Service Quality in Management Institutions: Perceived and Expected Quality Gaps in Viewpoint of Students

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Abstract: In the past few decades a phenomenal growth is observed in Management Institutions in India and therefore the quality is the major concern. There are various stakeholders involved in quality of education that includes students, teachers, industries, alumnus, society etc. But students play a major role in education system they are one who is most affected. Thus the present study aimed at understanding the students' perception and expectation from the quality of management institutions. The quality gap of educational services was determined based on differences between students' perceptions and expectations. The results demonstrated that negative quality gap is found between the five dimensions of service quality. The least and the highest negative quality gap were found in the reliability (-0.371) and tangibility (-0.498) dimensions respectively. Also, the result of the paired t-test shows that there were significant differences between perceptions and expectations of students in all of the five service quality dimensions as tangibility, responsiveness, reliability, assurance and empathy. Negative quality gaps shows that students' expectations exceed their perceptions of service quality of management institutions. Thus, improvements are needed across all five dimensions.
Key Words: Service Quality, Dimensions of Service Quality, Quality Gap, Tangibility, Responsiveness, Reliability, Assurance and Empathy
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I. Introduction

Higher Education System in India is one of the largest systems of its kind in the world and has grown in a remarkable way, particularly in the post independence period. During that era higher education system in India has undergone a massive expansion with the establishment of several Universities, Technical Institutes, Research Institutions and Professional / Non-Professional Colleges all over the country to generate and disseminate knowledge with the noble intention of providing easy access to higher education to the common people in India.

There are various issues faced by higher education system at present that includes financing and management, access, equity and relevance, emphasis on health consciousness, professional values and ethics and quality of higher education together with the assessment of institutions and their accreditation. These issues are important for the country, as it is now engaged in the use of higher education as a powerful tool to build a knowledge-based information society of the 21st Century.

Today we are living in the globalized world and the equation of world is changed in-terms of population, political power, economy and volume of consumption of natural resources. Development and progress of any country is defined by the Knowledge society and skilled manpower. Education plays a major role in shaping in creating a potential manpower. Higher education in India has centuries old history and has made lots of changes in past two decades.There are so many bodies formed by the government at state and central level to maintain the quality of higher education it includes various regulatory and accreditation bodies like NAAC, NBA etc to monitor the higher educational institutions with a vision to ensure quality in educational services, but we are still not able to achieve quality of higher education as compared with the global level excellence in India. In India major challenges the higher education system is facing is to maintain the quality. Higher Education system quality depends mainly on following factors that includes financing of higher education, quality of human resources in higher education, quality of the research infrastructure, Mismanagement of the system, lack of accountability, society and ethics, lack of industry academia collaboration in research, curriculum development, Lack of importance for natural and social sciences.

Berry and Parasuraman (1992) argue that the strategic success of a service organization depends on the ability of service providers to enhance their images by consistently meeting or exceeding customers'service expectations. In this context higher education institutions are a service provider and students, parents and alumni

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are the stakeholders. It is the responsibility of the academics staff and faculty administrator to adopt a policy of continuous improvement for students (customers) and to maintain the quality of higher education. All of them in the institutions play separate role in ensuring service quality in higher education. As a result of globalization, Indian economy strongly influences higher education to improve quality of life. India's aspirations to establish a knowledge society in the context of increasing globalization, is based on the assumption that higher and technical education essentially empowers people with the requisite competitive skills and knowledge. It has been realized that it is the quality of education that prepares one for all pursuits of life and in the absence of an acceptable level of quality, higher education becomes a mere formalism devoid of any purpose or substance. As a result, from around the turn of the century, increasing attention has also been paid to quality and excellence in higher education.

Due to liberalization in the Education system participation of private sector is increased to a great extent especially in the case of higher education and thus the education services are more market oriented today. The tradition education system comprising of colleges, universities and other institutions and they are facing a huge competition from private institutions. Even after the lots of changes in terms of faculty with better qualification and experience, the services provided in education sector is not in response to the pace of changes faced in education sector today. The major focus of government is on issues relating to increasing access and expansion, inclusion and achieving excellence in quality of higher education system. But in practice government is more oriented towards creating new and addition infrastructure and an institution instead of adequate development of the systems to deliver better educational services and thus the services actually delivered is not as per the expectation of the service taker there by creating a gap.Therefore, quality is considered to be an important drive for socio economic development and also, it becomes a competitive weapon for the institutions to attract and serve the society.

In general higher education as a service aimed at fulfilling the need for learning and development as well as providing benefits like increment inaptitude, professional expertise, and skills produced withthe help of a good infrastructure, faculty expertise and learning means,where the service taker does not get anyownership. For the purpose of present study the SERVQUOL tool is used that helps to study the service quality expectation and perception of students studying in management institutions.

II. Literature Review

Parasuraman et al., (1988) defined service quality as the gap between consumers' expectations and perceptions. Gap analysis is not new in a higher educational context, and a number of studies have been influenced by the work of Parasuraman et al (1988.). According to Parasuraman, Zeithaml and Berry (1985, 1988, 1991, 1994), regardless of the type of service, consumers basically use the same criteria toassess quality. Service quality is a general opinion the client forms regarding itsdelivery, which is constituted by a series of successful or unsuccessfulexperiences. Managing gaps in service will help the institution to improve its quality.But gaps are not the only means clients use to judge a service. They can also usefive broad-based dimensions as judgment criteria: reliability, tangibility,responsibility, security and empathy (Badri et al. 2005).

JelenaLegčević (2009) conducted a study on 479 students with an aim to identify the Quality Gap of Educational Services found that in each of the five SERVQUAL dimensions; there was a negative quality gap. The least and the most negative quality gap means were in the reliability (-3,45) and empathy (-7,86) dimensions respectively. He also found the significant differences between perceptions and expectations of students in all of the five SERVQUAL dimensions. Negative quality gaps mean students' expectations exceed their perceptions. Finally he suggested that there is need for improvement across all five dimensions.

Annamdevula et al (2012) identifies the determinants to evaluate the service quality in higher education and develops HiEdQUAL for measuring service quality in Indian higher education sector. This paper describes the methodology to develop the new measuring instrument of service quality through qualitative and quantitative studies that explores five dimensions: teaching and course content, administrative services, academic facilities, campus infrastructure and support services of service quality within the higher education sector.

Prasad et.al (2013) while measuring the satisfaction gap in management education found that university service quality can be measured with eight dimensions scale that includes Tangible aspects , Reliability , Competence, Industry Institute interaction, Course structure, Internship output, Employability and Inculcation of Entrepreneurial spirit where employability and industry institute interaction is the most important factor for management graduating students. The researcher also highlighted the importance of this dimensions for stronger management emphasis on service dependability of personalized interest when interacting with graduate students. The results of this study also provide valuable insight into relationship of student satisfaction with university/institute services, one. Since service quality and student satisfaction are important factors in retention and image building, it is important that institutes must focus on service quality (process) and use the tools of continuous improvement.

Berry (1995) in his study with an aim to determine the quality gap of educational services by using a modified SERVQUAL instrument among students in Hormozgan University of Medical Sciences suggests that service plays an important role in enhancing value, and can positively influence a firm's success. Understanding and measuring customer expectations and performance are an essential component that can be used to enhance a company's service provision. This study helps to locate areas of performance where improvements are needed, or areas where resources could be better utilized.

Another study by Aghamolaei et al (2008) in with an aim was to determine the quality gap of educational services results demonstrated that in each of the five SERVQUAL dimensions, there was a negative quality gap means students' expectations exceed their perceptions. The least and the most negative quality gap means were in the reliability and responsiveness dimensions respectively. Thus, improvements are needed across all five dimensions.

F Asefi et.al (2017) while studying the gap between the expectations and perceptions of students regarding the educational services observed a negative gap between the students' expectations and perceptions of the quality of educational services delivered to them. Which shows that the quality of services delivered to students was less than what they expected. The highest gap was related to the tangibles. In order to improve the educational services, paying attention to different areas of quality of educational services, especially, the tangibles, is necessary.

Naidu et.al (2015) while comparing the quality of higher education in public and private universities found that there is no significant difference in the quality of education in public and private institutions on most of the factors. The study further reveals that the capabilities of lecturers in both public and private universities seem to be less of an important criterion for assessing quality. This was indeed surprising as academic staffs are crucial to the development of the knowledge of the students.

Farahmandian et.al (2013) found that the factors of facilities, advisory services, curriculum, and financial assistance and tuition costs have positive and significant impact on student satisfaction Where as teaching quality does not have significant impact on the satisfaction of students.

Khodayari et.al (2011) while studying Service Quality in Higher Education found that there is gap exists between the student's perception and expectation of service quality in higher education. The research shows that factors and dimensions of SERVQUOL model such as reliability, tangibility, responsiveness, assurance and empathy are important for students while assessing the quality of higher education.

OdessoLemmal et.al (2012), Stakeholder Perceptions of Service Quality Improvement in Ethiopian Public Higher Education Institutions that all dimensions of the service quality improvement initiatives was perceived by academic staff and students to be very poor. The reasons for these poor or low perceptions were: the high expectations of the stakeholders, the government's intention to expand, lack of adequate knowledge regarding the implementation of the BPR process, the lack of motivation by service providers, poor management and the lack of good governance by the universities, inexperienced workers, non-empowered and task specific frontline employees, the low quality of the infrastructure, non-value adding hierarchical structures and approval systems, ethical problems with some service providers, the high staff turnover and the lack of experienced staff.In addition, at all new universities, construction is underway and as a result, there are problems such as the poor state of the dormitories, classes, bathrooms, recreation areas, lounges, TV rooms, sport fields and internet connectivity, while the libraries are not well stocked with books and periodicals either.

III. Objectives Of The Study

To identify the gaps between expected services and perceptions about actually received service quality in management institutions in the Indian Context

IV. Research Methodology

The methodology is the most important in research as it is the frame work for conducting the study. The present study was quantitative in nature and questionnaire has been used as a tool for collecting the data from management students. In this research the population respondents comprise postgraduate and undergraduate management students studying at the Management Institutions in Indore City. For the collection of data students are selected through non probability convenience sampling method and 100 questionnaires are distributed. In examining the gap between students expectationand perceptionof service quality factors which includes the tangibility, reliability, responsiveness, assurance and empathy a total of 25 Statements are constructed in the questionnaire. The statements are created to request the students to indicate their expectation and perception of service quality in management institutions through the five point likert scale ranging from strongly agree to strongly disagree. For the present study the data has been analyzed through Statistical Package for Social Science" software or SPSS version 21and pilot survey was conducted to test the validity of questionnaire. For understanding the reliability ofquestions a total number of 30 survey questionnaires are distributed amongst students. Reliability of scale has assessed Cronbach alpha. In this research the reliability

(Cronbatch alpha) of all the service quality dimensions such as tangibility (.840), reliability (.867), responsiveness (.850), assurance (.868) and empathy (.912), thus all the measures are above 0.7which shows that all the constructs are reliable. For the analysis and representation of data collected paired t-test, tables and pie charts were used.

V.   Hypotheses

There is no significant difference between the expectations and perceptions of the students about the service quality dimension Tangibility.

There is no significant difference between the expectations and perceptions of the students about the service quality dimension Reliability.

There is no significant difference between the expectations and perceptions of the students about the service quality dimension Responsiveness.

There is no significant difference between the expectations and perceptions of the students about the service quality dimension Assurance.

There is no significant difference between the expectations and perceptions of the students about the service quality dimension Empathy

Demographic Characteristics of Respondents

Demographic Profile of the Respondents	Frequency	Percentage
Gender wise distribution of respondents		
Male	39	39
Female	61	61
Total	100	100
Institution Category		
Government College	34	34
Private College	66	66
Total	100	100

VI. Result And Discussion:

The aim of this study was to determine the quality gap of educational services using an originally SERVQUAL instrument amongst management students in Indore city. The result shown in tables given below indicates that in all of the five service quality dimensions negative gaps are found. Negative quality gaps means students' expectations are greater than their perceptions of service quality of management institutions, and it indicates dissatisfaction. Thus, improvements are needed across all five service quality dimensions.

In the present study, the least and the greatest negative quality gap are found in the reliability and tangibility dimensions respectively. The highest negative gap is found between the tangibility, responsiveness and assurance dimensions service quality i.e. students are expecting more from their institutes' services than they are getting in reality; which implies that management institutes i.e. service providers are lacking in their standards of service quality.

VII.   Hypothesis Testing: Result Of Tangibility

Table No. 1: Result of Paired T-test (Tangibility) summary

	Tangibles	Mean	T-value	Sig. (2 tailed)	Combined Mean Expectation (E)	Combined Mean Perception (P)	Gap (P-E)
Pair 1	TangiblesE1	4.31	4.743	.000	4.335	3.837	-0.498
	TangiblesP1	3.9300					
Pair 2	TangiblesE2	4.21	5.002	.000			
	TangiblesP2	3.7200					
Pair 3	TangiblesE3	4.48	7.248	.000			
	TangiblesP3	3.9600					
Pair 4	TangiblesE4	4.34	5.692	.000			
	TangiblesP4	3.7400					

The paired samples statistics was used to test the significant mean difference (gap) between students' expectations and perceptions of service quality dimension tangibility. Paired samples t-test confirmed the hypothesis that there is a statistically significant difference between expectations and perceptions of the management students on service quality dimension tangibility.

Mean value from table no. 1 for all the components of tangibility also indicate that the greatest negative quality gap is found between the expectations and perceptions of students on service quality dimension of tangibility. This dimension indicates the infrastructuralfacility is not up to the mark, availability of latest equipment, professionalism of faculty members and teaching material provided to students in an institution is not as per the expectation of the students.

Hypothesis Testing : Result of Reliability

Table No. 2: Result of Paired T-test (Reliability) summary

	Tangibles	Mean	T-value	Sig. (2 tailed)	Combined Mean Expectation (E)	Combined Mean Perception (P)	Gap (P-E)
Pair 1	ReliabilityE1	4.51	6.600	.000			
	ReliabilityP1	3.9600					
Pair 2	ReliabilityE2	4.01	4.072	.000	4.246	3.875	-0.371
	ReliabilityP2	3.7000					
Pair 3	ReliabilityE3	4.23	2.596	.011			
	ReliabilityP3	4.0000					
Pair 4	ReliabilityE4	4.18	3.276	.001			
	ReliabilityP4	3.8800					
Pair 5	ReliabilityE5	4.23	5.159	.000			
	ReliabilityP5	3.7300					
Pair 6	ReliabilityE6	4.32	4.503	.000			
	ReliabilityP6	3.9800					

The result from the paired t-test (Table 2) indicates the significant difference between the expectations and perceptions of students about the reliability dimension of service quality. As shown from table no. 2 the least negative quality gap is found between the expectation and perception of the students on reliability dimension. This dimension indicates that student'sare not satisfied with the working hours of the institute. They feel that they are not getting proper support from faculty and staff members. Institute's record maintenance, information transmission and scheduling of lectures are also not as per the expectation of the students.

Hypothesis Testing : Result of Responsiveness

Table No. 3: Result of Paired T-test (Responsiveness) summary

	Tangibles	Mean	T-value	Sig. (2 tailed)	Combined Mean Expectation (E)	Combined Mean Perception (P)	Gap (P-E)
Pair 1	ResponsivenessE1	4.23	5.486	.000			
	ResponsivenessP1	3.7100			4.26	3.83	-0.43
Pair 2	ResponsivenessE2	4.23	4.140	.000			
	ResponsivenessP2	3.8800					
Pair 3	ResponsivenessE3	4.32	5.130	.000			
	ResponsivenessP3	3.9000					

Table no. 3 shows that the significant value is 0.00 which is less than 0.05 for all the components of responsiveness which shows that null hypothesis H3 is rejected hence, there is a significant difference between the expectations and perceptions of students about the responsiveness dimension of service quality. The responsiveness dimension of service quality also shows the negative quality gap. This dimension indicates that students grievance redressal process, code of conducts and support system in the institute is not as per their expectation

Hypothesis Testing : Result of Assurance

Table No. 4: Result of Paired T-test (Assurance) summary

	Tangibles	Mean	T-value	Sig. (2 tailed)	Combined Mean Expectation (E)	Combined Mean Perception (P)	Gap (P-E)
Pair 1	AssuranceE1	4.40	4.690	.000	4.266	3.84	-0.426
	AssuranceP1	4.0000					
Pair 2	AssuranceE2	4.23	4.280	.000			
	AssuranceP2	3.7900					
Pair 3	AssuranceE3	4.17	4.117	.000			
	AssuranceP3	3.7600					
Pair 4	AssuranceE4	4.26	6.295	.000			
	AssuranceP4	3.7500					
Pair 5	AssuranceE5	4.31	3.783	.000			
	AssuranceP5	3.9600					
Pair 6	AssuranceE6	4.23	5.717	.000			
	AssuranceP6	3.7900					

The paired t-test result as shown in the table no 4 indicates that there is a significant difference between the expectations and perceptions of students about the assurance dimension of service quality. This dimension of service quality also shows the negative quality gap i.e.expectations of students is high and their perceptions of quality of services they are getting on assurance dimension of service quality is low i.e. not as per their expectations.This indicates that that knowledge level of teaching faculty, their code of conducts, quality of education provided in the management institutions, their reputation and professionalism is not as per the expectations of the students.

Hypothesis Testing : Result of Empathy

Table No. 5: Result of Paired T-test (Empathy) summary

	Empathy	Mean	T-value	Sig. (2 tailed)	Combined Mean Expectation (E)	Combined Mean Perception (P)	Gap (P-E)
Pair 1	EmpathyE1	4.21	4.852	.000	4.251	3.86	-0.391
	EmpathyP1	3.7400					
Pair 2	EmpathyE2	4.22	3.245	.002			
	EmpathyP2	3.9700					
Pair 3	EmpathyE3	4.27	5.940	.000			
	EmpathyP3	3.7600					
Pair 4	EmpathyE4	4.20	3.703	.000			
	EmpathyP4	3.8100					
Pair 5	EmpathyE5	4.25	4.875	.000			
	EmpathyP5	3.8100					
Pair 6	EmpathyE6	4.36	4.321	.000			
	EmpathyP6	4.0700					

The result of the paired t-test table no. 5 showsthe significant difference between the expectations and perceptions of students about the empathy dimension of service quality.
Mean value from table no. 5 for all the components of empathy also indicate the negative quality gap between the expectations and perceptions of students on empathy dimension of service quality.This dimension of service quality indicates that students are not satisfied with attitude of the staffmember, their way of communicating, values and acknowledges them.

VIII.   Conclusion
Students satisfaction has become an important indicator of quality of services in educational institutions. In today's scenario if we are talking about management students, they are well-informed and ambitious, and they expect outstanding service quality from their educational institutions. In India the actual quality of services provided by management institutions is not as per the expectations of the students. The present research also demonstrated a negative quality gaps between all the service quality dimensions of

SERVQUOL. The negative quality gap in service dimensions can be used as a roadmap for planning and allocation of resources (Campbell, 2001). Thus to reduce or eliminate the negative quality gaps, the management institutions should focus on three priority groups for the planning and allocation of resources that includes tangibility dimension (includes infrastructural facility, latest equipment availability, professionalism of faculty members and teaching material) as first priority group which shows the highest negative gaps, responsiveness and assurance (includes students grievance redressal process, code of conducts, support system, knowledge level of teaching faculty and quality of education) as second priority and the empathy& reliability dimensions (includes Institute's record maintenance, information transmission, scheduling of lectures, attitude of the staff member and their way of communicating) are place in third priority which shows the least negative gaps and the study is found identical to another study by JelenaLegčević (2009) which also shows the least negative gap in reliability dimension of service quality. Hence it can be said that if the management institutions focus on above identified three priorities and taken it in to account, will definitely helps to eliminate the negative quality gaps and improve the service quality of management institution that is as per the expectation of the students.

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Annexure
Tangibility

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	TangiblesE1	4.31	100	.631	.063
	TangiblesP1	3.9300	100	.72829	.07283
Pair 2	TangiblesE2	4.21	100	.624	.062
	TangiblesP2	3.7200	100	.86550	.08655
Pair 3	TangiblesE3	4.48	100	.674	.067
	TangiblesP3	3.9600	100	.70953	.07095
Pair 4	TangiblesE4	4.34	100	.670	.067
	TangiblesP4	3.7400	100	.87178	.08718

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	TangiblesE1 TangiblesP1	-.38000	.80126	.08013	.22101	.53899	4.743	99	.000
Pair 2	TangiblesE2 TangiblesP2	-.49000	.97954	.09795	.29564	.68436	5.002	99	.000
Pair 3	TangiblesE3 TangiblesP3	-.52000	.71746	.07175	.37764	.66236	7.248	99	.000
Pair 4	TangiblesE4 TangiblesP4	-.60000	1.05409	.10541	.39085	.80915	5.692	99	.000

Reliability

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ReliabilityE1	4.51	100	.674	.067
	ReliabilityP1	3.9600	100	.85185	.08519
Pair 2	ReliabilityE2	4.01	100	.759	.076
	ReliabilityP2	3.7000	100	.82266	.08227
Pair 3	ReliabilityE3	4.23	100	.790	.079
	ReliabilityP3	4.0000	100	.85280	.08528
Pair 4	ReliabilityE4	4.18	100	.744	.074
	ReliabilityP4	3.8800	100	.87939	.08794
Pair 5	ReliabilityE5	4.23	100	.723	.072
	ReliabilityP5	3.7300	100	.88597	.08860
Pair 6	ReliabilityE6	4.32	100	.665	.066
	ReliabilityP6	3.9800	100	.84063	.08406

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ReliabilityE1 ReliabilityP1	-.55000	.83333	.08333	.38465	.71535	6.600	99	.000
Pair 2	ReliabilityE2 ReliabilityP2	-.31000	.76138	.07614	.15893	.46107	4.072	99	.000
Pair 3	ReliabilityE3 ReliabilityP3	-.23000	.88597	.08860	.05420	.40580	2.596	99	.011
Pair 4	ReliabilityE4 ReliabilityP4	-.30000	.91563	.09156	.11832	.48168	3.276	99	.001
Pair 5	ReliabilityE5 ReliabilityP5	-.50000	.96922	.09692	.30769	.69231	5.159	99	.000
Pair 6	ReliabilityE6 ReliabilityP6	-.34000	.75505	.07551	.19018	.48982	4.503	99	.000

Responsiveness

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ResponsivenessE1	4.23	100	.694	.069
	ResponsivenessP1	3.7100	100	.89098	.08910
Pair 2	ResponsivenessE2	4.23	100	.694	.069
	ResponsivenessP2	3.8800	100	.76910	.07691
Pair 3	ResponsivenessE3	4.32	100	.875	.087
	ResponsivenessP3	3.9000	100	.94815	.09482

Paired Samples Test

		Paired Differences					T	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ResponsivenessE1 ResponsivenessP1	-.52000	.94794	.09479	.33191	.70809	5.486	99	.000
Pair 2	ResponsivenessE2 ResponsivenessP2	-.35000	.84537	.08454	.18226	.51774	4.140	99	.000

Pair 3	ResponsivenessE3 ResponsivenessP3	-.42000	.81872	.08187	.25755	.58245	5.130	99	.000

Assurance

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	AssuranceE1	4.40	100	.682	.068
	AssuranceP1	4.0000	100	.77850	.07785
Pair 2	AssuranceE2	4.23	100	.679	.068
	AssuranceP2	3.7900	100	.80773	.08077
Pair 3	AssuranceE3	4.17	100	.739	.074
	AssuranceP3	3.7600	100	.84232	.08423
Pair 4	AssuranceE4	4.26	100	.705	.071
	AssuranceP4	3.7500	100	.77035	.07703
Pair 5	AssuranceE5	4.31	100	.598	.060
	AssuranceP5	3.9600	100	.88671	.08867
Pair 6	AssuranceE6	4.23	100	.802	.080
	AssuranceP6	3.7900	100	.80773	.08077

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	AssuranceE1 AssuranceP1	-.40000	.85280	.08528	.23079	.56921	4.690	99	.000
Pair 2	AssuranceE2 AssuranceP2	-.44000	1.02809	.10281	.23600	.64400	4.280	99	.000
Pair 3	AssuranceE3 AssuranceP3	-.41000	.99590	.09959	.21239	.60761	4.117	99	.000
Pair 4	AssuranceE4 AssuranceP4	-.51000	.81023	.08102	.34923	.67077	6.295	99	.000
Pair 5	AssuranceE5 AssuranceP5	-.35000	.92524	.09252	.16641	.53359	3.783	99	.000
Pair 6	AssuranceE6 AssuranceP6	-.44000	.76963	.07696	.28729	.59271	5.717	99	.000

Empathy

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	EmpathyE1	4.21	100	.769	.077
	EmpathyP1	3.7400	100	.87178	.08718
Pair 2	EmpathyE2	4.22	100	.773	.077
	EmpathyP2	3.9700	100	.74475	.07447
Pair 3	EmpathyE3	4.27	100	.737	.074
	EmpathyP3	3.7600	100	.84232	.08423
Pair 4	EmpathyE4	4.20	100	.739	.074
	EmpathyP4	3.8100	100	.81271	.08127
Pair 5	EmpathyE5	4.25	100	.672	.067
	EmpathyP5	3.8100	100	.70632	.07063
Pair 6	EmpathyE6	4.36	100	.704	.070
	EmpathyP6	4.0700	100	.71428	.07143

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	EmpathyE1 - EmpathyP1	.47000	.96875	.09688	.27778	.66222	4.852	99	.000
Pair 2	EmpathyE2 - EmpathyP2	.25000	.77035	.07703	.09715	.40285	3.245	99	.002
Pair 3	EmpathyE3 - EmpathyP3	.51000	.85865	.08586	.33963	.68037	5.940	99	.000
Pair 4	EmpathyE4 - EmpathyP4	.39000	1.05309	.10531	.18104	.59896	3.703	99	.000
Pair 5	EmpathyE5 - EmpathyP5	.44000	.90252	.09025	.26092	.61908	4.875	99	.000
Pair 6	EmpathyE6 - EmpathyP6	.29000	.67112	.06711	.15683	.42317	4.321	99	.000

Dr.Shwetamogre. " Service Quality in Management Institutions: Perceived and Expected Quality Gaps in Viewpoint of Students." IOSR Journal of Business and Management (IOSR-JBM) 20.4 (2018): 19-28.