A Study on Customer Service in the Passport Seva Kendras in Kerala

Thesis Submitted to the
University of Calicut for the Award of the Degree of

DOCTOR OF PHILOSOPHY IN COMMERCE

By

NOORA MOHAMED KUTTY

Under the Supervision of

Dr. P.M. HABEEBURAHIMAN

PG DEPARTMENT OF COMMERCE
P.S.M.O. COLLEGE, TIRURANGADI
MALAPPURAM, KERALA
(Affiliated to University of Calicut)

FEBRUARY 2020

Dr. P.M. Habeeburahiman
Associate Professor (Rtd.)
PG Department of Commerce
P.S.M.O. College Tirurangadi
(Affiliated to University of Calicut)
Malappuram, Kerala – 676306
Email: habeebfalaki@gmail.com

CERTIFICATE

This is to certify that this thesis entitled "**A STUDY ON CUSTOMER SERVICE IN THE PASSPORT SEVA KENDRAS IN KERALA**" prepared by Mrs. **NOORA MOHAMED KUTTY**, for the award of the Degree of Doctor of Philosophy in Commerce of the University of Calicut, is a record of bonafide research work carried out by her under my supervision and guidance. The research work has not been previously formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar title and it represents an entirely independent work on the part of the candidate.

She is permitted to submit the thesis to the University of Calicut.

Place: Tirurangadi
Date: 26-02-2020

Dr. P.M. Habeeburahiman
Guide and Supervisor

Dr. P.M. HABEEBURAHIMAN
Research Guide
Dept. of Commerce & Centre of Research
P.S.M.O. College, Tirurangadi
Malappuram Dt., Pin:676 306

DECLARATION

I, **NOORA MOHAMED KUTTY**, hereby declare that the thesis entitled "**A STUDY ON CUSTOMER SERVICE IN THE PASSPORT SEVA KENDRAS IN KERALA**" submitted to the University of Calicut for the award of the Degree of Doctor of Philosophy in Commerce is a bonafide record of the original research work done by me during 2015-2020 under the supervision and guidance of **Dr. P.M. Habeeburahiman**, Research Guide, PG Department of Commerce, P.S.M.O. College, Tirurangadi. I also declare that no part of this thesis has been presented for the award of any degree, diploma, fellowship, or other similar title or recognition of any University/Institution before.

Place: Tirurangadi
Date: 27-02-2020   **NOORA MOHAMED KUTTY**

ACKNOWLEDGEMENT

All praises are due to Almighty Allah who is the ultimate source of knowledge a drop of which is descended upon me and peace be upon all His Messengers throughout the world for guidance and success of mankind. I dedicate this humble endeavour to Allah.

Prefacing this thesis has provided me with the much awaited opportunity to express my heartfelt gratitude to all those who have supported and inspired me in carrying out this investigation and preparing the thesis.

*I would like to express my heartfelt gratitude to my esteemed teacher, research guide and supervisor **Dr. P.M.Habeeburahiman**, Associate Professor (retd.), PG Department of Commerce, P.S.M.O College, Tirurangadi, affiliated to University of Calicut. Whatsoever I write here in the form of acknowledgement is not sufficient for his scholarly insights, inspired discussions, progressive visions and meticulous care. It has been a great pleasure to work under his supervision. His valuable guidance and keen interest in giving timely instructions have kept my spirits sustained throughout my research and made the work progress towards successful completion. His generosity in sharing his thoughts and sparing his precious time with me is acknowledged with my sincere thanks and heartfelt respect.*

*I am intensely indebted to the authorities of P.S.M.O. College who provided me an opportunity to undertake my research work in their reputed institution. I owe a deep debt of gratitude to late **Kunhammed Haji**, former Secretary of Tirurangadi Yatheem Khana Committee, **Janab. M.K. Abdurahiman alias Bava**, Manager, P.S.M.O. College for providing entire facilities and moral support for doing my research work.*

*It is my privilege to record my sincere thanks to my respected teacher **Dr. P.M. Alavikutty**, former Principal, P.S.M.O. College, **Prof. N. Abdurahiman**, former Principal, P.S.M.O. College and **Dr. K. Azeez**, Principal, P.S.M.O. College, Tirurangadi for their motivation, support and encouragement throughout my research work.*

*I am very much obliged to **Dr. P.V. Basheer Ahamed** for his timely help which assisted me to pursue my research blissfully. I also thank **Dr. U. Ahmed Basheer, Dr. C. Yakoob, Dr. P. Abdul Azeez, Prof. Mammed. P, Prof. C. Abdul Kareem,***

Noora Mohamed Kutty

CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ACRONYMS

AGFI	-	Adjusted Goodness of Fit Index
ANOVA	-	Analysis of Variance
ASS	-	Assurance
ASV	-	Average Shared Variance
ATM	-	Automated Teller Machine
AVE	-	Average Variance Extracted
CEQP	-	Capability to handle Equipments
CFA	-	Confirmatory Factory Analysis
CFI	-	Comparative Fit Index
CJOB	-	Capability to do Job error free
CNAT	-	Capability to underatand Nature of Applicants
CO	-	Communication
CON	-	Confidentiality
CPPF	-	Central Passport Printing Facility
CPO	-	Central Passport Organisation
CPV	-	Consular, Passport and Visa
CQUE	-	Capability to Respond to Queries
CSC	-	Common Service Centres
DC	-	Data Centre
DRC	-	Disaster Recovery Centre
DSCI	-	Data Security Council of India
ECNR	-	Emigration Check Not Required
ECR	-	Emigration Check Required
EDI	-	Electronic Data Interchange
EMP	-	Empathy
EQMS	-	Electronic Queue Management System

ESQ	-	External Service Quality
GDP	-	Gross Domestic Product
GFI	-	Goodness of Fit Index
ICT	-	Information and Communication Technology
INFO	-	Information Quality
ISQ	-	Internal Service Quality
IT	-	Information Technology
MEA	-	Ministry of External Affairs
MIS	-	Management Information System
MMP	-	Mission Mode Project
MS	-	Management Support
MSA	-	Master Service Agreement
MSDG	-	Mobile e-Governance Service Delivery Gateway
MSV	-	Maximum Shared Variance
NeGP	-	National e-Governance Plan
NFI	-	Normed Fit Index
NISG	-	National Institute for Smart Government
NOC	-	No Objection Certificate
NOC	-	Network Operation Centre
NORI	-	No Obligation to Return to India
NSDG	-	National e-Governance Service Delivery Gateway
PAR	-	Performance Appraisal & Rewards
PBO	-	Passport Back Office
PC	-	Personal Computer
PCC	-	Police Clearance Certificate
PDS	-	Public Distribution System
PE	-	Physical Environment
PFC	-	Passport Facilitation Centre

PIA	-	Passport Issuing Authority
POPSK	-	Post office Passport Seva Kendra
PP	-	Policies & Procedures
PPP	-	Public Private Partnership
PSK	-	Passport Seva Kendra
PSLK	-	Passport Seva Laghu Kendra
PSP	-	Passport Seva Project
PV	-	Police Verification
REL	-	Reliability
RES	-	Responsiveness
RFP	-	Request for Proposal
RMSEA	-	Root Mean Square Error Approximation
RPO	-	Regional Passport Office
SAC	-	Satisfaction regrading Accessibility
SCO	-	Satisfaction regrading Comfortability
SCOM	-	Satisfaction regrading Communication
SDC	-	State Data Centres
SDP	-	Satisfaction regrading Dependability
SEM	-	Structural Equation Modelling
SERVQUAL	-	Service Quality Assessment model
SLA	-	Service level Agreement
SMON	-	Satisfaction regrading Monetary Factors
SMS	-	Satisfaction regrading Management Support
SOC	-	Security Operation Centre
SPA	-	Satisfaction regrading Performance Appraisal
SPE	-	Satisfaction regrading Physical Environment
SPP	-	Satisfaction regrading Policies & Procedures
SPV	-	Satisfaction regrading Police Verification

SPT	-	Satisfaction regrading Timeliness of PSK
SRMR	-	Standardized Root Mean Square Residual
SSDG	-	State e-Governance Service Delivery Gateway
ST	-	Satisfaction regrading Technology
STR	-	Satisfaction regrading Transparency
STW	-	Satisfaction regrading Team Work
SWAN	-	State Wide Area Networks
SWOR	-	Satisfaction regrading Work related Factors
TAN	-	Tangibility
TCS	-	Tata Consultancy Services
Te/TE	-	Technology
TR	-	Training
TW	-	Team Work
UID	-	Unique Identification

CHAPTER I
INTRODUCTION TO THE RESEARCH

1.1. Introduction
1.2. Background of the research
      1.2.1 Passport Seva Project
1.3. Importance of the Research
1.4. Research Gap
1.5. The Research Problem
1.6. Objectives of the Research
1.7. Hypotheses of the Research
1.8. Scope of the study
1.9. Variables used for the Study
1.10. Operational definitions of Terms and Concepts
1.11. Methodology of the Research
      1.11.1.   Research design
      1.11.2.   Types of Data used for the Research
      1.11.3.   Method of data collection
      1.11.4   Sample Selection
      1.11.5.   Measurement and Scaling
      1.11.6.   Pilot study
      1.11.7.   Validity and Reliability
      1.11.8.   Test for Normality
      1.11.9.   Tools Employed for Data Analysis
          1.11.9.1. T test
          1.11.9.2 ANOVA (Analysis of Variance)
          1.11.9.3 Chi square test
          1.11.9.4 Correlation
          1.11.9.5 Exploratory Factor Analysis (EFA)
          1.11.9.6 Confirmatory Factor Analysis (CFA)
          1.11.9.7 Structural Equation Modelling
1.12. Limitations of the study
1.13. Structure of the thesis

1.1. Introduction

India is one of the rapidly growing economies in the world coupled with the diverse factors like growing middle class, young population and a robust domestic demand. Being the second most populated country in the world it is powerful in its human resources which are the incredible assets of a country. It is the citizens who build up the nation politically, socially and economically. Citizens have a major role in the economic development of a country. To be a citizen of a country, the person has to belong to that country either by birth or by law. On being the citizen of a country, a person possesses certain rights which differ according to the country to which he belongs.

The domestic law provides certain legal rights and duties for the individuals who are citizens which is usually termed as citizenship. These rights are determined by the law existing in the country. Staying in a country does not give these rights to a person until he becomes a citizen. But they are entitled to protection and they also come under the court of law. They may carry on business, own properties or attend schools but cannot vote. Certain nations not even allow non-citizens to practice certain professions. Thus, each nation has its own rules and regulation for its citizens and non-citizens.

The citizens of a country have their own rights like right to vote, right to practice any profession, right to hold government office etc. Similarly, the government has certain obligations towards their citizens like providing basic amenities. The government provides a number of services to the people residing in the country.

The world witnesses a steep increase in the role of service sectors in an economy. The situation of India is also not contrary as its service sector has emerged as one of the sectors growing in an astonishing pace. The post liberalisation period shows a distinct change in the attitude of people towards the outside world which accounts for this upward journey of the service industry. In addition to the basic public administration and defence, a number of other services have come up like

transport, hotels, communication, trade, real estate, professional services etc. The public administration itself have diverged into a number of service areas. One among these is the passport services provided to the citizens of a country the basis on which the study is undertaken.

1.2. Background of the research

One of the fundamentals that make India attractive is its fastest growing service sector evidenced by the shift witnessed in the composition of GDP in favour of services. Its percentage of share in GDP has raised from 52.5 percentage in 2004 to a staggering 59.6 percentage in 2013[6] and 61.5 percentage in 2018. The perception regarding India among the other nations in the world also has undergone a paradigm shift placing it in the leading position with respect to technology oriented services and knowledge. Trade, hotels, transportation, tourism, communication and many other services accounts for this upgradation of the country.

Capacity enhancement has been observed as the catalyst in almost all the service sectors including telecom sector, airports, railways, sea ports, passport services etc. The inclusion of private sector in many areas has also added to this boom. The expansion of infrastructural facilities has become one of the major goals of the government of the country which itself has undergone a considerable change in its administrative functions and the mode of delivering it. The government has modified and improved almost all of the services provided by it to the citizens right from the primary services such as education, health, public distribution system etc. to the strategic functions like defence, passport services and the like.

Banks, postal services, railways, telecom sector etc. have all come under the umbrella of technology adoption on a massive scale. No services in the country can be witnessed presently without any technological intervention. The technology itself claims an upward trend in the quality of services rendered using it. A number of reports have also been published by various authorities upholding e-governance as a panacea for the improvement of services extended by the government to its citizens. Passport services is one among such services provided by the government which is

of strategic importance as it is a universally accepted document inevitable in the movement of people from one country to the other. The passport system has originated long back in the world history.

The inventor of the document is King Henry V who was the ruler of England in the 14th century. He wrote a letter to the king of another province stating that the holder of the letter is a person sent by him and should be allowed to travel through their country safely. By 1540, the issue of such documents became a regular practice and later on the name "passport" was given to it. After that British states made it compulsory to all travellers across borders to be a holder of passport. The system began to be followed by the rest of the countries including India during the time of the First World War. Since, then it has become much popular and the governments have taken tremendous efforts for its designing and implementation.

1.2.1. Passport Seva Project

The Government of India claims the passport system to be the largest e-governance initiative of the country. Government is the only body that can issue passports to the citizens which is also an assurance that the person has no criminal records and the recipient country can safely grant permission to the person to enter their province. Hence, the government has to be extra cautious in issuing the same to the citizens but should not restrict any one from possessing it without a valid reason. This is the cause due to which the government has thought of implementing a mass project in passport services named Passport Seva Project.

In India, the number of passport issued in the year 1947 was 25000. The demand for passports has been increasing in India over the last few decades, which doubled up from 6 million in 2010 to 12 million in 2018 raising India to the third position among the largest passport issuing countries next to China and USA[4]. More than 90 million application records have been transferred from the old system to the new one. As per the annual reports of MEA, 99.5% citizen satisfaction index was noted in the system under which more than 6.5 crores passports were issued solely under the computerized system. The number of passport applications have increased three fold since 2000[7].

The Ministry processed 1.17 crore passports and related services in India in 2017 which is higher than the previous year when it was only 1.1 crores. It comes up to a total of 1.31 crore on adding up the service rendered by the 184 missions abroad to the Indian citizens there. An increasing trend has been noticed in the year 2018 also which stood at 1.7 crores and expects to reach 2 crores by 2020. In addition to this, 3,315 Identity Certificates (IC), 1,946 Line of Control permits (LoC) and 5,112 Surrender Certificates (SC) were also issued. A total of 1,24,17,733 passports were issued altogether by the Government of India including 11,63,026 passports issued by the Indian Missions or Posts abroad.

Source: mea.gov.in

Fig.1.1 Trend of passport issuance

Top 5 RPOs in terms of volume of applications received are Delhi, Mumbai, Chandigarh, Ahmedabad and Bengaluru. Similarly, top 5 districts are Ahmedabad, Thane, Pune, Hyderabad and Malappuram (excluding the metropolitan cities). Similarly, Kerala, Maharashtra, Punjab, Uttar Pradesh and Tamil Nadu accounts for more than 60 percentage of the total applications for passports and related services. This shows a mark of the increase in demand for passports in Kerala, more precisely, the Malabar area.

Any person who receives a service essentially develops a perception towards it. These perceptions may either be positive or negative depending upon many factors under consideration and varies from service to service, from sector to sector, from person to person and from period to period. Numerous ways are available for evaluating this perception developed by a person towards the service availed by him. A number of models have been developed for measuring the same.

Citizens of the country being the beneficiaries of services rendered by the government have the right to form perceptions regarding the services obtained by them. Various studies have been conducted by the agencies authorised by the government for analysing these perceptions and claims it to be positive. Many researchers have also probed into the area and have come up with diversified results proving certain services to be positively perceived while others not. This study is trying to shed light on the perception of citizens towards passport services provided by the government which is probably a much unexplored area and thus the research gap identified.

More specifically, the study also attempts to develop a model for measuring the service quality of passport services and also for finding out the factors determining it. A study on service quality remains incomplete if the employees directly involved in the service delivery are ignored. The internal service provided by the employer to the employees has been identified as one of the important drivers of external service quality by Bitner (1990) and Schneider et al. (1992). The external service quality and the internal service quality are discussed in detail in the upcoming chapters.

1.3. Importance of the Research

The perception of a likeness or dislikeness after availing a service is generally accepted as the service quality. People feel either satisfied or dissatisfied regarding the various dimensions of a service they have received from a provider. Certain models developed for the purpose help the researchers in pulling out the facts in service delivery. The previously conducted service quality studies have unearthed the quality issues in different sectors like hospitals, banks, insurance

services, telecom sector, etc. But the passport services stayed away from the reach of the thoughts of researchers.

Passport services are one of the most important services provided by the government to the citizens of a country. A passport is actually a permission given by the government to its citizen to visit any other country and it is also an assurance given to the other countries that the person possessing the passport is eligible to enter that country and has no criminal backgrounds hampering the security of the recipient country. Hence, the government has to take utmost care in verifying the credentials of the applicants before granting the passport for which each and every minute detail regarding the applicant has to be enquired. This demands the applicants to disclose hidden past if any to the employees in the PSK. High degree of confidentiality is expected by the citizens as this disclosure may detrimentally affect their life in the future.

The previous system had certain pitfalls like delay in the delivery of passport, long queues being managed unsystematically, involvement and exploitation by the travel agents etc. Owing to these shortcomings, the government has implemented the new system with an aim to ensure timeliness, transparency, accessibility and comfortability. Hence, it is significant to study to what extent these aims have been attained and what the applicants perceive regarding the services available to them.

1.4. Research Gap

Being a recent innovation in Indian passport administration, no major studies have been found in the area of passport services other than a few articles and case studies presented in the second chapter of this thesis. In conjunction with this certitude, studies viewing service quality as an effect of internal quality factors was also found to be rare. The previous researchers tend to have skipped the cause of behaviour of the employees while dealing with the customers which is a major source for their service quality perception. Although a huge number of studies have emerged in the arena of service quality, very few have attempted to view it from the

angle of quality of internal services as perceived by the employees. The detection of this vacuum gave birth to the thought for this study.

1.5. The Research Problem

The last few years have noticed a tremendous increase in the demand for passports in the country along with the volume and also the scope of passport services. Passport service being one of the core functions has been attended to with great care by the government of India. The assigning of National Institute for Smart Government for an enquiry into the needs and shortcomings of the previously existed system and the implementation of such a mass project based on their recommendation are all the signs of this attitude. A well planned implementation has been observed through an initial pilot project at Bengaluru followed by the phase by phase implementation of the whole project all across the length and breadth of the country. As reported by MEA, the project has gone a long way in improving the timeliness, transparency, comfortability, accessibility and reliability of the service. A few studies have also come up stating the role of the new project in the service delivery and the benefits arising out of it.

Even though the country claims massive increase in the quality of service delivered to the citizens and the efforts taken in training, motivating and equipping the employees for the same, certain issues have been raised by the citizens who have approached PSKs for the service. At times, they had to undergo hurting experiences at PSKs some of which they have publicly announced and grievance filed. Some people also have problems with the delayed delivery of the passport due to which some of them had to postpone their journeys. Many other issues have also been reported.

As per the Performance Audit Report submitted by the Comptroller and Auditor General of India, the PSP has not been able to meet the standards set by the ministry. The time taken for getting appointment at PSK and the time taken for police verification fell behind in addition to the pendency in printing passports. The time the applicant has to wait for processing the applications at PSK also rose above one hour as against the 25 minutes prescribed in the Service Level Agreement.

Hence, a need was felt for an elaborative service quality study in the area which has been deliberately or not remain more or less untouched by the previous researchers. Moreover, a model is found necessary to measure such public services which combines the traditional person to person interaction and the online devices too for the service delivery. Similarly, the role of internal service quality in accelerating the external service quality is also found worthy to be studied as the authorities have taken tremendous efforts in improving the internal services provided to the employees. Hence, this study intends to find answers to the following research questions.

- What are the factors determining Internal Service Quality (ISQ)?

- How far does these factors affect the Internal Service Quality?

- What is the job satisfaction of the employees working in PSK?

- Does the ISQ has any relation with the Service Capability and Job Satisfaction?

- Is there any difference among the Government and Tata Consultancy Services staff in their perception towards ISQ and Job satisfaction?

- What are the factors determining External Service Quality (ESQ)?

- How far does these factors affect the ESQ?

- What is the satisfaction level of applicants in PSK?

- Does ESQ has any relation with the applicant satisfaction?

- Is there any difference among the passport applicants in different PSKs regarding their perception towards ESQ and applicant satisfaction?

- Does ISQ has any role in ESQ?

1.6. Objectives of the Research

The following are the objectives set for the study.

1. To examine the internal service quality in Passport Seva Kendras in Kerala.

2. To study the external service quality in Passport Seva Kendras in Kerala.

3. To analyse the relationship between Internal Service Quality and External Service Quality in Passport Seva Kendras in Kerala.

4. To assess the service capability of employees in the Passport Seva Kendras in Kerala.

5. To study the level of satisfaction of employees in the PSKs in the state.

6. To measure the level of satisfaction of applicants regarding the Passport Seva Kendras in Kerala.

1.7. Hypotheses of the Research

The hypotheses set for the research are listed as follows.

➤ H_0: Employees do not have a positive perception towards Internal service Quality in the PSKs in Kerala

H_1: Employees have a positive perception towards Internal service Quality in the PSKs in Kerala

➤ H_0: Employees in PSK are not satisfied with the Internal Service Quality

H_1: Employees in PSK are satisfied with the Internal Service Quality

➤ H_0: The service capability of employees in PSKs is not high

H_1: Employees in PSKs have high service capability

➤ H_0: There is no relationship between Internal Service Quality and Service Capability

H_1: Service capability is related to Internal Service Quality

➢ **H_0**: There is no significant difference in the service capability of Government staff and TCS staff

    H_1: There is significant difference in the service capability of Government staff and TCS staff

➢ **H_0**: There is no significant difference among the Government Staff and TCS staff in their perception towards ISQ

    H_1: There is significant difference among the Government Staff and TCS staff in their perception towards ISQ

➢ **H_0**: There is no significant difference among the Government Staff and TCS staff in their job satisfaction

    H_1: There is significant difference among the Government Staff and TCS staff in their job satisfaction

➢ **H_0** : There is no significant difference in the ISQ perception of employees in PSKs under different RPOs in Kerala

    H_1: There is significant difference in the ISQ perception of employees in PSKs under different RPOs in Kerala

➢ **H_0**: There is no significant difference in the Job satisfaction of employees in PSKs under different RPOs in Kerala

    H_1: There is significant difference in the Job satisfaction of employees in PSKs under different RPOs in Kerala

➢ **H_0**: There is no significant difference in the perception of employees in different PSKs towards various dimensions of ISQ

    H_1: There is significant difference in the perception of employees in different PSKs towards various dimensions of ISQ

➢ **H_0**: There is no significant difference in the satisfaction regarding monetary benefits among the Government Staff and TCS staff

H_1: There is significant difference in the satisfaction regarding monetary benefits among the Government Staff and TCS staff

➢ H_0: There is no significant difference in the satisfaction regarding monetary benefits among the employees in PSKs under different RPOs in Kerala

H_1: There is significant difference in the satisfaction regarding monetary benefits among the employees in PSKs under different RPOs in Kerala

➢ H_0: The perception of employees in PSK regarding ISQ remains same for all employees irrespective of their demographic characteristics

H_1: The perception of employees in PSK regarding ISQ are significantly different for employees based on their demographic characteristics

➢ H_0: There is no significant difference in the job satisfaction of employees based on their demographic factors

H_1: There is significant difference in the job satisfaction of employees based on their demographic factors

➢ H_0: The employees do not have a good opinion regarding PSKs in Kerala

H_1: The employees have a good opinion regarding PSKs in Kerala

➢ H_0: The opinion regarding features of PSK are the same for all employees in PSKs under different RPOs in the state.

H_1: The opinion regarding features of PSK is significantly different for the employees in PSKs under different RPOs in the state.

➢ H_0: The employees have good opinion regarding the value added services provided to the applicants by PSK

H_1: The employees do not have a good opinion regarding the value added services provided to the applicants by PSK

➢   **H$_0$**: The difficulties of processing applications are the same for all PSKs in Kerala

      H$_1$: The difficulties of processing applications are significantly different for different PSKs in Kerala

➢   **H$_0$**: There is no significant difference among PSKs under same RPO regarding ESQ

      H$_1$: There is significant difference among PSKs under same RPO regarding ESQ

➢   **H$_0$**: Perception towards ESQ is same for all RPOs in Kerala

      H$_1$: Perception towards ESQ is significantly different for different RPOs in Kerala

➢   **H$_0$**: The applicants are aware of the procedures for Passport Application

      H$_1$: The applicants are not aware of the procedures for Passport Application

➢   **H$_0$**: The applicants are aware of the documents required for Passport Application

      H$_1$: The applicants are not aware of the documents required for Passport Application

➢   **H$_0$**: The applicants are aware of the value added services

      H$_1$: The applicants are not aware of the value added services

➢   **H$_0$**: There is no association between awareness and opinion regarding Mobile Application

      H$_1$: There is association between awareness and opinion regarding Mobile Application

➢   **H$_0$**: The applicants are not satisfied with the Passport Seva Kendras in Kerala

H_1: The applicants are satisfied with the Passport Seva Kendras in Kerala

➢ H_0: Satisfaction of applicants visiting different PSKs are not significantly different for the different RPOs in the state

H_1: There is significant difference in the satisfaction level of applicants in different PSKs in the state

➢ H_0: There is no relationship between ESQ and applicant satisfaction

H_1: Applicant satisfaction is related to ESQ

➢ H_0: Perception towards ESQ does not differ with difference in demographic factors

H_1: Perception towards ESQ differs based on demographic factors

➢ H_0: Applicant satisfaction does not differ with difference in demographic factors

H_1: There is difference in Applicant satisfaction based on demographic factors

➢ H_0: The awareness of applicants regarding value added services does not depend on demographic factors.

H_1: Awareness of applicants regarding value added services depend on demographic factors

1.8. Scope of the study

The Passport Seva Project (PSP) is a programme instigated in India for the first time in 2008 and ubiquitously made available across the country proffering uniform services to all citizens. The study intends to explore the quality of services, both internal and external and also its unanimity among the PSKs in Kerala. The level of satisfaction of both the applicants as well as employees are sought in this study. All the RPOs in Kerala are considered for the purpose and two PSKs are selected each from the three RPOs in the state.

All kinds of applicants were included for the study and the two categories of employees working in PSK, both TCS staff and government employees were approached for the data gathering.

1.9. Variables used for the Study

This section demonstrates the variables used in the study for the applicants and employees separately for the collection of primary data.

Table 1.1

Variables used in the study for Employee Survey

Demographic variables	Age Gender Marital Status Educational Qualification Monthly Income Experience	
Perception of Internal Service quality	Management Support	Management seek ideas from staff
		Management frequently motivates employees
		Fair Style of management
		Superiors help in providing high quality service
	Policies & Procedures	Regular quality checking
		Convenient duty schedule
		Clarity in Policies & Procedures
		Conducting of entertainment programmes
	Technology	Support to provide error free service
		Help in faster service delivery
		Confidentiality in data handling
		Door security system restricting unwanted access

	Technology	CCTV helps to prevent fraudulent behaviours
Perception of Internal Service quality		Dongle access ensures right person system handling
		Proper queue management
	Training	Sufficiency in training
		Support of training in easy service delivery
		Employment of efficient trainers
		Well planned syllabus
	Physical Environment	Proper standards for setting internal premises
		Proper standards for setting external premises
		Comfortable working conditions
		Amble office space ensuring smooth work flow
		Well maintained cleanliness
		Refreshment privacy
	Team work	Help provided to colleagues
		Help received from colleagues
		Management initiative in creating team work attitude
		Work in teams
	Communication	Good communication between superiors & subordinates
		Constant communication of importance of service handling
		Communication process does not consume much time
		Intercom enables better communication
		Policies and objectives are clearly communicated to staff
	Performance	Employees rewarded for

	Appraisal & Rewards	excellent performance
		Employees rewarded for contribution of ideas
		Good performance appraisal system
		Regularity in performance appraisal
		Existence of specific standards for appraising employees
		MIS supported performance appraisal
Service Capability	Ability to understand the nature of applicants Ability to respond to queries Ability to handle service related equipment Ability to do the job error free	
Opinion	Online portal Call centre SMS services Passport Seva Mobile Application	
Problems in application processing	Inaccessibility of website Time taken for application processing Inability to keep up with SLA Problems with the office equipment Ignorance of applicants Errors in documents produced by applicants Indifferent behaviour of applicants Large number of applications Lack of proper guidance Unfriendly superiors Lack of support from colleagues	
Occurrence of Reasons for sending back	Improper scanning of documents Insufficient documents Typing error Conversion of Normal to Tatkal Requirement for request letter from applicants Problem with photo captured Problem with signature of applicants Demand from applicants for correction	
Opinion	Timeliness	

	Transparency
	Accessibility
	Reliability
	Comfortability
	Service capability
Satisfaction	Internal Service
	Work
	Monetary benefits

Table 1.2

Variable used in the study for Applicant survey

Demographic Variables		Age
		Gender
		Marital Status
		Educational Qualification
		Occupation
		Monthly Income
		Place of Residence
Purpose of reissue	Personal	Education
		Employment
		Pilgrimage
		Joining Family Abroad
		Visiting other countries
		Medical purpose
		Participation in games/conferences/meetings
		Document purpose
	Technical	Change in existing personal details
		Expiry of validity
		Exhaustion of pages
		Damage of existing passport
		Existing passport found lost
		Adding spouse name
		Conversion to ECNR
Problems in passport application		Non accessibility of website
		Lengthy application procedure
		Lack of awareness about defects in certificates
		Time taken to rectify certificates
		Time taken to get appointment
		Payment related problems
		Inability to change appointment date/time

Awareness	Application procedure Documents required for passport issuance Online portal Call centre SMS service Passport seva mobile application	
Awareness of facilities	Self help passport kiosks Photocopying services Newspapers/Journals Feeding room for infants Toilet facilities	
Rating of opinion	Online portal Call centre SMS service Passport seva mobile application	
Perception of External Service quality	Tangibility	The office has up to date equipment
		Queue management system is very helpful
		Employees are well dressed
		Adequate seats are available in the waiting lounge
		Physical facilities are visually appealing
		Seats in the waiting lounge are well maintained
		Materials associated with service are visually appealing
		Cleanliness is ensured
	Reliability	Keeping promise
		Show sincere interest in solving problems
		Perform service right at the first time itself
		Insist on error free records
		Dependable
	Responsiveness	Employees' knowledge of the whole process
		Employees give prompt response
		Employees give clear and understandable information
		Employees are always willing to

	Responsiveness	help
		Employees are never busy not to respond
		Time taken to complete the process is short
	Assurance	Behaviour of employees instil confidence
		Employees can use technology quickly and skilfully
		Applicants can trust the employees
		Employees are consistently courteous
		Employees are experienced
		Employees have knowledge to answer questions
Perception of External Service quality	Empathy	They give individual attention
		It has operating hours convenient to the citizens
		The employees understand your specific needs
		They arrange special care for special applicants like Senior citizens, Differently abled, ladies with infants
		Clear guidance are provided by the employees
		Information signs are provided about the facilities & services
	Information Quality	All the information needed are available in the website
		Information provided through the website is well organised
		Information available to the applicants are accurate
		Information available to the applicants are up to date
		Information required are available at the required time
	Confidentiality	The information uploaded in the website are kept confidential
		The government does not use the information provided for any other purposes

		You can trust the internet while giving your details
		Your personal details are not shared with other websites
		Payments done through the website are safe and secure
		The employees will not reveal your personal details to others
Reasons for sending back	Improper scanning of documents Insufficient documents Typing error Conversion of Normal to Tatkal Requirement for request letter Problem with photo captured Problem with signature of applicants Demand from applicants for correction in the entries	
Satisfaction	Timeliness Transparency Accessibility Reliability Comfortability Police verification Quality of Passport	

1.10. Operational definitions of Terms and Concepts

Certain important technical terms and concepts have been used in the study. Operational definitions of these terms and concepts are described as follows.

Passport Services

The customer service provided to the applicants for passport issuance and related matters.

External Service Quality

External Service Quality is the sum of the perception of applicants with respect to the dimensions identified for the research work namely, tangible features, dependability features, assurance features, empathetic factors, responsive features,

confidentiality features and quality of information related factors, all measured on a five point scale.

Internal service quality

Internal service quality is the sum of the perception of employees with respect to the dimensions identified for the research work such as management support, policies and procedures, physical environment, technology, training, team work, performance appraisal and communication, all estimated on a five point scale.

Job satisfaction

Job satisfaction is the sum of satisfaction measured with respect to work, internal services and monetary benefits. Work satisfaction includes the specific work related factors. Internal service satisfaction comprises of all the dimensions chosen for appraising the internal service quality. Monetary satisfaction include salary and other monetary benefits.

Applicant satisfaction

Applicant satisfaction is the sum of satisfaction measured with respect to the factors chosen for estimating the level of satisfaction like quality of passport, time taken to receive the passport, dependability, comfortability, timeliness and the verification as observed in the process.

Service capability

It is the sum of all the factors contributing to service capability such as ability to understand the nature of applicants, ability to handle job related equipment, ability to respond to queries and ability to do the job error free.

Passport Applicants

An individual who has visited the Passport Seva Kendra atleast once for the renewal of the existing passport is considered as the passport applicants for the study

TCS staff

An employee in PSK appointed by the Tata Consultancy Services and has worked in PSK for atleast 1 year is considered as PSK staff. They are employed on contract basis.

Government staff

An employee working in PSK appointed by the government and has worked in PSK for atleast 1 year is referred as government staff in this study. They are employed permanently.

Employees

The TCS staff and Government staff who are in direct contact with the passport applicants taken together is referred to as employees in this study.

1.11. Methodology of the Research

The methodology of research followed in this work is laid out below.

1.11.1. Research design

The research design of this study gives a proper idea and guidance to what information is to be collected, how it is to be collected, from whom and when. Moreover, it also specifies what is to be measured and how it is to be measured in addition to the techniques of analysing the data.

The study is descriptive as it explicitly describes the frequency of occurrence and the relationship between variables under study. It clearly describes the characteristics of the different groups under study, i.e., applicants and employees, and also the proportions of respondents behaving in a certain manner and make predictions on the basis. It also examines the relationship between the internal service quality and external service quality.

1.11.2. Types of Data used for the Research

Data is the core of any research as it forms the basis for the analysis, findings and conclusion which demands immense efforts in determining the nature of it. Usually, the data used for a research is determined based on the need of the research. The data considered for this study are of two types, namely, primary data and secondary data.

(a) Primary data

Primary data for this research consists of the data collected from two parties, namely, the passport applicants and the employees. Questionnaires were drafted for the purpose and circulated among the respondents. Data related to opinions, attitudes, awareness, perception, ratings of services availed, satisfaction of the services received etc. are the major types of data collected for the purpose under primary nature in addition to the demographic features like age, gender, income, qualification, occupation etc. solicited for having a clear understanding of the respondents' profile.

(b) Secondary data

The secondary data for the study was collected from the published statistics of various government departments and research foundations. The annual reports of the Ministry of External Affairs and the statistics published in the websites of MEA, Kerala government and the Passport Offices are the main sources of the secondary data required for this research. Articles published in reputed newspapers have also been considered for the purpose. Academic journals have also been referred for defining the service quality dimensions and thus providing a general framework for the research. The case studies made by the MEA appointed bodies have also formed a basis for the secondary data source.

1.11.3. Method of data collection

This study demands data from the officials in the Passport Office, frontline employees as well as the applicants for the passport. Direct observation method was

employed for monitoring the procedural flow in the system, Structured and Unstructured interviews were conducted to retrieve information from the higher authorities related to the Passport offices like Regional Passport Officer, Assistant Passport Officer etc. A structured questionnaire was drafted and tested before circulating among the applicants and the employees.

The questionnaire was aptly phrased and designed in order to ensure maximum response. Double barrelled questions and duplications have been eliminated after the pretesting of the questionnaire. The applicants were approached in person and instructed to fill in the questionnaire set. The questionnaires were also mailed through postal service to a few respondents who filled it and returned via the same medium. Due to the lower level of response rate in the pilot study, the questionnaire was converted to the regional language also for ensuring a better response. The purpose was served to some extent by the modified questionnaire.

The frontline employees including the TCS staff and the government staff working in the PSKs were also approached with another questionnaire duly framed, which was filled in by them and returned after the sufficient time given at their disposal.

1.11.4. Sample Selection

Infinity in number and geographically scattered nature of the respondents made it compulsory to choose a sample for collecting the data. Random sampling method was adopted for the sample selection. Multistage sampling was undertaken for evenly selecting the sample from all over Kerala. From among the three RPOs in Kerala, all were selected for the study and from each RPO, two PSKs each were selected at random through lottery method.

From the Kozhikode RPO, Malappuram PSK and Kozhikode PSK were selected. From the Cochin RPO, Tripunithura PSK and Thrissur PSK were chosen whereas from Trivandrum RPO, Vazhuthacaud PSK and Kollam PSK were chosen using the lottery method in order to ensure equal opportunities for all the PSKs to get selected in the sample. On an average, 300 applications are processed daily in a

PSK. From each of the PSKs, 2 days from each month was again selected at random from April 2018 to April 2019. The respondents were chosen from among the applicants on these days using systematic random sampling method choosing every 10th applicant beginning from the 10th applicant on the basis of tokens issued.

The methodology adopted for selecting sample is portrayed in the figure below.

(a) Determination of sample size

The pilot study made by the researcher supported in the determination of the optimum sample size based on the formula given below. The standard deviations of all major variables under study were calculated and the highest standard deviation was considered for application in the equation as per Aday & Cornelius (2006).

$$n = \frac{z^2 \times \sigma^2}{e^2}$$

where n stands for the number items in the sample, z represents the standard variation at 95 percentage of confidence interval, σ denotes the standard deviation of the population estimated from the pilot study and e indicates the acceptable error (0.125 assumed for this study)

Table 1.3

Sample Size for the Survey

Parameters	Sample size for applicant survey	Sample size for employee survey
Z @95%	1.96	1.96
Σ	1.206	1.002
E	0.125	0.125
Sample size	357.59	246.85
	(Rounded off to 360)	**(Rounded off to 250)**

(b)   **Selection of Sample size**

All the applicants applying for a passport form the sampling frame. 360 respondents were chosen from among the applicants, 120 each from an RPO divided into 60 from each PSK. All the employees working in the Passport offices and PSKs in Kerala form the sampling frame for the employees among which 250 respondents were selected in all both from the government and TCS staff. All the employees working in the selected PSKs were considered for the purpose of data collection. The sample consisted of 50 each from among the TCS staff of each RPO and half of the government staff working in each RPO based on the total number of employees working under each RPO, i.e, 42 government staff from Kozhikode RPO, 31 from Cochin RPO and 27 from Trivandrum RPO as demonstrated in the chart below.
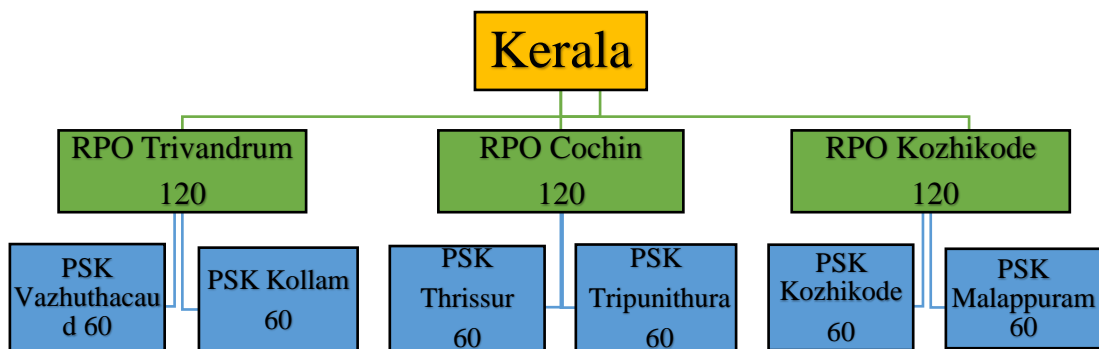
Figure 1.2 Sample selection of applicants
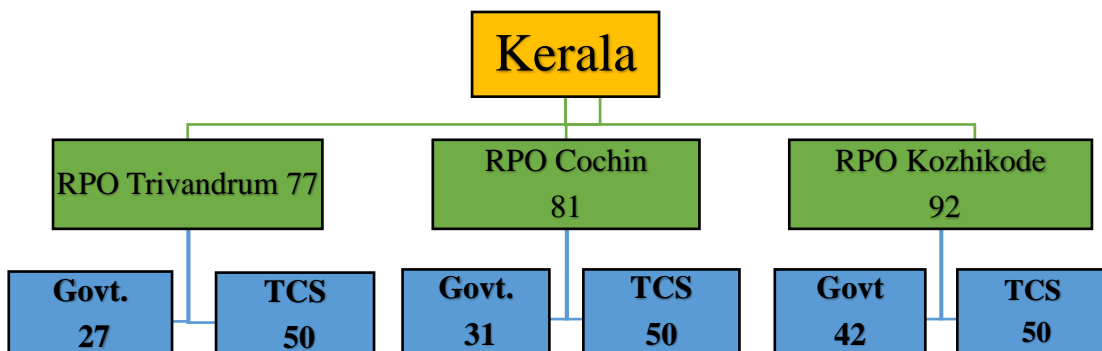
Fig. 1.3 Sample selection of employees

1.11.5. Measurement and Scaling

This research intended to measure the awareness, opinions, attitudes, perception and satisfaction of the applicants as well as the employees. Likert's scale was adopted for measuring it. Awareness was measured using a 3 point Likert's scale. In order to measure the Opinion a 5 point scale was used ranging from Strongly Disagree to Strongly Agree and for attitudes also a 5 point Likert scale was employed. Perception was evaluated employing a non-difference score using a 5 point Likert scale as "Much Worse than expected", "Worse than expected", "Same as expected", "Better than expected" and "Much Better than expected". These wordings were used to rescue the researcher out of the dilemma arising out of the need for collecting data relating to both expectation and perception but the practical difficulties in obtaining sufficient response from the respondents. Satisfaction level was also measured using a 5 point Likert scale ranging from Highly Dissatisfied through Dissatisfied, Neutral and Satisfied to Highly Satisfied.

Each dimension of Internal Service quality was measured using 39 statements grouped in the following manner.

Table 1.4

Number of statements for measuring Internal Service Quality

Dimension	Number of statements
Management Support	4 statements
Policies & Procedures	4 statements
Technology	6 statements
Physical Environment	6 statements
Training	4 statements
Communication	5 statements
Team Work	4 statements
Performance Appraisal & Rewards	6 statements

Each dimension of Internal Service quality was measured using 41 statements grouped in the following manner

Table 1.5

Number of statements for measuring External Service Quality

Dimension	Number of statements
Tangibility	8 statements
Reliability	4 statements
Responsiveness	6 statements
Assurance	6 statements
Empathy	6 statements
Information Quality	5 statements
Confidentiality	6 statements

1.11.6. Pilot study

A pilot study was conducted by collecting primary data from 50 applicants who have visited the Malappuram Passport Seva Kendra and 50 employees working in the same PSK. Accordingly, necessary changes were made in the questionnaire by reframing questions, removing irrelevant ones and including necessary questions that were not previously considered. The pilot study gave a picture of how the outcome would be in the end and how the respondents would react on approaching to fill the questionnaire. It also helped in checking the content validity and reliability.

1.11.7. Validity and Reliability

Content validity being the ability of the instrument to measure what it intends to measure was checked by approaching experts in the field of marketing, service quality, customer relationship management, the higher officials of Passport Offices like Regional Passport Officer, Assistant Passport Officer and Team leaders. Some other researchers who were studying related topics were also consulted who suggested alterations necessary for the improvement of the measurability of the questionnaire.

Reliability being the ability of the variable to yield same value on repeated measurement (internal consistency), was verified using Cronbach's alpha.

Cronbach's alpha is the most widely applied reliability checking method among the various methods which includes test-re-test, split half etc. According to Nunnally & Bernstein (1994), the Cronbach's alpha exceeding a value of 0.70 can be considered as reliable. The Cronbach's alpha calculated for the study are displayed in the table below.

Table 1.6

Reliability Statistics of Employee Questionnaire

Variables	Number of items	Cronbach's alpha
Management Support	4	0.789
Policies & Procedures	4	0.772
Technology	7	0.809
Team work	4	0.733
Physical Environment	6	0.760
Training	4	0.758
Performance Appraisal & Rewards	6	0.743
Communication	5	0.751
Satisfaction	15	0.852
Service Capability	4	0.779
Opinion regarding supporting services	4	0.781
Opinion regarding features of PSK	6	0.711

Table 1.7

Reliability Statistics of Applicant questionnaire

Variables	Number of items	Cronbach's alpha
Awareness	6	0.702
Tangibility	8	0.837
Reliability	5	0.870
Responsiveness	6	0.803
Assurance	6	0.752
Empathy	6	0.786
Information Quality	5	0.797
Confidentiality	6	0.788
Opinion regarding supporting services	4	0.721
Satisfaction	7	0.806

It can be inferred from the tables above that all the constructs checked above has a reliability of above 0.70 which is the threshold limit. Hence, it was concluded that the data collected is internally consistent and reliable for further analysis.

1.11.8. Test for Normality

Parametric tests demand the observance of normality in the data in order to assure the robustness of the outcome which makes it inevitable to check the same. Normality of the data was scrutinized for the concerned tests where it is a prerequisite by employing Kolmogrov- Smirnov test (KS test), Shapiro Wilk test, Skewness, Kurtosis and Normal Q-Q Plots as and when required to find out deviation from normality.

1.11.9. Tools Employed for Data Analysis

The study which is mainly based on primary data has been analysed using various mathematical and statistical tools like percentages, mean score and standard deviation. Statistical tests like One Sample t-test, Independent Sample t-test, One-Way ANOVA, Welch ANOVA, Karl Pearson's Correlation and Chi-square test were used to analyse the collected data. Post Hoc Analysis like Tukey's Honestly Significant Difference and Games Howell test were used for better interpretation of the results. Correspondence Analysis was used to interpret association between dependant and independent variables. Factor Analysis was employed for extraction of variables for the study. Structural Equation Modelling (SEM) was also used for developing a model for the research work. A brief outline of the tests used in the study is given below.

1.11.9.1. T test

Student's 't' test which is commonly known as 't' test is used to test whether there is any significant difference between hypothesized mean and observed mean. It is also used to compare the means of two independent groups. Since, the two groups are assumed to be independent, it is also called 'Independent Sample t test'. In the study, t test has been used to check the significance in the difference between the

two categories of employees regarding internal service quality, service capability and job satisfaction.

1.11.9.2 ANOVA (Analysis of Variance)

ANOVA is employed to check the significance in the difference of mean values if the independent groups under study are more than two. The test validates the variations of observed values from the mean values within each sample relative to the variations between samples. In the study One way ANOVA was used to check the difference among the various RPOs in Kerala regarding internal service quality, external service quality, service capability, job satisfaction and customer satisfaction.

1.11.9.3 Chi square test

Chi square test being a non-parametric test, can be applied where parametric values cannot be calculated. It can be used to check the goodness of fit and also the independence of a variable. The association or dependence of a categorical variable on another categorical variable is checked using chi square test.

1.11.9.4 Correlation

Correlation measures the relationship between two variables. The correlation coefficient helps in understanding the extent to which one variable changes when a change is effected on the independent variable. It indicates the direction as well as the strength of relation between the two.

1.11.9.5 Exploratory Factor Analysis (EFA)

The Exploratory Factor Analysis is done to extract variables that represent a particular construct under study. All those variables that loaded under a single factor are grouped together to represent that particular factor and named thereafter. EFA was used in the study to extract the factors for measuring Internal Service Quality and External Service Quality.

1.11.9.6 Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis helps to confirm the groups explored in the exploratory factor analysis. In the study, the groups explored by the researcher for measuring the Internal Service Quality and External Service Quality is confirmed using CFA.

1.11.9.7 Structural Equation Modelling

Structural Equation Modelling is a multivariate technique for data analysis and helps in analysing structural relationships between the observed variables and latent variables. It is a combination of factor analysis and multiple regression. In this study, the Structural Equation Modelling has been used to understand how the Internal Service Quality controls the External Service Quality.

1.12. Limitations of the study

A number of hurdles have creeped in the way of completing this research work. A few major ones are listed below:

1. Most of the respondents refused to fill in the questionnaire as they considered it a sheer waste of time.

2. The recall errors and absent mindedness of the applicants may have affected the data provided by them.

3. The respondents disdained to disclose their personal details.

4. Employees refused to provide actual opinions for the fear of superiors.

5. It was hard to gain permission from authorities to the restricted areas for observing the processing of applications.

6. Demerits of scaling techniques might have affected the study as the data was collected using likert scales.

However, attempts have been made by the researcher to reduce the impact of these limitations and to make the study error free as far as possible.

1.13. Structure of the thesis

The study is organised into eight chapters beginning with the **introduction chapter** that gives a general introduction to the research work demonstrating the objectives of the study, variables used for the study, hypotheses framed for the purpose of achieving the objectives, methodology followed for the study, types of data used, tools employed for the collection of data and the analysis thereafter. The chapter also gives the operational definitions for the major concepts in the study and ends with a chapterisation scheme providing an outline of all the chapters in the work.

The **second chapter** gives a brief summary of the extant literatures related to the topic under study broadly divided into three sections. The first section gives a briefing of the research works conducted in the field of passport services. The second part covers the literatures reviewed related to the e-governance followed by the literatures that gives an idea regarding the previous studies made on service quality.

The **third chapter** is prepared keeping in mind the need for explaining the passport services in the country as it is the field in which the study was undertaken. The chapter introduces the services rendered by MEA through the various passport offices in the country and also goes through the National e-Governance Plan implemented by the government to ensure accessibility of services to the citizens all across the country. The chapter also describes the flow of work in the Passport Seva Kendras in the country.

The **fourth chapter** deals with the theoretical framework of the concept of Internal Service Quality and External Service Quality. All dimensions identified for the measurement of both the concepts are described in this chapter.

The **fifth chapter** explains the perception of employees regarding the Internal Service Quality in the Passport Seva Kendras in Kerala. It analyses the Internal Service Quality from different angles along with the satisfaction of the employees and their service capability.

The **sixth chapter** elaborates the perception of applicants regarding the external service quality. A description of the different dimensions of External Service Quality identified is made in the first part of the chapter followed by an analysis of these based on the various factors under study.

The **seventh chapter** establishes the relationship between External Service Quality and Internal Service Quality.

The **last chapter** summarises the findings and suggestions based on the study and also gives a conclusion to the study.

References

Bitner, M.J. (1990). Evaluating Service Encounters: The Effects of Physical Surrounding and Employees Responses. *Journal of Marketing*, 54. 69-82.

Churchill, G.A. (1995). Marketing Research Methodological Foundation. The Dryden Press, London.

Cronbach. L.J. (1951). Coefficient Alpha and the Internal Structure of tests. *Psychometrika. 16*(3). 297-333.

Hair, J., Black, B., Babin, B., Anderson, R., & Tatham, R. (1998). Multiariate Data Analysis. 6th edition. Upper Saddle River : Prentice-Hall.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2013). Multivariate data analysis, 7/e. Pearson India.

Hayes, A. F. (2017). Introduction to mediation, moderation, and conditional process analysis: A regression-based approach. 2nd edition, Guilford Press.

India in Business, Investment and Technology Promotion Division, Ministry of External Affairs, New Delhi, 2014.

Levin, R. I. (2011). Statistics for management. Pearson Education India.

Malhotra, N. K., & Birks, D. F. (2012). Marketing research: An applied approach. Pearson Education.6th edition.

Nunnally, J. (1978). Psychometric Theory. McGraw Hill. New York. NY.

Nunnally, J.C. & Bernstein, I.H.(1994). Psychological theory. McGraw Hill. New York. NY.

Passport Seva – A transformational journey, Passport Patrika – A bulletin of Passport services in India, published by Central Passport organisation, Ministry of External Affairs, New Delhi, Aug, 2016.

Pardeshi, Muktesh, K., Empowering citizens with better passport services. *Passport Patrika – A bulletin of Passport services in India*, Central Passport Organisation, Ministry of External Affairs, New Delhi, July-Dec 2013.

Schneider, B., Wheeler, J.K., and Cox, J.F. (1992). A passion for Service : Using Content Analysis to Explicate Service Climate Themes. *Journal of Applied Psychology*. 77(5). 705-716.

Shapiro, S.S. & Wilk, M.B. (1965). An Analysis of variance test for Normality (Complete Samples). *Biometrika, 52*(3/4), 591 – 611.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). Business research methods. Cengage Learning.

www.kerala.gov.in

www.passportindia.gov.in

www.mea.gov.in

CHAPTER II
REVIEW OF LITERATURE

2.1. Introduction

This chapter gives a brief account of the literatures reviewed for the purpose of understanding the background of the topic under study and also gaining knowledge of the various concepts, methodology and causal relationships of variable described in the extant studies available so that the research gap could be clearly identified and filled in. The researcher has made an earnest attempt to make an exhaustive review of studies related to the area of research. Even though the present study is based on Kerala, world wide literatures have been collected for the purpose.

A critical evaluation of studies available from various websites, journals, reports of authorized agencies, seminar proceedings and research theses have been made. According to the need of the research, the studies have been categorized and relevant ones are summarised here.

The chapter is classified into three broad categories as follows:

1.   Studies related to Passport services

2.   Studies related to e-governance

3.   Studies related to service quality

Each of these is summarised in the succeeding paragraphs.

2.2. Studies related to Passport Services

Only a few studies are available in the area of passport services which are summarised as follows:

Parker, R. (1954) studied about the right to go abroad and shed light on the fact that passport is an essential document for travelling abroad but until First World War, passport was issued merely for identification in many countries including United States. In those times, the passports had nothing to do with the foreign affairs. It was issued by local police authorities on the payment of a fee. In America, passport was initially treated as a letter of recommendation issued to those citizens

who were in good terms with the government. The study brings forth the evolution of passports in different countries and the then policies of many countries regarding the issue of passports.

Fanelli, J. (1955) studied about the merits and demerits of the existence of a passport to control the departures of people from a country. The study revealed the inconvenience caused due to the delays in urgent international trips to be made as a result of the delay in clearing the identity of oneself with the State. The author made in obvious that the passport must be an absolute and unconditional right to all Americans and it should not be a privilege of the government to restrict the freedom of life, religion, thought etc.

Jaffe, L. (1956) studied the concept of passport and learned that it was just a permission given to travel safely through the country issuing it but later on became a document for travelling outside the nation. Many changes had undergone regarding this during the First World War as a result of which some countries allowed its nationals to travel outside without a passport but certain countries did not allow such departures. Many countries used it as a tool to restrict the movement of people to other nations.

Pipko, S. & Pucciarelli, A., J. (1986) made an enquiry into the passport system of Soviet Union and its rules and regulations. They learned that a passport is a basic document establishing the identity of a person who is a citizen of the country and contains all the details of that person. The study investigated about the difficulties in obtaining a passport in Soviet Union and the consequences of missing a passport.

Kessler, G. (2001) re-examined the origin of passport and the purposes of the passport system by analysing the conventional functions of the passport system and the changes that has taken place in due course of time. As a result of a crisis in Soviet Union in 1932, the State decided to control the population flows into certain towns to reduce the number of mouths to feed. A special commission was set to deal the issue and they recommended the citizens to obtain a passport which took a long time to implement completely. One of the major problem faced in this process was

to differentiate the desirable and the undesirable. The study noted that various amendments were made to overcome this issue and so many other related issues in the passport system of the country.

Haque, A. (2011) initiated a research work to evaluate the performance of Regional Passport Office in Bangladesh. They found an increase in demand for passport over the last decade but no sufficient improvement in infrastructural facilities in passport offices which led them to a conclusion that the quality is low.

Arora, M. & Khanna, S. (2013) studied the quality of services rendered by the PSK at Jammu using the SERVQUAL model developed by Parasuraman et al.(1988). The five dimensions of the model were taken and the gaps were calculated based on the expectations and perceptions and found that two dimensions viz. reliability and responsiveness were not up to mark. T test conducted in the study proved that there is significance in the mismatch between expectations and perceptions of the quality as perceived by the passport applicants after privatisation.

Khan, Shahzad (2014) studied the customer satisfaction regarding the service provided by the passport office at Peshawar in Pakistan. They used SERVQUAL model for the purpose and found that the passport office is very slow in processing the application. Although majority of the applicants are satisfied with the services provided, a few have the opinion that accessibility is an issue to be resolved alongwith timeliness.

Hadiyati, E. (2014) measured the satisfaction of public regarding the services rendered by Immigration office in Indonesia. The study identified the elements of Public Satisfaction Index and found that people were satisfied with certain elements like reliability and trust while less satisfied with other elements like timeliness which constituted the index. The weighted score for each and every element was calculated for assessing the total Public Satisfaction Index in the study.

Thomas Reuner (2014) studied about TCS as a service provider in passport services and found that the main reasons that accounted for the winning of tender by TCS competing with many other companies were the technical potency, knowledge

base and a pioneering financial proposition. Despite the process risk that this shared responsibility between government and TCS presented, the project outperformed the expectations due to the re-engineered and digitalized processing of passport applications. The ensnaring of biometrics and use of digitally authorised signatures have enhanced the security.

Agarwal, B. (2016) expounded the Passport Seva Project in detail in a simple manner that even a layman could understand it. The paper clearly proffers the transformation of the service from the old system to the new system and the re-engineering of the whole process and also exhibits a before and after comparison of the management of employees, applicants and services. The study could be taken as a reference for having a basic overall idea about the whole project.

Promphet, P. (2018) studied the service quality of the temporary passport office in Yala province by considering five categories like, quality of services, behaviour of the officers who provided the service, place, hospitality and service expenses and came to a conclusion that the quality of services rendered by them are satisfactory but the officers could not manage the large number of applicants as a result of which mistakes creeped in quite often.

2.3. Studies related to e-governance

Passport services is one among the e-governance initiatives of the government. Hence, it was found necessary to go through studies related with e-governance which was done and summarised as follows:

Kumar, V. (2012) made an earnest attempt to analyse the perception of users towards the quality of services rendered by e-DISHA of government of Haryana which is an initiative under the e-governance plan in India. The study analysed the various e-service delivery centres and services like registration of birth and death, registration of marriages, payment of taxes, water bills, electricity bills, telephone bills, bus passes, issuing of passports etc. The study mentioned the various initiatives in different states related to e-governance like e-sewa in Andhra Pradesh, Bhoomi in Karnataka, FRIENDS in Kerala, Gyandoot in Madhya Pradesh, Lokmitra

in Himachal Pradesh, SETU in Maharashtra etc. The study concluded that the basic services under e-governance plan are just satisfactory to the people but can be improved to a large extent.

Shanshan, Shang (2014) developed a model named E-GOVQUAL model to measure the service quality of e-government. They conducted an indepth analysis of the various models existing in the field and emerged out with a model with four dimensions namely, usability, Information quality, security and public responsiveness. The study also constructs the attributes for each dimension so as to enable the users of the model to apply it rightly intact.

Danila, R. & Abdullah, A. (2014) analysed various e-government appraisal models like TAM, TPB, ISS etc. and developed a model by merging these models. In the model proposed in this study, the extent to which the citizens have accepted the e-government is measured using Technology Acceptance model (TAM), the behaviour of users of e-government applications is measured using Theory of Planned Behaviour (TPB) and the extent to which the e-government applications have become successful is measured using Information System Success Model (ISS). All these models are combined to find the actual performance of the e-government applications.

Singh, A. (2014) studied on the application of e-governance initiatives in the Indian scenario and the issues involved. In this study, the author has gone through a variety of e-governance projects implemented in India and tried to bring forth the fact that ensuring the participation of people in the e-governance initiatives is the key element of success of these projects. In order to enhance this participation, the projects must be transparent, accountable and responsive and should also be made available at cheap costs. The study also pointed out the main issues in implementation and the challenges in the successful working of e-governance projects such as lack of employees who are skilled enough to handle the technology and the insufficient infrastructural support.

Vyas, Chaitanya (2015) probed into the Indian Railway ticketing system and passport services in India. The study compared the various websites through

which the online ticket booking is materialised and found irctc to be the best among them. The study also compared the previous offline passport processing system with that of the present online system operated and managed by the TCS and found that the present system is very much convenient and faster than the previous one. The study has undertook only a theoretical comparison in both the cases.

Fakeeh, K.A (2016) analysed the models of e-governance implemented in developing countries. The models such as critical flow model, mobilization and lobbying model, broadcasting dissemination model and comparative analysis model were studied top to bottom analysing their operational structure, applications and the pros and cons of each. The projects based on these models were also exemplarily stated in the study. The study also makes it clear that adoption of e-governance improves the relationship between government and the citizens as it is a means of good governance. Manipulation of information is hardly possible if e-governance is implemented in all the phases of governance.

K, Nagaraja (2016) studied about the issues and challenges related to adoption of e-governance in India. He deeply analysed the economic, social and technical issues in implementing e-commerce in the country and also shed light towards the opportunities of it in the future. The study revealed the issues of privacy, security, authenticity, accessibility, awareness and interoperability in the e-governance initiatives launched by the government and opined that these issues have to be taken care of for inculcating confidence in the mind of people regarding e-governance.

2.4. Studies related to service quality

Service quality being the main theme of the study was learned in detail from various theses and articles available from different sources a summary of which is given below:

Hallowell,R. et.al (1996) defines internal service quality as the satisfaction felt by the employees regarding the services received by them from their service providers. They were fortunately able to identify the elements that could measure

the internal service quality and came out with a result that customer satisfaction is related to internal service quality. They also proved that job satisfaction is more related to internal service quality than to wages and benefits which are the economic incentives.

Bellou,V. & Andronikidis, A. (2008) made a sincere effort to study the relation between internal service quality and external service quality. When majority of the studies in the area of service quality has centred their works on external service quality, very few explorations have been made from the angle of internal service quality. Interestingly, the study was made both in private and public banks in Greek city the result of which led to a conclusion that due importance should be given to improve the internal service quality that in turn will improve the external service quality. Outcomes from the study also suggested certain techniques like TQM, rewarding schemes etc. for enhancing the internal service quality.

Parasuram et al (1985) has studied about the perception of consumers regarding service quality. Based on their finding that service quality is the difference between Expected services and Perceived services, ten dimensions on which these expectations and perceptions are based is found out in this study in addition to which the four critical gaps were identified in the service provided that may influence the perception of consumers regarding the quality of services. It gave rise to a conceptual service quality model that could be applied in studies regarding quality of services.

Parasuram et al (1988) made a further study on the factors affecting service quality which helped them to make a more concrete idea about the customer expectations. The ten dimensions they had identified were found to be overlapping and hence reduced to five factors by thoroughly analysing each factor.

Brown & Swartz (1989) evaluated the quality of professional service provided from the perspectives of both the providers and the clients. The study was conducted using the perceptions of thirteen physicians who practiced privately and the patients consulted by them. They identified that it is the way to narrow the gap in the perception of provider and client regarding the performance of service. They

suggested to alter the behaviour of the provider or expectations of the clients for obtaining more consistency.

Babakus, E, Mangold, W.G (1989) pointed out that SERVQUAL dimensions bring out the problem in the quality of services which is lying beneath all other problems but may be the root cause of many other issues in the organisation. The administrators of hospitals must analyse the patient expectations and perceptions so that measures can be taken to make them more satisfied which helps in earning a fame for the hospital.

Brown, Churchill and Peter (1993) identified the psychometric problems with the SERVQUAL model such as issues with reliability, validity and variance restriction. They reviewed these issues and investigated the case with a modified construction of the questionnaire and finally opined that the use of non-difference scores is much better than the difference scores used in the model and the measurement of perceptions itself out performed the gap scores. In addition to these findings they also suggested modification of SERVQUAL model before application to different sectors.

Cronin & Taylor (1994) responded to Parasuram et al (1994) who in their study criticised the SERVPERF model identified by Cronin & Taylor (1992) claiming that the ever emerging literature provided confirmation to the conclusion of Cronin & Taylor (1992). But they agree that the factor instability existing in SERVQUAL model also exist in SERVPERF model across service industries. They interpret that customer satisfaction influences the purchase intention at a significant level in addition to the quality of services.

Roth & Jackson (1995) made an attempt to study whether the delivering of superior quality is influenced by the generic capabilities like business process capabilities, people capabilities, technological capabilities, organizational knowledge etc. The study demonstrates that market conduct and organization knowledge have an influence on the service delivering ability which in turn accounts for the service quality. The increasing levels of factor productivity and market performance are negatively related to service quality in the short run.

Parasuram et al (1996) revealed the consequences of service quality on the behaviour of employees. This consequence may be in the form of customers constantly remaining with the company. In the case of a poor service quality, a negative behaviour of customers may be detected. They may switch away from the service provider. The study supports certain previous studies that provides evidences for the customers' behaviour being influenced by the service quality. A conceptual model is also developed for the behavioural and financial consequences of the quality of services rendered.

Orwig R.A et al (1997) tested the validity of SERVQUAL in the departments of the public sector by replicating the studies made by earlier researchers in the private sector and concluded that the dimensionality of the instrument is questionable as the instrument failed in the test. But it was also added that the culture of the military organization in which the test was conducted might have accounted for the significance in the difference in the perception of service quality observed from the civilian counterparts and hence they suggested that more similar studies are required in domain of public sector.

Brysland & Curry (2001) attempted an extensive survey on the previous studies done using the SERVQUAL approach and clearly explained that SERVQUAL model is one among the best to be utilized for judging the quality of service rendered by the public sector.

Engelland et. Al (2001) studied the influence of mavens on the perception of customers regarding the service quality and found that it has a major role in evaluation of service quality as it brings about a difference in the perception to the same experience of service. The mavenship is correlated to some other features like opinion leadership, value consciousness, innovativeness etc. The study suggested that marketers must enhance positive relationships with mavens so as to induce them to spread positive market information.

Owen, Lynn et al. (2001) tried to explore the service quality in Islamic banks for which he employed a new 34 item based CARTER model. Quite remarkably, the study concluded that Islamic banks have to consider cultural

differences while they are adopting service quality for which training is very important. Moreover, they found that the linkage between service quality and satisfaction of customers was strong and the study mentioned it as a form of CARTER- items processing units and satisfaction outputs on the whole.

Olsen (2002) conducted a comparative evaluation of the relationship between service quality, customer satisfaction and customer loyalty and unearthed the link between the three. According to their study and some other studies (Kang et al., 2004; Soderlund and Ohman, 2005; Lundahl et. al, 2009; Kumar et al., 2013) service quality precedes customer satisfaction which lies in between quality and loyalty. These studies also points to the fact that 'how a service is delivered' is more significant than 'what is delivered'.

Zeithaml, Parasuraman & Malhotra (2002) explored the knowledge of consumers regarding the quality of services delivered through the various websites and how they perceived it. They found that the perceptions of consumers regarding e-service quality was curvilinear. When comparing the e-service quality with the traditional service quality, certain facets of traditional service quality like empathy is irrelevant in the case of e-service quality while certain other dimensions like website graphics, privacy etc. are to be included. The study also analysed the knowledge of consumers regarding e-service quality and also pointed out the matters to be researched regarding it.

Elanain H. (2003) came forward with an investigation on the effectiveness of management practices designed to enhance service delivery. The study aimed to link employees' perception of the internal dimensions of service quality to the quality of service they delivered to external customers which led to a conclusion that less experienced and less salaried staff had negative perceptions about the internal and external service quality dimensions when compared with more experienced and highly satisfied staff. The findings indicated that in order to improve the contact between staff and bank customers, the management has to relieve the time pressure on staff and increase the clarity of management. The quality of services rendered by banks can also be improved by improving the communication materials such as bank

statements, leaflets and brochures. Management support is the most important determinant of employees' perception towards external service quality.

Gani, A. et. al. (2003) compared the service quality gaps in Indian banks with that of foreign banks. SERVQUAL model was used for analysing the perceptions of service quality and the corresponding expectations. A notable detection from the work was that foreign banks excelled in the service quality performance than Indian banks which was perceived as low by the customers. The foreign banks are technologically much advanced than the Indian banks which was found to be the main reason behind this high quality of service.

Israel, D. et al (2004) concentrated on measuring the quality of services delivered in banking division. This study too was conducted in selected public banks and as usually done compared with banks operating in private zone and ended up with a finding to alter the marketing tactics in use. The study found that banks in the public zone had to enhance their tangibility features, accessibility, behaviour of employees whilst the private banks needed to concentrate more on dependability, credibility and safety in delivering service to their customers.

Jain, Sanjay. K et al (2004) quite differently made a juxtaposition of SERVQUAL and SERVPERF with respect to their scales related to their validity, explain ability of variation in the service quality on a broad spectrum, ease in data collection etc. On the evaluation of different scales based on the three criteria examined chronologically, it was found that unweighted performance is the only measure emerged as a better choice. However, when the diagnostic ability was considered, it was the SERVQUAL scale that was selected to be the best one. The SERVQUAL scale entailed gigantic data collection task although it could be broken down by applying direct instead of the calculated presupposition disconfirmation measures. The application of weighted SERVQUAL would be a better option when the diagnostic ability of scales is dealt with. Still an optimal decision in this regard needs to be weighed against the herculean job of collection of information.

Sharma, Alka et. al. (2004) studied the service quality perceptions of customers of selected banks in the public sector and private sector in India.

SERVQUAL and SERVPERF models were used for comparing the service quality gap. The study also found that SBI and ICICI are the best performing banks with respect to the service quality and on an overall the private sector banks have higher service quality perceptions when compared to the public sector banks.

Dhar, Upinder et. al. (2004) tried to understand the difference in service quality perceptions of customers regarding commercial banks in the public and private sector and found significant difference between the two. In addition to the perception of customers they also studied how the employees of the banks perceived the quality of their respective banks and found a similarity between the perceptions of customers and employees.

Paswan, Audhesh, K. et. al. (2004) undertook an exploratory study to explore the quality of services rendered by the financial services industry by identifying certain factors of service quality in the selected industry such as routine transaction cost, loan transaction cost, empathy and tangibility. The study found that the most important factor determining service quality in the financial service industry is the transaction cost of loan.

Spathis, Charalarnbos et. al. (2004) examined the perceptions of customers regarding the service quality of Greek banks and also analysed whether the gender has any role in the service quality perception. They found that gender has an impact on the perception of the quality of services. The dimensions perceived by male customers as an indicator of service quality stands apart from what was perceived by the female customers. Reliability and effectiveness are considered to be highly important for male customers but not for female customers.

Bhat, Mushtaq.A (2005) explored the service quality in selected banks and its variation across demographic factors by conducting an investigation regarding the quality of services in various banks located in four states in the northern part of India. Surprisingly, the study disclosed that service quality of Indian banks is much poorer than that of the foreign banks when compared with each other and that there existed variations in the perception of service quality among demographic features like age, earnings, field of employment, location of banks etc.

Parasuram et al (2005) considered the technologically advanced society and the need of the hour to assess the e-services rather than the conventional services for which they had developed the SERVQUAL model. They found this model inadequate for measuring the e- service quality and created another E-S-QUAL scale with 22 items and E-RecS-QUAL scale with 11 items for evaluating the e-services and the recovery services respectively. E-SQUAL model provide 4 dimensions to the research world namely, fulfilment, privacy, efficiency and system availability while E-RecS-QUAL consisted of 3 dimensions such as responsiveness, contact and compensation that can be employed for assessing website service quality.

Prabha, Divya et al (2006) studied the services provided by bank to their corporate customers and the customers' perception towards the quality of these services. As commonly observed, the study was conducted based on the SERVQUAL model for which data were collected using questionnaire from both product as well as service oriented sectors. In this study, they concluded that despite the satisfaction felt by the customers with regards to competence and also the customer orientation, they were not that happy with certain other aspects. Hence, banks have to pay more attention towards communication, modernization and promptness of service.

Pollack (2008) made an empirical study on the essence of service quality and its relation on satisfaction which revealed certain facts that the satisfiers which did not show a relation with the satisfaction changed its direction on reaching an acceptable level of quality named inflection point and became positively related. Similarly, the dissatisfiers that exhibited a positive relationship initially, turned negative on reaching the inflection point.

Brahmbhatt, Mamta et al (2008) made a comparative assessment of public sector, private sector and foreign banks regarding their quality of services using SERVQUAL model. The study was undertaken in the banks in Gujarat and suggested that the banks should continuously monitor whether the needs of

customers are fulfilled satisfactorily if they want to maintain their existing customers and make them recommend their banks to others.

Ramseook, P. et al (2010) tried to find out how far the performance improvement measures adopted by the Mauritius government in the public service sector has borne fruits. The study made use of the SERVQUAL approach to investigate the gap between the customer expectations regarding the service enjoyed and the perceptions of Front-line employees regarding the customer expectations. The opinions of customers and employees were found not significantly different regarding the gaps between the perceptions and expectations of the public service. Further, the study declares that SERVQUAL model is reliable and applicable to public sector services but at the same time they cautioned that only one particular public sector department has been studied and this reliability is not verified for other departments which they kept aside for a future attempt.

Girvin, R. (2010) tried to develop a model to express the influence of noise limits on the choice of scheduling of a monopoly airline providing more convenience to the passengers and outsiders. The study analysed related models in the previous studies and found that noise of an aircraft could be modelled more practically using aircraft size, less stylised forms of noise damage and the operating costs of airlines. The study concluded that refinements in the model and much more numerical exploration may be required to establish firm conclusions.

Ojasalo, J. (2010) developed a conceptual model for measuring e-service quality after a detail examination of the traditional models and e-services models. The various dimensions of many of the previous studies were considered for the formulation of a new model for e-service quality assessment integrating the traditional models and the recent e-service models.

Ramseook, P. et al (2010) tried to analyse the perceptions and expectations of the Front Line Employees regarding the services of a call centre in Mauritius and to examine whether it has any role in predicting loyalty as well as satisfaction. It was found that the perception of the FLEs are much below their expectations and the dimensions of the SERVQUAL model had a negative relationship with the

satisfaction of the FLEs. In addition to that it was also found that tangibility is the least contributing factor to perception of service quality.

Shahin, Arash, Samea, Monireh (2010) reviewed and critically discussed on the conventional models of service quality and tried to update them to become more comprehensive for being applied in different scenarios. The study identified eight new additional service quality gaps but became harder to evaluate than the conventional models for which the main reason is the conceptuality of the questionnaires. But it still provides more opportunity to researchers to make advanced investigations on creation and enhancement of service quality models.

Boetsch, Bieger, Wittmer (2011) analysed the quality of services provided by the various intercontinental airlines for which passengers were interviewed. Customer value analysis was used for the purpose of evaluating the services offered by various airlines. The most influencing factor that affect the customer value in the purchase of airline service are the brand of the airlines, sleeping comfort, fare and direct connection. The study also declared that notable difference is not evidenced in the perception of customer value among different types of travellers like business travellers, leisure travellers, frequent travellers, non-frequent travellers etc.

Khare, A. (2011) made an attempt to study the perception of Indian customers towards the quality of services rendered by multinational banks and found that Indian customers have a strong belief that multinational banks provide high quality of services than that provided by Indian banks. This is the belief of even those people who have not visited the foreign banks. This belief is aggravated by the well-dressed staff, world class ambience, both interior and exterior. The poor ambience is one of the main reason for creating a bad impression of Indian banks in the mind of the customers.

Sahlu D, Tesfatsion (2011) tried to explore the difference in quality, expectation and perception of the customers of SBI, Punjab University Branch, The study based on SERVQUAL model revealed that the customers had high expectations regarding all the five dimensions of the model but the services were not up to the mark and concluded that the branch is not customer focused. The study

suggested that employee training programmes should focus on interpersonal communication and customer care facilities to make them more empathetic towards customers.

H.S, Sandhu et al (2011) found that competency, physical and ethical supremacy and practicality have a great hit on the quality of services provided by Life Insurance Corporation of India. This study has evaluated the five factors as proposed vital by Suresh Chandar et al. (2001) in the life insurance zone and refined it to a seven factor construct on which the study was based.

Santhiyavalli. G (2011) studied the perceptions of customers with regard to the service quality of SBI by employing the SERVQUAL model developed by Parasuraman et al. The study analysed the gap in the expectation and the measured perception which revealed that in SBI 'empathy' has scored the highest among all the other dimensions. Subsequently, the factor analysis conducted for the study proved that the variables under assurance, i.e, the security aspects needed more attention for the improvement of service quality of the bank.

Al Khattab, et al (2011) probed into a study to measure the service quality of hotels from the customer perspective. The study was conducted in various star hotels operating in a couple of cities situated in Jordan. Pearson correlation has been used to assess the relationship between the quality of various dimensions chosen for service delivery and customer satisfaction and reached at a conclusion that the managers of these selected hotels have to alter their focus points by enhancing the vitality of the tangible factors related to the service delivery as the customers have exhibited a lack of attraction towards this dimension which requires a betterment in equipment and visible facilities, the looks of employees etc. Strategic updating of human resource management tactics to eventually train the staff members to deal the customers more effectively is suggested by the researchers.

Maher, J., Clark, J, Motley, D., (2011) in his study tried to appraise the service quality in children's museum. SERVQUAL model is applied and found dependable and valid in measuring the service quality of museums.

Boetsch, T., Bieger, T. & Wittmer, A. (2011) has taken a sample of 682 air passengers to evaluate the service products of airlines. Customers were enquired about the drives behind their buying decisions and found that airline band is the most influencing factor followed by price and sleep comfort bagging the second and third positions respectively. The first class and business class segments have differences of opinion regarding the brand and sleep comfort. But the study makes it obvious that the perceptions of air passengers highly depend on their previous experience.

Raju, S. (2012) tried to compute the perception of customers regarding the mobile service providers and the study is restricted to the customers in Madurai district. SERVQUAL model is used for the purpose. The five dimensions of the model is compared for the various service providers like Airtel, Aircel, Vodafone and BSNL and are found to be almost the same. The study also tried to find out which among these dimensions contribute the most to customer satisfaction and found that empathy is meticulously affiliated to customer satisfaction while tangibility is the least contributing factor.

Zavareh, F.B. et al. (2012) tried to examine whether the E-SERVQUAL model suits the internet banking services for which they conducted an indepth analysis of the model. They made certain modifications to the model to develop a new model and Confirmatory Factor Analysis was conducted to validate the structure of the same. Based on a study in Iran, a new model emerged with six dimensions of which a few were similar to that of the E-SERVQUAL model which led them to a conclusion that on re-organizing and reinterpreting the E-SERVQUAL model, it can be made suitable for quantifying the quality of Internet banking services.

AV, Sivakumar. (2013) disclosed the fact that the perception of customers with regard to the services given by LIC is higher than that of the customers of private insurance providers. But in both cases the perception is not up to what is expected by the policyholders from them and this difference is high in the case of

private players. The study also proclaims that although the service quality does not evince direct impact on the customer loyalty, it has got an indirect impact.

Bharwana, Bashir & Mohsin (2013) conducted a service quality study in the private colleges of Faisalabad and found that the various aspects of service quality exhibited a positive correlation among which empathy was an exception. The dimension of empathy was negatively correlated with service quality and also with the customer satisfaction. Consequently, the study also brings forth the necessity of the top management to assess the quality of service which is leading to customer satisfaction and in turn to customer loyalty and life long commitment.

Mistry, Snehalkumar H (2013) tried to study the satisfaction of customers with regard to the services extended by both public sector banks and private sector banks in Surat city which led them to a conclusion that whether it is in the public sector or private sector, a bank should focus on improving the reliability, assurance and responsiveness. Training must be imparted to the employees so that their interpersonal skills and empathy can be developed, which will further improve the level of contentment as enjoyed by the customers of the bank.

Fozia (2013) analysed the perceptions of customers on the whole in respect of the services of e-banking and arrived at a conclusion that respondents of various age group have different perception towards the e-banking services and their level of usage is also different which makes it essential for the bank to focus on customers of all the age groups for the furtherance of e-banking services. The occupation wise perception analysis done in the study also revealed the occurrence of difference in perception but still they are keenly interested in using these services.

J.O, Adetayo et al (2013) established that the customers felt happy with the quality of services rendered by GSM operators in Lagos & OYO states of south-western Nigeria, especially MTN, GLO, Airtel which were used as sample organisations for the study with a moderate level of satisfaction on a 5 point likert scale, it is concluded that overall, the mobile phone users were satisfied with the services rendered by the GSM operators as compared to the situation before the introduction of mobile phones in Nigeria in 2001. It was also confirmed that mobile

phone users varied in their level of satisfaction across the various networks in the areas of courtesy, billing, call quality, coverage, customer care, ease of recharge and value added services. But their level of satisfaction was same reliability, adequacy of facilities, prompt service, network availability and browsing plan.

Ganjinia, Hossein et al (2013) explored the quality of e-banking services in the branches of Saderat bank in Guilan province which revealed that reliability and empathy are the factors having greatest effect on customers' perception with regard to service quality and in Saderat Bank, and majority of the customers are satisfied regarding the accountability dimensions. Only the appearance scored low as per the opinion of the customers.

Dzogbenuku, Robert K, et al (2014) aimed to assess how customer service is used to retain clients in Ghana's competitive banking sector. The study revealed that the customers of SG-SSB Bank felt contented with service performance manifested by the bank through astute service delivery or performance. The customers also had some misgivings about the bank's poor interpersonal relationships and poor handling of customer complaints. The study concluded that customer service concerns should be of strategic concern to the management and Board of Directors and the employee training should include simulation exercises that focus on dealing with customer complaints.

Awwal, Mofizul Islam (2014) studied on the application of lean concept in service industry as a wide range of service industries, especially health care services, are trying to adopt the lean service concept. Lean being a strategically important service approach places its client in the centre of organisational processes. In addition to changing the organizational structure, lean service also brings change in employees' way of thinking but a standard framework has not been proposed for implementing the lean service in an effective and efficient manner in service realms.

Rahman & Abdullah (2014) made an attempt to explore how the experience of tourists influenced their level of satisfaction. The factor analysis is used to examine the multidimensional aspects of the concept and its generalizability

and found significance in the factor loadings across the variables. Moreover, it evidenced the dominance of the indirect effect of service quality over the direct explanation of the effect between the experience and satisfaction of the tourists. The satisfaction of the customers can be ensured by maximising the experience of the tourists by rendering superior quality services.

Krishnan, Sreela. (2014) analysed the profitability and productivity of the commercial banks in India using ratio analysis and trend analysis. Ratio analysis led to a conclusion that the Indian commercial banks did not differ significantly in the case of profitability and the trend analysis led to a conclusion that all the banks studied showed an increasing trend with regard to profitability. The study also disclosed that the variation in productivity among the various commercial banks in India is insignificant. The study also analysed the perceptions of customers regarding the service quality using SERVPERF and concluded that the private sector banks bagged the first rank in the quality of services proffered among all the commercial banks studied.

Syaquirah, Nurul et al (2014) investigated on the techniques of retaining customers of the hotel industry by practising good room service. The study stressed on the fact that the hotel management has to fulfil all the expectations of the customers so that they may be motivated to revisit and stay again which goes a long way in boosting hotel business performances. The study also suggested that restructuring of marketing strategies would be essential keeping in mind that retaining a customer is more valuable than finding new.

Dewan, Mukta, Mahajan, Sadhana (2014) studied whether there is any difference in the perception of service quality among the customers of private sector banks on the basis of demographic factors and reached at a conclusion that male customers had a more positive perception towards service quality than female customers. The old age people were more satisfied as they got more personal attention from the employees of the bank. Similarly, high income groups and married persons had a positive perception towards the quality of services rendered by HDFC Bank.

Khodaparasti, R.,B. & Gharebagh, M., K. (2015) evaluated the service quality of Saderat bank wielding the SERVQUAL model and concluded that there exist gap between the expectations of the customers and their respective perceptions of the services provided by the Saderat bank branches which meant the failure of the bank to perceive the expectations of the customers. In connection with reducing the dissatisfaction of the customers, periodic service quality evaluations are compulsory.

Sharma & Verma (2015) measured the service orientation of banks in both the public and private precincts in Punjab and revealed the difference in dimension wise mean scores related to service quality amongst the public and private sector banks. Both the banks approaches their customers differently but private banks are found to be more service oriented. Among the five important dimensions of service quality, the dimension of responsiveness is found to be the dominant factor in the case of commercial banks. The competitive advantage of banks lies in their extent of service orientation which enhances the probability of a business concern to sustain in the market and maintain long term relationship with the customers.

Raj, L. (2015) has made an attempt to gauge the level of service quality and the satisfaction of customers regarding the Direct to Home Service Providers using the SERVQUAL model developed by Parasuram et. al. (1985) with slight modifications. Nine dimensions were considered for analysing the same and found that these factors are the factors determining the service quality of DTH. The regression analysis conducted helped in concluding that assurance, quality of network, convenience, empathy and the operation of services are the significant predictors of the quality of services rendered by DTH and hence the service providers have to focus on these factors to enhance the customer satisfaction.

Uddin, Mahi (2015) conducted a study to explore the service quality of five star hotels in Chittagong, Bangladesh by employing the SERVQUAL model developed by Parasuraman et al (1985). The study threw light on the fact that the customers were not fully contented with all the dimensions of service quality as offered by the hotel industry. So, it was suggested that the hotel managers must upgrade their services and closely monitor that it meets the perception of the

customers and co-operation of staffs should also be sought to establish an organisation culture in order to make them observe the service quality rules and standards. Customers require more respect and honour from the service providers.

Ahmed, Maqdoom (2015) compared the quality of services in the automated and non-automated banks in Marathwada and found that in majority of the non-automated banks, the quality of services fell below the expected levels causing dissatisfaction to the customers. The level of satisfaction is positive in automated banks due to the better quality of services provided. They scored much better than non-automated banks in certain dimensions such as assurance, physical facilities, responsiveness, empathy, arrangement of special care to certain special customers etc.

Mann, P.,W. & Jha, Manish (2015) made an attempt to assess the quality of services rendered by mobile service providers in order to learn the customers' perceptions as well as satisfaction regarding the various aspects of mobile service providers like billing, network availability, customer care etc. The study found that irrespective of their demographic features, majority of the individuals on the mobile service providers forming a lasting image in the minds of the users which then influences their preferences and they concluded that the quality of services proffered undoubtedly influenced the level of satisfaction of the mobile phone users.

Arun Kumar, G. (2016) conducted a study for measuring the quality of service rendered by selected supermarkets in Mysore city using the retail service quality scale with five dimensions and found that almost all the customers were pleased with the services provided by the supermarkets that were selected for the study.

Rajeswari, Srinivasulu & Thiyagarajan (2016) analysed the quality of services offered in the telecommunication sector aiming to identify the greatest influencing dimension of the service quality and made obvious that reliability, empathy, responsiveness and assurance are to be placed in the first tier followed by tangibility in the second tier. The network quality was placed in the third tier with the lowest loading. In addition to this, the service oriented firms are also required to

focus their attention on after sale services which is also very much essential in the successful operation of the organisation. To ensure all the above, training of the employees, increasing their job satisfaction etc. should be given utmost care as it helps in delivering high quality services.

Prakash, N et al. (2016) studied the various factors influencing the service quality perception of the customers in hotel industry and identified reliability, safety, professionalism, empathy and responsiveness as the dimensions of service quality in this area. They proved that reliability and professionalism are the vital factors affecting customer satisfaction.

Gupta, R., Venkaiah, V. & Ammani, P. (2016) attempted to segment the needs of the air passengers passing through Rajiv Gandhi International Airport, by classifying the needs as aeronautical needs and non-aeronautical needs. The travellers' preference for the non-aeronautical needs are found to be very low among all the segments of passengers. Only if the management take sincere efforts, these can be improved so that the revenue can be increased. Being an airport operating on PPP mode, it is necessary for an effective management.

Kumar, Rajeev (2016) studied the perception of customers regarding technology based banking services using SSTQUAL developed by Lin and Hsieh (2006). The model analyses the perception of service quality using 7 dimensions and also checked the customer satisfaction and the customer behaviour intentions which led to a conclusion that the services are satisfactory to the customers on an average. Their behaviour intention was also found to be positive. The satisfaction of the customers is the highest in the case of assurance and security dimensions of the model.

De Keyser et al. (2016) studied the relationship between quality and customer satisfaction more elaborately by classifying the quality into two, namely, technical quality and functional quality. Five categories of customers availing the services given by a mail order firm in Belgium were considered for the study which proved that the technical quality outperformed the functional quality in the case of four groups of customers.

Kasiri, L.A et al. (2017) tried to explore the influence of customisation and standardisation on customer satisfaction and loyalty. They observed three service industries in Malaysia namely, health care, education and hospitality to study the same and came to a conclusion that standardisation has got a higher influence on technical and functional quality than customisation. It was also disclosed that service quality leads to customer satisfaction. Unlike De Keyser et al. (2016), the study put forward that functional quality is found to have a considerable impact on customer satisfaction than the technical quality. They also shed light on the fact that quality of services can be improved by integrating standardisation with customisation. In order to prove this they extended the model developed by Gronroos by adding the two concepts, i.e, standardisation and customisation to the model.

Gulc, A. (2017) conducted a detailed study about the different models for measuring the service quality. They understood that although very little studies have been made in the area of logistics, the researchers have tried to generate models for measuring the service quality of logistics and have proposed different dimensions for the same. The study identified the importance of service map in logistic service over and above the existing models as it measures from the client perspective and organisation perspective and hence becomes a complex tool.

Various other studies also have been done using SERVQUAL model in a similar manner to measure the quality of services rendered by a variety of service providers including banks (Kangis & Passa, 1997), public utilities (Babakus & Boller, 1992), police service (Donnelly et al., 2006), hospitals (Bakar et al., 2008), university (Galloway, 1998), travel agency (Luk, 1997) and public services (Brysland & Curry, 2001).

2.5. Conclusion

This chapter goes through the studies conducted previously in the area relevant to this topic. The concept and implementation of e-governance has been studied in detail by many researchers who have come up with the fact that these initiatives can excel only through ensuring participation of people. It can also be enhanced by making it more transparent, accountable and responsive but at a

cheaper cost. A number of studies have been undertaken in many public services to check the same. But no studies were found relating to the service quality of passport offices in India except a few case studies. The use of SERVQUAL model as such for evaluating the service quality was found insufficient in the context of passport services in India.

The studies pointed out that a major challenge in the implementation of e-governance initiatives is the lack of employees skilled enough to handle technology and also the insufficiency of infrastructure. It also makes it clear that satisfied employees are the source of satisfied customers. But research works connecting internal service quality to customer satisfaction was not found in the literatures reviewed. Hence, this study was made to fill the research gap.

References

Agarwal, B. (2016). Passport Seva Project- Taking e-Governance to the door step of citizens. *AIMA Journal of Management & Research, 10*(2/4), 1-20.

Ahmed, M (2015). *Quality of services of automated banks and non-automated banks in Marathwada: A comparative study*. Ph.D thesis. June 2015.

Al Khattab, S.A., & Aldehayyat, J.S. (2011). Perceptions of service quality in Jordanian hotels. *International journal of Business & Management*, *6*(7), 226-233.

Arora, M. & Khanna, S. (2013). Gap Analysis of service quality in Passport Office after Privatization: An empirical investigation. *International Journal of Hospitality & Tourism Systems, 6*(2), 92-98.

Arun Kumar, G. (2014). Service quality in retailing a study of supermarkets in Karnataka, Thesis, University of Mysore, Shodhganga. Retrieved from http:/hdl.handle.net/10603/72303.

AV, Sivakumar. (2013). Service quality in life insurance industry- A study in Tamil Nadu. Madurai Kamraj University. Retrieved from http://hdl.handle.net/10603/136304

Awwal, Mofizul Islam. (2014). Breaking the barriers of service hostility: A lean approach to achieve operational excellence. *International Journal of Business & Economics Research*, 3(6-1), 65-73.

Babakus, Emin & Boller, G.W. (1992). An empirical assessment of the SERVQUAL scale. *Journal of Business Research*, *24*(3), 253-268.

Babakus, E, & Mangold. W. G. (1989). Adopting the SERVQUAL scale to hospital services: An empirical investigation. *Health service Research*, *26*(6), 767-786.

Bakar, C., Akgŭn, S.H. & Al Assaf, A.F. (2008). The role of expectations in patient assessments of hospital care: An example from a university hospital network,

Turkey. *International Journal of Health Care Quality Assurance*, *21*(4), 343-355.

Bellou,V. & Andronikidis, A. (2008). The Impact of Internal service quality on customer service behaviour- Evidence from the banking sector. *International Journal of Quality & Reliability Management, 25*(9), 943-954.

Bharwana,T.,K., Bashir, M. & Mohsin, M. (2013). Impact of service quality on customers' satisfaction: A study from service sector especially private colleges   of Faisalabad, Punjab, Pakistan. *International Journal of Scientific & Research Publications, 3*(5), 1-6.

Bhat, Mushtaq. A. (2005). Correlates of service quality in banks: An empirical investigation. *Journal of Services Research*, *5*(1), 77-99.

Boetsch, T., Bieger, T., Wittmer, A. (2011). A customer – value framework for analysing Airline services. *Transportation journal*, *50*(3), 251-270. Retrieved from http://www.jstor.org/stable/10.5325/transportationj.50.30251 on 27-04-   2016.

Brahmbhatt, M., Panelia, D. (2008). An assessment of service quality in banks", *Global Management Review*, Vol.2, No. 4, Aug 2008, pp 37-41.

Brown, S. & Swartz, T. (1989). A Gap Analysis of Professional Service Quality, *Journal   of   Marketing*, *53*(2), 92-98. Retrieved from http://www.jstor.org/stable/1251416 on 26-04-2016.

Brysland, A. & Curry, A. (2001). Service Improvements in public services using SERVQUAL. *Managing Service Quality*, *11*(6), 389-401.

Cronin, J., Joseph & Taylor, Steven, A., (1992). Measuring service quality: a Reexamination and Extension. *Journal of Marketing, 56*(3), 55-68.

Cronin, J., Joseph & Taylor, Steven, A. (1994). SERVPERF Vs. SERVQUAL: Reconciling Performance-based and perception-minus-expectation measurement of service quality. *Journal of marketing, 58*(1), 125-131.

Danila, R. & Abdullah, A. (2014). User's satisfaction on e-government services: An integrated model. *Procedia- Social and Behavioural Sciences. 16*(4). 575-582. Doi: 10.1016/jsbspro.2014.11.148.

De Keyser. A., Lariviere, B. (2014). How technical and functional service quality drive consumer happiness: moderating influences of channel usage. *Journal of Service Management. 25*(1). 30-48.

Dewan, M., & Mahajan, S. (2014). A study of the perceived service quality and its dimensions in private sector banks. *IOSR Journal of Business & Management, 16*(2), Ver.1, 44-51.

Dhar, Upindar et al. (2004). Service with a difference. A comparative analysis of private and public sector banks. *Prestige Journal of Management & Research*, *8*(12),   17-43.

Donnelly, Mike, Kerr, Neil J., Rimmer, Russell & Shiu, Edward M. (2006) Assessing   the quality of police services using SERVQUAL. *Policing: An International   Journal of Police Strategies & Management, 29*(1), 92-105.

Dzogbenuku, R.K., Ahiabar,G.,K. & Amoako, G.,K. (2014). Customer service and Customer retention in Ghana's Banking Sector : the case of SGSSB Bank (Societe Gererale, Ghana). *Indian Journal of Marketing, 44*(1), 33-43.

Elanain, H., (2003). Staff Perceptions of service quality in Egyptian Commercial Banks: An Internal and External perspective. Doctoral thesis, Loughborough University, Retrieved from https://dspace.lboro.ac.uk/

Engelland, B. T., Hopkins, C. D., & Larson, D. A. (2001). *Journal of Marketing theory & Practice, 9*(4), 15-26. Retrieved from http://www.jstor.org/stable/40470072   on 26-04-2016.

Fakeeh, K.A (2016). The e-governance (e-gov) Information Management models, *International Journal of Applied Information Systems*, *11*(1), ISSN: 2249 – 0868, 10-16.

Fanelli, J. (1955). Passport-Right or Privilege? *The Annals of the American Academy of Political and Social Science, 300,* 36-40. Retrieved fromhttp://www.jstor.org/stable/1030897

Fozia (2013). A comparative study of customer perception towards e-banking services provided by selected private and public sector banks in India. *International journal of Scientific & Research Publications, 3*(9), ISSN 2250-3153, 598-603.

Galloway, Les. (1998). Quality perceptions of Internal and External Customers: a case study in educational administration. *The TQM Magazine, 10*(1), 20-26.

Gani, A. and Bhat, Mushtaq A. (2003). Service Quality in Commercial banks: A comparative study. *Paradigm, 3*(1), 24-35.

Ganjinia, H., Mohammad, T. & Dehban, S., M., (2013). The evaluation of e-banking services quality with using SERVQUAL scale & its impact on customers' satisfaction (Case study: The branches of Saderat Bank in Guilan Province). *Arabian Journal of Business & Management Review (Oman Chapter), 3*(4), 86-90.

Girvin, R. (2010). Aircraft noise regulation, Airline service quality , and social welfare: the monopoly case. *Journal of Transport Economics & Policy, 44*(1), 17-35. Retrieved from http://www.jstor.org/stable/40599981.

Gulc, A. (2017). Models and Methods of measuring the quality of logistic service. *Procedia Engineering*, 182, 255-264. DoI: 10.1016/j.proeng.2017.03.187.

Gupta, R., Venkaiah, V., & Ammani. P. (2016). Need based segmentation of airport passengers: The case of Rajiv Gandhi International Airport, Hyderabad. *Indian journal of Marketing. 46*(3). 7-21.

Hadiyati, E. (2014). Service Quality & Performance of Public Sector: Study on Immigration Office in Indonesia. *International Journal of Marketing Studies, 6*(6), 104-115. ISSN 1918-719X. Retrieved from http://dx.doi,org/10.5539/ijms. v6n6p104.

Israel, D., Sudhakar, J.C. & Selvam, M (2004). The measurement of Service quality perception in banking sector. *SCMS Journal of Indian Management,* ISSN 0973-3167, 37-51.

Jaffe, L. (1956). The Right to Travel: The Passport Problem. *Foreign Affairs, 35*(1), 17-28. DoI:10.2307/20031202

Jain, S.K., & Gupta, G. (2004). Measuring Service Quality : SERVQUAL Vs. SERVPERF Scales. *Vikalpa, 29*(2), 25-37.

J.O, Adetayo & Apollos, E., A. (2013). An overview of service delivery & customer satisfaction in the telecommunication industry in Nigeria. *Indian Journal of Marketing, 43*(8), 14-21.

K, Nagaraja (2016). E-governance in India: Issues and Challenges, *IOSR Journal of Economics & Finance, 7*(5), Ver. 4. 50-54.

Kang, S. S., Nobuyuki, O. and Herbert, D. (2004). Service quality and its effects on customer satisfaction and customer behavioural intention: hotel and Ryokan Guests in Japan. *Asia Pacific Journal of Tourism Research, 9*(2), 198-203.

Kangis, P. & Passa, V. (1997). Awareness of service charges and its influence on customer expectations and perceptions of quality in banking. *Journal of Services Marketing, 11*(2), 105-117.

Kasiri, L.A, Guan Cheng, K.T, Sambasivan, M., Sidin, S.M. (2017). Integration of Standardisation & Customisation: Impact on service quality, customer satisfaction & loyalty. *Journal of Retailing and Consumer Services,* 91-97.

Kessler, G. (2001). The Passport System and State Control over Population Flows in the Soviet Union, 1932-1940. *Cahiers Du Monde Russe, 42*(2/4), 477-503. Retrieved from http://www.jstor.org/stable/20174642.

Khan, Shahzad (2014). Customer Perception of Quality Service: A case of Passport office Peshawar, Pakistan. *City University Research Journal, 4*(1), 23-34.

Khare. A. (2011). Customers' perception and attitude towards service quality in multinational banks in India. *International Journal of Services & Operations Management, 10*(2), 199-215.

Khodaparasti, R., B. & Gharebagh, M., K. (2015). Application of Servqual method for evaluate service quality of Saderat Bank in Urmia, Iran. *Polish Journal of Management Studies, 11*(2), 37-49.

Krishnan, Sreela. (2014). Operational efficiency and service quality of commercial banks in India. Ph.D thesis. Mahatma Gandhi University, Kerala Retrieved from http://hdl.handle.net/10603/73784.

Kumar, Rajeev. (2016). Customer service quality perception of technology based banking services , Ph.D thesis, Dept. of Management, Karunya University, Retrieved from http://hdl.handle.net/10603/123926.

Kumar, V. (2012). Quality of Services through e-governance: The Indian Experience.   *IOSR Journal of Engineering, 2*(9),1-5. e-ISSN: 2250-3021.

Kumar, V., Pozza, L.D. and Ganesh, J. (2013). Revisioning the satisfaction-loyalty relationship: Empirical generalizations and directions for future research. *Journal of Retailing, 89*(3), 246-262.

Luk, Sherriff Ting-Kwong. (1997). An examination of the role of marketing culture in service quality. *International Journal of Contemporary Hospitality Management, vol. 9*(1), 13–20.

Lundahl, N., Vegholm, L.S. and Fatima (2009). Technical and functional determinants of customer satisfaction in the bank-SME relationship. *International journal of Management of Service Quality. 19*(5). 581-594.

Mann, P., W. & Jha, M. (2015). The quality of services and their impact on customer satisfaction in the Telecom sector with reference to mobile service providers. *Indian Journal of Marketing, 45*(6).

Mistry, Snehalkumar H. (2013). Measuring customer satisfaction in banking sector, with special reference to banks of Surat city. *Asia Pacific Journal of Marketing   & Management Review, 2*(7), 132-140.

Ojasalo, J.(2010). E-Service Quality: A conceptual model. *International Journal of Arts & Sciences, 3*(7), 127-143. ISSN 1944-6934.

Olsen, S.O. (2002). Comparative evaluation and the relationship between quality, satisfaction and repurchase loyalty. *Academic Marketing Science, 30*(3). 240-249.

Orwig, R.A, Pearson, J. & Cochran, D. (1997). An empirical investigation into the validity of SERVQUAL in the public sector. *Public Administration Quarterly, 21*(1), 54-68.

Owen, Lynn & Abdul Qawi, O. (2001). Adopting and measuring customer service quality in Islamic Banks: A case study in Kuwait Finance House. *International journal of Islamic Financial Services, 3*(1).

Parasuram. A, Valarie. A. Zeithaml, Leonard L. B. (1985). A conceptual model of service quality in its implications for future research. *Journal of Marketing, 49*(4), 41-50. doi:10.2307/1251430

Parasuram. A, Valarie. A. Zeithaml, Leonard L. Berry, (1988). SERVQUAL: A multiple item scale for measuring consumer perceptions of service quality. *Journal of Retailing, 64*(1)(Spring), 12-40.

Parasuram. A, Valarie. A. Zeithaml, Leonard L. Berry, (1994). Reassessment of Expectations as a comparison standard in measuring service quality: Implications for future research. *Journal of Marketing*, 111-124.

Parasuram. A, Valarie. A. Zeithaml, Leonard L. Berry, (1996). The behavioural consequences of service quality. *Journal of Marketing, 60*(1), 31-46.

Parasuraman, A., Zeithaml, V. and Arvind, Malhotra (2005). E-S-QUAL: A Multiple-Item Scale for Assessing Electronic Service Quality. *Journal of Service Research,. 7*(10), 1-21. DoI: 10.1177/1094670504271156.

Parker, R. (1954). The Right to Go Abroad: To Have and to Hold a Passport. *Virginia Law Review, 40*(7), 853-873. doi:10.2307/1070375

Paswan, Audhesh K. et al. (2004). Search quality in the financial services industry: A contingency perspective. *Journal of Services Marketing, 18*(5), 324-338.

Pipko, S., & Pucciarelli, A. (1986). Passport to Dictatorship. *Human Rights, 13*(2), 32-36. Retrieved from http://www.jstor.org/stable/27879387.

Pollack, B.L. (2008). The nature of the service quality and satisfaction relationship: Empirical evidence for the existence of satisfiers and dissatisfiers. *Managing Service Quality, 18*(6), 537-558.

Prabha, Divya & Krishnaveni (2006). Service quality perception of banking service with reference to corporate customers. *ACRM Journal of Business & Management Research,1*(1), 45-49.

Prakash, N., Somasundaram, R., & Krishnamoorthy, V. (2016). A study on linkage between service quality and customer satisfaction in hotel industry, *Asian Journal of Research in Social Sciences and Humanities, 6*(4), 285 – 295.

Promphet, P. (2018). Service Quality by temporary passport office in Yala Province. *Humanities, Arts & Social Science Studies, 18*(1), 279-304.

Rahman, M., S. & Abdullah, M. (2014). How does experience impact domestic tourists' satisfaction? Testing the mediating role of service quality. *Indian Journal of Marketing, 44*(12), 19-31.

Raj, L. (2015). A study on service quality and customer satisfaction in paid Direct to Home Service Providers in Himachal Pradesh. Ph.D thesis. Shoolini University   of Biotehnology & Management Sciences, Solan, Himachal Pradesh http://hdl.handle.net/10603/105600

Rajeswari, S., Srinivasulu, Y. & Thiyagarajan, S. (2016). Service Quality in the telecommunication industry: Analysis with special reference to DSL services, Indian *Journal of Marketing, 46*(2), 7-21.

Raju, S. (2012). A study on service quality among selected service providers in Madurai district with special reference to Airtel, Aircel, Vodafone and BSNL, Dept. of Management Studies, Madurai Kamraj University, Retrieved from http://hdl.handle.net/10603/136381.

Ramseook, P., Lukea, S., D., Naidoo, P. (2010). Service quality in the public service. *International Journal of Management & Marketing Research, 3*(1), 37-50.

Ramseook, P., Naidoo,P. & Lukea, S.D (2010). Measuring service Quality: Perceptions of employees, *Global Journal of Business Research, 4*(1).

Reuner, Thomas. (2014). On the case: TCS – Indian Passport Office. Retrievedfromhttp://passportindia.gov.in/AppOnlineProject/pdf/Case_Study _TCS_Indian_Passport_Office_Jan_2014_Ovum.pdf

Roth, A. & Jackson, W. (1995). Strategic Determinants of Service Quality & Performance Evidence from the Banking Industry, *Management Science, 41*(11), Focused issue on service management, 1720-1733, Retrieved from http://www.jstor.org/stable/2632869 on 26-04-2016.

Sahlu D., Tesfatsion. (2011) Perceived quality of services rendered by Commercial banks: A case study of State Bank of India (SBI), Punjab University Branch, Chandigarh, India, 2(11).

Sandhu, H., S., Bala, Neetu. (2011). Customers' perception towards service quality of Life insurance Corporation of India: A factor analytic approach. *International Journal of Business & Social Science, 2*(18).

Santhiyavalli. G. (2011).Customers' perception of service quality of SBI – A factor analysis. *International journal of Management & Business Studies, 1*(3), ISSN 2330-9519, 78-84.

Shahin, A. Samea, M. (2010). Developing the models of service quality gaps: A critical discussion. *Business Management & Strategy, 1*(1).

Shanshan, Shang (2014). Assessment of E-government Service Quality under User Satisfaction orientation: The Establishment of E-Govqual Model. *Asian Journal of Business Management. 6*(2). 111-117.

Sharma. A. & Mehta, V. (2004). Service quality perceptions in financial services – A case study of banking services. *Journal of Services Research, 4*(2). 205-221.

Sharma, S. & Verma, R. (2015). Extent of service quality in Commercial banks in Punjab. *Indian Journal of Marketing, 45*(10), 36-48.

Singh, A. (2014). An Impact study on e-governance in India (Applications & Issues). *Asian Journal of Technology & Management Research, 4*(1). 6-12. ISSN 2249-   0892.

Soderlund, M., Ohman, N. (2006). Assessing Behaviour before it becomes Behaviour: An examination of the role of intentions as a link between satisfaction and Repatronizing behaviour. *International Journal of Service Industry Management, 16*(2), 169-185.

Spathis, Charalarnbos et. al (2004). Managing Service quality in banks: Customer's gender – effects. *Managing service quality, 14*(1), 90-102.

Syaqurah, Noorul, Z, Faizurrahman, Putra, Z. (2014). Managing customer retention of hotel industry in Malaysia. *Procedia-Social & Behavioral Sciences, 13*, 379-389.

Tom, J. Brown, Gilbert, A. Churchill & Peter J. Paul (1993). Improving the measurement of service quality. *Journal of retailing. 69*(1), 127-139.

Uddin, Mahi Md. (2015). Assessing the quality of hospitality services: A study on hotels in Chittagong. *European Journal of Business & Management, 7*(4), 18-28.

Vyas, Chaitanya (2015). Limitations of selected e-governance services in India : Policy change as solution for experience enhancement of citizen services. *International Journal of Humanities & Social Sciences, 9*(1), 227-234. Retrieved from http:// www.waset.org/Publication/10000318.

Zavareh, F.B, Ariff, M.S., Jusoh, A., Zakuan, N, and Bahari, A.Z. (2012). E-service quality dimensions and their effects on e- customer satisfaction in Internet banking services. *Procedia- Social and Behavioural Sciences, 40*, 441-445. DoI: 10.1016/j.sbspro.2012.03.213.

Zeithaml, Valarie, A., Parasuraman, A. & Malhotra, Arvind. (2002). Service quality delivery through websites: A critical review of extant knowledge, *Journal of the Academy of Marketing Science, 30*(4), 362-375, DoI: 10.1177/009207002236911.

CHAPTER III
PASSPORT SERVICES – AN OVERVIEW

3.1. Introduction

Human beings are wanderers who move from place to place in search of food and shelter. This movement has begun from the ancient times and still continues. In this globalised world, people often move from one country to another. This movement is not restricted but monitored and regulated by the government of the countries. The government uses a powerful tool called passport for this purpose. Hence, passport services have become one of the most important services nowadays.

3.1.1. Passport

The picture of a small book called passport flashes in one's mind when a dream for a foreign journey develops. The term passport is derived from the medieval period where they required a document to pass through the gateway of a city wall or a territory. These documents were issued by the local authorities to the travellers who wish to move to other territories. The document contained the names of all the cities through which the holder was permitted to pass.

Passport is a necessary document to be carried by travellers for moving in and out of a country. There are many situations where people have to go abroad such as family visits, tourism, pilgrimage, medical purposes, business purposes, and education. It is not possible for anyone to cross the borders of a country without possessing a passport. Hence, it is a central matter to be dealt by the government of a country.

3.1.2. Origin of passport

The practice of using passports originated in England in the 14th century where the kings used to write letters to the kings of other country to permit the holder of the letter to pass through their country. Later on, the system expanded to other countries during the First World War. Due to security reasons, people required to possess a document proving their identity to move to other countries. Even after the War, the system remained in place and became a standard document.

The League of Nations organised a conference on passports in 1920 which resulted in the designing of a general booklet and also the guidelines for the issue of passport. Similar conferences were conducted in the succeeding years also. The

standardization of passport came in 1980 under the International Civil Aviation Organization (ICAO). The standards also included the machine readable passports.

Each country can set its own conditions for passport issuance within the standards set by ICAO. Certain countries allow its citizens to possess multiple passports especially in the case of business persons who makes frequent international travels. They may require to go travel and at the same time await visa from another country. Pakistan requires applicants to be interviewed before granting a passport. Finland requires applicants aged between 18 to 30 years to complete compulsory military service to be able to possess a valid unrestricted passport. The Indian government issues passports to its citizens after ensuring that he has no criminal history. Similarly, many countries have their own conditions for issuing passports to its citizens.

3.1.3. Types of passports

Different types of passports issued by a country to its citizens are listed as follows:

- **Ordinary Passports**

These are the passports issued to the citizens under normal conditions.

- **Diplomatic Passports**

These are the passports issued to diplomats for official international travels. The dependants of the diplomats are also eligible for it if they are accompanying them.

- **Official Passports**

These are the passports issued to the government employees for their official travels. The dependants accompanying them are also eligible for it.

- **Emergency Passports**

These are the temporary passports issued for special purposes when the original passports are stolen or found lost. It can be used only for specific journeys most probably one side travel to the home country in urgent cases.

- **Family Passports**

The passport issued to a family to travel together. It will be issued in the name of one member who is compulsory for the travel. He can even travel alone but others cannot travel on the passport without him.

- **Collective passports**

These are issued to groups who wish to travel together to a particular destination.

It is not necessary that a country must issue all these kinds of passports. But the passports issued must be within the standards of ICAO. There are also tools to evaluate the passports issued by different countries.

3.2. Passport Power Index

The passports of different countries are compared with each other to find the most powerful one. The Passport Power Index (PPI) based on visa free travel options indicates the country with the most powerful passport. It is calculated by taking the total number of countries that allow the holder of a passport to enter visa free or with visa on arrival or with an Electronic Travel Authorization (ETA). For each such country, the passport gets a point of one. The PPI of 2019 places India in the 67th position. According to the Global Passport Index, the most powerful passport is that of United Arab Emirates followed by Germany, Finland, Luxembourg and Spain equally sharing the second position. Other indices like Henley's Passport Index are also available for ranking passports.

3.3. Passport Issuance in India

Passport services is one of the most important services provided by the government of a country as it is inevitable for the citizens to travel abroad by water, land or air. In India, it is the Ministry of External affairs who monitors the entire process through its Consular, Passport and Visa Division (CPV). The citizens approaching MEA have varied requirements. Their services are not restricted to passports and visa only. In addition to the different types of passports, MEA also

issues Identity Certificates, Police Clearance Certificate, Line of Control which is a permit for travelling in Jammu and Kashmir.

The service being strategically important flows through a well-planned hierarchy of the Central Passport Organization and its network of passport offices and Passport Seva Kendras before it reaches to the citizens.
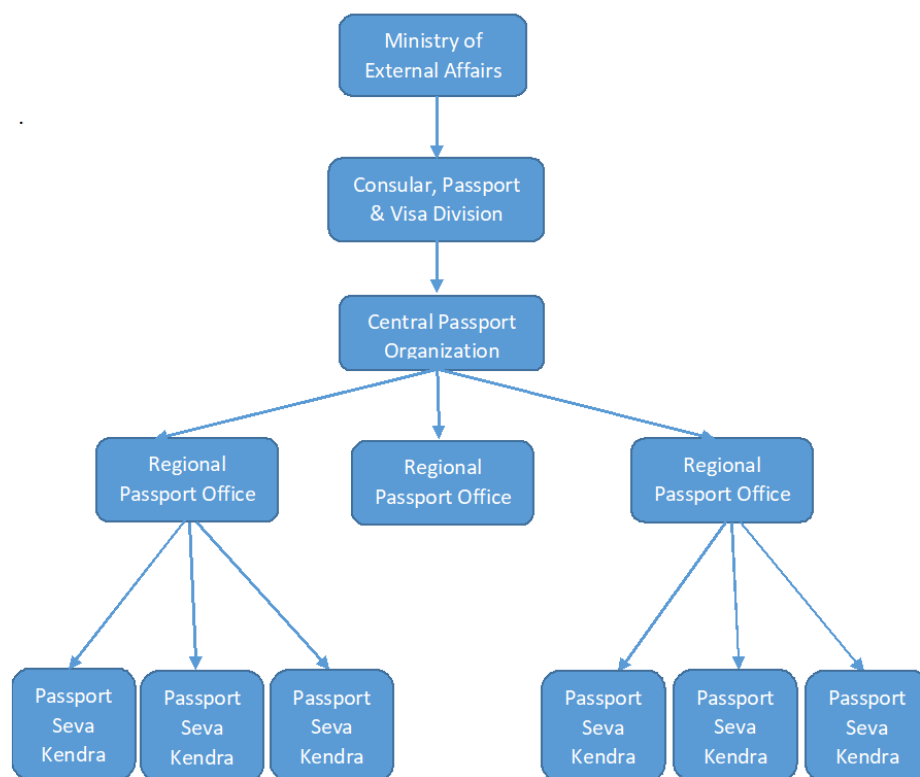
Source: passportindia.gov.in

Fig. 3.1. Hierarchy of Central Passport Organization

The CPV Division formed in 1959 under the MEA is the headquarters for the issuance of passport. They operate it through 36 passport offices and 93 PSKs scattered all across the length and breadth of the country. There are 190 Missions/Posts abroad for rendering passport and other related services to the Indians living there.

3.3.1. History of Issuance of Passports in India

The image of a passport had never occupied a space in the mind of our forefathers who have travelled far and wide across countries before the 20th century. The issuance of passport marked its beginning in India at the time of the First World War by the enacting of Defence of India Act in 1914 by the Governor General of India, thus making it compulsory for all to possess a passport for travelling in and out of India. Although the Act expired after the closure of the First World War, the Government of India enacted another Act called Indian Passport Act, 1920 (later renamed as "The Passport (Entry into India) Act, 1920") for retaining the passport issuance system in the country and to conform to that existed in many other countries.

The League of Nations International Conference on Passports held at Paris in 1920 laid down the guidelines for the issue of passports and also designed a booklet on the format of which all the passports were issued. The fee for a passport was Re.1 in 1922 which was raised to Re.3 in 1933.

Initially, the right to issue passports was delegated to the State government by the Central government for which passport offices were opened up by them which was later on taken back. Being a central subject, the power was retained by the Central government and Ministry of External Affairs was made in charge of the same. In 1954, the first five RPOs in India were set up at five different places such as Chennai, Delhi, Nagpur, Mumbai and Kolkata which made it necessary to set up a separate organization for the purpose of monitoring them. Accordingly, Central Passport Organization was formed under the Ministry in 1959, with its headquarters being the CPV Division of the Ministry and operates under the supervision of the Secretary of CPV. The passport Act, 1967 came into force on 24th June 1967 giving all the powers of framing rules to the Central government in the memory of which 24th June is observed as Passport Seva Divas every year. Following this, Passport Rules, 1967 was formulated which was later on modified to make the Passport Rules, 1980.

There was also a provision for issuing passports for a named country. Travel between India and Srilanka and vice versa had been made possible using such passports. Similarly, was the travel to Bangladesh and vice versa. But this system of issuing special passports to a particular country has been discontinued and the issuance of a common passport for travelling to all the countries in the world has ushered in.

The Government of India has undertaken many initiatives for serving its citizens in the best possible manner for which the government has been steering into the path of e-governance.

3.4. Services rendered by MEA

The Ministry of external affairs provide a variety of services to the citizens of India. Prominent among them is the passport services. MEA issues different types of passports such as:

- Ordinary passport

- Diplomatic passport

- Official passport

    The different types of travel documents issued are:

- Emergency certificate giving authorization to a person for entering India

- Certificate of Identity for providing a confirmation regarding the identity of a person.

- Certificate or documents as may be prescribed.

3.4.1. Appearance of Passport

Although similar as per the standards of ICAO, the passports are different in their appearance. The different types of passports are given different colour cover page. The colour varies for different countries. In India, The cover of ordinary passports are in dark blue or black colour, diplomatic passports in maroon colour and official passports in white colour. The emblem of India is given in the centre of

the front cover and letters are printed in golden colour. The term "passport" is printed in English and Hindi above the emblem and "Republic of India" is printed in English and Hindi below the emblem.

3.4.2. Modes of passport issuance

Passports can be issued in either normal mode or tatkaal mode. Normal mode requires the completion of all formalities over the normal time prescribed for the same. The passport will be printed only after the Police Verification if necessary. The Tatkaal scheme was introduced in 2000 for speedy issue of passport in emergency cases. In such cases, some extra documents are required to be produced in addition to the normally required documents.

The passport in tatkal mode will be printed and delivered in a time bound manner within a day or two, Police Verification being postponed. Not in all cases this can be done. Only if the officials in the PSK are convinced that the case is genuine, it can be processed in tatkaal. The Ministry has prepared a list of cases in which tatkaal passports cannot be granted. Extra fee is also required for processing under tatkaal scheme. Tatkaal application can be converted to normal application in case the applicant fails to furnish the details required. A structure of fees collected for passports are listed in the table below.

Table 3.1

Structure of fees collected for different types of passport issuance

Type of issue	Fees	Number of pages
Fresh or reissue with 10 year validity	1500	36
Fresh or reissue with 10 year validity	2000	60
Fresh or reissue under tatkal with 10 year validity	3500	36
Fresh or reissue under tatkal with 10 year validity	4000	60
Fresh or reissue for minors with 5 year validity or till attaining the age of 18 whichever is earlier	1000	36
Duplicate passport in lieu of stolen, damaged or lost passport	3000	36
Duplicate passport in lieu of stolen, damaged or lost passport	3500	30

Source : passportindia.gov.in

3.4.3. Other services rendered by Passport authorities

In addition to issuing of passport many other services are also provided by the Passport authorities to its citizens. Such services include:

- **Police Clearance Certificate (PCC)**

PCC can be issued only to valid Indian Passport holders. It is required to be submitted to certain foreign Governments for considering applications for employment, resident status, long term visa etc. Foreigners who had resided in India may also apply for PCC in certain special cases where they need to apply for visa to some other countries and the rules of that country demands PCC.

- **Deletion of ECR**

If an ECR passport holder becomes eligible for an ECNR Passport, then the PIA can convert the ECR to non ECR on request with necessary documents from the holder.

- **Issue of Certificate of Birth**

Citizens may also apply for issuing Certificate of Birth for the purpose of applying for a resident visa or so.

- **Certificates in lieu of Passports under Submission**

In certain cases when the passport is revoked or impounded and the passport is under the possession of the Missions abroad, then the holder of such a passport can request for a certificate stating the matter that the passport is under submission.

- **Any other miscellaneous certificates required**

Indian citizens living abroad may need certain certificates for some special situations and all such services come under the purview of the Missions who delivers it after checking and ensuring the genuineness.

- **NORI Certificate**

Some Indian Nationals may be requiring to settle in some other countries and some such countries may require a NORI (No Obligation to Return to India) certificate. The CPV Division is in charge of this issuance after obtaining the NOC from the required institutions like banks in the case of availing of any loan or the like.

- **Sponsorship Declaration**

It is a notarial service rendered by the Missions abroad frequently. Missions can issue Sponsorship Declarations without taking the responsibility of the contents. In case of taking responsibility, the missions use code word for positive and negative recommendations.

- **Passport Surrender Certificate**

On acquiring foreign nationality, Indian nationals have to surrender the Indian Passports. Such passports are cancelled and returned back to the holder along with a surrender certificate

- **Passports for Hajj Pilgrimage**

Special campaigns intended to reduce the rush of hajj pilgrims in association with the State Hajj Committee. The prospective Hajj pilgrims are given high priority in processing of application putting away the formalities of presenting letter from Hajj Committee that was previously required. Special counters are also opened to deal the rush and nodal officers are appointed to ensure the receipt of passports by such applicants before the deadline.

3.4.4. Powers of the Passport Authorities

The Central Government has got many powers related to the Passport issuance. One such power include the power to issue passports or travel documents to foreign nationals in the case of absence of any other travel documents but the foreign citizenship has to be mentioned in the passport. Section 20 of Passport Act,

1967 allows this issuance. This is the sole power of the Central Government which is exercised by the Secretary, Additional Secretary, Joint Secretary, Director or Deputy Secretary in charge of the Passport division of MEA. The Central government can delegate the power to the concerned authority in special cases.

The passport authority has the power to rectify the clerical errors if any in the printed passport like Date of Birth. The other particulars may also be changed like the name of a person, change in the name of parents or spouse, rectification of Place of birth, change in appearance, change in sex, change in address, change in signature etc. The Applicant may request to the Passport Authority for any such changes. Police Verification is necessary if the change is substantial enough to demand it.

The Passport Authority has its own rules, procedures and other formalities for different types of cases like:

- Issue of Passport in normal cases

- Issue of passports under Tatkaal Scheme

- Issue of Passport to minors

- Exclusion of one parent's name in the case of single parent custody

- Single parent custody without visitation right to the other parent

- Children of divorced parents

- Divorce pending cases

- Single separated parent

- Child of unwed mother

- Child born outside wedlock

- Children of married parents abandoned by the other parent

- Inclusion of step parent's name

- Issue of Passport to children born abroad and eligible for dual citizenship

- Issue of passports to children adopted

- Issue of Passports to children living away from parents

3.5. Receipts and Expenditures of MEA

India stands in the third position behind China and United States in the global passport issuance. More than 7.96 crores of citizens in India are valid passport holders as reported in the year 2018. The PSP system has processed 6.56 crore passport and related applications since the day on which the system has been launched till 31st December 2018. The system exhibits notable performance by releasing 63,000 appointments and above at PSKs and another 14000 at POPSKs. The speed of service delivery is another attraction of the system which claims the time taken (excluding Police Verification) as shown in the table 3.2.

Table 3.2

Time taken for delivery of passport

Normal passports		Tatkal passports	
Number of days	**Cumulative Percentage**	**Number of days**	**Cumulative Percentage**
within 3 days	16	same day	46
within 7 days	31	within 2 days	78
within 14 days	48	within 3 days	93
within 21 days	67	more than 3 days	100
within 30 days	83		
more than 30 days	100		

Source : mea.gov.in

The National budget allocates a considerable amount every year to the Ministry of External Affairs for its administration. This amount is distributed by MEA among its various bodies. The share allocated to passport services and the missions and posts abroad from 2014-15 to 2018-19 are tabulated below.

Table 3.3

Distribution of Budget among passport offices and missions abroad

Year	Total (in crores)	Passport & Emigration (in crores)	Missions & Posts abroad (in crores)
2014-15	14730.39	542.83	1832.31
2015-16	14966.83	597.72	2265.01
2016-17	15262.66	730.04	2460.58
2017-18	14798.55	823.59	2528.56
2018-19	15011.00	1058.75	2701.00

Source: Annual Reports, MEA

The budget allocated by the Government of India to MEA is showing an increasing trend except in 2017-18. The distribution of this allocation among various bodies is also increasing in the case of passport services and missions and posts abroad. The revenue generated by the government from the delivery of this service is also shooting up. It was 2285.85 crores in 2016-17 which rose above 2400 crores in 2017-18.

Table 3.4

Revenue receipts of MEA

Year	Passport	Visa	Others	Total
2013-14	1873.12	1913.6	308.84	4095.56
2014-15	2166.65	1885.81	390.67	4443.13
2015-16	2240.42	1843.4	684.34	4768.16
2016-17	2285.85	2018.04	717.07	5020.96
2017-18	2479.08	2152.15	668.38	5299.61

Source: Annual Reports, MEA

The table 3.4 depicts the increasing trend of the revenue receipts of Passport Offices in the country. Increase in demand for passports accounts for the increase in income from the sector. The actual expenditure of MEA is also increasing except in 2016-17 as evident from the table 3.5.

Table 3.5

Percentage variation of Actual Expenditure of MEA

Year	Actual expenditure (Rs. in crores)	Percentage variation from previous year
2010-11	7153.27	13.71
2011-12	7872.76	10.06
2012-13	10120.88	28.55
2013-14	11807.36	16.66
2014-15	12148.82	2.89
2015-16	14472.95	19.13
2016-17	12772.62	-11.75
2017-18	13747	7.63

Source : Annual Reports, MEA

The percentage of variation is different over the years from 2010-11 to 2017-18. The year 2016-17 shows a decline in the expenditure but there is no corresponding decline in the revenue earned from the sector.

3.6. E-governance

The mushrooming growth of Information and Communication Technology has reduced the time and cost behind any function and at the same time increased the efficiency, speed and accuracy. Nothing can help keeping away from adopting it as it is the buzz word of the era and moreover, non-adoption would mean a foolish move. Hence, each and every industry has plugged into ICT for a variety of purposes. The government too does not have an existence separated from ICT which is now the breathing air for all functions. The government both in the developed as well as developing countries are applying ICT in the rendering of its services to its citizens for making the administration more efficient, timely and transparent.

It is a well-known fact that Information technology has transformed the world into a global village. People from different parts of the world can communicate with each other using the same. Information technology has proved its role in business, finance, administration, industries, health care, education, travel and tourism etc. making it obvious that there is almost no sector in an economy

which does not need the help of Information technology. We have transformed from government to e-government which integrates all the information and communication technology platforms and applications used by the public sector.

India being one of the largest countries in the world demographically and geographically, it has to cater to the needs of the people widely scattered across the nation. Like all developing countries, India has also to solve the socio economic problems like poverty, unemployment, health, trade, education, etc. of its huge population. The Indian government has been trying to solve these issues and uplift the country by launching many e-governance initiatives in different sectors of the economy. Specifically, the government has come up with the National e-Governance Plan (NeGP) with specific vision, mission, objectives and goals.

3.6.1. The National e-Governance Plan

The Central and State governments have made many quantitative as well as qualitative improvements in rendering of public services in the country so as to ease up the complexity in accessing them. The adoption of e-governance is a major move in the path to enable the citizens to access the public services in a timely and convenient manner. E-governance has been initiated with the computerization of the various Government departments which was further improved to include each and every public service in order to make them more citizen centric and transparent.

Through the proper framing of vision and strategy, e- governance was implemented across the multiple levels of the administration at local, state and national level. The National e-governance Plan (NeGP) as per their vision enables each and every citizen to access all the public services in their locality at affordable costs ensuring the reliability, transparency and efficiency. The services are delivered over the common service delivery outlets but with a new face. The holistic approach of e-governance integrates the countrywide infrastructure both core as well as support infrastructure and paves the way for a massive digitalization of all documents and identity records enabling ease of access over the internet even at the remotest location in the country.

The Common Service Centres (CSCs), State Wide Area Networks (SWAN), State Data Centres (SDCs) and also middleware gateways such as Mobile e-Governance Service Delivery Gateway (MSDG), State e-Governance Service Delivery Gateway (SSDG) and National e-Governance Service Delivery Gateway (NSDG) are the core infrastructure components.

These have been intended to make the public services available to the common citizens in a timely and transparent manner and that too at an affordable cost at a location convenient to them. These front end delivery points for delivering the services to citizens are called Common Service Centres. SWAN is the backbone of networked data for data interchange over various government departments, agencies and citizens.

The National e-Governance Plan with its 27 Mission Mode Projects was approved by the government in May 2006 which was extended by adding 4 more projects in 2011.

3.6.2. Mission Mode Projects

The National e-Governance Plan covers many aspects of the government such as taxation, insurance, banking etc. Each of these aspects are identified as individual projects called Mission Mode Projects. These projects are called so as they have well defined objectives and scopes along with timelines for implementation and also milestones. Clear cut defining of the measurable outcomes and precise service levels are the major attractions of the Mission Mode Projects. The Mission Mode Projects are classified into central, state and integrated projects comprising of the following:

Central : Banking, Central excise and customs, Insurance, Passport, Income tax, Immigration and visa, Pension, e-office, Post, UID

State : Agriculture, e-district, Commercial taxes, Municipalities, Land records, Employment exchange, Road transport, Police, e- panchayaths, PDS, Health, Education, Treasuries

Integrated : CSC, e-Biz, e-courts, e-procurement, EDI, national e-governance service delivery gateway, India portal.

3.6.3. National Institute for Smart Government

In order to implement the e-governance plans successfully as per the vision, the Government was supported by the National Institute for Smart Government (NISG) which is a not for profit company established in 2002 in PPP mode following the recommendations of the National Task force on Information Technology & Software. Accountability of the public sector merged with the efficiency of the private sector is the peculiarity of NISG which made it a consulting and advisory body for the government. NISG has a great role in revolutionizing the focus of the government into a citizen centric approach. In addition to the enhancement of internal efficiencies, capacity building and designing IT systems, it also helps the government in a number of areas including infrastructure, architecture, setting standards, localization etc.

3.6.4. Mission Mode Project on Passports

Passport services is one of the major functions of the Ministry of External Affairs. There has been massive increase in the demand for passports over the last decade with the increasing relevance of globalisation necessitating quantitative as well as qualitative extension of the existing passport delivery system. Sustained efforts have been made by the MEA to improve the passport delivery in the country.

Being the advisory body, NISG was entrusted with the task of studying the then existed system of passport issuance in the country and to compare it with the best practices globally undertaken so that alterations can be made accordingly for ushering in a much better process in a citizen centric way. NISG after careful observation and scrutiny proposed certain recommendations which was accepted by the government and implemented. The recommendations were:

- Front end services for the citizens must be delivered by a newly created body called Passport Facilitation Centre (PFC)

- All the back end process shall be retained by the existing Passport Offices by converting them into Passport Back Offices (PBO)

- Passport services shall be offered through an online web portal.

- Extra load if any shall be handled by establishing a Central Passport Printing Facility (CPPF).

- Dispatching shall be outsourced to Postal Department.

- Multi modal Information and Grievance handling system shall be introduced.

- Linking PBOs, PFCs, Postal and Police Departments through a centralized IT system

- Productivity linked incentive schemes shall be introduced for motivating the Government employees

The Passport Seva Project was implemented in May 2010 for providing the passport services in a simple, efficient and comfortable manner. The project was introduced in the mode of Public Private Partnership (PPP). A public competitive procurement was done in order to select a company to be entrusted with the project on the basis of which the Tata Consultancy services was chosen. Since the demand for passports is spread across the country and volume of applicants both from metropolitan cities and rural villages are on the rise, Passport Seva Kendras were set up all across the country to ensure wider reach.

MEA signed a Master Service Agreement (MSA) with TCS in 2008 stating all the terms and conditions of the contract. As per the agreement, service charge per passport would be recovered by TCS from the fees collected by them and the rest would be paid to MEA but sticking on to the service delivery levels which includes the efficiency, technical effectiveness, ambience, customer relations, environment etc. It also covers terms of payment, control of PSK, taxation, breach, safety and security, confidentiality, rectification, termination, data protection, trademarks, intellectual property, access, dispute resolution, audit, exit management, etc. A

holistic approach was required to implement the system at its maximum utility with 2500 officials of MEA and above 3000 employees of TCS.

Under this project, the application processing and capturing of biometrics is done by the TCS staff selected on contract basis and the verification of documents and granting being a fiduciary function is retained by MEA. This makes it quite obvious that the Passport Office is partly privatized. Studies after privatization are very few but reveals that customers view passport offices as less reliable and less responsive (Arora, M., 2013).

The service provider has to take care of the following responsibilities:

▪ Hardware, PCs for the entire system, software, networking

▪ Physical infrastructure in all PSKs including interiors

▪ Data Centre (DC), Central Passport Printing Facility (CPPF), Disaster Recovery Centre (DRC)

▪ Maintenance of all these

▪ Staff for all counters under private control

▪ Technical staff for dealing PSK, DC, CPPF, DRC

▪ Implementation of the system

▪ Communication strategy

▪ Obtaining of ISO certification for the passport system

▪ Call centre

▪ Grievance handling

▪ Compliance with Service Level Agreement

3.6.5. Objectives of Passport Seva Project

The PSP was launched with certain aims such as

- Better accessibility to citizens

- World class facilities to ensure a comfortable environment

- Information exchange through multiple channels

- Up to date information at any time

- Interoperability with other departments

- Greater transparency in service

- Automated process to improve efficiency

- Complying with International travel standards

Before the setting up of Passport Seva Kendras, the whole function of passport issuance was dealt by the 37 passport offices working in the country. The touch points were limited for the citizens seeking passport and related services. The applicants had to approach the passport office in his locality with a hard copy of application form, passport size photographs and all other needed supporting documents. These passport offices were open up for citizens only for 4 hours a day. The infrastructure and the basic amenities were also limited. The real time view of the services provided by other passport offices were not possible then which has now become a routine affair. Tracking of the status of application was also not possible as the capability was limited.

With the setting up of PSK there were tremendous changes in all these things thereby increasing the touch points for the citizens. Applicants could apply through the online portal, pay fees online and visit the PSK on the prior given appointment date with the supporting documents. The photographs and biometrics are captured at the PSK by the staff who also scans the documents into the system. Quality checking software is inbuilt in the system to ensure the quality of the photograph

captured. Verification of the documents and decision for granting of passport are all taken by the Passport office staff in front of the citizens without any delay. An acknowledgement slip is issued to the applicants.

The printing work is not done at PSK. Rather it is transferred by the PSK to the CPPF. The Central Passport Printing Facility (CPPF) prints and dispatches the passports to the citizens via post.

In the place of the 37 passport offices, 93 PSKs are rendering services where the applicants can approach any PSK operating under the passport office of his area. In order to overcome the temporary increase in demand in certain periods, Melas are conducted on weekends or holidays. Passport Adalats are organised to redress pending cases by directly interacting with the applicants. Many grievances are also resolved on the spot in Adalats.

The SMS services, 24 hours call centre and mobile app makes the tracking of application easier. The email based help desk is another highlight of the PSK. Up to date information regarding the whole process, documentation required and the fees are provided by the online portal and mobile app. Value added SMS services are also available on payment which can be opted for receiving SMS alerts at each stage through which the application progresses. The citizens can thus have a better monitoring of the passport issuance process.

PSK has taken tremendous efforts to provide all the amenities required for the applicants such as sufficient seating space, newspapers and journals, feeding room for infants, ATM, Public Phone booths, photocopying machines, food and beverage cafes etc. Self help kiosks are also made available in the pre service are of the PSK to cater to the needs of the citizens who do not have any access to internet or computers. They can approach these kiosks free of charge for filing of application, paying of fees, scheduling of appointment and also for tracking of status.

PSK has also not ignored the needs of the special citizens like differently abled persons, senior citizens, women with children etc. Ramps and lifts are set up

for providing easy access to the facility in addition to the well maintained baby care rooms and washrooms. Wheel chairs are also made available in the premises of PSK. Highly trained and motivated staff are among the main highlights of PSK who ensures the proper and timely delivery of these services to the right people.

Two centres have been set up particularly for proper monitoring of the infrastructure and environment in PSK, namely, Security Operations Centre (SOC) and Network Operations Centre (NOC). They operate 24 hours for proactively identifying potential infrastructure and security issues.

3.7. Online web portal

The online portal named www.passportindia.gov.in being the official website for the purpose can be made use of by the citizens for availing any of the services they are ought to get as a part of the passport services. The citizens can navigate through the site for retrieving any information regarding the same and also the procedure of applying for the passport alongwith the enquiry of documents or status of application or any other matters related to it. The portal is under regular monitoring and supervision in order to make it more informative and user friendly. The press releases, advisories and public notices related to the passport services are uploaded in the website regularly. The portal gets more than 1.7 crore daily hits (views).

3.8. Value added services

▪ **mPassport Seva Mobile App**

Ministry of External Affairs has launched a mobile app on 26th June 2018, for enabling the citizens to access information regarding passport related matters from their own smart phones on almost all types of platforms. Mpassport seva Mobile App is a user friendly and light weight free App that can be installed in smart phones (both iOS and Android platforms) for disseminating information, locating PSK, calculation of fees and tracking the status. The App is ranked as the first among the various Government Applications. The number of passport applications filed through mPassport Seva Mobile App is 2.23 lakhs in 2018. Since

the launching of the App, citizens could apply for passport services without accessing a computer. The App supports enhanced services such as:

- Registration for new users

- Signing up for already registered users

- Filling of applications for passport and PCC

- Status of Application availability

- Fee calculator

- Payment of fee for scheduling of appointment

Any citizen who have installed the mPassport Mobile App can make use of all these facilities free of charges.

- **mPassport Police App**

For speeding up the submission of Police Verification Reports, a mPassport Police App has also been launched. The App ensures paperless digital flow of Police verification process by enabling the verification officers to directly enter the PV report digitally into the system thereby eliminating the paper works and reducing the time required for the completion of the verification process. The App facilitates field level verification officers to directly capture the PV report into the system digitally.

- **Call centre facility**

A 24 hour multilingual call centre facility is available in 17 different languages including Hindi and English. Citizens can approach these call centres through the toll free number 1800-258-1800for any queries related to passport and visa services or for filing grievances if any. The call centre receives more than 20000 calls per day.

▪ **Premium SMS Services**

From November 2013 onwards, PSP provides Premium SMS Services to the applicants the availing of which is optional. Applicants availing the service are entitled to receive 9 alerts regarding document submission, errors in processing, penalties if any, notifications issued, Police Verification, printing, dispatch etc. The highlight of the same is that it is a two way service enabling the applicants to track their application status by sending SMS to a given number.

The applicants may activate this service at any stage as it is not mandatory to be done in any particular stage. Normally, intimation regarding despatch is send to all the applicants irrespective of their activation of the service. But the Premium service send frequent intimations at different stages.

3.9. Applicant management in PSK

PSK has got a well planned applicant management system in operation. The whole process is first of all segregated into various stages for effective engagement of the applicants and for improving the efficiency of the process. In order to reduce the turnaround time, a unidirectional flow of the applicants is ensured from one stage to another. Sign boards are placed at all the prominent places to guide the applicants to the right counter in the PSK. In order to ensure the smooth flow of applicants across the various stages, an Electronic Queue Management System (EQMS) is implemented on First in First out (FIFO) basis.

Special consideration is given to senior citizens, differently abled persons and mothers with infants by issuing distinct tokens for each category to ensure faster service delivery. The EQMS issues a token to the applicant with a bar code printed on it to regulate the entry into the service area using the turnstile. The opening of the turnstile is automatically done when this bar code is caught by the bar code reader at this point.

3.10. Feedback collection

Passport Seva Project always strives to be the best performer and hence keep on collecting feed backs from each and every applicant visiting PSK. Information collection on this includes the ambience, cleanliness, courtesy, efficiency of service delivery and overall experience. PSP uses different channels for collecting this feedback:

- Feedback forms made available at PSKs

- Touch screen facility installed at selected PSKs

- E-mails received at PSK helpdesk

- Through online web portal

- Call centre

3.11. Grievance handling system

Although efforts have been taken at the maximum level to ensure best services, PSK has not overlooked the grievances that might develop in the minds of the applicants. A query handling and grievance redressal system has been implemented for timely problem resolution. Citizens can log into the online portal for seeking information, putting up their feedback or posting grievances. The Passport office staff classifies these problems into categories and subcategories for easy redressal and the concerned person makes a solution to the problem in a timely manner.

The citizens can also register their complaints through the call centre or help desk. The full fledged call centre available on the toll free number1800-258-1800 disseminates information, handles queries and helps in grievance redressal in 17 languages.

3.12. Auxiliary functions of PSK

In addition to the primary function of the passport application processing, the operations team in PSK has many other functions to perform for the smooth flow of its basic activities. Such functions include:

- Managing the operations of PSK

- Proper maintenance of the infrastructure of PSK

- Improving the processes of service delivery

- Manpower recruitment and training and their proper management in multicultural environment

- Productively engaging with multiple stakeholders

- Collecting, reconciling and banking of government funds on time

- Administrative management of PSK

- Financial management of PSK

- Management of demand and supply dynamics by analysing the data trends for planning

3.13. Impact of PSK

The various impacts of PSK has been classified into three, namely, Social impact, service impact, financial impact

❖ **Social impact**

More than 3000 jobs have been created in small towns. 48% of the staff are women which helps in supporting women upliftment. Social responsibility activities like blood donation camps, food and cloth distribution to orphanages etc. are done. Service impact

❖ **Service impact**

Reduced processing time is ensured and also special care is extended to the senior citizens, mothers with children etc.

❖ **Financial impact**

Since the digital photographs are captured people need not spend for physical photos.

❖ **Environmental impact**

PSK also reduces the need for paper as most of its work are being done digitally. It also reduces the travel and fuel as every information is available at our fingertip from our home itself.

❖ **Security impact**

Higher accountability and system integrity are ensured. The service is delivered in a secure environment. The risk of issuance of duplicate passport is reduced as the issuance process is completely digitalised.

3.14. Security Issues in PSK

Security related matters are well taken care of in PSK. The Security Command Centre safeguards the PSK from the various potential security threats including cyber security exploits. A multi layered security system has been implemented owing to the sensitive nature of the passport issuance process. Complete authenticity and integrity of data is ensured by the security design implemented. ISO 27001:2013 certification has been obtained for the Passport seva security processes. It has been recognised by Data Security Council of India (DSCI) and Elets India as one of the e-governance security implementations.

3.15. Management of workforce

Being a service delivery organisation, PSK has to take special care in recruiting and training its employees. Service delivery always demand a human

touch to make it complete. PSK employs more than 5000 persons coming from various socio cultural backgrounds spread across the country. Both public and private staff come together under the same roof to provide citizen services. Integrating the government staff and TCS staff is a matter of utmost importance for PSK. Various celebrations of national and regional festivals, Rewards and recognitions to both Government and TCS staff are all initiatives to ensure harmony among the employees inside PSK. Various social camps like blood donation camps, beach cleaning etc. are also being undertaken by the employees together which goes a long way in instilling team spirit among them. In order to bring a sense of belongingness Passport Seva Divas is observed on June 24 every year.

Comprehensive training has been given to the staff of PSK, police and MEA regarding the working of PSK and the passport issuance system before the commencement of the project. Training on domain and soft skills, Basic IT training and training on process were conducted to make the staff well adapted to the job. Crowd management is also taught in the training along with the techniques to deal the citizens empathetically. Two training centres one at Delhi and the other one at Mangalore were set up for giving hands on experience. Refresher programmes are regularly conducted by the PSK for their staff.

3.16. Awards & Recognitions

The Passport Seva Project is certified against ISO Standards to ensure standards of performance.

- ISO 9001 : 2008 (Passport Seva Kendra Operations)

- ISO/IEC 20000-1 : 2011 (Passport Seva System Service Management and Operations)

- ISO 27001 : 2013 (Passport Seva System Information Security Management)

  The project has won many awards like

- Gems of Digital India Award 2017

- BLITZ Award for the Most Innovative Security Deployment (2017)

- The Open Group Award (2017)

- Express IT Award for Digital Citizens Solution (2016)

- Business impact Awards (2015)

- National Award for e-governance, Gold for outstanding performance in Citizen Centric Service Delivery (2014-15)

- Web Ratna Award , Platinum Icon for Citizen Centric Service

- Express Technology Sabha e-Governance Award for outstanding performance in Citizen Centric Service Delivery (2014-15)

- mBillion Special Mention Award for 'mPassport mobile Application (2014)

- CSI Nihilent Technologies e-Governance Award for excellence (2011-12)

- eIndia Award of Excellence under the G2C category (2013)

- Secure IT Award from ELETS India for Information Security (2014)

- Skoch Challenger Award for Governance (2014)

- Recognition by Data Council of India (2013)

- Recognition by Economic Times (2013)

- Regional Enterprise Security Award (2013)

- Tata Innovista Award (2013)

- Best Executed Project Award (2013)

4.17. Additional initiatives by PSP

Although world class amenities and services are dispensed, certain limitations related to working place, working hours, technology and the inability to

serve huge number of applications were noticed. PSP arrested these issues by launching a few other initiatives like:

I. Passport melas

The PSKs are open on all working days from Monday to Friday but the applicants who are preoccupied in their own jobs on these days were unable to schedule appointments on all these days. To overcome this constraint, passport melas were organised on certain weekends to process such applications. Applicants can approach PSKs on these mela days for availing the same service in the same manner which are the extended working hours of the PSKs. A number of melas have been held and a number of applications have been processed as consolidated in the table 3.6.

Table 3.6

Applications processed through Passport Melas

Year	Number of Melas	Applications Processed (in lakhs)
2014	384	1.99
2015	398	2.56
2016	138	0.87
2017	444	2.48
2018	232	1.02

Source: passportindia.gov.in

II. Passport Camps

PSP has also organised Passport Camps in some remote areas in order to reduce the hurdles of citizens due to the static locations of PSKs. This makes passport facilities available at the doorstep of the citizens even at distant places from PSKs. The PSP has conducted a number of camps in different parts of India as consolidated in the table 3.7.

Table 3.7

Applications processed through Passport Seva Camps

Year	Number of Passport Seva Camps	Number of applications processed
2015	124	51,412
2016	91	38,306
2017	134	5,47,541
2018	272	15,40,777

Source : passportindia.gov.in

III.   Passport Adalats

Passport Adalats are also organised a new initiative to reach out to the citizens as a move to settle the complex and pending cases in a timely manner.

IV.   Extended reach through Citizen Service Centres

Many of the citizens in the country are still computer illiterate and hence finds it difficult to approach the PSKs as they do not have access to the internet and related facilities. Through a collaboration with the CSCs at various locations, PSP ensures services related to filling of application and uploading to such citizens along with payment of fees and scheduling of appointment at a nominal charge.

V.   Passport Seva Laghu Kendra

PSLKs are also in operation in those areas that are far off from the nearest PSK. Passport Officer supervises such PSLKs directly as these are not covered under the PPP model. It is thus built and operated solely by the Government of India.

VI.   Post Office PSK

Due to the increase in demand for passports and to cater to the demands of people who are at a long distance from the available PSKs and Passport Offices, the government has launched Post Office PSKs. The Ministry of External Affairs and the Post offices in the country have joined their hands for the success of this

collaborative effort. The various post offices in the country are providing the passport related services to the citizens at places where Passport offices or PSKs are at a long distance. 422 Post Office PSKs are currently in operation. The success of this attempt has made MEA to open up more POPSKs so that atleast one PSK or POPSK is available within a radius of 50km across the country.

3.18. Procedure for a Passport Application

A passport application has to move through a series of procedures listed below for the completion of the process.

➢   Application for a Passport

An applicant for a passport has to first of all fill an online Application form with all his/her particulars which is a request for the issue of a passport. This application should be submitted along with supporting documents and fees. The primary supporting documents are:

❖   Proof of Date of Birth, which can be the Birth Certificate, etc.

❖   Identity proof with photograph

❖   Proof of residence

❖   Proof of Nationality

Online fee payment can be made through Debit/Credit Card, SBI Challan or through Internet banking. For applications in tatkal, the extra amount for tatkal shall be paid at the PSK once the officials agrees to process the application in tatkal. Online payment once done is valid for a period of one year from the day of appointment. The application procedure gets completed on scheduling an appointment to visit a PSK which may or may not be within the jurisdiction of the Passport Office of his residence. The fee once paid will not be refunded even if the applicant does not turn up on the date of appointment. In case if an applicant for a reason cannot visit the PSK on the prescribed date he has three chances to reschedule his appointment but within a year of the first appointment.

➢ **Visit to PSK**

The citizen then has to pay a visit to the PSK on the given date and time where he is first served at the pre service area for the issue of token. The citizen has to wait in a queue at one of the different counters in the area where he gets a token. An initial check for the availability of required documents is also done at this counter. The pre service area is dealt by the TCS staff. The procedures are portrayed in the chart below.
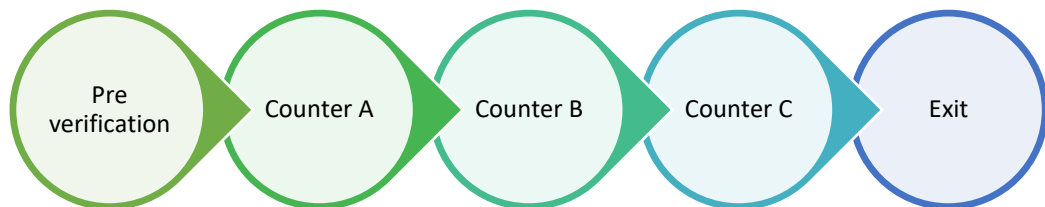
Fig.3.2 Procedural flow in PSK

➢ **Entry to the service area**

The token issued has to be shown before the bar code reader for getting an access to the service are where he has to move through three different counters.

➢ **Counter A (Capture of Biometrics & Photograph)**

The citizen then has to wait in the waiting lounge before the Counter A where the call of a token at different counters in Counter A will be shown in the screen put up. If the person does not show up at the counter being called, then the token will be released from that counter and will be called in some other counter in Counter A. At this counter, the TCS staff goes through the application form submitted and verifies his documents, captures the biometrics and take a photograph.

➢ **Counter B (Verification Counter)**

The applicant then has to wait before the Counter B until his token is being called at any of the counters in Counter B. Counter B is handled by the Government staff who goes thoroughly through all the documents presented and completes the verification process.

➢ **Counter C (Granting counter)**

The applicant then moves to Counter C in the same manner where the Granting Officer takes a decision to grant the passport in the presence of the applicant.

➢ **Exit**

After the completion of the formalities in Counter, the applicant has to move to the exit counter where he can note down his feedback and exit his token.

As per the Service Level Agreement between the Ministry and the TCS, the whole process from the entry of a token to its exit should be completed in 18 minutes for which Rs. 150 per applicant will be paid to TCS. If the time exceeds 18 minutes, then this amount will not be paid.

The details will then be forwarded online to the Police for verification if required. The field officer investigates in the locality of a person and confirms whether he has got any criminal records. Once the verification is completed successfully, then it is informed and the printing of passport begins at the Regional Passport office. The printed passport is despatched via India Post.

3.19. Police Verification

It is the duty of the Police Department to investigate the background of the applicants in detail in order to ensure that there is no criminal history for the person or any other issues that are harmful to the security of the home country as well as other countries. All the passport applications requiring Police verification are forwarded by the Passport Office to the Police Department who coordinates it and

forward to the Police station in the concerned location of the applicants. The printing will be initiated in the Passport Office only after getting a positive response from the Police Department. A delay in the police verification may also cause a delay in the delivery of passport. Hence, the effectiveness of the passport system is affected by the speed of police verification also.

Table 3.8

Police Verification trends

Particulars	2012	2013	2014	2015	2016	2017
Number of PV initiated	44,22,342	63,07,889	72,81,704	84,08,977	78,48,381	99,54,175
Number of PV approved by Police	37,61,740	63,58,023	72,10,459	87,01,756	79,69,924	98,72,234
Police pendency (greater than 21 days)	5,80,022	5,12,581	5,04,377	3,05,493	1,90,227	2,09,167
Average Police Verification time (days)	49	49	42	34	29	23
Percentage of PV completed within 21 days	26	37	47	61	70	74

Source: Annual Reports, MEA

The table makes it clear that the speed of Police verification is on an increase from 2012 onwards. The average time required for Police Verification is showing a declining trend. Although the number of PV initiated is increasing, the pendency is decreasing. Hence, it can be concluded that the Passport Seva Project has been successful in reducing the Police Verification time.

3.20. Denial of Passport

Passport is a right of a citizen. But at times the Government may deny its issuance to certain persons. Some of the reasons for this denial include suspicion for holding of multiple passports. If on an investigation of police it is found that a person has applied for a second or third passport and already possess a passport,

then the citizen is denied the service. This can also be found by matching the data captured.

Another reason for denial of a passport is that a person who has gone abroad has sought asylum there. If a person has got some court proceedings ongoing, that may also be a reason for the denial. If it is convinced to the government that the moving out of a person may jeopardize national security, then the government can deny the passport issuance to him. But these decisions are not taken all of a sudden. A round of investigations and deliberations precede such a decision. Only if sufficient reasons exist a person will be denied of passport service. Such a citizen has also given the right to appeal to the appellate authority.

3.21. Obligations for Passport applicants

Passport issuance is not an easy affair. It is a matter of safety and security of a country and hence there are certain obligations to be borne in mind by the applicants. The applicants must compulsorily provide all the information required for the verification process. The information provided should be true and fair. The applicant should not suppress any information for faster service delivery. Any such act is punishable by law with two years of imprisonment or a fine of Rs.5000 or both. Carrying of any explosives or sharp objects or lathis that may cause physical harm are prohibited in the premises of PSK and POPSK. Also the carrying of laptops, iPads and cameras are also prohibited both in PSK and POPSK.

3.22. Before and After setting up of Passport Seva Kendra

A comparison on the situation in India regarding service delivery experience before and after implementing the Passport Seva Project is depicted in the table below.

Table 3.9

Comparison of previous and present passport processing system

Particulars	Before	After
Ownership	MEA	MEA
Service Providers	37 RPOs	93 PSKs, 422 POPSKs
Reporting Time	Waiting in queues for getting appointment	15 minutes before the appointment time
Queue Management	Manually	Electronic Queue Management System
Online Portal	Not available	passportindia.gov.in
Mobile App	Not available	M Passport seva mobile App
Call centre	Not available	24 x 7 call centre facility
Application Status Update	Not available	SMS updates
Tracking of Application	Not possible	Possible
Passport fees payment	Cash/ Draft	Online
Passport Printing	Delay	Quick printing through CPPF
Passport Delivery	Long waiting	Time bound delivery
Employee Behaviour	Indifferent	Empathetic and Convincing
Customer Experience	Complaints	Reduced complaints

Source: passportindia.gov.in

The Passport Seva Project has made the service delivery easier and faster than the traditional system. The percentage of passport and miscellaneous services rendered in India by all the Passport offices taken together to the total applications received is tabulated below.

Table 3.10

Proportion of services rendered to the applications received

Year	Total applications received	Passport and miscellaneous services rendered	Percentage
2014	8699690	8468987	97.35
2015	10301358	10531423	102.23
2016	9508913	9781018	102.86
2017	11090196	10921285	98.48
2018	11877491	11873243	99.96

Source: Annual reports, MEA

The table proves that the project ensures almost cent percentage completion of work within the prescribed time. In the case of any applications left pending in a year, is taken up and completed very soon in the next year itself making the percentage move above cent percentage.

3.23. Passport Seva Project in Kerala

There were four passport offices in Kerala prior to the implementation of the Passport Seva project which was reduced to three by closing down the Passport office at Malappuram, five years after the implementation of the project. Presently, 3 Passport offices operates in Kerala with 13 PSKs under them as shown in the figure 3.3.

Kozhikode	Cochin	Trivandrum
• PSK Kannur • PSK Payyannur • PSK Kozhikode • PSK Vadakara • PSK Malappuram	• PSK Cochin • PSK Aluva • PSK Alappuzha • PSK Kottayam • PSK Thrissur	• PSK Kollam • PSK Neyyatinkara • PSK Vazhuthacaud

Source: passportindia.gov.in

Figure 3.3 PSKs under the RPOs in Kerala

A brief description of the passport offices in Kerala is given below.

Passport Office Kozhikode

It is in operation since November 1978. Citizens of five districts namely, Kozhikode, Malappuram, Kannur, Kasaragod and Wayanad are served by the Passport Office, Kozhikode. It also caters to the Passport needs of the citizens at Mahe. Malappuram was initially under the Kozhikode passport office which was later on bifurcated to form a new Passport office at Malappuram on 28th August 2006 to take care of the Malappuram and Palakkad districts. On 20th November

2017, Malappuram was merged back with the Kozhikode Passport Office. 5 PSKs and 1 POPSK are operating under this office.

Passport Office, Cochin

Passport Office at Cochin began its operation in 1975. It serves the districts of Idukki, Alleppey, Kottayam, Palakkad, Trichur, Ernakulam and Union territory of Lakshadweep. PSK Allappuzha, PSK Aluva, PSK Kottayam, PSK Thripunithura and PSK Thrichur are coming under the jurisdiction of Passport Office, Cochin.

Passport Office, Trivandrum

Passport Office at Trivandrum began its operation in 1992. It serves the passport and related needs of the citizens in Trivandrum, Pathanamthitta and Kollam districts in Kerala. There are 3 PSKs functioning under the office.

3.24. Applications received at RPOs in Kerala

The table below displays the number of applications received at various Passport Seva Kendras under the Regional Passport Offices in Kerala.

Table 3.11

Applications received at RPOs in Kerala

Year		RPO			
		Kozhikode	**Cochin**	**Trivandrum**	**Total**
2014	Actual	2,87,443	3,29,288	2,02,721	8,19,452
	Percentage	35	40	25	100
2015	Actual	2,91,798	4,23,045	2,23,190	9,38,033
	Percentage	31	45	24	100
2016	Actual	2,92,225	4,27,289	2,15,121	9,34,635
	Percentage	31	46	23	100
2017	Actual	3,73,440	4,95,596	2,40,670	11,09,706
	Percentage	33.7	44.7	22	100
2018	Actual	5,18,677	5,12,852	2,34,085	12,65,614
	Percentage	41	41	18	100

Source: passportindia.gov.in

The table above reveals that around 50% of the passport applications in Kerala is received at the PSKs under Cochin RPO. Applications received in PSKs

under Trivandrum RPO are the lowest in Kerala for all the years from 2014 to 2018. Cochin RPO covers 6 districts and a union territory of Lakshadweep while the other Kozhikode and Trivandrum RPOs cover only 5 and 3 districts respectively. Moreover, Cochin is city with high density of population which is the main reason for this increased number of application in that region.

3.24.1. Share of Kerala in the total Passport applications

The total passport and other related applications received in India in the 5 years from 2014 to 2018 are found to be around 1 crore. The table below is constructed to analyse the share of Kerala in the total number of passport applications received in the country each year during this period.

Table 3.12

Share of Kerala in total Passport Applications

Applications received	2014	2015	2016	2017	2018
Total in India	86,99,690	103,01,358	95,08,913	110,90,196	118,77,491
Total in Kerala	8,19,452	9,38,033	9,34,635	11,09,706	12,65,614
Percentage	9.42	9.11	9.83	10.01	10.66

Source : www.passportindia.gov.in

Among the 28 states and 9 union territories, Kerala accounts for the 10 percentage of the passport applications in the country each year during this period which demonstrates the importance of passport services in Kerala.

3.24.2. Kerala and the Metropolitan cities in India

The metropolitan cities have a high rate of passport applications as the density of population is high in these areas. The percentage of passport applications in these regions to the total number of passport applications in the country is calculated and demonstrated in the chart below.

Proportion to total Passport Applications
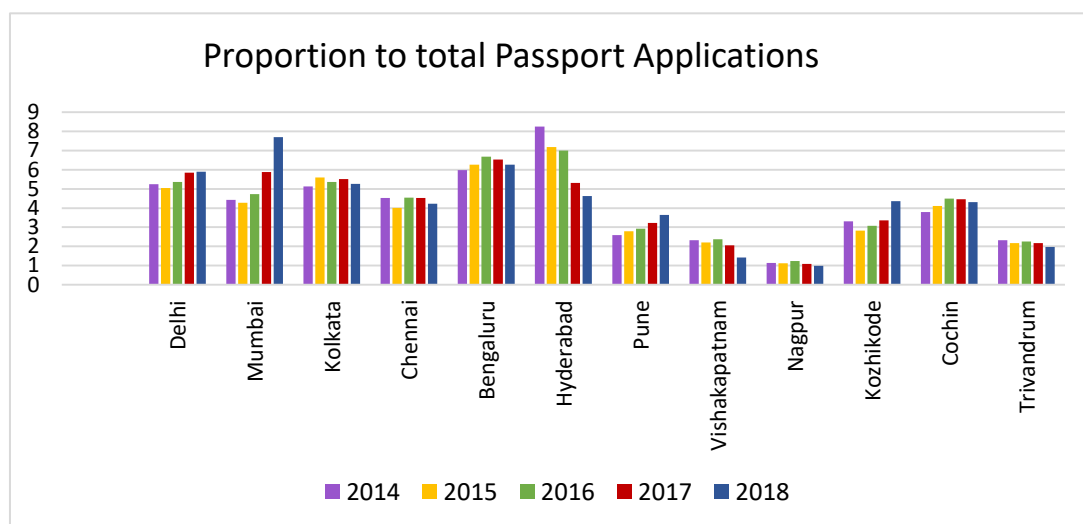
Source : www.passportindia.gov.in

Figure 3.4 Percentage of Passport Applications in metropolitan cities to the total Passport Applications in India

It can be understood from the chart that the Passport applications in the regions of Kerala is almost catching up with that of the metropolitan regions and even surpasses certain such regions specifically in the case of Nagpur, Vishakapatnam and Pune, thus disclosing the increasing demand for passports in the state.

3.24.3. Population wise demand for Passports

The metropolitan cities are the densely populated areas in the country. The increase in density of population in a region would clearly lead to an increase in the demand for passports in that region. The population of the metropolitan cities in India are compared with that of the major cities in Kerala to get an idea regarding the demand for passports in these regions.

Table 3.13

Population and Applications in proportional to the total of India

Regions	Population	Percentage of population to total population	Percentage of average of applications to total applications
Delhi	2,57,35,000	2.13	5.48
Mumbai	2,08,00,000	1.72	5.41
Kolkata	1,41,12,536	1.17	5.38
Chennai	1,33,00,253	1.10	4.37
Bengaluru	1,05,76,167	0.87	6.35
Hyderabad	97,00,000	0.80	6.47
Pune	72,76,000	0.60	3.04
Vishakhapatnam	50,18,000	0.41	2.07
Nagpur	35,30,000	0.29	1.12
Kozhikode	30,89,543	0.26	3.39
Cochin	32,79,860	0.27	4.23
Trivandrum	33,07,284	0.27	2.18

Source : www.passportindia.gov.in and censusindia.gov.in

The table 3.13 proves that 2.13 percentage of the total population in India resides in Delhi which is the most densely populated area in the country and accounts for more than 5 percentage of the total passport applications in the country closely followed by Mumbai and Kolkata. But the cities in Kerala have a population of only 0.3 percentage of the total population of India as per the census of 2011, but accounts for 3 to 4 percentage of the total passport applications in the country. A year wise comparison of passport applications to the population of the respective regions is displayed in the following chart.
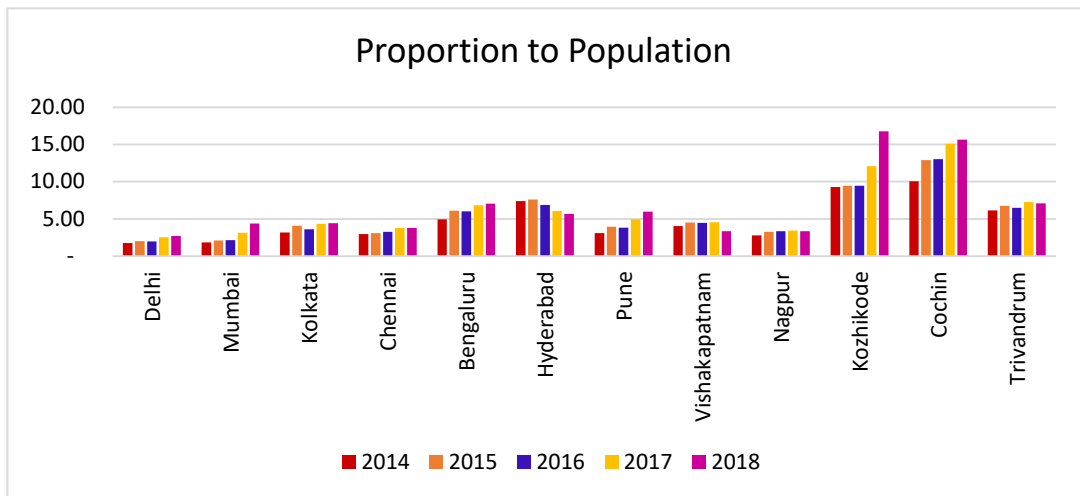
Source: www.passportindia.gov.in and censusindia.gov.in

Figure 3.5. Comparative analysis of Population and Passport Applications

The chart makes it obvious that the passport applications in the cities of Kerala is higher than all the metropolitan cities in the country when compared with the population of the respective cities. Among the three regions in Kerala, Kozhikode and Cochin showed high demand for passports than Trivandrum when compared with the total population in these areas respectively.

3.25. Conclusion

Thus, the role of passport services in the country and how the government of India has taken efforts to meet the demands of the applicants in an effective manner is detailed in the above paragraphs. It is also put out how important is the passport services in Kerala when compared to the other major cities in the country. Al though the number of applications are on an increase, the services offered tend to have maintained particular standards. It is required to check to what extent the system maintains the same and how the employees and customers perceive the system. The next chapter probes into the concept of service quality offered by the system to the employees as well as the applicants and their extent of satisfaction.

References

Agarwal, B. (2016). Passport Seva Project- Taking e-Governance to the door step of citizens. *AIMA Journal of Management & Research, 10*(2/4). 1-20.

Chick, L., Holmes, A., McClymonds, N., Musick, S., Reynolds, P., & Shultz, G. (2008). Passport to Travel. *Teaching Children Mathematics, 14*(9), 528-529. Retrieved from http://www.jstor.org/stable/41199963

Criminal Law. Treason. Effect of Passport on Allegiance of Alien. (1946). *The University of Chicago Law Review, 13*(3), 362-368. doi:10.2307/1597319

Diplock, K. (1946). Passports and Protection in International Law. *Transactions of the Grotius Society, 32*, 42-59. Retrieved from http://www.jstor.org/stable/743187

Fanelli, J. (1955). Passport-Right or Privilege? *The Annals of the American Academy of Political and Social Science, 300*, 36-40. Retrieved from http://www.jstor.org/stable/1030897

Jaffe, L. (1956). The Right to Travel: The Passport Problem. *Foreign Affairs, 35*(1), 17-28. doi:10.2307/20031202

Kessler, G. (2001). The Passport System and State Control over Population Flows in the Soviet Union, 1932-1940. *Cahiers Du Monde Russe, 42*(2/4), 477-503. Retrieved from http://www.jstor.org/stable/20174642

Noorani, A. (1984). A Citizen Has Rights Abroad. *Economic and Political Weekly, 19*(14), 588-588. Retrieved from http://www.jstor.org/stable/4373130

Noorani, A. (1985). Playing with Passports. *Economic and Political Weekly, 20*(50), 2187-2187. Retrieved from http://www.jstor.org/stable/4375107

Parker, R. (1954). The Right to Go Abroad: To Have and to Hold a Passport. *Virginia Law Review, 40*(7), 853-873. doi:10.2307/1070375

Pipko, S., & Pucciarelli, A. (1986). PASSPORT TO DICTATORSHIP. *Human Rights, 13*(2), 32-36. Retrieved from http://www.jstor.org/stable/27879387

United States Dept. of State. (1897). *Passport regulations of foreign countries.* Retrieved from http://www.jstor.org/stable/60236152

The Hindu (Bangalore) dated 23.06.2013.

www.passportindia.gov.in accessed on 06.05.2019.

http://www.deccanchronicle.com/131210/news-current-affairs/article/sms-alerts-passport-applicants accessed on 22.03.2019.

www.censusindia.gov.in

www.kerala.gov.in

www.india.gov.in

CHAPTER IV
THEORETICAL FRAMEWORK OF SERVICE QUALITY

4.1. Introduction

In this commercial world, anything can be offered for sale. It may be a tangible product or an idea or a service. A seller and a buyer may engage in a transaction without the transfer of any physical goods. The activity provided by persons like doctors, barbers, waiters are all coming under the purview of service. The receiving of a service may generate satisfaction in the mind of the buyer just like buying of a physical product.

Philip Kotler defines service as "It is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product."

The service can be classified into two as internal service and external service. The service provided by the organisation to its employees is the internal service and to its customers is the external service. The measurement of the extent to which a service delivered conforms to the expectations of the client is usually mentioned as service quality. Thus, service quality can also be classified into two as internal service quality and external service quality which is discussed in detail in this chapter

4.2. Internal Service Quality

Employees are the medium through which services are transferred to the customers. The inseparability of the service demands the whole hearted support of employees for delighting the customers. Employees are the link between the organisation and the customers. The policies and procedures developed by the organisation for the customers are implemented through the medium of employees, especially the front line employees. They can exhibit poor performance thereby becoming detrimental to the organisation or excellent performance thereby becoming advantageous to the organisation. The assessment of service quality can therefore be completed in all sense only if it is explored from both the angles of the provider and the receiver (Surprenant and Solomon, 1987; Czepiel, 1990). The perception of service quality and customer satisfaction can be increased by paying

more attention to the employee – customer interactions as opined by Gronroos (1981) and Berry et al. (1988).

Quality in service occurs during the delivery of the service to the customers by the employees. Hence, the performance of employees while delivering the service is of utmost importance in inculcating a sense of satisfaction or dissatisfaction in the minds of the customers being served (Zeithaml, et.al, 1988; Schneider and Bowen, 1985). Perception of the quality of both products and services by the customers are influenced to a great extent by the satisfaction, loyalty and commitment of the employees (Beatson et al., 2008). Ramseook et. al (2010) has disclosed that role of employees in delivering service is a matter of great importance but only a very few studies (Tam et. al, 2001; Chow- Chua et. al, 2002; Dedeke, 2003; Svensson, 2004,2006) have arisen probing the service encounters from both the angles.

The employees can uplift the image and reputation of the organisation by performing at a higher level and at the same time, they can also defame their organisation by performing at a very low level. The treatment that they receive from their employer forms the basis for the treatment they provide to the customers. Here lies the importance of providing good service to the employees by the employer which is hereafter referred to as Internal Service Quality.

The frontline employees are in direct touch with the ultimate customers and hence can greatly influence the perceptions of the customers regarding the service provider. The customers normally form their impressions of an organisation's service quality based on their experience of interactions with the FLEs. Moreover, the FLEs can also be a much reliable source of information regarding the likes and dislikes of the customers. The central role played by the employees in attracting, creating and maintaining customers gave rise to thoughts on employee development programmes (Tansuhaj et al., 1988). By improving the performance of employees and increasing the perception of them regarding the services that they receive from the employer, the organisation can observe a considerable improvement in the quality of service offered by them (Schneider and Bowen, 1985). Customer

satisfaction and service quality perception can be improved by paying more attention to the employee-customer interactions (Gronroos, 1981; Berry et al., 1986).

4.2.1. Internal marketing

Berry (1981) views the employees from a different angle. Employees are considered as internal customers and the job is viewed as internal products. The study advocates to satisfy the needs and wants of internal customers by providing internal products to achieve the organisational objectives in a better manner. The term internal marketing has evolved from this angle. Kotler (1997) defines internal marketing as the efforts made by an organisation to train and motivate its employees (referred to as internal customers) who are in direct contact with the customers and the supporting personnel to enhance customer satisfaction through teamwork. MacStravic (1985), Helman and Payne (1992), Rafiq and Ahmed (1993), Piercy and Morgan (1994) and Sargeant and Asif (1998) have similar opinions regarding the internal marketing concept, i.e, motivating the employees for a better performance and improving the relationship with the firm's customers.

According to George and Gronroos (1989), internal marketing is the philosophy of the management of human resources in an organisation on the basis of a marketing perspective. The philosophy emphasizes the fact that if the management expects the employees to deal well with the customers, then the management has to deal well with the employees. Zeithaml et al. (1985) discloses that empirical evidence point towards the practice of internal marketing in successful service organisations as an integrated function. In addition to the employees who are in direct contact with the customers, the supporting staff as well as the top management are all required to be integrated into it (Gronroos, 1981; Lovelock, 1991) in order to implement the programme effectively.

Sasser and Arbeit (1976) has opined that according to the internal marketing concept, the employees have to be considered as the first market of an organisation. From all these notions, we can understand that the employees are the internal customers of an organisation and by motivating the employees, the organisation can conquer better heights of quality service delivery through better performance.

Various researchers have developed models for studying the impact of the internal marketing. According to the model proposed by Tansuhaj et al. (1988), the internal marketing programmes have an influence on the behaviour and attitude of the employees which in turn influences the external service delivery.

4.2.2. Determinants of Internal Service Quality

The dimensions identified for the evaluation of the internal service quality are exhibited in the table given below along with the studies from which these dimensions were extracted.

Table 4.1

Determinants of Internal Service Quality

Variables	Literature Source
Management Support	Gibson et al. (1985)
Policies & Procedures	Rafiq & Ahmed (1993)
Training	Tansuhaj et al.(1988)
Communication	Tansuhaj et al.(1988), Schneider (1980), Heskett (1986)
Technology	Kreitzman (1987)
Physical environment	Gibson et al. (1985)
Team work	Schneider (1980)
Performance appraisal or rewards	Lawler (1969), Gronroos (1983), Bowen & Schneider(1985), Reardon & Enis (1990)

The dimensions are described as follows.

Management Support

Support from management is always expected by the employees while working in an organisation. If the management is indifferent towards the employees, it will lead to a lack of confidence in day to day activities and consequently lead to dissatisfaction. On the other hand, if the management is supportive, then employees are free to express their ideas and opinions and are more willing to cooperate in the achievement of the organisational objectives. Thus, they will be motivated to perform in a better manner.

Policies & Procedures

Rafiq & Ahmed (1993) suggests that policies & procedures needs to be documented properly and also communicated to employees timely so that they can perform accordingly. Only if the standards are set, the actual performance can be compared with it. If the yardstick against which the performance are compared is known to the employees, they can do better in their job. It also makes them more satisfied.

Training

Employees recruited in an organisation have to be trained well to adapt them to the requirements of the organisation. The training programme equips them with a total view of the organisation and the service level expected out of them which makes them clear about their role in the organisation (Tansuhaj et al., 1988). Well trained employees have a very good idea about the job to be performed. Training helps in inculcating confidence in the employees.

Communication

Heskett (1986) opines that the communication within the organisation is more important than any communication with the customers as it establishes an open information climate. Tansuhaj et al. (1988) emphasizes the use of various communication techniques such as news letters that enhances the information dissemination among the employees which in turn makes the employees more confident and reliable while dealing with their customers.

Technology

Any job in the world now could be done efficiently with the help of some sort of technology. Those who are not using technological devices are outdated and could perform only at a lower level as all the sectors have a space under the technological umbrella. The technology walk with the applicants right from the booking of the appointment until the passport reaches their hand. The employees are at the other end for communicating with the applicants through these technological

devices. If these devices are perfect and in condition, the employees can also be perfect in their job.

Physical Environment

Rafiq & Ahmed (1993) addresses the importance of tangible cues in internal service as well as external service. The tangible cue includes the physical environment in which the process of service delivery takes place both in the case of internal as well as external services. The environment in which a person works affects his mood and is an important factor determining the behaviour of an individual. Cleanliness, proper lighting, ventilation and all provides for a healthy work atmosphere making the employees more comfortable in their job.

Team Work

People who work alone without any discussion with others are normally not expected to know what the others are doing and how. In this case, they are unaware of the poor quality of their work and the consequences of it. On the other hand, if people come together and interact with each other to work in teams, then they are more expected to note these kind of matters (Kanji & Asher,1995, 1996). Thus, through team work, they can develop themselves.

Performance Appraisal & Rewards

Studies say that satisfaction of employees increases if the employees feel that rewards are the result of their performance. If their performance are being evaluated properly and rewards based accordingly, then the employees have a much better feeling of commitment towards the organisation which eventually lead to better service from their side (Scott & Bruce, 1994).

4.3. Service Capability

Service Capability is a relatively novel concept in Service Quality. It refers to the perception of the employees regarding their ability to serve their customers. Hallowell (1996) mentions that Internal Service Quality is linked to service capability which is further linked to customer satisfaction. They also proposed that

job satisfaction is more related to satisfaction with Internal Service Quality than to monetary benefits. They further suggested that the management must provide the employees with all the facilities required to serve their customers so that they are able to perceive a better ability to meet the customer demands. They identified six components as the dimensions for measuring Internal Service Quality, namely, policies & procedures, tools, management support, team work, goal alignment and training. The management wishing to increase customer satisfaction has to focus on these components that will improve the internal service quality making the employees more capable of rendering service which further improves the job satisfaction which consequently increases the customer satisfaction.

The study identifies four components for measuring the service capability. They are described as follows:

- **Ability to understand the nature of applicants**

The applicants approaching the Passport Seva Kendra are coming from different backgrounds. The employees must be aware of these so that they could deal with them more smoothly. For example, an illiterate applicant has to be attended with more care than a literate one. A female applicant being more sensitive have to be dealt with more empathetically than a male counterpart. A well trained employee could be able to deal with these matters more efficiently which is an indicator his service capability.

- **Ability to respond to queries**

The PSKs are providing all the job related information to their employees. Thus, the employees can respond to any type of queries from the part of the applicants. If they are able to deal these queries efficiently, then they are capable to do their job.

- **Ability to handle service related equipment**

The basic requirement of an employee is the knowledge of how to deal with the equipment related with the job. Only if he could handle it easily, he could serve his customers. Thus, this factor becomes another determinant of service capability.

- **Ability to do the job error free**

An employee should be able to do the job without any errors. All the training and development programmes have an objective of teaching the job to the employees to keep them away from errors. If an employee is able to do his job error free, it adds to his service capability.

All these factors taken together makes up the variable called service capability.

4.4. Job Satisfaction

Job Satisfaction has been defined differently by different authors. It is a combination of feelings that the workers have regarding their work, may it be positive or negative. All of them agree that it consist of a set of factors that that create a feeling of satisfaction for the employees but they do not have a unique opinion regarding the factors leading to job satisfaction.

Statt (2004) associates the job satisfaction with the extent of contentment of the worker with the rewards he gets from the job. Spector (1997) has identified that job satisfaction leads to a positive behaviour of the employees and a dissatisfaction will result in a negative behaviour. The job satisfaction emerged as a relevant concept due to the observation of consequences of job dissatisfaction such as increased absenteeism, increased labour turnover, lack of loyalty etc. In order to reduce these undesirable behaviour, the employees have to be made satisfied.

Lawler & Porter (1967) emphasized on the rewards, both extrinsic and intrinsic, as factors impacting job satisfaction whereas Christen, Iyer & Soberman (2006) identifies the role of job related factors, job performance, role perceptions and firm performance as the determinants of job satisfaction.

The various factors leading to job satisfaction as identified by the previous researchers have been studied in detail. The study classifies the factors determining job satisfaction into three:

- Work related factors

- Internal Service related factors

- Monetary benefits

All the factors relating to the job done by an employee like design of the job, performance of the employee in the job, responsibilities associated with the job and the job security are included in work related factors. All the factors identified for evaluating the internal services provided by the organisation forms the internal service related factors and all the monetary benefits including salary, allowances and other incentives form the monetary factors.

4.5. External Service Quality

One of the advancements of the recent years is the tremendous growth of the services. The service sector has bloomed in such a way that no one of us is deprived of it in our day to day life. Moreover, it has led to a situation where we cannot live without their support. There exist a variety of services which can be broadly classified as government sector, business sector, manufacturing sector etc. The schools, post offices, employment exchanges, hospitals, police, courts, military, regulatory agencies, passport offices, etc. are the basic services provided in the government sector while banks, law firms, hotels, airlines, plumbing companies, motion-picture companies, insurance companies etc. are available in the business sector with a major share. Similarly manufacturing sector has its own role in the service industry.

With the growth of the technology, the service providers have been able to spread their tentacles to a much wider area, geographically as well numerically. The services alter their faces quite often due to its variability based on its provider, equipment and personal needs. Hence, it is quite obvious that services have got the following special features (Parasuram, 1985; Singh, A., 2014) which the physical products does not.

- Intangibility

- Inseparability

- Variability

- Perishability

Customers have expectations regarding the services that they avail. The intangibility of the service (Shostack 1977, Lovelock 1981, Berry 1980) makes its measurement tedious. Services exhibit performances instead of a visible object as in the case of goods, making it impossible to count, test, verify or measure (Parasuram, 1985). Heterogeneity of the services also make it unmeasurable and unverifiable as the performance of it differ from person to person (Booms and Bitner 1981) and from time to time and the firm itself cannot assure uniformity in the intended quality and what the customers actually receive (Parasuram 1985). Inseparability of the services (Upah 1980, Regan 1963, Carmen et. al. 1980, Gronroos 1978) is a yet another peculiarity which reduces the managerial control over the performance of its employees in rendering it. But the customers develop perceptions regarding the same based on certain facts like the time taken to deliver the service, behaviour of the providers, appearance of the personnel, cleanliness of the surroundings, attitude of the employees, etc.

4.5.1. Service Quality

According to Japanese philosophy, quality is "zero defects – doing it right the first time".

The consumers as always described as the king of the market is a crucial factor in determining the success or failure of a business. A business can stand only if it can make its consumers feel satisfied. The firm must have a knowledge of how the customers are expected to evaluate the service provided by them so that influences and diversions can be made in that angle (Gronroos 1982). Since, quality is associated with satisfaction, measurement of quality is pivotal in assessing the level of satisfaction felt by the consumers. Quality by its word may mean the extent

of excellence of an object or a concept or an action although it is a matter of perception. Consumers have recognised the importance of quality and has been demanding it since 1980s Rabin (1983); Leonard and Sasser (1982) as its significance is obvious to them as well as the manufacturers even though the determinants of it are ambiguous Parasuraman et. al. (1985).

Quality is a matter of discussion not only in the case of tangible goods but also intangible services. Service quality has been defined in a number of ways one of which states that it is a form of outlook representing the overall evaluation on a long run (Cronin and Taylor,1994) and to some others it is a measure of the extent of service meeting the expectations of customers (Wisniewski and Donnelly, 1996; Asubonteng et al., 1996; Lewis and Mitchell, 1990). Parasuraman et al. (1985) and Lewis and Mitchell(1990) revealed through their studies that customers feel dissatisfied if their expectations exceed their perception of the services that they receive.

Customers judge the service they have received on the basis of confirmation or disconfirmation of it to what they had expected before availing it (Gronroos 1982, Lewis and Brooms 1983, Smith and Houston 1982). This judgement is not limited to what they receive but also how well the service was delivered to them (Sasser et al. 1978). Gronroos (1982) sharing the same opinion developed a model that classifies service quality into two, namely, technical quality that measures the actual service received and functional quality that measures how the service was performed.

Goods can be evaluated using its colour, style, package, label, odour, fit, softness etc. which is rarely possible in the case of services. In this case, the tangible cues for services is considered to be the physical facilities exhibited by the provider, equipment made use of and the appearance of the employees in charge on the basis of which attempts are made to measure the quality. In addition to these cues and in situations where these evidences are also not available, price can also be chosen as an indicator to assess the quality (Olander 1970, Zeithaml 1981, Mc Connell 1968).

As evident from the previous literatures, service quality is one of the factors that lead to customer satisfaction (Olsen, 2002; Kang et al., 2004; Soderlund and

Ohman, 2005;Lundahl et. al, 2009; Kumar et al., 2013; De Keyser et al., 2016; Kasiri et. al, 2017). Most of these studies also conclude that 'how a service is delivered' is more vital than 'what is delivered'. Beason (2009) also conducted a similar study and arrived at the same opinion that the significance of form dominates substance in service delivery. They also reveal the noteworthiness of satisfaction that plays a mediating role between service quality and customer loyalty.

4.5.2. Models of service quality

Innumerable number of models have been evolved for measuring the service quality of various business and other sectors of which SERVQUAL model is one of the most preferred one owing to its claim of Parasuram et al. (1985) that it can be generally applied to almost all service quality studies. They have revealed that service quality is the difference between Expected services and Perceived services, and ten dimensions on which these expectations and perceptions are based is found out in this study in addition to which the four critical gaps were identified in the service provided that may influence the perception of consumers regarding the quality of services consequently giving rise to a conceptual service quality model that could be applied in studies relating to quality of services.

The gaps identified by Parasuram et al. (1985) were as follows:

Gap 1: Discrepancy between what the consumers expect and what the management perceives about this expectation.

Gap 2: Discrepancy between perceptions of management and specifications of service quality

Gap 3: Discrepancy between specifications of service quality and actual delivery of service

Gap 4: Discrepancy between the delivery of service and information regarding service communicated to the customers

Gap 5: Discrepancy between expected and perceived service (which is a function of the other four gaps)

Accordingly, they identified ten determinants of service quality namely, reliability, competence, responsiveness, access, communication, courtesy, security, credibility, tangibility and understanding the customer. The same was further refined by Parasuram et al. (1988) reducing the dimensions into five, namely, reliability, responsiveness, tangibility, empathy and assurance.

A number of studies have emerged using this model for service quality measurement in different sectors such as hospital (Babakus and Mangold 1989), real estate brokers (Johnson, Dotson and Dunlop, 1988), bank (Prabha, Divya et al 2006); Santhiyavalli.G (2011); Brahmbhatt, Mamta et al (2008); Sahlu D, Tesfatsion (2011); Khodaparasti, R.,B. & Gharebagh, M., K. (2015), hotels (Uddin, Mahi (2015), public service Ramseook, P. et al (2010); Brysland & Curry (2001), Orwig R.A et al (1997) museum Maher, J., Clark, J, Motley, D., (2011), mobile service providers, Raju, S. (2012), call centre Ramseook, P. et al (2010) etc.

Although the model is highly popular among the researchers, it is not free from certain limitations that restricts its usefulness. The model was designed for universally applying in all sectors but (Parasuraman et al., 1988) clearly states that the model has to be modified or atleast reworded for this purpose and Parasuraman et al. (1991) adds to this comment by providing a warning that the integrity of the scale is lost once modifications are made to the items.. Carman (1990) points out that this is not appropriate in many situations as a result of which modification of the model by adding and deleting the statements becomes inevitable. He also addresses the problem of measuring the expectations which is a tedious and dubious exercise. Finn and Lamb (1991) supports this notion and suggests that the model has to be altered for using in different sectors.

Another problem of SERVQUAL model addressed by Brown, Churchill and Peter (1993) is the use of difference between expectation and perception hereafter referred as difference scores can pose discriminant validity problems, reliability issues and also issues related to variance restriction. They suggested the use of non-difference scores which can to a large extent assist in solving these issues. Cronin & Taylor (1992) agree to this and opine that it is the current performance that has to be

counted to assess service quality rather than the expectations. Hence, in this study, a non-difference score is used in a five point likert scale such as "much worse than expected", "worse than expected", neutral, "better than expected" and "much better than expected".

Cronin & Taylor (1992) also criticized the model and developed another model namely, SERVPERF as a better one which is actually similar to SERVQUAL except for its unweighted perception measurement. But Cronin & Taylor (1994) admitted the fact that the constraint of factor instability is common for both SERVQUAL and SERVPERF. Hence, SERVPERF also cannot be considered as a better model.

4.5.3. e-Service Quality

In this technologically upgraded world, it is tough to separate the services from the intervention of technology and hence the conventional service quality measurement models and scales are not sufficient enough to assess the quality of services received by the customers as these models and scales were primarily meant for non-internet based services. Hence, a refinement in these models are found necessary (Gefen 2002) to include the technological aspects into the dimensions of service quality. Gefen (2002) collapsed the five dimensions of SERVQUAL model into three and the statements were also altered to adapt to the new developments but later found to be not comparable (Parasuraman et. al, 2005) when applied in various contexts. Loiacono et al. (2000) developed a WebQual model for measuring the website quality which used 12 dimensions for it. But the model was primarily meant for the website designers and not for the measurement of customer perceived service quality (Parasuraman et. al, 2005).

Many other academic researchers showed their interest in the area by developing certain scales like WEBQUAL (Barnes and Vidgen, 2002), SITEQUAL (Yoo and Donthu, 2001), eTailQ (Wolfinbarger and Gilly, 2003) e-SQ (Palmer et.al, 1999) for measuring various aspects of e-services which were found to be lacking consistency and were also not capable of capturing all aspects of site quality (Parasuraman et. al, 2005). Insights from various related studies flamed thoughts for

a conceptual study by Parasuraman et. al (2000) in this route and led to an identification of features relevant to website based studies. E-S-QUAL model was developed with four dimensions namely, system availability, fulfilment, efficiency and privacy (Parasuraman et. al, 2005) after careful analysis and consequent scale reduction. Simultaneously, E-RecS-QUAL scale was also developed for measuring the service quality of e-recovery which dealt with the handling of complaints and other problems associated with the e-service delivery. (Parasuraman et. al, 2005) clearly states that both the models are solely for the e-services and hence further refining is necessary to conjoin the e-services with the conventional services under the same roof.

4.5.4. Service quality in public services

Public services are one of the major responsibilities of the government to the citizens. The responsibility and accountability of public services are quite obvious. The quality of public services and governance on the whole influence the economic growth of a country (Afridi, 2017). Literature supports the use of SERVQUAL in the public services quality assessment (Brysland and Curry, 2001). Many researchers have undergone studies related to service quality of public sector and some of them (Wisniewski, 2001; Anderson, 1995) have found that citizens have poor perceptions regarding the services available to them.

4.5.5. Service quality in passport services

Passport services is one where technology and the conventional methods go hand in hand. A study regarding passport services stands incomplete if the technology part is ignored as a lot of work in the process beginning from the online application up to printing and the keeping of data in electronic form, is making use of one or the other form of technology. Similarly, the conventional methods of direct interview of the applicants and physical verification of documents takes place at the Passport Seva Kendra. Hence, this study intends to modify the SERVQUAL model of Parasuraman (1985, 1988, 1996) to include the technological services too for a complete assessment of the quality perceived by the applicants regarding the services received from the system.

4.5.6. Dimensions identified for the study

Based on the extant literature, seven dimensions are identified to be vital in the construction of a model for the assessment of service quality in passport offices. The SERVQUAL model developed by Parasuraman et al. (1985, 1988, 1996) is insufficient for the same as it takes into account only the conventional method of delivering service but does not consider the technological aspects in the service delivery which is inextricable in the modern era. The E-S-QUAL model developed by Parasuraman et. al. (2005) is purely for the online services and does not allow for the conventional type of service delivery analysis. Hence, there ought to be a model for those services that combines the conventional personal interaction and online interaction. Passport services in India is such a service where the initial information search and appointment scheduling along with payment of fees is done online through the web portal of the ministry and the remaining document verification, biometric capturing and granting of passport has to be made at the Passport Seva Kendra where the applicants have to be ensure their physical presence. The status tracking is again done online.

The dimensions identified for the study are listed in table 4.2.

Table 4.2

Determinants of External Service Quality

Variables	Literature Source
Tangibility	Parasuraman et al. (1985)
Reliability	Parasuraman et al.(1985), Garvin (1987)
Responsiveness	Parasuraman et al. (1985), Katsutushi Ayano (2005) Lovelock & Wirtz (2004), Singh, A. (2014)
Assurance	Parasuraman et al. (1985), Garvin (1987), Jayawardhena(2004), Nagaraja (2016)
Empathy	Parasuraman et al. (1985), Jayawardhena (2004), Rudianto (2005)
Information Quality	Kirkendall (2008), Parasuraman et al. (2005), Kenova and Jonasson (2006), Wu Yu et al. (2008), Zavareh et al. (2012)
Confidentiality	Jayawardhena (2004), Wu Yu et al. (2008), Zavareh et al. (2012), Singh, A. (2014), Nagaraja (2016)

The dimensions are described as follows.

Tangibility

Service assessment is not limited to the outcome of a service but also the process involved in its delivery for which tangibles may have to be made use of. In the case of passport services, the computer systems, the biometric data capturing equipment, photo capturing cameras, scanners, printers and many other visibles like the waiting lounge, appearance of the personnel etc. accounts for the tangible evidence of the service provided corresponding to which, the factor is included in the model.

Reliability

Dependability of the service provider is another matter of concern in all type of services. If the service providers are consistent in providing the right service without any scope for an error demanding rectification, then they can be considered reliable. Passport services are one of the core services provided by the government of a country for which no alternatives are available. If the only service provider is dodgy, then the citizens of the country have no other alternative but suffer, which makes the factor an inevitable one.

Responsiveness

A work done untimely is equal to the work being undone. A reply is relevant soon after a question is raised. This factor measures whether timely response is available from the employees and what is their readiness to give a response.

Assurance

This factor deals with the experience of the employees in the work which instils confidence in their as well as their customer's minds. It also points to the security ensured by the organization.

Empathy

This dimension represents the attention paid to the personal problems of the customers and moreover, the extent to which the employees can understand the unique issues of each customer and how far they consider it for finding a solution.

In addition to the five determinants described above, the study identified two more factors that are found inevitable in a service quality study conducted in the field of passport services of a country where e-governance is implemented. These two factors are explained as follows.

Information Quality

Parasuraman et al. (2005) quoted the relevance of the information presented through the website. How the information has being organized in the site, what is the level of accuracy in the information presented, is the information timely and are necessary updations done etc. are the concerns of the people browsing through the websites. Hence, the quality of information is an inevitable factor when the communication is over the internet.

Confidentiality

Parasuraman et al. (2005) unearthed the importance of privacy in the e-service quality as our personal details are revealed many times while navigating through the internet. Online payment system also demands confidentiality in the data provided through the e-service websites. In the case of e-governance, citizens often suspect the services delivered online on the ground that they lack security and privacy (Singh, A.,2014; Nagaraja, 2016).

4.6. Customer Satisfaction

Customer satisfaction is one of the main aims of all business and non-business organisations in the modern world. Customer always aim to get maximum out of what they receive. They are satisfied if they receive what they expect. Customer satisfaction is the contentment of the customers regarding the product or services received by them (Kotler & Keller, 2009). The quality of services provided

by an organisation to its customers is evaluated by the customers on the basis of which they form perceptions regarding it. If the customers are satisfied with all the aspects of products or services received by them, then it can be concluded that they are satisfied with the product or service. Thus for this study, the timeliness, accessibility, dependability, comfortability etc. of the Passport Seva Kendras are considered for measuring the satisfaction of the applicants.

4.7. Job satisfaction and Customer service quality

Various studies have been conducted to identify the role of employee satisfaction in the perception of customers and the one by Shamir (1980) and Schneider (1980) has unearthed the fact that role ambiguity, job stress and dissatisfaction of employees negatively affect the service provided by them. Bateson (1985) presents an experience that the employees are able to satisfy the customers in a better way if they have some role in the service encounter. Many other researchers (Schneider, 1980; Gronroos, 1983; Bowen & Schneider, 1985) also have a similar opinion that job satisfaction of employees have an influence on the customer perception of service quality.

Hartline & Ferrel (1996) developed a model for establishing the relationship between management commitment to service quality, job satisfaction and customer perceived service quality. According to this model, management commitment leads to better treatment of employees which in turn increases the job satisfaction which positively influences the service rendered by the employees and at the other end improves the service quality perceptions of customers. It is based on this concept that the research model has been developed.

4.8. Proposed Research Model

The concept was initially brought forward by Schneider et. al (1980) who tried to correlate the perceptions of the employees regarding their job to the customer satisfaction and was proved true. But they failed to find any correlation between job satisfaction, monetary rewards and customer satisfaction. The study made in the banking sector was once again conducted more elaborately by Schneider

and Brown (1985) which revealed a weakness in the correlation between the previously tested variables. Heskett et. al (1994) also found a relationship between the internal service quality and employee satisfaction which in turn leads to high value service which increases customer satisfaction. Hallowell (1996) developed another model that advocated the relation between internal service quality and service capability which in turn affects the customer satisfaction. They connected the internal service quality to both job satisfaction as well as customer satisfaction.

```
                    ┌──────────────────────────┐
                    │ Internal Service Quality │
                    └──────────────────────────┘
                         ╱                 ╲
                        ↙                   ↘
       ┌──────────────────┐          ┌──────────────────────┐
       │ Job Satisfaction │          │ Customer satisfaction │
       └──────────────────┘          └──────────────────────┘
```
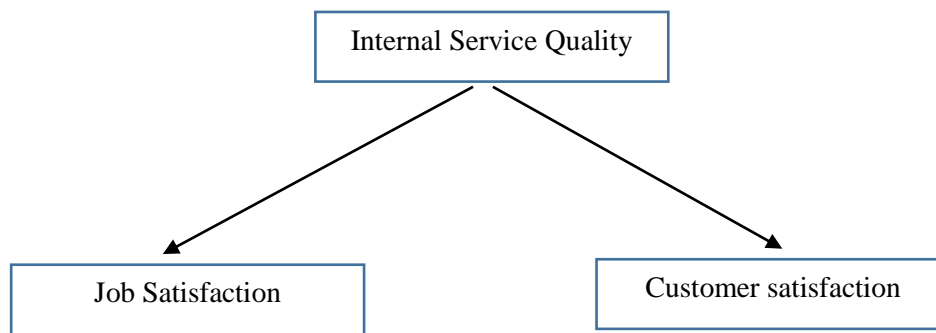
Source: Hallowell et. al (1996)

Figure. 4.1 Relationship of Internal Service Quality with Job Satisfaction and Customer Satisfaction

Hallowell et. al (1996) suggested that internal service quality leads to both employee satisfaction as well as customer satisfaction and hence, both can be improved by improving the internal service quality.

Although researchers have come up with the relation between the internal service quality and external service quality, extensive research has not been done to prove the same. Even though certain attempts were made for the same, they have concentrated mainly on the external service quality aspects and have neglected the internal aspects. Moreover, researchers have tried their models mainly in the banking sector and have not tested it in other sectors which limits the applicability and generalisability. Hence, this study was made in the passport service sector.
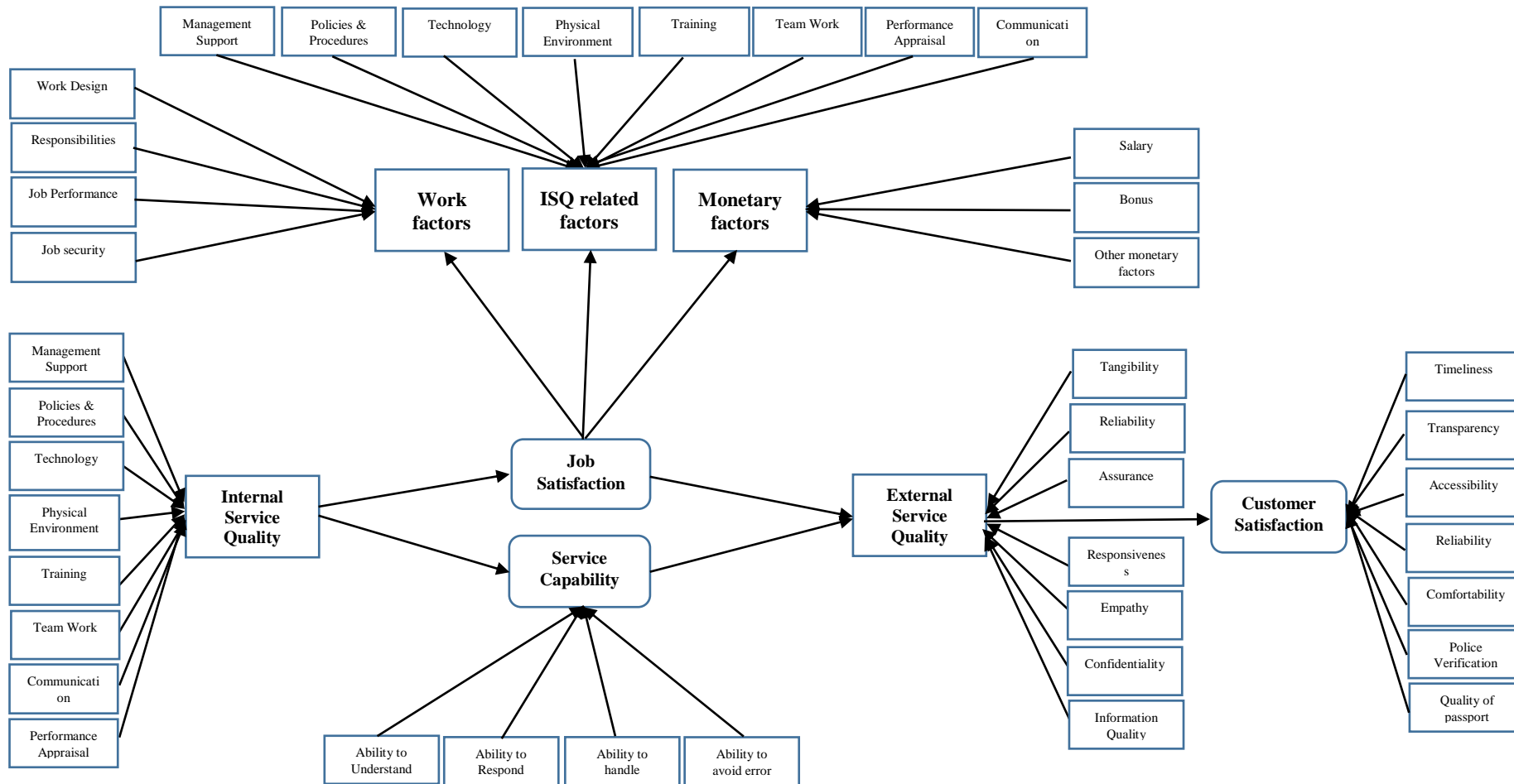
Figure 4.2. Proposed Research Model

The proposed model states that internal service quality is determined by eight factors such as management support, policies & procedures, training, technology, communication, team work, physical environment and performance appraisal. The perception of employees regarding these factors helps in knowing the quality of internal service provided by the organisation to its employees. A positive perception towards these factors would lead to satisfaction with the job as well as service capability. Hallowell (1996) also advocates that monetary benefits are less important in job satisfaction.

Even if the monetary benefits are less satisfactory, the employees can be satisfied with their job. Even if their salary is perceived by them to be low, they can excel in service capability. When the employees have service capability, it will lead to improved delivery of service to the external customers leading to customer satisfaction. Similarly, satisfaction with the job also enhances their enthusiasm to perform well in their jobs which again leads to customer satisfaction. The perception of customers towards service quality was measured using seven factors such as tangibility, assurance, responsiveness, empathy, assurance, confidentiality and information quality.

The research model proposed intends to examine the relation between the internal service quality and the external service quality. The internal service quality is the independent variable in the model that influences the dependant variable which is the external service quality. The model is based on the assumption that the external service quality is affected by the internal service quality.

4.9. Conclusion

The concept of Internal Service quality as well as External Service Quality and their interrelationships are described in detail in this chapter along with their influence on job satisfaction and customer satisfaction. The determinants of the various concepts are identified and explained in detail. The next chapter analyses these concepts in the context of the Passport Seva Kendras in Kerala.

References

Afridi, F. (2017), Governance and Public Service delivery in India, IGC Synthesis paper. S-35407-INC-1.

Asubonteng, p., Mc Cleary, K.J. and Swan, J.E. (1996). SERVQUAL revisited : a critical review of service quality. *Journal of Services Marketing*. *10*(6). 62-81.

Baker, J. (2008). Crossroads: A Popular History of Malaysia and Singapore 2nd ed., Marshall Cavendish International Asia Pte Ltd., Singapore.

Barnes, Stuart J. and Richard T. Vidgen (2002). An Integrative Approach to the Assessment of e-Commerce Quality. *Journal of Electronic Commerce Research*. *3*(3). 114-127.

Babakus, E, & Mangold.W., G., (1989). Adopting the SERVQUAL scale to hospital services: An empirical investigation. *Health service Research. 26*(6). 1989. 767-786.

Beason (2009), Contemporary South east Asia. Palmgrave Macmillan, NY, USA.

Beatson, A., Lings, I. & Gudergan, S. (2008). Employee behavior and relationship quality: impact on customers. *The Service Industries Journal*. *28*(2). 211-223.

Berry, Leonard L. (1980). Services Marketing Is Different. Business. *30* (May-June), 24-28.

Berry, L.L. (1981). The Employee as Customer. *Journal of Retail Banking. 3*(1). 33-40.

Berry. L.L., Parasuraman. A. and Zeithaml, V.A (1988). Quality Counts in Services Too. *Business Horizons*. (May-June). 44-52.

Berry, L., Parasuraman, A., & Zeithaml, V. (1988). SERVQUAL: A Muti Item scale for measuring customer perceptions of service quality. *Journal of Retailing*. Spring. 12 – 40.

Berry, L.L., Zeithaml. V.A. and Parasuraman. A (1990). Five Imperatives for Improving Service Quality. *Sloan Management Review. 31*(4). 29-38.

Booms, Bernard H. and Mary J. Bitner (1981). Marketing Strategies and Organization Structures for Services Firms. *Marketing of Services*. J. Donnelly and W. George, eds., Chicago: American Marketing. 47-51.

Brahmbhatt, Mamta, Panelia, Dharmendra (2008). An assessment of service quality in banks. *Global Management Review. 2*(4). Aug 2008. 37-41.

Brysland, A. & Curry, A. (2001). Service Improvements in public services using SERVQUAL. *Managing Service Quality. 11*(6). 389-401.

Carmen, James M. and Eric Langeard (1980). Growth Strategies of Service firms. *Strategic Management Journal. 1* (January-March). 7-22.

Carman, James, M. (1990). Consumer perceptions of Service Quality: An assessment of the SERVQUAL dimensions. *Journal of Retailing. 66*(Spring) 33-55.

Chow-Chua, C. & Komaran, R. (2002). Managing service quality by combining voice of the service provider and voice of their customers. *Managing Service Quality. 12*(2). 77-86.

Cronin, J. and Taylor, S.A (1992). Measuring Service Quality: a Reexamination and Extension. *Journal of Marketing. 56*(July). 55-68.

Crosby, Philip B. (1979). Quality Is Free: The Art of Making Quality Certain. New York: New American Library.

Czeipiel, John, A. (1990). Service Encounters and Service Relationships: Implications for Research. *Journal of Business Research*. *20*(1). 13-21.

Dedeke, A. (2003). Service quality: a fulfillment-oriented and interactions-centered approach. *Managing Service Quality*. *14*(4). 276-289.

Elanain, H., (2003). Staff Perceptions of service quality in Egyptian Commercial Banks: An Internal and External perspective. Doctoral thesis, Loughborough University, July 2003. (https://dspace.lboro.ac.uk/).

Finn, David, W., Charles, W. Lamb, Jr. (1991). An Evaluation of the SERVQUAL Scales in a Retail setting. Rebecca H. Holman and Michael R. Solomon (eds.), *Advances in Consumer Research. 18*, Provo, UT: Association for Consumer Research.

Garvin. D.A. (1983). Quality on Line. *Harvard Business Review*. 61 (September – October). 65-73.

Garvin. D. A. (1987). Competing on the Eight Dimensions of Quality. *Harvard Business Review*. *65*(6). 101-109.

Gefen. David (2002). Customer Loyalty in e-Commerce. *Journal of the Association for Information systems*. *3*. 27-51.

Gibson. J.L., Ivancevich. J.M. and Donnelly. J.H. (1985). Organizations: Behaviour, Structure, processes. Business Publications. Plano. Texas.

Gronroos. Christian (1978). A Service-Oriented Approach to Marketing of Services. *European Journal of Marketing*. *12*(8). 588-601.

Gronroos. C. (1981). Internal Marketing: An Integral part of marketing Theory. *Marketing of Services*. Donnelly and George. W.R. (Eds). American Marketing Association. Chicago. 23-68.

Gronroos. Christian (1982). Strategic Management and Marketing in the Service Sector. Helsingfors: Swedish School of Economics and Business Administration.

Gronroos. C. (1983). Strategic Management and Marketing in the Service Sector. Marketing Science Institution. Boston.

Gronroos. C. (1984). A Service Quality Model and its Marketing Implications. *European Journal of Marketing. 18*(4). 36-44.

Hallowell. R., Schlesinger. L.A and Zornitsky. J. (1996). Internal Service Quality. Customer and Job Satisfaction: Linkages and Implications for Management. *Human Resource Planning. 19*(2). 20-30.

Harrell. G.D and Fors. M.F. (1992). Internal Marketing of a Service. *Industrial Marketing Management. 21*. 299-306.

Hartline. M.D. and Ferrell. O.C. (1993). Contact Employees: relationships among workplace Fairness, Job satisfaction and Prosocial Service Behaviors. M.A: Marketing Science Institute. Cambridge.

Hartline. M.D. and Ferrell. O.C. (1996). The Management of Customer- Contact Service Employees: An Empirical Investigation. *The Journal of Marketing. 60.* 52-70.

Heskett. J.L (1986). Managing in a Service Economy. Harvard Business School Press. Boston. MA.

Jayawardhena, C. (2004). Measurement of service quality in internet banking: the development of an instrument, *Journal of Marketing Management*, *20*(4), 185- 207.

Johnson, Linda.L., Michael J.Dotson, and B.J. Dunlop (1988). Service Quality Determinants and Effectiveness in real Estate Brokerage industry. *The Journal of Real Estate Research. 3*. 21-36.

Johnson. J.W. (1996). Linking Employee Perceptions of Service Climate to Customer Satisfaction. *Personnel Psychology. 49*(4). 831-851.

Judge, T.A., Piccolo, R. F., Podsakoff, N.P, Shaw, J. C. and Rich, B.L. (2010). The relationship between pay and job satisfaction: A meta-analysis of the literature. *Journal of vocational behaviour. 77*(2). 157-167. http://dx.doi.org/10.1016/j.jvb.2010.04.002.

K. Nagaraja (2016). E-governance in India: Issues and Challenges. *IOSR Journal of Economics & Finance*. *7*(5), Ver. 4. Sept-Oct 2016. 50-54.

Kang, S. S., Nobuyuki, O. and Herbert, D. (2004). Service quality and its effects on customer satisfaction and customer behavioural intention: hotel and Ryokan Guests in Japan. *Asia Pacific Journal of Tourism Research. 9*(2). 198-203.

Kanji. G.K. and Asher. M. (1995). Total Quality Management – A Systematic Approach. Productivity Press. Madras.

Kasiri, L.A, Guan Cheng, K.T, Sambasivan, M., Sidin, S.M (2017). Integration of Standardisation & Customisation: Impact on service quality, customer satisfaction & loyalty. *Journal of Retailing and Consumer Services.* 91-97.

Katsutushi, A. (2005). Introduction on total quality management. Translated by Yousefi R. 13-55.

Kenova V. and Jonasson P. (2006). Quality Online Banking Services, Technical Report, Jonkoping International Business School.

Khodaparasti, R., B. & Gharebagh, M., K. (2015). Application of Servqual method for evaluate service quality of Saderat Bank in Urmia, Iran. *Polish Journal of Management Studies*. *11*(2). 37-49.

Kirkendall, N. J. (2008). Organizational Performance Measurement in the Energy Information Administration.U.S.A.

Kotler. P. (1997). Marketing Management. Prentice-Hall. Englewood Cliffs. NJ.

Kotler. P. (1974). Atmospherics as a Marketing Tool. *Journal of Retailing. 49*(4). 48- 64.

Kotler, P. & Keller, K. L. (2009). Marketing Management (13th edition). Pearson Education Inc. Upper Saddle River.

Kumar,V., Pozza, L.D. and Ganesh, J. (2013). Revisioning the satisfaction-loyalty relationship: Empirical generalizations and directions for future research. *Journal of Retailing. 89*(3). 246-262.

Lawler, E.E.III & Porter, L.W. (1967). The Effect of Performance on Job Satisfaction. *Industrial Relations*. 20-28.

Lawler. E.E. III. (1969). Design and Employee motivation. *Personnel Psychology. 22.* 426-434.

Lehtinen.U. and Lentinen. J.R. (1991). Two Approaches to Service Quality Dimensions. *Service Industries Journal. 11*(3). 287-303.

Leonard, Frank, S. and W. Earl Sasser (1982). The Incline of Quality. *Harvard Business Review*. 60. (September – October). 163 – 171.

Lewis, Robert C. and Bernard H. Booms (1983). The Marketing Aspects of Service Quality. *Emerging Perspectives on Services Marketing*. L. Berry, G. Shostack, and G. Upah, eds., Chicago: American Marketing. 99 – 107.

Lewis, B.R. and Mitchell, V.W. (1990). Defining and measuring the quality of customer service. *Marketing Intelligence & Planning. 8*(6). 11-17.

Loiacono, Eleanor, Richard T. Watson, and Dale Goodhue (2000). WebQual: A Website Quality Instrument. Working paper. Worcester Polytechnic Institute.

Locke. E.A and Latham. G.P. (1990). Work Motivation and Satisfaction: Light at the End of the Tunnel. *Psychological Science. 1*(July). 240-246.

Locke. E.A. (1969). What is Job Satisfaction?. *Organizational Behaviour and Human Performance. 4*(April). 309-336.

Lovelock, Christopher H (1981). Why Marketing Management Needs to be Different for Services. *Marketing of Services*. J. Donnelly and W. George, eds., Chicago: American Marketing. 5-9.

Lovelock. C.H.(1991). Services Marketing. London: Prentice-Hall.

Lovelock, C.,& Wirtz, J. (2004).Service Marketing: People, Technology, Strategy (5th ed.).

Lundahl, N., Vegholm, L.S. and Fatima (2009). Technical and functional determinants of customer satisfaction in the bank-SME relationship. *International journal of Management of Service Quality*. 19(5). 581-594.

Mac Stravie. R.S. (1985). Internal Marketing for Hospitals. *Health Quarterly Marketing. 3*(2-3). 47-54.

Malhotra. N. and Birks. D. (1999). Marketing Research-An Applied Approach. Prentice hall. London.

Mc Connell, J. D. (1968). Effect of Pricing on Perception of Product Quality. *Journal of Applied Psychology. 52* (August). 300-303.

Moynihan, D. P., and Pandey, S. K. (2007). Finding workable levers over work motivation comparing job satisfaction, job involvement and organizational commitment. *Administration & Society. 39*(7). 803-832.

Oakland. J.S. (1991). Total Quality Management. Butterworth-Heinnemann. London.

Oakland. J.S. and Oakland. S. (1998). The Links between People Management. Customer Satisfaction and Business Results. *Total Quality Management. 9* (4/5). 185-190.

Olander, F. (1970). The Influence of Price on the Consumer's Evaluation of Products. *Pricing Strategy*, B. Taylor and G. Wills, eds., Princeton, NJ: Brandon/Systems Press.

Olsen, S.O. (2002). Comparative evaluation and the relationship between quality, satisfaction and repurchase loyalty. *Academic marketing Science. 30*(3). 240-249.

Orwig, R.A, Pearson, J. & Cochran, D. (1997). An empirical investigation into the validity of SERVQUAL in the public sector. *Public Administration Quarterly*. *21*(1). Spring 1997. 54-68.

Parasuraman, A., Zeithaml, V., & Berry, L. (1985). A conceptual model of Service Quality and Its Implications for Future Research. *Journal of Marketing*. *49*. 41- 50.

Parasuraman, A. and Arvind, Malhotra (2000). A Conceptual Framework for Understanding e-Service Quality: Implications for Future Research and Managerial Practice. Working paper. Report No.00115. Marketing Science Institute. Cambridge. MA.

Parasuraman, A. and Arvind, Malhotra (2002). Service Quality Delivery through Websites: A Critical Review of Extant Knowledge. *Journal of Academy of Marketing Science*. *30*(4). 362-375.

Parasuraman, A., Zeithaml, V. and Arvind, Malhotra (2005). E-S-QUAL: A Multiple- Item Scale for Assessing Electronic Service Quality. *Journal of Service Research*. *7*(10). 1-21. Doi:10.1177/1094670504271156.

Peter J. Paul, Gilbert A. Churchill, Tom, J. Brown (1993). Caution in the use of Difference Scores in Consumer Research. *Journal of Consumer Research*. *19*. 655 – 662.

Prabha, Divya & Krishnaveni (2006). Service quality perception of banking service with reference to corporate customers. *ACRM Journal of Business & Management Research*. *1*(1). 45-49.

Rabin, Joseph H. (1983). Accent Is on Quality in Consumer Services This Decade. *Marketing News*. *17* (March 4). 12.

Rafiq. M. and Ahmed. P.K. (1993). The Scope of Internal Marketing: Defining the Boundary Between Marketing and Human Resource Management. *Journal of Marketing Management. 9*. 219-232.

Raju, S. (2012). A study on service quality among selected service providers in Madurai district with special reference to Airtel, Aircel, Vodafone and BSNL, Dept. of Management Studies. Madurai Kamraj University, URI: http://hdl.handle.net/10603/136381.

Ramseook, P., Lukea, S., D., Naidoo, P. (2010). Service quality in the public service. *International Journal of Management & Marketing Research*. *3*(1). 37-50.

Ramseook, P., Naidoo,P. & Lukea, S.D (2010). Measuring service Quality: Perceptions of employees. *Global Journal of Business Research*. *4*(1).

Regan. W.J. (1963). The Service Resolution. *Journal of Marketing. 27* (July). 57-62.

Rudianto, Y. (2005). Pelayanan Publik Pada Penyelenggaraan Pemerintah Kecamatan. *Journal Madani Edisi* II.

Sahlu D., Tesfatsion, (2011). Perceived quality of services rendered by Commercial banks: A case study of State Bank of India (SBI), Punjab University Branch, Chandigarh, India. 2(11). Nov 2011.

Santhiyavalli.G (2011). Customers' perception of service quality of SBI – A factor analysis. *International journal of Management & Business Studies*. *1*(3). Sept 2011. ISSN 2330-9519. 78-84.

Sargeant. A. and Asif. S. (1998). The Strategic Application of Internal Marketing- An Investigation of UK Banking. *International Journal of Bank Marketing. 16*(2).

Sasser & Arbeit (1976). Selling jobs in the service sector. *Business Horizons*. June. 61- 65.

Sasser, W. Earl, Jr., R. Paul Olsen, and D. Daryl Wyckoff (1978). Management of Service Operations: Text and Cases. Boston: Allyn & Bacon.

Schneider. B. and Bowen. D.E. (1985). Employee and Customer Perceptions of Service in Banks: Replication and extension. *Journal of Applied Psychology. 70*(3). 423-33.

Schneider. B. and Bowen. D.E. (1993). The Service Organization: Human Resources   Management is Crucial. *Organizational Dynamics. 21*(4). 39-52.

Schneider. B. and Bowen. D.E. (1995). Winning the Service Game. Harvard Business School Press. Boston.

Singh, A. (2014). An Impact study on e-governance in India (Applications & Issues). *Asian Journal of Technology & Management Research. 4*(1). Jan-June 2014. 6- 12. ISSN 2249-0892.

Shostack, G. Lynn (1977). Breaking Free from Product Marketing. *Journal of Marketing. 41* (April). 73-80.

Smith, Ruth A. and Michael J. Houston (1982). Script Based Evaluations of Satisfaction with Services. *Emerging perspectives on Services Marketing*. L. Berry, G. Shostack, and G. Upah, eds., Chicago: American Marketing. 59-62.

Soderlund, M., Ohman, N. (2006). Assessing Behaviour before it becomes Behaviour: An examination of the role of intentions as a link between satisfaction and Repatronizing behaviour. *International Journal of Service Industry Management. 16*(2). 169-185.

Spector, P.E. (1997). Job Satisfaction: Application, assessment, causes and consequences, *Thousand Oaks*, CA Sage Publications, Inc.

Statt, D. (2004). *The Routledge Dictionary of Business Management*, Third Edition, Routledge Publishing, Detroit. 78.

Surprenant, C.F. and Solomon, M.R. (1987). Predictability and Personalization in the Service Encounter. *Journal of Marketing. 51*(2). 86-96.

Svensson, G. (2004). A customized construct of sequential service quality in service encounter chains: time, context, and performance threshold. *Managing Service Quality*. *14* (6). 468-475.

Svensson, G. (2006). New aspects of research into service encounters and service quality. *International Journal of Service Industry Management. 17*(3). 245-257.

Tam, Jackie L.M. & Wong, Y.H. (2001). Interactive selling: a dynamic framework for services. *Journal of Services Marketing. 15*(5). 379-396.

Tansuhaj. P.; Randall. D. and McCullough. J. (1988). A Services Marketing Management Model: Integrating Internal and External Marketing Functions. The *Journal of Service Marketing. 2*(1).Winter. 31-38.

Tansuhaj. P.; Randall. D. and McCullough. J. (1991). Applying the Internal Marketing Concept Within Large Organization: As Applied to a Credit Union. *Journal of Professional Services Marketing. 6*(2). 193-202.

Tom, J. Brown, Gilbert, A. Churchill & Peter J. Paul (1993). Improving the measurement of service quality. *Journal of Retailing. 69*(1). 127-139.

Uddin, Mahi Md., (2015). Assessing the quality of hospitality services: A study on hotels in Chittagong. *European Journal of Business & Management. 7*(4). 18- 28.

Upah, Gregory D. (1980). Mass Marketing in Service Retailing: A Review and Synthesis of Major Methods. *Journal of Retailing. 56* (Fall). 59-76.

Walton, R. (1980). Quality of Work life activities: A research agenda. *Professional Psychology. 11*(3). 484-493.

Wisniewski, M. and Donnelly, M. (1996). Measuring Service Quality in the public sector: the potential for SERVQUAL. *Total Quality Management. 7*(4). 357-365.

Wolfinbarger, Mary and Mary C. Gilly (2003). eTailQ: Dimensionalizing. Measuring and Predicting eTail Quality. *Journal of Retailing*. *79*(3). 183-198.

Wolfinbarger, Mary F., and Gilly, Mary C. (2003). Shopping Online for Freedom, Control and Fun. *California Management Review*. 43(2). 34-55.

Wright, B. E. and Kim, S. (2004).Participation's influence on job satisfaction, the importance of job characteristics. *Review of Public Personnel Administration. 24*(1). 18-40.

Wu Yu-Lung; Chang, M.C.S.; Pei-Chi Yang; Ying-Jun Chen (2008). The Use of E-SQ to establish the internet bank service quality table. IEEE International Conference on Industrial Engineering and Engineering Management, Dec. 2008, 1446-1450.

Yoo, Boonghee and Naveen Donthu (2001). Developing a scale to measure the Perceived Quality of an Internet Shopping Site (SITEQUAL). *Quarterly Journal of Electronic Commerce*. *2*(1). 31-46.

Zavareh, F.B., Ariff, M.S., Jusoh, A., Zakuan, N., Bahari, A.Z. and Ashourian, M. (2012) E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Services. *Procedia - Social and Behavioral Sciences. 40* (2012) 441–445.

Zeithaml, Valarie A. (1981). How Consumer Evaluation Processes Differ Between Goods and Services. *Marketing of Services.* J. Donnelly and W. George, eds., Chicago: American Marketing. 186-190.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1985). Problems and Strategies in Services Marketing. *Journal of Marketing. 49*. Spring. 33-46.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1988). Communication and Control Processes in the delivery of service quality. *Journal of Marketing*. *52* (April). 35-48.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1990). Delivering Quality Service.   The Free Press. New York. NY.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1991). The Nature and Determinants   of Customer Expectations of Service. Marketing Science Institute Research   Program Series. May. 91-113.

Zeithaml. V.A; Berry. L.L; and Parasuraman. A. (1996). The Behavioural Consequences of Service Quality. *Journal of Marketing*. *60*. April. 31-46.

CHAPTER V
INTERNAL SERVICE QUALITY IN THE PASSPORT SEVA KENDRAS IN KERALA

5.1. Introduction

5.2. Service Capability

5.3. Employee Satisfaction

    5.3.1. ISQ Satisfaction

    5.3.2. Work Satisfaction

    5.3.3. Monetary Satisfaction

5.4. Opinion of employees regarding features of PSK

5.5. Opinion of employees regarding value added services of PSK

5.6. Difficulties in processing of applications

5.7. Occurrence of sending back

5.8. Demographic profile of respondents

5.9. Conclusion

5.1. Introduction

Any organisation intending to provide excellent service quality to its customers need to concentrate on the Internal Service Quality as it is an important factor leading to the external service quality. Satisfied employees can only satisfy the customers. Hence, before studying the external service quality, an in depth analysis of the internal service quality is indispensable. Eight dimensions were identified for measuring the Internal service quality which are described as below. Five point Likert Scale was adopted for measuring them (from "1 = Strongly Disagree" to "5 = Strongly Agree").

Each dimension is measured using a fixed number of items discussed earlier in Chapter 4. The extent to which these items are helpful in measuring the variable is determined through factor analysis. Principal component analysis is performed to explore the minimum number of factors that could be employed to measure the construct for using in subsequent analysis. The factors with Eigen values more than or equal to 1 are only considered for the model. In order to justify the application of factor analysis, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity was carried out. KMO tests the interconnectivity of the variables in the construct while Bartlett's test is used to test whether the correlation matrix is an identity matrix or not. KMO measure varies between 0 and 1(0< KMO <1) and the values closer to 1 are considered to be the best. If KMO > 0.5, the sample is considered adequate. The KMO measure of 0.845 and Bartlett's test disclosing significance with *P value* <0.05 suggested the appropriateness of factor analysis to identify the factors contributing to Internal Service Quality.

According to the factor analysis, the factors explained 73.63 percentage of the variance. The correlation of the variables among the factors extracted are depicted in table 2 of Appendix B. The variables that loaded highly in a particular column are considered to be representing a single factor. The factor that showed high loadings in the first column is the most influential in measuring the ISQ. Performance appraisal and rewards were found to be the most influential construct while policies and procedures were the least influential in measuring ISQ. The

perception of applicants regarding these factors were analysed using mean score supported by the Standard deviation to clearly describe the dispersion of the data from the mean.

The eight dimensions are explained as follows.

1. Management Support

Studies mentioned in the previous chapter has demonstrated the importance of Management Support of employees. Only when the management is supportive the employees can work happily in an organisation. When employees are happy they will support the management to fulfil the objectives of the organisation.

Table 5.1

Variables measuring Management Support

Variable Name	Items	N	Mean	Std. Deviation	Rank
MS1	Management seek ideas from staff	250	3.61	1.208	1
MS2	Management frequently motivates employees	250	3.49	1.262	2
MS3	Fair Style of management	250	3.30	1.342	4
MS4	Superiors help in providing high quality service	250	3.47	1.246	3

Source : Survey Data

The table 5.1 portrays the statements prepared in relation to the Management Support. 4 statements were framed for determining the support of the management in providing high quality service. The perception of the employees hold good in favour of the organisation in all the statements with the highest rating given to the practice of the management in seeking ideas and opinions from the employees.

2. Policies & Procedures

Every organisation has got its own policies and procedures on the basis of which the organisation is run. Same is the case of PSK. It has its own policies, rules,

regulations, and procedures etc. which are designed to ensure the effective achievement of the objectives for which it was set up. These policies if carried out well could obviously assist the management in ensuring external service quality but only if it is beneficial and clear to the employees. The perception of employees on this regard is one among the dimensions chosen for measuring the Internal Service Quality. Four items as portrayed in table 5.2 are selected for the said purpose.

Table 5.2

Variables measuring Policies & Procedures

Variable Name	Items	N	Mean	Std. Deviation	Rank
PP1	Regular quality checking	250	3.46	1.229	2
PP2	Convenient duty schedule	250	3.49	1.220	1
PP3	Clarity in Policies & Procedures	250	3.23	1.360	3
PP4	Conducting of entertainment programmes	250	2.98	1.341	4

Source : Survey Data

The table 5.2 demonstrates the positivity in the perception of employees regarding the policies and procedures framed by the management for the well conduct of the affairs in PSK except for one. The mean score for the item of conducting entertainment programmes for the employees has fallen less than 3, indicating a negative perception regarding that particular item. So, the employees tend to say that the entertainment programmes conducted for them is not enough to ensure Internal service quality.

3.   Technology

Technology is definitely an aid in providing high quality service. Various studies quoted in Chapter 4 pointed to the fact that the external service quality increases when technological aspects are well maintained. Thereby the employees become more capable to handle the issues of the applicants with more confidence and ease. Technology being a crucial factor in the modern era is measured using seven items as different from all the other dimensions in the model which are of

lesser in number in terms of items incorporated. The statements confirmed for Technology are described in table 5.3.

Table 5.3

Variables measuring Technology

Variable Name	Items	N	Mean	Std. Deviation	Rank
Te1	Support to provide error free service	250	4.06	1.040	1
Te2	Help in faster service delivery	250	3.35	1.291	3
Te3	Confidentiality in data handling	250	3.34	1.230	4
Te4	Door security system restricting unwanted access	250	3.36	1.264	2
Te5	CCTV helps to prevent fraudulent behaviours	250	3.27	1.292	6
Te6	Dongle access ensures right person system handling	250	3.32	1.230	5
Te7	Proper queue management	250	4.06	1.240	1

Source: Survey Data

Evaluation of all the items using mean score reveals the positive perception of employees which is much higher in the case of two items. Employees opine unanimously that the technology used in PSK enables them to provide error free service to the applicants. They also have a good perception towards the queue management system adopted in PSK as it ensures a smooth flow throughout the working hours.

4.   Physical Environment

People quite often make judgements based on the tangible objects. Since, the physical environment is the only factor that can be seen and touched, it has a great role in enhancing the Internal Service Quality perception of the employees. Six items were incorporated into the questionnaire for measuring the perceptions of employees regarding their physical environment as described in table 5.4.

Table 5.4

Variables measuring Physical Environment

Variable Name	Items	N	Mean	Std. Deviation	Rank
PE1	Proper standards for setting internal premises	250	3.36	1.078	4
PE2	Proper standards for setting external premises	250	3.32	1.073	6
PE3	Comfortable working conditions	250	3.33	1.089	5
PE4	Amble office space ensuring smooth work flow	250	3.41	1.076	3
PE5	Well maintained cleanliness	250	3.44	1.090	2
PE6	Refreshment privacy	250	3.45	1.144	1

Source: Survey Data

The table 5.4 depicts the agreement of the employees regarding the physical environment in which they are working inside the PSK. All the items have scored well in the mean scores calculated with refreshment privacy placed in the first position followed by cleanliness which is again followed by amble work space. The least scored item is the existence of proper standards for setting external premises.

5.   **Team Work**

The role of team work on improving the efficiency of the workers is crystal clear as the classical theorists like Henri Fayol have emphasised the importance of esprit de corps. The concept of synergy too have emerged out of it. It is understood without any provision for a doubt that the mentality of team work improves the relationship among the colleagues. This will eventually lead to job satisfaction as well as an increase in the perception of Internal Service Quality. Four items are designed for measuring the extent of team work attitude among the employees in PSK.

Table 5.5

Variables measuring Team Work

Variable Name	Items	N	Mean	Std. Deviation	Rank
TW1	Help provided to colleagues	250	3.31	1.052	3
TW2	Help received from colleagues	250	3.36	1.154	1
TW3	Management initiative in creating team work attitude	250	3.30	1.087	4
TW4	Work in teams	250	3.34	1.130	2

All the items have a mean score higher than 3 which clearly indicates that the perception of employees regarding the team work in the PSKs are good. All the 4 items have got more or less a similar rating with support of colleagues being the highest scored item.

6.   Performance Appraisal & Rewards

People always like to get appreciation from others especially their employer or superiors. It is a general human tendency to expect at least a shake of hand when he/she has done something more than what was expected out of him/her. This form basis for motivation to the employees to work harder and to attain more for which he/she will try to improve his own performance. This will consequently improve the service rendered by them to the applicants thereby improving the external service quality. Hence, performance appraisal & rewards is treated as a dimension to measure Internal Service Quality.

Table 5.6

Variables measuring Performance Appraisal & Rewards

Variable Name	Items	N	Mean	Std. Deviation	Rank
PAR1	Employees rewarded for excellent performance	250	3.98	.918	1
PAR2	Employees rewarded for contribution of ideas	250	3.98	.920	1
PAR3	Good performance appraisal system	250	3.27	1.168	2
PAR4	Regularity in performance appraisal	250	3.27	1.168	2
PAR5	Existence of specific standards for appraising employees	250	3.98	.918	1
PAR6	MIS supported performance appraisal	250	3.24	1.169	3

Source: Survey Data

The table 5.6 depicts that all the items have scored well in the perception of employees towards the performance appraisal and reward system in PSK. Three items namely, rewarding of employees for excellent performance, rewarding of employees for contribution of ideas and existence of specific standards for appraising the employees have obtained the same mean value and hence placed together in the first position. The least perceived is the MIS supported performance appraisal.

7.   Training

It is training that demonstrates to the employees what service has to be delivered and how it has to be delivered. Training provides a model on the basis of which the employees could act while on actual job. Four items were considered for measuring the perception of the employees towards the training they received from the organisation.

Table 5.7

Variables measuring of Training

Variable Name	Items	N	Mean	Std. Deviation	Rank
TR1	Sufficiency in training	250	3.30	1.094	4
TR2	Support of training in easy service delivery	250	3.49	1.050	3
TR3	Employment of efficient trainers	250	4.02	1.014	2
TR4	Well planned syllabus	250	4.03	1.041	1

Source: Survey Data

As per the table 5.7, employees have a very good perception towards the training provided by the PSK. It is evident from their opinion that they have learned the job completely through the training which was conducted both on the job and off the job basis. The most perceived item is the well planned syllabus used for training followed by the appointment of efficient trainers.

8.   Communication

Effective communication is essential for a good human resource management (Oakland and Oakland, 1998). The employees should be fully informed in order to ensure their full cooperation and enhancing their confidence in dealing the customers. So, it is necessary to enquire about the perception of employees regarding the communication pattern in the organisation. 5 statements were framed accordingly for the measurement.

Table 5.8

Variables measuring Communication

Variable Name	Items	N	Mean	Std. Deviation	Rank
Co1	Good communication between superiors & subordinates	250	3.41	1.138	1
Co2	Constant communication of importance of service handling	250	3.36	1.036	3
Co3	Communication process does not consume much time	250	3.18	1.294	5
Co4	Intercom enables better communication	250	3.38	1.194	2
Co5	Policies and objectives are clearly communicated to staff	250	3.29	1.175	4

Source: Survey Data

The perception of employees regarding the communication channels and methods used in PSK show a positive response with good communication between the superiors and subordinates receiving the first rank and the time taken for communication placed at the lowest rank.

H_0: Employees in the PSKs in Kerala do not have positive perception towards Internal Service Quality

H_1: Employees in the PSKs in Kerala have positive perception towards Internal Service Quality

All the dimensions detailed above was consolidated into a table as shown below in order to get a much clear idea about the Internal Service Quality in the PSKs in Kerala.

Table 5.9

Dimensions measuring Internal Service Quality

Dimensions	Mean	S.D	Skewness	Kurtosis	Rank
Management Support	3.47	0.99	-0.614	-0.341	4
Policies & Procedures	3.29	0.99	-0.356	-0.604	8
Technology	3.54	0.97	-0.824	-0.295	3
Physical Environment	3.38	0.84	-0.012	-0.519	5
Team Work	3.33	0.9	-0.357	-0.110	6
Performance Appraisal & Rewards	3.62	0.93	-0.879	-0.211	2
Training	3.71	0.88	-0.767	0.076	1
Communication	3.32	0.93	-0.360	-0.482	7
Internal Service Quality	3.46	0.47	0.864	0.601	

Source : Survey data

The table 5.9 depicts that the mean score of the Internal Service Quality dimensions are above the hypothesized value of 3 which leads to a conclusion that each and every dimension are positively perceived by the employees that makes up a positive perception towards Internal Service Quality. It was further checked using one sample t test (t value 15.366, *P value* <0.05). It is learned that the perception of employees towards Internal Service quality in the Passport Seva Kendras in Kerala is positive and significant with a mean difference of 0.457. Therefore, rejected the null hypothesis.

Among the eight dimensions, training is the highest scored dimension which means the training provided by the authorities to the employees have gone a long way in improving their perception regarding the Internal Service Quality followed by the Performance Appraisal mechanism existing in the system.

In order to assess the level of perception of the employees regarding the ISQ, who have a positive perception with mean score of 3 or above. Percentiles at 33.33 and 66.66 were calculated and grouped. Percentile at 33.33 was found to be at the

mean score of 3.28 and 66.66 at the mean score of 3.5. All the mean scores below 3.28 were grouped into first category and considered to have low perception, 33.33 to 66.66 in the second category and considered to have moderate perception and above 66.66 percentile in the third category to have high perception. The frequency and mean score of all these three categories were determined and displayed in table 5.10.

Table 5.10

Percentiles in positive perception of Internal Service Quality

Percentiles of ISQ	Mean	N	Percentage	Std. Deviation
Less than 3.28	3.0216	83	33.2	.19895
3.29 - 3.5	3.3700	81	32.4	.05544
Above 3.51	3.9598	86	34.4	.39897
Total	3.4572	250	100	.47047

Source: Survey Data

Hence, it is understood that 33.2 percentage of the employees have a positive perception regarding the ISQ but at a low level, 32.4 percentage of the employees have moderate positive perception regarding ISQ and 34.4 percentage of the employees have a high positive perception towards the ISQ in the PSKs in Kerala.

5.2. Service Capability

Service capability is the feeling of employees regarding their ability to serve their customers. Normally, when the service provided to the employees by the organisation is good, then the employees will have more ability to perform in a better manner. The factors determining service capability are listed in table 5.11.

H$_0$: The service capability of employees in PSKs is not high

H$_1$: Employees in PSKs have high service capability

Table 5.11

Factors measuring Service Capability

Factors	Mean	S.D	Skewness	Kurtosis
Ability to understand the nature of applicants	3.69	1.129	-0.401	-0.922
Ability to respond to queries	3.63	1.113	-0.317	-0.801
Ability to handle service related equipment	3.65	1.163	-0.296	-0.943
Ability to do job without any errors	3.71	1.096	-0.441	-0.769
Service Capability	3.67	1.028	-0.381	-0.534

Source: Survey Data

All the factors determining service capability are rated high by the employees. One sample t test was run to check the same. The overall service capability is found to be high among the employees in PSKs in the state with a mean difference of 0.67 (t value 10.337, *P value* <0.05). Thus, the rating given to these factors are found to be significant.

5.2.1. ISQ and Service Capability

Internal service quality involves intensive training and productive communication among the superiors and subordinates in an organisation. It also focus upon setting up the environment in an employee friendly manner. Thus, Internal service quality makes the employees more capable to do their work error free on the basis of which the research hypothesis was formulated.

H0: There is no significant relationship between Internal Service Quality and Service Capability

H1: Service capability is significantly related to Internal Service Quality

In order to check the relationship between ISQ and Service Capability, correlation between the two was computed. It was found that they are very highly correlated with a correlation coefficient of 0.86. The correlation is significant (*P value* <0.05). Hence, the null hypothesis is rejected. The finding of Hallowell (1996)

that service capability is related to internal service quality holds good. When the employees receive good service from the organisation, their ability to provide service to the customers will also be good.

Service Capability of Government staff and TCS staff

There are two categories of employees in PSK, i.e., Government staff and TCS staff. The Government staff is recruited and selected by the Government through written examinations and interviews and employed on a permanent basis. They abide by the general rules of the government service. Their remuneration, promotion, job positions, locations are all controlled by the government through the Regional Passport Officer.

On the other hand, the TCS staff are recruited by the Tata Consultancy services through interviews and well trained for the job. They are employed on contract basis for a year or so. They are governed by the rules and regulations of the Tata Consultancy Services which is a private firm. They work according to the Service Level Agreement between the government and TCS. Their remuneration, promotion, job positions, locations are controlled and managed by the TCS. Hence, the nature of job is different for both the employees although they are working under the same roof. Internal services are equally provided to all the employees in PSK irrespective of the nature of employment and it is proved that service capability is related to Internal Service Quality. Hence, the service capability of both the Government staff as well as the TCS staff must be similar.

H_0: There is no significant difference in the service capability of Government staff and TCS staff

H_1: There is significant difference in the service capability of Government staff and TCS staff

An Independent sample t test was run to determine if there were differences in service capability between government and TCS staff. A visual inspection of the histograms, normal Q-Q plots and the boxplots presented in Appendix A confirmed that service capability mean scores were approximately normally distributed for both

Government and TCS staff with a skewness of 0.371 and kurtosis of 0.554 for Government staff and a skewness of 0.235 and kurtosis of 0.332 for TCS staff. Homogeneity of variances was violated as observed from the Levene's Test for Equality of Variances (*P value* =0.001). There is no significant difference (*P value* = 0.143) in service capability between Government staff (M= 3.55) and TCS staff (M=3.75).

5.3. Employee Satisfaction

Satisfaction of employees is a must for improved performance and efficiency. Many factors lead to Overall employee satisfaction which includes Internal service, work related factors and monetary benefits. The study focuses on these factors that affect the Overall employee satisfaction. Only when the employees are more satisfied, they are prompted to perform well in providing services to the customers. Hence, it is necessary to study how far the employees are satisfied in an organisation, in this case PSKs in Kerala.

One of the objectives of the research is to examine the level of satisfaction of the employees regarding the monetary factors, Internal services and work related factors. The Internal service factors and work related factors together forms the non-monetary factors.

H0: Employees in PSK are not satisfied with their job

H1: Employees in PSK are satisfied with their job

All the factors affecting Job Satisfaction were taken for the purpose and the satisfaction for each dimension were asked separately in the questionnaire and analysed using mean score as shown in the table 5.12.

Table 5.12

Factors measuring Job satisfaction of employees

Factors	Mean	S.D	Skewness	Kurtosis	Rank
Management Support	3.57	0.82	-0.388	0.053	3
Policies & Procedures	3.55	0.86	-0.451	-0.020	4
Physical Environment	3.15	1.01	-0.207	-0.994	11
Technology	3.48	0.98	-0.454	0.023	7
Training	3.5	0.96	-0.756	0.276	6
Communication	3.51	0.79	-0.170	-0.190	5
Team Work	3.73	0.58	-0.708	0.154	2
Performance Appraisal & Rewards	3.48	0.98	-0.454	0.023	7
Satisfaction with ISQ	3.5	0.62	-0.662	0.307	
Work design	3.92	1.087	-0.860	-0.054	1
Work responsibilities	3.39	1.244	-0.530	-0.617	10
Performance on Job	3.42	1.167	-0.593	-0.373	9
Job security	3.47	1.189	-0.647	-0.347	8
Work Satisfaction	3.55	1.041	-0.883	-0.127	
Salary	2.87	0.94	0.053	0.276	13
Bonus	3.02	0.92	-0.017	-0.811	12
Other monetary benefits	3.02	0.89	0.124	0.347	12
Monetary Satisfaction	2.95	0.78	0.187	0.043	
Overall Job Satisfaction	3.33	0.562	0.227	0.235	

Source: Survey Data

One sample t test was conducted to check whether the employees are satisfied with the job. The null hypothesis is rejected with a mean difference of 0.33 (*P value < 0.05*). Hence, the employees are significantly satisfied with their job. As evident from the table 5.12, the employees are satisfied with all the dimensions of Internal Services and work related factors as each and every dimension has got a

mean score above the hypothesized value of 3. The employees are most satisfied with the job design and the team work. The level of satisfaction with each group of factors affecting job satisfaction are described below.

5.3.1. ISQ Satisfaction

The employees opine that the training has supported them to a large extent in handling the different cases efficiently. They are highly satisfied with the training received by them. They are also satisfied with the management support, policies & procedures and communication system in the PSKs in Kerala but dissatisfied only with the salary. On an overall, the study found that the employees in PSK are satisfied with the Internal Service Quality in the PSKs in the state with a mean difference of 0.496 (t value 12.618, *P value* <0.05). The level of satisfaction is positive and significant at a level of 5%.

In order to assess the level of satisfaction of the employees with the Internal Services, with a mean score of 3 or above, percentiles at 33.33 and 66.66 were calculated and grouped. Percentile at 33.33 was found to be at the mean score of 3.28 and 66.66 at the mean score of 3.5. All the mean scores below 3.25 were grouped into first category and considered to have low satisfaction, 33.33 to 66.66 with mean score between 3.25 and 3.75 are grouped into the second category and considered to have moderate satisfaction and above 66.66 percentile with mean score above 3.75 in the third category to have high satisfaction. The frequency and mean score of all these three categories were found and displayed in the table 5.13.

Table 5.13

Percentiles in the satisfaction level of satisfied employees

Percentiles of Internal Service Satisfaction	Mean	N	Percentage	Std. Deviation
Less than 3.25	2.872	93	37.2	.453
3.26 - 3.75	3.582	80	32.0	.144
Above 3.75	4.159	77	30.8	.256
Total	3.496	250	100	.622

Source: Survey Data

Here it is found that 37.2 percentage of the employees are satisfied with the Internal Services but at a low level, 32 percentage of the employees are satisfied at a moderate level and 30.8 percentage of the employees are satisfied at a high level regarding the internal services in the PSKs in Kerala.

5.3.2. Work Satisfaction

Table 5.12 depicts that the employees in PSK are satisfied with the factors related to their work in the PSKs in the state with a mean difference of 0.550 (t value 8.357, *P value* <0.05)

5.3.3. Monetary Satisfaction

Table 5.12 opines that the employees in PSK are not satisfied with the factors related to their monetary benefits from the PSKs in the state with a mean difference of -0.049 (t value -1.054, *P value* >0.05). The only factor that caused their dissatisfaction is their salary.

Monetary and Non-monetary factors affecting Job satisfaction

Motivation theories opine that monetary benefits enhances the job satisfaction of employees (Maslow, 1943; Johnston, 1975; Locke & Latham, 2002; Curral et al., 2005). However, certain studies found that monetary factors are weakly related to job satisfaction (Judge et al., 2010). In order to check this hypothesis, the factors affecting job satisfaction are classified into monetary factors and non-monetary factors. The factors related to work and the internal services are grouped together into non-monetary factors.

Table 5.14

Satisfaction of employees with Monetary and Non-Monetary factors

Criterion	Mean	S.D	Mean difference	T value	P value
Satisfaction with monetary factors	2.95	0.78	-0.049	-0.540	0.590
Satisfaction with non-monetary factors	3.50	0.62	0.496	12.618	0.032

Source: Survey Data

The table 5.14 shows that the mean score for satisfaction with monetary benefits is only 2.95 (t value= -0.540, *P value* = 0.590) and is much lower than the satisfaction with ISQ which is 3.50 (t value =12.618, *P value* = 0.032). This implies that the employees in PSKs are significantly satisfied with the Internal Service Quality and work related factors but not satisfied with the monetary benefits (5% level of significance). They feel that they are not paid well for the job they are doing while they are really happy with the workplace atmosphere both tangible and intangible which together forms the non-monetary factors.

Relation of Job satisfaction with Employee satisfaction with monetary and non-monetary benefits

The next step is to analyse how correlated is the Overall employee satisfaction with monetary and non -monetary factors. Walton (1980) and Hackman (1985) suggested that the performance of employees is linked to their job satisfaction. These two are linked to the satisfaction of the needs of employees both economic and non-economic. The economic needs refers to the wages, salaries, bonuses and other monetary benefits whereas the non-economic needs include all needs other than monetary benefits like recognition, social acceptability, etc. Hallowell (1996) and Judge et al. (2010) declared that non-monetary satisfaction is more important in employee satisfaction than economic need satisfaction.

Correlation between Overall employee satisfaction and non-monetary satisfaction was determined and compared with the correlation between Overall employee satisfaction and satisfaction with monetary benefits. The result is shown in table 5.15.

Table 5.15

**Relation of Overall Employee Satisfaction
with non-monetary satisfaction and monetary satisfaction**

Criteria	Correlation Coefficient	P value
Non-monetary satisfaction & Overall employee satisfaction	0.853	0.000
Monetary satisfaction & Overall employee satisfaction	0.433	0.002

Source: Survey Data

The correlation coefficient calculated for the relationship between Overall employee satisfaction and Non-monetary satisfaction is 0.853 (*P value*<0.01) which is much higher than the correlation between monetary benefits and overall employee satisfaction which is 0.433 (*P value* <0.01). Employees are more satisfied when their Internal Service Quality improved as compared to their salary increases. This confirms the weak association between job satisfaction and money as advocated by Wright and Kim (2004) and supported by Moynihan and Pandey (2007).

Perception of Government staff and TCS staff towards ISQ and Job satisfaction

PSK provides all the internal services similarly to all its employees. The service capability which is related to the Internal Service Quality is proved to be similar for both the Government staff and TCS staff. So, the perception towards ISQ is expected to be the same for both the categories of employees in the PSKs in Kerala. Hence, it is necessary to find if there is any difference in their perception towards ISQ and Job satisfaction on the basis of which the hypothesis is set.

H$_0$: There is no significant difference among the Government Staff and TCS staff in their perception towards ISQ

H$_1$: There is significant difference among the Government Staff and TCS staff in their perception towards ISQ

H$_0$: There is no significant difference among the Government Staff and TCS staff in their job satisfaction

H$_1$: There is significant difference among the Government Staff and TCS staff in their job satisfaction

These hypotheses were tested using Independent sample t test. Homogeneity of variances was violated as assessed using Levene's Test for Equality of Variances for ISQ (*P value* = 0.015) and Job satisfaction (*P value* = 0.000). A visual inspection of normal Q-Q plots and histograms displayed in Appendix A confirmed normality in the distribution of ISQ with a skewness of 0.699 and kurtosis of -0.058 for Government staff and a skewness of 0.992 and a kurtosis of 0.995 for TCS staff. Job satisfaction for both the categories of employees are also approximately normally distributed with a skewness of -0.057 and a kurtosis of 0.682 for Government staff and a skewness of 0.189 and kurtosis of -0.637 for TCS staff. Cohen's D is also calculated to measure the effect size which indicates the standardized difference between the means of the two categories. Regression coefficient is also found to understand the influence of the categories of employees on Job satisfaction.

Table 5.16

T test measuring significance in the Difference in ISQ perception and Job satisfaction among Government staff and TCS staff

Criteria	Levene's test (f)	Sig.	Test	P value	Decision
ISQ	5.988	.015	t test	0.64	Failed to reject
Job satisfaction	18.607	0.00	t test	0.00	Reject

Source: Survey Data

There is no significant difference (p>0.05) in the perception of both Government and TCS staff regarding Internal Service Quality. But there is statistically significant difference (p = 0.000) in the job satisfaction of Government staff (M=3.11) and TCS staff (M=3.60) with an effect size of 0.89. Hence, it is concluded that nature of employment does not affect the perception towards ISQ. May it be a permanent employee or not, their perception towards the Internal

Service Quality remains more or less same but their job satisfaction differs significantly.

Table 5.17

Difference in Job satisfaction among Government Staff and TCS Staff

Employer		N	Mean	Std. Deviation
Job Satisfaction	Govt.	100	3.110	.6678
	TCS	150	3.601	.3231

Source: Survey Data

The table 5.17 explains the significant difference in job satisfaction among the Government and TCS staff. The mean of TCS staff is higher than that of Government Staff clarifying that TCS staff is more satisfied with the job than the Government staff.

Perception towards ISQ, Service Capability and Job satisfaction of employees in different RPOs

A large number of employees are working in the PSKs located all over the country. MEA and TCS claims that the passport services are unique all across the country. Applications management and human resource management are one and the same in all the PSKs in the country. Hence, a need was felt to check whether this claim is true. The hypothesis is set on the basis of this claim.

H_0 : There is no significant difference in the ISQ perception of employees in PSKs under different RPOs in Kerala

H_1: There is significant difference in the ISQ perception of employees in PSKs under different RPOs in Kerala

H_0: There is no significant difference in the Service Capability of employees in PSKs under different RPOs in Kerala

H_1: There is significant difference in the Service Capability of employees in PSKs under different RPOs in Kerala

H_0: *There is no significant difference in the Job satisfaction of employees in PSKs under different RPOs in Kerala*

H_1: *There is significant difference in the Job satisfaction of employees in PSKs under different RPOs in Kerala*

Table 5.18

T test Measuring Significance in the Difference in ISQ Perception and Job satisfaction among employees in different RPOs in Kerala

Criteria	Levene Statistic	Sig.	Test	F	Sig.	Partial Eta Square	Result
ISQ	69.99	0.000	Welch	14.501	.000	0.240	Reject
Service Capability	10.044	0.000	Welch	14.190	.000	0.121	Reject
Job Satisfaction	1.434	0.240	ANOVA	10.186	.000	0.112	Reject

Source: Survey Data

Homogeneity of variances was violated for ISQ and Service Capability as tested using Levene's Test for Equality of Variances (P<0.05) but confirmed for Job satisfaction (P>0.05). A visual inspection of normal Q-Q plots and box plots in Appendix A confirmed normality in the distribution of ISQ, Service Capability and Job satisfaction for different RPOs in the state. ANOVA and Welch test were run to test the hypotheses. All the null hypotheses were rejected (P<0.05) based on this result and led to an interpretation that there is significant difference in perception towards ISQ, service capability and job satisfaction of employees in PSKs under different RPOs in Kerala. The percentage of variance in ISQ, service capability and job satisfaction explained by the difference in RPOs is calculated using Partial Eta square and shown in table 5.18. Post Hoc Analysis was conducted to analyse the difference further.

Table 5.19

**RPO wise Comparison of Difference in
Job satisfaction among PSK employees in Kerala**

RPO			ISQ		Service Capability		Job satisfaction	
			Sig.	Result	Sig.	Result	Sig.	Result
Tukey HSD/ Games Howell	Kozhikode	Cochin	.000	Reject	.000	Reject	.000	Reject
		Trivandrum	.000	Reject	.000	Reject	.001	Reject
	Cochin	Kozhikode	.000	Reject	.000	Reject	.000	Reject
		Trivandrum	.380	Failed to Reject	.412	Failed to Reject	.218	Failed to Reject
	Trivandrum	Kozhikode	.000	Reject	.000	Reject	.001	Reject
		Cochin	.380	Failed to Reject	.412	Failed to Reject	.218	Failed to Reject

Source: Survey Data

Post hoc Analysis justified the rejection of null hypothesis. As per the table 5.19, the perception towards ISQ, service capability and the job satisfaction of employees working in PSKs under Kozhikode RPO is significantly different from that of employees working in PSKs under Cochin RPO and Trivandrum RPO. However, the perception towards ISQ, service capability as well as job satisfaction of employees in Cochin RPO and Trivandrum RPO does not show any significant difference. Thus, the employees in Cochin RPO and Trivandrum RPO have similarity in their perceptions.

Table 5.20

Mean and Standard Deviation of Capability, ISQ and Job satisfaction in different RPOs

	RPO	Capability	ISQ	Job Satisfaction
	Mean	4.13	3.755	3.63
Kozhikode	N	92	92	92
	Std. Deviation	1.131	0.59639	0.519
	Mean	3.32	3.2413	3.2
Cochin	N	81	81	81
	Std. Deviation	0.985	0.29507	0.573
	Mean	3.49	3.3285	3.34
Trivandrum	N	77	77	77
	Std. Deviation	0.7	0.18393	0.444
	Mean	3.67	3.4572	3.4
Total	N	250	250	250
	Std. Deviation	1.028	0.47047	0.546

Source: Survey Data

In all the three cases, the employees under Kozhikode RPO have better perception than the employees under Cochin RPO and Trivandrum RPO.

RPO wise difference in perception towards dimensions of ISQ

The table 5.19 clearly stated the significant difference in perception towards ISQ among different PSKs in Kerala. In order to identify the dimensions that caused the significance in the difference, each dimension was taken separately and compared among the PSKs under the different RPOs in Kerala.

H_0: *There is no significant difference in the perception of employees in different PSKs towards various dimensions of ISQ*

H_1: *There is significant difference in the perception of employees in different PSKs towards various dimensions of ISQ*

A visual inspection of histogram and normal Q-Q plots confirmed approximate normality of the data in all dimensions for different RPOs with skewness and kurtosis as follows.

Table 5.21

Skewness and Kurtosis of Internal Service Quality in different RPOs in Kerala

Dimension	Skewness			Kurtosis		
	Kozhikode	Cochin	Trivandrum	Kozhikode	Cochin	Trivandrum
Management Support	-0.831	-0.360	-0.703	0.015	-0.633	-0.056
Policies & Procedures	-0.444	-0.308	-0.004	-0.796	-0.583	-0.664
Technology	-1.050	-0.549	-0.875	0.213	-0.787	-0.050
Physical Environment	-0.213	-0.123	-0.032	-0.785	-0.246	0.474
Teamwork	-0.721	-0.150	-0.172	0.251	-0.194	-0.094
Performance Appraisal	-1.090	-0.536	-0.742	-0.043	-0.574	0.804
Training	-0.854	-0.719	-0.568	0.989	0.024	0.355
Communication	-0.661	-0.202	-0.394	-0.389	-0.057	-0.396

Source: Survey Data

Table 5.22

Difference in ISQ perception among employees in different PSKs in Kerala

Dimension	Levene's test		Test	*P value*	Result
	F	Sig.			
Management Support	0.708	0.494	ANOVA	0.000	Reject
Policies & Procedures	1.666	0.191	ANOVA	0.000	Reject
Technology	2.051	0.131	ANOVA	0.035	Reject
Physical Environment	1.989	0.139	ANOVA	0.000	Reject
Teamwork	0.272	0.762	ANOVA	0.002	Reject
Performance Appraisal	3.273	0.040	Welch	0.006	Reject
Training	0.546	0.580	ANOVA	0.000	Reject
Communication	1.201	0.303	ANOVA	0.002	Reject

Source: Survey Data

The table 5.22 makes it obvious that the perception towards each and every dimension shows a significant difference (P<0.05) among the PSKs under different RPOs in Kerala. Post Hoc Analysis was also performed for an indepth analysis of the difference.

Table 5.23

Pairwise Comparison of the Difference in ISQ perception among employees in different RPOs in Kerala

Dimension	RPO		Sig.	Result
Management Support	Kozhikode	Cochin	.000	Reject
		Trivandrum	.031	Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.262	Failed to Reject
	Trivandrum	Kozhikode	.031	Reject
		Cochin	.262	Failed to Reject
Policies & Procedures	Kozhikode	Cochin	.000	Reject
		Trivandrum	.000	Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.452	Failed to Reject
	Trivandrum	Kozhikode	.000	Reject
		Cochin	.452	Failed to Reject
Technology	Kozhikode	Cochin	.026	Reject
		Trivandrum	.365	Failed to Reject
	Cochin	Kozhikode	.026	Reject
		Trivandrum	.469	Failed to Reject
	Trivandrum	Kozhikode	.365	Failed to Reject
		Cochin	.469	Failed to Reject
Physical Environment	Kozhikode	Cochin	.000	Reject
		Trivandrum	.000	Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.821	Failed to Reject
	Trivandrum	Kozhikode	.000	Reject
		Cochin	.821	Failed to Reject
Team Work	Kozhikode	Cochin	.024	Reject
		Trivandrum	.003	Reject

	Cochin	Kozhikode	.024	Reject
		Trivandrum	.763	Failed to Reject
	Trivandrum	Kozhikode	.003	Reject
		Cochin	.763	Failed to Reject
Performance Appraisal & Rewards	Kozhikode	Cochin	.009	Reject
		Trivandrum	.992	Failed to Reject
	Cochin	Kozhikode	.009	Reject
		Trivandrum	.018	Reject
	Trivandrum	Kozhikode	.992	Failed to Reject
		Cochin	.018	Reject
Training	Kozhikode	Cochin	.000	Reject
		Trivandrum	.000	Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.326	Failed to Reject
	Trivandrum	Kozhikode	.000	Reject
		Cochin	.326	Failed to Reject
Communication	Kozhikode	Cochin	.005	Reject
		Trivandrum	.014	Reject
	Cochin	Kozhikode	.005	Reject
		Trivandrum	.950	Failed to Reject
	Trivandrum	Kozhikode	.014	Reject
		Cochin	.950	Failed to Reject

Source: Survey Data

It is evident from the table 5.23 that perception towards Management Support, Polices & Procedures, Physical Environment and team work is not significantly different among the employees in PSKs under Cochin and Trivandrum RPOs. It is found significantly different among employees in PSKs under Kozhikode RPO and Cochin RPO and also among Kozhikode RPO and Trivandrum RPO. Perception towards technology is significantly different only among the employees in PSKs under Kozhikode RPO and Trivandrum RPO.

Table 5.24

Mean and Standard Deviation of ISQ perception among employees in different RPOs in Kerala

RPO		Management Support	Policies	Technology	Physical Environment	Team Work	Appraisal	Training	Communication
Kozhikode	Mean	3.78	3.77	3.72	3.74	3.58	3.75	4.08	3.58
	Std. Deviation	.897	.785	.871	.838	.830	.984	.861	.956
Cochin	Mean	3.16	3.10	3.34	3.21	3.22	3.34	3.39	3.14
	Std. Deviation	1.000	.982	1.03	.796	.909	.941	.856	.852
Trivandrum	Mean	3.41	2.92	3.52	3.13	3.12	3.74	3.58	3.19
	Std. Deviation	.986	1.006	.977	.731	.919	.779	.761	.904

Source : Survey data

The perception towards all the dimensions is found to be the highest for the employees working in PSKs under Kozhikode RPO. It is found to be the lowest for employees in PSKs under Cochin RPO regarding Management Support, technology, appraisal, training and communication. The perception of employees in PSKs under Trivandrum RPO is found to be the lowest in the case of policies and procedures, physical environment and team work.

Satisfaction of employees in PSK regarding monetary benefits

The study discloses the dissatisfaction of the employees regarding the monetary benefits received by them from their job. Hence, it was found necessary to assess whether there is any difference in this satisfaction among the two categories of employees in PSK as well as among the different PSKs in Kerala.

H_0: There is no significant difference in the satisfaction regarding monetary benefits among the Government Staff and TCS staff

H_1: There is significant difference in the satisfaction regarding monetary benefits among the Government Staff and TCS staff

H_0: There is no significant difference in the satisfaction regarding monetary benefits among the employees in PSKs under different RPOs in Kerala

H_1: There is significant difference in the satisfaction regarding monetary benefits among the employees in PSKs under different RPOs in Kerala

Independent sample t test and ANOVA were applied to test the hypothesis. A visual inspection of normal Q-Q plots and box plots presented in Appendix A confirmed normality in the distribution of satisfaction of monetary benefits for different RPOs in the state with a skewness & kurtosis of 0.170 and -0.571 for Kozhikode RPO, 0.017 and -0.812 for Cochin RPO and 0.639 and -0.087 for Trivandrum RPO respectively. The distribution of satisfaction of monetary benefits is approximately normal for Government Staff with a skewness of 0.289 and kurtosis of -0.142 and TCS staff with a skewness of 0.234 and kurtosis of -0.936.

Table 5.25

Difference in satisfaction regarding monetary benefits among employees in PSK

Criteria	Levene Statistic	Sig.	Test	F/T	Sig.	Decision
Satisfaction among Government & TCS staff	5.224	0.023	T test	-0.681	0.496	Failed to Reject
Satisfaction among employees in different RPOs	0.195	0.823	ANOVA	10.089	0.000	Reject

The dissatisfaction regarding salary is not significantly different among the Government Staff (M = 2.68, S.D = 1.091) and TCS staff (M=2.79, S.D = 1.288). However, it is significantly different among employees in different RPOs in the state. The employees under Cochin RPO are satisfied with the monetary benefits (M=3.16, S.D=1.229) while employees under Kozhikode RPO (M=2.73, S.D = 1.168) and Trivandrum RPO (M=2.32, S.D=1.106) are not.

Perception of employees towards ISQ and Job satisfaction on the basis of demographic factors

The employees working in the PSKs are of different demographic characteristics. There are employees coming under different age groups, gender, marital status and qualifications who have got different years of experience with passport services. There are employees who has been appointed permanently and some others who have been appointed temporarily on contract basis and hence of differing income categories. So, it is required to examine whether their perception towards ISQ differs significantly with the difference in their demographic characteristics.

H_0: The perception of employees in PSK regarding ISQ remains same for all employees irrespective of their demographic characteristics

H_1: The perception of employees in PSK regarding ISQ are significantly different for employees based on their demographic characteristics

Table 5.26

Perception towards ISQ on the basis of demographic factors

Criteria	Levene's test		Test	P value	Decision
	f	Sig.			
Gender	0.069	0.793	t test	0.55	Failed to Reject
Nature of Employment	5.98	0.015	t test	0.64	Failed to Reject
Marital Status	0.001	0.97	t test	0.35	Failed to Reject
Income	3.015	0.031	Welch	0.13	Failed to Reject
Qualification	0.414	0.66	ANOVA	0.091	Failed to Reject
Experience	1.808	0.146	ANOVA	0.006	Reject
Age Groups	2.062	0.071	ANOVA	0.05	Failed to Reject

Source : Survey data

The hypothesis is tested using t test and ANOVA. A visual inspection of normal Q-Q plots and histograms confirmed normality in the distribution of ISQ for each group of selected demographic factors. The result obtained suggested that there is no significant difference in the perception of employees in PSK regarding ISQ on the basis of their age, gender, marital status, qualification, nature of employment and income. ANOVA proves that employees with different experience on the job have got a significantly different perception towards ISQ in their respective PSKs.

Similar to the case of attitude of employees towards Internal Service Quality, it is expected that the job satisfaction of employees may also significantly differ based on their demographic characteristics.

H$_0$: There is no significant difference in the job satisfaction of employees based on their demographic factors

H$_1$: There is significant difference in the job satisfaction of employees based on their demographic factors

This is verified using t test and ANOVA as portrayed in the table 5.27. A visual inspection of normal Q-Q plots and histograms confirmed normality in the distribution of Job satisfaction for each category of demographic factors.

Table 5.27

Perception towards Job satisfaction on the basis of demographic factors

Criteria	Levene's test F	Sig.	Test	P value	Decision
Gender	0.546	0.461	t test	0.70	Failed to Reject
Nature of Employment	39.015	0.000	t test	0.00	Reject
Marital	13.335	0.000	Welch	0.00	Reject
Income	14.125	0.000	Welch	0.00	Reject
Qualification wise	0.871	0.420	ANOVA	0.38	Failed to Reject
Experience	12.507	0.000	Welch	0.00	Reject
Age Groups	2.960	0.013	Welch	0.00	Reject

Source : Survey data

The table 5.27 shows that there is significant difference in the job satisfaction of employees based on the demographic characteristics except for gender and Qualification. Pairwise comparison was done using Tukey HSD and Games Howell test to analyse this diagnosed difference.

ISQ perception and Job satisfaction based on experience

While analysing the perception towards ISQ and job satisfaction on the basis of demographic characteristics it was found that experience is a common factor for difference of opinion. Hence, experience was chosen for a detailed study.

Table 5.28

Experience wise Comparison of ISQ perception and Job Satisfaction

Test	Experience		ISQ		Job satisfaction	
			Sig.	Result	Sig.	Result
Tukey HSD/ Games Howell test	1-5	6-10	.055	Failed to reject	.000	Reject
		11-15	.893	Failed to reject	.000	Reject
		16-20	.009	Reject	.000	Reject
	6-10	1-5	.055	Failed to reject	.000	Reject
		11-15	.820	Failed to reject	.000	Reject
		16-20	.277	Failed to reject	.000	Reject
	11-15	1-5	.893	Failed to reject	.000	Reject
		6-10	.820	Failed to reject	.000	Reject
		16-20	.162	Failed to reject	.000	Reject
	16-20	1-5	.009	Reject	.000	Reject
		6-10	.277	Failed to reject	.000	Reject
		11-15	.162	Failed to reject	.000	Reject

Source: Survey Data

Tukey HSD reveals that the employees with 1 to 5 years of experience have a significantly different perception towards ISQ than the employees having 16 to 20 years of experience. The table above depicting the pairwise comparisons make it obvious that there is significant difference in job satisfaction among the employees having different periods of experience.

Table 5.29

Perception towards ISQ and Job satisfaction on the basis of experience groups

Experience Groups	N	ISQ		Job satisfaction	
		Mean	Std. Deviation	Mean	Std. Deviation
1-5	88	3.57	0.48	3.82	0.35
6-10	119	3.41	0.47	3.40	0.24
11-15	24	3.49	0.45	2.87	0.11
16-20	19	3.20	0.29	2.13	0.46
Total	250	3.45	0.47	3.40	0.55

Source: Survey Data

The table 5.29 makes it obvious that the significant difference in job satisfaction is found among all the experience groups of employees. The employees having less experience are the highest satisfied group and the most experienced employees are the least satisfied ones. The table also makes it clear that the employees with 1 to 5 years of experience have got a better perception of ISQ than the employees with 16 to 20 years of experience in the passport services. The youngsters have more affinity to technology than the elderly people which is understood as the reason for this. The elderly people takes time to adapt to the modern technological devices while young employees are very much enthusiastic.

Job satisfaction based on demographic characteristics

In addition to the experience of the employees, job satisfaction was found to be significantly different based on some other demographic features. These features include income groups and age groups which are deeply analysed by pairwise comparisons using Tukey HSD as depicted in table 5.30.

Table 5.30

Pairwise Comparison of Job satisfaction based on demographic characteristics

Tukey HSD			Job satisfaction	
			Sig.	Result
Income Groups	Below 10000	10000 – 25000	0.915	Failed to Reject
		25001 – 50000	0.000	Reject
		50001 – 100000	0.000	Reject
	10000 - 25000	Below 10000	0.915	Failed to Reject
		25001 – 50000	0.000	Reject
		50001 – 100000	0.000	Reject
	25001 – 50000	Below 10000	0.000	Reject
		10000 – 25000	0.000	Reject
		50001 – 100000	1.000	Failed to Reject
	50001 - 100000	Below 10000	0.000	Reject
		10000 – 25000	0.000	Reject
		25001 – 50000	1.000	Failed to Reject
Age Groups	20 – 25	26 – 30	0.983	Failed to Reject
		31 – 35	0.997	Failed to Reject
		36 – 40	0.449	Failed to Reject
		41 – 45	0.000	Reject
		Above 45	0.000	Reject
	26 – 30	20 – 25	0.983	Failed to Reject
		31 – 35	1.000	Failed to Reject
		36 – 40	0.740	Failed to Reject
		41 – 45	0.000	Reject
		Above 45	0.000	Reject
	31 - 35	20 – 25	0.997	Failed to Reject
		26 – 30	1.000	Failed to Reject
		36 – 40	0.981	Failed to Reject
		41 – 45	0.006	Reject
		Above 45	0.001	Reject
	36 - 40	20 – 25	0.449	Failed to Reject
		26 – 30	0.740	Failed to Reject
		31 – 35	0.981	Failed to Reject
		41 – 45	0.004	Reject
		Above 45	0.000	Reject
	41 – 45	20 – 25	0.000	Reject
		26 – 30	0.000	Reject
		31 – 35	0.006	Reject
		36 – 40	0.004	Reject
		Above 45	0.998	Failed to Reject
	Above 45	20 – 25	0.000	Reject
		26 – 30	0.000	Reject
		31 – 35	0.001	Reject
		36 – 40	0.000	Reject
		41 – 45	0.998	Failed to Reject

Source: Survey Data

Post Hoc Analysis on Income wise difference on job satisfaction of the employees in PSK revealed that the job satisfaction of employees with income of 25000 and below is significantly different from that of employees with an income more than 25000. On studying this difference on the basis of age groups, it was noted that employees who are 40 years and below have a similar level of satisfaction when compared to employees who are above 40 years of age. In order to have a closer look on the pattern of difference in job satisfaction based on demographic features mean value of demography wise job satisfaction was calculated as shown in table 5.31.

Table 5.31

Mean and Standard Deviation of Job satisfaction based on demographic characteristics

Features	Categories	N	Mean	Std. Deviation
Marital status	Married	154	3.30	0.049
	Unmarried	96	3.57	0.037
Nature of employment	Permanent	100	3.11	0.067
	Temporary	150	3.60	0.026
Income Categories	Below 10000	90	3.62	0.319
	10000-25000	59	3.57	0.331
	25001-50000	60	3.12	0.619
	50001-100000	41	3.11	0.737
Age Group	20-25	69	3.61	0.340
	26-30	88	3.55	0.430
	31-35	11	3.53	0.279
	36-40	28	3.42	0.605
	41-45	20	2.91	0.637
	Above 45	34	2.85	0.587

Source : Survey data

The table 5.31 gives an impression that married people are less satisfied than the unmarried people and permanent employees are less satisfied than the employees appointed on contract basis. It also shows that high salaried employees are less satisfied than the low salaried employees while young employees are more satisfied

than the elder employees. Job satisfaction seems to be slightly decreasing with the increase in income and age. The elderly employees who have got used to the old system still find inconveniences with the new system. The main reason for this is their lack of acquaintance with the technology. Another probable reason is that they could not adjust themselves with the frequent transfers from PSK to PSK. They find it difficult to stay away from their families and could not take the family along with them always as it may affect their children's schooling and spouse's job. These are not considerable issues for the youngsters especially the unmarried people which make them have a better job satisfaction than the elderly employees. Moreover, the present system being strictly controlled does not provide for any additional income from the travel agents and applicants for a special consideration while visiting the PSK.

5.4. Opinion of employees regarding features of PSK

The Passport Seva Kendras are set up with an aim to ensure timely services transparently in a comfortable manner. Accessibility and reliability are also enhanced in the new system. This is a humble effort to know whether the employees have a good opinion regarding the features of PSK.

H_0: The employees do not have a good opinion regarding PSKs in Kerala

H_1: The employees have a good opinion regarding PSKs in Kerala

Table 5.32

Result of One sample t test for opinion of employees regarding features of PSK

Features	Mean	S.D	T value	P value	Opinion	Rank
Timeliness	3.61	1.2	8.100	0.000	Good	1
Transparency	3.39	1.29	4.750	0.000	Good	4
Accessibility	3.49	1.23	6.293	0.000	Good	2
Reliability	3.45	1.19	5.978	0.000	Good	3
Comfortability	3.45	1.112	6.427	0.000	Good	3

Source: Survey Data

From table 5.32 it is clear that employees have got a good opinion regarding all the features of PSK. They rate the timeliness at the highest level among all the features. All the other features have scored almost similar ratings in the opinion of employees. One sample t test proves their opinions to be significant (*P value*<0.05). Thus, the study rejected the null hypothesis. Timeliness is scoring the highest and hence ranked first followed by accessibility.

Opinion regarding features of PSK among employees under different RPOs

Although all the features of PSK are looked upon as good on an overall by the employees of PSK, the study requires to know whether there is any difference in this opinion in PSKs under different RPOs in Kerala.

H$_0$: The opinion regarding features of PSK are the same for all employees in PSKs under different RPOs in the state.

H$_1$: The opinion regarding features of PSK is significantly different for the employees in PSKs under different RPOs in the state.

Table 5.33

Difference of opinion regarding features of PSK among employees in different RPOs in Kerala

Criteria	Levene Statistic	Sig.	Test	F	Sig.	Result
Timeliness	1.549	0.215	ANOVA	4.887	0.008	Reject
Transparency	2.565	0.079	ANOVA	12.734	0.000	Reject
Accessibility	6.383	0.002	Welch	3.797	0.024	Reject
Reliability	3.718	0.026	Welch	10.435	0.000	Reject
Comfortability	3.269	0.040	Welch	7.528	0.001	Reject

Source: Survey Data

The ANOVA run for finding the difference of opinion yielded a result that there is difference of opinion among different PSKs in Kerala regarding the specific features of PSK. Post Hoc Analysis was performed for analysing this difference further.

Table 5.34

Pairwise Comparison of Opinion regarding PSK among employees in different RPOs in Kerala

Features	RPO		Sig.	Result
Timeliness	Kozhikode	Cochin	0.044	Reject
		Trivandrum	0.012	Reject
	Cochin	Kozhikode	0.044	Reject
		Trivandrum	0.876	Failed to Reject
	Trivandrum	Kozhikode	0.012	Reject
		Cochin	0.876	Failed to Reject
Transparency	Kozhikode	Cochin	0.003	Reject
		Trivandrum	0.000	Reject
	Cochin	Kozhikode	0.003	Reject
		Trivandrum	0.283	Failed to Reject
	Trivandrum	Kozhikode	0.000	Reject
		Cochin	0.283	Failed to Reject
Accessibility	Kozhikode	Cochin	0.060	Failed to Reject
		Trivandrum	0.024	Reject
	Cochin	Kozhikode	0.060	Failed to Reject
		Trivandrum	0.927	Failed to Reject
	Trivandrum	Kozhikode	0.024	Reject
		Cochin	0.927	Failed to Reject
Reliability	Kozhikode	Cochin	0.001	Reject
		Trivandrum	0.000	Reject
	Cochin	Kozhikode	0.001	Reject
		Trivandrum	0.837	Failed to Reject
	Trivandrum	Kozhikode	0.000	Reject
		Cochin	0.837	Failed to Reject
Comfortability	Kozhikode	Cochin	0.001	Reject
		Trivandrum	0.002	Reject
	Cochin	Kozhikode	0.001	Reject
		Trivandrum	0.997	Failed to Reject
	Trivandrum	Kozhikode	0.002	Reject
		Cochin	0.997	Failed to Reject

Source: Survey Data

Tukey HSD and Games Howell test were performed for analysing the difference of opinion revealed that employees in PSKs under Kozhikode RPO differs significantly from both Cochin and Trivandrum RPOs in terms of timeliness, transparency, reliability and comfortability. Opinion of employees in PSKs under Kozhikode and Trivandrum RPOs differs in terms accessibility also but does not differ significantly with that of employees in PSKs under Cochin RPO.

Table 5.35

Mean and Standard deviation of employees' opinion regarding features of PSK

Features	RPO	Mean	Standard Deviation
Timeliness	Kozhikode	3.91	1.306
	Cochin	3.48	1.108
	Trivandrum	3.39	1.078
Transparency	Kozhikode	3.88	1.341
	Cochin	3.25	1.199
	Trivandrum	2.95	1.134
Accessibility	Kozhikode	3.78	1.389
	Cochin	3.36	1.154
	Trivandrum	3.29	1.062
Reliability	Kozhikode	3.89	1.244
	Cochin	3.25	1.189
	Trivandrum	3.14	0.983
Comfortability	Kozhikode	3.82	1.195
	Cochin	3.23	1.087
	Trivandrum	3.25	0.920

Source: Survey Data

RPO wise differentiated mean values calculated for the various specific features of PSKs in Kerala exhibited a clear picture of the opinion of the employees in various PSKs under different RPOs in Kerala. Employees in PSKs under Kozhikode RPO have got a better opinion regarding these features when compared to the employees in PSKs under Cochin and Trivandrum RPOs. The opinion of employees in PSKs under Cochin and Trivandrum RPOs are not significantly different.

5.5. Opinion of employees regarding value added services of PSK

The Passport Seva Kendras provide a number of services to enhance the basic function of processing of passport application. The first and the foremost among such services is the online web portal of passport services namely passportindia.gov.in. All applications for the passport are to be submitted through the web portal. The 24 hour call centre is another service provided to the applicants to clear doubts if any regarding the application processing or related matters. The SMS facility keeps the applicants informed about the stages through which their application is being processed. Right from the booking until the delivery of the passport, the SMS follows the application. The Passport Seva Mobile Application also help the applicants to monitor the passport application process.

H_0: The employees have good opinion regarding the value added services provided to the applicants by PSK

H_1: The employees do not have a good opinion regarding the value added services provided to the applicants by PSK

Table 5.36

Result of One sample T test of Opinion regarding value added services of PSK

Services	Mean	Standard Deviation	T value	P value	Decision
Opinion regarding web portal	3.38	1.354	4.390	0.000	Good
Opinion regarding Call centre	2.68	1.387	-3.695	0.000	Poor
Opinion regarding SMS facility	3.42	1.288	5.205	0.000	Good
Opinion regarding Mobile Application	2.79	1.352	-1.310	0.009	Poor

Source: Survey Data

Mean score is calculated to verify the hypothesis which discloses the positivity in opinions regarding web portal and SMS facility where the mean score rises above the threshold limit of 3 thereby failing to reject the null hypothesis. But

the employees do not have a good opinion regarding the call centre facility and the Mobile Application with mean scores of 2.68(*P value*<0.05) and 2.79 (*P value*<0.05) respectively. The negative opinions of mobile application and call centre facility are significant.

5.6. Difficulties in processing of applications

Any job has got its own issues in its practical application. The processing of passport applications in PSK is also not free from these issues although the authorities claim so. Mean score was calculated to find the most prominent issues while processing the application. A five point scale was used to measure the frequency of occurrence of the problems ("5= Always". "4 = Quite Often", "3= Sometimes", "2 = Rarely", "1 = Never").

Table 5.37

Occurrence of Difficulties in processing of Applications

Difficulties	N	Mean	Std. Deviation	Occurrence
Inaccessibility of website	250	2.74	1.279	Rarely
Lengthy Processing Procedure	250	2.96	1.336	Rarely
Inability to keep up with SLA	250	2.88	1.250	Rarely
Equipment not working	250	3.25	1.304	Quite often
Errors in certificates	250	3.30	1.099	Quite often
Ignorance of citizens	250	3.22	1.200	Quite often
Large number of applicants	250	3.30	1.200	Quite often
Lack of guidance	250	2.79	1.304	Rarely
Attitude of superiors	250	2.74	1.287	Rarely
Lack of support from colleagues	250	2.92	1.316	Rarely
Valid N (listwise)	250			

Source: Survey Data

It is evident from table 5.37 that the lack of guidance from superiors, attitude of superiors, lack of support from colleagues, Processing procedure becoming lengthy, inability to keep up with SLA are all not frequently occurring difficulties for the employees. However, they opine that technical problems with the equipment,

errors in certificates, ignorance of citizens and the issue of dealing large number of applications occur quite often in the PSKs.

Occurrence of difficulties in processing passport applications among different RPOs in Kerala

The mean score given in table 5.37 indicates that certain difficulties occur quite often while processing applications. This may not be the same for all the PSKs in Kerala. Hence, there is a need to check whether these difficulties are significantly different for different PSKs in Kerala.

H_0: The difficulties of processing applications are the same for all PSKs in Kerala

H_1: The difficulties of processing applications are significantly different for different PSKs in Kerala

ANOVA and Welch test were conducted accordingly where the Levene's test showed a sig. value more than 0.05 and less than 0.05 respectively.

Table 5.38

Difference in occurrence of difficulties in processing applications among different RPOs in Kerala

Criteria	Levene's test		Test	P value	Result
	F	Sig.			
Inaccessibility of website	1.841	0.161	ANOVA	0.483	Failed to Reject
Lengthy Processing Procedure	5.642	0.004	Welch	0.001	Reject
Inability to keep up with SLA	0.750	0.474	ANOVA	0.027	Reject
Equipment not working	0.331	0.718	ANOVA	0.074	Fail to Reject
Errors in certificates	3.857	0.022	Welch	0.002	Reject
Ignorance of citizens	0.631	0.533	ANOVA	0.001	Reject
Large number of applicants	1.739	0.178	ANOVA	0.185	Failed to Reject
Lack of guidance	0.393	0.675	ANOVA	0.012	Reject
Attitude of superiors	8.069	0.000	Welch	0.120	Failed to Reject
Lack of support from colleagues	9.798	0.000	Welch	0.000	Reject

Source: Survey Data

ANOVA and Welch test results showed that inaccessibility of websites, problems with equipment, large number of applicants and attitude of superiors are

same for all PSKs in Kerala. The frequency of troubles such as lengthy processing procedure, inability to keep up with SLA, errors in certificates, ignorance of citizens, lack of guidance and lack of support from colleagues are different in certain PSKs in Kerala as per the ANOVA and Welch test. In order to find the PSKs in which this difference occur, Tukey HSD and Games Howell test were run and the following results were obtained.

Table 5.39

Pairwise Comparison of difficulties in application processing among different RPOs in Kerala

RPO			Sig.	Result
Lengthy procedure	Kozhikode	Cochin	.000	Reject
		Trivandrum	.059	Failed to Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.301	Failed to Reject
	Trivandrum	Kozhikode	.059	Failed to Reject
		Cochin	.301	Failed to Reject
Inability to keep up with SLA	Kozhikode	Cochin	.237	Failed to Reject
		Trivandrum	.022	Reject
	Cochin	Kozhikode	.237	Failed to Reject
		Trivandrum	.555	Failed to Reject
	Trivandrum	Kozhikode	.022	Reject
		Cochin	.555	Failed to Reject
Errors in Certificates	Kozhikode	Cochin	.001	Reject
		Trivandrum	.024	Reject
	Cochin	Kozhikode	.001	Reject
		Trivandrum	.551	Failed to Reject
	Trivandrum	Kozhikode	.024	Reject
		Cochin	.551	Failed to Reject
Ignorance of applicants	Kozhikode	Cochin	.022	Reject
		Trivandrum	.001	Reject
	Cochin	Kozhikode	.022	Reject
		Trivandrum	.578	Failed to Reject
	Trivandrum	Kozhikode	.001	Reject
		Cochin	.578	Failed to Reject
Lack of guidance	Kozhikode	Cochin	.269	Failed to Reject

		Trivandrum	.009	Reject
	Cochin	Kozhikode	.269	Failed to Reject
		Trivandrum	.336	Failed to Reject
	Trivandrum	Kozhikode	.009	Reject
		Cochin	.336	Failed to Reject
Lack of support from colleagues	Kozhikode	Cochin	.000	Reject
		Trivandrum	.196	Failed to Reject
	Cochin	Kozhikode	.000	Reject
		Trivandrum	.072	Failed to Reject
	Trivandrum	Kozhikode	.196	Failed to Reject
		Cochin	.072	Failed to Reject

Source: Survey Data

In the case of frequency of long time taken to complete the processing of applications, PSKs under Kozhikode RPO and Cochin RPO differ as per the Tukey HSD test. PSKs under Kozhikode and Trivandrum differs in the frequency of inability to keep up with SLA. PSKs under Kozhikode and Cochin RPOs and PSKs under Kozhikode and Trivandrum RPOs differ in the case of frequency of errors in the certificates of applicants. PSKs under Kozhikode and Cochin RPOs differ in the frequency of problems with ignorance of applicants along with the PSKs under the Kozhikode RPO and Trivandrum RPO. PSKs under Kozhikode and Trivandrum RPO differs in the frequency of lack of guidance. PSKs under Kozhikode and Cochin RPOs differs in the frequency of occurrence of lack of support from colleagues.

5.7. Occurrence of sending back

The different stages through which an applicant should pass for processing their application are divided into three stages. They are Counter A, Counter B and Counter C. The applicant has to move from Counter A to Counter B and then to Counter C in order. If any problems are noticed with application at Counter B or Counter C, the applicant is directed to rectify it by returning to Counter A. This process is called Send back in PSK. The study indicates that send back occurs quite often, with a mean score of 3.28 and a standard deviation of 1.096, in the processing of applications.

Reasons for sending back

There are many reasons for which the applicant is send back to Counter A. Mean scores were calculated in order to know the most often occurring reasons for send back.

Table 5.40

Occurrence of reasons for sending back the applicants to Counter A

Reasons	N	Mean	Std. Deviation	Interpretation
Improper scanning of documents	250	3.20	1.156	Quite often
Insufficiency of documents	250	2.95	1.295	Rarely
Typing error in application	250	3.19	1.146	Quite often
Conversion of Normal to Tatkaal	250	3.00	1.139	Quite often
Requirement for request letter	250	3.07	1.230	Quite often
Problem with photo captured	250	3.16	1.157	Quite often
Problem with signature	250	2.92	1.152	Rarely
Requirement for any correction	250	2.94	1.158	Rarely
Valid N (listwise)	250			

Source: Survey Data

The mean scores for the various reasons are displayed in the table 5.40 which narrates the reasons that occur most frequently for sending the applicants back to Counter A. Improper scanning of documents, Typing error in application, Conversion of Normal to Tatkal, Requirement for request letter and Problem with photo captured are some of the frequently found reasons. Other reasons occur rarely in the PSKs in Kerala.

5.8. Demographic profile of respondents

The table 5.41 below demonstrates the demographic profile of the respondents under study (in this chapter, the employees working in selected PSKs in Kerala).

Table 5.41

Demographic Profile of Respondents

Criteria		Frequency	Percent	Cumulative Percent
Nature of employment	Permanent	100	40.0	40.0
	Temporary	150	60.0	100.0
	Total	250	100.0	
Marital status	Married	154	61.6	61.6
	Unmarried	96	38.4	100.0
	Total	250	100.0	
Gender	Male	158	63.2	63.2
	Female	92	36.8	100.0
	Total	250	100.0	
Educational Qualification	Graduate	97	38.8	38.8
	PG	146	58.4	97.2
	Professional Qualification	7	2.8	100.0
	Total	250	100.0	
Income	Below 10000	90	36.0	36.0
	10000 - 25000	59	23.6	59.6
	25001 - 50000	60	24.0	83.6
	50001 - 100000	41	16.4	100.0
	Total	250	100.0	
Age group	20-25	69	27.6	27.6
	26-30	88	35.2	62.8
	31-35	11	4.4	67.2
	36-40	28	11.2	78.4
	41-45	20	8.0	86.4
	Above 45	34	13.6	100.0
	Total	250	100.0	
Experience	1-5	88	35.2	35.2
	6-10	119	47.6	82.8
	11-15	24	9.6	92.4
	16-20	19	7.6	100.0
	Total	250	100.0	

Source: Survey Data

A close scrutiny of the demographic profile of the respondents reveals that 40 percentage of the respondents are employed permanently and 60 percentage of the respondents are employed on contract basis. 61.6 percentage of the respondents are married while 38.4 percentage of them are unmarried. Majority of the respondents are post graduates (58.4 percentage) and 38.8 percentage are graduates. The income of 36 percentage of the respondents are below 10000. 16.4 percentage of the respondents earn between 50000 and 100000. When coming to the age, 35.2 percentage of the respondents are in the age group of 26 to 30 and 13.6 percentage of them are above 45 years of age. When experience is considered, majority (47.6 percentage) of the respondents have an experience of 6 to 10 years in the passport services, 35.2 percentage of the respondents have 1 to 5 years of experience and 7.6 percentage have an experience of 16 to 20 years.

5.9. Conclusion

The perception of employees in PSK regarding Internal service quality has been studied in detail and described in this chapter. It is found to be positive but different among different PSKs in Kerala. The employees are satisfied with the non-monetary factors in the PSKs but not satisfied with their salary. The dissatisfaction with salary is common for both Government and TCS staff and also among Kozhikode and Trivandrum RPO. The employees under Cochin RPO show satisfaction with their salary but at a very low level. The employees in different RPOs have got a different perception regarding Internal Service Quality and Job satisfaction. On the whole, the employees have a good opinion regarding PSKs in the state. When the employees are satisfied with their job, their tendency to provide good services to the applicants may increase as learned from various previous studies. Thus, it is required to know the perception of applicants regarding the service quality of PSK which is presented in the next chapter (chapter 6).

References

Cohen, J. (2013). *Statistical power analysis for the behavioural sciences*: Routledge Academic.

Currall, S.C., Towler, A. J., Judge, T. A., & Kohn, L. (2005). Pay Satisfaction And Organizational Outcomes. *Personnel Psychology. 58*(3). 613-640. http://dx.doi.org/10.1111/j.1744-6570.2005.00245.x

Hallowell. R., Schlesinger. L.A and Zornitsky. J. (1996). Internal Service Quality. Customer and Job Satisfaction: Linkages and Implications for Management. *Human Resource Planning. 19*(2). 20-30.

Heskett, J. L., Jones, T. O., Loveman, G. W., Sasser, W. E. Jr. & Schlesinger, L. A. (1994). Putting the Service Chain to Work. *Harvard Business Review. 72*(2). 164-175.

Johnston, R. (1975). Pay and job satisfaction: a survey of some research findings. *International Labour Review. 111*(5). 441.

Judge, T.A., Piccolo, R. F., Podsakoff, N.P, Shaw, J. C. and Rich, B.L. (2010). The relationship between pay and job satisfaction: A meta-analysis of the literature. *Journal of vocational behaviour. 77*(2). 157-167. http://dx.doi.org/ 10.1016/j.jvb.2010.04.002.

Locke, E. A., & Latham, G. P. (2002). Building a practically useful theory of goal setting and task motivation: A 35 year odyssey. *American Psychologist. 57*(9). 705. http://dx.doi.org/10.1037/0003-066X.57.9.705.

Maslow, A. H. (1943). A theory of human motivation. *Psychological Review. 50*(4). 370. http://dx.doi.org/10.1037/h0054346.

Moynihan, D.P., & Pandey, S.K. (2007). Finding workable levers over work motivation comparing job satisfaction, job involvement, and organizational commitment. *Administration & Society. 39*(7). 803-832. http://dx.di.org/10.1177/ 0095399707305546.

Oakland, J.S. & Oakland, S. (1998). The Links Between People Management, Customer Satisfaction and Business Results. *Total Quality Management.* *9*(4/5). 185-190.

Walton, R. (1980). Quality of Work life activities: A research agenda. *Professional Psychology. 11*(3). 484-493.

Wright, B. E. & Kim, S. (2004). Participation's influence on job satisfaction, the importance of job characteristics. *Review of Public Personnel Administration. 24*(1). 18-40. http://dx.doi.org/10.1177/0734371X03259860.

CHAPTER VI
EXTERNAL SERVICE QUALITY IN THE PASSPORT SEVA KENDRAS IN KERALA

6.1. Introduction

MEA boasts of providing excellent facilities to the passport applicants all over the country. The Passport Seva Project was itsself launched with an aim of providing world class services to the citizens in a time bound manner. Transparency and reliability are also ensured in addition to the comfortability. Citizens visiting PSK are expected to experience a mind boggling experience of a public service being delivered at an admirable manner. All these expectations bear fruits only if the citizens experience it in the intended form. Hence, it was found necessary to examine the external service quality experienced by the citizens visiting PSKs in Kerala. A number of variables have been identified for measuring the external service quality.

Each variable is measured using a fixed number of items discussed earlier. The extent to which these items are helpful in measuring the variable is determined through factor analysis. Principal component analysis is performed to identify the minimum number of factors that could be used to measure the construct for using in subsequent analysis. The factors with Eigen values more than or equal to 1 are only considered for the model. In order to justify the application of factor analysis, KMO measure of sampling adequacy and Bartlett's test of sphericity was done. The KMO measure of 0.807 and Bartlett's test disclosing significance with p value <0.05 suggested the appropriateness of factor analysis in the context.

The factor analysis revealed that the factors explained 70.65 percentage of the variance. Correlation of the variables with each of the factors extracted are depicted in table 4 of Appendix B. The variables that loaded highly in a particular column are considered to be representing a single factor. The factor that showed high loadings in the first column is the most influential in measuring the ISQ. Tangibility was found to be the most influential construct and reliability to be the least influential in measuring ESQ. The perception of applicants regarding these factors were analysed as follows:

1.   **Tangibility**

It is a common human nature to judge something primarily on the basis of what has been actually seen and touched. It is only this dimension that can be actually felt with our sense organs. Hence, it is the most important factor that was expected to affect the perception of applicants regarding the external service quality. Seven items that made the construct of tangibility was analysed individually to find the perception of applicants.

Table 6.1

Items representing Tangibility

Variable Name	Items	Mean	S.D	Mode
Tan1	The office has up to date equipment	3.19	1.053	2
Tan2	Queue management system is very helpful	3.32	1.100	2
Tan3	Employees are well dressed	3.49	1.185	4
Tan4	Adequate seats are available in the waiting lounge	2.81	1.202	2
Tan5	Physical facilities are visually appealing	3.16	1.014	2
Tan6	Seats in the waiting lounge are well maintained	3.23	1.075	4
Tan7	Cleanliness is ensured	3.56	1.195	4
Tan8	Materials associated with service are visually appealing	3.28	1.066	4
	Total	3.3	0.92	

Source : Survey Data

It was noted based on the mean score that cleanliness is highest positively perceived item among the various contents of the dimension of tangibility followed by the well dressed and good appearance of the employees. The next highly perceived item is the queue management system in PSK and the least scored item is the availability of seats in the waiting lounge. On an overall the applicants have a positive perception towards tangibility.

2.   Reliability

Another dimension to measure external service quality and one of the objectives of the Passport Seva Project is to deliver the services in a reliable manner. Hence, it becomes necessary to measure the perception of applicants regarding the reliability of PSKs. Mean scores were calculated and tabulated as follows.

Table 6.2
Items representing Reliability

Variable Name	Items	Mean	S.D	Mode
Rel1	Keeping promises	3.25	1.369	5
Rel2	Show sincere interest in solving problems	3.78	1.266	5
Rel3	Perform service right at the first time itself	3.30	1.390	5
Rel4	Insist on error free records	3.75	0.995	4
Rel5	Dependable	3.65	1.354	5
	Total	3.5	1.27	

Source: Survey Data

Accordingly, the perception was measured to be the highest for the sincerity of the employees in solving the problems of the applicants followed by the insistence for error free records. PSK is providing special training to the employees for extending delightful hospitality to the applicants. The applicants' high perception towards this item makes it clear that the aspect of training has become successful. On an overall analysis, it is noteworthy that all items that build up reliability are positively perceived by the applicants.

3.   Responsiveness

This is a measure of how responsive the employees are to the queries of the applicants. It includes the time taken to respond, their willingness to respond, clarity of the response, promptness of the response etc. Mean score of each of these items added together gives an idea of the perception of the applicants towards the responsiveness of the employees in PSKs.

Table 6.3
Items representing Responsiveness

Variable Name	Items	Mean	S.D	Mode
Res1	Employees' knowledge of the whole process	3.21	1.394	5
Res2	Employees give prompt response	3.00	1.371	2
Res3	Employees give clear and understandable information	3.10	1.219	4
Res4	Employees are always willing to help	3.04	1.289	2
Res5	Employees are never busy not to respond	3.08	1.409	5
Res6	Time taken to complete the process is short	3.55	1.136	5
	Total	3.16	1.07	

Source: Survey Data

The table 6.3 plainly explains that the applicants have high perception towards the time taken for the whole procedures in PSK. They are actually astonished by the speed at which they are dealt with by the employees. They have exhibited a positive perception towards all the individual items that marks responsiveness.

4.   Assurance

This dimension intended to shed light on the confidence with which the applicants approach the employees at PSK. The behaviour of the employees, their courteousness, their trustworthiness, their knowledge, their experience and ability to handle the technological devices are studied to assess the assurance the applicants perceive.

Table 6.4
Items representing Assurance

Variable Name	Items	Mean	S.D	Mode
Ass1	Behaviour of employees instil confidence	3.31	1.422	4
Ass2	Employees can use technology quickly and skilfully	3.21	1.385	4
Ass3	Applicants can trust the employees	3.33	1.314	4
Ass4	Employees are consistently courteous	3.24	1.292	4
Ass5	Employees are experienced	3.36	1.484	5
Ass6	Employees have knowledge to answer questions	3.19	1.362	4
	Total	3.27	1.24	

Source: Survey Data

The mean scores calculated for each items bring to the notice that all the items are more or less equally scoring positively towards assurance as perceived by the applicants. Hence, it can be concluded that applicants are very much pleased with the behavioural aspects of the employees.

5.   Empathy

Empathy deals with the ability to view through the eyes of others. This probably means that the employees must be able to view the problems of the applicants as theirs and should be able to solve it promptly as and when it arises. It goes a long way in satisfying the applicants.

Table 6.5
Items representing Empathy

Variable Name	Items	Mean	S.D	Mode
Emp1	They give individual attention	3.59	1.283	4
Emp2	It has operating hours convenient to the citizens	3.49	1.166	4
Emp3	The employees understand your specific needs	3.47	1.364	4
Emp4	They arrange special care for special applicants like Senior citizens, Differently abled, ladies with infants	3.51	1.147	4
Emp5	Clear guidance are provided by the employees	3.54	1.284	4
Emp6	Information signs are provided about the facilities & services	3.49	1.099	4
	Total	3.51	0.98	

Source: Survey Data

Mean scores calculated for measuring the empathy are again more or less same, similar to the assurance. The perceptions of applicants towards each item making up empathy has scored well indicating a positive perception towards it.

6.   Information Quality

The quality of information provided by the PSK is of high relevance as the applicants are completely dependent upon the PSK for retrieving it. It is needed for

the application process. The website, the enquiry counter, call centre etc. are the sources of information for the applicants. No other sources are reliable as per the MEA. Hence, these mentioned sources have to be perfectly reliable disseminating updated, accurate, adequate information in a well presented and timely manner.

Table 6.6
Items representing Information Quality

Variable Name	Items	Mean	S.D	Mode
Info1	All the information needed are available in the website	3.25	1.184	4
Info2	Information provided through the website is well organised	3.16	1.203	4
Info3	Information available to the applicants are accurate	4.00	1.049	5
Info4	Information available to the applicants are up to date	3.31	1.216	4
Info5	Information required are available at the required time	3.25	1.188	4
	Total	3.39	0.98	

Source: Survey Data

The mean scores calculated for each item reveals that the information provided by these sources are of high quality as perceived by the applicants. The very high mean score obtained by accuracy of the information is noteworthy in this context.

7.   Confidentiality

Another major factor in the case of passport services is the confidentiality of the information disclosed by the applicants. Being a public service, high level of confidentiality will be expected by the citizens of the country especially from such a department of MEA. The applicants have no option other than disclosing all the material facts demanded by the officials at PSK. The applicants' perception of how confidential they keep these data is the point measured here.

Table 6.7
Items representing Confidentiality

Variable Name	Items	Mean	S.D	Mode
Con1	The information uploaded in the website are kept confidential	2.59	1.524	1
Con2	The government does not use the information provided for any other purposes	2.94	1.496	1
Con3	You can trust the internet while giving your details	2.65	1.331	2
Con4	Your personal details are not shared with other websites	2.78	1.416	2
Con5	Payments done through the website are safe and secure	3.29	1.045	4
Con6	The employees will not reveal your personal details to others	3.10	1.211	4
	Total	2.89	1.07	

Source: Survey Data

It is quite embarrassing that when all other dimensions have been positively perceived by the applicants, this is the only one which could not cross the threshold of the mean score which is 3. The applicants does not have trust in the website or the internet facility as they are doubtful of their security features. They fear that somebody might eavesdrop into their details or the government itself might provide these to somebody else for some other purposes. Of course, they have trust in the employees of PSK which is evident from the mean score obtained.

H0: Applicants of PSKs in Kerala do not have positive perception towards External Service Quality

H1: Applicants of PSKs in Kerala have positive perception towards External Service Quality

The perceptions of applicants towards all these seven dimensions are consolidated and demonstrated in the table 6.10.

Table 6.8
Dimensions determining External Service Quality

Dimensions	Mean	S.D	Skewness	Kurtosis
Tangibility	3.25	0.92	-0.105	-1.078
Reliability	3.54	1.04	-0.368	-1.071
Responsiveness	3.16	1.07	0.179	-1.173
Assurance	3.27	1.24	-0.481	-1.178
Empathy	3.51	0.98	-0.632	-0.308
Information Quality	3.39	0.98	-0.282	-0.893
Confidentiality	2.89	1.07	0.159	-1.234
External Service Quality	3.3	0.39	-0.118	0.086

Source: Survey Data

It reveals that the applicants perceive all the dimensions of the service quality very positively except in the case of confidentiality where the mean score falls below 3. As already described, the reason identified for this decline is the fear of the applicants' details being disclosed to the third parties. Moreover, the payment being done online, applicants are doubtful of the security provided by the website as most of them are aware of the security issues of the internet and cybercrimes. Even though one of the dimension falls just below a mean score of 3, the overall service quality shows a positive sign with a mean difference of 0.3. It was checked using one sample t test (t value 13.92, p value <0.05). It confirms that the perception of applicants towards external service quality is significantly positive. Thus, the null hypothesis is rejected.

Difference in ESQ among different PSKs in Kerala

MEA has launched the Passport Seva Project with an aim to extend high quality services to the citizens all over the country in a comfortable, reliable and timely manner. The project ensures same services all across the country. Even the ambience is made similar by setting the same interior and exterior. All the sign boards, waiting lounges, counter settings including the uniforms of officials are the same for all PSKs in the country. Thus, it was found relevant to check whether the applicants in different PSKs under same RPO have same perception towards the external service quality.

H_0: *There is no significant difference among PSKs under same RPO regarding ESQ*

H_1: *There is significant difference among PSKs under same RPO regarding ESQ*

T test was performed to know the difference in service quality perception among PSKs under the same RPO. The results are tabulated below.

Table 6.9
Result of Independent Sample T test for measuring difference in ESQ among PSKs under Kozhikode RPO

Dimensions	Levene Statistic	Sig. value	t value	P value	Result
Tangibility	0.238	0.627	-0.244	0.808	Failed to Reject
Reliability	0.001	0.98	-0.838	0.404	Failed to Reject
Responsiveness	0.497	0.482	-0.489	0.626	Failed to Reject
Assurance	9.933	0.002	-2.023	0.05	Failed to Reject
Empathy	2.957	0.088	-1.661	0.099	Failed to Reject
Information Quality	0.203	0.653	-0.827	0.41	Failed to Reject
Confidentiality	0.416	0.52	-0.249	0.804	Failed to Reject

Source: Survey Data

Table 6.10
Result of Independent Sample T test for measuring difference in ESQ among PSKs under Cochin RPO

Dimensions	Levene Statistic	Sig. value	T value	P value	Result
Tangibility	0.000	0.990	1.985	0.050	Failed to Reject
Reliability	2.382	0.125	2.759	0.007	Reject
Responsiveness	3.206	0.076	0.210	0.834	Failed to Reject
Assurance	1.118	0.293	-0.167	0.868	Failed to Reject
Empathy	0.405	0.526	0.693	0.490	Failed to Reject
Information Quality	0.319	0.574	-1.616	0.109	Failed to Reject
Confidentiality	0.014	0.907	-2.035	0.044	Reject

Source: Survey data

Table 6.11

Result of Independent Sample T test for measuring difference in ESQ among PSKs under Trivandrum RPO

Dimensions	Levene Statistic	Sig. value	T value	P value	Result
Tangibility	0.077	0.781	0.545	0.587	Failed to Reject
Reliability	0.787	0.377	-2.129	0.035	Reject
Responsiveness	0.023	0.879	0.300	0.764	Failed to Reject
Assurance	0.967	0.327	-0.983	0.328	Failed to Reject
Empathy	1.556	0.215	-0.726	0.469	Failed to Reject
Information Quality	0.064	0.800	0.903	0.368	Failed to Reject
Confidentiality	6.336	0.013	2.773	0.006	Reject

Source: Survey Data

An inspection of the tables above shows that the perception of applicants regarding PSKs under Kozhikode RPO are not significantly different for any dimensions measuring service quality. But PSKs under both Cochin RPO and Trivandrum RPO differs in reliability and confidentiality which is against the claim of equality in service delivery by MEA.

Difference in ESQ among different RPOs in Kerala

MEA has implemented the project similarly for all RPOs in the country. Hence, it is also found necessary to examine if there is any difference in perception of applicants visiting PSKs under different RPOs in Kerala.

H_0: Perception towards ESQ is the same for all RPOs in Kerala

H_1: Perception towards ESQ is significantly different for different RPOs in Kerala

The homogeneity of variances for the External Service Quality was found to be violated as Levene's statistic shows a p value <0.05. Consequently, Welch test was performed and p value of 0.000 was obtained pointing to the fact that the perception towards ESQ was different in different RPOs in the state. In order to find

out the dimension that caused this difference, ANOVA or Welch test were conducted accordingly after ensuring the homogeneity of variances.

Table 6.12

Difference in ESQ among different RPOs in Kerala

Dimensions	Levene Statistic	Sig. value	Test	P value	Result
Tangibility	12.923	0.000	Welch	0.001	Reject
Reliability	2.355	0.096	ANOVA	0.499	Failed to reject
Responsiveness	3.231	0.041	Welch	0.057	Failed to reject
Assurance	10.554	0.000	Welch	0.011	Reject
Empathy	0.080	0.923	ANOVA	0.591	Failed to reject
Information Quality	2.982	0.052	ANOVA	0.625	Failed to reject
Confidentiality	1.897	0.152	ANOVA	0.000	Reject
External Service Quality	12.666	0.000	Welch	0.000	Reject

Source: Survey Data

Among the seven dimensions used for measuring the External Service Quality, Levene's statistic measured proved that the variances of reliability, empathy, information quality and confidentiality were homogeneous. The null hypothesis of equality among RPOs in service quality perception was rejected in the case of tangibility, assurance and confidentiality.

Thus, it is understood that the difference in perception towards ESQ in different PSKs under different RPOs is due to the difference in perception towards tangibility, assurance and confidentiality. Tukey HSD and Games Howell tests were carried out to analyse this difference.

Table 6.13
RPO wise Comparison of difference in ESQ

Dimensions	RPOs		Sig.	Result
Tangibility	Kozhikode	Cochin	0.579	Failed to reject
		Trivandrum	0.003	Reject
	Cochin	Kozhikode	0.579	Failed to reject
		Trivandrum	0.051	Failed to reject
	Trivandrum	Kozhikode	0.003	Reject
		Cochin	0.051	Failed to reject
Assurance	Kozhikode	Cochin	0.191	Failed to reject
		Trivandrum	0.005	Reject
	Cochin	Kozhikode	0.191	Failed to reject
		Trivandrum	0.324	Failed to reject
	Trivandrum	Kozhikode	0.005	Reject
		Cochin	0.324	Failed to reject
Confidentiality	Kozhikode	Cochin	0.000	Reject
		Trivandrum	0.005	Reject
	Cochin	Kozhikode	0.000	Reject
		Trivandrum	0.610	Failed to reject
	Trivandrum	Kozhikode	0.005	Reject
		Cochin	0.610	Failed to reject

Source: Survey Data

The Post Hoc Analysis clearly stated the perception towards tangibility in PSKs under Kozhikode RPO is different from Trivandrum RPO. The perception towards assurance is different in PSKs under Kozhikode RPO and Trivandrum RPO. Perception towards confidentiality in PSKs under Kozhikode RPO is different from both Trivandrum RPO and Cochin RPO.

Table 6.14
Mean Score of ESQ in different PSKs in Kerala

Dimensions	RPO	Mean	S.D
Tangibility	Kozhikode	3.082	0.98
	Cochin	3.200	0.90
	Trivandrum	3.477	0.75
Assurance	Kozhikode	3.014	1.37
	Cochin	3.288	1.09
	Trivandrum	3.515	1.20
Confidentiality	Kozhikode	2.561	1.09
	Cochin	3.119	0.99
	Trivandrum	2.990	1.07

Source: Survey Data

Mean scores were calculated to understand the actual difference in the perception of applicants in different PSKs under different RPOs towards tangibility, assurance and confidentiality. In the case of tangibility and assurance, applicants in PSKs under Trivandrum RPO has got a better perception than the applicants in Kozhikode and Cochin RPOs. Applicants in PSKs under Kozhikode RPO has a poor perception regarding confidentiality when compared with Cochin and Trivandrum RPOs. However, applicants in PSKs under Cochin RPO have a positive perception towards confidentiality while both Kozhikode and Trivandrum does not.

6.2. Awareness level of customers regarding the Passport application procedure

The main aim of the Passport Seva Project is to remove the complexities in the issuance of passports all over the country. As an initial step, the application procedures have been simplified and reframed to be done online so that anyone can go through it anywhere. Since the passport is an essential document for international travel, it cannot be issued without proper verification which makes scrutiny of the documents essential. These documents are to be submitted for verification at PSK. Thus, it is indispensable to examine whether the applicants could understand these things easily under the new system.

H0: The applicants are aware about the procedures for Passport Application

H1: The applicants are not aware about the procedures for Passport Application

H0: The applicants are aware about the documents required for Passport Application

H1: The applicants are not aware about the documents required for Passport Application

Table 6.15

Awareness of applicants regarding Passport Application Procedure

Criteria	Mean	S.D	Mean Difference	T value	P value	Result
Application procedures	2.29	0.75	0.092	2.307	0.052	Aware
Documents	1.76	0.64	-0.244	-7.261	0.000	Not aware

Source: Survey Data

The awareness level of the respondents regarding the application procedures and documents were interrogated and scrutinized to assess the awareness level of the applicants. A 3 point scale has been used for the measurement which unveiled the fact that applicants are aware about the application procedures with a mean difference of 0.052. It was tested using one sample t test (t value 2.307, p value > 0.05). The table 6.15 also pointed out that the applicants are unaware of the documents that should accompany the application with a mean difference of -0.244. It was confirmed with one sample t test (t value -7.26, p value < 0.05) which proved that the applicants were significantly unaware of the documents. Hence, we can understand that more efforts have to be taken to familiarize the applicants with the documents required for the application.

6.3. Usage of Value Added Services

A number of Value added services are provided by the PSKs to the applicants in order to make them more satisfied and astonished with the excellency of the service provider. The online website of the Passport office provide all such

information to the applicants who wish to apply for a passport. Any one can access the site at any time to retrieve information. If any more clarifications required, the applicants may use the 24 hour call centre facilities which is available in all regional languages. SMS services are also provided whereby all the applicants are messaged regarding the status of the application. They get a much higher level of sms service once they pay for premium sms. The Mobile app also help the applicants in tracing their application status. But all these become helpful only if the applicants make use of it. Website has been used by all the applicants either directly or indirectly as the application submission and appointment scheduling are done through this alone.

Table 6.16
Usage of Value Added Services

Value added Services	Use (Percentage)	Not use (Percentage)	Total
Sms	19.7	80.3	100
Mobile Application	19.2	80.8	100
Call centre	29.7	70.3	100

Source : Survey Data

The table 6.16 shows that only very few applicants are availing these facilities. The applicants make use of it only if they are aware of it. Hence, it was found imperative to unearth the awareness that applicants have regarding these services.

H0: The applicants are aware about the value added services

H1: The applicants are not aware about the value added services

Table 6.17
Awareness of Value Added Services

Value added services	Mean	S.D	Mean difference	t value	P value	Result
Website	2.1	0.89	0.100	2.110	0.036	Aware
Call centre	1.47	0.75	-0.533	-13.504	0.000	Not Aware
SMS	1.52	0.72	-0.483	-12.676	0.000	Not Aware
Mobile Application	1.69	0.83	-0.311	-7.143	0.000	Not Aware

Source: Survey Data

The mean score calculated discloses that applicants are aware about the online portal but majority are unaware about all the three other value added services rendered by the PSKs. One sample t test was conducted which proved that the mean difference is significant. Applicants in Kerala rarely use the call centre, SMS and mobile app. So, it was found that the facilities arranged by the MEA for the citizens are unknown to the applicants, restricting its usage. Another factor that might restrain the applicants from using them are the negative opinions of those applicants who have availed it. Hence, it is also important to know whether these facilities functioned well. For this purpose, the applicants who have availed them were asked to rate it using a 5 point scale.

Table 6.18

Opinion regarding Value Added Services

Value Added Services	N	Mean	Standard Deviation
SMS	71	4.04	0.801
Mobile Application	107	2.39	1.247
Call Centre	69	3.42	1.077
Website	360	3.01	1.602

Source : Survey Data

It was evident from the data collected that applicants had a good opinion regarding the sms services and the call centre where the mean score rose above the threshold of 3. Thus, it is clearly understood that the non-usage of these services is only due to the unawareness of the same. But in the case of mobile application, users have a poor opinion. Hence, the non-usage of mobile application could be due to lack of awareness as well as the poor opinion regarding it. So, there must be an association between the awareness and opinion on the basis of which the hypothesis was framed.

H_0: There is no association between awareness and opinion regarding Mobile Application

H_1: There is association between awareness and opinion regarding Mobile Application

Chi square test was performed to examine the association. The chi square value of 107.99 and *P* value of 0.000 (p value<0.05) suggest that they are associated. The correspondence analysis shows that applicants who are fully aware have good opinion regarding the Mobile Application and applicants who are not aware have a poor opinion regarding it.
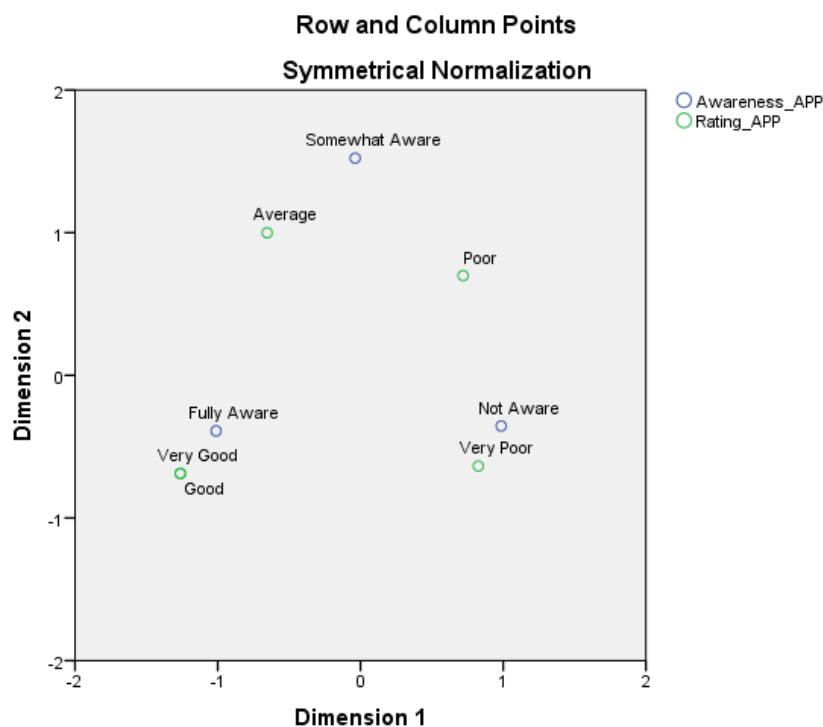
Source : Survey Data

Figure 6.1 Correspondence Analysis of Awareness and opinion regarding Value Added Services

6.4. Satisfaction of customers regarding the PSKs

In this busy world, all are busy with their own engagements and hence they choose only those things in life that saves their time and energy. Unlike the olden days, people want standardized treatment everywhere. All the facilities in PSKs are aligned and set out for improving the services rendered to the applicants. The facilities are meaningless if the applicants have got no advantage out of it. Only if they feel more comfortable and easy while undergoing the process, they will be

satisfied with the service. Here, attempt is made to explore the satisfaction of the applicants visiting PSK regarding the overall performance of PSK.

H_0: The applicants are not satisfied with the Passport Seva Kendras in Kerala

H_1: The applicants are satisfied with the Passport Seva Kendras in Kerala

Table 6.19

Level of Satisfaction of Applicants

Applicant Satisfaction	Mean	Std. Deviation	Skewness	Kurtosis	T	P value
Quality of Passport	3.39	.867	-0.197	-0.442	8.515	0.000
Transparency	3.34	.924	-0.212	-0.428	6.957	0.000
Accessibility	3.04	1.096	0.078	-1.093	0.769	0.442
Dependability	3.20	1.097	-0.269	-0.636	3.507	0.001
Comfortability	3.36	1.033	-0.517	-0.306	6.584	0.000
Police Verification	3.24	.921	-0.203	-0.352	5.036	0.000
Time take to procure passport	3.31	.852	-0.420	-0.742	6.864	0.000
Overall Customer satisfaction	3.27	0.66	-0.316	-0.271	7.717	0.000

Source: Survey Data

The table opens up the level of satisfaction of the applicants regarding the services received at the PSK. Mean score is used to calculate the satisfaction level which unravels that the applicants are satisfied with the peculiarities of the PSKs. They approve the transparency, accessibility, reliability and comfortability offered by the Passport Seva Kendras in Kerala. Moreover, they also satisfied with the physical condition of the passport received and the time taken to procure it in addition to the Police Verification. One sample t test was conducted to check the hypothesis. The satisfaction of customers regarding various aspects of PSK was proved to be significant at a level of 5%. Thus, the null hypothesis stands rejected.

Level of Satisfaction of applicants in different RPOs in Kerala

The table given above declared that majority of the applicants are satisfied with the PSKs they have visited for processing their passport application. MEA claims that the service provided in all the PSKs in India are uniform across the country. Thus, it is required to know whether there is any difference in the satisfaction level of applicants visiting different PSKs.

H_0: Satisfaction of applicants visiting different PSKs are not significantly different for the different RPOs in the state

H_1: There is significant difference in the satisfaction level of applicants in different PSKs in the state

Table 6.20
Difference in Level of Satisfaction of Applicants in different RPOs in Kerala

Satisfaction	Levene Statistic	Sig. value	Test	p value	Decision
Quality of Passport	3.452	.033	Welch	0.25	Failed to reject
Transparency	1.658	.192	ANOVA	0.06	Failed to reject
Accessibility	2.393	.093	ANOVA	0.42	Failed to reject
Dependability	6.261	.002	Welch	0.19	Failed to reject
Comfortability	0.452	.637	ANOVA	0.97	Failed to reject
Police Verification	1.055	.349	ANOVA	0.02	Reject
Time taken to procure passport	4.652	.010	Welch	0.00	Reject
Applicant Satisfaction	9.066	.000	Welch	0.03	Reject

Source: Survey Data

ANOVA was done to prove this hypothesis. Homogeneity of the variances was confirmed in all cases except the quality of passport, dependability and time taken to procure the passport. The components measuring applicant satisfaction are normally distributed as evident from the histograms, normal Q-Q plots and box plots with no outliers. Majority of the respondents visiting different PSKs in Kerala are unanimously satisfied with the quality of passport, transparency, accessibility, reliability and comfortability offered by different PSKs in Kerala. But there existed difference in the applicant satisfaction level among different PSKs regarding the police verification and time taken to procure the passport in the cases of which the

null hypothesis stood rejected. Hence, the claim of MEA that all PSKs are uniformly providing services of same quality to the applicants was found to be true only to some extent. Thus, the overall satisfaction of the applicants is also found to be different in different PSKs in the state.

Post Hoc Analysis was done to find which all PSKs differ in providing satisfaction to the applicants regarding Police verification, time taken to procure passport and overall satisfaction.

Table 6.21
RPO wise Comparison of difference in Applicant Satisfaction

Dimensions	RPOs		Sig.	Result
Police Verification	Kozhikode	Cochin	0.017	Reject
		Trivandrum	0.267	Failed to reject
	Cochin	Kozhikode	0.017	Reject
		Trivandrum	0.453	Failed to reject
	Trivandrum	Kozhikode	0.267	Failed to reject
		Cochin	0.453	Failed to reject
Time taken	Kozhikode	Cochin	0.000	Reject
		Trivandrum	0.000	Reject
	Cochin	Kozhikode	0.000	Reject
		Trivandrum	0.920	Failed to reject
	Trivandrum	Kozhikode	0.000	Reject
		Cochin	0.920	Failed to reject
Customer satisfaction	Kozhikode	Cochin	0.020	Reject
		Trivandrum	0.096	Failed to reject
	Cochin	Kozhikode	0.020	Reject
		Trivandrum	0.811	Failed to reject
	Trivandrum	Kozhikode	0.096	Failed to reject
		Cochin	0.811	Failed to reject

Source: Survey Data

Tukey HSD and Games Howell test proved that applicants in PSKs under Kozhikode and Cochin RPOs have difference in their satisfaction level. In the case of time taken to procure the passport, applicants in PSKs under Cochin RPO and Trivandrum RPO are similar in their satisfaction level but different in the rest of the combinations. The overall satisfaction of applicants are different in the case of PSKs under Kozhikode RPO and Cochin RPO.

6.5. Relation between External Service Quality and Applicant Satisfaction

A customer normally feels satisfied when he get what he expects or more. According to Parasuram et. al (1988), service quality is the difference between expectation and perception. Usually when a person's perception meets his expectation, we conclude that the quality of service is good. When the perception exceeds his expectation, the service quality is excellent. In both these cases, the customer will be satisfied. Hence, it is understood that customer satisfaction is the antecedent of service quality. Thus, there must be a relationship between ESQ and applicant satisfaction.

H_0: There is no relationship between ESQ and applicant satisfaction

H_1: Applicant satisfaction is related to ESQ

Karl Pearson's coefficient of correlation was used to find the relationship between ESQ and customer satisfaction. Linearity was confirmed using scatter plot diagram. The result explains that there exist a significant positive correlation between the two (r = 0.57, p value<0.05). Hence, it is made clear that in order to raise the applicant satisfaction, raising of service quality offered is inevitable.

Difference in ESQ based on demographic features

Service quality is merely a perception of an individual that might differ depending upon the demographic features like age, gender, marital status, educational qualification, occupation, income etc. The view of a male at times may be different from that of females. Similarly, a person who is qualified may have a different perception than a person who is less qualified. The place where an individual lives may also make a difference in his perception when compared to those who live in some other places. For example, people who are living in India might have got used to the governance systems in India but people who are living abroad may have experienced some other aspects of governance which might have a significant impact on their perception. Hence, it is checked whether there is any difference in the perception towards ESQ based on these factors.

H_0: *Perception towards ESQ does not differ with difference in demographic factors*

H_1: *Perception towards ESQ differs based on demographic factors*

ANOVA, t test and Welch test were employed for analysing the same. In the case of gender where only two groups were found, t test was used for testing the difference in perception. Levene's statistics for homogeneity of variances were calculated on the basis of which tests were decided. ANOVA was employed where homogeneity of variances existed and Welch test where it was violated.

Table 6.22
Difference in ESQ perception based on demographic factors

Factors	Levene Statistic	Sig. value	Test	P value	Result
Age	1.637	0.136	ANOVA	0.244	Failed to Reject
Gender	1.970	0.161	t test	0.258	Failed to Reject
Marital Status	3.151	0.025	Welch	0.006	Reject
Educational Qualification	4.964	0.000	Welch	0.963	Failed to Reject
Occupation	2.481	0.017	Welch	0.676	Failed to Reject
Income	2.682	0.015	Welch	0.841	Failed to Reject
Residing place	0.978	0.323	t test	0.096	Failed to Reject

Source: Survey Data

The table 6.22 portrays the result of the tests conducted and failed to reject the hypothesis in all the demographic cases except for the marital status. There was no significant difference found in ESQ based on age, gender, educational qualification, occupation, income or place of residence but Welch test pointed out a significant difference in perception towards ESQ based on marital status. Games Howell test was performed for a better understanding of this difference.

Table 6.23
Marital Status based Comparison of difference in ESQ among PSKs

Marital Status		Sig.	Result
Married	Unmarried	.430	Failed to Reject
	Divorced	.067	Failed to Reject
	Widowed	.087	Failed to Reject
Unmarried	Married	.430	Failed to Reject
	Divorced	.028	Reject
	Widowed	.040	Reject
Divorced	Married	.067	Failed to Reject
	Unmarried	.028	Reject
	Widowed	.943	Failed to Reject
Widowed	Married	.087	Failed to Reject
	Unmarried	.040	Reject
	Divorced	.943	Failed to Reject

Source: Survey Data

The Post Hoc Analysis identified that the difference in ESQ perception occurred between unmarried applicants and widowed or divorced applicants. Mean scores were calculated and displayed in the table 6.24 to explain this difference.

Table 6.24

Mean and Standard deviation of ESQ perception based on marital status

Marital Status	Mean	Std. Deviation
Married	3.299	0.43
Unmarried	3.335	0.38
Divorced	3.155	0.26
Widowed	3.147	0.31
Total	3.290	0.39

Source: Survey Data

Mean scores indicated that unmarried applicants had a better perception towards ESQ when compared with divorced or widowed applicants. Unmarried persons are usually happy to disclose their details and are easy going but divorced applicants ae not that willing to disclose their whereabouts to others especially the details regarding their ex-partner. Divorced applicants have to furnish the details of

their ex-partner in the case of applying for a passport for their child in their previous relationship which might make them to perceive the service quality in a different manner. Psychological factors of the applicants are the players in this regard.

Difference in Customer Satisfaction based on demographic factors

Extant literatures opined that external service quality has a good relation with customer satisfaction. Since, the demographic factors does not make a significant difference in the external service quality perception, it is expected that customer satisfaction will also not be significantly different based on demographic factors based on which the hypothesis was set.

H_0: Applicant satisfaction does not differ with difference in demographic factors

H_1: There is difference in Applicant satisfaction based on demographic factors

ANOVA, t test and Welch test were employed accordingly for testing the hypothesis after verifying the homogeneity of variances using Levene's statistic. The result of these tests are shown in the table below.

Table 6.25

Difference in Applicant satisfaction based on demographic factors

Demographic factors	Levene Statistic	Sig. value	Test	P value	Result
Age	3.087	0.006	Welch	0.07	Failed to Reject
Gender	1.050	0.306	t test	0.09	Failed to Reject
Marital Status	1.739	0.159	ANOVA	0.36	Failed to Reject
Educational Qualification	0.785	0.561	ANOVA	0.93	Failed to Reject
Occupation	3.023	0.004	Welch	0.94	Failed to Reject
Income	3.280	0.004	Welch	0.79	Failed to Reject
Residing place	4.351	0.038	t test	0.522	Failed to Reject

Source: Survey Data

Normal Q-Q plots and box plots suggested normality in the data for different categories of each demographic variable. The table 6.25 makes it clear that none of the selected demographic factors have any influence on the applicant satisfaction,

thus failing to reject the null hypothesis. Hence, it is confirmed that applicant satisfaction goes along with external service quality.

Association between Level of Awareness of Value added services and demographic factors

The awareness level of applicants regarding value added services was found to be low for call centre, mobile app and sms services. The modern world has classified the people into two groups based on their intimacy to technology as technology natives and technology migrants. Technology natives are those who are using technical devices right from their childhood. Technology migrants are those who have learned it later on. Hence, there is a common notion that youngsters are high in awareness and usage of technological tools. Similarly, other demographic factors may also have an influence on the awareness. Hence, it is required to check whether the awareness of the value added services depend on the demographical factors.

H_0: The awareness of applicants regarding value added services does not depend on demographic factors.

H_1: Awareness of applicants regarding value added services depend on demographic factors

Table 6.26

Association between awareness of value added services and demographic factors

Demographic factors	Chi square value	P value	Result
Age	76.257	0.000	Reject
Gender	0.339	0.844	Failed to Reject
Marital Status	13.009	0.050	Failed to Reject
Educational Qualification	51.424	0.000	Reject
Occupation	41.94	0.000	Reject
Income	30.302	0.003	Reject
Residing place	6.052	0.050	Failed to Reject

Source: Survey Data

Chi square test was conducted to analyse the association between awareness of applicants regarding Value added services of PSK and the demographic factors. The results as depicted in the table points out that the awareness is associated with all demographic features except their gender and place of residence. Correspondence analysis was used to analyse this association more deeply.
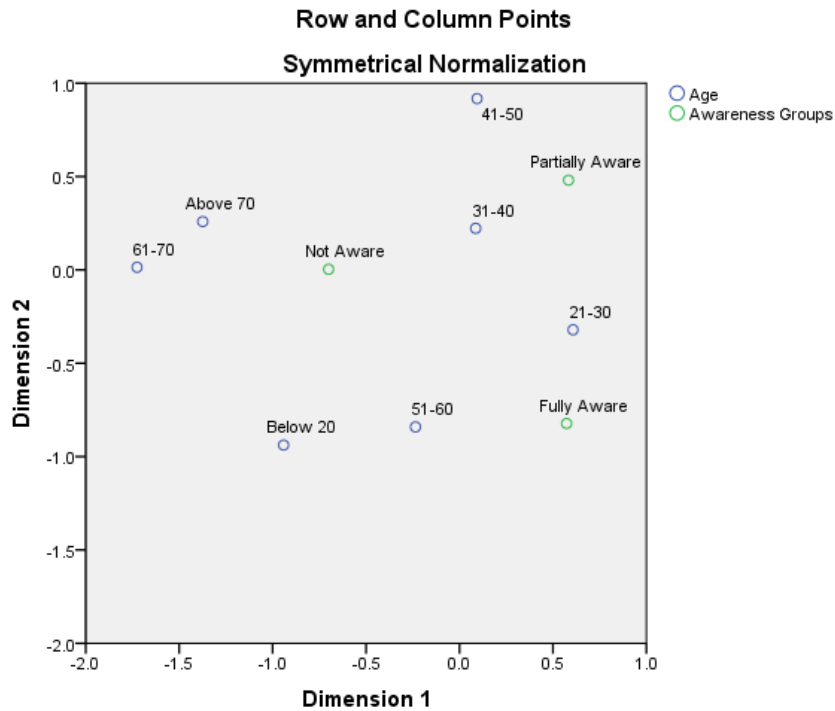
Source: Survey Data

Figure 6.2 Correspondence Analysis of Association between age group and awareness of Value added services

The figure 6.2 displays that applicants in the age group of 21 to 30 and 51 to 60 are the most aware and the applicants below 20 years and the senior citizens are the least aware regarding the Value added services.

Association between educational qualification and awareness of Value added services

The correspondence analysis depicts the association between educational qualification and awareness regarding Value added services. Higher the qualification higher is the level of awareness as observed from the chart.
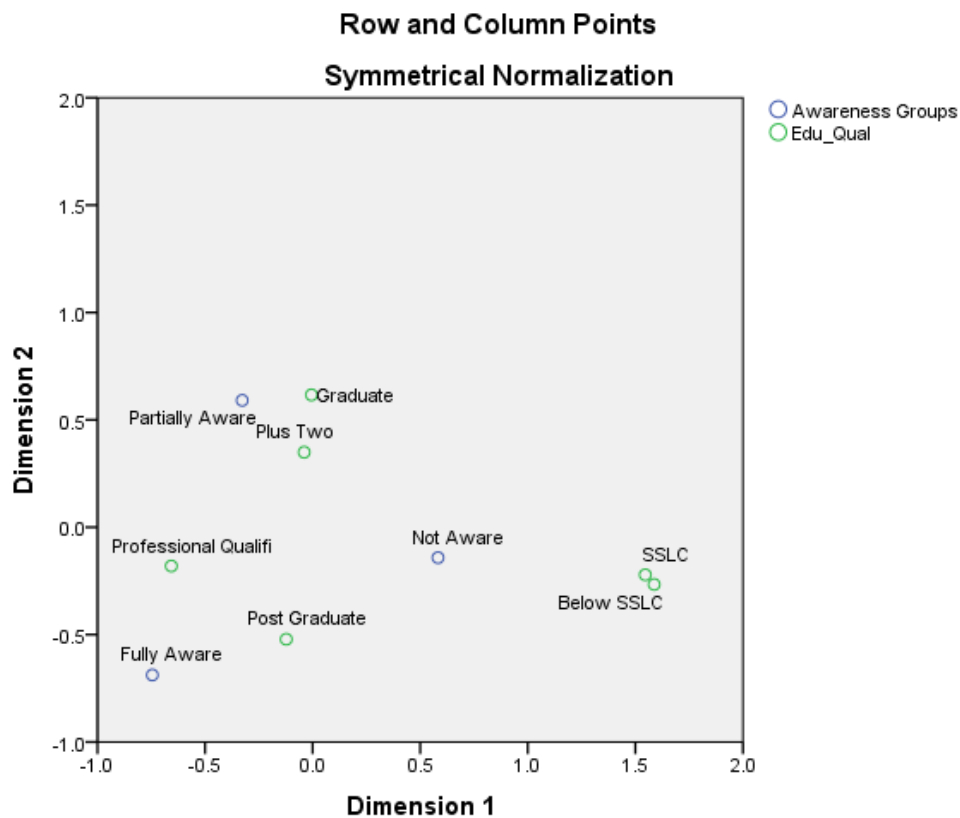
Source: Survey Data

Figure 6.3 Correspondence Analysis of Association between Education qualification and awareness of Value added services

Association between occupation and awareness regarding Value added services

Row and Column Points

Symmetrical Normalization
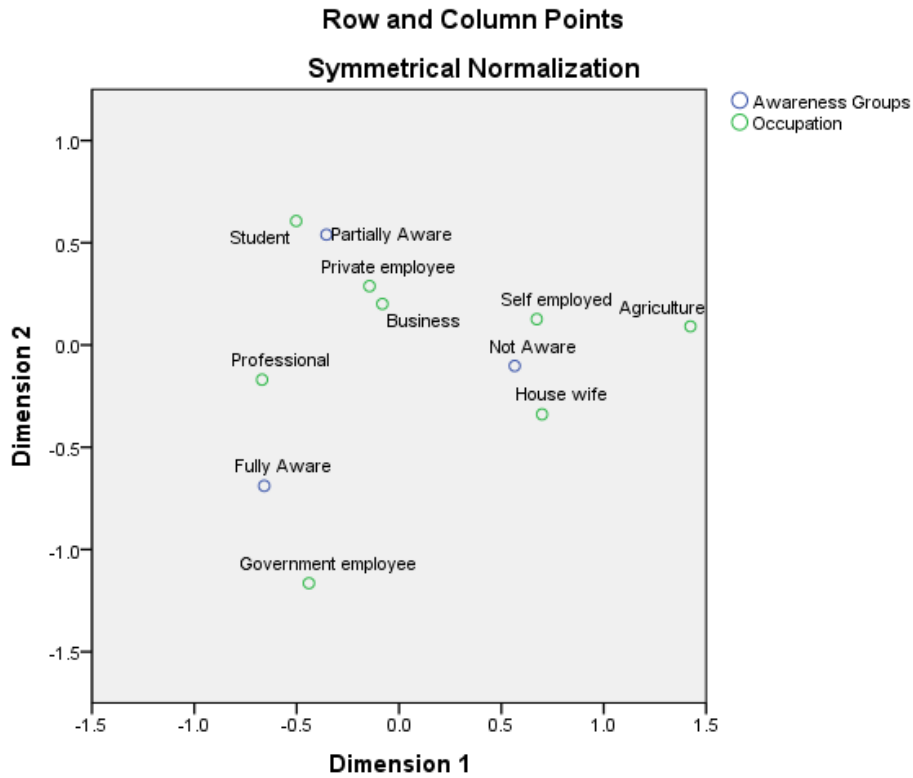
Source: Survey Data

Figure 6.4 Correspondence Analysis of Association between occupation and awareness of Value added services

The house wives, agriculturists and self employed people are the least aware of the Value added services as evident from the chart. Professionals and government employees showed the highest awareness.

Association between Income and awareness regarding value added services
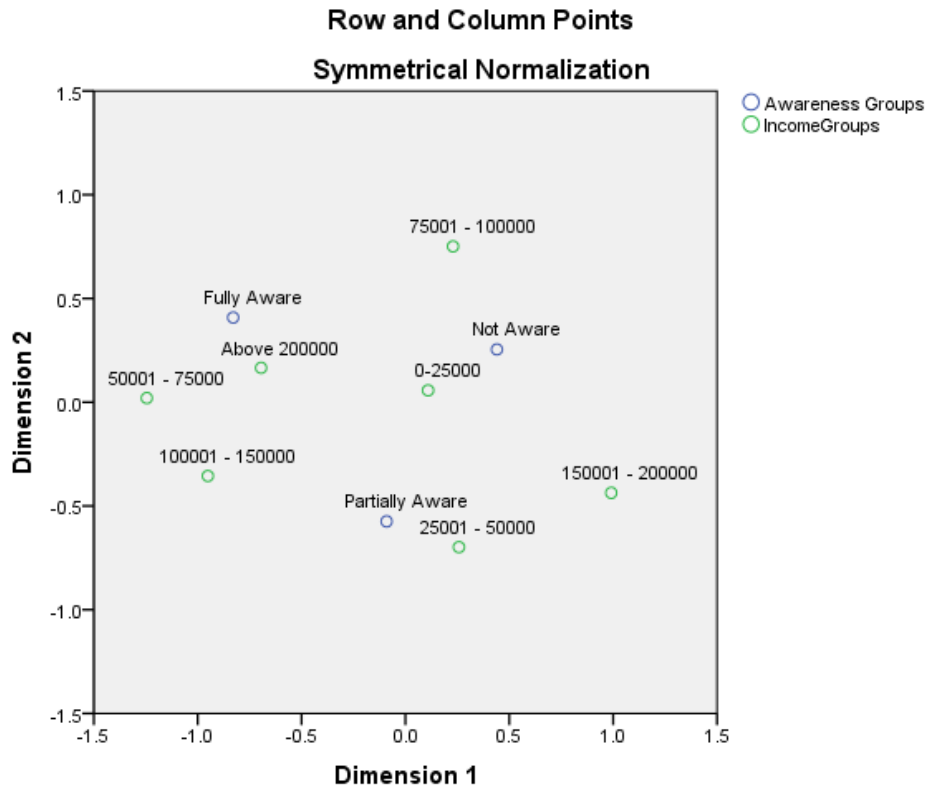
Source: Survey Data

Figure 6.5 Correspondence Analysis of Association between income groups and awareness of Value added services

The applicants in the monthly income group of above 2 lakhs and 50001-75000 are highly aware of the Value added services. Those in the least income group are the least aware of the same.

Since, association was found to exist between various demographic factors and awareness, it is necessary to assess the association of demographic factors with the awareness regarding each of the Value added services separately. Chi square test was conducted to examine the association.

Table 6.27

Result of chi square test for Association between awareness of each value added services and demographic factors

Factor	Awareness	Chi square value	P value	Result
Age	Awareness of website	64.761	0.000	Reject
	Awareness of call centre	66.446	0.000	Reject
	Awareness of Mobile App	37.567	0.000	Reject
	Awareness of sms services	75.079	0.000	Reject
Gender	Awareness of website	2.603	0.272	Failed to Reject
	Awareness of call centre	12.753	0.002	Reject
	Awareness of Mobile App	19.102	0.000	Reject
	Awareness of sms services	11.696	0.003	Reject
Marital Status	Awareness of website	8.192	0.224	Failed to Reject
	Awareness of call centre	10.347	0.111	Failed to Reject
	Awareness of Mobile App	11.676	0.082	Failed to Reject
	Awareness of sms services	10.562	0.103	Failed to Reject
Educational Qualification	Awareness of website	50.798	0.000	Reject
	Awareness of call centre	50.669	0.000	Reject
	Awareness of Mobile App	23.426	0.009	Reject
	Awareness of sms services	24.859	0.006	Reject
Occupation	Awareness of website	57.378	0.000	Reject
	Awareness of call centre	60.117	0.000	Reject
	Awareness of Mobile App	60.167	0.000	Reject
	Awareness of sms services	37.766	0.001	Reject
Income	Awareness of website	37.615	0.000	Reject
	Awareness of call centre	33.415	0.001	Reject
	Awareness of Mobile App	20.851	0.053	Failed to Reject
	Awareness of sms services	29.672	0.003	Reject
Residing place	Awareness of website	6.252	0.044	Reject
	Awareness of call centre	0.636	0.728	Failed to Reject
	Awareness of Mobile App	1.498	0.473	Failed to Reject
	Awareness of sms services	23.565	0.000	Reject

Source: Survey Data

The table 6.27 above proves that awareness of support services are associated with most of the demographic factors. Correspondence analysis was done to examine the relationship. Awareness regarding all the value added services were found to be high among the applicants in the age group of 21 to 30 making it clear

that young people have more affinity to technology. Examining gender wise relationship, it was found that male applicants are more aware than the female applicants but the association is not that high. In the case of educational qualification it was understood that with the increase in qualification the awareness level also increased except in the case of awareness regarding website where the applicants who have only a plus two degree show the highest awareness. On checking the occupation wise dependence, government employees have the highest awareness of website, call centre and mobile application while private employees have the highest awareness regarding the sms services. When comparing the income groups, the applicants with a monthly income of 50000 to 75000 have the highest degree of association with the awareness level.

6.6. Problems in forwarding a passport application

All the details regarding the passport application process are made available in the website. Still, applicants face problems while proceeding with a passport application. The problems that creep in during the application procedure include defects in certificates, problems with rectifying the same, inability to change appointment time and so on.

Table 6.28
Ranking of problems in forwarding a Passport Application

Difficulties	Percentage	Rank
Site accessibility	5.6	7
Length of procedure	3.3	8
Defect in certificate	31.8	2
Rectification of certificate	16.4	5
Waiting time for getting appointment	17.2	4
Payment related problems	28.1	3
Changing appointment time	8.3	6
No problems	41.1	1

Source : Survey Data

A close scrutiny of the occurrence of these problems revealed that 41 percentage of the applicants have not encountered any of them. The other applicants

who had to face problems disclosed that defect in their certificate was the most common issue followed by the difficulties that arouse while making the payment of fees online. All other problems occurred insignificantly. The least felt issue was the length of procedure from processing the applications. Thus, it can be concluded that the PSP has been successful in reducing the problems associated with passport issuance. They have been able to reduce the processing time through technological integration.

Another issue that may occur is the returning of the applicants to the first counter. In this case, the applicant will again have to wait for his turn at each counter that he has already passed over. 23 percentage of the respondents have experienced a sending back to the first counter. Many reasons accounts for such sending back which includes problems with the signature or photo captured, presented documents not sufficient, conversion of normal to tatkal, errors in the details entered etc.

Table 6.29
Reasons for send back as observed by applicants

Reasons for sending back	Percentage
Presented documents not sufficient	3.6
Improper scanning of documents	1.9
Error in the details entered	3.3
Conversion of Normal to tatkal	9.2
Requirement for request letter from applicant	2.8
Problems with photo captured	1.1
Problems in signature of applicant	1.7
Applicant demanding for correction	1.1

Source : Survey Data

The main reason for which the applicants are returned back are to convert the application from normal to tatkal. In the case of emergencies and if sufficient documents are available, the government officers in the B counter and C counter shall agree to convert the normal application to tatkal. For this conversion, the applicant has to move back to the first counter and undergo the process once again.

Another problem faced by the applicants at the PSK is the insistence from the employees to purchase a pouch for the passport. Even though the pouch ensures safe keeping and carrying of the passport, it is not compulsory to purchase it. But the applicants often complained (with a mean score of 3.32) that the employees are compelling the purchase as it is an additional income for the TCS Company. Owing to this compulsion, some of the applicants have purchased it and opine that the pouch is useful (mean score 3.39). But they are not happy with the time taken to deliver the passport pouch. They had to wait for a long time than promised for its delivery.

Table 6.30
Extent of Insistence to Purchase Passport Pouch

Criteria	Frequency	Percent	Valid Percent	Cumulative Percent
Not at all insisted	21	5.8	5.8	5.8
Not Insisted	55	15.3	15.3	21.1
Neutral	88	24.4	24.4	45.6
Insisted	181	50.3	50.3	95.8
Highly insisted	15	4.2	4.2	100.0
Total	360	100.0	100.0	

Source: Survey Data

More than half of the respondents said that the employees in PSK insisted them to purchase the pouch. 4.2 percentage of them said that their insistence was very high. But 5.8 percentage of the respondents reported that no body insisted them to purchase the pouch rather informed them about the merits of purchasing it.

6.7. Technical Purpose of Reissue

The purpose for which the applicants have reissued their passport was enquired from the respondents. The responses are listed in the table 6.31. Majority of the respondents have reissued their passports due to its expiry or expected expiry followed by adding the name of spouse. Majority of them have applied for reissue even before the expiry of passport. The main reason for this is the expecting foreign journey. A few people also fear that renewal would be difficult once it gets expired

due to which they apply for reissue before expiry even if they are not expecting any foreign journeys.

Table 6.31
Technical purposes of Reissue

Purpose	Frequency	Percentage
Change in personal details	27	7.5
Validity expired	96	26.7
Validity nearing to expiry	97	26.9
Exhaustion of pages	18	5
Damage of existing passport	12	3.3
Losing of existing passport	18	5
Adding spouse name	80	22.2
Conversion to ECNR	76	21.1

Source : Survey Data

6.8. Personal Purpose of Reissue

The applicants were enquired about the purpose for which they are planning to visit abroad. The responses are listed in the table. The main reason for their foreign journey is pilgrimage. Seeking employment, keeping as a document and joining family abroad are the other most occurring reasons. It was also found that a few people apply for passport for no reasons. They do not expect any foreign journeys but they would like to possess a passport.

Table 6.32
Personal purposes of Reissue

Purpose	Frequency	Percentage	Rank
Education	47	13.1	4
Employment	82	22.8	2
Pilgrimage	86	23.9	1
Joining family abroad	74	20.6	3
Visiting foreign countries	42	11.7	5
Medical purposes	10	2.8	7
Participation in meetings or conferences	16	4.4	6
Keeping as a document	74	20.6	3
No reasons	6	1.7	8

Source : Survey Data

6.9. Support in booking appointment

The online portal is designed in a simple manner so as to enable the applicants to book appointment without the help of a third party. A large number of agencies are working to support the applicants in booking appointment. They are also charging fees for this service. Hence, it was examined to find how far the applicants are doing it themselves.

Table 6.33

Support received by applicants in booking appointment

Particulars	Frequency	Percentage
Self	212	58.9
Friends	41	11.4
Travel agents	40	11.1
Colleagues	13	3.6
Akshaya Centres	23	6.4
Relatives	14	3.9
Jana Sevana Kendras	17	4.7
Total	360	100

Source: Survey Data

The table 6.33 clarifies that majority of the applicants are able to apply themselves. They could make the payment and schedule an appointment without the help of others. But 41 percentage of the applicants have been helped by somebody else for booking an appointment. 19 percentage of them have been helped by their friends, relatives or colleagues for which they need not pay. The remaining 22.2 percentage of the applicants have been helped by travel agents, Akshaya centres or Jana Sevana Kendras on a payment of service charges.

6.10. Time taken for getting appointment

Earlier people had to wait for a month to get an appointment for passport issuance. In order to minimise the problems of applicants relating to booking appointment, PSK has taken tremendous efforts to reduce the waiting time for getting an appointment. The respondents were enquired regarding this time lag.

Table 6.34
Time taken for getting appointment at PSK

Time taken	Frequency	Percentage
1 day	40	11.1
2-4 days	60	16.7
5-7 days	147	40.8
within 2 weeks	113	31.4
Total	360	100

Source: Survey Data

As per the responses from the applicants, 40.8 percentage of them had to wait for a week for getting an appointment. 31 percentage of them had to wait a fortnight for the same. Hence, it is clear that PSK is successful in reducing the time lag as it was able to bring it down from one month. The Passport melas and Passport seva camps have all helped in reducing the time lag.

6.11. Availability of Facilities

A number of facilities are assured by the Passport Seva Kendra to the applicants like public phone booths, ATM machine, Self help kiosks, food and beverages etc. for ensuring the comfortability of the applicants. Hence, it was found necessary to check whether these facilities are made available as mentioned in the website.

Table 6.35
Opinion of Respondents regarding Availability of Facilities

Facilities	Available (%)	Available but not up to mark (%)	Not available (%)	Don't know (%)	Total
Public phone booths	0	0	76.4	23.6	100
ATM	0.8	0	47.3	51.9	100
Photocopying services	81.1	14.4	0	4.4	100
Newspapers/Journals	28.1	32.2	8.1	31.7	100
Self help Passport Seva Kiosks	53.3	25	0	21.7	100
Toilet facilities	68.1	6.4	0	25.6	100
Feeding room for infants	52.5	0	0	47.5	100
Food & Beverages	0	0	76.4	23.6	100

Source: Survey Data

The availability and functioning of all the facilities offered by PSK was checked by enquiring the same from the respondents. They opine that public phone booths, ATM facilities, food and beverages are not available at PSK. Due to the wide spread use of mobile phones, public telephone booths have all disappeared which might be the reason for PSK not providing it now. The respondents also have no issues for its non-availability but they suggest that ATM facilities if provided near PSK would sufficiently help them. They also quoted the issues raised by certain applicants who had to wait for a long time and had restless children. They suggested that if there was a food counter inside, they could manage the children in a better manner. Similarly, some of the respondents report that the self help kiosks placed inside the PSK are not functional. Some of them (40 percentage of the respondents) have problems with operating the machine and hence would prefer to have the instructions for operation placed near to it. They opine that all other facilities are available in a convenient manner.

6.12. Usage of Grievance Redressal System

The PSK has a grievance redressal system in operation. They even collect feedback forms at the exit counter to get the response of the applicants. They also provide the applicants an opportunity to file their grievances online. Nearly half of the respondents are fully aware of the grievance system but 38 percentage of the respondents are totally unaware. Only a few among the respondents (40%) have used the grievance redressal system for filing of grievances. Among the applicants who have filed the grievances, only half of them are satisfied with the working of the system. Rest of them opine that the system is not effective. They experienced delay in the redressal of complaints and also felt that PSK did not attend to these grievances sincerely.

6.13. Demographic Profile of the respondents

The table 6.36 below demonstrates the demographic profile of the respondents under study (in this chapter, the applicants who have visited selected PSKs in Kerala).

Table 6.36
Demographic Profile of Respondents

Criteria		Frequency	Percent	Cumulative Percent
Age group	Below 20	20	5.6	5.6
	21-30	104	28.9	34.4
	31-40	148	41.1	75.6
	41-50	33	9.2	84.7
	51-60	19	5.3	90.0
	61-70	18	5.0	95.0
	Above 70	18	5.0	100
	Total	360	100	
Marital status	Married	189	52.5	52.5
	Unmarried	120	33.3	85.8
	Divorced	29	8.1	93.9
	Widowed	22	6.1	100
	Total	360	100	
Gender	Male	222	61.7	61.7
	Female	138	38.3	100
	Total	360	100	
Educational Qualification	Below SSLC	18	5.0	5.0
	SSLC	16	4.4	9.4
	Plus Two	50	13.9	23.3
	Graduate	102	28.3	51.7
	Post Graduate	119	33.1	84.7
	Professional	55	15.3	100
	Total	360	100	
Occupation	Agriculture	16	4.4	4.4
	Business	97	26.9	31.4
	Professional	38	10.6	41.9
	Self Employed	21	5.8	47.8
	House Wife	51	14.2	61.9
	Government Employee	33	9.2	71.1
	Student	27	7.5	78.6
	Private Employee	77	21.4	100
	Total	360	100	
Place of Occupation	India	242	67.2	67.2
	Abroad	118	32.8	100
	Total	360	100	
Income	0-25000	185	51.4	51.4
	25001-50000	59	16.4	67.8
	50001-75000	29	8.1	75.8
	75001-100000	53	14.7	90.6
	100001-150000	18	5.0	95.6
	150001-200000	10	2.8	98.3
	Above 200000	6	1.7	100
	Total	360	100	

Source: Survey Data

An observation of the demographic profile of applicants reveals that majority of the respondents are in the age group of 31 to 40 (41.1 percentage). 28.9 percentage of the respondents are in the age group of 21 to 30. 61.7 percentage of the respondents are male. 52.5 percentage of the respondents are married and 33.33 percentage are unmarried. The remaining consisted of divorced and widowed persons. 33.1 percentage of the respondents are post graduates and 28.3 are graduates. Applicants with qualification below SSLC and SSLC qualified are the least among the respondents, i.e, 5 percentage and 4.4 percentage respectively. 26.9 percentage of the respondents are businessmen while 21.4 percentage of them are private employees. 14.2 percentage of them are housewives and only 4.4 percentage of them are engaged in agriculture. More than half of the respondents are in the income category of 0 to 25000 (51.4 percentage). Only 1.7 percentage of them are in the income category of above 2 lakhs.

6.14. Conclusion

The perception of applicants regarding the external service quality of PSK is described in this chapter. It shows that the applicants have a positive perception regarding all the dimensions of external service quality except confidentiality. There is also difference in perception towards ESQ in different PSKs under different RPOs due to difference in perception towards tangibility, assurance and confidentiality. An analysis of the awareness of applicants revealed that they are unaware of all the value added services provided by PSK except the passport web portal. They are even unaware of the documents to be produced for the granting of passport. The satisfaction level of applicants regarding all the features of PSK was measured and found that the applicants are satisfied with the PSK except for police verification and the time taken for receiving the passport. The satisfaction of applicants must be the result of excellence in external service quality as observed from various previous studies which is explained in detail in the succeeding chapter (chapter 7).

References

Hair, J., Black, B., Babin, B., Anderson, R., & Tatham, R. (1998). Multiariate Data Analysis. 6th edition. Upper Saddle River : Prentice-Hall.

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2013). Multivariate data analysis, 7/e. Pearson India.

Parasuraman, A., Zeithaml, V., & Berry, L. (1988). SERVQUAL : a multiple-item scale for measuring customer perceptions of service quality. Journal of Retailing. 64(1). 12-40.

Parasuraman, A., Zeithaml, V., & Berry, L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: implications for future research. Journal of Marketing. 58. 111-124.

CHAPTER VII
SERVICE QUALITY AND CUSTOMER SATISFACTION

7.1. Introduction

The concepts of Internal Service quality and External Service Quality have been discussed in detail in the previous chapters. According to Hallowell (1996), Internal service quality is a driving factor for the job satisfaction as well as customer satisfaction. But the findings of Silvestro and Cross (2000) was against this notion as they reported that employee satisfaction is not related to internal service quality. But Elanain (2003) agreed with Hallowell (1996). In addition to that Muhammah et al. (2012) found a positive relation between employee performance and internal service quality. As mentioned in the earlier chapter, Parasuram et al. (1985) advocated that external service quality is the antecedent of customer satisfaction. Yee et al. (2008) opined that job satisfaction is a major determinant of external service quality and customer satisfaction. But Dauda et al (2013) found that Internal Service Quality has no influence on Employee Job Satisfaction. The crux of this study is to find the effect of Internal Service Quality on External Service Quality and Customer satisfaction through Job satisfaction. Thus, the role of internal service quality on job satisfaction and service capability which in turn lead to external service quality and customer satisfaction as advocated by Heskett et al. (1994) is described in detail in this chapter.

Customer satisfaction is one of the major objectives of any organisation, may it be in the public sector or private sector. The customer satisfaction can be ensured by improving external service quality. How the external service quality can be improved is a matter of concern. The impact of internal service quality on the external service quality gives a solution to this problem. Heskett et al. (1994) found that internal service quality leads to external service quality and customer satisfaction. If the internal service quality has a positive effect on the external service quality, then an improvement in the former will improve the later. Thus, it is found imperative to study the influence of internal service quality on the external service quality and customer satisfaction. Structural Equation Modelling (SEM) has been used to test the proposed research model.

7.2. Structural Equation Modelling (SEM)

Structural Equation Modelling is a multivariate technique employed for estimating a series of interrelated dependence relationships simultaneously. It consist of a series of structural equations (Regression equations). It helps in the pictorial modelling of the concepts and relationships used in the study for a better understanding of the research model. SEM framework consist of two components, namely, Confirmatory Factor Analysis (CFA) or measurement model and Path Analysis or structural model. CFA is used to ensure that the data confirms to the theoretical constructs and to check the reliability and validity of each variable or construct. It defines the relationship between the observed variables and latent variables explained below but does not explain the relationship between constructs. It represents how the observed variables come together to represent the latent variables by measuring the pattern use by each measure to load on a particular factor. Thus, CFA is a method of testing how well the observed variables represent a particular construct.

The Path Analysis or the structural model is applied to test the causal relationship between the constructs under study. It represents the pattern in which certain latent variables as per the conceptual model influence the values of the other latent variables directly or indirectly. Thus, it studies how the various constructs are associated with each other.

The data for the study was analysed using Anderson and Gerbing's two step approach that advocates the estimation of the measurement model before the estimation of the structural model. AMOS 21.0 statistical package has been used in the study for the purpose of constructing and checking the research model. The CFA and Path Analysis along with the validity and reliability of the various constructs are presented in detail in the chapter.

The various terms associated with Structural Equation Modelling are listed below

Latent and Observed Variables

The variables used in the study are classified into two for the Structural Equation Modelling, namely, latent variables and observed variables. The values or scores measured using a measurement instrument represent the observed variables. They serve as the indicators of the construct they are expected to represent. The latent variables are those that are not observed directly but obtained from the observed variables. Thus, a latent variable consist of three or more statements or observed variables that represent it.

Exogenous and Endogenous Latent Variables

Exogenous latent variables are the independent variables in the model while endogenous variables are the dependent ones. The exogenous variables are those that cause fluctuations in certain other latent variables that are endogenous and the endogenous variables are the ones influenced by the exogenous variables either directly or indirectly.

Statistical Modelling Procedure

The primary task in the model testing procedure is to check the goodness of fit between the hypothesized model and the sample data. The model fit was checked by applying the sample data to the restricted structure. It is hardly possible to make a perfect fit between the hypothesized model and the observed data as the real world data are quite often subject to unavoidable sampling fluctuations. Hence, a difference between the two may be noticed which is termed as residual.

Structural Model Path Diagram

SEM is the graphical representation of its mathematical expressions whereby the dependent variables are related to their explanatory variables by a set of equations. Each diagram consist of a set of observed variables and latent variables. A set of observed variables indicate a particular latent variable. Each observed variable has an error term (e) that represents the measurement error which reflects their adequacy in measuring the concerned latent variable. Certain symbols are also

used in the diagram for indicating the flow of the structure. The one way arrows represent the structural regression coefficients indicating the impact of one variable on the other. The measurement errors of the observed variables are shown by the one way arrows from the error terms of the respective observed variable.

7.3. Proposed Conceptual Model

The model proposed for the research intends to explain the causal relationship between internal service quality and external service quality. Five different Confirmatory Factor Analysis was done for the purpose of constructing the model using SEM such as:

- Confirmatory Factor Analysis of Internal Service Quality

- Confirmatory Factor Analysis of Job satisfaction

- Confirmatory Factor Analysis of Service Capability

- Confirmatory Factor Analysis of External Service Quality

- Confirmatory Factor Analysis of Customer Satisfaction

7.3.1. Confirmatory Factor Analysis of Internal Service Quality

One of the most important components of the proposed research model is the Internal Service Quality. All the dimensions of Internal Service Quality explored using Exploratory Factor Analysis in the previous chapter are tested here using the Confirmatory Factor Analysis. Figure 7.1 shows the model of Confirmatory Factor Analysis of Internal Service Quality. The variance in the latent variable MS is well explained by the observed variables MS1, MS2, MS3 and MS4. The variance in the latent variable PP is well explained by the observed variables PP1, PP2, PP3 and PP4. Similarly, the variance in TE is explained by Te1, Te2, Te3, Te4, Te5, Te6 and Te7. PE is explained by PE1, PE2, PE3, PE4, PE5 and PE6. TW is explained by TW1, TW2, TW3 and TW4. TR is expalined by TR1, TR2, TR3 and TR4. PAR is explained by PAR1, PAR2, PAR3, PAR4, PAR5 and PAR6. Lastly, Co is explained by Co1, Co2, Co3, Co4 and Co5.
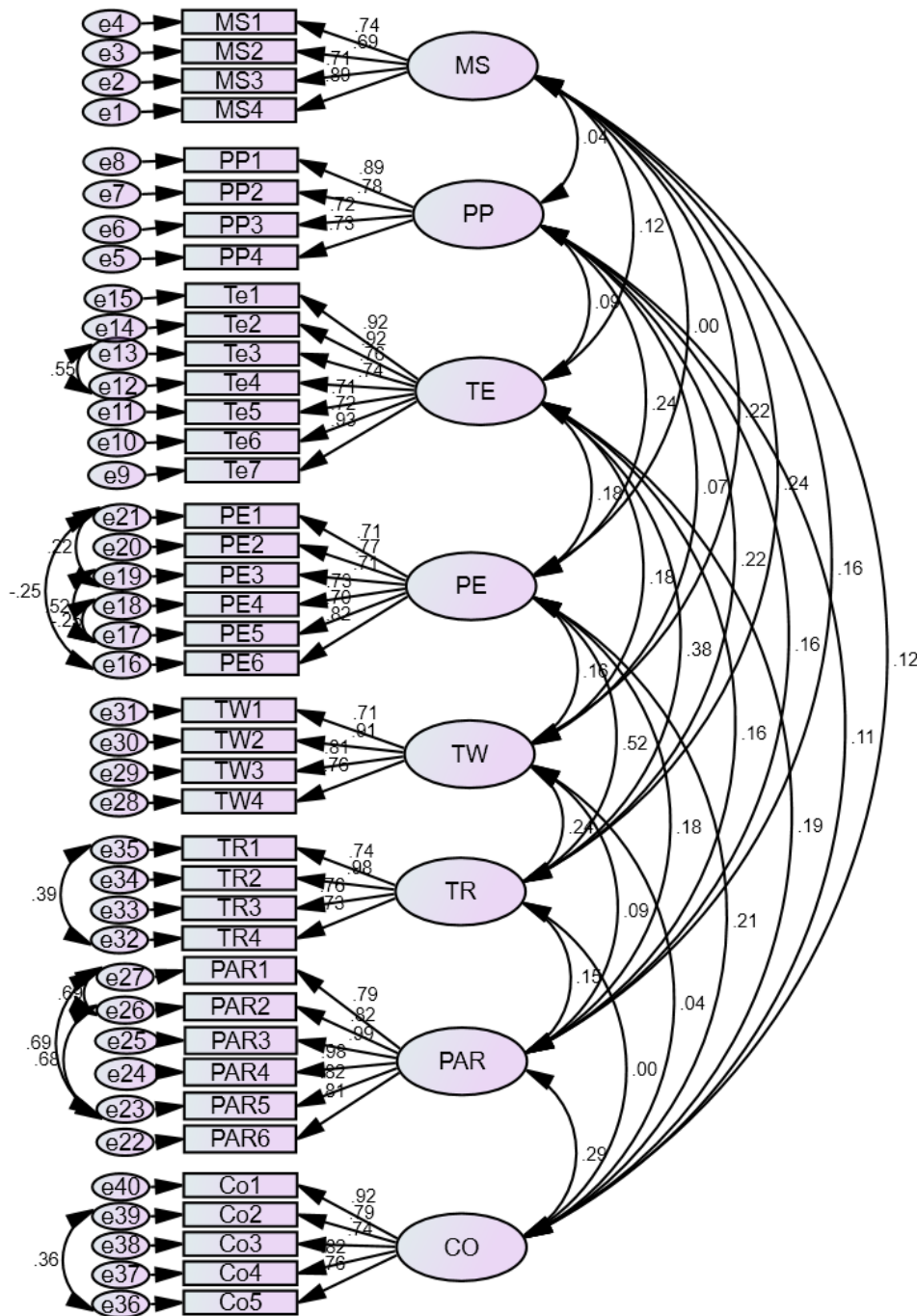
Source: Output from AMOS

Figure 7.1. CFA of Internal Service Quality

The covariance between the constructs are low as observed from figure 7.1 with the highest covariance between Physical Environment and Training. The results from the CFA of Internal Service Quality is presented in Table 7.1.

Table 7.1

Result of CFA of Internal Service Quality

Variables	Standardized Estimate	R square	Error variance	t value	P value	Composite Reliability	Average Variance Extracted (AVE)
MS1	0.742	0.551	0.449	9.927	0.000		
MS2	0.690	0.476	0.524	10.668	0.000	0.845	0.580
MS3	0.705	0.497	0.503	9.343	0.000		
MS4	0.893	0.797	0.203		0.000		
PP1	0.892	0.796	0.204		0.000		
PP2	0.783	0.613	0.387	8.706	0.000	0.865	0.618
PP3	0.724	0.524	0.476	10.551	0.000		
PP4	0.734	0.539	0.461	7.977	0.000		
Te1	0.920	0.846	0.154	11.381	0.000		
Te2	0.924	0.854	0.146	11.408	0.000		
Te3	0.759	0.576	0.424	8.967	0.000		
Te4	0.738	0.545	0.455	8.746	0.000	0.934	0.672
Te5	0.712	0.507	0.493	8.453	0.000		
Te6	0.716	0.513	0.487		0.000		
Te7	0.930	0.865	0.135	11.454	0.000		
PE1	0.712	0.507	0.493	10.905	0.000		
PE2	0.772	0.596	0.404		0.000		
PE3	0.713	0.508	0.492	10.953	0.000		
PE4	0.731	0.534	0.466	11.188	0.000	0.880	0.551
PE5	0.700	0.490	0.510	10.602	0.000		
PE6	0.818	0.669	0.331	9.324	0.000		
PAR1	0.786	0.618	0.382	19.724	0.000		
PAR2	0.800	0.640	0.360	21.415	0.000		
PAR3	0.987	0.974	0.026		0.000	0.856	0.749
PAR4	0.979	0.958	0.042	52.13	0.000		
PAR5	0.804	0.646	0.354	22.033	0.000		
PAR6	0.812	0.659	0.341	11.859	0.000		
TW1	0.708	0.501	0.499	12.336	0.000		
TW2	0.911	0.830	0.170		0.000	0.876	0.640
TW3	0.806	0.650	0.350	14.425	0.000		
TW4	0.761	0.579	0.421	9.194	0.000		
TR1	0.736	0.542	0.458	13.612	0.000		
TR2	0.979	0.958	0.042		0.000	0.880	0.652
TR3	0.760	0.578	0.422	11.792	0.000		
TR4	0.727	0.529	0.471	10.958	0.000		
Co1	0.917	0.841	0.159		0.000		
Co2	0.787	0.619	0.381	12.25	0.000		
Co3	0.736	0.542	0.458	11.059	0.000	0.903	0.651
Co4	0.821	0.674	0.326	15.719	0.000		
Co5	0.761	0.579	0.421	9.335	0.000		

Source: Output from AMOS

Table 7.2

Correlation matrix of Internal Service Quality

Constructs	MS	PP	TE	PE	PAR	TW	TR	CO
MS	(0.762)							
PP	0.042	(0.786)						
TE	0.116	0.087	(0.820)					
PE	0.001	0.242	0.178	(0.742)				
PAR	0.171	0.148	0.141	0.164	(0.866)			
TW	0.221	0.066	0.175	0.160	0.081	(0.800)		
TR	0.242	0.222	0.376	0.521	0.138	0.236	(0.807)	
CO	0.120	0.111	0.189	0.213	0.274	0.039	-0.001	(0.807)

Source: Output from AMOS

Note: Values in parentheses are the square root of AVE of the constructs

Table 7.3

Validity Statistics of CFA of Internal Service Quality

	MSV	ASV	CR	AVE
MS	0.059	0.024	0.845	0.580
PP	0.059	0.022	0.865	0.618
TE	0.141	0.040	0.934	0.672
PE	0.271	0.066	0.880	0.551
PAR	0.075	0.028	0.856	0.749
TW	0.056	0.025	0.876	0.640
TR	0.271	0.085	0.880	0.652
CO	0.075	0.026	0.903	0.651

Source: Computed by Researcher

Reliability and Validity of the Model

For a model to be valid, the factor loadings should be more than 0.7 (Carmines & Zeller, 1979). However, Chin (1998) and Hair et al. (2010) opine that the factor loadings upto 0.55 can be considered acceptable. Under each construct, all the components are well explained as the standardized regression weights of all the components are above 0.70. The reliability of factors are confirmed as all the factors have factor loadings above the recommended value. Similarly, the validity of the construct also need to be checked.

The construct validity is determined by the convergent validity and discriminant validity. The strength by which the observed variable determine the latent variable shows the internal consistency of the factors. Convergent Validity of the model is established if the Average Variance Extracted (AVE) not less than 0.5 and Composite Validity higher than AVE. The AVE of all the constructs of Internal Service Quality are more than 0.5 and the Composite Reliability of all the constructs are higher than their respective AVE values. Thus, the convergent validity is confirmed for the model.

Discriminant validity is established if the Maximum Shared Variance (MSV) and Average Shared Variance (ASV) are lower than the respective AVE of each construct. In this model, the MSV and ASV of each construct are much less than their respective AVE. Hence, the discriminant validity of the all the constructs of the model holds good. The discriminant validity is also verified by comparing the square root of AVE with the inter-construct correlations. For ensuring discriminant validity all the inter- construct correlations must be less than the square roots of AVE. The discriminant validity of the model is established as all the inter-construct correlations in the model are less than the square roots of AVE. Thus, it is asserted that the reliability and validity of the model holds good.

Model Fit Statistics of Internal Service Quality

A number of indices indicates the fitness of a model. CFI and NFI are the widely used fit indices among the Incremental fit indices. Adjusted Goodness of Fit (AGFI) is the widely used fit index among the Parsimony fit indices. Thus, the fit of a model is indicated by certain indices such as Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), Root Mean Square Error Approximation (RMSEA) and Standardized Root Mean Square Residual (SRMR). The table below presents the model fit statistics from the output of CFA of Internal Service Quality.

Table 7.4

Model fit Indices of Internal Service Quality

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	0.060	>0.05
	CMIN/df	2.670	≤3
	GFI	0.843	≥0.90
	AGFI	0.900	≥0.90
Comparative Fit Index	CFI	0.840	≥0.90
	NFI	0.868	≥0.90
Residual	RMSEA	0.055	≤0.05
	SRMR	0.052	≤0.05

Source: Output from AMOS

The CFI values more than 0.90 is considered good but a value between 0.80 and 0.90 are acceptable. Hence, the CFI of Internal Service Quality model being 0.84 is found acceptable. Similarly, although the GFI and AGFI values greater than 0.90 are good but between 0.80 and 0.90 are also acceptable. Hence, the GFI and AGFI of the model are also acceptable. The residual values of a good model are expected to be less than or equal to 0.05 which is observed in the case of this model. Thus, it is concluded that the CFA model of Internal Service Quality fits well on the basis of absolute fit indices, Comparative fit indices and Residual Values.

7.3.2. Confirmatory Factor Analysis of Service Capability

Service Capability is an outcome of Internal Service Quality. The variables measuring service capability identified by the researcher is tested using Confirmatory Factor Analysis and displayed in figure 7.2 and The variance in the latent variable Service Capability is explained by the observed variables CNAT, CQUE, CEQP and CJOB. Service Capability is one of the mediating components in the Research model.
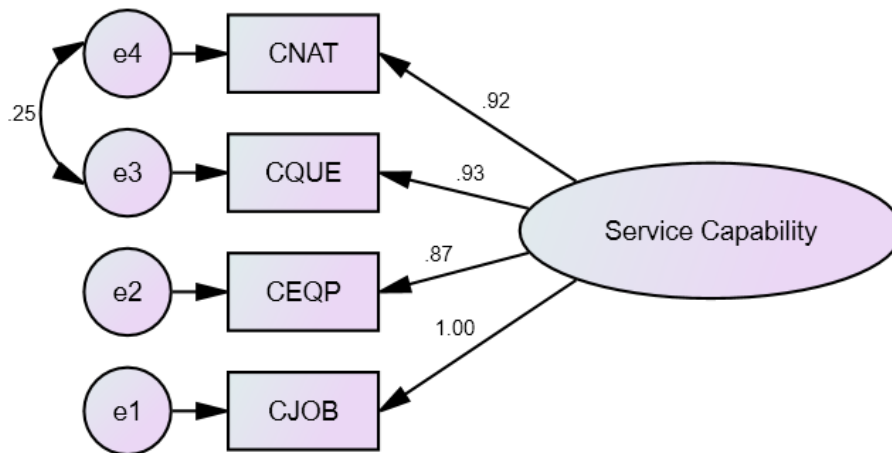
Source: Output from AMOS

Figure 7.2. CFA of Service Capability

Table 7.5

Result of CFA of Service Capability

Results of Measurement Model (Confirmatory Factor Analysis)						Results of Validity and Reliability Test Value	
Variables	Standardized Estimate	R^2	Error variance	t value	P value	Composite Reliability	Average Variance Extracted (AVE)
CNAT	0.988	0.976	0.024	29.217	0.000	0.965	0.875
CQUE	0.879	0.773	0.227		0.000		
CEQP	0.941	0.885	0.114	23.946	0.000		
CJOB	0.93	0.865	0.135	38.47	0.000		

Source: Output from AMOS

All the components are well explained as the regression weights of all the components are above 0.70. All the components of the service capability are found reliable as all the factor loadings are above the recommended value. Similarly, the validity of the construct is also checked.

Convergent Validity of the model is established if the Average Variance Extracted (AVE) not less than 0.5 and Composite Validity higher than AVE. The

AVE of Service Capability is more than 0.5 and the Composite Reliability is higher than the AVE value. Thus, the convergent validity is confirmed for the model.

Model Fit Indices of Service Capability

Model fit indices such as Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), RMSEA and SRMR are calculated. The table below presents the model fit statistics from the output of CFA of Service Capability.

Table 7.6

Model Fit Indices of Service Capability

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	0.839	>0.05
	CMIN/df	0.041	≤3
	GFI	1.000	≥0.90
	AGFI	0.999	≥0.90
Comparative Fit Index	CFI	1.000	≥0.90
	NFI	1.000	≥0.90
Residual	RMSEA	0.000	≤0.05
	SRMR	0.001	≤0.05

Source: Output from AMOS

The CFI values more than 0.90 is considered good but a value between 0.80 and 0.90 are acceptable. Hence, the CFI of Service Capability model being 1.00 is found to be good. Similarly, although the GFI and AGFI values greater than 0.90 are good but between 0.80 and 0.90 are also acceptable. Hence, the GFI and AGFI of the model are also good. The residual values of a good model are expected to be less than or equal to 0.05 which is observed in the case of this model. Thus, it is concluded that the CFA model of Service Capability of the employees of PSK fits well on the basis of absolute fit indices, Comparative fit indices and Residual Values.

7.3.3. Confirmatory Factor Analysis of Job Satisfaction

Another important mediating component of the proposed research model is the Job Satisfaction. Figure 7.3 shows the model of Confirmatory Factor Analysis of Job Satisfaction. The variance in the latent variable ISQ Satisfaction is well explained by the observed variables SMS, SPP, SPE, ST, STR, SCOM, STW and SPA. The variance in the latent variable Monetary Satisfaction is well explained by the observed variables SMON1, SMON2 and SMON3. Work Satisfaction is explained by SWOR1, SWOR2, SWOR3 and SWOR4.
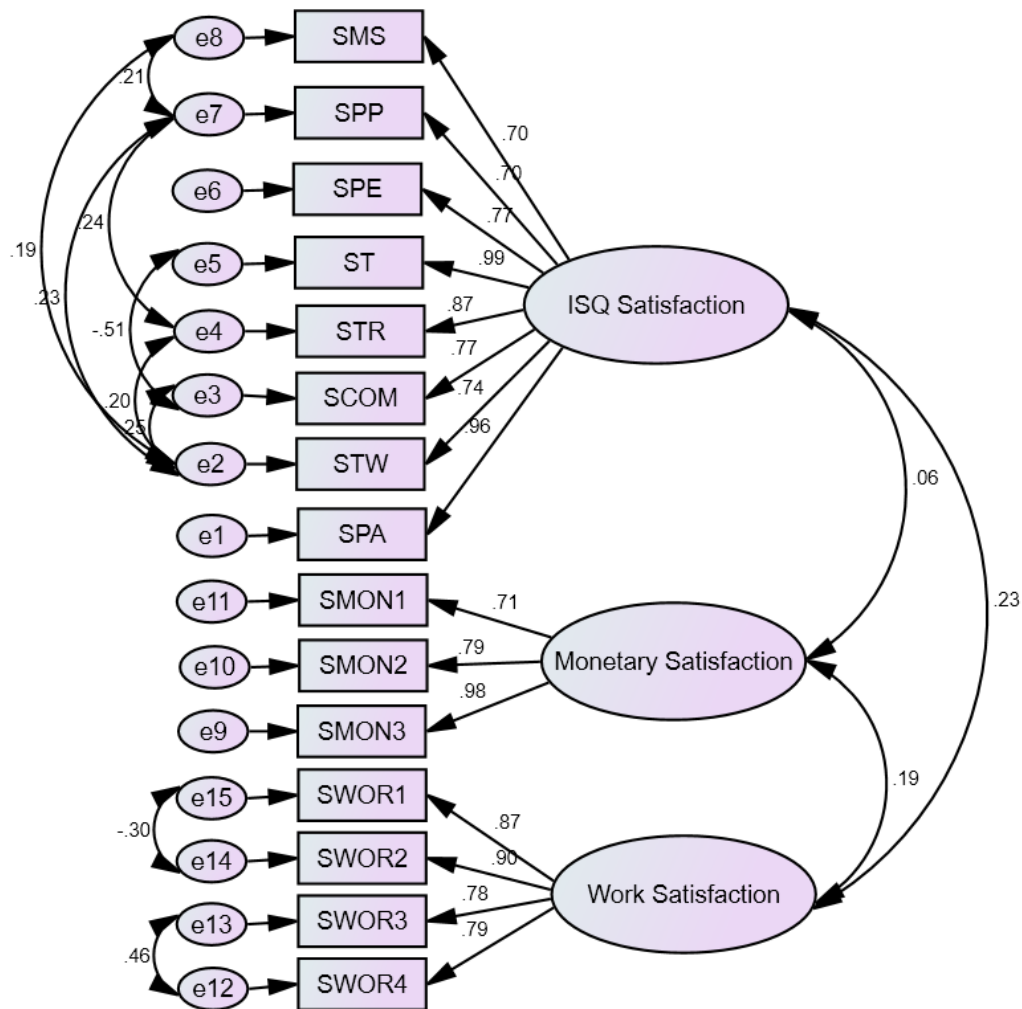
Source: Output from AMOS

Figure 7.3. CFA of Job Satisfaction

The covariance between the constructs are low as observed from figure 7.3 with the highest covariance between ISQ Satisfaction and Work Satisfaction. The covariance between ISQ Satisfaction and Monetary Satisfaction is .06, between ISQ Satisfaction and Work Satisfaction is .23 and between Monetary Satisfaction and Work Satisfaction is .19. The results from the CFA of Job Satisfaction is presented in Table.

Table 7.7

Result of CFA of Job Satisfaction

Results of Measurement Model (Confirmatory Factor Analysis)						Results of Validity and Reliability Test Value	
Variables	Standardized Estimate	R square	Error variance	t value	P value	Composite Reliability	Average Variance Extracted (AVE)
SMS	0.711	0.506	0.494	11.421	0.000		
SPP	0.709	0.503	0.497	11.533	0.000		
SPE	0.771	0.594	0.406	13.765	0.000		
ST	0.987	0.974	0.026	42.854	0.000	0.942	0.675
STR	0.873	0.762	0.238	13.836	0.000		
SCOM	0.765	0.585	0.415	13.151	0.000		
STW	0.738	0.545	0.455	12.635	0.000		
SPA	0.965	0.931	0.069				
SMON1	0.713	0.508	0.492	9.064	0.000		
SMON2	0.792	0.627	0.373	8.127	0.000	0.872	0.697
SMON3	0.978	0.956	0.044				
SWOR1	0.873	0.762	0.238	15.716	0.000		
SWOR2	0.902	0.814	0.186			0.904	0.702
SWOR3	0.782	0.612	0.388	5.985	0.000		
SWOR4	0.789	0.623	0.377	5.998	0.000		

Source: Output from AMOS

Under each construct, all the components are well explained as the standardized regression weights of all the components are above 0.70. The reliability of factors are confirmed as all the factors have factor loadings above the recommended value. Similarly, the validity of the construct is also checked.

Convergent Validity of the model is established if the Average Variance Extracted (AVE) not less than 0.5 and Composite Validity higher than AVE. The

AVE of all the constructs of Job Satisfaction are more than 0.5 and the Composite Reliability of all the constructs are higher than their respective AVE values. Thus, the convergent validity is confirmed for the model.

Discriminant validity is established if the Maximum Shared Variance (MSV) and Average Shared Variance (ASV) are lower than the respective AVE of each construct. In this model, the MSV and ASV of each construct are much less than their respective AVE. Hence, the discriminant validity of the all the constructs of the model holds good. The discriminant validity is also verified by comparing the square root of AVE with the inter-construct correlations. For ensuring discriminant validity all the inter- construct correlations must be less than the square roots of AVE. The discriminant validity of the model is established as all the inter-construct correlations in the model are less than the square roots of AVE. Thus, it is established that the reliability and validity of the model holds good.

Model Fit Indices of Job Satisfaction

Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), RMSEA and SRMR computed from the output of CFA of Job Satisfaction is presented in the table 7.8 below.

Table 7.8

Model Fit Indices of Job Satisfaction

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	174.382	>0.05
	CMIN/df	2.236	≤3
	GFI	0.916	≥0.90
	AGFI	0.871	≥0.90
Comparative Fit Index	CFI	0.961	≥0.90
	NFI	0.932	≥0.90
Residual	RMSEA	0.058	≤0.05
	SRMR	0.057	≤0.05

Source: Output from AMOS

The CFI values more than 0.90 is considered good but a value between 0.80 and 0.90 are acceptable. Hence, the CFI of Job Satisfaction model being 0.96 is good. Similarly, although the GFI and AGFI values greater than 0.90 are good but between 0.80 and 0.90 are also acceptable. The GFI is 0.916 but AGFI is less than 0.90 but within acceptable limits. The residual values of a good model are expected to be less than or equal to 0.05 which is observed in the case of this model. Thus, it is concluded that the CFA model of Job Satisfaction fits well on the basis of absolute fit indices, Comparative fit indices and Residual Values.

7.3.4 Confirmatory Factor Analysis of External Service Quality

Another important components of the proposed research model is the External Service Quality. All the dimensions of External Service Quality explored using Exploratory Factor Analysis in the previous chapter are tested here using the Confirmatory Factor Analysis. Figure 7.4 shows the model of Confirmatory Factor Analysis of External Service Quality. The variance in the latent variable TAN is well explained by the observed variables Tan1, Tan2, Tan3, Tan4, Tan5, Tan6, Tan7 and Tan8. The variance in the latent variable REL is well explained by the observed variables Rel1, Rel2, Rel3, Rel4 and Rel5. Similarly, the variance in RES is explained by Res1, Res2, Res3, Res4, Res5 and Res6. ASS is explained by Ass1, Ass2, Ass3, Ass4, Ass5 and Ass6. EMP is explained by Emp1, Emp2, Emp3, Emp4, Emp5 and Emp6. INFO is explained by Info1, Info2, Info3, Info4 and Info5. Lastly, CON is explained by Con1, Con2, Con3, Con4, Con5 and Con6.
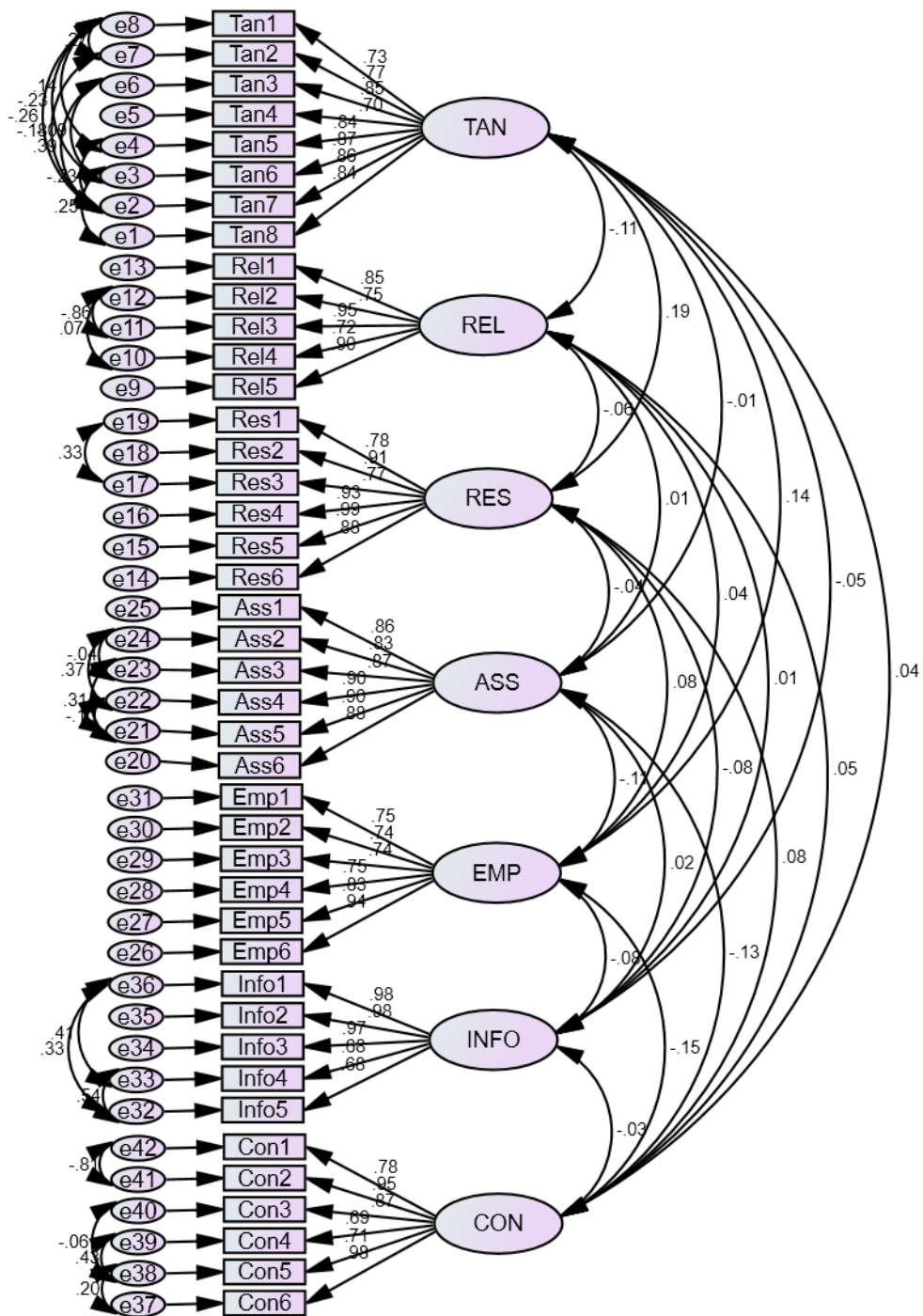
Source: Output from AMOS

Figure 7.4. CFA of External Service Quality

The covariance between the constructs are low as observed from figure 7.4. The results from the CFA of External Service Quality is presented in Table 7.9.

Table 7.9

Result of CFA of External Service Quality

Variables	Results of Measurement Model (Confirmatory Factor Analysis)					Results of Validity and Reliability Test Value	
	Standardized Estimate	R square	Error variance	t value	P value	Composite Reliability	Average Variance Extracted (AVE)
Tan1	0.729	0.531	0.469	14.072	0.000		
Tan2	0.775	0.601	0.399	16.161	0.000		
Tan3	0.847	0.717	0.283	25.312	0.000		
Tan4	0.700	0.490	0.510	14.985	0.000	0.938	0.655
Tan5	0.838	0.702	0.298	17.927	0.000		
Tan6	0.871	0.759	0.241	19.963	0.000		
Tan7	0.856	0.733	0.267				
Tan8	0.841	0.707	0.293	19.045	0.000		
Rel1	0.852	0.726	0.274	21.868	0.000		
Rel2	0.754	0.569	0.431	14.089	0.000		
Rel3	0.946	0.895	0.105			0.886	0.613
Rel4	0.716	0.513	0.487	16.388	0.000		
Rel5	0.908	0.824	0.176	13.019	0.000		
Res1	0.781	0.610	0.390	15.775	0.000		
Res2	0.914	0.835	0.165				
Res3	0.772	0.596	0.404	15.268	0.000	0.955	0.779
Res4	0.930	0.865	0.135	29.264	0.000		
Res5	0.998	0.996	0.004	12.696	0.000		
Res6	0.880	0.774	0.226	25.642	0.000		
Ass1	0.863	0.745	0.255	23.231	0.000		
Ass2	0.831	0.691	0.309	21.262	0.000		
Ass3	0.867	0.752	0.248	28.398	0.000	0.950	0.761
Ass4	0.895	0.801	0.199	24.223	0.000		
Ass5	0.898	0.806	0.194				
Ass6	0.877	0.769	0.231	24.034	0.000		
Emp1	0.754	0.569	0.431	16.45	0.000		
Emp2	0.742	0.551	0.449	13.1	0.000		
Emp3	0.744	0.554	0.446	13.307	0.000	0.912	0.635
Emp4	0.753	0.567	0.433	16.42	0.000		
Emp5	0.831	0.691	0.309				
Emp6	0.938	0.880	0.120	22.424	0.000		
Info1	0.981	0.962	0.038	10.111	0.000		
Info2	0.976	0.953	0.047				
Info3	0.971	0.943	0.057	41.443	0.000	0.937	0.755
Info4	0.676	0.457	0.543	16.578	0.000		
Info5	0.678	0.460	0.540	16.662	0.000		
Con1	0.784	0.615	0.385	15.89	0.000		
Con2	0.947	0.897	0.103				
Con3	0.874	0.764	0.236	22.972	0.000	0.934	0.704
Con4	0.695	0.483	0.517	15.8	0.000		
Con5	0.709	0.503	0.497	16.195	0.000		
Con6	0.982	0.964	0.036	9.865	0.000		

Source: Output from AMOS

Under each construct, all the components are well explained as the regression weights of all the components are above 0.70. The reliability of factors are confirmed as all the factors have factor loadings above the recommended value. Similarly, the validity of the construct also need to be checked.

Convergent Validity of the model is established if the Average Variance Extracted (AVE) not less than 0.5 and Composite Validity higher than AVE. The AVE of all the constructs of External Service Quality are more than 0.5 and the Composite Reliability of all the constructs are higher than their respective AVE values. Thus, the convergent validity of the model is confirmed.

Discriminant validity is established if the Maximum Shared Variance (MSV) and Average Shared Variance (ASV) are lower than the respective AVE of each construct. In this model, the MSV and ASV of each construct are much less than their respective AVE. Hence, the discriminant validity of the all the constructs of the model holds good. The discriminant validity is also verified by comparing the square root of AVE with the inter-construct correlations. For ensuring discriminant validity all the inter- construct correlations must be less than the square roots of AVE. The discriminant validity of the model is established as all the inter-construct correlations in the model are less than the square roots of AVE. Thus, the CFA model of External Service Quality is found to be valid and reliable.

Table 7.10

Correlation matrix of External Service Quality

	TAN	REL	RES	ASS	EMP	INFO	CON
TAN	(0.809)						
REL	-0.107	(0.783)					
RES	0.194	-0.055	(0.883)				
ASS	-0.009	0.013	-0.042	(0.872)			
EMP	0.136	0.039	0.084	-0.108	(0.797)		
INFO	-0.046	0.011	-0.081	0.016	-0.084	(0.869)	
CON	0.041	0.055	0.080	-0.131	-0.148	-0.030	(0.839)

Source: Output from AMOS

Table 7.11

Validity Statistics of CFA of External Service Quality

	MSV	ASV	CR	AVE	Square root of AVE
TAN	0.038	0.012	0.938	0.655	0.809
REL	0.011	0.003	0.886	0.613	0.783
RES	0.038	0.010	0.906	0.779	0.883
ASS	0.017	0.005	0.950	0.761	0.872
EMP	0.022	0.011	0.893	0.635	0.797
INFO	0.007	0.003	0.891	0.755	0.869
Con	0.022	0.009	0.898	0.704	0.839

Source: Computed by Researcher

Model Fit Indices of External Service Quality

Model fit indices such as Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), RMSEA and SRMR indicates that the CFA model is good. The table below presents the model fit statistics from the output of CFA of External Service Quality.

Table 7.12

Model Fit Indices of External Service Quality

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	0.077	>0.05
	CMIN/df	2.287	≤3
	GFI	0.871	≥0.90
	AGFI	0.892	≥0.90
Comparative Fit Index	CFI	0.917	≥0.90
	NFI	0.862	≥0.90
Residual	RMSEA	0.055	≤0.05
	SRMR	0.049	≤0.05

Source: Output from AMOS

The CFI values more than 0.90 is considered good. The CFI of External Service Quality model being 0.917 and hence good. Similarly, although the GFI and

AGFI values greater than 0.90 are good but between 0.80 and 0.90 are also acceptable. Hence, the GFI being 0.871 and AGFI of the model being 0.892 are acceptable. The residual values of a good model are expected to be less than or equal to 0.05 which is observed in the case of this model. Thus, it is concluded that the CFA model of External Service Quality fits well on the basis of Absolute fit indices, Comparative fit indices and Residual Values.

7.3.5. Confirmatory Factor Analysis of Customer Satisfaction

Customer Satisfaction is an outcome of External Service Quality. All the efforts are directed towards increasing Customer Satisfaction. The variables measuring Customer Satisfaction identified by the researcher is tested using Confirmatory Factor Analysis and displayed in figure 7.5 and The variance in the latent variable Customer Satisfaction is explained by the observed variables SPP, STR, SAC, SDP, SCO, SPV and SPT. Customer Satisfaction is the end result of the model.
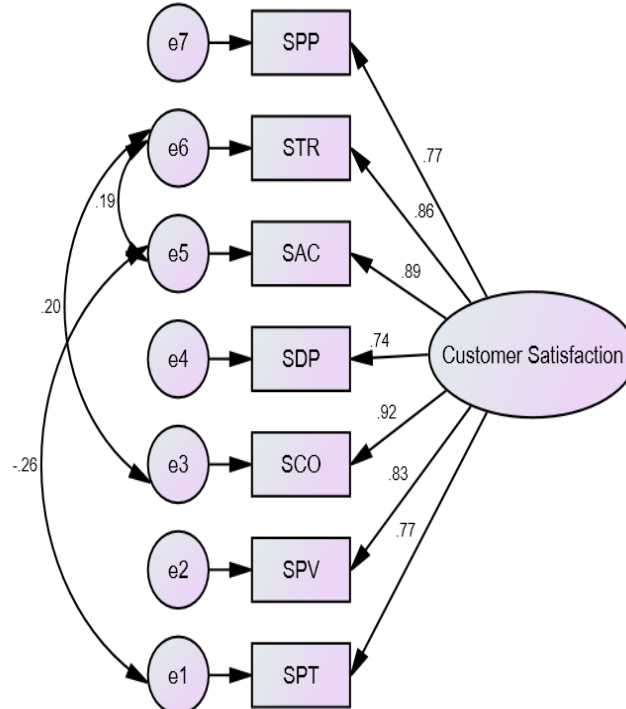
Source: Output from AMOS

Figure 7.5. CFA of Customer Satisfaction

The results from the CFA of Customer Satisfaction is presented in Table 7.13.

Table 7.13

Result of CFA of Customer Satisfaction

Variables	Results of Measurement Model (Confirmatory Factor Analysis)					Results of Validity and Reliability Test Value	
	Standardized Estimate	R square	Error variance	t value	P value	Composite Reliability	Average Variance Extracted (AVE)
SPP	0.771	0.594	0.406	11.504	0.000		
STR	0.858	0.736	0.264	9.478	0.000		
SAC	0.891	0.794	0.206	7.955	0.000		
SDP	0.738	0.545	0.455			0.809	0.684
SCO	0.920	0.846	0.154	8.967	0.000		
SPV	0.834	0.696	0.304	9.237	0.000		
SPT	0.768	0.590	0.410	12.536	0.000		

Source: Output from AMOS

Under each construct, all the components are well explained as the regression weights of all the components are above 0.70. The reliability of factors are confirmed as all the factors have factor loadings above the recommended value. Similarly, the validity of the construct is also checked.

Convergent Validity of the model is established if the Average Variance Extracted (AVE) not less than 0.5 and Composite Validity higher than AVE. The AVE of all the constructs of Internal Service Quality are more than 0.5 and the Composite Reliability of all the constructs are higher than their respective AVE values. Thus, the convergent validity is confirmed for the model.

Model Fit Indices of Customer Satisfaction

Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), RMSEA and SRMR from the output of CFA of Customer Satisfaction is presented in the table below.

Table 7.14

Model Fit Statistics of Customer Satisfaction

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	0.060	>0.05
	CMIN/df	2.398	≤ 3
	GFI	0.981	≥ 0.90
	AGFI	0.951	≥ 0.90
Comparative Fit Index	CFI	0.978	≥ 0.90
	NFI	0.963	≥ 0.90
Residual	RMSEA	0.050	≤ 0.05
	SRMR	0.029	≤ 0.05

Source: Output from AMOS

The CFI of Customer Satisfaction model is more than 0.90 and is considered good. Similarly, although the GFI and AGFI values are greater than 0.90 and hence are found good. The residual values of a good model are expected to be less than or equal to 0.05 which is observed in the case of this model. Thus, it is concluded that the CFA model of Customer Satisfaction fits well on the basis of absolute fit indices, Comparative fit indices and Residual Values.

7.4. Causal Relationship between Internal Service Quality and External Service Quality

Path analysis or the structural model is done to estimate the strength of the causal relationship among the latent variables of dependent and independent variables. The Proposed research model is analysed here.
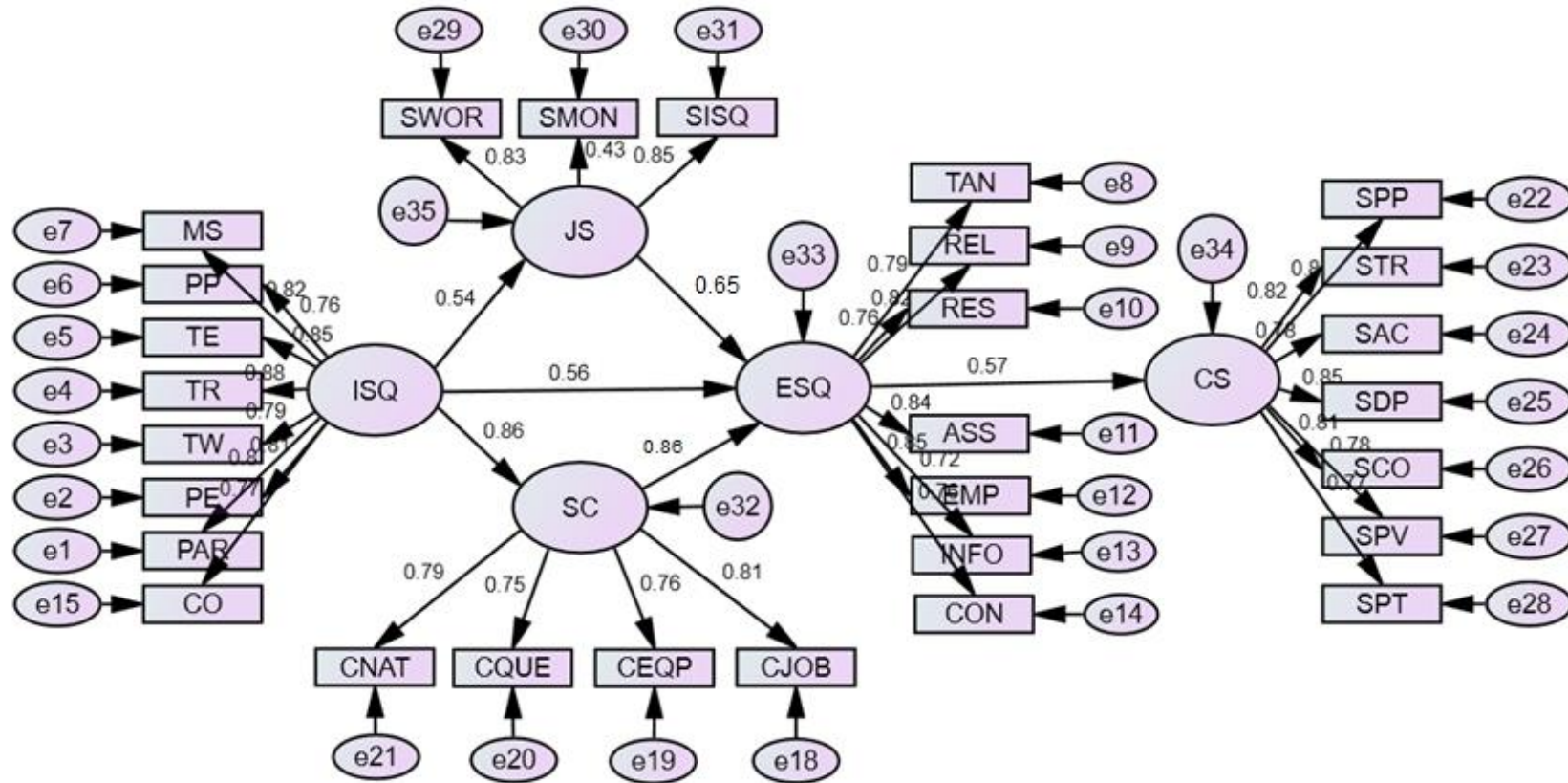
Source: Output from AMOS

Figure 7.6. Structural Relationship between Internal Service Quality, External Service Quality and Customer Satisfaction

Table 7.15

Results of Path Analysis

Independent Variable	Dependent Variable	Path Coefficient	Standard Error	T value	P value
ISQ	JS	0.543	0.136	6.882	0.000
ISQ	SC	0.861	0.169	5.66	0.000
ISQ	ESQ	0.562	0.269	7.834	0.000
JS	ESQ	0.649	0.207	3.233	0.000
SC	ESQ	0.857	0.037	9.341	0.000
ESQ	CS	0.574	0.242	9.073	0.000

Source: Output from AMOS

Table 7.16

Model Fit Statistics of the Model Relationship Between Internal Service Quality and External Service Quality

Category	Model Fit Index	Model Fit Summary	Recommended Values
Absolute Fit Index	CMIN (Chi-square p value)	0.049	>0.05
	CMIN/df	3.022	≤3
	GFI	0.881	≥0.90
	AGFI	0.872	≥0.90
Comparative Fit Index	CFI	0.869	≥0.90
	NFI	0.817	≥0.90
Residual	RMSEA	0.050	≤0.05
	SRMR	0.055	≤0.05

Source: Output from AMOS

7.5. Hypotheses for Testing using Structural Equation Model

1.   There is no significant relationship between Internal Service Quality and Job Satisfaction

2.   There is no significant relationship between Internal Service Quality and Service Capability

3.   There is no significant relationship between Internal Service Quality and External Service Quality

4.   There is no significant relationship between Job Satisfaction and External Service Quality

5.   There is no significant relationship between Service Capability and External Service Quality

6.   There is no significant relationship between External Service Quality and Customer Satisfaction

7.   There is no significant relationship between Management Support and Internal Service Quality

8.   There is no significant relationship between Policies & Procedures and Internal Service Quality

9.   There is no significant relationship between Technology and Internal Service Quality

10.   There is no significant relationship between Training and Internal Service Quality

11.   There is no significant relationship between Team Work and Internal Service Quality

12.   There is no significant relationship between Physical Environment and Internal Service Quality

13.   There is no significant relationship between Performance Appraisal & Rewards and Internal Service Quality

14.   There is no significant relationship between Communication and Internal Service Quality

15.   There is no significant relationship between Work Satisfaction and Job Satisfaction

16.   There is no significant relationship between Monetary Satisfaction and Job Satisfaction

17.   There is no significant relationship between Internal Service Satisfaction and Job Satisfaction

18.   There is no significant relationship between Nature of Applicants and Service Capability

19.   There is no significant relationship between Ability to Respond to Queries and Service Capability

20.   There is no significant relationship between Ability to handle Equipment and Service Capability

21.   There is no significant relationship between Ability to do job error free and Service Capability

22.   There is no significant relationship between Tangibility and External Service Quality

23.   There is no significant relationship between Reliability and External Service Quality

24.   There is no significant relationship between Responsiveness and External Service Quality

25.   There is no significant relationship between Assurance and External Service Quality

26.   There is no significant relationship between Empathy and External Service Quality

27.   There is no significant relationship between Information Quality and External Service Quality

28.   There is no significant relationship between Confidentiality and External Service Quality

29.   There is no significant relationship between Quality of Passport and Customer Satisfaction

30.   There is no significant relationship between Transparency and Customer Satisfaction

31.   There is no significant relationship between Accessibility and Customer Satisfaction

32.   There is no significant relationship between Dependability and Customer Satisfaction

33.   There is no significant relationship between Comfortability and Customer Satisfaction

34.   There is no significant relationship between Police Verification and Customer Satisfaction

35.   There is no significant relationship between Time taken to procure Passport and Customer Satisfaction

The model fit statistics confirm the data collected, from the employees and applicants of the Passport Seva Kendras in Kerala, to be fit with the model. These hypotheses were tested using Structural Equation Model. The standardized regression weights of the output and the result of testing the hypotheses is presented in the table below.

Table 7.17

Hypotheses Testing Results of SEM

Relationship	Beta Value	P value
Internal Service Quality and Job Satisfaction	0.543	<0.001
Internal Service Quality and Service Capability	0.861	<0.001
Internal Service Quality and External Service Quality	0.562	<0.001
Job Satisfaction and External Service Quality	0.649	<0.001
Service Capability and External Service Quality	0.857	<0.001
External Service Quality and Customer Satisfaction	0.574	<0.001
Management Support and Internal Service Quality	0.819	<0.001
Polices & Procedures and Internal Service Quality	0.755	<0.001
Technology and Internal Service Quality	0.845	<0.001
Training and Internal Service Quality	0.878	<0.001
Physical Environment and Internal Service Quality	0.786	<0.001
Team Work and Internal Service Quality	0.810	<0.001
Performance Appraisal & Rewards and Internal Service Quality	0.801	<0.001
Communication and Internal Service Quality	0.765	<0.001
Work Satisfaction and Job Satisfaction	0.831	<0.001
Monetary Satisfaction and Job Satisfaction	0.432	<0.001
Internal Service Satisfaction and Job Satisfaction	0.850	<0.001
Nature of Applicants and Service Capability	0.791	<0.001
Ability to respond to queries and Service Capability	0.749	<0.001
Ability to handle equipment and Service Capability	0.755	<0.001
Ability to do job error free and Service Capability	0.809	<0.001
Tangibility and External Service Quality	0.788	<0.001
Reliability and External Service Quality	0.819	<0.001
Responsiveness and External Service Quality	0.756	<0.001
Assurance and External Service Quality	0.838	<0.001
Empathy and External Service Quality	0.846	<0.001
Information Quality and External Service Quality	0.718	<0.001
Confidentiality and External Service Quality	0.759	<0.001
Quality of Passport and Customer Satisfaction	0.800	<0.001
Transparency and Customer Satisfaction	0.818	<0.001
Accessibility and Customer Satisfaction	0.778	<0.001
Dependability and Customer Satisfaction	0.846	<0.001
Comfortability and Customer Satisfaction	0.805	<0.001
Police Verification and Customer Satisfaction	0.779	<0.001
Time taken to procure passport and Customer Satisfaction	0.768	<0.001

Source: Output from AMOS

All the hypotheses are found rejected as the p value of all the relationships falls below 0.001. External Service Quality is influenced by the Internal Service Quality directly (β= 0.56) and indirectly through Job Satisfaction (β= 0.55). Internal Service Quality also influences External Service Quality through Service Capability (β=0.46). The External Service Quality influences Customer Satisfaction (β=0.57). Thus the findings of the study supports the findings of Heskett et. al (1994) that Job Satisfaction is triggered by Internal Service Quality which in turn leads to customer satisfaction through External Service Quality.

7.6. Conclusion

The effect of Internal Service Quality on Job satisfaction, External Service Quality and Customer Satisfaction was studied in detail and presented in this chapter. Structural Equation Modelling was used to study the effect. As a part of it, all the components of the various constructs were confirmed using Confirmatory Factor Analysis. The subsequent Path Analysis made it obvious that Internal Service Quality has an influence on External Service Quality directly as well as indirectly for which Job Satisfaction plays a mediating role. Thus, if the organisations focus on improving the Internal Service Quality, it will consequently improve the External Service Quality. The mediating role played by the Job Satisfaction proves that Internal Service Quality improves the Job satisfaction which in turn improves the External Service Quality. Service Capability also plays a mediating role similar to that of Job satisfaction in improving the External Service Capability. The External Service Quality eventually leads to Customer Satisfaction. Thus, the main objectives of the study are accomplished. The Passport Seva Kendra can concentrate on the improvement of Internal Service Quality to improve the External Service Quality.

References

Elanain, H., (2003). Staff Perceptions of service quality in Egyptian Commercial Banks: An Internal and External perspective. Doctoral thesis, Loughborough University, Retrieved from https://dspace.lboro.ac.uk/

Hair Jr, J.F., Black, W. C., Babin, B.J. & Anderson, R. (2010). Multivariate data analysis: Pearson Education. New Delhi.

Hallowell. R., Schlesinger. L.A and Zornitsky. J. (1996). Internal Service Quality. Customer and Job Satisfaction: Linkages and Implications for Management. *Human Resource Planning. 19*(2). 20-30.

Heskett, J. L., Jones, T., Loveman, G. W., Sasser, W. E., and Schlesinger, L. A. (1994). Putting the Service Profit Chain to Work. *Harvard Business Review*. March-April, 164-174.

Parasuraman, A., Zeithaml, V., & Berry, L. (1985). A conceptual model of Service Quality and Its Implications for Future Research. *Journal of Marketing*. *49*. 41-50.

CHAPTER VIII
FINDINGS, SUGGESTIONS AND CONCLUSION

8.1. Findings

A detailed study of the Internal Service Quality, External Service Quality and the influence of former on the later in the Passport Seva Kendras in Kerala arrived at findings which are grouped into five and listed as follows.

8.1.1. Findings related to Internal Service Quality & Job Satisfaction

- The employees in PSK have a significantly positive perception towards the Internal Service Quality in the PSKs in Kerala.

- Among the satisfied employees, 34.4 percentage have a very high positive perception towards ISQ in the PSKs in Kerala.

- The service capability is found to be high among the employees in PSKs in the state

- The service capability is highly correlated to Internal Service Quality.

- There is no significant difference in the service capability between Government staff and TCS staff.

- The employees in PSKs are satisfied with all the Internal service related factors and work related factors.

- A dissatisfaction is found among the employees in PSK regarding the salary received by them.

- Among the satisfied employees, 30.8 percentage of them are satisfied at a very high level regarding the internal services in the PSKs in Kerala.

- Overall Job satisfaction of employees is more related to non-monetary satisfaction than monetary satisfaction.

- There is no significant difference in the perception of both Government and TCS staff regarding Internal Service Quality.

- There is statistically significant difference in the job satisfaction of Government staff and TCS staff.

- TCS staff is more satisfied with the job than the Government staff.

- There is significant difference in the ISQ perception of employees in PSKs under different RPOs in Kerala

- There is significant difference in the Service Capability of employees in PSKs under different RPOs in Kerala

- There is significant difference in the Job satisfaction of employees in PSKs under different RPOs in Kerala

- The employees under Kozhikode RPO have better perception than the employees under Cochin RPO and Trivandrum RPO.

- The employees under Cochin RPO are satisfied with the monetary benefits while employees under Kozhikode RPO and Trivandrum RPO are not.

- There is no significant difference in the perception of employees in PSK regarding ISQ on the basis of their age, gender, marital status, qualification, nature of employment and income.

- The employees with different experience on the job have got a significantly different perception towards ISQ in their respective PSKs.

- There is significant difference in the job satisfaction of employees based on the demographic characteristics except for gender and Qualification.

- The employees having less experience are the highest satisfied group and the most experienced employees are the least satisfied ones.

- Job satisfaction seems to be slightly decreasing with increase in income and age.

- The high salaried employees are less satisfied than the low salaried employees.

- The employees have got a good opinion regarding timeliness, transparency, accessibility, reliability and comfortability provided by the PSKs to the applicants.

- Employees in PSKs under Kozhikode RPO have got a better opinion regarding these features when compared to the employees in PSKs under Cochin and Trivandrum RPOs.

- The employees have a good opinion regarding the web portal and SMS facility provided by PSK.

- The employees have a negative opinion regarding the call centre facility and the Mobile Application of the PSK.

- The employees opine that technical problems with the equipment, errors in certificates, ignorance of citizens and the issue of dealing large number of applications occur quite often in the PSKs in Kerala.

- The sending back of applicants to the first counter occurs quite often in the PSKs in Kerala.

- Improper scanning of documents, Typing error in application, Conversion of Normal to Tatkal, Requirement for request letter and Problem with photo captured ae the frequently found reasons for sending back.

8.1.2. Findings related to External Service Quality & Customer Satisfaction

- The applicants perceive all the dimensions of the service quality like tangibility, reliability, responsiveness, assurance, empathy and information quality very positively but have a negative perception towards confidentiality.

- There is difference in perception of applicants towards tangibility, assurance and confidentiality among different RPOs in Kerala.

- Applicants in PSKs under Kozhikode RPO has a poor perception regarding confidentiality when compare with Cochin and Trivandrum RPOs.

- The applicants in PSKs under Trivandrum RPO has got a better perception than the applicants in Kozhikode and Cochin PSK regarding tangibility and assurance.

- The applicants are aware about the procedure of applying for passport.

- The applicants are unaware of the documents that should accompany the application for passport.

- Applicants in Kerala rarely use the call centre, SMS and Mobile Application.

- Applicants who are fully aware about the Mobile Application have good opinion regarding it and applicants who are less aware have a poor opinion regarding it.

- The applicants are satisfied with the transparency in the passport application processing.

- The applicants are satisfied with the accessibility of PSKs in Kerala.

- The applicants are satisfied with the reliability of the PSKs in the state

- The applicants are satisfied with the comfortability offered by the Passport Seva Kendras in Kerala.

- The applicants are satisfied with the physical condition of the passport received and the time taken to procure it.

- The applicants are satisfied with the Police Verification

- There is no significant difference in the satisfaction of applicants in different PSKs with regard to the quality of passport, transparency, accessibility, reliability and comfortability offered by different PSKs in Kerala.

- There is difference in the level of applicant satisfaction among different PSKs regarding the Police Verification and time taken to procure passport.

- There was no significant difference found in ESQ based on age, gender, educational qualification, occupation, income or place of residence.

- Unmarried applicants had a better perception towards ESQ when compared with divorced or widowed applicants

- The demographic factors had no influence on the applicant satisfaction.

- Applicants in the age group of 21 to 30 and 51 to 60 are the most aware and the applicants below 20 years and the senior citizens are the least aware regarding the Value added services.

- The level of awareness regarding Value added services increases with increase in educational qualification.

- The house wives, agriculturists and self employed people are the least aware of the Value added services while government employees are highly aware.

- The applicants in the monthly income group of above 2 lakhs and 50001-75000 are highly aware of the Value added services. Those in the least income group are the least aware of the same.

- Majority of the respondents (59 percentage) have encountered several problems while forwarding their passport applications.

- Defect in their certificate was the most common issue faced by many of the respondents.

- Only 23 percentage of the respondents have experienced a sending back to the first counter

- The main reason for which the applicants are returned back are to convert the application from normal to tatkal.

- Applicants in PSK are aggrieved at the insistence from the employees to purchase pouch for the passport.

- Majority of the respondents have reissued their passports due to its expiry or expected expiry.

- The main reasons for the foreign journey of respondents are pilgrimage and employment.

- More than half (58.9 percentage) of the respondents are able to apply themselves for the passport but 41 percentage of the applicants have been helped by somebody else for booking an appointment.

- 40.8 percentage of the respondents had to wait for a week for getting an appointment.

- The applicants opine that public phone booths, ATM facilities, food and beverages are not available at PSK

- Only 40 percentage of the respondents have used the grievance redressal system for filing of grievances. Among the applicants who have filed the grievances, only half of them are satisfied with the working of the redressal system.

8.1.3 Findings related to Inter relationships among various concepts in the study

- There is significant relationship between Internal Service Quality and Job Satisfaction

- There is significant relationship between Internal Service Quality and Service Capability

- There is significant relationship between Internal Service Quality and External Service Quality

- There is significant relationship between Job Satisfaction and External Service Quality

- There is significant relationship between Service Capability and External Service Quality

- There is significant relationship between External Service Quality and Customer Satisfaction

- There is significant relationship between Management Support and Internal Service Quality

- There is significant relationship between Policies & Procedures and Internal Service Quality

- There is significant relationship between Technology and Internal Service Quality

- There is significant relationship between Training and Internal Service Quality

- There is significant relationship between Team Work and Internal Service Quality

- There is significant relationship between Physical Environment and Internal Service Quality

- There is significant relationship between Performance Appraisal & Rewards and Internal Service Quality

- There is significant relationship between Communication and Internal Service Quality

- There is significant relationship between Work Satisfaction and Job Satisfaction

- There is significant relationship between Monetary Satisfaction and Job Satisfaction

- There is significant relationship between Internal Service Satisfaction and Job Satisfaction

- There is significant relationship between Nature of Applicants and Service Capability

- There is significant relationship between Ability to Respond to Queries and Service Capability

- There is significant relationship between Ability to handle Equipment and Service Capability

- There is significant relationship between Ability to do job error free and Service Capability

- There is significant relationship between Tangibility and External Service Quality

- There is significant relationship between Reliability and External Service Quality

- There is significant relationship between Responsiveness and External Service Quality

- There is significant relationship between Assurance and External Service Quality

- There is significant relationship between Empathy and External Service Quality

- There is significant relationship between Information Quality and External Service Quality

- There is significant relationship between Confidentiality and External Service Quality

- There is significant relationship between Quality of Passport and Customer Satisfaction

- There is significant relationship between Transparency and Customer Satisfaction

- There is significant relationship between Accessibility and Customer Satisfaction

- There is significant relationship between Dependability and Customer Satisfaction

- There is significant relationship between Comfortability and Customer Satisfaction

- There is significant relationship between Police Verification and Customer Satisfaction

- There is significant relationship between Time taken to procure Passport and Customer Satisfaction

8.1.4 Findings related to Demographic Profile of Employees

- 40 percentage of the respondents are employed permanently and 60 percentage of the respondents are employed on contract basis.

- 61.6 percentage of the respondents are married while 38.4 percentage of them are unmarried.

- More than half of the respondents are post graduates and 38.8 percentage are graduates.

- The income of 36 percentage of the respondents are below 10000. 16.4 percentage of the respondents earn between 50000 and 100000.

- 35.2 percentage of the respondents are in the age group of 26 to 30 and 13.6 percentage of them are above 45 years of age.

- Majority (47.6 percentage) of the respondents have an experience of 6 to 10 years in the passport services.

- 35.2 percentage of the respondents have 1 to 5 years of experience and 7.6 percentage have an experience of 16 to 20 years.

8.1.5. Findings related to Demographic Profile of Applicants

- Among the respondents, 41.1 percentage are in the age group of 31 to 40 and 28.9 percentage of the respondents are in the age group of 21 to 30.

- Majority (61.7 percentage) of the respondents are male.

- 52.5 percentage of the respondents are married and 33.33 percentage are unmarried. The remaining consisted of divorced and widowed persons.

- 33.1 percentage of the respondents are post graduates and 28.3 are graduates. Applicants with qualification below SSLC and SSLC qualified are the least among the respondents, i.e, 5 percentage and 4.4 percentage respectively.

- 26.9 percentage of the respondents are businessmen while 21.4 percentage of them are private employees. 14.2 of them are housewives and only 4.4 percentage of them are engaged in agriculture.

- More than half of the respondents are in the income category of 0 to 25000. Only 1.7 percentage of them are in the income category of above 2 lakhs.

8.2. Suggestions of the study

Based on the findings from the study, the following suggestions are made.

➢ As the study found that applicants are unaware regarding the basic documents to be presented for passport application, more efforts have to be taken to familiarize the applicants with the documents required for it.

➢ ATM facilities should be provided near PSKs as indicated in the website of PSK.

➢ Applicants find it inconvenient to wait long for passport application processing. Hence, food and beverages must be made available in the PSK as mentioned in their website.

➢ Applicants reported that information kiosks placed in PSKs did not function well. So, the authorities should ensure that they are working perfectly.

➢ Some of the applicants have problems while using the kiosks due to which information regarding the method of operation of kiosks should be displayed near the kiosks.

➢ Applicants have grievance regarding the insistence by employees to purchase passport pouch. Hence, PSK must ensure that the staff does not compel the applicants to purchase passport pouch as it is optional.

➢ The usage and awareness of Mobile Applications is found to be very low. So, the applicants must be made aware of the Mobile Application.

➢ Applicants reported that call centres are not effective for which the study suggest that Call Centre Facility should be enhanced.

➢ As the applicants are doubtful regarding the confidentiality in the handling of their personal details, they must be made aware of the level of confidentiality observed.

➢   The Ministry of External Affairs may monitor the the mechanism of grievance redressal.

8.3 Conclusion

The passport system in India is one of the most important public administration systems in the country. The service has to reach each and every citizen of India as it is one of their fundamental rights to travel as they wish. It is the obligation of the country to facilitate the fundamental rights of citizens. Hence, passport services have to be provided to all the applicants in a time bound manner. Being an international document, passport issuance must be monitored with utmost care. The passport issuance system in the country had certain pitfalls like unsystematically managed queues at the passport offices, inadequate use of technological devices, delayed delivery of passport, exploitation by travel agents etc. due to which the applicants had to suffer a lot for travelling outside the country.

The Ministry on identifying these anomalies engaged the NISG to find a solution to it as a result of which the Passport Seva Project was implemented in the country. The main objectives of the project was to deliver the passport services in a reliable, accessible, timely and comfortable manner. In order to increase the efficiency of the existing system, the front office services were outsourced to Tata Consultancy Services and the back end processing, verification and granting of passport was retained by the Government. In order to make the applicants more relaxed and satisfied, the infrastructural facilities were all arranged to provide a world class ambience. Moreover, the internal services provided by the organisation to the employees were also improved so as to increase the quality of the services rendered by them.

The study was conducted to analyse whether the improvement in the internal services have led to an improvement in the external services provided to the applicants. The level of satisfaction of the applicants as well as the employees in the Passport Seva Kendras were also measured. The Passport Seva Kendra provides a number of additional value added services to make their primary service more attractive. The awareness and usage of these services were also studied in detail in

this work. The study unearthed the improvement in the internal service quality as perceived by the employees working in the PSKs, both government staff and TCS staff. All the aspects relating to the internal services were positively perceived by the employees which in turn has led to an improvement in the external services provided to the applicants as envisaged by the project planners.

The perceptions and relationships were measured using various parametric as well as non-parametric tests which revealed the actual situation prevailing in the passport issuance system now. Although a number of additional services are provided to the applicants to enhance the previously existed issuance system, the applicants are not made aware of it as a result of which some of these services remain unutilised. One among such services is the 24 hour call centre facility which have been used by only few applicants but are not satisfied. Even the employees do not have a good opinion regarding the call centre facility of PSK. All other features like reliability, accessibility, timeliness and comfortability are accomplished as both the employees as well as applicants have a good opinion regarding the same.

The ministry claimed that these features are similar for all the PSKs in the country. The ambience of the PSKs all across the country are set to be alike. But the perception of applicants regarding the services received by them as well as the perception of employees regarding the internal services received by them are different for different PSKs in Kerala. Thus, it cannot be fully agreed that the services provided in all the PSKs in the country are one and the same. But the personal bias of the employees and applicants might have affected the study due to which a generalisation may not be possible. Moreover, the demographic structure of the applicants in Kerala might be entirely different from that of other states in the country due to which a clear cut conclusion of this difference regarding the perception may not be made regarding the whole Passport Seva Project.

When infrastructural facilities have improved, the capability of the employees to deliver their services has also increased as a result of which the quality of services rendered by them shows an upward trend as perceived by the applicants. Finally, all these resulted in a subsequent increase in the satisfaction of the

applicants. This path of relationship has been measured and clearly presented using the Structural Equation Modelling. The study also disclosed an interesting fact that even though the employees are not satisfied with their salary, they are satisfied on overall with their job and this satisfaction has improved the quality of service delivered by them. Thus, the study makes it obvious that salary has got a weak association with the job satisfaction.

Finally, the study concludes that the Passport Seva Project has been successful in improving the service delivery by adhering to the standards set by the Ministry. The limits which has been noted in this study, if considered carefully would make the Passport Seva Project a fantabulous one in India as well as in the world.

8.4. Areas for further research

The study brings out new areas for further research related to the topic. A few of them are listed as follows.

⦿   Performance evaluation of the Passport Seva Project in India

⦿   A comparative study on the passport issuance system in India and other countries

⦿   A comparative analysis of the performance of various Mission Mode Projects in India

⦿   Role of Missions Abroad in improving the work life of NRIs

⦿   Cost-benefit analysis of Mission Mode Projects in India

BIBLIOGRAPHY

Afridi, F. (2017), Governance and Public Service delivery in India, IGC Synthesis paper. S-35407-INC-1.

Agarwal, B. (2016). Passport Seva Project- Taking e-Governance to the door step of citizens. *AIMA Journal of Management & Research, 10*(2/4), 1-20.

Ahmed, M (2015). *Quality of services of automated banks and non-automated banks in Marathwada: A comparative study*. Ph.D thesis. June 2015.

Al Khattab, S.A., & Aldehayyat, J.S. (2011). Perceptions of service quality in Jordanian hotels. *International journal of Business & Management*, *6*(7), 226-233.

Arora, M. & Khanna, S. (2013). Gap Analysis of service quality in Passport Office after Privatization: An empirical investigation. *International Journal of Hospitality & Tourism Systems, 6*(2), 92-98.

Arun Kumar, G. (2014). Service quality in retailing a study of supermarkets in Karnataka, Thesis, University of Mysore, Shodhganga. Retrieved from http:/hdl.handle.net/10603/72303.

Asubonteng, p., Mc Cleary, K.J. and Swan, J.E. (1996). SERVQUAL revisited : a critical review of service quality. *Journal of Services Marketing*. *10*(6). 62-81.

AV, Sivakumar. (2013). Service quality in life insurance industry- A study in Tamil Nadu. Madurai Kamraj University. Retrieved from http://hdl.handle.net/10603/136304

Awwal, Mofizul Islam. (2014). Breaking the barriers of service hostility: A lean approach to achieve operational excellence. *International Journal of Business & Economics Research*, 3(6-1), 65-73.

Babakus, E, & Mangold.W., G., (1989). Adopting the SERVQUAL scale to hospital services: An empirical investigation. *Health service Research*. *26*(6). 1989. 767-786.

Babakus, Emin & Boller, G.W. (1992). An empirical assessment of the SERVQUAL scale. *Journal of Business Research*, *24*(3), 253-268.

Baker, J. (2008). Crossroads: A Popular History of Malaysia and Singapore 2nd ed., Marshall Cavendish International Asia Pte Ltd., Singapore.

Barnes, Stuart J. and Richard T. Vidgen (2002). An Integrative Approach to the Assessment of e-Commerce Quality. *Journal of Electronic Commerce Research*. *3*(3). 114-127.

Beason (2009), Contemporary South east Asia. Palmgrave Macmillan, NY, USA.

Beatson, A., Lings, I. & Gudergan, S. (2008). Employee behavior and relationship quality: impact on customers. *The Service Industries Journal*. *28*(2). 211-223.

Bellou,V. & Andronikidis, A. (2008). The Impact of Internal service quality on customer service behaviour- Evidence from the banking sector. *International Journal of Quality & Reliability Management, 25*(9), 943-954.

Berry, Leonard L. (1980). Services Marketing Is Different. Business. *30* (May-June), 24-28.

Berry, L.L. (1981). The Employee as Customer. *Journal of Retail Banking. 3*(1). 33-40.

Berry. L.L., Parasuraman. A. and Zeithaml, V.A (1988). Quality Counts in Services Too. *Business Horizons*. (May-June). 44-52.

Berry, L., Parasuraman, A., & Zeithaml, V. (1988). SERVQUAL: A Muti Item scale for measuring customer perceptions of service quality. *Journal of Retailing*. Spring. 12 – 40.

Berry, L.L., Zeithaml. V.A. and Parasuraman. A (1990). Five Imperatives for Improving Service Quality. *Sloan Management Review. 31*(4). 29-38.

Bharwana,T.,K., Bashir, M. & Mohsin, M. (2013). Impact of service quality on customers' satisfaction: A study from service sector especially private colleges of Faisalabad, Punjab, Pakistan. *International Journal of Scientific & Research Publications, 3*(5), 1-6.

Bhat, Mushtaq. A. (2005). Correlates of service quality in banks: An empirical investigation. *Journal of Services Research*, *5*(1), 77-99.

Boetsch, T., Bieger, T., Wittmer, A. (2011). A customer – value framework for analysing Airline services. *Transportation journal*, *50*(3), 251-270. Retrieved from http://www.jstor.org/stable/10.5325/transportationj.50.30251 on 27-04- 2016.

Booms, Bernard H. and Mary J. Bitner (1981). Marketing Strategies and Organization Structures for Services Firms. *Marketing of Services*. J. Donnelly and W. George, eds., Chicago: American Marketing. 47-51.

Brahmbhatt, Mamta, Panelia, Dharmendra (2008). An assessment of service quality in banks. *Global Management Review*. *2*(4). Aug 2008. 37-41.

Brown, S. & Swartz, T. (1989). A Gap Analysis of Professional Service Quality, *Journal of Marketing*, *53*(2), 92-98. Retrieved from http://www.jstor.org/stable/1251416 on 26-04-2016

Brysland, A. & Curry, A. (2001). Service Improvements in public services using SERVQUAL. *Managing Service Quality*. *11*(6). 389-401.

Carmen, James M. and Eric Langeard (1980). Growth Strategies of Service firms. *Strategic Management Journal*. *1* (January-March). 7-22.

Carman, James, M. (1990). Consumer perceptions of Service Quality: An assessment of the SERVQUAL dimensions. *Journal of Retailing*. *66*(Spring) 33-55.

Chow-Chua, C. & Komaran, R. (2002). Managing service quality by combining voice of the service provider and voice of their customers. *Managing Service Quality. 12*(2). 77-86.

Chick, L., Holmes, A., McClymonds, N., Musick, S., Reynolds, P., & Shultz, G. (2008). Passport to Travel. *Teaching Children Mathematics, 14*(9), 528-529. Retrieved from http://www.jstor.org/stable/41199963.

Criminal Law. Treason. Effect of Passport on Allegiance of Alien. (1946). *The University of Chicago Law Review, 13*(3), 362-368. doi:10.2307/1597319

Cronin, J. and Taylor, S.A (1992). Measuring Service Quality: a Reexamination and Extension. *Journal of Marketing. 56*(July). 55-68.

Crosby, Philip B. (1979). Quality Is Free: The Art of Making Quality Certain. New York: New American Library.

Cronin, J., Joseph & Taylor, Steven, A., (1992). Measuring service quality: a Reexamination and Extension. *Journal of Marketing, 56*(3), 55-68.

Cronin, J., Joseph & Taylor, Steven, A. (1994). SERVPERF Vs. SERVQUAL: Reconciling Performance-based and perception-minus-expectation measurement of service quality. *Journal of marketing, 58*(1), 125-131.

Czeipiel, John, A. (1990). Service Encounters and Service Relationships: Implications for Research. *Journal of Business Research. 20*(1). 13-21.

Danila, R. & Abdullah, A. (2014). User's satisfaction on e-government services: An integrated model. *Procedia- Social and Behavioural Sciences. 16*(4). 575-582. Doi: 10.1016/jsbspro.2014.11.148.

Dedeke, A. (2003). Service quality: a fulfillment-oriented and interactions-centered approach. *Managing Service Quality. 14*(4). 276-289.

De Keyser. A., Lariviere, B. (2014). How technical and functional service quality drive consumer happiness: moderating influences of channel usage. *Journal of Service Management. 25*(1). 30-48.

Dewan, M., & Mahajan, S. (2014). A study of the perceived service quality and its dimensions in private sector banks. *IOSR Journal of Business & Management, 16*(2), Ver.1, 44-51.

Dhar, Upindar et al. (2004). Service with a difference. A comparative analysis of private and public sector banks. *Prestige Journal of Management & Research*, *8*(12), 17-43.

Diplock, K. (1946). Passports and Protection in International Law. *Transactions of the Grotius Society, 32*, 42-59. Retrieved from http://www.jstor.org/stable/743187

Donnelly, Mike, Kerr, Neil J., Rimmer, Russell & Shiu, Edward M. (2006) Assessing the quality of police services using SERVQUAL. *Policing: An International Journal of Police Strategies & Management, 29*(1), 92-105.

Dzogbenuku, R.K., Ahiabar,G.,K. & Amoako, G.,K. (2014). Customer service and Customer retention in Ghana's Banking Sector : the case of SGSSB Bank (Societe Gererale, Ghana). *Indian Journal of Marketing, 44*(1), 33-43.

Elanain, H., (2003). Staff Perceptions of service quality in Egyptian Commercial Banks: An Internal and External perspective. Doctoral thesis, Loughborough University, July 2003. (https://dspace.lboro.ac.uk/).

Engelland, B. T., Hopkins, C. D., & Larson, D. A. (2001). *Journal of Marketing theory & Practice, 9*(4), 15-26. Retrieved from http://www.jstor.org/stable/40470072 on 26-04-2016.

Fakeeh, K.A (2016). The e-governance (e-gov) Information Management models, *International Journal of Applied Information Systems*, *11*(1), ISSN: 2249 – 0868, 10-16.

Fanelli, J. (1955). Passport-Right or Privilege? *The Annals of the American Academy of Political and Social Science. 300*. 36-40. Retrieved from http://www.jstor.org/stable/1030897

Finn, David, W., Charles, W. Lamb, Jr. (1991). An Evaluation of the SERVQUAL Scales in a Retail setting. Rebecca H. Holman and Michael R. Solomon (eds.), *Advances in Consumer Research. 18*, Provo, UT: Association for Consumer Research.

Fozia (2013). A comparative study of customer perception towards e-banking services provided by selected private and public sector banks in India. *International journal of Scientific & Research Publications, 3*(9), ISSN 2250-3153, 598-603.

Galloway, Les. (1998). Quality perceptions of Internal and External Customers: a case study in educational administration. *The TQM Magazine, 10*(1), 20-26.

Gani, A. and Bhat, Mushtaq A. (2003). Service Quality in Commercial banks: A comparative study. *Paradigm, 3*(1), 24-35.

Ganjinia, H., Mohammad, T. & Dehban, S., M., (2013). The evaluation of e-banking services quality with using SERVQUAL scale & its impact on customers' satisfaction (Case study: The branches of Saderat Bank in Guilan Province). *Arabian Journal of Business & Management Review (Oman Chapter), 3*(4), 86- 90.

Garvin. D.A. (1983). Quality on Line. *Harvard Business Review*. 61 (September – October). 65-73.

Garvin. D. A. (1987). Competing on the Eight Dimensions of Quality. *Harvard Business Review*. *65*(6). 101-109.

Gefen. David (2002). Customer Loyalty in e-Commerce. *Journal of the Association for Information systems*. *3*. 27-51.

Gibson. J.L., Ivancevich. J.M. and Donnelly. J.H. (1985). Organizations: Behaviour, Structure, processes. Business Publications. Plano. Texas.

Gronroos. Christian (1978). A Service-Oriented Approach to Marketing of Services. *European Journal of Marketing*. *12*(8). 588-601.

Gronroos. C. (1981). Internal Marketing: An Integral part of marketing Theory. *Marketing of Services*. Donnelly and George. W.R. (Eds). American Marketing Association. Chicago. 23-68.

Gronroos. Christian (1982). Strategic Management and Marketing in the Service Sector. Helsingfors: Swedish School of Economics and Business Administration.

Gronroos. C. (1983). Strategic Management and Marketing in the Service Sector. Marketing Science Institution. Boston.

Gronroos. C. (1984). A Service Quality Model and its Marketing Implications. *European Journal of Marketing. 18*(4). 36-44.

Gulc, A. (2017). Models and Methods of measuring the quality of logistic service. *Procedia Engineering*, 182, 255-264. DoI: 10.1016/j.proeng.2017.03.187.

Gupta, R., Venkaiah, V., & Ammani. P. (2016). Need based segmentation of airport passengers: The case of Rajiv Gandhi International Airport, Hyderabad. *Indian journal of Marketing. 46*(3). 7-21.

Hallowell. R., Schlesinger. L.A and Zornitsky. J. (1996). Internal Service Quality. Customer and Job Satisfaction: Linkages and Implications for Management. *Human Resource Planning. 19*(2). 20-30.

Harrell. G.D and Fors. M.F. (1992). Internal Marketing of a Service. *Industrial Marketing Management. 21*. 299-306.

Hartline. M.D. and Ferrell. O.C. (1993). Contact Employees: relationships among workplace Fairness, Job satisfaction and Prosocial Service Behaviors. M.A: Marketing Science Institute. Cambridge.

Hartline. M.D. and Ferrell. O.C. (1996). The Management of Customer- Contact Service Employees: An Empirical Investigation. *The Journal of Marketing. 60*. 52-70.

Heskett. J.L (1986). Managing in a Service Economy. Harvard Business School Press. Boston. MA.

Heskett, J. L., Jones, T., Loveman, G. W., Sasser, W. E., and Schlesinger, L. A. (1994). Putting the Service Profit Chain to Work. *Harvard Business Review*. March-April, 164-174.

Jaffe, L. (1956). The Right to Travel: The Passport Problem. *Foreign Affairs, 35*(1), 17-28. doi:10.2307/20031202

Jain, S.K., & Gupta, G. (2004). Measuring Service Quality : SERVQUAL Vs. SERVPERF Scales. *Vikalpa, 29*(2), 25-37.

Jayawardhena, C. (2004). Measurement of service quality in internet banking: the development of an instrument, *Journal of Marketing Management*, *20*(4), 185- 207.

J.O, Adetayo & Apollos, E., A. (2013). An overview of service delivery & customer satisfaction in the telecommunication industry in Nigeria. *Indian Journal of Marketing, 43*(8), 14-21.

Johnson, Linda.L., Michael J.Dotson, and B.J. Dunlop (1988). Service Quality Determinants and Effectiveness in real Estate Brokerage industry. *The Journal of Real Estate Research. 3*. 21-36.

Johnson. J.W. (1996). Linking Employee Perceptions of Service Climate to Customer Satisfaction. *Personnel Psychology. 49*(4). 831-851.

Judge, T.A., Piccolo, R. F., Podsakoff, N.P, Shaw, J. C. and Rich, B.L. (2010). The relationship between pay and job satisfaction: A meta-analysis of the literature. *Journal of vocational behaviour. 77*(2). 157-167. http://dx.doi.org/10.1016/j.jvb.2010.04.002.

K. Nagaraja (2016). E-governance in India: Issues and Challenges. *IOSR Journal of Economics & Finance. 7*(5), Ver. 4. Sept-Oct 2016. 50-54.

Kang, S. S., Nobuyuki, O. and Herbert, D. (2004). Service quality and its effects on customer satisfaction and customer behavioural intention: hotel and Ryokan Guests in Japan. *Asia Pacific Journal of Tourism Research. 9*(2). 198-203.

Kanji. G.K. and Asher. M. (1995). Total Quality Management – A Systematic Approach. Productivity Press. Madras.

Kasiri, L.A, Guan Cheng, K.T, Sambasivan, M., Sidin, S.M (2017). Integration of Standardisation & Customisation: Impact on service quality, customer satisfaction & loyalty. *Journal of Retailing and Consumer Services.* 91-97.

Katsutushi, A. (2005). Introduction on total quality management. Translated by Yousefi R. 13-55.

Kenova V. and Jonasson P. (2006). Quality Online Banking Services, Technical Report, Jonkoping International Business School.

Kessler, G. (2001). The Passport System and State Control over Population Flows in the Soviet Union, 1932-1940. *Cahiers Du Monde Russe, 42*(2/4), 477-503. Retrieved from http://www.jstor.org/stable/20174642

Khodaparasti, R., B. & Gharebagh, M., K. (2015). Application of Servqual method for evaluate service quality of Saderat Bank in Urmia, Iran. *Polish Journal of Management Studies*. *11*(2). 37-49.

Kirkendall, N. J. (2008). Organizational Performance Measurement in the Energy Information Administration.U.S.A.

Kotler. P. (1997). Marketing Management. Prentice-Hall. Englewood Cliffs. NJ.

Kotler. P. (1974). Atmospherics as a Marketing Tool. *Journal of Retailing. 49*(4). 48- 64.

Kotler, P. & Keller, K. L. (2009). Marketing Management (13th edition). Pearson Education Inc. Upper Saddle River.

Kumar,V., Pozza, L.D. and Ganesh, J. (2013). Revisioning the satisfaction-loyalty relationship: Empirical generalizations and directions for future research. *Journal of Retailing. 89*(3). 246-262.

Lawler, E.E.III & Porter, L.W. (1967). The Effect of Performance on Job Satisfaction. *Industrial Relations*. 20-28.

Lawler. E.E. III. (1969). Design and Employee motivation. *Personnel Psychology. 22*. 426-434.

Lehtinen.U. and Lentinen. J.R. (1991). Two Approaches to Service Quality Dimensions. *Service Industries Journal. 11*(3). 287-303.

Leonard, Frank, S. and W. Earl Sasser (1982). The Incline of Quality. *Harvard Business Review*. 60. (September – October). 163 – 171.

Lewis, Robert C. and Bernard H. Booms (1983). The Marketing Aspects of Service Quality. *Emerging Perspectives on Services Marketing*. L. Berry, G. Shostack, and G. Upah, eds., Chicago: American Marketing. 99 – 107.

Lewis, B.R. and Mitchell, V.W. (1990). Defining and measuring the quality of customer service. *Marketing Intelligence & Planning. 8*(6). 11-17.

Loiacono, Eleanor, Richard T. Watson, and Dale Goodhue (2000). WebQual: A Website Quality Instrument. Working paper. Worcester Polytechnic Institute.

Locke. E.A and Latham. G.P. (1990). Work Motivation and Satisfaction: Light at the End of the Tunnel. *Psychological Science. 1*(July). 240-246.

Locke. E.A. (1969). What is Job Satisfaction?. *Organizational Behaviour and Human Performance. 4*(April). 309-336.

Lovelock, Christopher H (1981). Why Marketing Management Needs to be Different for Services. *Marketing of Services*. J. Donnelly and W. George, eds., Chicago: American Marketing. 5-9.

Lovelock. C.H.(1991). Services Marketing. London: Prentice-Hall.

Lovelock, C.,& Wirtz, J. (2004).Service Marketing: People, Technology, Strategy (5th ed.).

Lundahl, N., Vegholm, L.S. and Fatima (2009). Technical and functional determinants of customer satisfaction in the bank-SME relationship. *International journal of Management of Service Quality. 19*(5). 581-594.

Mac Stravie. R.S. (1985). Internal Marketing for Hospitals. *Health Quarterly Marketing. 3*(2-3). 47-54.

Malhotra. N. and Birks. D. (1999). Marketing Research-An Applied Approach. Prentice hall. London.

Mc Connell, J. D. (1968). Effect of Pricing on Perception of Product Quality. *Journal of Applied Psychology. 52* (August). 300-303.

Moynihan, D. P., and Pandey, S. K. (2007). Finding workable levers over work motivation comparing job satisfaction, job involvement and organizational commitment. *Administration & Society. 39*(7). 803-832.

Noorani, A. (1984). A Citizen Has Rights Abroad. *Economic and Political Weekly, 19*(14), 588- 588. Retrieved from http://www.jstor.org/stable/4373130

Noorani, A. (1985). Playing with Passports. *Economic and Political Weekly, 20*(50), 2187-2187. Retrieved from http://www.jstor.org/stable/4375107

Oakland. J.S. (1991). Total Quality Management. Butterworth-Heinnemann. London.

Oakland. J.S. and Oakland. S. (1998). The Links between People Management. Customer Satisfaction and Business Results. *Total Quality Management. 9* (4/5). 185-190.

Olander, F. (1970). The Influence of Price on the Consumer's Evaluation of Products. *Pricing Strategy*, B. Taylor and G. Wills, eds., Princeton, NJ: Brandon/Systems Press.

Olsen, S.O. (2002). Comparative evaluation and the relationship between quality, satisfaction and repurchase loyalty. *Academic marketing Science*. *30*(3). 240-249.

Orwig, R.A, Pearson, J. & Cochran, D. (1997). An empirical investigation into the validity of SERVQUAL in the public sector. *Public Administration Quarterly*. *21*(1). Spring 1997. 54-68.

Parasuraman, A., Zeithaml, V., & Berry, L. (1985). A conceptual model of Service Quality and Its Implications for Future Research. *Journal of Marketing*. *49*(4), 41-50. doi:10.2307/1251430.

Parasuraman, A., Zeithaml, V., & Berry, L. (1988). SERVQUAL : a multiple-item scale for measuring customer perceptions of service quality. Journal of Retailing. 64(1). 12-40.

Parasuraman, A., Zeithaml, V., & Berry, L. (1991). Refinement and reassessment of the SERVQUAL scale. Journal of Retailing. 67. 420-450.

Parasuraman, A., Zeithaml, V., & Berry, L. (1993). Research note: more on improving service quality measurement. Journal of Retailing. 69(1). 140-147.

Parasuraman, A., Zeithaml, V., & Berry, L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: implications for future research. Journal of Marketing. 58. 111-124.

Parasuraman, A. and Arvind, Malhotra (2000). A Conceptual Framework for Understanding e-Service Quality: Implications for Future Research and Managerial Practice. Working paper. Report No.00115. Marketing Science Institute. Cambridge. MA.

Parasuraman, A. and Arvind, Malhotra (2002). Service Quality Delivery through Websites: A Critical Review of Extant Knowledge. *Journal of Academy of Marketing Science*. *30*(4). 362-375.

Parasuraman, A., Zeithaml, V. and Arvind, Malhotra (2005). E-S-QUAL: A Multiple- Item Scale for Assessing Electronic Service Quality. *Journal of Service Research*. *7*(10). 1-21. Doi:10.1177/1094670504271156.

Parker, R. (1954). The Right to Go Abroad: To Have and to Hold a Passport. *Virginia Law Review, 40*(7), 853-873. doi:10.2307/1070375

Peter J. Paul, Gilbert A. Churchill, Tom, J. Brown (1993). Caution in the use of Difference Scores in Consumer Research. *Journal of Consumer Research*. *19*. 655 – 662.

Pipko, S., & Pucciarelli, A. (1986). PASSPORT TO DICTATORSHIP. *Human Rights, 13*(2), 32-36. Retrieved from http://www.jstor.org/stable/27879387

Prabha, Divya & Krishnaveni (2006). Service quality perception of banking service with reference to corporate customers. *ACRM Journal of Business & Management Research*. *1*(1). 45-49.

Rabin, Joseph H. (1983). Accent Is on Quality in Consumer Services This Decade. *Marketing News*. *17* (March 4). 12.

Rafiq. M. and Ahmed. P.K. (1993). The Scope of Internal Marketing: Defining the Boundary Between Marketing and Human Resource Management. *Journal of Marketing Management. 9*. 219-232.

Raju, S. (2012). A study on service quality among selected service providers in Madurai district with special reference to Airtel, Aircel, Vodafone and BSNL, Dept. of Management Studies. Madurai Kamraj University, URI: http://hdl.handle.net/10603/136381.

Ramseook, P., Lukea, S., D., Naidoo, P. (2010). Service quality in the public service. *International Journal of Management & Marketing Research*. *3*(1). 37-50.

Ramseook, P., Naidoo,P. & Lukea, S.D (2010). Measuring service Quality: Perceptions of employees. *Global Journal of Business Research*. *4*(1).

Regan. W.J. (1963). The Service Resolution. *Journal of Marketing. 27* (July). 57-62.

Rudianto, Y. (2005). Pelayanan Publik Pada Penyelenggaraan Pemerintah Kecamatan. *Journal Madani Edisi* II.

Sahlu D., Tesfatsion, (2011). Perceived quality of services rendered by Commercial banks: A case study of State Bank of India (SBI), Punjab University Branch, Chandigarh, India. 2(11). Nov 2011.

Santhiyavalli.G (2011). Customers' perception of service quality of SBI – A factor analysis. *International journal of Management & Business Studies. 1*(3). Sept 2011. ISSN 2330-9519. 78-84.

Sargeant. A. and Asif. S. (1998). The Strategic Application of Internal Marketing- An Investigation of UK Banking. *International Journal of Bank Marketing. 16*(2).

Sasser & Arbeit (1976). Selling jobs in the service sector. *Business Horizons*. June. 61- 65.

Sasser, W. Earl, Jr., R. Paul Olsen, and D. Daryl Wyckoff (1978). Management of Service Operations: Text and Cases. Boston: Allyn & Bacon.

Schneider. B. and Bowen. D.E. (1985). Employee and Customer Perceptions of Service in Banks: Replication and extension. *Journal of Applied Psychology. 70*(3). 423-33.

Schneider. B. and Bowen. D.E. (1993). The Service Organization: Human Resources Management is Crucial. *Organizational Dynamics. 21*(4). 39-52.

Schneider. B. and Bowen. D.E. (1995). Winning the Service Game. Harvard Business School Press. Boston.

Singh, A. (2014). An Impact study on e-governance in India (Applications & Issues). *Asian Journal of Technology & Management Research. 4*(1). Jan-June 2014. 6-12. ISSN 2249-0892.

Shostack, G. Lynn (1977). Breaking Free from Product Marketing. *Journal of Marketing*. *41* (April). 73-80.

Smith, Ruth A. and Michael J. Houston (1982). Script Based Evaluations of Satisfaction with Services. *Emerging perspectives on Services Marketing*. L. Berry, G. Shostack, and G. Upah, eds., Chicago: American Marketing. 59-62.

Soderlund, M., Ohman, N. (2006). Assessing Behaviour before it becomes Behaviour: An examination of the role of intentions as a link between satisfaction and Repatronizing behaviour. *International Journal of Service Industry Management*. *16*(2). 169-185.

Spector, P.E. (1997). Job Satisfaction: Application, assessment, causes and consequences, *Thousand Oaks*, CA Sage Publications, Inc.

Statt, D. (2004). *The Routledge Dictionary of Business Management*, Third Edition, Routledge Publishing, Detroit. 78.

Surprenant, C.F. and Solomon, M.R. (1987). Predictability and Personalization in the Service Encounter. *Journal of Marketing*. *51*(2). 86-96.

Svensson, G. (2004). A customized construct of sequential service quality in service encounter chains: time, context, and performance threshold. *Managing Service Quality*. *14* (6). 468-475.

Svensson, G. (2006). New aspects of research into service encounters and service quality. *International Journal of Service Industry Management. 17*(3). 245-257.

Tam, Jackie L.M. & Wong, Y.H. (2001). Interactive selling: a dynamic framework for services. *Journal of Services Marketing*. *15*(5). 379-396.

Tansuhaj. P.; Randall. D. and McCullough. J. (1988). A Services Marketing Management Model: Integrating Internal and External Marketing Functions. The *Journal of Service Marketing. 2*(1).Winter. 31-38.

Tansuhaj. P.; Randall. D. and McCullough. J. (1991). Applying the Internal Marketing Concept Within Large Organization: As Applied to a Credit Union. *Journal of Professional Services Marketing. 6*(2). 193-202.

Tellis, G., & Johnson, J. (2007). The Value of Quality. *Marketing Science, 26*(6), 758-773. Retrieved from http://www.jstor.org/stable/40057224

Tom, J. Brown, Gilbert, A. Churchill & Peter J. Paul (1993). Improving the measurement of service quality. *Journal of Retailing*. *69*(1). 127-139.

Uddin, Mahi Md., (2015). Assessing the quality of hospitality services: A study on hotels in Chittagong. *European Journal of Business & Management*. *7*(4). 18- 28.

United States Dept. of State. (1897). *Passport regulations of foreign countries.* Retrieved from http://www.jstor.org/stable/60236152

Upah, Gregory D. (1980). Mass Marketing in Service Retailing: A Review and Synthesis of Major Methods. *Journal of Retailing*. *56* (Fall). 59-76.

Walton, R. (1980). Quality of Work life activities: A research agenda. *Professional Psychology. 11*(3). 484-493.

Wisniewski, M. and Donnelly, M. (1996). Measuring Service Quality in the public sector: the potential for SERVQUAL. *Total Quality Management. 7*(4). 357- 365.

Wolfinbarger, Mary and Mary C. Gilly (2003). eTailQ: Dimensionalizing. Measuring and Predicting eTail Quality. *Journal of Retailing*. *79*(3). 183- 198.

Wolfinbarger, Mary F., and Gilly, Mary C. (2003). Shopping Online for Freedom, Control and Fun. *California Management Review*. 43(2). 34-55.

Wright, B. E. and Kim, S. (2004).Participation's influence on job satisfaction, the importance of job characteristics. *Review of Public Personnel Administration. 24*(1). 18-40.

Wu Yu-Lung; Chang, M.C.S.; Pei-Chi Yang; Ying-Jun Chen (2008). The Use of E-SQ to establish the internet bank service quality table. IEEE International Conference on Industrial Engineering and Engineering Management, Dec. 2008, 1446-1450.

Yoo, Boonghee and Naveen Donthu (2001). Developing a scale to measure the Perceived Quality of an Internet Shopping Site (SITEQUAL). *Quarterly Journal of Electronic Commerce*. *2*(1). 31-46.

Zavareh, F.B., Ariff, M.S., Jusoh, A., Zakuan, N., Bahari, A.Z. and Ashourian, M. (2012) E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Services. *Procedia - Social and Behavioral Sciences. 40* (2012) 441–445.

Zeithaml, Valarie A. (1981). How Consumer Evaluation Processes Differ Between Goods and Services. *Marketing of Services.* J. Donnelly and W. George, eds., Chicago: American Marketing. 186-190.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1985). Problems and Strategies in Services Marketing. *Journal of Marketing. 49*. Spring. 33-46.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1988). Communication and Control Processes in the delivery of service quality. *Journal of Marketing. 52* (April). 35-48

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1990). Delivering Quality Service. The Free Press. New York. NY.

Zeithaml. V.A.; Parasuraman. A.; and Berry. L.L (1991). The Nature and Determinants of Customer Expectations of Service. Marketing Science Institute Research Program Series. May. 91-113.

Zeithaml. V.A; Berry. L.L; and Parasuraman. A. (1996). The Behavioural Consequences of Service Quality. *Journal of Marketing. 60*. April. 31-46.

APPENDIX - A

Normality test results of Service Capability for Employees
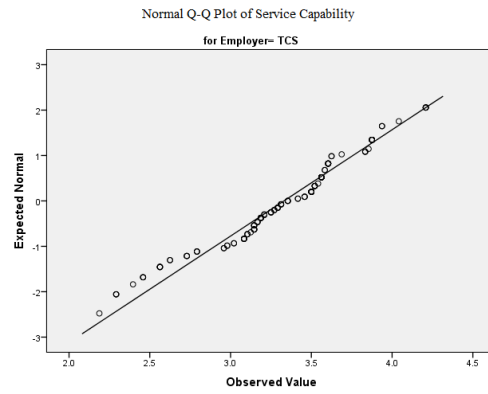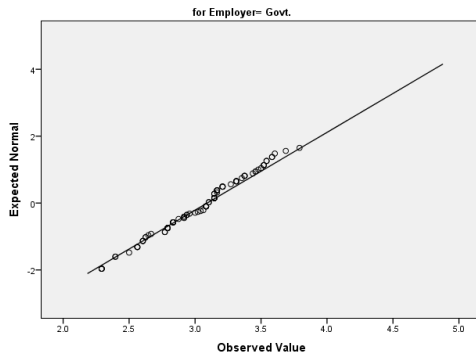
Box plot of Service capability for employees
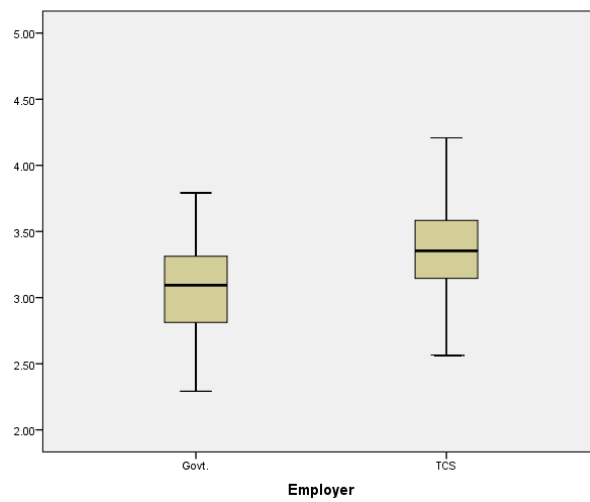
Normality test results of ISQ for employees
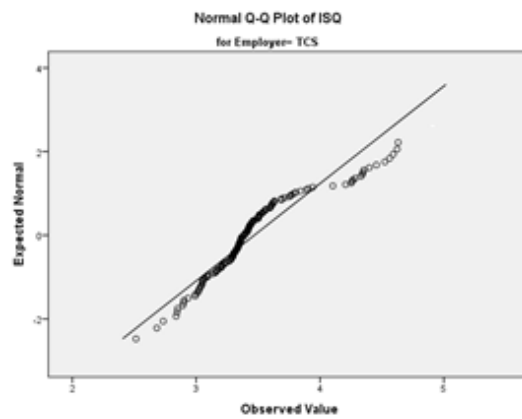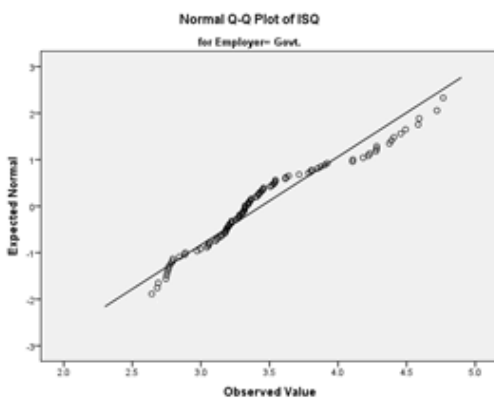
Box plot of ISQ for employees
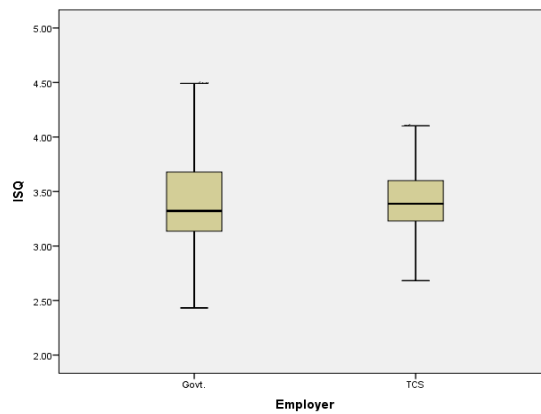
Normality test results of ISQ for RPOs
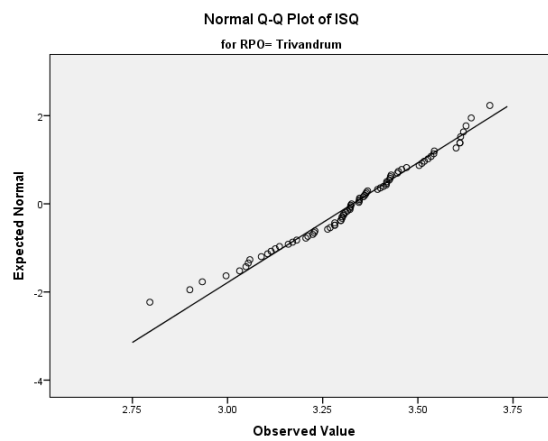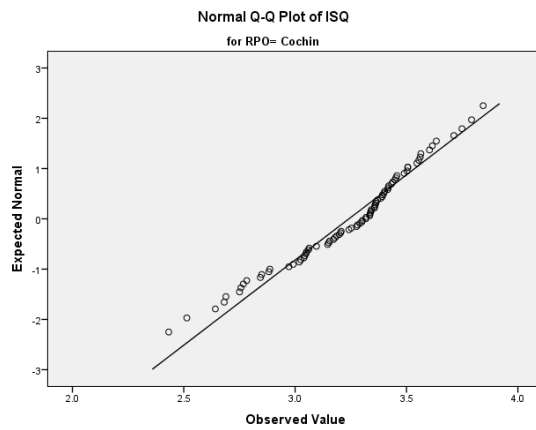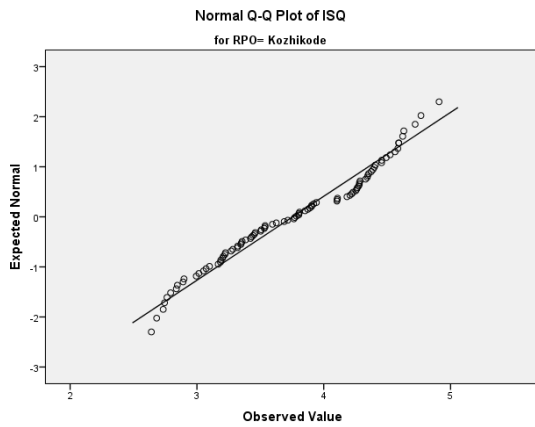
Box plot of ISQ for RPOs
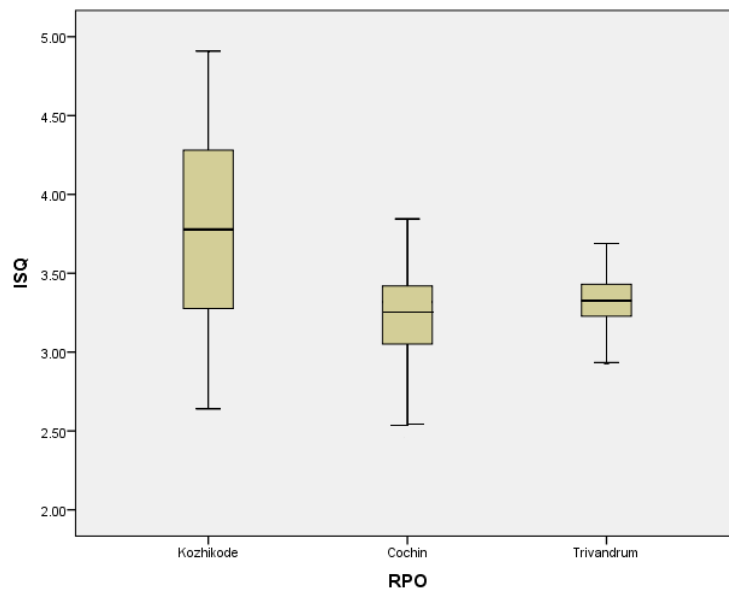
Normality test results of Job Satisfaction for RPOs
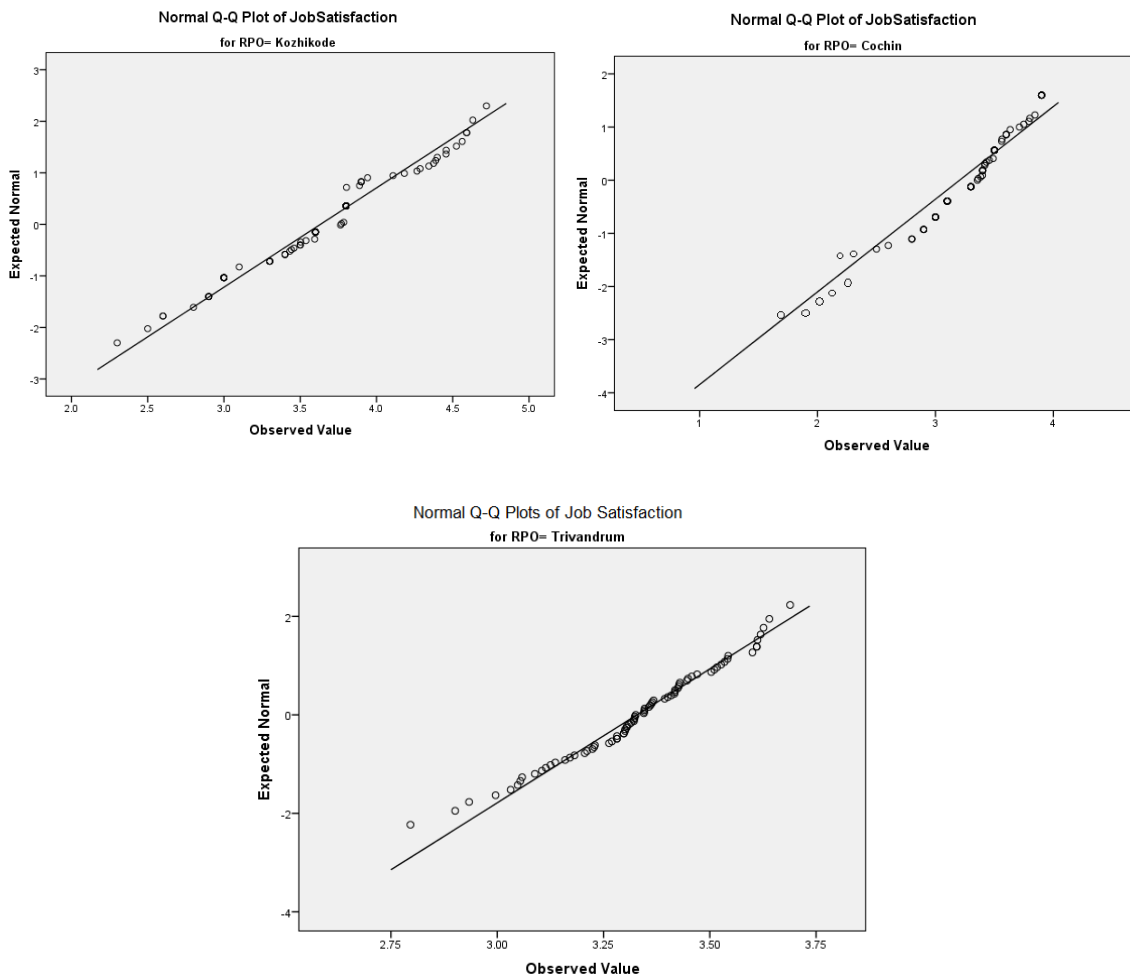
Box plot of Job Satisfaction for RPOs
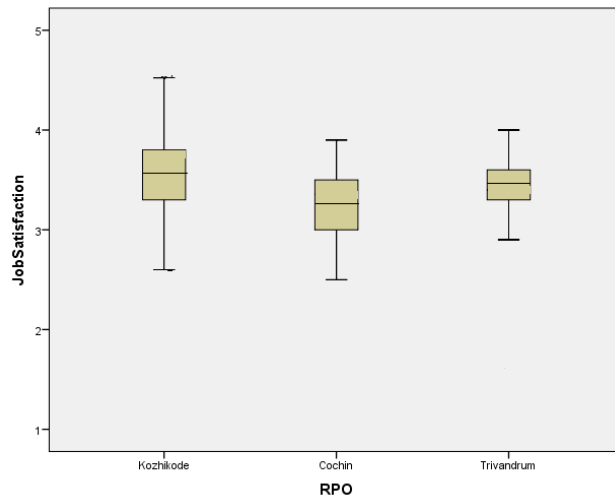
Normality test results of Service Capability for RPOs
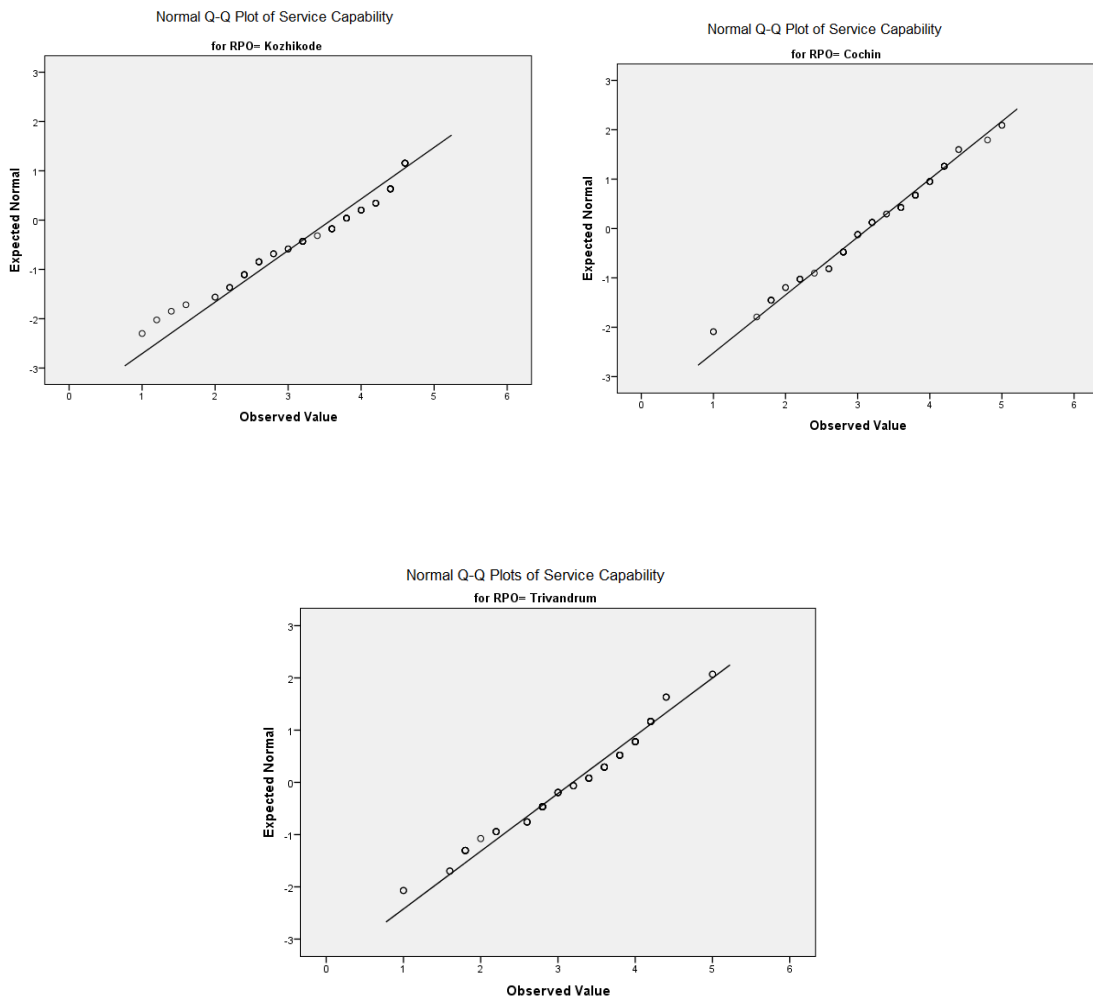
Box plot of Service capability for RPOs
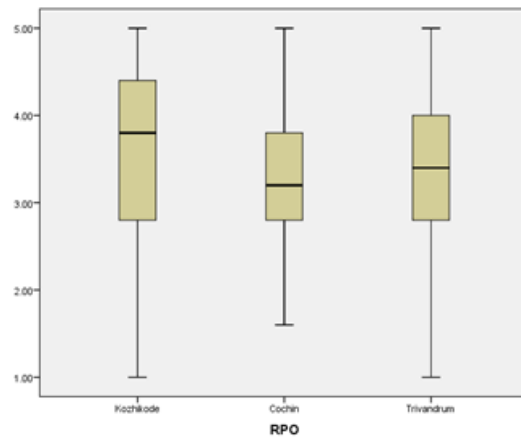
Normality test results of Monetary Satisfaction for RPOs
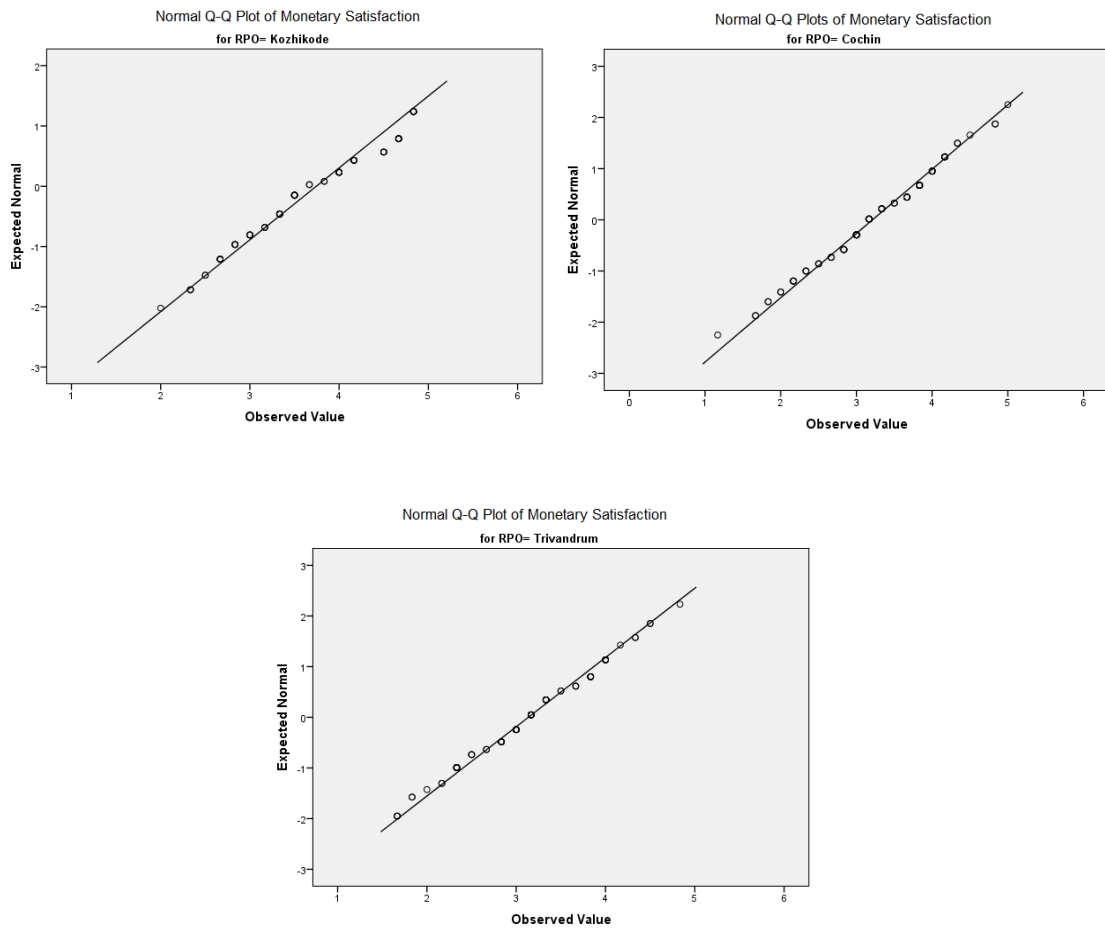
Box plot of Monetary Satisfaction for RPOs
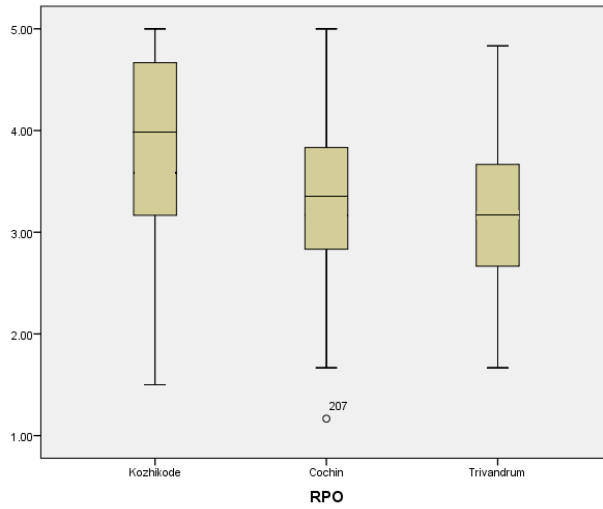
Normality test results of ESQ for RPOs
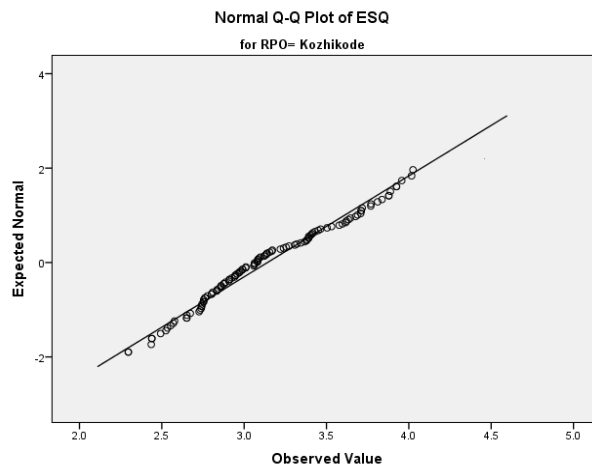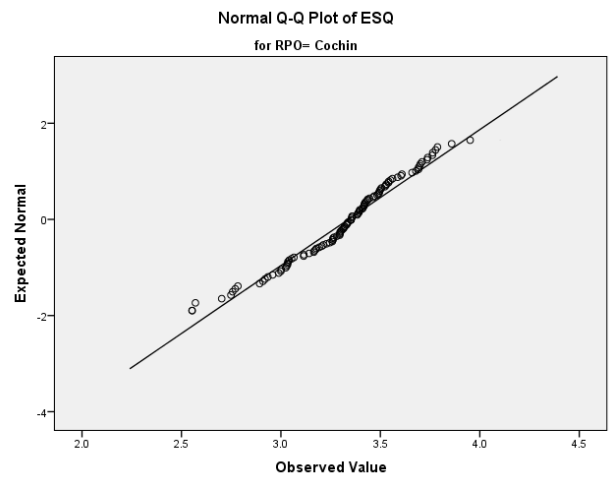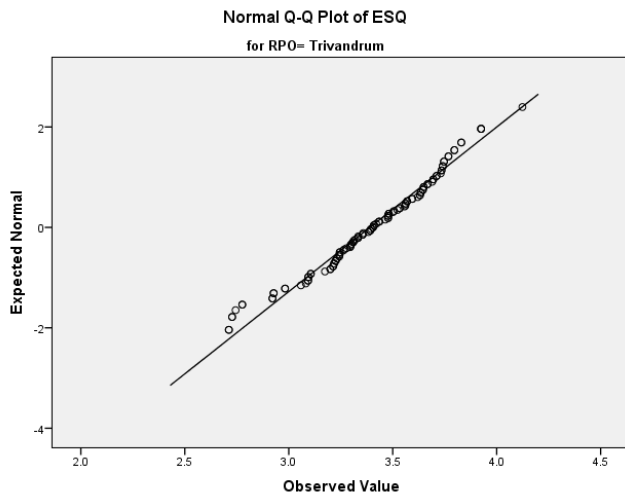
Box plot of ESQ for RPOs
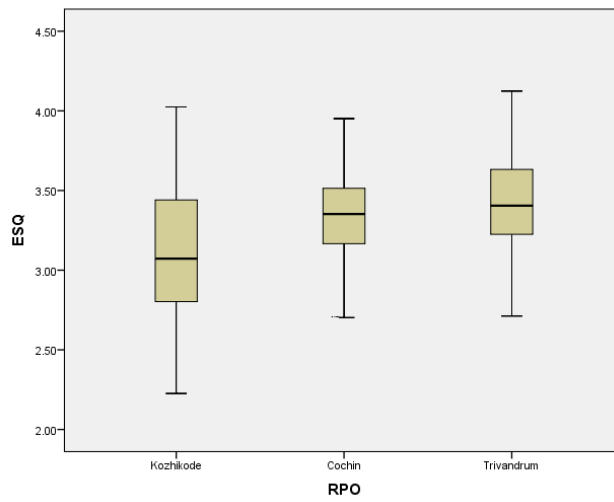
Normality test results of Customer Satisfaction for RPOs
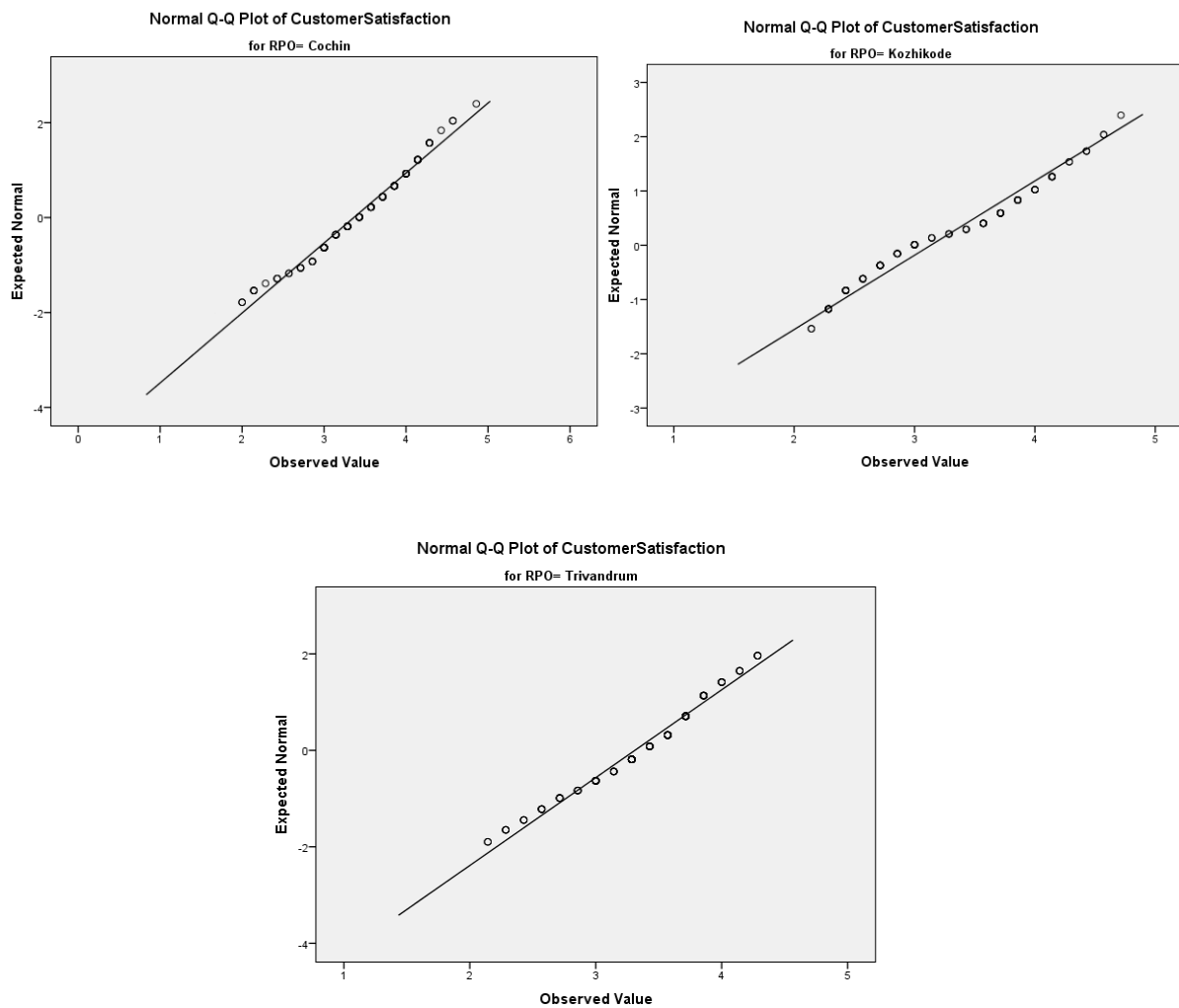
Box plot of Customer Satisfaction for RPOs
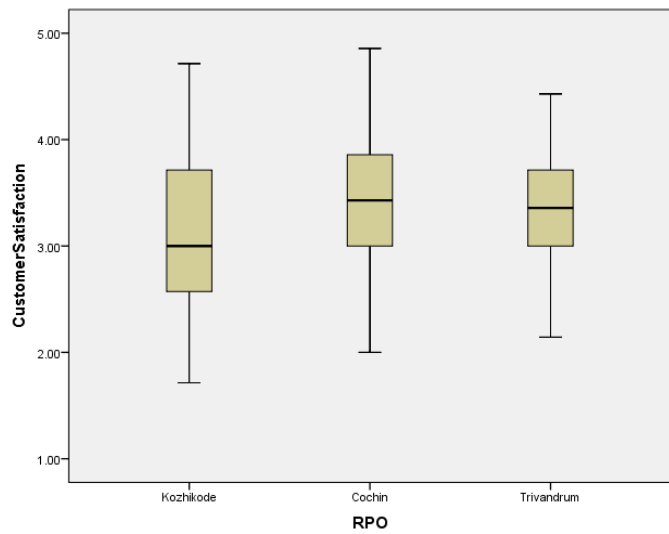
APPENDIX - B

Exploratory Factor Analysis of Internal Service Quality

Table 1
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.475	18.687	18.687	7.475	18.687	18.687	5.078	12.695	12.695
2	4.743	11.857	30.545	4.743	11.857	30.545	4.946	12.364	25.059
3	3.795	9.487	40.032	3.795	9.487	40.032	3.786	9.464	34.523
4	3.437	8.592	48.624	3.437	8.592	48.624	3.454	8.635	43.159
5	2.919	7.297	55.921	2.919	7.297	55.921	2.819	7.048	50.207
6	2.335	5.838	61.759	2.335	5.838	61.759	2.810	7.025	57.232
7	2.129	5.323	67.082	2.129	5.323	67.082	2.769	6.922	64.154
8	1.567	3.916	70.998	1.567	3.916	70.998	2.712	6.781	70.935
9	1.051	2.628	73.626	1.051	2.628	73.626	1.076	2.691	73.626
10	.917	2.292	75.918						
11	.850	2.126	78.043						
12	.719	1.797	79.840						
13	.688	1.721	81.561						
14	.628	1.570	83.131						
15	.584	1.461	84.592						
16	.550	1.374	85.966						
17	.517	1.292	87.258						
18	.473	1.183	88.441						
19	.441	1.101	89.542						
20	.411	1.028	90.570						
21	.403	1.008	91.578						
22	.396	.991	92.569						
23	.356	.890	93.459						
24	.323	.808	94.267						
25	.311	.776	95.043						
26	.279	.697	95.740						
27	.270	.674	96.414						
28	.235	.589	97.003						
29	.201	.503	97.505						
30	.193	.483	97.988						
31	.175	.438	98.427						
32	.153	.382	98.809						
33	.140	.349	99.158						
34	.121	.302	99.460						
35	.115	.287	99.747						
36	.098	.246	99.993						
37	.003	.007	100.000						

Extraction Method: Principal Component Analysis.

Table 2
Rotated Component Matrix

	Component							
	1	2	3	4	5	6	7	8
MS1							.675	
MS2							.797	
MS3							.689	
MS4							.863	
PP1								.851
PP2								.722
PP3								.785
PP4								.618
Te1		.906						
Te2		.901						
Te3		.769						
Te4		.767						
Te5		.674						
Te6		.621						
Te7		.906						
PE1			.826					
PE2			.760					
PE3			.855					
PE4			.682					
PE5			.768					
PE6			.729					
TW1					.771			
TW2					.867			
TW3					.842			
TW4					.706			
PAR1	.944							
PAR2	.944							
PAR3	.915							
PAR4	.915							
PAR5	.944							
PAR6	.621							
TR1						.782		
TR2						.765		
TR3						.699		
TR4						.792		
Co1				.865				
Co2				.832				
Co3				.639				
Co4				.790				
Co5				.682				

Extraction method : Principal Component Analysis
Rotation Method : Varimax with Kaiser Normalization
Rotation converged in 6 iterations

Exploratory Factor Analysis of External Service Quality

Table 3
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.368	15.162	15.162	6.368	15.162	15.162	5.616	13.371	13.371
2	4.991	11.884	27.046	4.991	11.884	27.046	4.904	11.675	25.046
3	4.459	10.617	37.664	4.459	10.617	37.664	4.172	9.932	34.979
4	3.907	9.303	46.967	3.907	9.303	46.967	3.999	9.520	44.499
5	3.647	8.683	55.649	3.647	8.683	55.649	3.956	9.420	53.919
6	3.455	8.227	63.877	3.455	8.227	63.877	3.605	8.584	62.502
7	2.845	6.774	70.651	2.845	6.774	70.651	3.422	8.148	70.651
8	.957	2.278	72.929						
9	.913	2.174	75.103						
10	.789	1.879	76.982						
11	.736	1.752	78.734						
12	.698	1.662	80.395						
13	.649	1.545	81.941						
14	.631	1.502	83.443						
15	.550	1.311	84.753						
16	.515	1.226	85.980						
17	.468	1.115	87.094						
18	.413	.983	88.077						
19	.385	.917	88.994						
20	.376	.894	89.888						
21	.358	.852	90.741						
22	.343	.817	91.558						
23	.307	.731	92.289						
24	.284	.677	92.966						
25	.280	.667	93.633						
26	.264	.628	94.262						
27	.248	.590	94.852						
28	.243	.579	95.431						
29	.224	.534	95.965						
30	.202	.480	96.445						
31	.188	.447	96.892						
32	.177	.422	97.313						
33	.162	.385	97.698						
34	.150	.357	98.055						
35	.141	.336	98.390						
36	.129	.308	98.698						
37	.122	.290	98.988						
38	.114	.272	99.260						
39	.105	.249	99.509						
40	.087	.207	99.717						
41	.078	.187	99.903						
42	.041	.097	100.000						

Extraction Method: Principal Component Analysis.

Table 4
Rotated Component Matrix

	Component						
	1	2	3	4	5	6	7
Tan1	.755						
Tan2	.816						
Tan3	.872						
Tan4	.738						
Tan5	.847						
Tan6	.876						
Tan7	.849						
Tan8	.865						
Rel1							.866
Rel2							.776
Rel3							.879
Rel4							.838
Rel5							.697
Res1			.783				
Res2			.891				
Res3			.786				
Res4			.897				
Res5			.676				
Res6			.878				
Ass1		.883					
Ass2		.880					
Ass3		.891					
Ass4		.917					
Ass5		.914					
Ass6		.892					
Emp1					.810		
Emp2					.694		
Emp3					.706		
Emp4					.787		
Emp5					.861		
Emp6					.914		
Info1						.698	
Info2						.897	
Info3						.892	
Info4						.866	
Info5						.852	
Con1				.782			
Con2				.859			
Con3				.857			
Con4				.829			
Con5				.837			
Con6				.630			

APPENDIX - C

QUESTIONNAIRE

Dear Respondent,

I am currently engaged in research for a Ph.D in Commerce regarding the service quality of Passport Seva Kendras in Kerala. This survey is an important part of my research for which your co-operation and participation in filling the following questionnaire is inevitable. I would be most grateful if you could spare a few minutes from your valuable time to fill my questionnaire regarding your expectations and experiences at PSK. All responses will be used for research purposes only and will be kept confidential. Anonymity of respondents is also guaranteed. If you have any queries please do not hesitate to contact me at nooramkutty@gmail.com.

Thank you for your assistance.

Noora Mohamed Kutty

Please answer all of the following questions by ticking at places that matches your opinion

1. Which RPO are you working in?
   a) Kozhikode ☐   c) Tripunithura ☐   e) Kollam ☐
   b) Malappuram ☐   d) Thrissur ☐   f) Vazhuthacaud ☐
2. What is the nature of your employment
   a) Permanent ☐   b)Temporary ☐
3. Who is your employer
   a) Government ☐   b) TCS ☐

4. How long have you been working as a passport office employee? …………………..

5. Rate your opinion regarding the following before and after he launching of PSK.

Items	Much Better than expected	Better than expected	Same as expected	Worse than expected	Much Worse than expected
Authority seek information from staff regarding how to improve the service quality					
Superiors emphasises on the importance of delivering high quality service to the applicants					
We are not motivated to provide high quality service					
Superiors have more important tasks than helping us in providing better quality service					
Quality checking is a regular practice in PSK					

Items	Much Better than expected	Better than expected	Same as expected	Worse than expected	Much Worse than expected
The time of duty is convenient to the staff					

Items	Much Better than expected	Better than expected	Same as expected	Worse than expected	Much Worse than expected
Authorities conduct entertainment programmes for its employees					
The technology used in PSK helps me to provide error free services to the applicants					
Use of technology makes me do my job faster					
The technology used in PSK helps me in confidential handling of the data of the applicants					
The queue management system helps in proper management of queues					
CCTV surveillance helps to avoid fraudulent behaviours from the public					
Dongle access to the systems ensures right person handling of systems					
The office has standards for setting its internal premises					
The office has standards for setting its external premises					
The working conditions inside the office are comfortable					
We have amble space inside the office for smooth flow of work					
The cleanliness is well maintained inside the office					
The pantry provides refreshment privacies to the employees					
I believe that it is the responsibility of me to help my colleagues in their work					
I am helped by my co-workers in the required situations					
The authorities remind us to be self reliant without seeking the help of others					
The employees in PSK work individually rather than in teams					
Govt. staff are rewarded for their excellent performance					
Govt. staff are rewarded for the ideas contributed for improving the service quality					
The performance appraisal system followed by authorities motivates me to provide high quality service to the applicants					
My superior praises me when I deliver high level of service					
Authorities have specific standards for					

appraising its employees					
Management Information system enables better appraisal of employees					
Authorities provide sufficient training to learn the job					
The training provided help me in doing my job easily					
Authorities employs efficient trainers for training its employees					
In training, Special care is taken to improve the communication skills					
Communication among the superiors and subordinates are good					
Superiors constantly communicates the importance of delivering high quality service					
The communication process between the employees and managers takes a long time as it has to go through the proper channel only					
Intercom enables better communication among the team					

6. What is your opinion regarding the following services of PSK

	Excellent	Good	Average	Poor	Very Poor
Website					
Call centre					
SMS services					
M passport seva mobile app					

7. What difficulties have you encountered while processing an application?

.	Always	Quite often	Sometimes	Rarely	Never
PSK related					
The site is not accessible					
The application processing is a lengthy procedure					
Inability to keep up with the SLA					
Equipment not working					
Citizen related					
Errors in the certificates produced by the applicants					
Ignorance of Citizens					
Indifferent behaviour of citizens					

Large number of applicants					
Employer related					
Lack of proper guidance					
Unfriendly superiors					
Lack of support from colleagues					

8. Rate your opinion regarding the following facilities available at PSK? Tick the appropriate column.

	Very Good	Good	Average	Poor	Very Poor	Not available
Public phone booths						
ATM						
Photocopying services						
Food & Beverages						
Self help Passport seva kiosks						

9. What is the occurrence of Send Back?
   a) Always ☐   c) Sometimes ☐   Rarely ☐
   b) Quite Often ☐   d) Never ☐

10. What are the occurrences of the following for the send back?

	Always	Quite often	Sometimes	Rarely	Never
Not scanning of documents					
Improper scanning of documents					
Documents not sufficient					
Typing error in the details of applications (mismatch in name, address, date of birth etc.)					
For conversion of normal into Tatkal					
Requirement for request letter					
Problem with the photo captured					
Problem with the signature of applicants					
Applicant demanding to make correction					

Any other reasons, please specify…………………………………………………………………………..

11. What is your opinion regarding the following features of PSK?

	Excellent	Good	Average	Poor	Very Poor
Timeliness					
Transparency					
Accessibility					
Reliability					
Comfortability					

12. Rate your level of satisfaction regarding the following

	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Salary					
Bonus					
Other monetary benefits					
Work Design					
Work Responsibilities					
Performance on Job					
Job security					
Management Support					
Policies & Procedures					
Technology					
Physical Environment					
Team work					
Performance Appraisal					
Training					
Communication					

13. Rate your ability to serve applicants

	Very Low	Low	Average	High	Very High
Ability to understand the nature of applicants					
Ability to respond to queries					
Ability to handle service related equipment					
Ability to do job without any errors					

The following questions relate to your Personal details. Please tick one box in every question.

14. Age : ………………………….

15. Gender: Male ☐   Female ☐

16. Marital Status: Married ☐   Unmarried ☐

     Divorced ☐   Widowed ☐

17. Educational Qualification:

    Below SSLC ☐   SSLC ☐   Plus Two ☐   Graduate ☐

    Post Graduate ☐   Professional Qualification ☐

18. Monthly Income :……………………………….

19. Do you have any suggestions for improving PSK? Please mention

    ……

    ……

    ……

    ………........

APPENDIX - D

QUESTIONNAIRE

Dear Respondent,

I am currently engaged in research for a Ph.D in Commerce regarding the service quality of Passport Seva Kendras in Kerala. This survey is an important part of my research for which your co-operation and participation in filling the following questionnaire is inevitable. I would be most grateful if you could spare 15 minutes from your valuable time to fill my questionnaire regarding your expectations and experiences at PSK. All responses will be used for research purposes only and will be kept confidential. Anonymity of respondents is also guaranteed. If you have any queries please do not hesitate to contact me at nooramkutty@gmail.com.

Thank you for your assistance.

Noora Mohamed Kutty

Please answer all of the following questions by ticking at places that matches your opinion

1. Which PSK have you visited?
   a) Kozhikode ☐   c) Tripunithura ☐   e) Kollam ☐
   b) Malappuram ☐   d) Thrissur ☐   f) Vazhuthacaud ☐

2. What is the type of your application
   a) Fresh ☐   b) Reissue/Renewal ☐

3. What was the nature of your appointment
   a) Normal ☐   b) Tatkal ☐

4. In the case of reissue, what is the reason for your applying for reissue?
   Change in existing personal details ☐
   Validity expired ☐
   Validity going to expire ☐
   Exhaustion of pages ☐
   Damage of existing passport ☐
   Existing passport found lost ☐
   Adding of husband's/wife's name ☐
   Conversion to ECNR ☐
   (Emigration check not required)
   Personal reasons ☐

5. What are the personal reasons for your application for fresh passport/ reissue?
   Education ☐
   Employment ☐
   Pilgrimage ☐
   Joining family abroad ☐
   Visiting other countries ☐
   Medical purpose ☐
   Participation in some games/ conferences/ meetings ☐
   Keeping as a document ☐

No reason ☐

Any other, Please specify…………………………….

6. Have you given the online application for passport all by yourself?
   Yes ☐   No ☐

7. If No, who has helped you with the online application process?
   Friends ☐   Colleagues ☐   Relatives ☐
   Travel agents ☐   Akshaya Centres ☐   Any other Jana Sevana Kendras ☐

8. Are you aware of the application procedure?
   Fully Aware ☐   Somewhat Aware ☐   Not Aware ☐

9. What difficulties have you encountered for getting an appointment?
   The site was not accessible   ☐
   The application procedure was lengthy   ☐
   I was unaware about the defects in my certificates   ☐
   It took time to rectify my certificates   ☐
   I had to wait for days to get an appointment   ☐
   Payment related problems   ☐
   Inability to change appointment date/time   ☐
   Nothing   ☐
   Any other problems, please mention………………………………..

10. How much did you spend for getting an appointment?
    1000-1500 ☐   1501-1700 ☐   1701-1900 ☐   Above 1900 ☐

11. What is the gap between your appointment date and the date on which the booking was done?
    1 day ☐   2-4 days ☐   5-7 days ☐
    within two weeks ☐   within a month ☐   after a month ☐

12. Are you aware regarding the documents required for the passport issuance
    Fully Aware ☐   Somewhat Aware ☐   Not Aware ☐

13. How did you come to know about the right documents required?
    a) Akshaya ☐   c) Online portal ☐   e) Had a send back from PSK ☐
    b) Friends/Relatives ☐   d) Enquiry counter at PSK ☐   f) Any other agents ☐

14. Rate your awareness regarding the following. Please put a tick in the appropriate column.

	Fully Aware	Somewhat Aware	Not Aware
Online Portal			
Call centre			
SMS services			
Passport seva mobile app			

15. Have you availed the following ?
    SMS services   Yes ☐   No ☐
    Call centre   Yes ☐   No ☐
    Passport seva mobile app   Yes ☐   No ☐
    Protective passport cover   Yes ☐   No ☐

16. If yes, how do you rate them?

    SMS services   Very Good ☐   Good ☐   Average ☐   Poor ☐   Very poor ☐

    Call centre   Very Good ☐   Good ☐   Average ☐   Poor ☐   Very poor ☐

    Passport seva
    mobile app   Very Good ☐   Good ☐   Average ☐   Poor ☐   Very poor ☐

    Passport cover   Very Good ☐   Good ☐   Average ☐   Poor ☐   Very poor ☐

17. What is your opinion regarding the online portal?

    Very Good ☐   Good ☐   Average ☐   Poor ☐   Very poor ☐

    No Opinion ☐

18. Are the following facilities available at PSK? Tick the appropriate column.

	Available	Available but not properly functioning (not up to mark)	Not available	Don't know
Public phone booths				
ATM				
Photocopying services				
Newspapers/Journals				
Self help Passport seva kiosks				
Toilet facilities				
Feeding room for infants				
Food & Beverages				

19. What is your expectation & Perception regarding the following. Tick the appropriate column.

Statements	Much Better than expected	Better than expected	Same as expected	Worse than expected	Much Worse than expected
The office has up to date equipment					
Queue management system is very helpful					
Employees are well dressed and neat in appearance					
Physical facilities are visually appealing					
Adequate seats are available in the waiting lounge					
The seats in the waiting lounge are well maintained					
Cleanliness is ensured inside					
Toilet is well maintained					
Materials associated with service are visually appealing					

Statements	Much Better than expected	Better than expected	Same as expected	Worse than expected	Much Worse than expected
When they promises to do something by a certain time, it does so					
When you have a problem, they shows sincere interest in solving it					
They perform the service right at the first time itself					
They insist on error free records					
They are dependable					
Employees tell you exactly when the services will be performed					
Employees give you prompt response					
Employees give you clear and understandable information					
Employees are always willing to help					
Employees are never too busy not to respond to your request					
Time taken to complete the process is very short					
The behaviour of employees instill confidence in you					
Employees can use the technology quickly and skilfully					
You can trust the employees					
Employees are consistently courteous with you					
Employees are experienced					
Employees have knowledge to answer your questions					
They give you individual attention					
It has operating hours convenient to the citizens					
The employees understand your specific needs					
They arrange special care for special applicants like Senior citizens, Differently abled, ladies with infants					
Clear guidance are provided by the employees					
Information signs are provided about the facilities & services					
All the information needed by the applicants are available in the website					
Information provided through the website is well organised					
Information available to the applicants are accurate					
Information available to the applicants are up to date					
Information required are available at the required time					
The information uploaded in the website are kept confidential					
The government does not use the information provided for any other purposes					
You can trust the internet while giving your					

details					
Your personal details are not shared with other websites					
Payments done through the website are safe and secure					
The employees will not reveal your personal details to others					

20. Have you faced the problem of Sending Back from B to A or C to A?
   a) Yes ☐   b) No ☐

   If yes, what was the reason?

Not scanning of documents ☐

Improper scanning of documents ☐

Documents not sufficient ☐

Typing error in the details of applications
(mismatch in name, address, date of birth etc.) ☐

For conversion of normal into tatkal ☐

Requirement for request letter ☐

Problem with the photo captured ☐

Problem with the signature of applicants ☐

Applicant demanding to make correction ☐

Any other, please mention…………………………………………………………………………………

21. Have the staff insisted you to purchase the Protective Passport Cover?
   Highly insisted ☐   Insisted ☐   Neutral ☐   Not insisted ☐   Not at all insisted ☐

22. What was the time taken for receiving the passport after visiting PSK?
   1-2 days ☐   3-4 days ☐   5-7 days ☐
   within two weeks ☐   within a month ☐   more than a month ☐

23. Are you aware of the grievance redressal system at PSK?
   Fully Aware ☐   Aware ☐   Not Aware ☐

24. Have you filed any grievances through the grievance redressal system?
   Yes ☐   No ☐

25. What is your opinion regarding the grievance redressal system of PSK?
   Very Good ☐   Good ☐   Neutral ☐   Poor ☐   Very Poor ☐

26. What is the level of satisfaction felt by you regarding PSK? Tick the appropriate column for each.

	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied
Time taken to receive the passport					
Time taken to receive the passport cover					
Condition of the passport					
Transparency in the procedures					
Accessibility of PSK					
PSK is trustworthy					
Comfortability provided by PSK					
Police verification (if any)					

The following questions relate to your Personal details

27. Age: …………………

28. Gender: Male ☐   Female ☐

29. Marital Status: Married ☐   Unmarried ☐   Divorced ☐   Widowed ☐

30. Educational Qualification

   Below SSLC ☐   SSLC ☐   Plus Two ☐

   Graduate ☐   Post Graduate ☐   Professional Qualification ☐

31. Occupied in : a) India ☐   b) Abroad ☐

   If abroad, specify the country……………………………………………………

32. Occupation:

Agriculture	☐	Self employed	☐
Business	☐	Housewife	☐
Professional	☐	Government employee	☐

   Any other, please specify…………………………………………..

33. Average Monthly Income: …………………………..

34. Please mention your suggestions to improve the passport office

   ....

   ....

   ....

   ....

   ....