

## Customers Expectations & Perceptions of Service Quality of Commercial Banks

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### ABSTRACT

*Quality is the keyword for survival of organizations in global economy. Quality of service is not only an important parameter of operational efficiency, but has a positive relationship with customer satisfaction. Quality of service is crucial to both the customers and the banks. Due to advancement in technology, there is a complete paradigm shift in the functioning of banks and delivery of banking services. In order to survive the competitions in the present globalized environment, banks have to identify the customers' needs and expectations and not only deliver quality services but should constantly improve on them. The purpose of this paper is to determine the customers' perception toward the banking services with a sample size of 500 customers taken from selected branches of commercial banks from selected districts of Nagaland. The overall service quality and customer satisfaction of commercial banks is being done by comparing the Means of all dimensions' Mean Consideration and Mean Experience covering all the items. The finding of the study shows that different age groups and marital status groups of customers have different perception towards the banking services. It also reveals that both the age groups as well as marital status groups of customers experience less than what they expect in the overall service quality of commercial banks. It is, therefore, suggested that banks take necessary steps to understand the needs and expectations of all categories of customers and also adopt innovative strategies to fulfill their expectations.*

**Keywords:** Commercial Banks, Customer Satisfaction, Service Quality, SERVQUAL, Service Quality Perception.

### INTRODUCTION:

The main challenge before the marketers is to identify what would appeal and convince the customers and ensure that customers' need, wants, & demands are fulfilled. Customers look out value for money; and therefore, marketers are trying to enhance the concept of value through unique delivery methods. They have realized that product, service characteristics, customers' aspirations & perceptions and the availability of competing alternatives can be used to enhance customer satisfaction. This will enable the firm to survive in the present competitive environment.

The banking sector is the backbone of the economy. Banking is an integral part of all the businesses. Today, the banking industry is facing a rapidly changing market with new technologies, economic uncertainties, fierce competition, and more demanding customers, leading to an unprecedented set of challenges. Again, with the advancement of information technology and communication system, the whole world has been reduced to a global village. Customers, at present, are well aware of the service level available around the world and thus expect the best from his bank. Commercial banks operating in India have been facing tremendous challenges as also opportunities in the new millennium. Increasing domestic and international competition and fast changing technologies have led to growing pressure on banks to think in terms of increasing the effectiveness in such

ways that should be beneficial to them. Success of the banking organization depends upon the efficiency of its customer's service. Under these circumstances, banks are faced with pronged challenges to retain the existing customers and to create new customers. However, success rate depends on the innovative strategies adopted by the banks including the better customer services and adequate fulfillment of customers' expectations.

### **SERVICE QUALITY AND CUSTOMER SATISFACTION:**

Crosby (1979), a renowned researcher in service quality, defined quality as the 'conformance to requirements'. The guru of quality movement Juran (1988, 1992) defined quality as 'fitness for use'. Parasuraman et al. (1988) defines service quality as a difference between customer expectation of service and customers' perceptions of the actual service. According to ISO standard quality means the totality of features and characteristics of a product, process, or service. Kasper et al. (1999) cited in Brahmhatt & Panelia (2008) defines service quality as the degree to which the service offered can satisfy the expectations of the user. 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. However, there is no universally agreed upon definition of service quality, although most of them are close in meaning.

According to Philip Kotler (2007) "customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance in relations to his or her expectations". 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". So, customer satisfaction is the collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service. However, customer satisfaction is an ambiguous and abstract concept because the actual manifestation of the state of satisfaction varies from person to person and service to service.

Satisfaction and quality have evolved along parallel tracks (Lilijander, 1995). Quality works as an antecedent of customer satisfaction (Ruyter and Bloemer, 1995). Brahmhatt & Panelia (2008) pointed out that service quality is at the root of customer satisfaction. It is widely observed that there seems to be a relationship between service quality and customer satisfaction, improved quality increases customer satisfaction and contributes to success of the organization. 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 by fulfilling the needs and expectations of the customers. As banks provide identical services, it is the delivery of quality service according to customers' expectations, will matter most in meeting the challenges of competition. Any bank that wants to compete in this global industry must offer services that create customer satisfaction.

### **SERVICE QUALITY DIMENSIONS:**

In the present study the SERVQUAL instrument developed by Parasuraman et. al., (1988), that measures service quality along five dimensions/factors, namely: tangibility, reliability, responsiveness, assurance, and empathy, has been modified to include three additional dimensions, i.e. service products vis-à-vis core service, systematization & standardization of service delivery, and security. SERVQUAL has been widely used in variety of studies that include public services, higher education, hotel, banking, consulting, tourism, marketing, hospital, and telecommunication industry. Here, an attempt has been made to investigate the expectations and perceptions of the customers of commercial banks along eight dimensions of service quality which are listed in Table 1.

### **REVIEW OF LITERATURE:**

A number of studies are available on service quality and customer satisfaction both in India and abroad. Here, an attempt has been made to review some of the relevant ones. 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. The research proved that *empathy* and *responsiveness* plays the most important role in customer satisfaction level followed by *tangibility*, *assurance*, and *reliability*. The research findings also indicated that offering high quality service increases customer satisfaction, which in turn leads to high level of customer commitment and loyalty. Lenka et. al. (2009) found that better human, technical, and tangible aspects of service quality of the bank branches

increase. 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. Human aspects of service quality were found to influence customer satisfaction more than the technical and tangible aspects. 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. 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. 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 & Shafii (2013) found that *responsiveness* is the strongest indicator of customer satisfaction using the dimensions of perceived quality, followed by *reliability*, *empathy*, and *assurance*.

Nuseir et. al. (2010) indicated that e-service quality dimensions such as *website attributes*, *reliability*, *perceived risk*, *responsiveness* and *customization* have a positive and significant effect on overall customer satisfaction. Alabar (2012) concluded that there is an impact of e-banking on satisfaction of the customers of the banks. Ongori (2013) found that there is a significant relationship between self-service channels such as ATMs, internet banking, mobile banking, and customer satisfaction. Huei-Chen (2007) found that *personal risk*, *privacy risk* and *performance risk* embodies the customer perception on quality of online services. Kumbhar (2011) pointed out there is a significant difference in the customers' perception in internet banking services provided by the public and private sector banks; private sector banks are providing better service quality of internet banking than the public sector banks. Pushpaganthan (2006) finds that as regards facilities and amenities in public sector banks, the customers' expectations are not fulfilled when compared to foreign banks and private sector banks. The study reveals that the customers of both public and private sector banks are dissatisfied with the behavior of bank staff in their dealings. Rao and Lakew, (2011) revealed that *Reliability* and *Assurance* dimensions of service quality scored the highest ratings while the *Tangibles* dimension got the lowest score. The study also found that there is a strong dissimilarity in service quality perceptions between customers of private sector and public sector banks. 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.

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. Haq and Muhammad (2012) found that customer satisfaction varies from person to person. 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 category banks. Fozia (2013) found that different occupation group of customers have different perception toward the e-banking services. The results points out that demographic factors impact significantly internet banking behavior, specifically, occupation and age. The paper suggests that an understanding about the customers' perception regarding the e-banking services will help the bankers to understand the customers' need in a better way. Bootwala & Gokhru (2012) concluded that only income level and occupation of the customers effect decisions. The remaining variables are not significant. The findings of this study suggest that banks should be looking carefully at each one of the dimensions where customers perceive receiving a different service than expected and consider the extent to which they should work on influencing perceptions.

### **SIGNIFICANCE OF THE STUDY:**

Liberalization, privatization, and globalization have brought remarkable changes in the banks and banking personnel's work. Entry of well equipped foreign banks and new reforms in the banking sectors had made the banking business highly competitive. Banks are now facing competition from within as well as without. They are also facing challenges to meet the ever increasing demand of the customers. While quality service is essential in today's competitive market, it is equally important that a customer experiences the extra feel that

only superior service can deliver. A bank that caters to its customers' needs will inevitably gain the loyalty of its customers, thus resulting in repeat business as well as potential referrals. So, while marketing their products and services banks must concentrate on quality of its products and services and thereby gain more profitability to survive and sustain in the present competitive banking environment. Banks are required to move closer to customers to know their needs thoroughly and make efforts to reach out to their desired satisfaction level. This requires an understanding of the factors that contribute to service quality and the impact of each such service factor on the level of customer satisfaction. One way to do so is to get feedback from the customers and adopt strategies accordingly. Moreover, with the passing of time, changing banking scenario and ever increasing customers' expectations, the service quality factors also changes. It is expected that the study will be helpful in finding out the service quality consideration and experience of satisfaction of the customers.

### **OBJECTIVES OF THE STUDY:**

The study aims to make age-wise and marital status-wise comparison of customers' overall service quality consideration of commercial banks and their satisfaction with the quality of services provided.

### **GEOGRAPHICAL COVERAGE OF THE STUDY:**

The study is confined to two districts of Nagaland state, viz. Dimapur and Kohima. Banking network in the state is not as large and wide as it is in other parts of the country. The records, however, indicate that there is a steady growth in the functioning of this sector in the state. The study has been confined to these two districts because most of the banks and their branches in the state are concentrated in these two districts. All the 28 banks operating in the state have branches in Dimapur, and 18 banks have branches in Kohima. Out of 175 bank branches in the state, 100 (57.14%) branches are found in these two districts alone. Again, out of these 100 branches, 26 are of SBI, 35 are of other nationalized commercial banks, 23 are of private commercial banks and remaining 16 are of co-operative bank and rural bank. Dimapur is the major commercial centre with highest number of bank branches followed by Kohima and have maximum users of banking services.

### **MATERIALS AND METHODS:**

The study focused on service quality and customer satisfaction using some identified variables. For the purpose of this study, the survey was conducted amongst the customers of commercial banks in two districts of Nagaland, viz. Dimapur and Kohima. A total of 11 banks were selected for the study, taking 7 from public sector and 4 from private sector in approximate proportion to the total number of branches of each bank as well as each district, using convenience sampling. While selecting the sample respondents, convenient as well as quota sampling were used. A total of 500 respondents (account holders) were considered for the study which was divided in proportion to the number of accounts in each bank branch.

The study utilized both primary and secondary data sources. The secondary data sources consist of published studies in various international and national journals, and information contained in websites of RBI and other commercial banks. The primary data was collected through a well-structured questionnaire from the customers of selected bank branches. The questionnaire was designed with multiple choice selections and consisted of statements on service quality variables.

To measure the consideration level of service quality by the customers and also the experience of satisfaction level of the customers, 5 point scale has been used. When responding to a questionnaire item, respondents specified their level of consideration as well as experience from the specific services catered by the bank. In other words, to elicit the level of consideration, the respondents were required 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'. The answers of the respondents were solely based on the respondents' experience and personal opinion, without any influence. The data collected were analyzed with relevant statistical tools and techniques, using SPSS software.

### **FINDINGS AND DISCUSSION:**

The basic data description of the respondents is presented in Table 2. Age-wise classification of respondents shows that majority of the respondents (40 %) are below 30 years, followed by the age group of 31 to 40 years (30.4 %), age group of 41-50 years (20.4%), and age group of 51 years and above (9.2%). Marital status-wise

comparison shows majority of the respondents (63.2%) are married, followed by unmarried (33.8%), and divorced (3%). The overall service quality and customer satisfaction of commercial banks is done by comparing the Means of all dimensions' Mean *Consideration* and Mean *Experience* covering all the items.

**[i] Age-wise Variation:** From the Figure 1, it is found that in respect of overall service quality, the Consideration level of the customers of '51 years and above' age group is highest followed by age group of '41 to 50 years', '31 to 40 years', and the lowest 'below 30 years'; whereas, the overall Experience level of the customers of 'below 30 years' age group is highest followed by age group of '41 to 50 years', '31 to 40 years', and the lowest '51 years above'. On the whole the customers of all the age groups experiences less than what they consider in the overall service quality.

**[ii]. Marital Status-wise Variation:** From the Figure 2, it is found that in respect of overall service quality, the Consideration level of 'married' group of customers is highest followed by 'unmarried', and the lowest is of 'divorced'; whereas, the overall Experience level of 'unmarried' group of customers is highest followed by 'married', and the lowest is of 'divorced'. On the whole all the marital status groups experiences less than what they consider in the overall service quality.

### **CONCLUSION:**

It is found that, on the whole, all the age groups as well as marital status groups of customers 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 all age groups as well as marital status groups.

### **LIMITATIONS:**

Customers' service quality expectations and satisfaction experience are subjective in nature and are always in a state of constant flux and change based on geographical locations & customers' demographics. As the study is mainly based on primary data, the responses from customers are likely to be influenced by mood, time, situation, impression, etc. Moreover, the study was confined to only two districts of Nagaland state and based on data collected from only the customers of savings account and current accounts of commercial banks. Again, any in-depth study on service quality and customer satisfaction requires inclusion of every perceived issues/variables of banking services. But in the present study, it has been restricted to only the important issues/variables of the general awareness among people. The findings, therefore, cannot be generalized.

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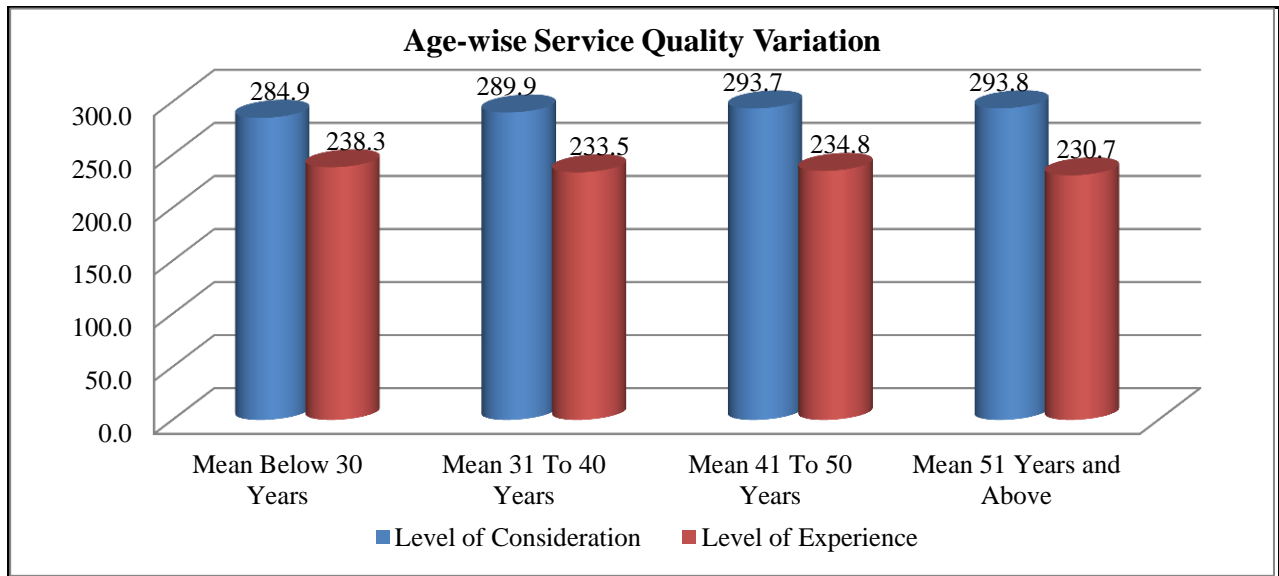
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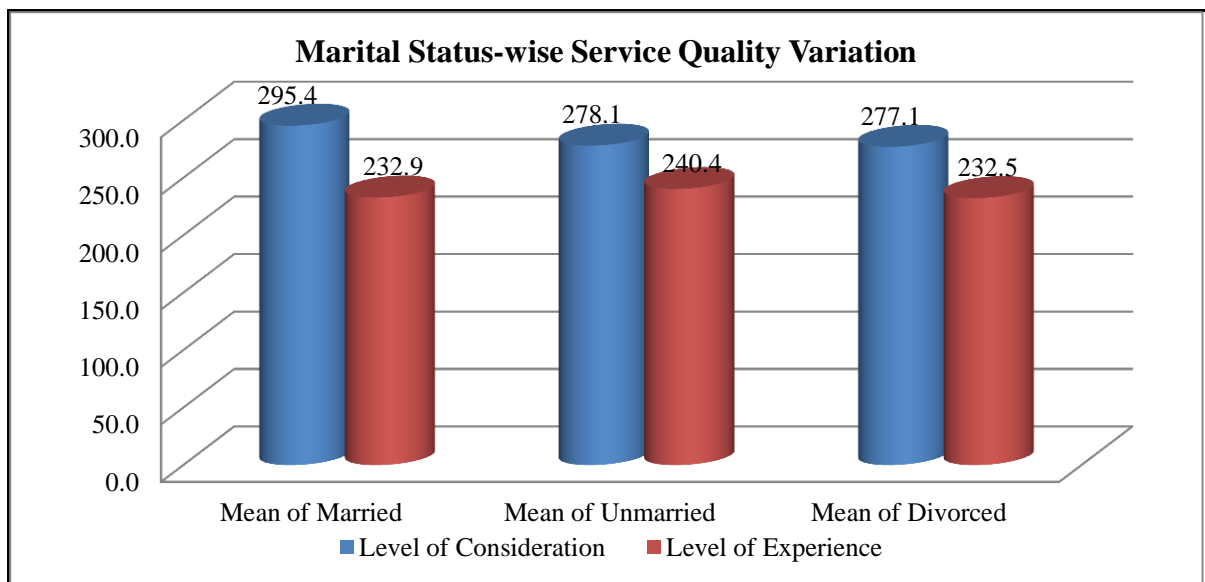
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Figure 1: Age-wise Variation of Service Quality



Source: Based on Survey Data

Figure 2: Marital Status-wise Service Quality Variation



Source: Based on Survey Data

Table 1: Service Quality Dimensions Used in the Study

Sl. No	Dimensions	Explanation
1	<b>Tangibility</b> (implies the ability of tangibles)	They are defined as the appearance of physical facility, equipments, personnel, and communication materials.
2	<b>Reliability</b> (delivery on promises)	It means ability to perform the promised service dependably and accurately.
3	<b>Responsiveness</b> (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.

Sl. No	Dimensions	Explanation
4	<b>Assurance</b> (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	<b>Empathy</b> (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	<b>Service Products vis-à-vis Core Services</b>	It portrays the ‘content’ of a service. It is ‘what’ of a service and includes the features offered in a service.
7	<b>Systematization and Standardization of Service Delivery</b> (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	<b>Security</b>	Refers to physical safety, financial security, confidentiality.

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

**Table 2: Basic Data Description of the Respondents**

		Frequency	Percent
<b>Age</b>	Below 30 Years	200	40.0
	31 to 40 years	152	30.4
	41 To 50 Years	102	20.4
	51 and above	46	9.2
	<b>Total</b>	<b>500</b>	<b>100</b>
<b>Marital Status</b>	Married	316	63.2
	Unmarried	169	33.8
	Divorced	15	3.0
	<b>Total</b>	<b>500</b>	<b>100</b>

Source: Based on Survey Data

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