Customer Perceptions of Service Quality in the Banking Sector

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ABSTRACT

Service quality is a powerful weapon which is used by the marketers to differentiate their services from the competitors. In this context, this study investigates the difference between the banks in respect to the service quality dimension. SERVQUAL model has been selected to measure the service quality in Northern Province of Sri Lanka. Four main commercial banks were selected for the study. Three hundred and fifty questionnaires were issued for data collection based on Convenience sampling method. SPSS version 18 was used for data analysis. Discrepancy was found in customer perception of services in terms of tangibles and reliability dimensions between banks.

Keywords: Service quality, tangibles, reliability, responsiveness, assurance, empathy, banks

INTRODUCTION

Competition in the market make it vibrant and hyperactive where the marketers starve for strategies to overcome competition. Service quality is the one and most important strategy used by the marketers to differentiate their services and to gain competitive advantage. During past few decades service quality has drawn lots of attention from practitioners and researchers due to its strong impact on several other constructs such as customer satisfaction, customer loyalty, business performance and profitability in business. In case of higher perceived service quality levels, consumers are less sensitive to price increases (Ruyter et al., 1998) and perceived service quality determines the level of customer satisfaction (Berndt, 2009). Word of mouth communications, personal relations and comparison shopping are some of the customer specific antecedents of perceived service quality while perceived market orientation is the company specific antecedent (Gounaris, Stathakopoulos and Athanassopoulos, 2003). However, service quality considered as precursor of number of constructs with which it has been studied by several scholars in the past. There are number of benefits identified by the scholars which stressed the importance of service quality and its development in any organization.

Sri Lanka is one of the country where the banking industry is functioning with heightened competition. According to the annual report (2018) of Central Bank of Sri Lanka, there are 26 Licenced Commercial Banks with 6185 banking outlets in an island with small population that shows the intensity of competition among banks. Post-war era gave ample of opportunities to the banks and the financial institutions to enter into the market or to expand their branches in north. This has created a fierce competition among the banks where the institutions started to realize the need for some new strategies for their survival and success. In order to compare performance of various banks, customer's perceived service quality has been used as a basic instrument (Hossain and Leo, 2009). Therefore, this study intended to find out the differences in service quality perceptions between the banks.

OBJECTIVES

Following are the objectives of this study.
   1. To find out the difference between the banks in terms of tangibles.

2. To find out the difference between the banks in terms of reliability.
3. To find out the difference between the banks in terms of responsiveness.
4. To find out the difference between the banks in terms of assurance.
5. To find out the difference between the banks in terms of empathy.

LITERATURE REVIEW

Definitions of Service Quality

Service quality has aroused considerable interest of scholars and practitioners who studied it with different constructs over the past three decades. Even in the current world scenario, service quality is one of the powerful weapon used by the marketers in order to differentiate their services and to gain competitive advantage. According to Lewis and Booms (1983) service quality is a measure of how well the delivered service level matches customer expectations. Gronroos (1984) explained the defined service quality as the outcome of the evaluation process, where the customer compares his expectation with the service he perceives while he actually received. Similarly, Parasuraman (1988) defined the service quality as the consumer's overall evaluation of a specific service firm that results from comparing that firm's performance with the customers' general expectations of how firms in that industry should perform. Likewise, Guo et al. (2008) described the service quality as an overall evaluation of an organization's services and results from the comparison between customer's expectations and their perceptions of the actual services they received. Further, Zeithaml (1988) defined perceived service quality as the consumer's judgement about a product's overall excellence or superiority. Based on the literature and the definitions given by the scholars, in the current study, service quality is defined by the author as "*the customer's overall evaluation or judgement of the bank's performance*".

Models and measures of Service Quality

Studies on service quality led the development of different batteries of the construct in the past by different scholars. However, some batteries are specified to some contexts, others commonly used across the industries/ sectors and across the countries. This milieu required a thorough review of past literatures so as to get a good understanding about service quality.

SERVQUAL model

The most widely used generic measure of service quality within the service industries is known as SERVQUAL model developed by Parasuraman et al. (1985). In the process of service delivery, five gaps which were known as 'Gaps model' were identified by them. They are: Gap 1 measured the gap between customers' expectations and management's perceptions of those expectations; Gap 2 measured the gap between management's perceptions of customers' expectations and service-quality specifications; Gap 3 measured the gap between service-quality specifications and actual service delivery; Gap 4 measured the gap between actual service delivery and what is communicated to customers about it; and Gap 5 measured the gap between customers' expectations and their perceptions which mainly measure the service quality. According to Parasuraman et al. (1985) service quality perceptions result from a comparison of customer expectations with actual service performance where they found a gap between the customer expectation regarding the service and the customer's perception of the service they received. Based on this conceptualization, they identified 10 dimensions (tangibles, reliability, responsiveness, understanding/ knowing customers, access, communication, credibility, security, competence and courtesy) comprised with 97 attributes called as SERVQUAL instrument which found to have an impact on service quality. It proposed that service quality is a multidimensional concept. Since, criticisms pointed out the overlap across these 10 dimensions which forced further examinations. In 1988, Parasuraman and his

colleagues further modified the model with 22 items which spread among five dimensions, namely;

1. tangibles- physical facilities, equipment and appearance of personnel
2. reliability- ability to perform the promised service dependably and accurately
3. responsiveness- willingness to help customers and provide prompt service
4. assurance- knowledge and courtesy of employees and their ability to inspire, trust and confidence
5. empathy- caring, individualized attention the firm provides its customers.

The original dimensions communication, credibility, security, competence and courtesy were combined together and named as assurance while empathy mingled the access and understanding/ knowing customers.

The SERVQUAL model has been widely accepted and used by the researches of different countries across almost all the industries. Some of these researchers used the entire SERVQUAL model with its five dimensions while others used a smaller number of attributes to represent each of the five dimensions. However, every one accepted that the service quality is not uni-dimensional but a multi-dimensional construct.

The same SERVQUAL (E-P) model was used by Arasli and others (2005) in their research in the banking sector of Turkish and Greek speaking areas in Cyprus. The factor analysis eliminated the responsiveness dimension and indicated a four factor solution respectively reliability, assurance, empathy and tangibles. Another study initiated by Kumar, Kee and Manshor (2009) applied the original five dimensional SERVQUAL model with an additional dimension called convenience due to the concern given by the bank customers of Malaysia which affect the customer's overall evaluation of service. Altogether, 26 statements (SERVQUAL-22 and convenience-4) each on expectation and perception were used to collect the data. However, the factor analysis extracted only four dimensions from all the 26 items. These dimensions were named as tangibility, reliability, competence and convenience. Further, Caruana (2002) also used the SERVQUAL model but, rather than separately asking about performance and the expectation, he asked the respondents to provide a score for each of the performance item in relation to their expectation.

Even though the SERVQUAL instrument has been widely used in measuring the service quality, it has also been widely criticised by the scholars. Interpretation and implementation of the instrument was mainly questioned by the researchers. There has been a problem with the usefulness of the expectations side of the instrument (Corin and Taylor, 1992). Brown et al. (1993) sated that there is no distinction between perception and expectation scores. As expectation and perception has been taken into account this can be applicable to the existing services but the quality of service innovations cannot be measured with this model. Further, most of the SERVQUAL items mainly focus on human aspects of service delivery and the tangibles of services (Gounaris et al., 2003) which is called as functional aspect of quality. But the technical side of quality is left without focus in this model (Gronroos, 1984). Moreover, Corin and Taylor (1992) empirically proved that the perception items in SERVQUAL have a stronger correlation with the service quality than the different score computations suggested in the original model. Thus, they have suggested using the SERVPERF that consists the 22 items of service performance only but it should be treated as uni-dimensional construct. In a later study, Parasuraman et al. (1994) reduced one item and suggested 21 item model, a nine point scale instead of seven point scale and recognised three dimensions instead of five where responsiveness, assurance and empathy has become a single dimension.

However, SERVQUAL instrument has been used across a large range of service context with its proven reliability and validity (Bloemer et al., 1999; Caruana, 2002). But for some services SERVQUAL instrument needs considerable adoption. Cui et al. (2003) further added that, due to the absence of service equality measurement instrument specifically in the Asian context, it is possible to adopt the available instrument i.e. SERVQUAL, to measure service quality with the thorough examination of its validity in Asia because of the prevailing cultural difference between East and the West.

Chinese Banking Service Quality (CBSQ) model
As most of the service quality studied have been conducted in developed economies and mainly focused the western culture, Guo and colleagues (2008) felt an existence of gap in the literature of developing economies especially in China, which induced them to develop a new model which can cater the need of developing economies. In the development of scale, they treated the SERVQUAL (22 items) as a theoretical foundation and in their replication study they found psychometric support only for the 15 items. Further, they identified 16 new items through the interviews with 18 financial managers which were stressed as crucial factors in the business culture of China. The CBSQ was administered to 259 corporate customers in china. The psychometric analysis crated the final instrument with 20 items consisting two higher order constructs (functional quality and technical quality) and four lower order dimensions labelled as reliability, human capital, communication and technology. Further they found psychometric support by using expectation- perception gap scores to measure service quality.

Banking Service Quality (BSQ) model
Banking Service Quality (BSQ) model was developed by Bahia and Nantel (2000) to measure the perceived service quality in the banking sector. They identified 31 items distributed across six dimensions namely,
1. Effectiveness and assurance: effectiveness refers to the effective delivery of service (particularly the friendliness and courtesy of employees) and the ability of staff to inspire a feeling of security. Assurance concerns the staff's ability to exhibit their communication skills and to deal confidentially with clients' requests.
2. Access: assesses the speed of service delivery.
3. Price: measures the cost of service delivery.
4. Tangibles: assess the appearance and cleanliness of a bank's physical infrastructure.
5. Service portfolio: assesses the range, consistency, and innovation of the bank's products.
6. Reliability: measures the bank's ability to deliver the service which has been promised accurately and without error.

Customer Expectancy Scale
By considering the impact of cultural differences on all aspects in business, Ehigie (2006) developed an instrument labelled as Customer Expectancy Scale to measure service quality of banks in Nigeria. Customer expectation and the perception of service quality were measured with the same 16 items, with modifications made on the response alternatives provided for each of the scales. Those are bank workers' possession of required skill, bank workers' possession of knowledge and experience, continuity of service to customer in future years, understand customers' needs, offering of fast and efficient service, providing physical safety to customer, confidentiality of transactions, positive attitude of staff to customer services, trustworthiness of bank, bank's good reputation, staff friendliness, keeping people informed, and listening to customers. For the expectation, each item had four point response alternatives, captioned as extremely important, important, slightly important and not important where

customers' perception of service quality measured through a four point response pattern ranging from excellent, good fair and poor.

Other measures of Service Quality

Ganguli and Roy (2011) identified twenty seven items to measure the generic technology based service quality dimensions in banking as three of them did not load on any of other factors, they were removed. Four dimensions were introduced namely customer service, technology security and information quality, technology convenience and technology usage easiness and reliability to measure technology based service quality. In the same way, the role played by the technology in the service delivery particularly in the banking sector was studied by Joseph, McClure and Joseph (1999) presented a six factor model which consists of 25 items to measure the service quality of electronic banking. Those factors are convenience and accuracy, feedback and complaint management, efficiency, queue management, accessibility and customization.

Olorunniwo and Hsu (2006) operationalized the service quality based on the Schmenner's classification of services especially for mass service which has high relative throughput time and low degree of variation in customer interaction / customization. Among the mass services they focused on one industry i.e. retail banking. As it was an exploratory research, the instrument was developed via series of focus groups. Five important dominant dimensions of mass service were identified by them namely tangibility, responsiveness, knowledge, accessibility and reliability but the dimension of recovery was not expected to be dominant because the measurement items in other service quality dimensions such as responsiveness and reliability have captured the concept of service recovery.

Technical quality, empathy and physical environment were used as dimensions in the study of Tam (2012) in Hong Kong to measure transaction specific service quality in hair dressing and heath care services which have high degree of contact between the customer and the service provider. Technical quality was measured using three items (good knowledge of the service provider, high technical competence and appropriate treatment), empathy measured by three item scale (customer's best interests at heart, sensitive to the feelings of the customer and respectful treatment from the service provider) and Physical environment was measured with three items (comfortable physical environment, pleasant atmosphere and cleanliness and hygienic).

Petridou et al. (2007) replicated the model to empirically investigate the bank service quality from Greek and Bulgaria. The factor analysis of Greek sample identified six dimensions namely effectiveness; assurance and service portfolio; reliability; access; price; and tangibles. On the other hand, the factor analysis of Bulgarian sample identified five dimensions such as tangibles, reliability and service portfolio; price and assurance; effectiveness; access; and effectiveness (contradictions in decisions). This revealed that, quality dimensions were different across two countries and different from those of the original model.

A nine items scale with three dimensions was used by Poolthang and Mandhachitara (2009) to measure service quality of Thailand retail banking. A convenient sampling method was used to collect the data from 275 respondents of Bangkok who were approached at shopping malls, office buildings, entertainment establishments and other high-traffic locations. Basically 15 items were identified by them where five were removed because of the cross loading. In order to improve the model fit another item (convenient location) was eliminated from the measurement scale. Thus, three dimensions: staff competence and service reliability (product knowledge, prompt service, no errors, reliable), convenience and product (convenient hours,

product variety, new products) and physical evidence (friendly staff, warm atmosphere) were used for further analysis.

In the Greece banking sector an interesting study was carried out by Gounaris et al., (2003) to identify the antecedents of perceived service. A six dimensional scale was developed with the help of 31 item battery to measure the perceived service quality. Bank's reliability, physical evidence and encounter experience, employee competence, convenience, product's innovativeness and price were identified as dimensions. Similarly in the banking sector of Greek, Keisidou et al., (2013) used functional quality and the relational quality as the two prevailing dimensions of service quality where the functional or core quality measured items like reliability, speed, accuracy, and security while relational quality measured items like responsiveness, assurance, friendliness courtesy, commitment and communication.

As the research conducted in the package tour industry by Andreassen and Lindestad (1998) they used three transaction specific items to measure perceived service quality, explicitly the total quality of the package tour, the flight and the destination.

METHODS

This current study measured service quality using the SERVQUAL model of Parasuraman et al. (1985) but in line with the study of Caruana (2002) where the respondents were asked to provide a score for each of the performance item in relation to their expectation. The unit of analysis of this study is all individual bank customers of four leading commercial banks (which have a comparatively long history) in the Northern Province of Sri Lanka and who were aged above 18 years. Five point Likert scale was used to measure these statements. Questionnaires were issued to 350 customers of four commercial banks using convenience sampling method among which 272 were collected. Due to the high number of missing values five questionnaires were rejected and the remaining were used for further analysis. The analysis was done by using SPSS version21.

FINDINGS

Initially the factor analysis was conducted where the principal component method was used for extraction. The varimax orthogonal rotation method was used for rotation and the items were excluded if their factor loadings were not larger than 0.40. The statistical assumptions were used to satisfy the appropriateness of the data through the factor analysis. The results indicated that the data set was suitable to conduct the factor analysis based on the statistical assumptions namely, visual examination of the correlation matrix, anti-image correlation matrix, Eigen value, percentage of variance, Barlett's test of sphericity and the Kaiser-Meyor-Olkin measure of sampling adequacy.

Table 1: Eigen value, percentage of variance, Barlett's test of sphericity and the Kaiser-Meyor-Olkin measure of sampling adequacy

Constructs	Eigen value	Percentage of variance	KMO Measure of Sampling Adequacy	Bartlett's test of Sphericity		Cronbach's α
				Chi-Square	Sig.	
Service Quality	3.428	68.552	0.870	728.990	0.000	0.882

(Source: Survey data)

Based on the result, service quality dimensions loaded with one item explained nearly 68.55% of the variance. Kaiser–Meyer–Olkin measure of sampling adequacy was above 0.87 where Kaiser (1974) recommends accepting the values greater than 0.5 as acceptable. Barlett's test of

sphericity also indicated the significance at 0.000.These results revealed that the data set was very appropriate for conducting further analysis. Internal consistency of the instrument measured using the Cronbach alpha value which specified that the estimations of Cornbach alpha was above 0.7 which can be acceptable as per Nunnally and Bernstein (1994) and Carmines and Zeller (1979). Therefore, it reveals that the service quality have good internal consistency.

Table 2: Mean values of service quality dimensions of banks

Banks	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Bank I	4.1141	3.9864	3.8495	3.9126	3.5553
Bank II	3.8672	3.8313	3.7773	3.8125	3.4719
Bank III	4.2685	3.7926	3.8704	3.7593	3.3556
Bank IV	4.1373	4.1183	3.9824	3.9366	3.6282
Total	4.0764	3.9645	3.8698	3.8792	3.5343

(Source: Survey data)

The above table shows the mean values of service quality dimensions of individual banks. Almost all the service quality dimensions of all the banks had the mean value more than 3.5 except empathy in Bank II (3.47) which shows that nearly all the service quality dimension are in higher level ($3.5 < X_i \leq 5$) in all the banks.

Table 3: Test of Homogeneity of Variances

	Levene Statistic	df1	df2	Sig.
Tangibles	.649	3	261	.584
Reliability	2.125	3	261	.097
Responsiveness	.525	3	261	.665
Assurance	.582	3	261	.628
Empathy	2.045	3	261	.108

(Source: Survey data)

The assumption of homogeneity was met, since p-value is more than 0.05 ($p < \alpha$ 0.05). All the dimensions [Tangibles p. (0.584) < α 0.05; Reliability p. (0.097) < α 0.05; Responsiveness p. (0.665) < α 0.05; Assurance p. (0.628) < α 0.05; Empathy p. (0.108) < α 0.05] met the assumption of homogeneity of variance and shown the appropriateness to conduct one-way ANOVA.

Table 4: Anova

Service quality dimensions		Sum of Squares	df	Mean Square	F	Sig.
Tangibles	Between Groups	4.208	3	1.403	3.514	.016
	Within Groups	104.183	261	.399		
	Total	108.390	264			
Reliability	Between Groups	3.663	3	1.221	2.994	.031
	Within Groups	106.443	261	.408		
	Total	110.107	264			
Responsiveness	Between Groups	1.490	3	.497	1.158	.326
	Within Groups	111.894	261	.429		
	Total	113.383	264			
Assurance	Between Groups	1.022	3	.341	.730	.535
	Within Groups	121.864	261	.467		
	Total	122.886	264			
Empathy	Between Groups	1.783	3	.594	1.059	.367
	Within Groups	146.554	261	.562		
	Total	148.338	264			

(Source: Survey data)

Since the assumption of homogeneity was met the ANOVA table has been taken into consideration. Table 4 shows that the output of the ANOVA which indicate service quality dimensions tangibles and reliability are statistically significantly different between the banks while responsiveness, assurance and empathy are not different among banks. Further, Post - Hoc test was carried out to precisely see the difference.

Table 5: Post- Hoc test: Tukey's Honestly Significant Difference (HSD)

Dependent Variable	(I) All Banks	(J) All Banks	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Tangibles	1	2.00	.24689	.10056	.070	-.0131	.5069
		3.00	-.15444	.13660	.671	-.5076	.1988
		4.00	-.02325	.09745	.995	-.2752	.2287
	2	1.00	-.24689	.10056	.070	-.5069	.0131
		3.00	-.40133*	.14499	.031	-.7762	-.0264
		4.00	-.27014	.10890	.065	-.5517	.0114
	3	1.00	.15444	.13660	.671	-.1988	.5076
		2.00	.40133*	.14499	.031	.0264	.7762
		4.00	.13119	.14285	.795	-.2382	.5006
	4	1.00	.02325	.09745	.995	-.2287	.2752
		2.00	.27014	.10890	.065	-.0114	.5517
		3.00	-.13119	.14285	.795	-.5006	.2382
Reliability	1	2.00	.15516	.10165	.423	-.1077	.4180
		3.00	.19382	.13807	.498	-.1632	.5508
		4.00	-.13190	.09851	.539	-.3866	.1228
	2	1.00	-.15516	.10165	.423	-.4180	.1077
		3.00	.03866	.14655	.994	-.3403	.4176
		4.00	-.28706*	.11007	.047	-.5717	-.0024
	3	1.00	-.19382	.13807	.498	-.5508	.1632
		2.00	-.03866	.14655	.994	-.4176	.3403
		4.00	-.32572	.14439	.111	-.6991	.0476
	4	1.00	.13190	.09851	.539	-.1228	.3866
		2.00	.28706*	.11007	.047	.0024	.5717
		3.00	.32572	.14439	.111	-.0476	.6991

(Source: Survey data)

The findings shows that the dimension of tangibles is statistically significantly different between banks as determined by one-way ANOVA ($F_{(3, 261)} = 3.514$, $p = 0.016$). A Tukey's post hoc test revealed that Banks B and C are specifically different in the dimension of tangibles where Bank C is having higher mean value (M = 4.2685, SD = 0.575) than the Bank B (M = 3.8672, SD = 0.577). Respondents precisely perceived the difference in banks' usage of modern looking equipment and visually appealing physical facilities between banks B and C.

Further, the dimension of reliability also shows statistically significant difference between banks ($F_{(3, 261)} = 2.994$, $p = 0.031$). The multiple comparisons (or post-hoc) tests illustrates that Banks B (M = 3.831, SD = 0.606) and D (M = 4.1183, SD = 0.531) were having significantly different mean scores more specifically in providing the promised services at the promised time where the Bank D shows superiority than Bank B.

Except these two dimensions all other dimensions are more or less similar among these four banks. There was no statistically significant difference between four banks based on responsiveness as determined by one-way ANOVA ($F_{(3, 261)} = 1.158$, $p = 0.326$). Similarly, in assurance, there was no statistically significant difference between banks ($F_{(3, 261)} = 0.730$, $p = 0.535$). Empathy also was not show statistically significant difference between banks ($F_{(3, 261)} = 1.059$, $p = 0.367$).

Taken together, these results suggested that tangibles of banks B and C were statistically different between each other especially in the usage of modern looking equipment and visually appealing physical facilities. Likewise, banks B and D were statistically different in the dimension of reliability of service. The customers are specifically perceived the difference in

providing the promised services at the promised time. Other than these two dimensions remaining three namely responsiveness, assurance and empathy were not statistically and significantly different among the banks which revealed that these three dimensions were more or less similar with each other across the banks.

CONCLUSION AND RECOMMENDATIONS

The stiff competition among the banks make the marketers to think about differentiation strategies in order to face the competition by providing unique services and through which position their services in the mind of the customers. However, those new strategies also later on simply followed by their competitors and finally all the banks are ended up with more or less similar in service quality offerings. This is supported by the current study. The findings of the study revealed that consumers didn't feel any difference in employees' willingness to help customers and provide prompt services. Employees' knowledge and courtesy and their ability to inspire trust and confidence also similar between banks. The banks are similarly caring and giving individual attention to their customers. However, the respondents saw differences in the way banks tangibilize their services more specifically between two banks (bank B and C). In addition, Banks B and D were differed in their ability to perform the promised service dependably and accurately while other two banks (A and C) were not different with each other.

The banks were investing more on modifications and introduction of something new to their customers. Since the services cannot be easily patented, the creativity or innovations in services simply counterfeited by the competitors which in turn affect the possible competitive advantages expected by banks. Therefore, the banks should develop new differentiation strategies which cannot be easily copied by their rivals in the short run. It will give a competitive edge over other banks and the bank can easily position itself in the mind of the customers and sequentially it is possible to make the bank as a benchmark in the industry.

FUTURE RESEARCH

There are number of commercial banks in Sri Lankan banking industry but due to the time constrain only four banks were selected for this study. Therefore, future researchers must give attentions to all the banks in the industry. Further, researchers can compare public, local private and foreign banks to check the differences between the service quality dimensions which will give more insights to Sri Lankan Banks for their future development.

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