# A STUDY ON PERCEPTION AND EXPECTATION OF THE CUSTOMERS ABOUT SERVICE QUALITY OF RESIDENTIAL APARTMENTS IN LARGEST CITIES OF TAMIL NADU

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## ABSTRACT

*Shelter is considered as one of the basic necessities for healthy living. Housing in India is not merely a shelter but also a matter of self-satisfaction and pride in the society. Adequate shelter has been defined as "more than a roof over one's head, it means adequate privacy, adequate space, physical accessibility, adequate security of tenure, structural stability and durability, adequate lighting, heating and ventilation, adequate basic infrastructure such as water, sanitation, and waste management facilities, suitable environmental quality and health factors and adequate and accessible location with regard to work and basic facilities, all of which should be available at an affordable cost. The present study is to analyze perception and expectation of the customers about service quality of the promoters in the study area. Conclusion will be given.*

**Key words:**Customers Expectation, Customers Perception, Residential Apartments, Service Quality.

**Introduction**

Customer's Residential Satisfaction is a feeling of contentment or fulfillment when the customer has ultimately achieved what he has expected in a house; residential satisfaction has been used as a key predictor of an individual's perception of general "quality of life"; residential satisfaction is an ad hoc evaluative measure for judging the success of developments constructed by private and public sectors, and an assessment tool of residents' perceptions of inadequacies in their current housing environment in order to improve the status quo. When customers are comfortable dealing with service providers, they are more willing to complain when service failures occur. The satisfaction level of residents (customers) with respect to quality of workmanship and quality of materials in the construction, quality of repair and maintenance works, surrounding environment of the residential estate, performance of the agencies responsible for estate management, and overall (individual) satisfaction of living in that particular residential estate are some of the factors that are deemed important.

**Residential Apartment Purchase**

A buyer will consider a number of factors when purchasing a residential Appartment. The major factors are location, building size, type of unit, number of bedrooms, design and layout, amenities, facilities, view, density, developer reputation, promotional efforts, security, and convenience. Other attributes that may contribute to dwelling choices are workplace accessibility and environmental quality. These factors form the market value of a property. In an experiment on the determinants of buyer aspirations and reservation prices of properties. The advantages and disadvantages in these factors create buyer's motivation or demotivation in selecting a property.

Residential apartment purchase is a complex decision-making process which requires a buyer to pass through a number of steps. It starts with the requirement to identify product profiles, and then a search for information on the related profiles. The set of information gathered will consequently enable the buyer to evaluate these profiles based on certain criteria and hence, to make product choice before completing the purchase cycle with an after-sale evaluation.

At the evaluative level, product attributes required by a buyer are determined so that problems identified in real estate can be resolved, and these attributes are evaluated in terms of

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element, number and importance. Attribute elements include price level, design type, floor size, style presentation, extent of prestige, and image portrayal, for which a buyer considers them in combination during a purchase decision. Number relates to the total evaluative criteria considered in a particular purchase decision-making process while importance concerns the influence that each criterion has in the comparison process.

The accuracy of the evaluation of product alternatives is situational. One situation is where product evaluative criteria do not have any impact on product choice due to the similarity of the levels of criteria between two competing alternatives. Situational factors also affect the importance of a certain evaluative criterion. Location, for example, can be considered as an important criterion if the time factor is ignored.

Having compared all the evaluative criteria for each alternative, the buyer's priority against a particular alternative is formed based on the total utility derived from the attributes that form that alternative. A low level of total utility reflects a smaller degree of importance and vice versa. This forms the basis for assessing buyer's preference in choice of attributes of real estate products.

## Service Quality

Service quality has become as one of the key driving forces of business sustainability and is vital for firms' accomplishment (Rust and Oliver, 1994) Hence; many research activities on service quality has been conducted out worldwide. The development of the original 22-item SERVQUAL instrument by Parasuraman (1985, 1988, and 1994). It has provided researchers with the possibility of measuring the performance expectations gaps composed by five determinants knows, reliability, responsiveness, empathy, assurance and tangibility. Rust and Oliver (1994) have given three component model including service quality, service product service delivery to investigate service quality but not many researchers has used it, whereas service product allude the technical quality, service delivery allude functional quality and service environment indicate internal and external.

## Review of Literature

Agila, et al (2012) concluded and contributed as for the national development as the real estate business comes under the service sector of our economy and it plays a major role on the

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Indian infrastructural development. Thus, the government should take the necessary steps to uplift the real estate business people throughout the country.

Ghaleb J. Sweis, et al (2013) their study focuses on apartments in Amman (the Jordanian capital) to identify, describe, and measure factors contributing to customer satisfaction with apartment housing. Four zones were chosen to incorporate significant variation in the apartments' materials, finishes, amenities, and budgets into the data. We developed a survey to explore customer satisfaction with apartment housing in Amman. Residents in zone A were found to be the most satisfied with their apartments. In addition to identifying the zone which contained the most satisfied inhabitants, the researchers identified variables that significantly affect residents' satisfaction with their housing. Apartment building developers can utilize these results to attend to those features that apartment inhabitant's value, thereby increasing their competitive advantage in the marketplace.

Miao Yue, et al (2013) using the key incident method, the researchers found three main major factors which affecting owners' satisfaction: service quality, safety management,cost and fund management. And by theoretical analysis and empirical investigation, the researchers constructed an owners satisfaction index system, screened and sequenced these affecting factors. The research can provide theoretical basis and empirical evidences to enterprises for their customer satisfaction measurements, help property companies to understand the working key, and find the practical and feasible countermeasures which can improve the satisfaction of owners.

Varady, et.al., (2001) in their study of relocation of public housing's voucher recipients found that age was inversely related to housing satisfaction because according to the researchers, satisfaction levels were likely to have been suppressed by the difficulties associated with moving to a new and unfamiliar environment.

Walter, et al (2005) discussed the costs of home ownership and their potential impact on real estate returns.  The simulations show that user costs can easily exceed the total of capital gains and imputed or actual rents based on historical long run real estate mortgage interest and appreciation rates. To offset high user costs and potential lower rates of return on residential equity investments, the purchase price becomes critical.  Furthermore, holding periods are important.  If there is less than the average 7- year holding period, the higher relative transactions

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cost result in much higher user costs. In addition, the simulation analyses show that user costs play an important role in potentially explaining the above long-term average appreciation rates experienced from 2000-2005 in many residential real estate markets nationally.

Data analysis and interpretation

## Statement of the Problem

In India, the housing problem is felt more acutely in recent years. Even after independence, there is a huge scarcity in the availability of houses. The housing problem has distinctive characteristics in its dual dimensions of quantity and quality. The former is found more in urban areas and the later in rural areas.  The problem of insufficient sheltering is a result of the staggering population explosion, migration and concentration in particular areas. Lower per capita income, the phenomenon of nuclear family formation, scarcity of developed land, hike in the cost of building materials, non-availability of skilled manpower and the highly speculative trend in real-estate business dealing in house-sites contribute to the worsening of the situation.  A systematic enquiry is to be made to understand the multi-dimensional factors that affect buying decision of the customers. The customers have to consider so many factors before and after purchasing the residential apartment. The knowledge of different factors affecting the buying behaviour and buying preferences of the consumers will provide to builders and developers to launch their residential apartment schemes and to understand the insight of buying behaviour. Hence, promoters will be able to launch their housing schemes better and effectively. Keeping these in mind the research problem has been identified key factors purchase decision of Residential Apartments in largest cities of Tamil Nadu namely Chennai, Coimbatore, Madurai and Tiruchirapalli.

## Objectives of the Study

1. To analyze perception and expectation of the customers about service quality of the promoters in the study area.

## RESEARCH METHODOLOGY

## Data collection

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In the present study, primary data are used. The required primary data have been collected through survey method with a pre-tested, well-structured and non-disguised questionnaire. The primary data for service quality were collected from the sample respondents through interview. The original instrument designed by Parasuraman et.al (1988) with 23 statements in 5 categories has been modified in the questionnaire.

## Sampling size

There are ten corporations in Tamil Nadu namely Chennai, Coimbatore, Madurai, Tiruchirappalli, Salem, Tiruneveli, Tiruppur, Erode, Vellore, and Thoothukudi of which the largest cities, namely Chennai, Coimbatore, Madurai, and Tiruchirappalli were selected for the study on the basis of industrial background and availability of employment opportunities. Each city is divided into four regions, namely North, South, East and West. From each region 10 apartments which are constructed from 2007 to 2012 were selected at random, a total of 40 apartments were selected from each city.  Therefore, a total of 160 apartments were chosen from Chennai, Coimbatore, Madurai, and Tiruchirappalli cities.  Among the selected apartments, three units (flats) were selected for the study on the basis of random sampling technique (drawing lots). Thus, 480 owners of residential flat were selected for the study.

## Instruments Design

For collection of data, questionnaires were used. Before drafting of final questionnaires, informal interviews were carried out with owners of the residential flat to list the various variables, which customers generally consider before and after buying of an apartment, for service quality the variables Tangibles, Reliability, Responsiveness, Assurance and  Empathy were selected and for factors affecting influencing purchase of residential flats, the variable, Basic Amenities, Recreational and Leisure, Layout, Financials, Proximity and Connectivity were selected for the study. The five-point Likert scales was used for constructing the questionnaires for factors influencing purchase of residential flats, representing 5–Highly satisfied 4 Satisfied 3-Neutral, 2-Dissatisfied and 1-Highly dissatisfied. High level of satisfaction is the deciding factor for purchasing residential flat.

## ANALYSIS AND INTERPRETATION

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**Table – 1 Selected Respondents Demographic Profile**

| | | |
|---|---|---|
| Age | Below 40 years | 64 (13.33) |
| | 40 - 50 years | 312 (65.00) |
| | Above 50 years | 104 (21.67) |
| | Total | 480 (100.0) |
| Gender | Male | 293 (61.04) |
| | Female | 187 (38.96) |
| | Total | 480 (100.0) |
| Educational Qualification | Undergraduate | 252 (52.50) |
| | Postgraduate | 149 (31.04) |
| | Professional qualifications | 79 (16.46) |
| | Total | 480 (100.0) |
| Occupation | Employees | 295 (61.46) |
| | Professionals | 79 (16.46) |
| | Businessmen | 106 (22.08) |
| | Total | 480 (100.0) |
| Income | Below ₹ 50,000 | 83 (17.29) |
| | ₹ 50,000 – 75,000 | 267 (55.63) |
| | Above ₹ 75,000 | 130 (27.08) |
| | Total | 480 (100.0) |
| Size of the Flats | Below 1000 Sq. feet | 109 (22.71) |
| | 1000 – 1500 Sq. feet | 298 (62.08) |
| | Above 1500 Sq. feet | 73 (15.21) |
| | Total | 480 (100.0) |
| Source of Information | Real Estate Brokers | 34 (07.08) |
| | Direct contact | 21 (04.34) |
| | Advertisement | 146 (30.42) |
| | Friends and Relatives | 279 (58.13) |
| | Total | 480 (100.0) |
| Source of Finance | Housing loan | 445 (92.71) |
| | Self-finance | 35 (07.29) |
| | Total | 480 (100.0) |

**Source: Primary Data**

## PERCEPTION AND EXPECTATION ABOUT SERVICE QUALITY

The SERVQUAL model is used to assess consumers' expectations and perceptions regarding service quality of the residential flats promoters. Both expectations and perceptions are measured using a 7 point scale to rate their level of agreement or disagreement (1 strongly disagree and 7 strongly agree), on which the higher numbers indicate a higher level of expectation or perceptions.

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Perceptions are based on the actual service they receive from the promoters while expectations are based on past experiences and information received about the residential flats promoters. Service quality scores are the difference between the perception and expectation scores (P-E) with a possible range of values from -6 to +6 (-6 stands for very dissatisfied and +6 means very satisfied). The quality score measures the service gap or the degree to which expectations exceed perceptions.  The more positive the P-E scores, the higher the level of service quality leading to a higher level of customer satisfaction. Satisfaction and service quality are both treated together as functions of a customer's perception and expectations. If expectation and perception are equal, service quality is satisfactory.

**Quality Perceptions on Tangibles**

Tangibles involve the appearance of psychical facilities, equipment, personnel and communication materials. To study the quality perceptions of customers on the tangibles, five parameters are used. The perception and expectation of the respondents about tangibles is shown in table 2.

**Table 2**

**Perception and Expectation on Tangibles**

| S.No | Parameters | Perception | | Expectation | | |
|------|-----------|------------|------|-------------|------|------------------------|
| | | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | Service Quality Score |
| 01 | The promoter has up-to-date equipment | 6.73 | 96.14 | 5.80 | 82.86 | 0.93 |
| 02 | Promoter office physical facilities are visually appealing | 6.47 | 92.43 | 4.98 | 71.14 | 1.49 |
| 03 | Promoter's employees are well dressed and appear neat | 6.12 | 87.43 | 5.14 | 73.43 | 0.98 |
| 04 | The appearance of the physical facilities of the promoters is in keeping with the type of services provided | 4.68 | 66.86 | 6.84 | 97.71 | -2.16 |
| 05 | Exterior and interior design of flats are very appealing. | 5.12 | 73.14 | 6.94 | 99.14 | -1.82 |
| | Overall (N=480) | 29.39 | 83.97 | 29.70 | 84.86 | -0.31 |

**Source: Primary data**

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Table 2 reveals the mean score obtained by the respondents for service quality in respect of tangibles.  The average score of total expectations is 29.70 and the overall perception score is 29.39. The score shows a – 0.31 difference. It implies that the expectations are higher than the perceived service quality.  The respondents have a negative gap score for two parameters namely 'The appearance of the physical facilities of the promoters is in keeping with the type of services provided' and 'Exterior and interior design of flats are very appealing'.

The overall service quality score indicates gap between perception and expectation about service quality in respect of tangible.

**Quality Perception on Reliability**

The reliability dimension of service quality is an important service quality dimension as it provides an insight as to the ability of a promoter to perform promised service dependably and accurately from the customers' point of view. To assess the perception of the respondents in so far as the reliability is concerned, five parameters are used. The perception and expectation of the respondents on reliability is analyzed in Table 3.

## Table 3

### Perception and Expectation on Reliability

| S.No | Parameters | Perception | | Expectation | | |
|------|-----------|------------|------------|-------------|------------|-------------------------|
| | | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | Service Quality Score |
| 01 | When a promoter promises to do something by a certain time, it does so. | 4.89 | 69.86 | 6.52 | 93.14 | -1.63 |
| 02 | When you have problems, the promoter is sympathetic and reassuring. | 3.68 | 52.57 | 6.73 | 96.14 | -3.05 |
| 03 | The promoters performs the service right the first time | 3.27 | 46.71 | 6.89 | 98.43 | -3.62 |
| 04 | The promoter provides services at the time it promises to do so. | 3.08 | 44.00 | 6.53 | 93.29 | -3.45 |
| 05 | The promoter keeps its records accurate. | 5.21 | 74.43 | 5.19 | 74.14 | 0.02 |
| | Overall (N=480) | 20.13 | 57.51 | 31.86 | 91.02 | -11.73 |

**Source: Primary data**

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As per table 3 the average score for overall expectations and perception about reliability was 31.86 and 20.13. The average service quality score was -11.73, it is understood from the table that there is a gap in service quality with regard to reliability. The respondents have secured negative gap score for all the parameters except the parameter "the promoter keeps its records accurate.'. The respondents have low perceived service quality for the parameter 'The promoters performs the service right the first time' followed by the parameter 'The promoter provides services at the time it promises to do so.'. Therefore, it can be inferred from the table that the customers are not at all satisfied with the service quality with regard to reliability.

**Quality Perception on Responsiveness**

Responsiveness means willingness to help customers and to provide prompt service, whilst capturing the notion of flexibility and the ability to customize the service to customer needs. To assess the responsiveness dimension of service quality, four parameters are considered.  The perception and expectation of the respondents on responsiveness is shown in table 4.

**Table 4**

**Perception and Expectation on Responsiveness**

| S.No | Parameters | Perception | | Expectation | | |
| --- | --- | --- | --- | --- | --- | --- |
| | | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | Service Quality Score |
| 01 | Promoters will tell customers exactly when services will be performed. | 4.65 | 66.43 | 6.97 | 99.57 | -2.32 |
| 02 | Promoters will give prompt service to customers. | 3.15 | 45.00 | 6.86 | 98.00 | -3.71 |
| 03 | Promoters will always be willing to help customers. | 3.09 | 44.14 | 6.83 | 97.57 | -3.74 |
| 04 | Promoters will never be too busy to respond to customers' requests. | 4.31 | 61.57 | 5.67 | 81.00 | -1.36 |
| | Average (N=480) | 15.20 | 54.29 | 26.33 | 94.04 | -11.13 |

**Source: Primary data**

As per table 4 the expectation means score obtained by all the sample respondents for service quality with regard to responsiveness was 26.33 while their perception show mean of 15.20. The difference between expectation and perception is calculated to -11.13. At each

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statement the differences are calculated to -2.32, -3.71, -3.74, and -1.36. There is a negative gap in service quality for all the four parameters. The high gap score was found in the statement 'Promoters will always be willing to help customers.' followed by the statement   'Promoters will give prompt service to customers.'

The customers have low perception about the service quality in relation to responsiveness and there is a negative gap between their expectation and perception about responsiveness.  This result shows that the customers are not at all satisfied with the quality described in the responsiveness

**Quality Perception on Assurance**

Assurance means competence and courtesy of promoters and their ability to convey trust and confidence. This category includes measured component of competence, courtesy, credibility and security. To study the perceptions on 'assurance' as a quality dimension four parameters are used. The perception and expectation of the respondents on assurance is analyzed in table 5.

## Table 5

## Perception and Expectation on Assurance

| S.No | Parameters | Perception | | Expectation | | Service Quality Score |
|------|-----------|------------|------------|-------------|------------|-------|
| | | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | |
| 01 | Promoters should be able to trust customers | 4.12 | 58.86 | 5.76 | 82.29 | -1.64 |
| 02 | Customers should be able to feel safe in their transactions with these promoters | 5.83 | 83.28 | 4.58 | 65.42 | 1.25 |
| 03 | Promoters and their employees should be polite | 4.64 | 66.29 | 6.52 | 93.14 | -1.88 |
| 04 | Customer gets adequate support from the promoters. | 3.91 | 55.86 | 6.87 | 98.14 | -2.96 |
| | Average (N=480) | 18.50 | 66.07 | 23.73 | 84.75 | -5.23 |

**Source: Primary data**

Table 5 shows overall expectations of the customers in the service quality dimension of assurance at a mean score of 23.73. Their perceptions show mean score at 18.50. The difference between expectation and perception was calculated to – 5.23. The difference was calculated for each statement to -1.64, 1.25, -1.88 and -2.96. The negative gap score was found in all the

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parameters except 'Customers should be able to feel safe in their transactions with these promoters'. It is inferred from the table that the customers do not think that their overall expectations are fulfilled within the service quality dimension of assurance.

**Quality Perception on Empathy**

Empathy represents the provision of caring individualized attention to customers. It includes access, communication and understanding the customer. Empathy as a quality dimension is measured using five parameters as shown in table 11. The perception and expectation of the respondents of empathy are shown in table 4.15.

**Table 6**

**Perception and Expectation on Empathy**

| S.No | Parameters | Perception | | Expectation | | |
|---|---|---|---|---|---|---|
| | | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | Service Quality Score |
| 01 | Promoters will give customers individual attention. | 3.14 | 44.86 | 6.82 | 97.43 | -3.68 |
| 02 | Meeting time of the promoters will have convenient for all their customers. | 4.35 | 62.14 | 5.27 | 75.29 | -0.92 |
| 03 | Promoters and their employees should understand the specific needs of their customers | 2.98 | 42.57 | 6.49 | 92.71 | -3.51 |
| 04 | Promoters will have their customer's best interests at heart. | 2.37 | 33.86 | 6.85 | 97.86 | -4.48 |
| 05 | Promoters has excellent complaint handling system | 2.19 | 31.29 | 6.94 | 99.14 | -4.75 |
| | Average (N=480) | 15.03 | 42.94 | 32.37 | 92.49 | -17.37 |

**Source: Primary data**

Table 6 shows the perception and expectation score obtained by the respondents for service quality in respect of empathy. The mean expectation score achieved by the respondents

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for all the five statements was 32.37 while the perception score was 15.03, the difference mean score of -17.37 was service quality gap in respect of empathy.

The respondents have secured the expectations mean score of more than 5, which indicates that they are having high expectations from the residential flats promoters with individual attention to customers, operating hours convenient for all its customers, understand the specific needs of the customers, customer best interest at heart and complaint handling system.  The respondents have secured low perception for the all the statement and there is a gap between their expectations and perceptions.  Therefore, it can be inferred from the table the service quality with regard to empathy of the promoters is not upto the expectations of the customers.

**Overall Perception on Service Quality**

The summary of customer' perception, expectations and service quality  scores for all the service quality dimensions such as tangibles, reliability, assurance, responsiveness, and empathy is analyzed in table 7.

**Table 7**

**Overall Perception on Service Quality**

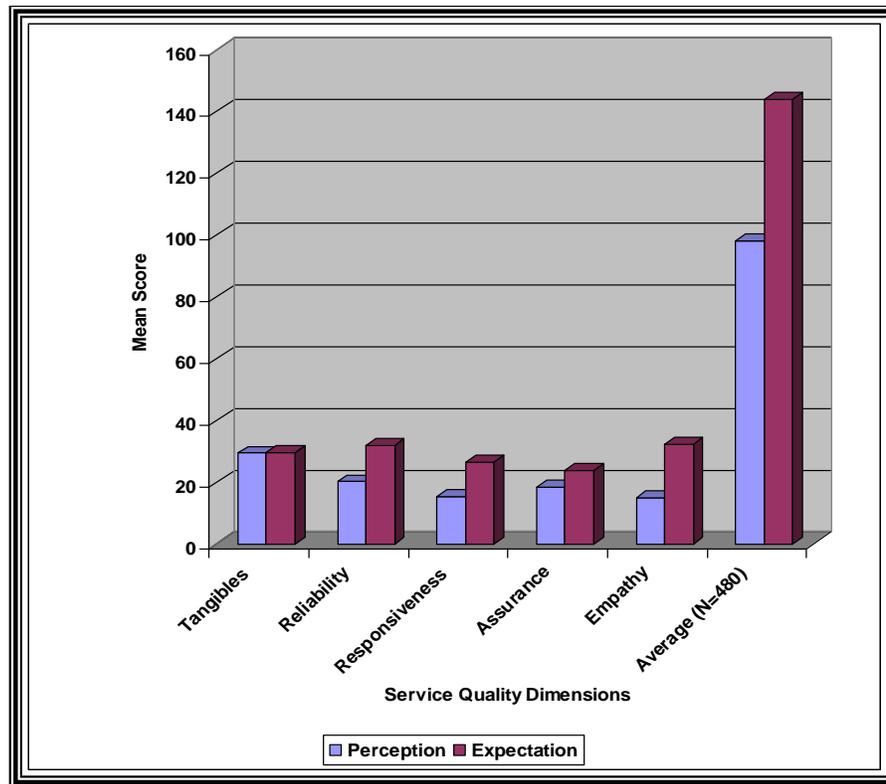| Service Quality Dimension | Perception | | Expectation | | Service Quality Score |
|---|---|---|---|---|---|
| | Mean Score | Mean Score (%) | Mean Score | Mean Score (%) | |
| Tangibles | 29.39 | 83.97 | 29.70 | 84.86 | -0.31 |
| Reliability | 20.13 | 57.51 | 31.86 | 91.02 | -11.73 |
| Responsiveness | 15.20 | 54.29 | 26.33 | 94.04 | -11.13 |
| Assurance | 18.50 | 66.07 | 23.73 | 84.75 | -5.23 |
| Empathy | 15.03 | 42.94 | 32.37 | 92.49 | -17.37 |
| Average (N=480) | 98.25 | 61.02 | 144.05 | 89.47 | -45.80 |

**Source: Primary data**

Table 7 shows the difference between customers' expectations and perceptions of the service quality provided by the residential flats promoters in the study area. Out of a maximum score of 161, the average expectation and perception score obtained by the respondents for

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overall service quality was 144.05 and 98.25.   The difference between expectation and perception score was -45.80, which indicates a wide service quality gap perceived by the respondents.

The highly perceived Service Quality Factors among the customers is Tangibles since its mean score is 29.39. The second Service Quality Factor perceived by the customer's is Reliability since their mean score is 20.13. The next three Service Quality Factors perceived by the customers is Assurance, Responsiveness and Empathy since their mean scores are 18.50, 15.20 and 15.03 respectively. However, the highest negative gap score was found in Empathy (mean score of $-17.37$) followed by Reliability (mean score of -11.73). Responsiveness, Assurance and Tangibles was -11.13, -5.23 and -0.31 respectively.

Table further revels that the respondents have secured negative mean gap score for all five service quality dimensions such as Tangibles, Reliability, Responsiveness, Assurance and Empathy. Therefore, it can be inferred from the table that the customers have high expectation whereas their perceived value is low towards the quality of service provided by the residential flats promoters in the study area.   The services provided by the promoters is not upto the expectations of customers in the study area.   The overall perception of the customers about service quality is also given in figure 1.

**Figure 1**

**Overall Perception and Expectations on Service Quality**

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**CONCLUSION**

To conclude, from results obtained, it is seen that customers perceived service quality as poor in all dimensions. In this regard, all the dimensions show a gap between perceived service and expected service and this therefore means that service quality of the residential flats promoters in the study area needs to make improvements in all dimensions in order to close gaps that could lead to increased customer perception about service quality.

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