriched , international firm who had intention to access and examine introduction of new quality and its impact on customer satisfaction. The team was handling an assignment related to a marketing research function to decide significant customer needs and make use of largely available qualitative tools and technique to develop a program to improve delivery of customers' satisfaction to ensure its services to satisfy significant requirements of them. The experimental investigation reflected a complex but astonishing picture that had highlighted certain significant aspects like viz. implementation issues (empowerment); a construct of residual satisfaction uncovered by customer needs, and the managerial implications for joining non-equivalent aspects to control, and non-equivalent factors that are dependent.

The study had confirmed the basic premise and intention pre-supposed by the researchers. It was suggested to carry out improvement in the measurement and understanding of the factors of overall satisfaction and even though used large sample size, the non-equivalent measurement and control groups were not found rational to identify significant impact in both experiments. The results gave confirmation to the primary assumption that it was rational to carry out quality improvements that ensured long lasting and measurable improvements in customers' evaluation and assessment of level of satisfaction. The researchers' conclusion was especially worth noting due to the delay between the intervention and post-test measurements, and much targeted nature of the treatment. The experimental treatment concentrated to ensure exposure and education to clients in the use and storage of a Business- to-Business services (Duncan I. Simester, John R. Hauser, Birger Wernerfelt, And Roland T. Rust, 2000).

Kathryn Frazer Winsted (2000)³⁴ had put forward a contention that detailed research had been undertaken to have enriched understanding on the elements and dimensions or variables of quality of service and the service encounter or transaction with the customers. However, little attempt have been made and researcher have systematically and specifically carried out to explore what these components, dimensions, elements, factors or variables really mean to the customers in terms of their expectations about the actual behaviour of service provider. Understanding behaviour and approach of the service providers is a critical aspect which as a crucial factor having focus on the key competence of the performer for service performance that can led to satisfied customer. The study had examined service operators' behaviour that affected customer evaluation of service transaction. These researchers extended their work by investigating into the behavioral aspects related with continuous assessment of service transaction in two different industries and investigated how these behaviour can be grouped. Its preliminary findings suggested that customers generally did not thought about service transaction in an ordinary manner but instead evaluated transactions as particularly applicable to industry, and assessed transactions independently for various industries. The research study had worked upon developing a parameters that were identified with behavioral measurements that can be put to use by the service organizations to investigate behavior of the staff and relating it with customers' satisfaction in the medical and hospitality services and other high customer dealing organizations.

It was also proposed through the research article to conduct exit interviews immediately after service transactions to establish links between these behaviors and service transaction satisfaction on the part of the service seeker. The scales were having reasonable flexibility and adaptability for making changes to make its use for some other specific services. The outcome of customer feedback using these parameters can be used in imparting training to the staff and employees in performance assessment programs (Kathryn Frazer Winsted, 2000).

Kevin M. Elliott (2000)³⁵ had invoked debate among authors who had contributed these scales for measuring service quality which resulted out of its relation with a number of legitimate and important questions concerning alternative conceptual and operational definitions of service quality as perceived or evaluated by the customers. The main purpose of this paper was to examine the practical value to marketing managers of the SERVPERF and SERVQUAL approaches in measuring perceived service quality. Specifically, this paper had addressed the practical usefulness to marketing managers for measuring expectations and performance perceptions versus measuring performance perceptions while only assessing service quality. It was concluded that this debate will obviously continue regarding conceptual measurement, and practical value aspects concerning those elements that are having relevance with measurement of service quality by the instruments viz. SERVPERF and SERVQUAL scales and it is being hoped that this paper will be useful in addressing the practical value issues specifically concerning to marketing managers (Kevin M. Elliott, 2000).

Mark Gabbott, Gillian Hogg (2000)³⁶ had considered the impact of silent conversation in customers' assessment of service delivery. Silent conversation has been deeply learned in the Psychology and Psychotherapy and it was found as having a unique and deep impact on customers' evaluation and assessment of service performance. Since, services are delivered necessarily through personal interactions, it was found that silent conversation plays significant role in assessment of services. They had operationalized an experimental method based on video scenarios to reveal the impact of this type of conversations with the customers. Their result had revealed sensitive difference in customers' responses to the scenario considering to the silent behavior of the service performers (Mark Gabbott, Gillian Hogg, 2000).

Monty L. Lynn and Richard S. Lytle, Samo Bobek (2000)³⁷ had specifically examined whether differences in service providers' concern and approach prevalent among private and State occupied Banks, and whether service providers' concern and approach was related with the service performance or not? The researchers and business managers have extensively found that service orientation is having severe apprehension related to superior customer value. The researches have consistently revealed that an organizational profitability, growth and development of business opportunities, satisfaction of customer, and loyalty of customer can be improved by focus and concern for institutional service. This research paper has provided important observation on the definition of 'service' and narration on 'service gap' that is the difference between what the customers want, and in reality what they get (Monty L. Lynn and Richard S. Lytle, Samo Bobek ,2000).

Pierre Chenet, Caroline Tynan, Arthur Money (2000)³⁸ had tried to re-analyze the service performance gap by approximate reconciliation of the empirical results of the research study by Parasuraman et al. (1990) with the conceptualizations of Relationship Marketing Theory(RMT). The primary objective of this research study was to form and test a new model of the service performance gap and its related dimensions. The analysis was carried out in two stages viz. the reliability of each instrument was established, and a factor analysis was performed. A majority of the hypotheses were confirmed. The findings justified that the service performance gap is primarily affected by three components viz., co-operation, perceived control, and employee-job fit respectively. The study concluded that that employee-job fit, perceived control over functioning , shared values of an organization, good supervisory control systems, lack of role ambiguity and role conflict lead to trust, involvement and commitment resultant into co-operation, to ensure good service performance. It was concluded that there exist a wide scope for future research in the area like how to further develop knowledge on the service business side of the trust commitment theory of relationship marketing. The instrument for measurement could be further developed and confined for use by managers to test the obstacles against the desirable service performance (Pierre Chenet, Caroline Tynan, Arthur Money, 2000).

Andreas Herrmann, Frank Huber, Christine Braunstein (2000)³⁹ had attempted for bridging the gap between a firm's internal quality reforms and external measurements of customer aspirations and customers' satisfaction which is a sensitive but a complicated translation process. The exercise had historically been learned and confined within two very different domains.

An external focus on customers has been the dominating force of the marketers. Production and technically based approaches to quality assurance and management and improvement have conventionally been taken a more internal exercise improvement focus. Both areas have recognized the requirement to widen their operational focus and attempted to bridge the gap between internal quality and external customers' latent demand and their satisfaction (Andreas Herrmann, Frank Huber, Christine Braunstein, 2000).

Hee-Woong Kim, Young-Gul Kim (2001)⁴⁰ had recognized the significance and impact of understanding expectations and latent demand of the consumers in order to provide service quality to the final consumer. The authors had admitted that as against production activities, service sector particularly does not apply stringent process design norms before launching new services. The service narration does not always ensure that the service will be successful.

This research had intended to suggest a rationalization of a method for customer service which consisted of service delivery model, service performance simulation, and probable contingent change suggestions. It was aimed to suggest a rationalization method in service delivery to reduce the risk element involved in a service change project. For this purpose, authors had suggested a customer service process model which can be used in learning customer expectations by concentrating on customer viewpoints, and their actions to the model. It can be concluded out of the research paper that in order to make better version of the model, researchers need to widen the service performance measurement about customer service from its quantification to its qualitative dimensions (Hee-Woong Kim, Young-Gul Kim, 2001).

Praveen K. KopalleDonald R. Lehmann (2002)⁴¹ had experimented to build a model of sales where base period sales are achieved by quality expectations and price. Customers perceived quality depend on the canvassed and true levels of quality incorporated in the service. Subsequent period sales then was made dependent on price as a revised expectations, and the first period satisfaction. Several sensible propositions emerged from the model, such as the optimal "puffery" canvassed minus average real quality was found lower when customers were more significantly related to differences in real and canvassed quality and when future periods ensure for more probable vis a vis base sales. The results also suggested that puffery could expand as the base satisfaction level that is the value of the product category against the price increase, and quality deterioration.

It was further extended to give shape the model to allow for issues such as a non-linear relationship between the gap and real and canvassed quality and satisfaction of customer, and customers' tendency to "strategically" reduce their aspirations while evaluating satisfaction to have more satisfaction. It was concluded that service provider desire to have detailed explanation of quality when customers are found satisfied with the product category (e.g., vacations), Customers are found gradual to form perception based on personal experience (e.g., long term medical care), base level sales figure is crucial (e.g., movies), Customers "discount" announced claims heavily (e.g., for an unknown company), Customers use a second, lower list of aspirations in assessing satisfaction (Praveen K. KopalleDonald R. Lehmann, 2002).

Anjana Susaria, Anitesh Barua, Andrew B. Whinston (2003)⁴² had attempted was made to draw upon the customer satisfaction paradigm by extensively using marketing literature to analyze post purchase satisfaction with ASP services. They had developed a conceptual model of customer satisfaction with ASP tested empirically the assumptions using data from 256 firms availing ASP services. Customers' Expectations about ASP service had a sensitive influence on the performance evaluation of the services provided by ASPs, and experience based standard have only confined sensitivity in explaining and evaluating satisfaction with ASP. It had also found empirical support for an effect of performance and ant found confirmation on the satisfaction with ASP. By providing a service framework of assessment of IT service initiatives and by analyzing it in terms of the customer satisfaction disconfirmation paradigm, they tried to cultivate close approach to monitor the service delivery of the ASP solution (Anjana Susaria, Anitesh Barua, Andrew B. Whinston, 2003).

Max Moullin (2004)⁴³ have discussed the eight different requirements of service performance measurement. They carried out research describing it specifically in the context of health care and social care, however these requirements are equally important for all type of service sectors organizations. The study was based upon the assumption and contention that a rationally thought out and well-designed service output performance measurement system is important for ensuring that service organizations to provide for cost-effective, high-quality services that satisfy the aspirations and latent demand of the service users.

Without obtaining response on all significant dimensions and component of a system for ensuring that the service organization acts on that information, managers are not finding it easy to improve services.

In developing and applying any service performance measurement system, it is significant to deal with and introduce the following requirements of service performance measurement. They are described as viz., use a balanced set of measures; make sure that the service provider measures what matters to service users and other stakeholders; involve staff in determining the measures; include both perception measures and performance indicators; use a combination of outcome and process measures; take account of the cost of measuring performance; have clear systems for converting responses received from measurement into a strategy for improvement oriented action, and performance measurement systems need to be based on continuous review and focused on improvement and it should not indulge in developing a blame culture (Max Moullin 2004).

Robert Johnston (2004)⁴⁴ had attempted to offer a concept and definition of service excellence to help service marketers and managers taking into account its appropriateness and applications. This research was based on over 400 statements of excellent and poor service obtained from around 150 respondents. By using a Grounded Theory Approach, researcher had divided them in to different categories. It was concluded that service excellence is about being “Easy to Do Business With”. This has various four key elements viz. delivering the promise, providing a personal touch, going the extra mile, and resolving grievances, difficulties and problems well. Furthermore the analysis of the frequencies developed provided inferences related with the significance of handling well with problems, grievances and queries. The author had argued that the concept and definition of excellent service is inappropriate, unachievable in the long term, and difficult to operationalize. It was revealed that what was missing was some association of what the customer values that can generate feelings of delight in him. The objective of this research was to work towards providing enriched understanding of service excellence in order to operationalize this state successfully so that service marketers and managers can design, develop and deliver it (Robert Johnston, 2004).

Shahril Shafie, Dr Wan Nursofiza Wan Azmi, Professor Sudin Haron (2004)⁴⁵ had experimented an application of a model for customer satisfaction. Applying CARTER Model, this research had measured the aspirations and perceptions of Malaysian Islamic bank’s retail customers. They had observed significant relationship. It was found that the perceived service quality was the result of an assessment exercise since customers carried out evaluation between the services they expect with pre-determined perceptions of the services they avail.

They had made use of SERVQUAL for their research. The research study proved that the CARTER Model is a valid instrument for measurement of service quality in the Islamic Banking (Shahril Shafie, Dr Wan Nursafiza Wan Azmi, Professor Sudin Haron ,2004).

Mark Hochhauser (2005)⁴⁶ had identified the research problem that the extent to which a researcher can afford to believe in the data and responses that one collects. It was concluded that present day changing market research realities should replace historic research strategies that is myths so that researchers can learn the complexities of the managed care experience from marketing and consumer psychology disciplines that guide how to study consumer behaviour. The challenges of the 21st Century demands that managed care are to be learned using changing 21st century market research methods. Otherwise managed care research will continue to produce results that do not accurately reflect the true nature of the customer's perspective (Mark Hochhauser, 2005).

Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, G. Shainesh, Lan Wu (2005)⁴⁷ had presented sound review of literature on service quality, and an extended version of the existing research on the area. It had taken in brief an account assessment of service quality which becomes complex and challenging because of three different features that are closely related and involved in services viz., intangibility, heterogeneity, and inseparability. The authors had proposed in total 14 hypotheses giving appropriate and rational weightage to differences in the assessment and aspirations of these elements among developed and developing economies by establishing association of these with economic and socio-cultural characteristics. The detailed study data were accumulated with regard to banking services. The findings of the research had significant applications for international marketing in service strategy design, development of service dimensions, deciding fees or price structure, advertising, and service performance, despite its limitations. The service manager need to learn the relative weight and influence of global variations among the countries in terms of economic growth and socio-cultural environment and the value system and accordingly emphasized the different dimensions and elements of quality of service in various manner. The researcher had admitted that approximately all the pre-suppositions had found support, and the research for future should look at versatile service sectors and should try to provide alternative service quality models to rationalize findings of the research study.

This research explored service quality dimensions such as viz., reliability, customer understanding, responsiveness, competence, courtesy, communication, credibility, security, and tangibility, and admitted that other components can also be potentially important (Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, G. Shainesh, Lan Wu, 2005).

David Cohen Christopher Gan and Esther Choong (2006)⁴⁸ had examined the influence of several retention-relevant constructs that influences customers' decisions to continue to deal with or to have rational departure from their bankers in New Zealand. Customers' ratings were studied on these constructs as having strong effects on loyalty to their banks and bankers. The demographic characteristics such as viz., age, gender, educational level, and income were also examined for their contribution to their decisions of having continue to deal with existing banks or finding alternative Avenue for banking transactions. Their findings suggested that the most significant constructs were customer satisfaction followed by banks corporate image and switching barriers involved in the system. It was also evident that customers' age groups and level of education have mainly contributed to explain respondents' intention and possibility to stay with their current banks (David Cohen Christopher Gan and Esther Choong, 2006).

Bruce Cooil, Timothy L. Keiningham, Lerzan Aksoy, & Michael Hsu (2007)⁴⁹ had attempt to examined the relationship between customer satisfaction and loyalty in relation to various contexts. It was aimed at provideing the first longitudinal assessment of the influence of the changes in customer satisfaction on changes in share of wallet, and to decide the influence of customer age, income, education, expertise, and length of relationship. It concluded that the initial satisfaction level and the conditional percentile of change in satisfaction significantly operated to changes in share of wallet. The research had observed that two variables viz. income and length of the relationship and had negatively influenced the relationship. Other demographic and situational characteristics had shown no impact.

Kuo, Y. -F., Wu, C. -M. and Deng, W. -J. (2009)⁵⁰ had explored the study with an intention to design and develop an instrument to assess, and measure quality of service of mobile value-added services and an investigation in establishment of the relationships among service quality, perceived value, customer satisfaction, and post-purchase intention as shown by the customers.

The main findings of the study revealed that the service quality positively affected both perceived value and customer satisfaction. The perceived value positively influences both customer satisfaction and post-purchase intention likely to be shown by the customers. Further customer satisfaction positively influences post-purchase intention of the customers and the service quality has an indirect positive influence on post-purchase intention. It was also observed that among the different elements of service quality, “customer service and system reliability” is most influential to customer’s perceived value and customer satisfaction. Further it was observed that influence of “content quality” ranks second. The research study had proposed model which had reliability and validity testing in terms of explaining the relationships among service quality, perceived value, customer satisfaction, and post-purchase intention in mobile added-value services (Kuo, Y. -F., Wu, C. -M. and Deng, W. -J. ,2009).

Jayaraman Munusamy, Shankar Chelliah and Hor Wai Mun (2010)⁵¹ had provided an analytical perspective concerning approaches that have been used for measuring customer satisfaction. It had also explained various opinions and thoughts that have been developed concerning to the transformation of customer satisfaction measurement across industries. It had focused on the measurement of customer satisfaction through providing service quality in the banking sector in Malaysia. An experimental quantitative research was carried out to establish the relationship between components of service quality components and customer satisfaction. It was found that ‘Assurance’, ‘Reliability’, ‘Tangibles’, ‘Empathy’ and ‘Responsiveness’ had positive relationship but it had no significant impact on customer satisfaction. The research highlighted application for marketers in banking industry for improvement in delivery of quality of service. It had concluded that having an updated response system or process for a dissatisfied customer is significant (Jayaraman Munusamy, Shankar Chelliah and Hor Wai May, 2010).

M. Devi Prasad, Dr. B. Raja Shekhar (2010)⁵² had attempted to present a framework designed for providing assistance to Railways to monitor and control the services quality to be delivered to passengers. The research had assessed the Service quality of Indian Railways by designing SQM (Service Quality Management) Model on the basis of SERVQUAL and Rail Transport Quality. Three new components viz. the Service Product, Social Responsibility and Service Delivery were added to the original version of five SERVQUAL dimensions viz., Assurance, Empathy, Reliability, Responsiveness and Tangibles respectively. The instrument was tested for reliability and validity.

This empirical study was carried out at Secunderabad Railway station of South Central Railway, India, using an objective sample of 200 respondents. Valid responses from the Questionnaire were statistically analyzed by using factor analysis. This research had also revealed in the sequence of importance for the 8 factors. To illustrate, the most important were the service delivery and social responsibility that were identified as the least important factors respectively. The findings of research study is having utility for the Railways to monitor, control and improve the service quality. It was concluded that the service quality and service process are interesting subjects to be analyzed in business and also in transportation area as its results are beneficial to management (M. Devi Prasad, Dr. B. Raja Shekhar, 2010).

Kuang-Wen Wu(2011)⁵³ had carried out cause and effect research to investigate and find out the relationship that exist between Electronic Service Quality, Satisfaction of Customer, Electronics Recovery of Service Quality, and Loyalty of Customer in the area of consumer electronics. It was found evident that the electronic recovery service quality had direct correlation an aspirational impact on loyalty of customer. Furthermore, it is also revealed that electronic recovery service quality had found no impact on expected value and satisfaction of customer. The perceived value and customer satisfaction were found as two important factors that establish the relationships among electronic service quality and loyalty of customer. In addition to that it was found that electronic service quality had no straight impact on satisfaction of customer, but had indirect positive impact on satisfaction of customer. It was concluded that service providers could design a rational strategy based on the changed Customer Relationship Re-Establishment model to maintain present customer base and to improve practices related with developing and maintaining customer relationship, popularly known as CRM practices (Kuang-Wen Wu, 2011).

2.0: REVIEW OF LITERATURE ON CUSTOMERS' SATISFACTION:

Table No.02.02: Brief outline of 'Relevant Review of Literature on Customer Satisfaction'

Numbers of Research Papers/ Articles Reviewed	Time Duration of Researches Reviewed	Major Areas of findings and Observations	Identification of Research gap- "Gap Analysis"
45	1971 To 2010	<ul style="list-style-type: none">-Role of internal marketing and its influence on customers' experience as a service seeker-Changing Dynamics of customer satisfaction from "Ultimate End "To "Means" for customer delight-Complaint Reporting and Customer Response Management-Major determinants of Customer Satisfaction-Understanding Role of Latent Demand and customer expectations through Disconfirmation model of Customer Satisfaction and Dissatisfaction-Paradigm shift from marketing mix components to relationship Marketing-Measurement and management of customer satisfaction-Relationship among the variables like customer satisfaction, customer loyalty and profitability-Employees satisfaction and its relationship with customer satisfaction	Customers' Experience (Satisfaction v/s Dissatisfaction) is an outcome of many elements constituted in an 'Offer' and these elements do vary from one type of service to another and from one provider to another. It is a measurement of perceptual aspects of customer and therefore perceived significance of different variables keep on changing for different services. So, it not possible to measure it with existing instrument or model, rather specific research instrument constituting specific variables need to be developed

Joseph W. Newman And Richard Staelin (1971)⁵⁴ had presented new research findings which helped explaining marked differences observed in purchase decision times for new product and appliances. The research paper was based upon the basic ingredient involved in the buying behaviour that How long are buyers of major consumer durables "In process" on their purchasing decisions? What factors were related to differences in decision time? The analysis showed that the effects of variables were often neither additive nor linear, considerations handled by constructing interaction terms. The complexity of relationships was apparent in the AID Tree and the MCA Coefficients. The latter reflected substantial differences in decision times among levels of variables, adding insight useful for sharpening hypotheses in future research. This study assumed that measured purchase decision time is a period in which the prospective buyer is likely to be most interested in and influenced by product information. If so, the findings had several implications for management (Joseph W. Newman And Richard Staelin, 1971).

James R. Bettman (1973)⁵⁵ had attempted to remedy some of the shortcomings of earlier studies like no other study had attempted to obtain values for both the dependent measure, perceived risk, and the component measures and to measure the components in a non-arbitrary manner, a theoretical model of risk and its components is needed. Data were collected from 123 housewives in the Los Angeles area including members of a women's group and wives of students living in the married student housing complex. Many of the variables were measured by using a simple Extended Paired Comparison Method. The paired comparison method above was used where the subject was to rate which item would be most risky to shop for in an imaginary store, where all brand labels are covered and only product type and size information not price or ingredients are available. Finally, linear models were used for handled risk. The model of risk shown here suggests that if the marketer desires to reduce risk, he can attempt to influence either the buyer's decision rule or his importance for the product class. Hence, if the marketer has a high price, he may wish to emphasize the riskiness of the product class by stressing importance, and a small number of acceptable brands, while at the same time promoting the quality of his own brand (James R. Bettman, 1973).

Berry, L.L (1981)⁵⁶ had strongly admitted the core purpose of internal marketing, and attempted to study why and how to find and maintain customer conscious employees for the purpose of customer satisfaction enrichment.

It is also a means of developing and maintaining a “Service Ethos”, which has often been used as a competitive advantage for organizations when they get it to work. The paper highlighted the technique as well as difficulties to be responded for effectively developing the internal marketing as a part of framing marketing strategy. It had also reviewed core impact on the emergence and growth of the concept of internal marketing. It had further focused on the human factor which impact on successful internal marketing; the concept of internal customer; inter- and intra-functional relationship; the role of staff training and development and the HRM issues. The paper had provided a useful exploration of the internal marketing concept and the aspects related with application of it in the area of marketing to internal customers that leads to giving appropriate knowledge and guideline to the management with regard to competences and strategies needed for its implementation from an organizational perspectives. It presents an interesting proposal for a new skill and talent-based system to manage internal customer based insight in the area of marketing (Berry, L.L, 1981).

Booms,B.H. and M.J.Bitner (1981)⁵⁷ had examined the management of personnel working to provide a service. They focused on those staff members as a service provider who have relatively enhanced level of association with service seeking clients. Drawing on “system view “of service management, the paper contends that in service management the operations, marketing and human resource functions are inextricably intertwined. This means that the handling of a series of human resource policy concerns has major repercussions beyond HRM itself. The HRM policy concerns identified are viz., hiring, training, job design and employee involving or empowerment. The main challenge facing HRM in service is to handle these areas effectively in the case of relatively junior “front-stage’ personnel, as this becomes the key to ensuring consistency of service quality across the transactions (Booms,B.H. and M.J.Bitner 1981).

Robert B. Woodruff, Ernest R. Cadotte, and Roger Jenkins (1983)⁵⁸ had highlighted the problem in a sense that out of body of theoretical and empirical research had come the widely accepted confirmation/disconfirmation paradigm whereby customer Satisfaction/Dissatisfaction (CS/D) was viewed as resultant from a type of comparison process. In identifying which standards or norms influence CS/D, a major thrust of the proposed model calls for more attention to be directed toward the relationships among (1) use situation, (2) evoked set of brands, and (3) brand experiences. Second, attempts to influence satisfaction and outcomes were best aimed at the antecedent cognitive processes.

Consequently, future research needs to determine more clearly how these processes, through the zone of indifference, affect CS/D (Robert B. Woodruff, Ernest R. Cadotte, and Roger Jenkins, 1983).

William O. Bearden and Jesse E. Teel (1983)⁵⁹ had carried out a research primarily of experimental investigations of customer expectations and surveys of problem incidences and reports of redress-seeking activity. The research study was an attempt to extend this research effort by incorporating consumer complaining behaviour into a theoretical model of consumer satisfaction. This study was designed to further increase understanding of consumer satisfaction by integrating complaint behaviour into an explanation of consumer satisfaction. Satisfaction is being depicted as a function of consumer expectations operationalized as product attribute beliefs and disconfirmation. The researchers had found some evidence that disconfirmation and expectations are correlated constructs. It was concluded that the consumer complaining behaviour construct itself warrants additional conceptualization and measurement attention (William O. Bearden And Jesse E. Teel, 1983).

Blaise J. Bergiel, Christine Trosclair (1985)⁶⁰ had provided an overview of instrumental learning and demonstrate its application in a marketing situation. It was argued that instrumental learning rests on the basic assumption that individuals learn mainly by producing changes in their environment and the most direct application of instrumental learning to marketing lies in the maintaining of product and service quality, as quality is perceived by the consumer. The results of this study indicated that some types of instrumental learning (reinforcement) procedures are effective in reducing the cancellation rate of insurance policies. Apparently, customers' need an occasional reminder that their companies are still interested in them and it puts efforts to learn their expectations and try to fulfill them. Additionally, the customer may be reminded that the agent who sold them the service is still on the job, willing to serve them, and interested in them (Blaise J. Bergiel, Christine Trosclair, 1985).

Ellen Day, Richard J. Fox (1985)⁶¹ had examined current practices and presented suggestions for the marketing of service and maintenance agreements. The purpose of this article was threefold: first, to offer a brief review of current practices which profiles the diversity of offerings and corporate philosophies; second, to discuss critical issues rose in prior studies and in our research and finally to present suggestions for the marketing of such offerings.

Some of the interesting observations of the researchers were viz., product warranties in general, have not been employed as an important strategic tool by most consumer durable manufacturers, and some retailers aggressively promote the availability of service contracts at the point of product sale while others sell these contracts in a passive manner. The results of focus group interviews with consumers and its findings suggested that marketers should carefully consider several issues that are likely to impair demand. Under this research, sample of consumers expressed somewhat unfavorable attitudes towards service contracts in general. The researchers had also examined the cost of 'bundling' extended warranties with the purchase price of refrigerators. It was found that the implicit cost of four years extra protection on all parts and labor was twice compared to its present value cost (price) of service contracts of the same time period. It was concluded that offerings made available might had limited appeal and may be even less in the future. (Ellen Day, Richard J. Fox, 1985)

Raymond p. Fisk, Stephen W. Brawn, Mary Jo Bitner (1985)⁶² had tracked the evolution of the key ideas within the relevant literature, documenting the prolific authors who had contributed to this stream research. The authors had described the distinctive nature of the literature in service marketing with its focus on the “3 I’s: Interaction between academics and service practioners; Interdisciplinary orientation and an International or global focus from the beginning. This particular work is valuable not only for its contribution to an understanding of the evolution of the service marketing literature, but also for the suggested referred references. They had suggested reference for future study on the emerging areas like Service Recovery, Reverse Marketing, Internal Marketing and Support Service, Modeling and Measurement, as well as Technology Infusion respectively (Raymond p. Fisk, Stephen W. Brawn, Mary Jo Bitner, 1985). Heskeet, James L (1986)⁶³ set out to review what we can refer as a very small contribution to critical administrative thoughts, and to raise issue about future guidance and scope of research in service management. It had covered three areas of contribution and three conceptual models. The research had a contribution in three areas viz., quality of service, customer loyalty, customer retention and service mapping. The researcher had reviewed the multifunctional nature of the service encounter and its implication for organization structures, selection, training and compensation. The researcher had also dealt with process and function thus illustrating the multifunctional and multifaceted aspect of service management.

The paper had also highlighted some thought provoking ideas relating to what we can call a set of challenges for future research, they are relating with how to measure the “fit” between the internal elements of strategy and company; assessing inter-relationship between individual elements and each framework; factoring concept of focus, leadership and culture in to research; and how to apply the result into practice for better service management respectively (Heskeet, James L,1986).

Claes Fornell And Birger Wernerfelt (1987)⁶⁴ had attempted to offer an economic model of protective marketing strategy to be designed for management of complaint. The authors had also provided arguments that protective marketing (e.g. Complaint management) can bring down the total expenditure of marketing by drastically elimination of the cost of aggressive marketing (e.g. Heavy advertising).Successful marketing strategy fundamentally depends on the firm's ability to identify and influence the flows of customers into and out of its franchise and into and out of the market. The flow of customers consist of (1) additional customer entry to the market (2) brand switching or change of patronage (3) exit customer from market and (4) changes in purchase frequency. Firms seek to have monitoring and exercise control over these four customer flows because they are the ultimate factors that will determine survival, growth, development or stagnation, or decline. The literature on marketing put emphasis on strategies developed to obtain incremental number of customers, encourage brand shifting, and increase in purchase frequency. These are aggressive as against the protective measures. It was argued in the research that due to steeper competition and or maturity PLC stages in industries or vibrating markets, aggressive objectives become more challenging to achieve. The cost of generating a new customer can to a large extent exceed the cost of managing and preserving an existing customer. The authors had used economic theory and formal analysis to explain how protective marketing can have a greater impact on a firm's market share and profits and also can bring down the cost of aggressive marketing. The authors had used of earlier empirical findings by providing a mathematical analysis based on formal theory. (Claes Fornell And Birger Wernerfelt, 1987).

Gummesson, Evert (1987)⁶⁵ had explained the evolution of relationship marketing in terms of relationships, network and interaction. He had claimed that there is an aspirational movement from confined illusionary philosophy and thought of operational marketing towards a more weight on winning strategy on both the side as described and implied in relationship marketing.

It is then viewed from three different view point viz. organizational, managerial, and micro-economic. One of the most useful aspect of the research paper was the authenticated articulation of the three quite different elements of the market economy viz. competitiveness, collaboration, and control. The paper had provided deep insight into the dynamics of marketing as against the conventional marketing (Gummesson, Evert, 1987).

David K. Tse And Peter C. Wilton (1988)⁶⁶ had elaborated research problem under their paper based on unique observation from the interpretations made from the available researches such as viz., it is generally agreed that post-consumption consumer satisfaction/dissatisfaction (CS/D) can be defined as the consumer's feedback to the assessment of the perceived discrepancy between customers' expectations or some other norm of perceived performance, and the actual performance of the product as experienced after its consumption. The researchers had suggested that CS/D is affected by a pre-consumption evaluation norms and disconfirmation that is the extent to which this pre-experience comparison standard is disconfirmed. This research study had provided strong theoretical and empirical support for extending the Expectation and Disconfirmation Model of CS/D to include direct influences from perceived performance. Another important finding was the presence of multiple comparison standards in CS/D formation. Though multiple comparisons have been suggested conceptually by previous researchers and supported by a broad process conceptualization of CS/D, this research study had provided the initial empirical evidence. This process conceptualization explicitly allows for simultaneous interactions or temporal changes in key satisfaction determinants (David K. Tse And Peter C. Wilton, 1988).

George, William R. (1990)⁶⁷ had contributed into two main parts. In the first part, the authors had argued that the marketing concept has been revised or reinterpreted to accommodate a core made up of relationships and an emphasis on activities which maintain relationships. The second part of the research paper had presented findings from the case study research aimed at exploring the intensity of interactive marketing in five Finnish companies from service and manufacturing sectors. The intensity of relationship marketing was measured using dimensions that were gathered from marketing theory. These dimensions were evaluated on a continuum representing transaction marketing at one end, and relationship marketing at the other end. The main groups of dimensions were those concerning organization, interactive marketing and internal marketing.

Although service companies were often thought to be the closest to the relationship paradigm, this research paper had suggested that the type of company which could be positioned closest was the Business-to-Business case company. All these companies had considered the fulfillment of promises and trust as critical marketing practice. The review of the research contribution revealed considerable scope for theory development regarding the consequences on society of the interactive and independent behaviour of service customers, service providers, and service facilitators respectively (George, William R., 1990).

James H. Myers (1991)⁶⁸ had a base of studying all the prevailing methods for measurement of customer satisfaction available from the existing research output. Three useful perspective being used today to examine and evaluate customer satisfaction with a product or service that includes (1) simple performance ratings (2) measurements based on equity theory and (3) the disconfirmation of expectations. It had focus on expectancy disconfirmation and the results of the research had shown that many customers wanted much more of most attributes than they expected to get. The findings had shown that wants deficiencies can be a better way to measure customer satisfaction than expectations deficiencies in the sense that the former are more highly related to overall satisfaction ratings (James H. Myers, 1991).

IlemUKhiiiiorge, HanUF.Kemg (1991)⁶⁹ had conducted study in the nursing homes. The purpose of research was to assist an administrator in such an effort by developing a customer satisfaction survey that could be used by nursing home administrators to measure on an ongoing basis, the satisfaction of the nursing home residents. It had found preliminary evidence of construct validity. Each scale had shown good evidence of unidimensionality, but the reliability of the scales need to be improved. Its finding had shown significant correlations among the single items and scales was encouraging as those relationships being understated in the presence of measurement error. The concluding remarks revealed that the instrument developed was a preliminary effort to enable administrators to evaluate "ultimate" customer satisfaction. Measurement of these dimensions should provide the administrators with feedback on "common cause" problems within the home. Such feedback is important as work rule changes, changes in pay (positive or negative), administrative changes, and general staff turnover are likely to influence ultimate consumer satisfaction either directly or indirectly (IlemUKhiiiiorge, HanUF.Kemg, 1991).

Bowen, D.E., E.E. Lawler III (1992)⁷⁰ had examined content elements and usefulness of the Employee Empowerment Model versus the Traditional Management Control Model as operationalized in the service sector. The model advocates worker involvement and self-management, whereas the control model akin to the assembly-line concept of organizing work, based on hierarchy, procedure and work standardization. Empowerment is now being advocated for service by many experts. Furthermore, the paper favors of a contingency approach, namely those situations that expects various degree of empowerment versus control. The research contribution suggested lower level of empowerment as “Suggestion Empowerment” and higher level of empowerment as “Job involvement”. It was concluded that globalization and commitment, competition have placed pressure on manufacturing companies to optimize the human resource contribution to competitiveness by empowering the workers (Bowen, D.E., E.E. Lawler III, 1992).

Gammesson. E (1994)⁷¹ had tracked the rational of the network approach to map the features of the assumption on which it is established. It had highlighted major marketing problem of firms as being concerned with the establishment, development and maintenance of lasting business relationships with the firms’ customers, suppliers and other important actors. The insight generated by this research focused on interaction in business relationships. The emergent interaction model placed emphasis on the parties, the environment and atmosphere, and the elements and processes of the interaction. The network perspectives contributed to the rise of relationship marketing through its emphasis on interaction, conceptuality and time, its stress on relationships as a primary unit of analysis, and its achievement of a more holistic view by bringing into play indirect relationships. It had admitted that there exist a conflict with regard to adopting relationship marketing as tool since it dose cost and some other issues related with technology, structure, and profitability that are to be responded (Gammesson. E, 1994).

Payne, A.F.T., and M.K. Clark (1994)⁷² had focused attention on services marketing to ultimate end markets, emphasizing that there were a number of end markets as well as internal markets within the business entity to which philosophy, thoughts, and practices of literature of marketing can put to the use. The researcher had accepted a wider combined focus of markets with which a service provider generally deals with, and proposed a “Six Markets Model”. The strategic design developed and adopted for managing services marketing with the three key sequential exercise.

It was suggested that further research is required which the researcher has to examine the extent to which this broad view of marketing replaces the domain of other disciplines such as Management or Occupational Theory (Payne, A.F.T., and M.K. Clark, 1994).

Parasuraman A., Valarie A Zeithaml and Leonard I. Berry (1994)⁷³ had reported a contention that a drastic shift in the application of the principles of marketing is taking shape in the present day context. The object of this study was to investigate and examine the nature and outcome of the marketing paradigm of today's marketing mix management and how trends have taken place in business and in modern marketing research. Customer Relationship Marketing (CRM) or relationship building and organizational management were found to be an underlying dimensions in the research into these areas. The relationship marketing was argued as one new marketing paradigm, and is having number of outcome if practiced in an appropriate manner and simultaneously having large number of apprehensions also for marketing and management. The researcher had examined the probability of building a common theory of marketing based on the relationship approach. (Parasuraman A., Valarie A Zeithaml and Leonard I. Berry, 1994)

Fynes, B. and S. Ennis (1994)⁷⁴ had examined the variety of drastic alterations influencing production or industry producers and corporate institutions. The authors had focused to with the moves towards lean production, increasing significance of logistics, the increasing quest for quality manufacturing and the derive for World Class (Fynes, B. and S. Ennis, 1994)

James L. Walker (1995)⁷⁵ had presented a rich conceptual understanding of the disconfirmation paradigm appropriate for service performance. The crucial components that had been discussed with considerable theoretical and with evidential support by the disconfirmation model. This model argues that customer satisfaction concerns to both the volume and direction of disconfirmation; with respect to three probable results viz., negative disconfirmation, positive disconfirmation, and confirmation respectively. This conceptual model presented service provider a better understanding of how they can provide better satisfaction to customers. By dividing service transactions into their pre-consumption, consumption and post-consumption assessment stages, it can facilitate a manager to have learning of both the core and circumstantial component that might have impact on their offering. The model had shown that the service firms who were unable to offer adequately the core component had failed to deliver overall service transaction satisfaction to customers. The model had further explained that solely providing the core component as "actively" expected will not ensure a satisfied customer.

It accounts for ways in which a service provider can move from poor pre-service performance and core-service performance in delivery of customers' satisfaction (James L. Walker, 1995).

Nigel F. Piercy and Neil A. Morgan (1995)⁷⁶ had presented data and information on executive workshop and research proofs to promote an argument that both research and managerial functioning should carry in terms of its implication. This model has conceptualized and argue that exercise to be learned as a versatile conceptual thought, acknowledging an investigative angle of tool, process and system, as well as behavioural aspects such approach and ambitions, aspirations and motivation of the people involved, and an institutional dimension reflected with administrative functioning, organizational culture, subculture and flows of communication and information as a part of it. The research was extended to recognize various elements of system and application of that in terms of factors for the application and use of measurement systems to measure customer satisfaction. Its managerial application is to provide those aspects that need to be taken in to account in application and expanding measurement systems to measure customer satisfaction. It may be quite distinct and complicated than what is having mention in the formal literature. It is also admitted that some more aspects also need to considered, about the behavioural and institutional aspects of customer satisfaction measurement, if such thoughts are to be rational and successful in providing the growth and expansion of market focus and consumer-oriented marketing practices. Probable conflict among the demands and need of the internal market (Employees, Managers, and Distributors) and the external market (End-User and Intermediary Customers) need to be acknowledged as a concern for management focus (Nigel F. Piercy and Neil A. Morgan, 1995).

Prem N. Shamdasani ,Jagdish N.Sheth(1995)⁷⁷ had defined service quality and customer satisfaction standards in operational terms of the extent to which the partner is willing to provide quality and timely technical support to customers. It attempted to examine systematically the joint effects of experimental aspects in a relatively challenging inter-organizational context of marketing joint ventures. The results confirmed the significance of commitment, competence and compatibility in ongoing strategic ventures since it strongly influenced satisfaction and continuity of venture. Satisfaction was found as positively related to continuity since a satisfied firm was more likely to maintain its continuous relationship rather than to seek out a new alliance partner.

Continuity indicated that partner firms expected to continue to work together closely to achieve their mutual strategic goals through the alliance (Prem N. Shamdasani, Jagdish N. Sheth, 1995).

V Hanna, C J Backhouse and N D Burns (1995)⁷⁸ had considered the relationship between human behavioural patterns taking shape in industrial environment and its external impact on the customer satisfaction. The hypotheses attempted to form and test correlating behaviour pattern of those who are related with the service provider to levels of customer satisfaction, a route that can be found to improve performance by changing behaviour of the concern persons. This work was closely related with generating a new dimension of motivation. It examined the relationship of personal factors viz., personal need satisfaction and moral development, and organizational factors viz., organizational culture and cohesiveness respectively. It concluded that there exist a need to have situational controls on staff behaviour by giving the local managers more work autonomy especially over decision making. It was also concluded that there are many factors affecting the behaviour of individual employees and groups in the functional environment (V Hanna, C J Backhouse and N D Burns, 1995).

Roger Hallowell (1996)⁷⁹ had focused on the relationships among customer satisfaction, customer loyalty, and profitability based on an empirical investigation of one retail bank in order to present research outcome for general application. Its purpose was to explain the relationship of profitability to intermediate, customer concern outcomes that service marketer can influence directly. The findings had supported the theoretical learning that customer satisfaction is related to customer loyalty which in turn is related to profitability. The researcher on service marketing and customer satisfaction should try to avoid the things, viz. First, to the possible extent they should work with an organization to develop illustrative measurement systems before measuring customer satisfaction, loyalty, and profitability. Second, that they might want to focus on both for the purpose of extending external validity and to examine whether variance explained will dramatically increase for data sets from industries in which profitability can be expected to be more closely associate to customer satisfaction. Finally, they wanted to focus on data collected in reasonably stable industries over an extended period. The investigation and interpretation of such data may provide inferences to be drawn about both relationships among factors and causality among them (Roger Hallowell, 1996).

Vidal Diaz De Rada Iguzquiza (1996)⁸⁰ had intended to find from a crucial perspective and present the components having impact on the customer satisfaction(CS) in particular, the subjective perception of consumers' personal economic position having comparison for a period of last 12 months. It was concluded that customer satisfaction found natural relation with the economic position which is related and forming the strong relationship between this variable, and the feeling of personal happiness that really attracts attention, and it should be taken into consideration that people who benefit from a high social position knows better not only above their own personal situation, but also with regard to the social circumstances of their environment which lead them to look to the future with more optimism. Such people built more conformed performance strategies because they are having confidence over the matter that they can control their situation better (Vidal Diaz De Rada Iguzquiza, 1996).

Bernd Stauss and Patricia Neuhaus (1997)⁸¹ had laid down lacunas and limitations in the operational aspects related with measurement of customers' satisfaction which can be concluded as a factor contributing for the probable mistake that why customers' satisfaction fails to be a relationally valid indicator for customer loyalty. The instrument used for measuring customers' satisfaction had implied the concept that customer satisfaction is a state of experience that might vary in degree but not in quality. This lead to the assumption that customers' who experience the same degree of satisfaction have a qualitatively similar experience, and having the same intentions concerned with their future behaviour towards an organization. It was assumed that an answer given by a customer rating a certain satisfaction index is concerned with different emotional, cognitive, and intentional elements. It was concluded that the existence of various type of customer positive experiences cannot only prove theoretical base for learning but it can also be used to offer evidence empirical in analyzing the consumer behaviour. Even if, consumers give equal total satisfaction rating, it can reflect various dimensions of human emotions towards the company, perceive specific expectations in the form of different aspiration levels, and one can list out various causes for or against the re-choice of the company. The managerial implications of the findings of the result seem to be of utmost significance for all those companies having dedication and commitment to the marketing paradigm. Customer satisfaction actually is a significant barrier to brand shifting, but the height of this obstacle depends on the degree of customer satisfaction, and its quality reflected in various types of satisfaction (Bernd Stauss and Patricia Neuhaus, 1997).

Banwari Mittal, Walfried M. Lassar (1998)⁸² had explored the problem of customer defection in service sector that reflect great challenge to understand customers' disloyalty as opposed to physical products companies. The research problem was identified based on the assumption that if the research scholar realized a gap between customer satisfaction and customer loyalty, it would question the important assumption service provider shall make about the satisfaction-loyalty correspondence, and so an attempt to investigate the linkage between customer satisfaction and customer loyalty on the one hand and measurement of service quality on the other hand. They were of the opinion that measuring customers' satisfaction only can convey to them whether the customer is satisfied or not, but not how to make use of it and in what further way utility of this learning can be established. The measurement of service quality can convey to what aspects of service are below par and need changes, rectification and improvement. The research instrument contained the measurement of overall satisfaction, intention to switch, technical quality, functional quality, and the SERVQUAL scale ratings. Diverse demographic groups were included since the representation was not proportionate to the population as a whole. The concluding remarks revealed that it turned out that the relationship between customers' satisfaction and loyalty is asymmetrical that is while dissatisfaction may nearly ensure switching, satisfaction does not guarantee loyalty. The analysis employed can also serve as a prototype and the instrument developed may serve as a base for future research study. The service provider can analyze the customer satisfaction and loyalty data and information to decide whether the technical or the functional quality changes or improvement is the crucial need for the firm at a particular point of time in their service operations. This investigation might help to avail guidance a service firm's investment in proper quality initiatives (Banwari Mittal, Walfried M. Lassar, 1998).

David A. Tansik Robert Routhieaux (1999)³² had attempted an investigation to find effect of music an inherently stressful environment on customers, persons waiting for surgery of patients in a hospital's surgery waiting room. These persons were either the actual service seeker or customers of the hospital using the hospital's services, or were specifically involved in the decision making for making use of the hospital services for the patient's surgery, or it also included often those assuming responsibility for making financial payments.

The results and conclusions of the research had contributed to the ongoing research concerning the role of Atmospheric or Ambience of a service system in customers' quality assessment and satisfaction evaluations. It was concluded that the music could help the customers by reducing stress, and hence having the access to cost on the part of the organization of utilizing the system. Further, it was found that music played in a hospital setting had resulted in to lessen stress and increased relaxation for persons in a waiting room or those who were waiting for patients undergoing surgery or being treated by the hospital system in an ICU. In contrast to this, it was revealed that the music and the related improved mood of people were not associated with better perceptions of the hospital's overall quality or with perceptions related with overall assessment of service provider of the hospital to meet expectations of the people. This inclusion in the overall atmosphere and ambience is a low cost provision can only give relaxations from stress to the concern audience ,but having less impact on overall service assessment or evaluation.

Cynthia A. Lengnick, Hall, Lawrence W. Inks (2000)⁸⁴ had attempted to investigate the probability of customers to have control and influence over the outcomes they experience by focusing on the probable means for customers that are influences the outcome. They had tested assumed and developed a relationships between customer roles and different perceived individual-level results. The authors had discussed the core issue in underlying this study if customers can affect the result in their relationship with a firm or not? It was recognized that the degree of service concern might also can exert an indirect impact on experienced results. This research study focused upon customers' opinions and thoughts on the consequences of their association with the firm rather than on pre-identified parameters of service performance. The major aspect to be investigated was the amount of deviation in the customer's perception of advantageous results as explained by the customer's degree of service concern. Some factors had suggested that customers might directly affect the effectiveness and ambience of the service performance environment. It was concluded that purchasers' influence on advantageous outcomes were shaped by two dimensions viz. the customers' perception about service organization and quality of service and the association developed with the service organization. This study has created a base for some avenues of future research. The results offered a convincing explanation of the significance of viewing customers from a variety of perspectives, not simply as the purchasers of the firm's product and services.

The detail explanation demonstrated on the views and opinion of the customers that are having implications for researchers and service provider both in the competitive scenario and inside an organization. A detailed thoughts and views of external customers offered an elaborated menu of opportunities and options for complex strategic challenges. Advanced administration of the customer roles appears to be a feasible way to influence beneficial customer outcomes and experiences. An improved skill and talent to see a firm through the eyes of customers may enable managers to manage organizational framework more effectively (Cynthia A. Lengnick, Hall, Lawrence W. Inks, 2000).

Felicia G. Lassk (2000)⁸⁵ had investigated one aspect of customer satisfaction of c-store. The objective of the research study was to examine c-store clients' feelings and aspirations of products and services offered to enlarge the product and service mix, and to convert it into an increased customers' satisfaction. The attributes were identified through exploratory research that included viz., customer service, cleanliness and hygiene, value perception, and concern and experience of personal security, ambiance and its employees, and the product and service mix. Its results revealed limited generalization because of the fact that only the store specific opinion of clients were reported. However, it was strongly suggested that administration should investigate perception of the customers with regard to service and product mix (Felicia G. Lassk, 2000).

Joan L. Giese, Joseph A. Cote (2000)⁸⁶ had tried to resolve existing inconsistencies by offering a framework that researchers can use to develop clear and logically consistent, context-specific understanding of customer satisfaction. It had suggested a conceptual understanding of customer satisfaction based on similar views of the customers. It had discussed how this skeleton of understanding can be used to develop a conceptual base of satisfaction to confine different learning on context. It tried to ensure that concept of satisfaction are consistent with consumers' opinion. In this study, an attempt was made to learn with regard to consumers' meaning of satisfaction and consumers must understand what service provider mean when he is having intention to use the term, satisfaction. Under this study, satisfaction was viewed in terms of three basic components. The authors had attempted to identify the conceptual definition of satisfaction, related to specific necessary elements for any meaningful definition of satisfaction, and highlighted an exercise for developing context-specific definition that can be compared across the various studies.

The conceptual framework had provided guidance for developing conceptually consistent, clearly delineated, context-specific definitions of satisfaction. By providing proper detail related to the affective response, time of determination and duration, and the focus of the response for constructing a more conceptually sound definition of satisfaction having implication on theory development and testing, since definition framework facilitated researchers to identify the common and unique elements of different customer satisfaction studies (Joan L. Giese, Joseph A. Cote, 2000).

Praveen K. Kopalle, and Donald R. Lehmann, (2000)⁸⁷ had focused on three marketing-mix variables viz., the level of the advertisement of product quality, average actual quality, and the price charged. A service provider who inflates its quality and has high sales initially but has to face the trouble of lower sales at the later stage when consumers learn that the product could not satisfy their expectations. Quality expectation depends upon the advertised and true levels of service quality. Subsequent period sales then depend on price or the rate that the service provider charges, revised expectations of the consumers, and customer satisfaction of the first period. Some sensitive propositions have occurred from the model, such as the optimal “puffery” is lower when customers are highly sensitive to variations in actual and announced quality, and when future period ensure more possibility visa a visa first sale. The results of the study also suggested that puffery increases as the base satisfaction level increases, price increase, and quality decreases respectively. The model dealt with the issues such as a non-linear relation between the gap between actual and announced quality and satisfaction, and customers’ tendency to strategically lower their expectations while evaluating satisfaction. The researchers had also examined decisions relating to price as well as both average actual vis-a vis average advertised quality (Praveen K. Kopalle Donald R. Lehmann, 2000).

Tlmmas G. Noordennv, DmaRogeis, P. V. Sund K. BaUmshn (2000)⁸⁸ had estimated using conjoint techniques, the utility values associated with different level of long-term care policy attenuates as well as the overall importance of the attributes. A simulation procedure for estimating the percentage of customers who would prefer specific types of policies was also presented. The researchers had tried to address these questions of customer preference for private long-term care insurance by reporting the results of an empirical study in which the features of policies affecting consumer evaluations were investigated. A side benefit of study was the finding that attributes importance was found as similar for policy owners and non-owners.

This finding warranted attention because marketers often are concerned that some customers might assess feature or attribute importance differently as a result of prior-product experience (Tiltnas G. Noordennv, DmaRogeis, P. V. Sund K. BaUmshn, 2000).

Claes Cassel & Jan A Eklof (2001)⁸⁹ had explored the pre-requisites for developing a common model useful for describing aggregate Customer Satisfaction Index (CSI) outcome throughout Europe, consisting of similar efforts across the world. The research was pillared upon an assessment of the sustainability and robustness of empirical outcomes from ECSI Pilot Survey conducted in the year 1999. The two connected problems in Structural Model Analysis had investigated viz. Robustness of model structure for comparability, and measurement for identifying hidden factors. The findings of this research study were found positive for the propensity of a robustness in a model structure. The customers and situational dimensions delivered heavily from one domain and contrary to another, the value of information and power of an explanation in a common investigative framework were found to be acceptable and reliable. The analysis of data and information has to be with reference to special environmental conditions of that particular market. The main results of this comprehensive study was the overall picture that supported the general choice of manifest (Claes Cassel & Jan A Eklof, 2001).

Jagdish N. Sheth, Atul Parvatiyar (2001)⁹⁰ had tracked the history of marketing practices to explain how the advent of mass production, the emergence of middlemen, and the separation of the producer from the consumer in the industrial era led to a transactional focus of marketing.

It observed the paradigm shift from transactions to relationships that was associated with the return of direct marketing both in Business-to-Business and Business to Consumer Markets. Its object was to understand the evolution of relationship marketing and to identify its associated matters. The researcher had planned to explain that while relationship focused on the post-industrial era was a clear paradigm shift from the exchange focus of the industrial era, it is really a rebirth of marketing practices of the pre-industrial age when the producers and users are also sellers and buyers and have engaged in market behaviour that had reduced the uncertainty of future supply and demand assurances which could not be otherwise guaranteed due to the unpredictability of weather, raw materials and customers' buying power (Jagdish N. Sheth, Atul Parvatiyar ,2001).

Utpal M. Dholakia, Vicki G. Morwitz (2002)⁹¹ had explained that dealing with the survey questions changes measurement and judgments and behaviour at the later stage. The research paper had examined the extent and relevance of the impact of measurement of customer satisfaction on consumer behaviour as changes with the passage of time. An empirical research was carried out using experimental research design in case of financial services setting. It attempted to find that measurement of customer satisfaction whether changes one-time Purchase behaviour, or whether changes are related to consumer behaviour were resultant on account of defection, out of aggregate product use and its impact on profitability or not? Their findings provoked questions relating to the design, interpretation, and ethics in the application of applied marketing research studies (Utpal M. Dholakia, Vicki G. Morwitz, 2002).

Boris Bartikowski and Sylvie Llosa (2004)⁹² had theoretically and empirically treated concern related factors to show four method and approaches based on the concept of asymmetric and non-linear links between attribute performance and overall Customer Satisfaction (CS). The purpose of the approaches was to divide attributes according to its relationship with CS. It was formulated to study the relationship of some of these approaches that can fetch a versatile understating of the results that brought about conceptual and organizational implications and applications aimed at offering and provided recommendation for future research. It had reviewed concept of attributes variant and invariant weight in relation to overall customer satisfaction. The primary study had showed that identical methods for attribute categorizations had resulted into variety of research outcomes. This brought to light qualities and probable implications of the considered methods and approaches. The research contributed suggestions as to how to assess validity of the methods so that it shall result a rational direction for future research (Boris Bartikowski and Sylvie Llosa, 2004).

Jae-Young Kim, Junyeon Moon, Dongchul Han and Surinder Tikoo (2004)⁹³ had carried out research based upon the contention that staff of the service provider should be willfully involved and should be an inseparable part of in Consumer-oriented behaviour. There is a probability that that employees may be compelled to such kind of behaviour, without their willingness, or they might be willing to engage themselves but not allowed by the organizational system. Employees' willingness and talent to engage in consumer-oriented behaviour is an outcome of many organizational factors such as viz., employee work autonomy and their empowerment inside the organization, and training.

The research paper had attempted to answer this question using a justice-based approach for a research problem that what leads to employee willingness to engage in consumer-oriented behaviour? It had assessed variables that affect employee's talent to engage in consumer-oriented behaviour that there is no work that sought to understand employees' willingness to engage in such behaviour and therefore researchers had identified two different dimensions viz., Distributive-Justice and Procedural-Justice of the individuals' judgment of workplace fairness. The existing research had suggested that the relative impact of procedural and distributive justice on approach and behaviour is to a certain extent a function of the type of outcome. The results indicated that distributive justice has direct impact on employee willingness to engage in customer-oriented behaviour while procedural justice does not have direct impact on consumer-oriented behavior. The procedural justice indirectly affects consumer-oriented behaviour in that it is positively related to distributive justice. The results indicated that fair reward system is more effective in motivating employees' customer-orientation than fair decision making processes. It was concluded that the concept of justice is rational and appropriate in most social settings as well as its outcome should be generalized to different organizational system and processes and future research should explore the role of organizational justice in similar and different organizational settings across different cultures (Jae-Young Kim, Junyeon Moon, Dongchul Han and Surinder Tikoo, 2004).

Jasmina Bajramovic, Lynne Emmerton, SusanE. Tett (2004)⁹⁴ had presented theoretical construct that can achieve learning on beliefs and attitude of clients about their illness, treatment and medicine-taking should have positive effect on behaviour and customer satisfaction with respect to treatment and health outcome may be improved. Its basic purpose was to explore beliefs and expectations of general practitioners, customers and pharmacists in relation to concordance to allow further exploration of the implementation of principles of concordance in Australia. The customers had expressed views that more input from health practitioners and pharmacists on their treatments and conditions, more time spent in discussion, and establishing of a system where harmonious relationships with them would result into a customer-friendly health care system. The main elements expressed by the pharmacists concerning about the idea of organizing the health care system in a way that would cover exchange of more quality information.

The recommendations were made about ways to achieve concordance by improved information sharing and shared decision making (Jasmina Bajramovic, Lynne Emmerton, and SusanE. Tett, 2004).

Robert C. Burns, James D. Absher (2004) had investigated water-based recreationists' into the significance and satisfaction ratings across a battery of 19 attributes within four divisions' viz., facilities, services, information, and recreation experience. The satisfaction (only item scores) and gap scores (difference between importance and satisfaction level) were examined to establish relationship among the different attributes (within their respective satisfaction domain) and with overall Customer satisfaction. The satisfaction measurement were found to be significantly better indicators than the gap scores of overall customer satisfaction. The items were observed to be rational and strong variable for prediction within the four satisfaction domains than within the overall satisfaction model (Robert C. Burns, James D. Absher, 2004).

Vicente Martínez-Tur, José M. Peiró, José Ramos (2005) ⁹⁵ had elaborated the research work based on the contention that organizational limitations in performance of services were not only related to work performance and motivation. They had also predicted customer satisfaction. The constraints in actual work environment and customer assessment were found as related with each other because the customer was present while the actual services were provided. The objective of this study was to analyze the role of situational limitations in estimating customer satisfaction with service organizations. It was aimed to test the linkages of social and technical environmental constraints to customer satisfaction related with services. The authors had studied social and technical limitations perceived by the service provider. The customers' satisfaction with some service attributes were also measured. In general, an absence of environmental constraint in service organizations was found having positive association with customers' satisfaction. The research paper pointed out organizational implications and future directions for research on constraints and customers' satisfaction relationships. It contributed to the situational constraints literature by comparing the specific contribution of social verses technical constraints to estimate customers' satisfaction (Vicente Martínez-Tur, José M. Peiró, José Ramos, 2005).

Caterina C. Bulgarella (2005)⁹⁶ had developed model to argue that employee satisfaction is not only having impact on employee involvement, commitment, engagement with the organization and employee loyalty, but it is also having deep direct and indirect impact on crucial factors relating to customer satisfaction. The empirical literature conceptualized in their report highlighted the sensitive association of the relationship between employee attitudes and customer satisfaction. Employees feeling for their job not only has deep impact on their job experience, but also on visible business results like customer satisfaction, sales, and profitability. Employees can have rational and valid contribution to an organizational success by having a customer-centric approach while performing their job irrespective of the job that they perform, and in their work-related dealings with the customers. They can achieve this organizational aspiration only if they are satisfied with their job (Caterina C. Bulgarella, 2005).

Yong Tae Bang (2009)⁹⁷ had sought an understanding of the antecedents of customer satisfaction for both academics and marketers by dealing with Chinese pomegranate products consumed in Korea. It was concluded that customer satisfaction has an elastic type of character in each of its stages which gives service providers an opportunity to leave impact on the satisfaction judgment to a greater extent because it has not been crystallized. Customer satisfaction involves not merely disconfirmation intuition, decision and judgment but it is equally a subjective and affective component as well. This aspect is especially significant when companies are in the process and put efforts in establishing a relationship with a customer in the early stages of dealings (Yong Tae Bang, 2009).

LIU Suisun, ZHAO Xing (2010)⁹⁸ had carried out a detailed marketing research in the area of customer satisfaction. The ambit and scope of it by its requirement partial in nature. They had put satisfaction models into either a macro level or a micro level to give simplification to their presentation. The macro-models consisted some essential elements of the micro-models, and having overlapping in concepts that should emerge out of it. Different researchers had found this approach and the conceptualization of these models in an entirely different manner. A researcher who is having intention to study customer satisfaction could take advantage from getting insight through consultation and the meaningful work as well as the work previously carried out. The pool of information that the researcher can review may consume a huge amount of time and effort, but the advantages of understanding customer satisfaction models may pay equal reward in useful analyses for the future research. (LIU Huiqun, ZHAO Xin, 2010)

3.0 REVIEW OF LITERATURE ON SERVICES OF POST OFFICES:

Table No.02.03: Brief outline of ‘Specific Review of Literature on Postal Services’

Numbers of Research Papers/Articles Reviewed	Time Duration of Research Reviewed	Major Areas of findings and conclusions	Identification of Research Gap-“Gap Analysis”
12	1974 To 2014	<ul style="list-style-type: none"> -Internal Marketing, Employees’ Satisfaction and its relationship with customer satisfaction on service counters -Measurement of customer satisfaction in Postal services(Research Instrument Used for US Postal Services) -Service quality dimensions in postal services(Turkey Postal Services) -Estimation of Customer Satisfaction Index(US Postal Services) -Accessing changing environment and service quality in postal services(Case Study of Ireland Post office) -Service guarantees and its impact on customers’ evaluation -Impact of ambiance, physical infrastructure, behaviour of employees ,complaint handling, changes in schemes of investment on overall customer satisfaction(Indian Postal Services) 	<p>India Post has been largely found as remained uncovered by the researchers and academicians. This research is an attempt to offer a pioneering research work in this area considering absence of adequate clarity regarding specific variables, factors, and components specifically applicable to India Post or Indian postal Services that poses challenges to researchers. Therefore, an attempt is being made to suggest aspects of existing research and a fresh effort has been put on area concerning measurement of customer satisfaction in Indian Postal Services.</p>

Michael R. Carrell, Norbert F. Elbert (1974)⁹⁹ had undertaken research study with an objective of identifying some of the personal and organizational variables that determined the job satisfaction of postal clerks. The Post officials had stressed that one of the primary objectives of the "New" Postal Corporation is to increase the job satisfaction of its employees with regard to improved performance or reduced turnover. The postal reorganization together with the new wage structure is giving postal officials increased flexibility in the recruitment and placement process. This study delineated the direction a mid-western postal installation should follow in structuring new recruitment and placement procedures. The study had focused on postal clerks' turnover, absenteeism, and dissatisfaction which were found as highest among them. Specifically, it would be difficult to make any generalizations about the significant main effects of location, job category, education, and home environment when it had shown that interaction among these variables does exist. Evidences from the postal findings had pointed out the importance of an environmental frame of reference while measuring job satisfaction of clerks in future (Michael R. Carrell, Norbert F. Elbert, 1974).

William S. Broomfield (1992)¹⁰⁰ had viewed the Customer Satisfaction Index (CSI) as a valid survey of residential customer satisfaction with the service quality as offered by the Post offices. The publicly released CSI results on how satisfied household customers were with the Postal Service's overall performance did not necessarily reflect a how satisfied these customers were with each independent service aspect, and the reports prepared by researcher showed that the survey respondents had generally rated the postal service's overall performance higher than they had actually rated on specific service dimensions (William S. Broomfield, 1992).

United States Postal Services (USPS) Delivery Performance Information (1995)¹⁰¹ USPS was needed to ensure fast, reliable, and efficient services to patrons in all localities and postal services to all social communities including highest possible level of objective oriented and routine postal services to rural areas, communities and small town localities where post offices are not having self-sustainability. In deciding all policies for postal services, USPS has decided to provide the highest possible weightage to the need for the most needed accumulation, transportation, and delivery of significant letter mail. Also, in choosing modes of transportation, USPS has been directed to give greatest possible weightage to the fast and economical delivery of all mail. More generally, USPS has been directed to ensure proper and efficient postal services that will cope up the requirements of various sections of mail and mail clients.

USPS has accepted service improvement as one of its four major objectives in its Strategic Transformation Plan. USPS's strategy for service improvement is to ensure in time, regular, and reliable delivery, and improved client service across all the pre identified points. Specifically, USPS plans for the service quality improvement of postal services by cultivating a continuous focus approach on the ultimate service delivery of all mail. The quality of mail delivery service was with multiple dimensions including the delivery of mail to the proper destinations within a specified time limit in accordance with the standards of USPS determined for its performance. It had a goal to provide that postal products and services satisfy customer aspirations, and that all customer services and forms of access to them are responsive, consistent, and easy to use and reliable from all the possible point of view. It has realized the significance of customer satisfaction and so started its measurement for its ultimate and business customers on a periodic basis. It reports customers' satisfaction measurement which is carried out by the Gallup Organization to ensure appropriate information to USPS managers to identify opportunities for overall customer satisfaction improvement. In addition to ensuring accurate measurement of customer satisfaction, it measures customer satisfaction related to various particular postal tasks and jobs related to various postal services such as viz., mail delivery and retail service. USPS admitted in its report that a dissatisfied customers can easily avail and find different option for availability of similar kind of services and it is a net irreparable loss to an organization in terms of loss of customer. USPS dealing with increasing competition from electronic options in the area of conversations and mail related services due to outsourcing and private delivery companies. It was recognized that it will take time to resolve impediments for implementing additional delivery performance measures. However, USPS's leadership, commitment, and effective collaboration with mailers are critical elements in implementing a complete set of delivery performance measures that will enable USPS, and its' customers for understanding the quality of delivery services, identifying opportunities for improvement, and tracking progress in achieving timely delivery.

The research authority had made suggestions to USPS that mainly includes viz., modernization of mail delivery standards for all major types of mail to reflect USPS operations; ensuring transparent involvement to develop a complete set of appropriate delivery performance measures; enforcement of appropriate delivery performance measures for all major types of mail by ensuring more efficient associations with mailers, and others as well as for improvement of the transparency of delivery performance standards, measurement and results (USPS Delivery Performance Information ,1995).

Felicia G. Lassk (2000)¹⁰² had examined only one dimension of customer satisfaction of C-store, the mix of product, and what nature of products to be made available to ensure extra comfort for customers. The purpose was to examine customers' aspiration and thoughts of product offers that would enlarge and diversified the product mix. Through exploratory research, attempt was made to determine attributes to be included such as viz., service to customer, cleanliness, perceived value of the offer, customers' aspiration and views on of personal security, ambiance and employees of the store, and above all the product mix. The previous research had examined retail customer satisfaction and it was found that availability of goods and merchandise was a key factor to satisfaction of customer. Personalization was found as a significant instrument of satisfaction to customer and buying behaviour. A changed parameter is more rational measurement of performance of salesforce; specific customer satisfaction components was found as having correlation with a retention of retailer's customer and share of the market. Furthermore, researchers had developed a narration on retail failures and recoveries to identify the most effective measurement of satisfaction of customer and quality of service that were having correlation with business performance parameters. It was also realized that in order to ensure satisfaction among the customers at a high level, convenience stores must work upon long term strategies that shall respond to the internal environment of the stores and selection of product. In order to sustain current growth rate, it is required that administration of the stores should ensure offering that would provide satisfaction to customers' wants and needs (Felicia G. Lassk, 2000).

Ugur Yavas (2000)¹⁰³ had reported the results and managerial implications of a Turkish study which investigated relationships between service quality, background characteristics and customer satisfaction on selected behavioural outcome.

The valuable conceptual and empirical researches in service quality, satisfaction and other concern dimensions have basically provided literature which deal with the service marketing institutions having profit and growth as an ultimate object. The data for the research were collected through drop off and pick up system from the population of Istanbul. The research design incorporated two different categories of independent variables viz. service quality and background characteristics and two different categories of dependent variables viz. satisfaction and behavioural outcome. Service quality was measured through SERVQUAL instrument. The five different elements were used to measure customer satisfaction viz., tangibles, reliability, responsiveness, assurance, and empathy of SERVQUAL. The study had included seven outcome behavioural measures viz., complaint, commitment, switching, positive word of mouth, etc. Specifically, on five-point balanced scales ranging from “very likely” to “very unlikely,” respondents were asked to give opinion on the likelihood with which they had engaged in each of the behaviour. The results had revealed that physical facilities, trustworthiness and politeness of employees were the most effective on the second dependent variety. An in-depth analysis of the findings explained that the first dependent variety characterized by customer satisfaction, suggestions and positive word of mouth was more likely to affect by such elements of service quality as receiving quick service which is delivered right the first time and dealing with staff of the service provider who gave personal attention to customers and had put attempt to learn their latent demand and aspirations. It was revealed to note that an empathy related service quality dimension had the similar weight on both dependent variables (Ugur Yavas, 2000).

Christina O’Loughlin, Germà Coenders (2002)¹⁰⁴ was of the view that satisfaction of customers and successful maintenance of them are the most sensitive issues for the service institutions in a highly competitive market dynamics. Their experimental study had focused on both Structural Equation Models (SEM) and Partial Least Squares (PLS) approaches aimed at comparative evaluation of perceptions of the Isle of Man Post Office Products and Customer service using format of a Customer Satisfaction Indices (CSI). The Robust Structural Equation Model System was found to be more beneficial as compare to Partial Least Squares. The quality of product was observed to be the only component of customer satisfaction, while reputation and satisfaction were the only estimates of loyalty of customer having arguments for the specificity of postal services (Christina O’Loughlin, Germà Coenders, 2002).

Christina O'loughlin & Germa Coenders (2004)¹⁰⁵ had illustrated the utility of both Partial Least Squares prediction process that were unique to non-normality and had found valid and reliable under incomplete data found missing at random. The example used data from management of the Customer Satisfaction Index measurement instrument developed specifically for the postal services of the Isle of Man. The cause and effect relationships among various elements in the Customer Satisfaction Index (CSI) Model were being predicted using the best methodology. Having eliminated non-significant impact, the outcome were analyzed and discussion on technical implications have been offered. These parameters supported conventional measurement of economic performance viz., return on investment and profits to ensure useful analysis about organizations, and their customers' assessment of the quality of products and services. The CSI model was made up of a number of hidden components, each of which were having impact by multiple parameters. Customer satisfaction was conceptualized as an assessment of an organizational post-buying performance or availing of a services. It was found as the base of the CSI framework as operated in system considering the traditional component of overall customer satisfaction ,expectations, image, perceived quality and perceived value as result to the consequences of overall customer satisfaction, customer loyalty and customer complaints. Thus, it was evident that the CSI model was a specific case of Structural Equation Model. The suggestion was based on the contention that the other largely used structure to estimate SEM, also called LISREL which had revealed that the primary and only driver of customer satisfaction is the service quality of the Post Office and its products. There prevails sufficient evidence in the literature which argue that customers' perceived quality is the most important parameter of customer satisfaction. Neither quality of service value, nor reputation have an important influence on intensity of customer satisfaction. This paper had revealed that proper processes of missing data and non-normality were significant under the said models. Contrary to previous assumptions, these treatments were readily available for Structural Equation Model(SEM) and reveal few benefits over the competing Partial Least Squares-Structural Equation Mode(PLS-SEM) technique that includes more advanced missing data processes and formal tests for neglected parameters (Christina O'loughlin & Germa Coenders, 2004).

Aradhana Goel, Francia Smith, and Jonathan West (2005)¹⁰⁶ had attempted to improve satisfaction of customer of the postal services through creating a group to incorporate and rationalize their channel for product performance.

The objective was not simply to develop a new set of products but research scholars had an intention to develop a tool kit that can inbuilt which the United States Postal Services(USPS) could use with very little or no training to be imparted to their service operators to investigate and learn, and to ensure improvement for experiences of customer. The instruments that researchers have developed have been divided into four basic categories viz. Customer Goals, Guiding Principles, Evaluation Techniques, Program Design respectively. The researcher had developed techniques, tools and instrument to be both gently generic, so it could be made applicable to any United States Postal Services product or service, and adequately specific so they shall resulted in to a positive and traceable United States Postal Services experience. To examine and investigate the effectiveness of the people and guidelines, it had concentrated on a common exercise buying of stamp. By having assessment of the stamp-buying exercise in reasonable depth, researchers were able to pip in to the efficiency, continuity, and value experienced by each person along their respective way. The gaps and breakpoints, in those experiences could assist them to reveal systemic problems as well as their reasonable ways out to get rid of them. They had used two techniques to specify gap viz. Use Scenarios and Heuristic Assessment. It was found during their assessment that customers were not proficient at estimating their need or use of stamps. It was also found that they might had thought for purchasing stamps when they had realized they had none. Under this condition, customers generally used to visit the local post office, where stamps were made available easily and this alternative was unfortunately found as inconvenient for customers. It was concluded that for developing responsive and satisfying experiences at this scale, needs instruments to be developed specifically and used in the entire organization to coordinate various exercises and procedures. The tool kit created for the USPS was found such an exercise that can ensure one modest building block for the growing practice of customer experience design (Aradhana Goel, Francia Smith, and Jonathan West, 2005).

Based on research study conducted entitled “Report on Consumer Friendly Post Office- Access, Environment and Service Quality in Northern Ireland’s Post Office Network” (November, 2011)¹⁰⁷ it was found that the quality of the branch environment is a concern for the Post Office network and its consumers. The post office of the future must be a welcoming, modern enterprise which plays a vital role for community. Its findings suggested that post office network in Northern Ireland was in urgent need of modernization and investment.

In particular, the significant level of obvious disrepair, the lack of consistent signage, and the unwelcoming appearance of the interior of half of the branch network, especially in rural areas is a major concern (Report on Consumer Friendly Post Office, November, 2011).

Ida Ercsey (2008)¹⁰⁸ had analyzed the effect of service guarantees on customers' evaluation in pre-purchase and post-purchase situation and had examined the effect of service guarantees on the customer' satisfaction, the perceived risk, and word-of-mouth in Hungary. Its major findings had suggested that in case of postal services with specific guarantees, the clients evaluated better quality than at postal services with unconditional guarantees. Quality variance of postal services did not influence significantly perceived risk. However, quality level of postal services affects a little size to clients' satisfaction. At postal services, offering specific guarantees, the risk perceived significantly differed from another ones. Word-of-mouth had played significant role in getting information of clients (Ida Ercsey, Retrieved on 30/12/2011).

Dr. M. K. Gupta (2012)¹⁰⁹ had studied the perception of customers regarding services provided by Banks and Post-Offices in the four cities of NCR that is Delhi, Noida, Gurgaon and Faridabad to conclude that Post-offices should pay attention on certain dimensions such as Post-offices should emphasis on security arrangement & interest paid on deposits. The post-offices should pay attention on behaviour of its employees towards customers. Employees should be more cooperative & friendly to attract more customers. The post-offices should initiate modern banking facilities. It may start new deposit schemes with competitive interest. The services counter should be increased in post-offices so that people can avoid standing in long queues, and basic amenities like parking space, sitting arrangement, toilet facility, drinking water, fan etc. should be made available in the post-offices (Dr. M. K. Gupta, Nidhi Gupta, 2012).

Kalpesh J. Purohit, Dr.Madhusudan N.Pandya and Dr. Parimal H. Vyas (2014)¹¹⁰ had presented an empirical and specific survey on customer satisfaction measurement of postal services in the Vadodara City of Gujarat State. An attempt is made to present critical evaluation of India Post and its customers. An empirical survey carried out in the city for measurement of customers' satisfaction through specifically developed research instrument elaborating measurement of customers' expectations and their experience while availing postal services against 64 identified items. The researchers had carried out 'Reliability 'and "Validity Test of the research instrument and tried to present result on the basis of tested hypothesis. The research paper had presented various dimensions of India Post and measurement of customers' satisfaction.

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ANNEXURE - I

TableNo.02.04: SUMMARY OF REVIEW OF LITERATURE ON SERVICE QUALITY

Sr. No	Authors Name	Title of the Research Paper	Name of Journal/ Publication	Year	Major Observations Findings
01	Jagdish N. Sheth And M. Venkatesan	Risk-Reduction Processes In Repetitive Consumer Behavior'	Journal of Marketing Research, Vol. V (August 1968),PP. 307-10.	1968	Concluded that consumers may seek information from personal and impersonal sources when there is no experience i.e. either the buyer moves into a new product class or the product is an innovation and only if uncertainty persists.
02	Mark I. Alpert	Identification of Determinant Attributes: A Comparison of Methods';	Journal of Marketing Research, Vol. VIU (May 1971),PP. 184-91.	1971	Compared the usefulness of several common methods of identifying determinant of attributes
03	G.M.Hostae,	Quality Control In a Service Business	HBR,Nov.1976PP.133-40	1975	Concluded that in view of complexity involved Research scholar has argued that service marketing require not only 4P traditional external marketing but two other marketing thrusts, namely internal marketing and interactive marketing.

04	Theodore Levitt	Marketing Intangible Products and Product Intangible	HBR;June-1981,PP.94-102	1981	Researched that the buyer will look for signs or evidence of service in order to reduce uncertainty and ensuring desired quality of service. Buyers draw inferences about the quality of the service from the place, people, equipment, communication material, symbols and the price that they see. Therefore the service providers task is to “manage the evidence,” to “tangibilize the intangible”
05	John E. Swan, I. Fredrick Trawick, and Maxwell G. Carrol	Effect of Participation in Marketing Research on Consumer Attitudes Toward Research and Satisfaction with a Service	Journal of Marketing Research Vol. XVIII (August 1981). PP. 356-63.	1981	Proposed a satisfaction-evaluation relationship through theoretical construct
06	Christian Gronroos	A Service Quality Model and Its Marketing Implications’	Journal Of Marketing,18, no.4(1984),pp 36-44	1984	Advocated for external, internal and interactive marketing as an essential keys for services marketing
07	A.Parasuraman, Zethaml, and Berry	A Conceptual Model of Service Quality and Its Implication for Future Research	Journal Of Marketing-1985,p.44	1985	Developed a list of the major determinants of service quality and found that consumers use basically similar criteria regardless of the type of service. The criteria follow: Access, Communication, Competence, Courtesy, Credibility, Reliability, Responsiveness, Security, Tangibles, and Understanding consumer

08	Ernest R. Cadotte, Robert B. Woodruff, And Roger L. Jenkins	Expectations and Norms in Models of Consumer Satisfaction'	Journal of Marketing Research Vol. XXIV (August 1987), PP.305-14.	1987	Using causal modeling, the paper examined different operationalization of the experience-based norms construct and a measure of focal brand expectations in the context of an entire disconfirmation process
09	A. Parasuraman , and Valarie A. Zeithaml	SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality, Executive Summaries	Journal of Retailing, Vol. 64 Number 1 Spring 1988, PP.5-7	1988	Explained potential application of SERVQUAL model in influencing customers' overall quality perceptions
10	A. Parasuraman , Valarie A. Zeithaml, Leonard L. Berry	Measuring Consumer Perceptions Of Service Quality'	Journal Of Retailing- 1988 PP.12-40	1988	Described the development of a 22-item instrument (called SERVQUAL) for assessing customer perceptions of service quality in service and retailing organizations
11	A. Parasuraman , Valarie A. Zetthaml, And Leonard L . Berry	Servqual: A Multiple-Item Scale For Measuring Consumer Perceptions Of Service Quality'	Journal Of Retailing, Vol e 64 Number 1 Spring 1988 PP.12-42.	1988	Provided a concise, nontechnical summary of each article focusing particularly on its strategic implications for management.
12	Anh G. Woodskle, U saL Fny, RtAert Timothy Daly	' Linking Service Quality, Customer Satisfaction, and Behavioral Intention'	Journal of Health care Marketing, Vo L9, Mo.4 1989 PP.5 -17	1989	Presented a framework describing the relationships among three variables and use it to create models for empirically testing the strength of the proposed service quality, customer satisfaction, and behavioral intention relationships

13	Lewis, B.R. and T.W. Entwistle	Managing the Service Encounter: a focus on the Employee	International Journal of Service Industry Management, vol.1, No.3, 1990, PP.41-52	1990	Demonstrated how to measure the dimensions of customer care and service and emphasizing the need for a full understanding of internal marketing and enlightened personnel policies
14	Kingman-Brundage, J	Technology, Design and Service Quality	International journal of Service Industry Management, vol.2, 1991, PP.47-59.	1991	Dealt with service mapping as tool for service system design and management.
15	Barnes, James g., and Judith A. Cumby	The Cost of Quality in Service Oriented Companies: making Better customer service decisions Through Improved Cost Information	Organizational and Regional Restructuring, Proceeding of the 23 rd Annual Conference of the Atlantic School of Business Canada, Nov.1993, PP. 241-50.	1993	Introduced a model which may be used to guide the development of information system by focusing upon the key cost and benefit initiatives of service quality. The paper emphasizes the importance of both monitory and non-monitory outcomes.
16	Wright, Lauren K	The effects of service Type on New Service Success	Advances in Service marketing and Management: Research and Practice, vol.2, Jai Press inc., CT, 1993.	1993	Reflects some key variables as a way of minimizing a myopia and apprehension arises while establishing the legitimate differences between service marketing and other areas of marketing and danger associated with them

17	Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, Imad B. Baalbaki	International Services Marketing-A Comparative Evaluation of the Dimensions of Service Quality between Developed and Developing Countries	International Marketing Review, Vol. 11 No. 2, 1994, PP. 5-15.	1994	Dimensions like intangibility, heterogeneity, and inseparability are used as a basis for a comparative evaluation of the determinants of service quality between developed and developing countries.
18	Parasuraman A., Valarie A Zeithaml and Leonard L. Berry	Reassessment of Expectations as a comparison Standard in Measuring Service Quality Implications for Future Research	Journal of Marketing, vol,58,No.1,1994,PP.111-24	1994	Addressed the most recent questions raised in the literature regarding the soundness of the model and to track customer expectations and perceptions over time
19	Stephen W. Brown, Raymond P. Fisk, Mary Jo Bitner	The Development and Emergence of Services Marketing Thought	International Journal of Service Industry Management, Vol. 5 No. 1, 1994, PP. 21-48.	1994	Concluded that the evolution of the services marketing literature can be tracked across three metaphorical evolutionary stages from its early beginnings in the Crawling
20	Pratibha A. Dabholkar	A Contingency Framework For Predicting Causality Between Customer Satisfaction And Service Quality	In Advances In Consumer Research Volume 22, Eds. Frank R. Kardes And MitaSujan, Provo, Ut : Association For Consumer Research, Pp 101-108	1995	Explored a contingency framework wherein different causal sequences between customer satisfaction and service quality occur under different service situations
21	Javier Reynoso, and Brian Moores	the measurement of internal service quality'	International Journal of Service Industry Management, Vol. 6 No. 3,1995, PP. 64-83	1995	Recognized the important dimension of the service marketing i.e. to promote service through 'internal customers'

22	Robert Johnston	The zone of tolerance- Exploring the relationship between service transactions and satisfaction with the overall service	International Journal of Service Industry Management, Vol. 6 No. 2, 1995, PP. 46-61.	1995	Attempted to understand the links between customers' dissatisfaction/satisfaction with a series of transactions, or service encounters, and their overall dissatisfaction/satisfaction with the whole service experience
23	Robert Johnston	The determinants of service quality: satisfiers and dissatisfies'	International Journal of Service Industry Management, Vol. 6 No. 5, 1995, PP. 53-71.	1995	Concluded that the work on the determinants of service quality does not necessarily distinguish between the effect of the determinants in terms of creation of satisfaction or dissatisfaction
24	Alison Spencer	'Using consumer feedback to improve services'	International Journal of Health Care Quality Assurance 9/1 (1996) pp 29-33	1996	Described research implication of customer satisfaction and utilizing it as a means for strategy formulation
25	Elizabeth A. Anderson, Leonard A. Zwelling	Measuring Service Quality At The University Of Texas M.D. Anderson Cancer Center'	International Journal Of Health Care Quality Assurance 9/7 [1996] PP. 9-22	1996	Explored dimensions of service quality measurement
26	Francis Buttle	SERVQUAL: review, critique, research agenda	European Journal of Marketing, Vol. 30 No. 1, 1996, PP. 8-32	1996	Attempted to differentiate service quality from consumer satisfaction, even while using the disconfirmation format to measure perceptions of service quality

27	Patrick Asubonteng, Karl J. McCleary and John E. Swan	'SERVQUAL revisited: a critical review of service quality	The Journal of Services Marketing, Vol. 10 No. 6 1996, PP. 62-81	1996	Research directed at questions focusing on the nature of the interrelationships among the dimensions that can potentially contribute to our understanding of service quality
28	Roderick D. Iverson Colin S. McLeod and Peter J. Erwin	The role of employee commitment and trust in service relationships	Marketing Intelligence & Planning 14/3(1996), pp 36-44	1996	Causal model given examined the impact of three categories of independent variables on two measures of organizational outcomes, service accomplishment and acceptance of change
29	Donald J. Shemwell, Ugur Yavas and Zeynep Bilgin	Customer-Service Provider Relationships: An Empirical Test of a Model of Service Quality, Satisfaction and Relationship-Oriented Outcomes	International Journal of Service Industry Management; MCB University Press, Vol. No. 9 No. 2; 1998, PP. 155-168	1998	Developed and test a causal model that depicts exactly how service quality and satisfaction levels relate to relevant relationship-oriented outcomes including minimization of complaints to others (complaint behavior), emotional bonding (affective commitment), and an increased propensity to continue the customer-service provider relationship
30	Molly Inhofe Rapert, Brent M. Wren	Service quality as a competitive Opportunity'	The Journal of Services Marketing, Vol. 12 No. 3 1998, PP. 223-235.	1998	Attempted is made discuss the viability of service quality as a strategic orientation which can provide a sustainable competitive advantage and, to provide results which support both the concurrent and long-term positive effects on performance.

31	David A. Tansik Robert Routhieaux	Customer stress-relaxation: The impact of music in a hospital waiting room,	International Journal of Service Industry Management, Vol. 10 No. 1, 1999, PP. 68-81.	1999	Contribute to the ongoing research concerning the role of atmospherics or ambience of a service system in customers' quality/satisfaction evaluations
32	Duncan I. Simester, John R. Hauser, Birger Wernerfelt, And Roland T. Rust	Implementing Quality Improvement Programs Designed to Enhance Customer Satisfaction: Quasi-Experiments in the United States and Spain	Journal of Marketing Research Vol. XXXVII (February 2000), PP.102–112.	2000	Confirmation reported to the basic premise that it is possible to implement quality improvements that yield enduring and measurable improvements in customers' perceptions of satisfaction
33	Kathryn Frazer Winsted	Service behaviors that lead to satisfied customers'	European Journal of Marketing, Vol. 34 No. 3/4, 2000, PP. 399-417	2000	Examined service provider behaviors that influence customer evaluation of service encounters.
34	Kevin M. Elliott	Servperf Versus Servqual: A Marketing Management Dilemma When Assessing Service Quality'	The Journal Of Marketing Management Volume 4, Issue 2, PP. 56-61.	2000	Assessed the practical value to marketing managers of the SERVPERF and SERVQUAL approaches to measuring perceived service quality
35	Mark Gabbott, Gillian Hogg	An empirical investigation of the impact of non-verbal communication on service evaluation	European Journal of Marketing Vol . 34 No. 3/4, 2000, PP. 384-398	2000	Recognized the role of non-verbal communication in consumers' evaluation of Service Encounters
36	Monty L. Lynn and Richard S. Lytle, Samo Bobek	Service orientation in Transitional markets: does it matter?	European Journal of Marketing, Vol. 34 No. 3/4, 2000, PP. 279-298.	2000	Indicated that a firm's profit, growth, customer satisfaction and loyalty are enhanced by organizational service orientation

37	Pierre Chenet, Caroline Tynan, Arthur Money	The service performance gap: testing the redeveloped causal model	European Journal of Marketing, Vol. 34 No. 3/4, 2000, PP. 472-495.	2000	Re-analysed the service performance gap by tentatively reconciling the original results of the study by Parasuraman et al. (1990) with the concepts of relationship marketing theory
38	Andreas Herrmann, Frank Huber, Christine Braunstein	Market-driven product and service design: Bridging the gap between customer needs, quality management, and customer satisfaction	Int. J. Production Economics 66 (2000) pp77-96	2000	Attempted to bridge the gap between internal quality and external customers' needs and satisfaction
39	Hee-Woong Kim, Young-Gul Kim	Rationalizing the customer service process	Business Process Management Journal, Vol. 7 No. 2, 2001, PP. 139-156	2001	Recognized the significance and impact of understanding expectations and latent demand of the customer in order to provide service quality to the final customer
40	Praveen K. KopalleDonald R. Lehmann	Customer Expectations' Management and Optimal Firm Behavior for New product	dr12@columbia.edu	2002	Model extended to give shape to allow for issues such as a non-linear relation between the gap between actual and advertised quality and satisfaction, and customers' tendency to "strategically" lower their expectations when evaluating satisfaction in order to be more satisfied
41	Anjana Susaria, Anitesh Barua, Andrew B. Whinston	Understanding the Service Component Of Application Service Provision: An Empirical Analysis Of Satisfaction With ASP Services'	MIS Quarterly Vol. 27 No. 1, March 2003 PP. 91-123	2003	Contributed to consumer satisfaction paradigm widely employed in marketing literature to analyze post-usage satisfaction with services and develop a conceptual model of satisfaction

42	Max Moullin	Eight essentials of performance measurement	International Journal of Health Care Quality discusses the eight essentials of performance measurement Assurance Volume 17 · Number 3 · 2004 · PP. 110-112	2004	Discussed the eight essentials of performance measurement such as Use a balanced set of measures; what matters to service users and other stakeholders; Involve staff; Include both perception measures and performance indicators; Use a combination of outcome and process measures; Take account of the cost of measuring performance; Have clear systems for translating feedback; Measurement systems need to be focused on continuous improvement, not a blame culture
43	Robert Johnston	Towards a better understanding of service excellence'	Managing Service Quality Volume 14 · Number 2/3 · 2004 · PP. 129-133	2004	argues that definition of excellent service is inappropriate, unachievable in the long term and difficult to operationalise, Indeed what is missing is some notion of what the customer values that leads to feelings of delight
44	Shahril Shafie, Dr Wan Nursofiza Wan Azmi, Professor Sudin Haron	' Adopting And Measuring Customer Service Quality In Islamic Banks: A Case Study Of Bank Islam Malaysia Berhad	Journal Of Muamalat And Islamic Finance Research, 2004, Vol. 1, No.1	2004	findings proved that the CARTER model is a valid instrument to measure service quality

45	Mark Hochhauser	Should We Believe What Consumers Tell Us About Managed Care?	Managed Care Quarterly 2005; 13(2): pp37–40	2005	Identified the research problem that the extent to which a researcher can afford to believe in the data and responses that one collects. Research concluded that emerging market research (realities) should replace traditional research strategies (myths) so that managed care researchers can understand the complexities of the managed care experience from marketing and consumer psychology—disciplines that know how to study customer behavior
46	Naresh K. Malhotra and Francis M. Ulgado, James Agarwal, G. Shainesh, Lan Wu	Dimensions of service quality in developed and developing economies: multi-country Cross-cultural comparisons	International Marketing Review, Vol. 22 No. 3, 2005	2005	Explored service quality dimensions such as reliability, customer understanding, responsiveness, competence, courtesy, communication, credibility, security, and tangibility, other components that can be potentially important
47	David CohenChristopher Gan And Esther Choong	Customer Satisfaction: A Study Of Bank Customer Retention In New Zealand	Discussion Paper No. 109, JEL Classification: G20, M30.	2006	Examined the impact of several retention-relevant constructs that influence consumers' decisions to stay with or leave their banks in New Zealand
48	Bruce Cooil, Timothy L. Keiningham, LerzanAksoy, & Michael Hsu	' A Longitudinal Analysis of Customer Satisfaction and Share of Wallet: Investigating the Moderating Effect of Customer Characteristics	Journal of Marketing Vol. 71 (January 2007), 67–83	2007	Investigated the relationship between customer satisfaction and loyalty in various contexts

49	Kuo, Y. -F., Wu, C. -M. and Deng, W. -J.	The relationships among service quality, perceived value, customer satisfaction, and post-purchased intention in mobile value-added services	The relationships among service quality, perceived value, customer satisfaction, and post-purchased intention in mobile value-added services	2009	Constructed an instrument to evaluate service quality, customer satisfaction and post purchase intentions.
50	Jayaraman Munusamy, Shankar Chelliah and Hor Wai Mun	Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia;	International Journal of Innovation, Management and Technology, Vol. 1, No. 4, October 2010	2010	Research focused on the measurement of customer satisfaction through delivery of service quality in the banking sector and concluded that having a good recovery process for a dissatisfied customer is a very important and necessary process for any service organization
51	M. Devi Prasad, Dr. B. Raja Shekhar	Impact of Service Quality Management (SQM) Practices on Indian Railways - A Study of South Central Railways'	International Journal of Business and Management Vol. 5, No. 9; September 2010	2010	Concluded that the Service Quality and service process are interesting subjects to be analyzed and discuss not only in business but also in transportation area, as the results can give benefit for the management.

52	Kuang-Wen Wu(2011	Customer Loyalty Explained by Electronic Recovery Service Quality: Implications of the Customer Relationship Re-Establishment for Consumer Electronics E-Tailers	Contemporary Management Research Pages 21-44, Vol. 7, No. 1, March 2011	2011	non-experimental, causal study related to examine and explore the relationships among electronic service quality, customer satisfaction, electronics recovery service quality, and customer loyalty for consumer electronics e-tailors and concluded that consumer electronics e-tailors' managers could formulate a competitive strategy based on the modified Electronic Customer Relationship Re-Establishment model to retain current customers and to enhance customer relationship management (CRM)
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ANNEXURE - II

Table No.:02.05: SUMMARY OF REVIEW OF LITERATURE ON CUSTOMERS' SATISFACTION

Sr. No	Authors Name	Title of the Research Paper	Name of Journal/ Publication	Year	Major Observations Findings
01	Joseph W. Newman And Richard Staelin	Multivariate Analysis Of Differences In Buyer Decision Time'	Journal Of Marketing Research, Vol, VIII (May 1971), Pp 192-8.	1971	The research paper is based upon the basic ingredient involved in the buying behavior that How long are buyers of major consumer durables "in process" on their purchasing decisions? What factors are related to differences in decision time? The analysis showed that the effects of variables are often neither additive nor linear, considerations handled by constructing interaction terms.
02	James R. Bettman	Perceived Risk and Its Components: A Model and Empirical Test	Journal of Marketing Research, Vol. X (May 1973), 184-90.	1973	The model of risk shown here suggested that if the marketer desires to reduce risk, he can attempt to influence either the buyer's decision rule or his importance for the product class.
03	Berry, L.L	The employee as customer	Journal of Retail banking, Vol.3, No.1 March, 1981, PP.33-40.	1981	The paper highlights the technique as well as difficulties to be responded for effectively developing the internal marketing as a part of framing marketing strategy. It also reviews key influences on the evolution and development of the internal marketing concept.

04	Langeard, Christopher H. Lovelock and Pierre Eiglier	Service Marketing: New Insight from Customer and Managers	Aug1981, Report no.81-104, marketing science Institute, Cambridge, MA.	1981	Examined the management of personnel working to provide a service. Focused on those employees who have a high degree of contact with customers.
05	Robert B. Woodruff, Ernest R. Cadotte, and Roger Jenkins	Modeling Consumer Satisfaction Processes Using Experience-Based Norms	Journal Of Marketing Research Vol. XX (August 1983) PP. 296-304.	1983	Attempted to explore standards or norms that influence CS/D, a major thrust of the proposed model calls for more attention to be directed toward the relationships among (1) use situation, (2) evoked set of brands, and (3) brand experiences.
06	William O. Bearden And Jesse E. Teel	Selected Determinants Of Consumer Satisfaction And Complaint Reports	Journal Of Marketing Research Vol. XX (February 1983), pp 21-8.	1983	The research study is an attempt to extend research effort by incorporating consumer complaining behavior into a theoretical model of consumer satisfaction.
07	Blaise J. Bergiel, Christine Trosclair	Instrumental Learning: Its Application To Consumer Satisfaction	The Journal Of Consumer Marketing, Vol2 no.4 fall 1985 PP.23-30.	1985	Provided an overview of instrumental learning and demonstrate its application in a marketing situation
08	Ellen Day, Richard J. Fox	Extended Warranties, Service Contracts, and Maintenance Agreements-A Marketing Opportunity?	The Journal Of Consumer Marketing, VOL2 No.4 FALL 1985, pp77-88.	1985	Findings suggested that marketers already, or considering, offering service contracts should carefully consider several issues that likely impair demand
09	Raymond p. Fisk, Stephen W. Brawn, Mary Jo Bitner	"Tracking the Evolution of the Service Marketing Literature"	Journal of Retailing, vol.69, No.1, 1993, PP.61-103	1993	Suggested reference for future study on the emerging areas like Service Recovery, Reverse Marketing, Internal marketing and support service, Modeling and Measurement, as well as Technology Infusion

10	Heskeet, James L	Managing in the Service Economy	HBR, Boston 1986, PP.27-43.	1986	Explored contribution in three areas : service quality, customer loyalty or retention and service mapping.
11	Claes Fornell And Birger Wernerfelt	Defensive Marketing Strategy by Customer Complaint Management: A Theoretical Analysis,	Journal of Marketing Research, Vol. XXIV (November 1987), 337-46	1987	Made an attempt to give an economic model of defensive marketing strategy is developed for complaint management.
12	Gummesson, Evert	The New Marketing: Developing long term Interactive Relationships	Long Range Planning, vol.20 No.4 1987, pp 10-20.	1987	Claimed that there is a paradigm shift away from the narrow manipulative ideology of transaction marketing towards a more benign win-win strategy implicit in relationship marketing
13	David K. Tse And Peter C. Wilton	Models Of Consumer Satisfaction Formation: An Extension	Journal Of Marketing Research Vol. XXV (May 1988).Pp 204-12.	1988	Study provides strong theoretical and empirical support for extending the expectation and disconfirmation model of CS/D to include direct influences from perceived performance
14	George, William R.	Internal Marketing and Organizational Behavior- A Partnership in developing Customer-conscious employees At every Level'	Journal of Business Research,- 1990 vol.20, PP.63-70.	1990	Contribution reveals considerable scope for theory development regarding the consequences on society of the interactive and independent behaviors of service customers, service providers and service facilitators
15	James H. Myers	Measuring Customer Satisfaction: Is Meeting Expectations Enough?	Marketing Research, December 1991, PP.35-45	1991	Highlighted three major approaches in use today to measure customer satisfaction with a product or service: (1) simple performance ratings, (2) measurements based on equity theory, and (3) the disconfirmation.

16	IlleUKhiiii orge, HanUF.Kem g	The Silent Customers:Measuri ng CustomerSatisfacti on in Nursing Homes	JHCM, Vol. 11, No. 4 (December 1991), PP. 2-13	1991	Concluding remarks presented that the instrument developed is a preliminary effort to enable administrators to evaluate "ultimate" consumer satisfaction
17	Bowen,D.E., E.E. Lawler III	The Empowerment of Service Workers: What, Why, How and When	Sloan Management Review, Vol.3, 1992,PP.31-39	1992	The model advocated for worker involvement and self-management, whereas the control model, akin to the assembly-line concept of organizing work, is based on hierarchy, procedure and work standardization
18	Gammesson. E	Service Management: An Evolution and the Future	The International Journal of Service Industry Management, Vol.5 No1, 1994, PP.77-96.	1994	Admitted that there is a conflict exist with regard to adopting relationship marketing as tool since it dose cost and some other issues related with technology, structure profitability are to be responded
19	Payne, A.F.T., and M.K. Clark	The Marketing Mix: Is It Valid For Services”, Working paper	Cranfield School Of Management, Cranfield, UK, 1994.	1994	Suggested that further research is required, which examines the extent to which this broad view of marketing replaces the domain of other disciplines such as management or occupational theory
20	Christian Grönroos	Keynote Paper From Marketing Mix To Relationship Marketing – Towards A Paradigm Shift In Marketing	Asia-Australia Marketing Journal, Vol. 2 No. 1, 1994, Management Decision 35/4 [1997], PP. 322–339.	1997	Relationship marketing is suggested as one new marketing paradigm, and a number of consequences for marketing and management of a relationship-type marketing strategy is discussed based on the notion of a marketing strategy continuum.

21	Fynes,B. and S. Ennis	Beyond World Class Manufacturing : Microsoft Ireland	Irish Marketing Review, Vol.7, 1994, PP.07-16.	1994	Issues dealt by the authors are the moves towards lean production, growing importance of logistics, the increasing search for quality production and the derive for World Class
22	James L. Walker	Service Encounter Satisfaction: Conceptualized'	Journal of Services Marketing Vol. 9 No. 1(1995) PP.05-15.	1995	Key elements have been described, with considerable conceptual and empirical support, by the disconfirmation model. This model holds that consumer satisfaction is related to both the size and direction of disconfirmation, with three potential outcomes: negative disconfirmation, positive disconfirmation and confirmation
23	Nigel F. Piercy and Neil A. Morgan	Customer Satisfaction Measurement and Management: A Processual Analysis	Journal of Marketing Management, 1995, 11, 817-834	1995	This model is summarized in and proposes that process should be studied as a multi-dimensional phenomenon, recognizing an analytical dimension of technique, procedure and system, but also a behavioral dimension consumed with attitudes, perceptions and motivation.
24	Prem N. Shamdasani ,Jagdish N.Sheth	An experimental approach to investigating satisfaction and continuity in marketing alliances	European Journal of Marketing , Vol. 29 No. 4,1995, PP. 6-23	1995	Confirm the importance of commitment, competence and compatibility in ongoing strategic alliances since they strongly influence alliance satisfaction and continuity
25	V Hanna, C J Backhouse and N D Burns	Linking employee behaviour to external customer satisfaction using quality function deployment'	Proc. Instn Mech. Engrs Vol. 218 Part B: J. Engineering Manufacture - 1995 PP. 1167-79.	1995	Considers the relationship between human behavioural patterns occurring in industrial environments to the general level of external customer satisfaction

26	Roger Hallowell	The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study'	International Journal of Service Industry Management, Vol. 7 No. 4, 1996, PP. 27-42.	1996	Findings support the theory that customer satisfaction is related to customer loyalty, which in turn is related to profitability
27	Vidal Diaz De Rada Iguzquiza	'Is today the right time to buy? Analysis of the factors which shape this opinion	Eurapran Journal of Marketing, Vol.30, No.6, 1996, PP.70-83.	1996	Concluded that it seems obvious that satisfaction with the economic situation is related to the perception of the personal economic situation, though it is the strong relationship between this variable and the feeling of personal happiness that really attracts attention
28	Bernd Stauss and Patricia Neuhaus	The qualitative satisfaction Model'	International Journal of Service Industry Management, Vol. 8 No. 3, 1997, PP. 236-249	1997	Laid down weaknesses in the operationalization and measurement of customer satisfaction that could be held responsible for the shortcoming that why customer satisfaction fails to be a valid indicator for customer loyalty
29	Banwari Mittal, Walfried M. Lassar	Why do customers switch? The dynamics of satisfaction versus loyalty	The Journal of Services Marketing, Vol. 12 No. 3 1998, PP. 177-194	1998	Attempted to examine the linkage between satisfaction and loyalty on the one hand and measures of service quality on the other
30	David A. Tansik, Robert Routhieax	Models Of Consumer Satisfaction Formation: An Extension'	Journal Of Marketing Research Vol. XXV (May 1998).Pp 204-12.	1998	Contributed to the ongoing research concerning the role of atmospherics or ambience of a service system in customers' quality/satisfaction evaluations

31	Cynthia A. Lengnick, Hall, Lawrence W. Inks	From recipient to contributor: examining customer roles and experienced outcomes	European Journal of Marketing, Vol. 34 No. 3/4, 2000, PP. 359-383.	2000	Concluded that buyer influences on beneficial outcomes are shaped by two dimensions: (1) Customer perceptions ; and (2) relationships developed with the service organization
32	Felicia G. Lask	Improving the Satisfaction of C-Store Customers: Preferences for Potential Product Offerings	Journal of Professional Services Marketing, Vol. 20(2) 2000 by The Haworth Press, PP.121-131	2000	Investigated only one aspect of c-store customer satisfaction, the product mix
33	Joan L. Giese, Joseph A. Cote	Defining Consumer Satisfaction	Academy of Marketing Science Review Volume 2000 No. 1, PP.147-159	2000	Attempt identify the conceptual domain of satisfaction, delineate specific components necessary for any meaningful definition of satisfaction, and outline a process for developing context-specific definitions that can be compared across studies
33	Praveen K. Kopalle Donald R. Lehmann	Customer Expectations 'Management and Optimal Firm Behavior for New Products	Cranfield School Of Management, Cranfield, UK	2000	Extended the model to allow for issues such as a non-linear relation between the gap between actual and advertised quality and satisfaction, and customers' tendency to "strategically" lower their expectations when evaluating satisfaction in order to be more satisfied
34	Tlmmas G. NoordennvDmaRogeis, P. V.Sund K BaUmshn	Evaluating Consumer Preference for Private Long-Term Care Insurance	JHCM, Vol.9 No.4, December -2000, PP.34-40	2000	Estimated using conjoint techniques the utility values associated with different levels of long-term care policy attenuates, as well as the overall Importance of the attributes

35	Claes Cassel & Jan A Eklof	Modelling Customer Satisfaction And Loyalty On Aggregate Levels: Experience From The ECSI Pilot Study'	Journal OfTotalQuality Managment, Vol. 12, No. 7&8, 2001, PP. 834- 841.	2001	The two interrelated problems in structural model analysis considered here are: robustness of model structure for comparability; and measuring manifests for building latent variables
36	Jagdish N. Sheth, Atul Parvatiyar	The Evolution of RelationshipMarketing	Journal of Marketing, Vol. 9, October-2001, PP.132-136	2001	Studied the history of marketing practices and illustrate how the advent of mass production, the emergence of middlemen, and the separation of the producer from the consumer in the Industrial era led to a transactional focus of marketing
37	Utpal M. Dholakia, Vicki G. Morwitz	The Scope and Persistence of Mere-Measurement Effects: Evidence from a Field Study of Customer Satisfaction Measurement''	Journal Of Consumer Research, Vol. 29 September 2002,PP.159-167	2002	Examined the scope and persistence of the effect of measuring satisfaction on customer behavior over time.
38	Boris Bartikowski and Sylvie Llosa	Customer Satisfaction Measurement: Comparing Four Methods of Attribute Categorizations	The Service Industries Journal. Vol.24. No.4. July 2004, PP.67	2004	Addressed concept of attributes variant and invariant weight in relation to overall customer satisfaction
39	Jae-Young Kim, Junyeon Moon, Dongchul Han and Surinder Tikoo	Perceptions Of Justice And Employee Willingness To Engage In Customer-Oriented Behavior	Journal Of Services Marketing Volume 18 (Nov. 2004) PP. 267-275	2004	Identified two distinct dimensions – distributive justice and procedural justice – of individuals' judgment of workplace fairness

40	Jasmina Bajramovic , Lynne Emmerton, SusanE. Tett	Perceptions Around Concordance – Focus Groups And Semi-Structured Interviews Conducted With Consumers, Pharmacists And General Practitioners’	Blackwell Publishing Ltd(2004) Journalof Health Expectations, 7, PP.221–234.	2004	Leads to the development of models to explore and attempt to incorporate principles of concordance in Australian pharmacy and medical practice. Suggestions were made about ways to achieve concordance by improved information-sharing and shared decision-making
41	Robert C. Burns, James D. Absher	Customer Satisfaction Measurement: Comparing Four Methods of Attribute Categorizations	The Service Industries Journal. Vol.24. No.4. July 2004, PP.67	2004	Both the satisfaction-only item scores and gap scores (difference between importance and satisfaction level) were analyzed to determine their relationship within their respective satisfaction domain and with overall satisfaction
42	Vicente Martínez- Tur, José M. Peiró, José Ramos	Linking Situational Constraints to Customer Satisfaction in a Service Environment’	Applied Psychology: An International Review, 2005, 54(1),PP. 25– 36.	2005	Point out managerial implications and future directions for research on constraints–customer satisfaction relationships
43	Caterina C. Bulgarella	Employee Satisfaction & Customer Satisfaction: Is There a Relationship	Guide star Research - White Paper - February 2005 pp 01-07	2005	Employee satisfaction not only affects employee commitment and employee loyalty, but it also has a twofold impact (i.e., direct and indirect) on critical customer satisfaction- related variables
44	Yong Tae Bang	Customer Satisfaction For Chinese Agricultural Products In Korean Market’	Bangyt@Pcu.A c.Kr	2009	Achieving customer satisfaction involves not merely disconfirmation judgments but a subjective, affective component as well which is particularly important when companies are in the early stages of establishing a relationship with a customer.

45	LIU Huiqun, ZHAO Xin	A Literature Review and Critique on Customer Satisfaction'	University of International Business and Economics' "211 Project" (No.73200008) and the National Social Science Fund of China (No. 07BJL047)	2010	Grouped satisfaction models into either a macro level or a micro level to simplify and provide basic footing in any effort to understand customer satisfaction
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ANNEXURE - III

Table No.02.06: SUMMARY OF SPECIFIC REVIEW OF LITERATURE ON POSTAL SERVICES

Sr. No.	Authors Name	Title of the Research Paper	Name of Journal/ Publication	Year	Major Observations Findings
01	Michael R. Carrell ,Norbert F. Elbert	Some Personal And Organizational Determinants of Job Satisfaction Of Postal Clerks	Academy Of Management Journal, Volume 17, Number 2 1974,PP.368-375	1974	Recognized concept of 'Internal customer' and Suggested policy reforms to increase job satisfaction of counter clerks and thereby improving their performance and capitalizing upon them in terms of offering satisfaction on counters to the ultimate customer
02	William S. Broomfield	Tracking Customer Satisfaction in a competitive Environment	United States General Accounting Office; General Government Division Washington, November 12, 1992, PP. 1-22.	1992	Attempted to study different dimensions and perspectives and components that lead to customer satisfaction in postal services.
03	Official document on U.S.Posatal services	USPS Delivery Performance Information	U.S. POSTAL SERVICE Delivery Performance Standards, Measurement , and Reporting Need Improvement ; GAO Dec.1995 pp06-733.	1995	Research conclusions and suggestions provided for "prompt, reliable, and efficient services to patrons in all areas" and "postal services to all communities," including "a maximum degree of effective and regular postal services to rural areas, communities, and small towns where post offices are not self-sustaining. Report had presented research instrument for measurement of customer satisfaction

04	Felicia G. Lassk (2000)	Improving the Satisfaction of C-Store Customers: Preferences for Potential Product Offerings	Journal of Professional Services Marketing, Vol. 20(2) 2000, PP.121-133	2000	Exploratory research was carried out to determine attributes to be included customer service, cleanliness of the store, perceived value, feelings of personal safety, appearance of the store and its employees, and the product mix
05	Ugur Yavas	Service Quality in the Postal Services in Turkey: A Canonical Approach'	Journal of Nonprofit & Public Sector Marketing, Vol. 7(3) 2000, PP.31-45	2000	reported the results and managerial implications of a Turkish study which investigated relationships between service quality, background characteristics and, customer satisfaction and selected behavioral outcomes in postal services
06	Christina O'Loughlin, Germà Coenders	Application of the European Customer Satisfaction Index to Postal Services. Structural Equation Models versus Partial Least Squares	DepartmentT he Economia, University de Girona, September, 2002. http://www3.udg.edu/fcee/economia/n4.pdf .	2002	Conclusion drawn that 'Product quality' was found to be the only driver of customer satisfaction, while image and satisfaction were the only predictors of loyalty, thus arguing for the specificity of postal services
07	Christina O'loughlin & Germa Coenders	Estimation Of The European Customer Satisfaction Index: Maximum Likelihood Versus Partial Least Squares. Application to Postal Services	Total Quality Management. 13 Vol. 5 No. 9-10, November-December 2004 PP.1231-1255	2004	Elaborated customer satisfaction in postal services and suggest procedure and parameters for measurement of it .

08	Aradhana Goel, Francia Smith, and Jonathan West	Beyond Sticky Stamps: Transforming Customer Experience at the US Postal Service	Design Management Review (2005) PP.25-35	2005	Suggested tools, methodology and instrument components to carry out research related with customer satisfaction in postal services with special reference to US Postal system
09	Report on Consumer Friendly Post Office	Access, Environment and Service Quality in Northern Ireland's Post Office Network (http://www.consumerfocus.org.uk/northern-ireland/files/2012/02/Consumer-friendly-Post-Offices-FINAL.pdf ; Retrieved on 25/03/2012.)	Report on Consumer Friendly Post Office- Access, Environment and Service Quality in Northern Ireland's Post Office Network (November, 2011);	2011	Concluded that quality of the environment is a concern for the Post Office network and its consumers. Findings suggested that Post Office network in Northern Ireland is in urgent need of modernization and investment the lack of unwelcoming appearance of the interior of half of the branch network, especially in rural areas, is a major concern
10	Ida Ercsey	The Service Guarantees Affect on Customers' Evaluations of the Public Utility Services (http://www.marketing-trends-congress.com/sites/default/files/papers/2008/2008_fr_Ercsey.pdf .)	Széchenyi István University, Department of Marketing and Management, Egyetem tér, Hungary.	Retrieved on 30/12/2011	Reported that in case of postal services with specific guarantees, the clients evaluated better quality, than at postal services with unconditional guarantees. Quality variance of postal services does not influence significantly perceived risk. However, quality level of postal services affects a little size to clients' satisfaction. Word-of-mouth plays significant role in getting information of clients

11	Dr. M. K. Gupta, Nidhi Gupta	A Study of Customer Satisfaction in Special Reference to Services Provided By Banks and Post-Offices in N.C.R	”; Zenith International Journal of Multidisciplinary Research; Vol.2 Issue 2, February 2012, ISSN 2231 5780, PP. 222-239.	2012	Concluded that Post-offices should pay attention on certain dimensions such as Post-offices should emphasis on : security arrangement & interest paid on deposits; on behaviour of its employees towards customers; employees should be more cooperative & friendly; to attract more customer Post-Offices should initiate modern banking facilities; may start new deposit schemes with competitive interest; Services counter should be increased in post-offices so that people can avoid standing in long queues and Basic amenities like Parking space, sitting arrangement, toilet facility, drinking water, fan etc. should be focus area of post-offices
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12	Kalpesh J. Purohit, Dr.Madhusudan N.Pandya and Dr. Parimal H. Vyas	"Customers' Satisfaction of Postal Services in Vadodara City of Gujarat State: An Empirical Study";	Consumer Behaviour: Emerging Issues and Perspectives; Faculty of Management Studies, Pacific Academy of Higher Education and Research University; May-2014 ISBN 978-93-5104-481-9, PP.78-86.	2014	Contributed specific research instrument consisting 64 items for measurement of customers' satisfaction in the postal services. An attempt is made to provide empirical base for customer satisfaction measurement in Indian Postal services. Paper provides 'Reliability' and 'Validity' of the research instrument. Various dimensions of India Post as a service provider also presented in the research paper.
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