
A CRITICAL REVIEW OF SERVICE QUALITY SCALE (SERVQUAL) WITH CUSTOMER EXPERIENCE QUALITY SCALE (EXQ)

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ABSTRACT

Background: Service quality was originally conceptualised as a gap between expectations and the consumer's overall assessment of the service encounter (Parasuraman et al. 1988). This concept led to the popular management adage of needing to 'delight' customers by always exceeding their expectations. Service quality's most popular measure is SERVQUAL, a 22-item scale whose dimensions are: reliability, assurance, tangibility, empathy and responsiveness. When implementing the measure, researchers focus on a particular service episode and ask customers to assess the dimensions versus their prior expectations using a five-point Likert scale. Although it has been widely applied, SERVQUAL was found to have several limitations as a measure of customer experience. One of these is that its dimensions appear too limited to fully capture Customer Experience. While Customer Experience involves a customer at the rational, emotional, sensorial, physical, and spiritual levels, SERVQUAL focuses on the customers' assessment of features of the service-delivery process. Other important aspects, such as the 'value-in-use' (the mix of utilitarian and emotional factors) of the provided experience, are not considered. Moreover, consumers combine multi-channel encounters with a company in the assessment of their experience, taking a longitudinal perspective that is not a simple sum of individual episodes. Additionally, customers' perceptions before and after the encounters should be measured in order to achieve a better picture. In fact, 'experience' is far broader and less delimited than the concept of product or service quality and service, too, is increasingly commoditized, and that the contemporary consumer demands more than just competent service, seeking experiences which are "engaging, robust, compelling and memorable. Defining and improving customer experience is a growing priority for market research because experience is replacing quality as the competitive battleground for marketing. Customer experience has been conceptualised as the customer's subjective response to the direct and indirect encounter with the company. Experience quality is defined as the perceived excellence or superiority of the holistic encounter.

Objectives: Proposed study review gaps and limitations in SERVQUAL scale of service quality to redefine it through customer experience quality and review current literature on experience quality and its relationship with customer satisfaction, loyalty and word of mouth.

Methodology: By using Scopus citation analysis database literature review has been done to study most cited research papers in the area of service quality and customer experience quality. On basis of review of research papers gaps and limitations have been identified in service quality popular SERVQUAL scale and current literature has been reviewed to understand relationship between customer experience quality and customer satisfaction.

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Findings/Results: Recent scales developed to measure customers perceptions about experience quality are specific to particular sectors e.g. Banking, Airlines, Tourism, Retail and hospitality but generalised model is not being proposed. No scale is widely accepted in the area of customer experience quality compared to widely used SERVQUAL scale. But scope of future research is there to develop more comprehensive and widely accepted scale.

Keywords: Service Quality, Customer Experience Quality, Customer satisfaction

INTRODUCTION

Marketing orientation that started from Product Quality in terms of Total Quality Management in 80's moved to service differentiation after products and brands became commoditized (Reinartz and Ulaga 2008). But A parallel argument particularly prevalent in practitioner literature (Meyer and Schwager 2007; Schmitt 1999; Shaw 2002) states that service, too, is increasingly commoditized, and that the contemporary consumer demands more than just competent service, seeking experiences which are "engaging, robust, compelling and memorable" (Gilmore and Pine 1998). Defining and improving customer experience is a growing priority for market research because experience is replacing quality as the competitive battleground for marketing. Service quality is an outgrowth of the total quality management (TQM) movement of the 1980s and suffers from that movement's focus on the provider rather than the value derived by customers. Researchers today state that customer experience is generated through a longer process of company–customer interaction across multiple channels, generated through both functional and emotional clues (Klaus, Maklan 2013).

Customer experience has been conceptualised as the customer's subjective response to the direct and indirect encounter with the company (Lemke et al., 2010). Experience quality is defined as the perceived excellence or superiority of the holistic encounter. The growing interest in the concept of customer experience may be explained by its anticipated link with value creation (Pralhad and Ramaswamy, 2004).

customer loyalty (Haeckel et al., 2003; Mascarenhas et al., 2006; Reichheld and Markey, 2006) and customer satisfaction (Pullman and Gross, 2004). Despite the growing attention towards Customer Experience, its definition is still vague (Klaus, 2013; Klaus, Edvardsson and Maklan, 2012). Marketing literature defines it broadly (e.g. Meyer and Schwager, 2007), making the measurement of Customer Experience a complex task. According to researchers, both, the perception of customer experience quality and its effect on business performance are hard to measure (O'Neill et al., 2002). However, scholars posit a possible strong link between Customer Experience and profitability (e.g., Verhoef et al., 2009). Customer Experience is expected to have a great impact on business performance (Pralhad and Ramaswamy, 2004) and particularly on marketing outcomes, such as customer satisfaction, loyalty, and word-of-mouth (Camarero, 2007; Verhoef et al., 2009). However, existing literature on the impact of customer experience on consumer behaviour is largely descriptive, and focuses on exploring the 'what' rather than the 'why' (Weed and Bull, 2004). Firms still typically measure Customer Experience against service quality criteria, which have proved to be an insufficient approach (Maklan and Klaus, 2011). Recently, Klaus and Maklan (2012) developed a measure of customer experience quality (EXQ) that addresses the limitations of traditional service quality measurements. However, their EXQ model has limited empirical validation, and further testing is required. The scale has been tested in one study on high-impact purchases (Klaus and Maklan, 2012),

and two other hedonic and mass-service settings (Klaus and Maklan, 2013). Therefore, proposed study aim to review current literature on experience quality and its superiority over SERVQUAL scale of measuring service quality. Finally after literature review a conceptual model has been proposed on basis of existing models on Customer experience quality.

REVIEW OF CUSTOMER EXPERIENCE QUALITY (EXQ) VS. SERVICE QUALITY SCALE (SERVQUAL)

Service quality was originally conceptualised as a gap between expectations and the consumer's overall assessment of the service encounter (Parasuraman *et al.* 1988). This concept led to the popular management adage of needing to 'delight' customers by always exceeding their expectations. Service quality's most popular measure is SERVQUAL, a 22-item scale whose dimensions are: reliability, assurance, tangibility, empathy and responsiveness. When implementing the measure, researchers focus on a particular service episode and ask customers to assess the dimensions versus their prior expectations using a five-point Likert scale (Morrison Coulthard 2004).

Although it has been widely applied, SERVQUAL was found to have several limitations as a measure of customer experience which are as follows:

1) Value in use over Expectations: Today customers have almost same level of expectations from all marketers due to commoditization of products and services and due to advancement in technology with increased level of awareness through internet. So customers compare their overall experiences with every encounter with company with Value in use. So not only direct interactions with company but indirect interactions through advertisements, brand reviews, news compares customer experience with

expectations which and word of mouth by other customers also affect their perceptions about the company. But SERVQUAL only goes on changing with times and differs from one encounter to another encounter. Scholars contest the assumption that customers assess service or experience against expectations (Cronin Jr & Taylor 1992). Research subsequent to Parasuraman *et al.* (1988) has failed to validate SERVQUAL's dimensions (Buttle 1996), thus questioning its generalizability

2) Service outcomes over process orientation: SERVQUAL scale measures customer perceptions of the service process and human interactions (Mangold & Babakus 1991; Cronin Jr & Taylor 1992; Richard & Allaway 1993). But it fails to take into account overall customers perceptions about post service experiences as SERVQUAL only focus on service process outcomes but not on post service outcomes and pre service encounters or moment of truth. Moreover, superior service quality does not always mean customer satisfaction. Different moment of truth can have different service quality perceptions in mind of same customer.

3) Customer perceptions over provider quality: SERVQUAL scale of SQ only measures customers perceptions about service provider delivery process but it never try to estimate 'what' customers expect a delivery process should be so it only takes provider viewpoint rather customer viewpoint.

4) Affective, physical, sensory and social perceptions over cognitive & functional perceptions: Customer experience quality (EXQ) measures customer's cognitive, affective, emotional, spiritual, physical, sensory and social response to service encounters that may be result of direct as well

as indirect interactions with service provider but SERVQUAL scale only evaluate direct encounters and mostly cognitive and functional perceptions regarding service delivery process are measured. So it fails to take into account holistic view of total customer experience through direct and indirect encounter at every stage of interactions while using the services of provider (Gentile, 2007). Lemke et al. (2010) describe this argument as a debate between those who believe in the embedded value of a service offer versus those who believe that value is created by customers in use: co-creation.

5) Holistic approach over single encounter approach: EXQ takes holistic approach while measuring customers perceptions along with journey starting from pre-service stage to service encounter to post-service encounter stage (Klaus, Maklan 2011) but SERVQUAL only measures one actual service encounter which is based on limited dimensions excluding effects of peer to peer responses (Berry et al. 2002; Payne et al. 2008), brand image, communications, past experiences, after sales services and customer care (Verhoef et al. 2009).

6) Generalisation over specific application: SERVQUAL scale is applicable only for service based firms but not useful for product based firms but today marketers need to provide unique experiences to customers either through products or services due to standardisation and commoditisation of products as well as of services. So measurement of customer experiences along with all encounters can provide better understanding of customer satisfaction rather than measurement of service delivery process quality which is based on just single direct encounter.

7) Value in use and co-creation over service & product quality: Today customers are becoming part of creating value in use through customisation and suggestions. They are co-creating newer experiences which were missing in products and services earlier so service provider might be providing better service quality and product quality but customers are more satisfied and loyal when they are part of value creation process that is result of strong customer long term relationship management but CRM effect is not taken into account in SERVQUAL scale.

8) Indirect encounter effects over direct encounter effects: In SERVQUAL scale only customers perceptions resulting from using service directly from service provider are measured but before direct encounter customers perceptions regarding provider quality might be affected by indirect encounters like advertising, word of mouth communications, sales personnel contacts, news reports, reviews etc. (Verhoef et al. 2009)

9) No empirical evidence on customer expectations comparison with performance: There is no empirical evidence till date to prove that customers always compare their prior expectations with actual performance. Moreover it cannot be generalised that all customers have expectations while using a service. Expectations differ from customer to customer and depend on customer past experience and other factors. Even same customer can have different level of expectations from service provider at different point of time also. So SERVQUAL approach has technical and operational flaws so measurement of actual performance and experience is practical and realistic (Cronin and Taylor, 1992).

LITERATURE REVIEW ON CUSTOMER EXPERIENCE QUALITY

Customer experience has been mentioned, discussed and theorised by scholars and practitioners, mostly in the past three decades. In one of the earlier studies, Holbrook and Hirschman (1982) described consumption experience as involving various playful leisure activities, sensory pleasures, daydreams, aesthetic enjoyment, and emotional responses.

It was later defined as the aggregate and cumulative customer perception created during learning about, acquiring, using, maintaining and disposing of a product or service (Carbone and Haeckel, 1994). In a seminal work, Pine and Gilmore (1998) described experiences as "economic offerings" which are "inherently personal responses occurring only in the mind of an individual who has been engaged on an emotional, physical, intellectual, or even spiritual level". Berry and Carbone (2007) proposed that "organisation needs to create a cohesive, authentic and sensory-stimulating total customer experience that resonates, pleases and differentiates organisation from the competition to build an emotional connection with customers".

According to Pine II and Gilmore (1998), the type of economy has changed over the years and can be categorized into four stages. The first was agriculture, followed by manufactured goods, then services, and finally experiences. Each change from commodities, products and services to experiences represented a step up in economic value. Broadly speaking, 'experience' is an interaction between a company (brand/ product/ service) and a customer, being shaped by the characteristics of the customer and those of the product, company or brand, and always influenced by the context/environment in which the interaction takes place (Same and Larimo, 2012). Similarly, for Schmitt (2010), 'customer experience' can be defined as perceptions, feelings, and thoughts that customers

have when they encounter products and brands in the marketplace and engage in consumption activities as well as the memory of such experiences. According to this author, experiences may be evoked by products, packaging, communications, in-store interactions, sales relationships, events, and they may occur as a result of online or offline activities. However, according to Johnston and Kong (2011), there appears to be a good deal of confusion in the literature about the definition of an experience and its distinction from a service. For these authors, a 'product' is a thing, whereas a 'service' is an activity or a process which involves the treatment of a customer; while 'customer experience' is their personal interpretation of the service process and their interaction and involvement with it during their journey or flow through a series of touch points.

Same and Larimo (2012) stress that further empirical research is needed to understand the experience construct and its impact on customers who are no longer 'inert purchasers' but 'co-producers' (Walls et al., 2011). In other words, in experience economy, customers become an essential part of the companies' offerings (Zang, 2010) and they want to participate (Poullsson and Kale, 2004). Hence, it is important to bear in mind the recent developments in marketing that promote the exploitation of intangible elements linked to the emotional value perceived by customers and not only the rational value from classical economic theory (Gentile et al., 2007). Additionally, according to Klaus and Maklan (2012), experiential theorists suggest that consumer behaviour is not purely rational, but that it is determined by the customer experience which consists of a rational and emotional assessment. The 'customer experience' could be defined as a set of interactions between a customer and a product, a brand, a service, a company

or part of its organization, which provokes a reaction as a result of an ordinary or extraordinary experience (Walls et al., 2011). The experience is strictly personal and subjective implying the customer's involvement at different levels, such as the emotional, affective, spiritual, physical, sensorial, behavioural (e.g., lifestyle), intellectual, cognitive, rational (functional and utilitarian), and relational or social. However, this does not mean that all dimensions would be involved in the customer's experience simultaneously. Moreover, the evaluation of the experience depends on the relation between the customer's expectations and the stimuli coming from the interaction with the company at different moments, the different touch points (Gentile, 2007), and those elements which the company can control as well as those it cannot (e.g., other customers) (Verhoef, 2009).

Thus, it is impossible to escape from creating an experience on every occasion in which a company/brand (e.g., a retailer) interacts with a customer. Such events imply that a customer could have a single experience or a range of experiences as a consequence of these actions (Terblanche, 2009), or as a result of the service (or product) that a customer is buying or receiving, which could be good, bad or indifferent (Berry et al., 2002; Johnston and Kong, 2011). Based on the existing literature, it is consensual among scholars that, with the commoditisation of products and services, companies have to learn how to design, create, deliver and manage experiences that customers are ready to pay for, in order to obtain corporate reputation, to achieve competitive advantage and differentiate themselves from competitors, to create value and be difficult to imitate (Pine II and Gilmore, 1998; Pullman and Gross, 2004; Verhoef et al., 2009; Terblanche, 2009; Zomerdijk and Voss, 2010; Chang and Horng, 2010; Klaus and

Maklan, 2012). In this sense, it is expected that companies offering memorable experiences that invoke emotions will achieve higher levels of loyalty and repeat purchases (Stuart, 2006). Also, according to Lemke et al. (2011), an effective management of the customer experience across all touch points is the key to building customer commitment, retention, and sustained financial success.

In this line, Gross and Pullman (2012) noted that an important aspect of developing and implementing a service experience is the creation of relational contexts (i.e., interactions between the service provider and the customer) and physical contexts (i.e., tangible environments and objects). For these authors, the humanic clues (i.e., relational context, for example, the behaviour of employees) play the most significant role in customer evaluation of experiences when compared to mechanic clues, which are generated by things, such as the impressions of a facility's interior design (Carbone and Haeckel, 1994). Thus, managing customer experiences implies orchestrating an array of "clues" (e.g., functional, mechanic and humanic) (Berry and Haeckel, 2002; Berry and Carbone, 2007), contextual elements (e.g., physical environment, service employees, service delivery process, back-office support) (Zomerdijk and Voss, 2010), and all touch points between a company and their customers at distinct stages. Regarding the stages of the experience, some authors (e.g., Knutson and Beck, 2004; Arnould et al. 2004) suggest that they can be divided into three: 1) pre-experience; 2) real-time experience or „customer experience“; and 3) post-experience. Looking at other perspectives, Verhoef et al. (2009) noted that the total customer experience includes the search, purchase, consumption, and after-sales phases of the experience, whereas Terblanche (2009) divided „customer experiences“ into three stages, namely pre-sales, sales and after-sales. Consequently, for Tynan and McKechnie (2009), further research is needed to investigate the problems encountered when creating experiences in practice. They propose (as empirical research into the holistic

consumption experience) ethnographic approaches and naturalistic enquiry, to understand the complex interactions in which experiences occur.

MEASUREMENT MODELS OF CUSTOMER EXPERIENCE QUALITY

According to several scholars (e.g., Knutson and Beck 2004; Garg et al., 2010), as the concept of experience is increasingly being used as a strategic tool, it has become imperative to pay attention to managing and evaluating the experience by, for example, understanding the customer's journey from their expectations before the experience occurs to the assessments they make when the experience ends (Berry et al., 2002). However, as highlighted by Palmer (2010), marketers face a number of challenges in the development of a measurement scale for customer experience, probably due to the complexity of context-specific variables. In fact, 'experience' is far broader and less delimited than the concept of product or service quality; hence its measure is far more complex (Maklan and Klaus, 2011).

Notwithstanding, Garg et al. (2010) mention that some of the known methods for the evaluation of service processes, which in turn can be used for measuring customer experiences, are blueprinting (Shostack, 1984), service mapping (Kingman-Brundage, 1991; 1995), service incident analysis (Stauss, 1993; Stauss and Weinlich, 1995), walk-through audit (Fitzsimmons and Fitzsimmons, 1994), service transaction analysis (Johnston, 1999), and experience audit (Berry et al., 2002; Berry and Carbone 2007).

Despite the difficulties in measuring 'experience' concepts, some scales have been developed. Brakus et al. (2009) constructed a brand experience scale that includes four dimensions: sensory, affective, intellectual, and behavioural. Based on six studies, the authors show that the scale is reliable, valid, and

distinct from other brand measures. Moreover, and according to Brakus et al. (2009), the brand experience affects consumer satisfaction and loyalty directly and indirectly through brand personality associations. Subsequently, given that the measurement of the customer experience, in particular, the experience quality, is still in its infancy, Chang and Horng (2010) sought to understand how customers assess experience quality, which stands as a crucial factor for service providers to deliver excellent experiences. These authors developed a multidimensional scale of experience quality (composed of five dimensions: physical surroundings, service providers, other customers, customers' companions, and the customers themselves) which provides a measurement of customers' perspectives of experience quality in service settings. This scale is aimed at helping to manage and design excellent experiences for customers (e.g., to work on physical surroundings). However, according to Chang and Horng (2010) further studies are necessary to replicate a more comprehensive model, involving the analysis of the relationship between experience quality, service quality, and outcome variables. Also, Lemke et al. (2011) found that a focus on customer experience quality opens the door to a broader understanding of how customers achieve their goals.

In this line, Kim et al. (2011) formulated a consumer experience index that consists of 26 items to determine the underlying components for a consumer's experience. They argue that with this management tool (metric) companies can help to move their brand into the experience economy and develop effective marketing and promotion strategies for providing memorable experiences for customers. Based on seven dimensions (environment, benefits, convenience, accessibility, utility, incentive, and trust), this tool allows the managers to measure how important each attribute is to their target markets, thereby showing managers in which experience areas the brand is strong and/or weak. Complementarity, as noted by Maklan and Klaus (2011), continuing to measure service quality is probably necessary for most firms, but not sufficient.

Organisations are increasingly competing on the basis of customer experience and although the „experience“ concept is defined imprecisely, market researchers will serve their organisations and customers better if they take an active role in updating the customer experience measurement and agree on measures of it. Accordingly, a multiple-item scale for measuring customers' service experience quality (EXQ) was recently proposed by Klaus and Maklan (2012). In this case, the study focused on a mortgage provider from the customers' point of view. In total, 19 items in four dimensions of the EXQ scale were identified, namely product experience, outcome focus, moments-of truth and peace-of-mind. They conclude that the service experience has a significant impact on customer satisfaction, loyalty and word-of-mouth intentions referred to as the most important outcomes of service quality identified in the literature. They also suggest that it would be worthy to investigate more hedonic consumption services (e.g., providers of high involvement, or high impact services), in cross-industry, cross-sectional and cross-national settings. They also propose to examine if EXQ and its dimensions explain important marketing outcomes such as market share, share of wallet and, ultimately, profitability.

PROPOSED MODEL OF CUSTOMER EXPERIENCE QUALITY

On basis of Review of Customer Experience and existing models of experience quality measurement scale, a comprehensive conceptual scale of measuring customer experience quality for Indian Retail Banking sector has been proposed for further empirical research through in depth interviews and surveys of Indian Customers using banking services for more than one year at least to understand their holistic experiences.

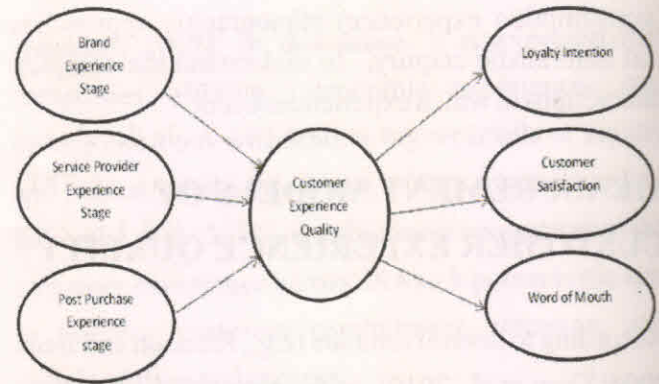


FIGURE 1 CONCEPTUAL MODEL OF CUSTOMER EXPERIENCE QUALITY SCALE

First stage is **Brand Experience Stage (BEX)** that concerns the pre-purchasing time frame, the customers' perceptions about the brand, and the attributes and criteria used in the decisionmaking process. In the process of evaluation of alternative offerings, brand experience reflects customer perception of the bank's product value, pricing, and competitors' offerings.

Second stage is **Service Provider Experience (SPE)** that encompasses three themes associated with customer-bank interaction: the bank's physical presence (agency), its personnel, and its policies and practices. The first theme, agency, is related to the process experience and includes items such as the customers' perceptions of the process fluidity and the ease and accessibility of multiple channels, and customer frustration over an instance of malfunctioning. The second theme, personnel, relates to direct evaluations of encounters with the bank's personnel, as with regard to common grounding or the existence of personal relationships. The theme of policies and practices is related to the influence of the setting where the service is delivered.

Third stage is **Post purchase Experience (PPE)** that involves post-purchase customer experiences. It covers perceptions of familiarity, retention, and service recovery.

Proposed Conceptual Model is based on three dimensions that define total Customer Experience Quality Continuum that is based on Scale developed by Phil Klaus and Maklan in 2013 known as EXQ (Experience Quality Scale). EXQ model has four dimensions already mentioned in Literature Review. We have redefined that model into three stages Model to evaluate customer perceptions about their experiences along with these three stages and how these experiences during each stage affect customer satisfaction, Loyalty Intentions and Word of Mouth Intentions.

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