MAPPING SERVICE QUALITY AT BANKS IN RURAL INDIA: SCALE REFINEMENT AND VALIDATION

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ABSTRACT

Quality in service industry is currently at the forefront of professional and managerial attention, primarily because it is seen as a means for achieving increased patronage, competitive advantage, and long-term profitability. Keeping in mind the inherent characteristics of services which make them different from goods and create problems with management of service quality, various scales for measuring service quality construct have been suggested by researchers. Most popular among them are SERVQUAL and SERVPERF. Despite the increasing popularity of SERVPERF scale in both developed and developing countries, few attempts have been made to organize and prioritize the various dimensions of service quality in the Indian context particularly with reference to service providers like banks in the rural setup. To fill this gap, the researchers have made an attempt to suggest a refined and validated version of SERVPERF scale more pertinent to retail banks operating in rural India. The data was generated by employing a structured questionnaire on 450 rural retail bank customers leading to 307 valid responses. Using the data, appropriate statistical tools such as exploratory factor analysis (EFA) and measures of reliability and validity were employed to arrive at the refined version of the service quality measure. The findings of the study suggest that rural customers could distinguish five dimensions of service quality and attached varying importance to them. Five dimensions, in decreasing order of importance,

namely, empathy, assurance, responsiveness, tangibles and reliability, were found to drive rural customer's service quality perceptions.

Keywords: Bank, Rural, Service Quality, Scale Refinement, India.

1. INTRODUCTION

Interest in service quality has grown exponentially as the economic importance of service products and the value added by it to physical goods continue to increase. The importance of service quality in banking industry is well documented in the services marketing literature. It has been linked to profitability, cost, customer satisfaction, customer retention, positive word of mouth (Buttle, 1996), corporate marketing, financial performance (Brady et al., 2002) and customer loyalty (Chen et al., 2011). However, owing to the unique features of services, namely intangibility, heterogeneity, and inseparability of production and consumption, service quality is difficult to define and measure. Whilst there has been considerable progress as to how service quality should be measured, there is little advancement as to what should be measured. Curiosity over the measurement of service quality is therefore high and researchers have devoted a great deal of attention to this issue (Abdullah, 2006). The literature regarding the conceptualization and measurement of the service quality construct has so far been dominated by SERVQUAL model (*viz.* perception - expectation) proposed by Parasuraman et al. in 1988. But raising maximum criticism against expectation, Cronin & Taylor (1992) were among the first few researchers to conduct scale validation of SERVQUAL and consequently releasing SERVPERF as an alternative model of service quality (Murwani, 2007).

Notwithstanding the present popularity of SERVPERF scale both in developed and developing countries (Murwani, 2007), empirical studies focusing on service quality especially at Indian rural retail banks are few and far between. Most of the useful evidence regarding the subject primarily delves into service quality attributes important for urban consumers. Thus, there is a pressing need to bridge this gap by carrying out studies encompassing rural consumers. This is all the more required in case of emerging economy like India which has been witnessing a sustained growth in income of rural consumers. As such, to overcome the limitation, the present study attempts to identify and prioritize dimensions of service quality relevant from the point of view of rural customers. A valid measurement instrument including these dimensions will be helpful from practical as well as academic perspectives. Service firms operating in rural areas could use such an instrument for

measuring and benchmarking their quality practices. Researchers would benefit from such an instrument in theory development and model testing on quality practices.

2. LITERATURE REVIEW

2.1 PERCEIVED SERVICE QUALITY

The importance of service quality, as key strategic value, is increasingly being recognized by organizations in both the manufacturing and service sectors. Different researchers have defined service quality in different ways. According to Gronroos (1984), service quality is "the outcome of an evaluation process, where the customers compare their expectations with the service they have received". While, Bitner et al. (1994) defined service quality as 'the consumer's overall impression of the relative inferiority / superiority of the organisation and its services'. Other researchers such as Cronin & Taylor (1994) view service quality as a form of attitude representing a long-run overall evaluation while Parasuraman et al. (1985) defined service quality as 'a function of the differences between expectation and performance along the quality dimensions'.

2.2 SERVICE QUALITY IN BANKING INDUSTRY

Banking, being a high involvement industry demands quality services and products to be delivered to the customers. It is, indeed essential for success and survival in today's global and highly competitive banking environment (Wang et al., 2003) and also allowing banks to differentiate itself from their competitors (Arasli et al., 2005, Baumann et al., 2006). Previous researchers have supported the fact that user perception is the most important determinant of consumer's value perception which entirely depends on service quality (Schneider & White, 2004). These value perceptions, thus formulated tend to impact the future purchase intentions of consumers (Bolton & Drew; 1988, 1991).

2.3 SERVICE QUALITY MEASURES AND DIMENSIONS

Whilst there has been considerable progress with regard to as to *how service quality should be measured*, there is little advancement as to *what should be measured*? Brady et al. (2002) asserted that researchers generally have adopted either of the perspectives i.e. the 'Nordic

perspective' proposed by Gronroos (1984) or 'American perspective' suggested by Parasuraman et al. (1985, 1988).

In the 'Nordic perspective', Gronroos (1984) identified 2 dimensions of service quality—technical quality and functional quality. He defined technical quality as '*what the consumer receives as a result of interactions with a service firm*' and identified employees technical ability, employees knowledge, technical solutions, computerized systems and machine quality as its 5 attributes. Functional quality was defined as '*the way in which the technical quality is transferred*' and identified behavior, attitude, accessibility, appearance, customer contact, internal relationships, service-mindedness as its 7 attributes. Gronroos (1984) concluded that the technical and functional quality of service built up the corporate 'image' of the company.

However, the first seriously dedicated program of research to answer the questions like, '*best way to define and measure service quality*?' was launched by Parasuraman et al. (1985, 1988) and Schneider & White (2004). This program introduced the 'American perspective' of service quality. Parasuraman et al. (1985) built up a 34-item service quality scale comprising 10 dimensions (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangibles). Subsequent work by Parasuraman et al. (1988) resulted in the service quality measurement scale with 22-items on 5 dimensions. The dimensions reliability, responsiveness and tangibles were retained as identified in 1985 while communication, competence, credibility, courtesy and security were merged into a new dimension *viz.* 'assurance'. Further, access and understanding / knowing the customer merged to form another new dimension 'empathy'. Parasuraman et al. (1988) named it SERVQUAL and defined its 5 dimensions as:

> ➢ *Tangibles*: Appearance of physical facilities, equipment and communication material.
>
> ➢ *Reliability*: Ability to perform the promised service dependably and accurately.
>
> ➢ *Responsiveness*: Willingness to help customers and provide prompt service.
>
> ➢ *Assurance*: Knowledge and courtesy of the employees and their ability to convey trust and confidence.
>
> ➢ *Empathy*: The caring and individualized attention, organization provides to its customers.

While there is no global consensus that either the "Nordic perspective" or the "American perspective" is the more appropriate approach, the "American perspective" dominates the literature because the development of the American perspective generated a *cottage industry* of replicative studies in various conditions, sectors and countries. Parasuraman et al. (1988) claimed that the 5 dimensions and 22 items proposed in their American perspective were generic in nature and applicable to all service organizations.

However, the service quality measurement scale developed by Parasuraman et al. (1988) has been the subject of criticism since its inception. Researchers such as Cronin & Taylor (1992), Buttle (1996) and Jain & Gupta (2004) provided a detailed critique of the issues surrounding the 5 dimensions of the SERVQUAL scale mainly on the basis of number of dimensions and contextual stability.

Cronin & Taylor (1992) examined the applicability of SERVPERF scale, an alternative measure of service quality and observed that performance-only scale provides a better measure of service quality than the difference score suggested by Parasuranam et al. (1988) Furthermore the most telling evidence to date from one of the original co-authors of SERVQUAL model (Jain & Gupta, 2004), supports conclusions of Angur et al. (1999) and Cronin & Taylor (1992), that service quality is directly influenced only by perceptions [of performance].

3. NEED OF THE STUDY

Review of extant literature reveals that very few empirical studies related to service quality (Yavas et al., 1997; Angur et al., 1999; Sureshchandar et al., 2003; Adil & Khan, 2011; Khan and Adil, 2011) have been published in reputed peer reviewed academic journals, in the context of emerging economies, in contrast to innumerable studies made by researchers focusing on western world (Aldaigan & Buttle, 2002; Arasli et al., 2005; Baumann et al., 2006; Campbell, & Roberts, 2006; Glaveli et al. 2006, Kumar, et al.,2010; Lee & Hwan, 2005; Thuy & Hau, 2010; Yap et al., 2010 etc.). Thus, the present paper attempts to fill the gap by providing an insight into service quality perceptions of bank patrons residing in rural areas. From a pragmatic viewpoint, the paper will serve as a useful information source for researchers interested in modeling patterns of service quality in the context of rural bank customers.

4. OBJECTIVES OF THE STUDY

Major objectives of the present study are listed below:

- ↗ To explore the psychometric properties of 'Original SERVPERF' scale in the context of customers of rural retail bank branches.

- ↗ To explore the psychometric properties of 'Refined SERVPERF' scale in the context of customers of rural retail bank branches.

- ↗ To demonstrate that the psychometric properties of Refined SERVPERF are better than the Original SERVPERF

5. RESEARCH METHODOLOGY

As service quality is a theoretical construct, researchers have defined its dimensions based on the setting used to explore the construct. If a scale is to be applicable in rural Indian context, the dimensions and sub-dimensions have to be reliable and valid in measuring service quality. The present study is an attempt to make a comparative assessment of the 'original SERVPERF' and the 'refined SERVPERF' scales in the rural Indian context in terms of their validity, reliability, parsimony in data collection and more importantly, their diagnostic ability to provide insights for managerial interventions in case of quality shortfalls.

5.1 THE RESEARCH INSTRUMENT

Keeping in mind the suggestions of Jain & Gupta (2004) and Adil & Khan (2011), the SERVPERF scale (Cronin & Taylor, 1992) was adapted and used for the present study. Earlier, SERVPERF model had widely been used in various service industries such as car retailing, travel and tourism, hospitality, telecom, restaurant and medical services, to test its applicability, generalizability and validation (Bolton & Drew 1991; Churchill & Surprenant 1982; Mazis et al., 1975; Woodruff et al., 1983, Angur et al., 1999; Seth et al., 2008; Kumar & Gulati, 2010).

The research instrument, in the present study, consisted of structured questionnaire, where respondents were required to indicate their level of involvement on a seven-point Likert scale (1= Strongly Disagree and 7= Strongly Agree). Seven-point Likert scale was employed so that the findings could be compared with those of previous studies which have primarily relied on the use of such measurement tool. The research instrument consisted of two categories of questions. The *first* set of questions was related to demographics while the

second set dealt with various items of standard SERVPERF scale used also by previous researchers (Gao et al., 2006; Vanniarajan et al., 2008; Adil, 2011; Khan & Adil, 2011) for measuring bank service quality.

Initially, the research instrument was developed in English and given independently to three subject experts from the subject area to obtain feedback regarding the content, layout, wording and ease of understanding the measurement items. In general, the comments were positive with some suggestions which were taken into account while revising the questionnaire to ensure content validity. The English version of the research instrument was later translated into Hindi which is commonly spoken in villages of Western Uttar Pradesh (area where the respondents were located). As an additional precaution, the Hindi version was first pre-tested on a representative sample of 10 customers of rural banks; and further tested for originality by "back-translation" method (McGorry, 2000), whereby the English original is translated into the foreign language (Hindi) and then back translated into English to check for questionnaire dissimilarities.

5.2   PILOT TESTING

During pilot administration of the questionnaire it was observed that some of the respondents were randomly indicating their responses on the traditional 'grid' that is generally placed alongside the items of the scale. Thus, to increase the reliability of the responses it was decided to request the respondents to indicate their level of agreement by writing the appropriate scale value (for literate respondents) in the research instrument or the same was entered by the researchers (for semi and illiterate respondents).

5.3   THE SAMPLING PLAN

The 'population' of interest for the present study comprised all the villagers of India i.e. 700,000,000 individuals residing in 6, 41,000 villages. The entire country consists of 29 states in which about 1,210,193,422 individuals reside and it exhibits great diversity in terms of language, culture and climate (Census of India, 2011). As it was not feasible to cover all these states, it was decided to focus on the northern state of India i.e. Uttar Pradesh (UP). UP is the most populous state in the entire country, with a population of 199,581,477 individuals

and the total rural population stands at 131,658,339 individuals. Further, the state of UP exhibits a rich diversity in terms of composition of its rural population vis-à-vis income, education, age, gender and occupation and also its inhabitants speak a language (Hindi) which was not alien to the researchers. Interestingly, the literature review also revealed paucity of research focusing on rural UP in general.

For survey research, probability sampling is preferred over non-probability sampling (Saunders et al., 2000). However according to Trochim (2006) there may be circumstances, as in the present case, where it is not feasible, practical or theoretically sensible to undertake probability sampling specially in situations where a reliable sample frame is non-existent. Here too, the lack of a reliable sampling frame necessitated the adoption of a non-probability based purposive sampling procedure.

5.4   DATA COLLECTION

The data was collected over a period of four months i.e. September to December (2011). The required data was collected using the instrument on a one-to-one basis from "willing respondents". A "willing respondent" in this research was defined as a bank customer who owns an account, maintains and operates himself, and the bank branch is located in rural areas around Aligarh.

The Hindi version of the questionnaire was personally administered on roughly 450 respondents having their bank accounts in designated rural bank branches located around Aligarh city. The researchers made it a point to personally fill up the questionnaire in case of the illiterate respondents after explaining to them the contents of the questionnaire and study purpose. In all, 343 completed questionnaires were returned; of these 307 responses were found suitable for further analysis giving a satisfactory response rate of 68 per cent. The rest of the questionnaires had to be discarded as they were incomplete in various respects such as missing information pertaining to critical questions.

The demographic profile of the respondent presented in Table 1, shows that out of the total sample size of 307 participants, a major chunk of the respondents were male 199 (64.8%). A total of 133 (43.3%) were between the ages of 20-25. Respondents were mostly single (71.0%). Almost 40% respondents belong to student community and 30% to business class.

Table 1: Profile of Respondents

Variable		Frequency N= 307	%
Gender	Male	199	64.8
	Female	108	35.2
Age	14-19	36	11.7
	20-25	133	43.3
	26-30	87	28.3
	31-40	35	11.4
	41-60	16	05.2
Marital Status	Single	218	71.0
	Married	89	19.0
Occupation	Students	117	38.1
	Business	87	28.3
	Farming	30	09.8
	Professional	18	05.9
	Service	55	17.9

5.5   DATA CLEANING AND PREPARATION

Researcher suggests that purification of an instrument should start with the computation of coefficient alphas. This was done by following reliability analysis on the five dimensions identified in the present research. The coefficient alphas ranged from 0.67 to 0.77 across the five dimensions as shown in Table 4, however, all the items of Original SERVPERF did not load satisfactorily because of high cross-loadings. Subsequently, after factor analysis, those items were discarded altogether (see Table 2). The five factors thus retained were: tangibles (3 items), reliability (2 items), assurance (2 items), responsiveness (3 items) and empathy (3 items).

6. RESULTS AND DISCUSSIONS

6.1   EXPLORATORY FACTOR ANALYSIS (EFA)

In the present study, descriptive statistical techniques were used to refine and validate service quality scale.

Table 2: Results of Exploratory Factor Analysis

Variable	Original SERVPERF			Refined SERVPERF			
	KMO	Loadings	FE[a]	IR[b]	KMO	Loadings	FE
TANGIBILITY	0.593		2		0.663		1
Up-to-date equipment		0.675		✓		0.735	
Neat Employees		0.786					
Physical Facilities		0.852		✓		0.820	
Visual Service Material		0.751		✓		0.806	
RELIABILITY	0.541		2		0.500		1
Provides services at promised time		0.743		✓		0.803	
Bank provides services as promised		0.771					
Error free records		0.747					
Service right at the first time		0.727		✓		0.803	
Solving customer's problem		0.705					
ASSURANCE	0.532		1		0.500		1
Trustworthy		0.587		✓		0.801	
Safe in Transaction		0.772		✓		0.801	
Courteous		0.552					
Knowledgeable		0.573					
RESPONSIVENESS	0.634		1		0.687		1
Prompt service		0.705		✓		0.792	
Customer request		0.610		✓		0.805	
Tells in advance		0.648		✓		0.727	
Willing to help		0.757					
EMPATHY	0.685		2		0.743		1
Individual attention		0.720					
Specific needs		0.765		✓		0.878	
Personal assistance		0.817		✓		0.989	
Operating hours		0.602					
Best interest		0.890		✓		0.880	

Key: **KMO**- Kaiser-Meyer-Olkin measure of sampling adequacy, **a-** Factors Emerged, **b-** Items Retained

As shown in Table 2, pre-analysis testing for the suitability of the entire sample for factor analysis was computed as recommended by Karatepe et al. (2005). The Kaiser-Meyer – Olkin measure of sampling adequacy was above 0.500 and the Bartlett tests of sphericity was significant at p=0.001. The results of these tests indicate that the sample was suitable for factor analytic procedures. On the basis of Hair et al. (2006) study criterion, factors with eigen values greater than 1.0 and factor loadings that are equal to or greater than 0.50 were retained. A factor analysis was conducted on perception scale using varimax rotation. In all 13 items loaded cleanly onto the five dimensions of service quality as suggested by Cronin & Taylor (1992).

6.2 DIMENSIONAL ANALYSIS

The study suggests that customers could distinguish five dimensions of SERVPERF and attached varying importance to them as shown in Table 4. Empathy and assurance emerged as the two most important service quality dimensions in the context of the Indian rural retail

banking sector with mean scores of 5.08 and 5.01, respectively. Respondents attached least importance to dimension reliability and ranked it fifth with a mean score of 4.80. Further, barring empathy, standard deviation for rest of the dimensions was considerably low, meaning thereby that responses were more compact in the context of 'refined SERVPERF' scale while in 'original SERVPERF', they were more scattered. Thus, it can be concluded that 'refined SERVPERF' captures responses more parsimoniously.

Table 3: Results of Mean and Standard Deviation

Variable	Original SERVPERF		Refined SERVPERF	
	Mean	*S.D.*	*Mean*	*S.D.*
Overall	4.76	0.81	4.91	0.80
Tangibility	4.71	1.24	4.83	1.13
Reliability	4.69	1.40	4.80	1.23
Assurance	4.82	1.20	5.01	1.05
Responsiveness	4.62	1.15	4.88	0.97
Empathy	4.83	0.89	5.08	1.08

Key: S.D. - standard deviation

6.3 SCALE REFINEMENT AND VALIDATION

A crucial aspect in the evolution of a fundamental body of knowledge in any management theory is the development of genuine measures to obtain valid and reliable estimates. Unless reliability and validity are established, it is difficult to know whether the scales actually measure what they are, supposed to measure. In present research, data was collected through a field survey. Then the instrument was subjected to tests of reliability and validity, thereby ensuring operationalization and standardization.

6.3.1   RELIABILITY

Though the SERVPERF scale is a standard measure, keeping in mind the suggestion of Hair et al. (2006) for changed cultural context (i.e. rural in an emerging economy), it was decided to further check for reliability of the measurement instrument. Reliability is operationalized as internal consistency, which is degree of inter correlations among the items that constitute the scale (Nunnally, 1978). If the reliability is not acceptably high, the scale can be revised by altering or deleting items that have scores lower than a pre-determined cut-off point (Hair et al., 2006). If a scale used to measure a construct has alpha (α) value greater than 0.60, the scale is considered to be reliable to measure the construct (Hair *et al.,* 2006).

Table 4: Results of Reliability Test

Dimensions	Original SERVPERF		Refined SERVPERF	
	α	No. of Items	α	No. of Items
Tangibles	0.645	4	0.694	3
Reliability	0.639	5	0.715	2
Assurance	0.619	4	0.671	2
Responsiveness	0.714	4	0.779	3
Empathy	0.611	5	0.693	3
Total		*22*		*13*

Key: α- Cronbach's Alpha

6.3.2 VALIDITY

The validity of a measurement instrument refers to how well it captures what it is designed to measure (Rosental & Rosnow, 1984). It may be defined as the extent to which differences in observed scale scores reflect true differences among objects on the characteristic being measured rather than systematic or random error. In this research, as already explained, the content validity of the measurement instrument was assessed by asking three subject experts to examine and provide feedback so as to, in a way, localise the language of the research instrument. As already discussed, after they had reviewed the questionnaire, changes were made in line with the suggestions.

7. MAJOR FINDINGS AND CONCLUSIONS

This study set out to understand and identify the dimensions of customer-perceived service quality in the context of Indian rural retail banks. The current study reinforces the facts that service quality is a complex and multidimensional construct. Factor analysis revealed that the 'responsiveness, assurance, reliability, empathy and tangibles' dimensions were explanatory variables in predicting perception of customers of rural bank. The identified variables/ sub-dimensions in the Refined SERVPERF are up-to-date equipments, physical facilities, communication material, providing services at promised time, provides services right at the first time, employees are trustworthy, feeling safe in bank transaction, bank tells in advance when services will be performed, prompt services to customers, employee oblige the requests of customers, personal assistance, employees has customer's best interest at heart and bank understands customer's specific needs. Tangibles and responsiveness in addition to reliability were also found to be significant predictors of customer satisfaction in a study conducted by Yavas et al. (1997) on bank customers in a developing country.

The analysis of the 13 items comprising the various aspects of service quality in this study suggests that customers could distinguish five dimensions of 'refined SERVPERF' and attached varying importance to them (see Table 5). *Empathy* and *assurance* emerged as the two most important service quality dimensions in the context of the Indian rural retail banking sector while *reliability* ranked fifth.

Table 5: Prioritization of Service Quality Dimensions

Dimensions	Mean	Rank
EMPATHY	5.08	1
ASSURANCE	5.01	2
RESPONSIVENESS	4.88	3
TANGIBLES	4.83	4
RELIABILITY	4.80	5

Based on above facts, it can be concluded that the retail banks operating in rural India need to pay much greater emphasis on empathy and assurance followed by responsiveness, tangibles and reliability. Further, psychometric properties of the scale given in Tables 2, 3 and 4 shows that differences do exist in the original and refined SERVPERF scale across all the five dimensions of service quality and that value for refined SERVPERF scale were better. Thus, it can be noted that 'refined SERVPERF' scale's validity, reliability and diagnostic ability found to be better in contrast to 'original SERVPERF' thereby making it an appropriate scale for measuring service quality at Indian rural retail banks and providing required insights for managerial interventions in case of quality shortfalls.

8. MANAGERIAL IMPLICATIONS

- Banks operating in rural areas need to re-structure and prioritize service quality dimensions in the following order empathy→assurance→responsiveness→tangibles →reliability ranging from most important to least important.

- Promotional strategies need to be tweaked highlighting relevant aspects of service quality dimensions of importance to rural customers.

- By introducing standards for service excellence, banks in rural areas need to redefine their image to one that emphasizes reliable service quality keeping in mind that it is more expensive to find and attract a new customer than it is to retain an existing one.

⌖ It tries to fill the void in empirical research in the context of bank customers residing in rural areas of an emerging economy like India.

9. LIMITATIONS

Though, a number of precautions have been taken to increase the reliability of the present study, yet the study suffers from certain limitations which may be given due consideration:

⌖ Limitations of time, funds and willingness of the respondents dictated that the sample could not be larger than the present one. Although this fact limits the generalizability of results, the researchers believe that it represents a necessary and economical first step in identifying relevant service quality dimension that can later be tested in larger, more representative samples in the Indian rural context.

⌖ Purposive sampling procedure was employed to collect data from customers of rural banks and this may restrict the generalizability of findings.

⌖ The limited sample and geographic extent of the study necessitates that findings be viewed with caution.

⌖ The study does not examine the effect of a number of other variables such as price (service charges), customer satisfaction, customer trust, relationship strength and demographic characteristics which might have a role to play in differing perceptions of service quality.

⌖ Since the results pertain to respondents from a particular geographic region, there exists a strong need for additional work.

⌖ There is a possibility of respondent's bias as respondents might have given feedback desirable from the researcher's point of view.

⌖ There is a possibility of respondent's bias from another angle. They may have given replies that were desirable from their point of view.

10. FUTURE RESEARCH DIRECTIONS

Based upon the insights gained and limitations of the present study, the following directions for future researchers are being suggested:

➢ As the geographical extent of this study was limited to the villages around Aligarh city, similar studies in other regions of the country would add both breadth and depth to our understanding of perceptions of rural customer towards banks service quality. It should be remembered that rural market is not only large and expanding, but also geographically scattered and exhibits linguistic, regional, economic and cultural diversities.

➢ Considering the fact that the rural respondents are sometimes semi-literate and illiterate, the researchers need to reorient their enquiry approaches to get a more insightful outcome for e.g. innovative research tools like pictorial scales.

➢ Given the heterogeneous ethnicity found within rural India, as well as different levels of economic development, additional replicative and extension efforts will be necessary to "paint" a more complete picture of service quality dimension relevant from the point view of rural bank customers.

➢ Future researcher need to study association between service quality and other variables such as customer satisfaction, price, customer trust, loyalty.

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