

Effect of Perceived Service Quality of Commercial Banks on Customer Satisfaction

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Abstract

Service quality is very important for the success and survival of service enterprise as it works as an antecedent of customer satisfaction. Due to the increasing importance of service sector in the economy, the measurement of service quality has become important. It is a common belief that delivery of high service quality is a must for attaining customer satisfaction and a number of other desirable behavioral outcomes amongst the customers of banks. Quality of service has a positive relationship with customer satisfaction. As banks provide identical services, it is the delivery of quality services that differentiates a bank's performance and place the bank on an advantageous position in the present globalized and competitive environment. Therefore, it is imperative that banks take initiatives to understand the needs and expectations of the customers and try to fulfill the same by offering not only quality services but also constantly improving on them to have increased level of customer satisfaction. The objective of the present study is to determine the customer's perception on service quality of commercial banks in selected districts of Nagaland and the impact of such perception on customer satisfaction among two groups of customers, based on types of accounts and banking purpose. The applied sampling techniques are convenient as well as quota sampling. The overall service quality and customer satisfaction has been done by comparing the Means of all dimensions' Mean Consideration and Mean Experience covering all the items. The findings of the study show that account type-wise and banking purpose-wise customers have different perceptions towards the quality of banking services. On the whole, both account type-wise as well as banking purpose-wise customers have experienced less than what they expected in the overall service quality. The study concludes that the impact of service quality factors on customer satisfaction among the customer depends upon the demographic profile of the customers. It is, therefore, suggested that commercial banks take measures to improve on all the dimensions of service quality and increase the level of customer satisfaction by fulfilling the expectations of the customers irrespective of their demographics.

Key Words: Commercial Banks, Customer Satisfaction, Service Quality, SERVQUAL.

1. Introduction

During the past three decades or so, regulatory, structural and technological factors have significantly changed the banking environment throughout the world. The present scenario which has become increasingly competitive, service quality as a critical measure of organizational performance continues to compel the attention of banking institutions and remains at the forefront of services marketing literature and practice. The interest is largely driven by the realization that higher service quality results in customer satisfaction and loyalty, greater willingness to recommend to someone else, reduction in complaints and improved customer retention rates (Danaher, 1997; Magi and Julander, 1996; Levesque and

Mc Dougall, 1996) cited in Ghost and Gnanthas (2011). Owing to the belief that delivery of high service quality is a must for attaining customer satisfaction and a number of other desirable behavioural outcomes, recent years have witnessed a number of researches exploring interrelationship between service quality, satisfaction and behavioural outcomes. Banking sector is facing unprecedented set of challenges due to rapidly changing market, new technologies, economic uncertainties, and more demanding customers. Due to increasing domestic and international competition in the aftermath of liberalization, globalization and privatization it has become a difficult task for banks to retain the old customers and create new customers. Therefore, in order to face the competition and survive in the global market banks need to maintain high level of customer satisfaction by providing high quality services.

2. Quality in Service Industry

In the past three decades or so, although more and more research findings have appeared concerning quality, it is still worth noting here that there are distinct conceptualizations of quality. Crosby (1979) defined quality as the 'conformance to requirements'. The guru of quality movement Juran (1988, 1992) defined quality as 'fitness for use'. In late 1980s, Parasuraman et al., (1985) explained quality as a gap between what customers feel to be offered and what is provided. Parasuraman et. al. (1990) later opined that quality is an ability of a set of inherent characteristics of product, system or process to fulfill requirements of customers and other interested parties. Even though there is no single definition on quality they all have a single focus on how users look at it (Pijil, 1994; Zeithaml et. al., 1988; Khader, 1997). Quality in service is very important especially for the growth and development of service sector business enterprise (Powell, 1995). It works as an antecedent of customer's satisfaction (Ruyter and Bloemer, 1995). In the past, quality was measured only for the tangible products because of less dominance of service sector in the economy. Due to the increasing importance of service sector in the economy, the measurement of service quality became important.

2.1 Service Quality

As cited in Zeina (2012), according to Lewis and Booms (1983), service quality is a measure of how well a delivered service matches the customers' expectations. Parasuraman et al. (1988) defines service quality as a difference between customers' expectation of service and customers' perceptions of the actual service. But service quality means overall collection of implicit and explicit characteristic that the service can satisfy the customer. Kasper et al. (1999) cited in Brahmabhatt & Panelia (2008) defines service quality as the degree to which the service offered can satisfy the expectations of the user. Consumers usually shop at specific stores, because they like the service provided and they are assured of certain service privileges; thus, the performance of sales people stimulates bonding through trust between them and customers, which affects the latter's perception of the store or brand (Lau et al., 2006; Leung & To, 2001, cited in Lau et. al., 2013). Service quality can be defined as meeting the needs and expectations of the customer (Smith, 1998 cited in Lau et. al., 2013). However, there is no universally agreed upon definition of service quality, although most of them are close in meaning.

2.2 SERVQUAL Dimensions in Banking Sector

Researchers across the world, from time to time, put forward different models including various dimensions of service quality. Parasuraman et al., (1985) developed the gap analysis model, in which they measured the gap between expected service and perception of service among the customers. Later, Parasuraman et. al., (1988) refined it to SERVQUAL scale,

which was designed to measure consumers' perceptions of five identified dimensions relative to consumers expectations. SERVQUAL critics have voiced their concerns for many years with respect to contextual, dimensional and empirical correctness considerations (Asubonteng et al., 1996; Finn and Lamb, 1991). Boulding et al., (1993) are among those who consider service quality to be performance-based and hence take perceptions, rather than expectations, in developing their dynamic process model. They see perception of functions of what the consumer's expectations will occur and what should occur during the service encounter. But Boulding et al., (1993) also assume service quality as perceived with respect to Parasuraman's et al., (1988) five dimensions. However, the SERVQUAL instrument developed by Parasuraman et al. (1988), a 22 item scale that measures service quality along five factors, namely: reliability, responsiveness, assurance, empathy and tangibles, forms the foundation on which all other works have been built. Though there is a general agreement that items included in SERVQUAL are reasonably good predictors of service quality in its wholeness, a careful scrutiny of the items implies that the items at large deal with the element of human interaction/intervention in the service delivery and the rest on the tangible facets of the service. Therefore the SERVQUAL instrument seems to have overlooked some other important factors of service quality namely: the service product vis-a-vis core service, systematization and standardization of service delivery, the social responsibility of the service organization. SERVQUAL has been widely used (Dabholkar et al., 1996; Hussey, 1999; Getz et al., 2001) in variety of studies that include public services, higher education, hotel, banking, consulting, tourism, marketing, hospital, and telecommunication industry. Taking into consideration the changing issues/factors of service quality in the banking sector, the SERVQUAL is being modified to add three additional dimensions to incorporate the missing issues or factors in the previous studies. Thus, the eight dimensions of service quality considered for the study are Tangibility; Reliability; Responsiveness; Assurance; Empathy; Service Products vis-a-vis Core Service; Systematization & Standardization of Service Delivery; and Security.

TABLE - 1: SERVICE QUALITY DIMENSIONS USED IN THE STUDY

Sl. No	Dimensions	Explanation
1	Tangibility (implies the ability of tangibles)	They are defined as the appearance of physical facility, equipments, personnel, and communication materials.
2	Reliability (delivery on promises)	It means ability to perform the promised service dependably and accurately.
3	Responsiveness (being willing to help)	It is the willingness to help customers and to provide prompt service in time. This dimension emphasize on attentiveness and promptness in dealing with customers' request, questions, complains and problems.
4	Assurance (inspiring trust and confidence)	It is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence.
5	Empathy (treating customers as individuals)	It is defined as the caring, individualized attention the firm provides to its customers. (Employees should understand the specific needs of their customers).
6	Service Products vis-à-vis Core Services	It portrays the 'content' of a service. It is 'what' of a service and includes the features offered in a service.

7	Systematization and Standardization of Service Delivery (non human element)	It means the processes, procedures, system and technology that could make a service standardized, stream lined and simplified so that it can be received by the customers hassle-free from service provider.
8	Security	Refers to physical safety, financial security, confidentiality.

Source: E-Book *Quality Management*, Graeme Knowles, bookboon.com, p. 167 to 176; and various research Papers.

3. Customer Satisfaction

Customer satisfaction provides an essential link between cumulative purchase and post-purchase phenomena in terms of attitude change, repeat purchase and brand loyalty (Churchill & Surprenant, 1982) cited in Ghost and Gnanndhas (2011). According to Oliver et al. (1992) "Customer satisfaction is a consumer's post-purchase evaluation and affective response to the overall product or service experience. Satisfaction (or dissatisfaction) results from experiencing a service quality encounter and comparing that encounter with what was expected". Customer satisfaction is defined as the attitude resulting from what customers believe should happen (expectations) compared to what they believe did happen (performance perception) (Neal, 1998) cited in Ghost and Gnanndhas (2011). Customer satisfaction is generally described as the fulfillment of one's expectations. It is the feeling or attitude of a customer towards a product or service after it has been used. So, customer satisfaction is the collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service.

4. Service Quality and Customer Satisfaction

Service quality has a positive influence on customer satisfaction (Yee et al., 2010) as cited in Ghost and Gnanndhas(2011). Quality and satisfaction have been linked to customer behavioural intentions like re-purchase and loyalty intention, willingness to spread positive word of mouth, and referral. As banks provide identical services, it is the quality of services that play a key role in the present competitive environment. Quality of service is not only an important parameter of operational efficiency, but has a positive relationship with customer satisfaction. Therefore, in order to meet the expectations of the customers, and to keep pace with the changing environment, commercial banks have not only been adopting technology and innovative strategies at a faster rate but have also been offering numerous services and embracing many new features in their services. They have realized that product, service characteristics, customers' aspirations & perceptions and the availability of competing alternatives can be used to enhance customer satisfaction.

5. Research Problem

Increased competition, rapidly changing market, new technologies, and more demanding customers due to higher level of education and standard of living as well as awareness of availability of service level available around the world, it has become a difficult task for banks to retain the old customers and create new customers. There is enough evidence that demonstrates the strategic benefits of quality in contributing to market share and return on investment (Adiran, 1995; Bakesm, 1995; Reichhel and Sasser 1990) as cited in Ghost and Gnanandhas (2011). In particular, financial institutions including banks have realized the strategic importance of customer value and continuously seeking innovative ways to enhance customer relationships. Maximizing customer satisfaction through quality customer service

has been described as 'the ultimate weapon' by Davidow and Vital (1989) as cited in Ghost and Gnanandhas (2011). According to them in all industries, when competitors are roughly matched, those with stress on customer's service will win. As service quality plays a key role in determining customer satisfaction and in the prosperity of a bank, quality needs to be understood and managed throughout the services of a bank. Satisfaction and quality have evolved along parallel tracks (Strandvik & Liljander, 1995). In the modern customer centric competitive arena, satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. The higher the service quality, the more satisfied are the customers. Level of customer satisfaction is becoming one of the major targets in the hands of banks to increase their market share (Aurora. et. al, 1997). In view of the above mentioned facts, an analysis of service quality perceptions from customer's point of view sound interesting. Such an analysis will provide banks an estimate of their services being perceived and as to whether banks are meeting the expectations of customers or not. The present paper is an attempt to find out the extent of effect of service quality on customer satisfaction.

6. Review of Literature

In order to succeed in the long run, a business organization must acquire new customers and ensure that the existing customers continue consuming the products or use services provided to them rather than turning to competitors. Service quality is regarded as a critical success for organizations to differentiate from competitors. Many studies have been conducted to determine the factors of service quality. The literature featuring service marketing mainly that of the 1990s has supported the view that improved service quality is a means towards improving customer satisfaction and loyalty. This is also manifested in the case of banks where the achievement of superior service quality levels has become a primary objective towards customer satisfaction.

In the banking industry specially, researchers like Cronin & Taylor (1992) and Taylor & Baker (1994) as cited in Zeina (2012), regarded bank service quality as a sensitive requirement for customer satisfaction and retention. Cronin & Taylor (1992) conducted a thorough analysis and provided empirical support that service quality leads to customer satisfaction. Naceur et. al. (2002) pointed out that the service quality is identified as the determinants of customer satisfaction in banking. Customer satisfaction can lead to customer loyalty (Caruna 2002; Caruna et. al., 2000, cited in Lau et. al., 2013). Loyal customers will tend to repurchase from the same service provided (Ryan et.al., 1999, cited in Lau et. al., 2013); in turn, firm revenue will increase in the long run. Shanka (2012) confirmed the theory of literatures regarding the relationship between the service quality and customer satisfaction and indicated that there is a positive correlation between the dimensions of service quality and customer satisfaction. The results also showed that offering quality service have positive impact on overall customer satisfaction. As cited in Ghost and Gnanandhas (2011), Siddiqi (2010) examined the applicability of service quality of retail banking industry in Bangladesh and found that service quality is positively correlated with customer satisfaction; empathy had the highest positive correlation with customer satisfaction, followed by assurance and tangibility. On the other hand, as cited in Ghost and Gnanandhas (2011), Lo, Osman, Ramayah and Rahim (2010) found that empathy and assurance had the highest influence on customer satisfaction in the Malaysian retail banking industry. As cited in Ghost and Gnanandhas (2011), Zaim, Bayyurt, and Zaim (2010) found that tangibility, reliability and empathy are important for customer satisfaction, but Mengi (2009) found that responsiveness and assurance are more important. Munusamy et. al. (2010) found that Assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive

relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction. Khan and Fasih (2014) indicated that service quality and all its dimensions have significant and positive association with customer satisfaction and customer loyalty. Sanjuq (2014) found a positive relationship among assurance, empathy, and responsiveness, but that this relationship has no significant effect on customer satisfaction. Reliability was found to have a negative relationship to customer satisfaction, but no significant effect on the same. Only tangibles were found to have a positive relationship and a significant impact on customer satisfaction. The results show that, in the retail banking sector, the SERVQUAL model remains an effective way of measuring customer satisfaction. Selvakumar (2015) found that assurance has the most significant impact on customer satisfaction towards banking services and responsiveness has the least significant impact on customer satisfaction towards banks. Khafafa and Shafii (2013) found that responsiveness is the strongest indicator of customer satisfaction, followed by reliability, empathy and assurance. Qadeer (2013) observed that the quality of service has significant contribution towards customer satisfaction because it is affected by various factors such as human interaction, physical environment, value, price, performance, etc. Santhiyavalli (2011) indicated that among five dimensions of service quality, reliability, responsiveness, empathy, and tangibility are the major factors responsible for customer satisfaction among the customers of State Bank of India.

Haidar & Islam (2011) found that tangible is the most important factor in determining the service quality of private commercial banks followed by reliability, empathy, accessibility, and assurance. However, these factors or dimensions vary across gender, age, education level, and occupation. Ghost & Gnanadhas (2011) concludes that there is a close link between the customer's perception on the service quality factors and the customer satisfaction. But the impacts of service quality factor on customer satisfaction among the customer are not unique; it depends upon the demographic profile of the customers. Malli (2011) concluded that each aspect of service quality leading to customer satisfaction is influenced by one or the other demographic factors which results into varied customer satisfaction for all categories of banks. Haq and Muhammad (2012) found that customer satisfaction varies from person to person. Fozia (2013) found that different occupation groups of customers have different perceptions toward e-banking services. The results points out that demographic factors impact significantly internet banking behavior, specifically, occupation and age. Ongori (2013) found that there is a significant relationship between self-service channels such as ATMs, internet banking, mobile banking, and customer satisfaction. Firdous and Farooqi (2017) found that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers. Hammoud et. al. (2018), opined that e-banking has become one of the essential banking services that can, if properly implemented, increase customer satisfaction, and give banks a competitive advantage. Shah (2014) found that different age group of customer and different occupation group of customers have different attitude towards the ICT related services of banks. A number of studies have identified the dimensions of service quality as the antecedents of customer satisfaction.

7. Scope of the Study

The scope of the study is discussed in the context of geographical coverage and theoretical coverage.

[a]. Geographical Coverage

For the present study, the two districts of Nagaland state, viz. Dimapur & Kohima were selected because most of the banks are existed in these two districts. As per the statistics made available by State Bank of India, Regional Business Office, Dimapur, 28 banks are operating in the state which includes 18 public sector commercial banks, 8 Private sector commercial banks, 1 regional rural bank and 1 state cooperative bank. All the 28 banks operating in the state have branches in Dimapur district, and 18 banks have branches in Kohima district. Out of 175 bank branches in the state, 100 (57.14%) branches are found in these two districts alone.

[b]. Theoretical Coverage

In view of the facts already discussed in the foregone paragraphs, there is wider scope to undertake studies on a continuous basis on different geographical locations, banking sectors, etc. taking into consideration the changing issues/factors of service quality in the banking sector. With the 8 dimensions considered for the study (Table 1), the theoretical framework evolved and considered for the study is shown in Chart 1.

Chart - 1: Theoretical Framework Considered for the Study

Service Quality	→	Tangibility	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Reliability	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Responsiveness	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Assurance	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Empathy	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Service Products vis-à-vis Core Service	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Systematization & Standardization of Service Delivery	→	Consideration	→	Satisfaction	→
			→	Experience	→		
	→	Security	→	Consideration	→	Satisfaction	→
			→	Experience	→		
							Satisfaction with Service Quality

Source: Compiled by the Researcher from the Survey of Literature

Satisfaction on *Tangibility* implies difference between Consideration and Experience on *Tangibility* dimension. Same is the case for other dimensions.

8. Objectives of the Study

The objectives of the study are to (i) make type of account-wise and (ii) banking purpose-wise comparison of customers' overall service quality consideration and their satisfaction with the quality of services rendered by commercial banks.

9. Methodology

The descriptive research designs have been followed to fulfill the objectives of the research.

9.1. Sampling Design

A multi-phase sampling design was adopted in which the geographical locations was fixed first, followed by selection of banks and their branches from which the respondents were sampled and finally the sampling of the population of interest in this study. A total of 11 commercial banks were selected for the study, using convenience sampling. While selecting the sample respondents, convenient as well as quota sampling were used. A total of 500 respondents were considered for the study which was divided in proportion to the number of accounts in each districts of Dimapur and Kohima, each banking sector, and each bank branch.

9.2. Data Collection and Scaling Technique

Both Primary and secondary data were used for the study. The secondary data sources consist of published studies and unpublished data from banks. The primary data was collected with the help of a well structured questionnaire from the customers (savings and current account holders) of selected bank branches. The questionnaire was designed with multiple choice selections and consisted of statements on service quality variables. To elicit the level of consideration, the respondents were asked to choose their agreement or disagreement for quality assessment of various factors for each item into a five pre-defined level scale -- 'strongly agree', 'agree', 'indifferent', 'disagree', and 'strongly disagree'. Similarly, to elicit the level of experience, they were required to choose correct alternatives for each item vis-à-vis statement. The alternatives were 'strongly satisfied', 'satisfied', 'indifferent', 'dissatisfied' and 'strongly dissatisfied'.

9.3. Data Analysis Design

The data collected were analyzed with relevant statistical tools and techniques, using SPSS software and the results were expressed in the form of tables and graphs. The overall service quality consideration and customer satisfaction level has been ascertained by comparing the Means of all dimensions' Mean Consideration and Mean Experience covering all the items.

10. Findings and Discussion

The basic data description of the respondents is presented in Table 1.

Table - 1: Basic Data Description of the Respondents

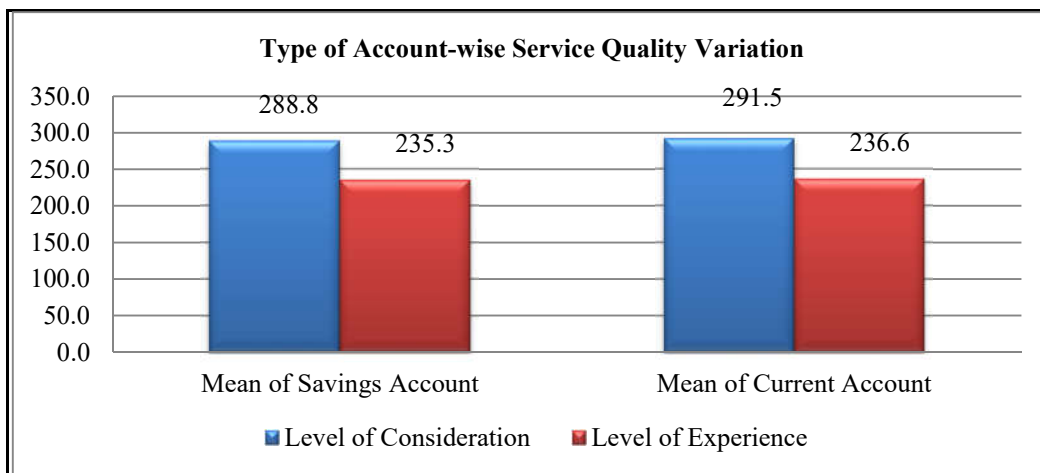
Type of A/C	Frequency	Percent	Banking Purpose	Frequency	Percent
Savings Bank A/C	457	91.4	Business	184	36.8
Current Bank A/C	43	8.6	Personal	312	62.4
	--	--	Others	4	0.8
Total	500	100.0	Total	500	100.0

Source: Based on Survey Data

Account type-wise comparison shows 91.4 % of the respondents are saving account holders and 8.6 % are current account holders. Banking Purpose-wise distribution shows majority of the respondents (62.4 %) are having accounts for personal purpose (personal transactions), followed by business purpose (36.8 %), and for other purpose (0.8%).

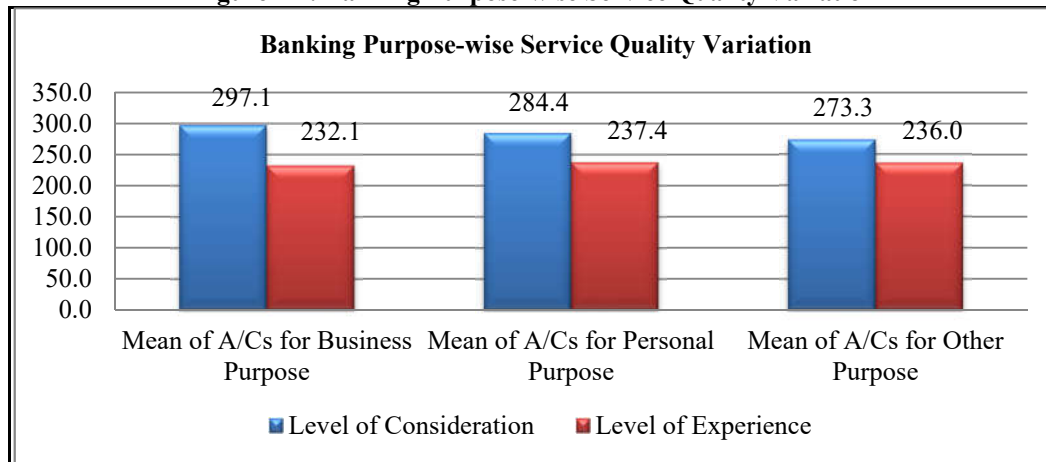
[i] Types of Account-wise Variation

Figure- 1: Type of Account-wise Service Quality Variation



Source: Based on Survey Data

From the figure 1, it is found that in respect of overall service quality, the *Consideration* level of the customers of current accounts is more than the customers of savings accounts; also the overall *Experience* level of the customers of current accounts is more than the customers of savings accounts. On the whole the customers of both the categories of accounts experience less than what they consider in the overall service quality.

[ii] Banking Purpose-wise Variation**Figure – 2: Banking Purpose-wise Service Quality Variation**

Source: Based on Survey Data

From the figure 2, it is found that in respect of overall service quality, the *Consideration* level of the customers with accounts for ‘business purpose’ is highest followed by customers with accounts for ‘personal purpose’, and the lowest with accounts for ‘other purpose’; whereas, the overall *Experience* level of the customers with accounts for ‘personal purpose’ is highest followed by customers with accounts for ‘other purpose’, and the lowest with accounts for ‘business purpose’. On the whole the customers with accounts for all the three purposes experience less than what they consider in the overall service quality.

11. Conclusion & Suggestions

It is found that, on the whole, the customers of both the savings and current accounts as well as the customers with accounts the three purposes, viz., business purpose, personal purpose, and ‘other purpose’ experienced less than what they expected in the overall service quality. It is, therefore, suggested that commercial banks, take necessary initiatives to improve on all the dimensions of service quality and fulfill the expectations of the customers of both savings and current accounts as well as the customers with accounts for different banking purposes.

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