



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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MEASURING THE SERVICE QUALITY OF SERVICE SECTOR - A CASE OF COMMERCIAL BANK OF ETHIOPIA

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ABSTRACT

Service sector is growing in Ethiopia which basically an agrarian country is trying to become a developing country in the North Eastern Africa. Banking services have gained significant role in this country due to increasing number of customers and clients utilizing the services. The main objective of this study was to apply the SERVQUAL Model as developed by Parasuraman et al (1988, 1995) in an Ethiopian service marketing context with particular reference to identify the service gaps by comparing the expectations and perception of the customers of the selected bank. The adopted SERVQUAL instrument had twenty two items covering five dimensions of service quality and the respondents were asked to give scores on a seven point liker scale both for the expectations and perceptions of service provided by the bank. The results showed a negative gap between expectation and perception of customers about the bank's service quality. Suitable recommendations are given to the bank for managing the service quality gaps and for future research.

KEYWORDS

Service, Quality, Commercial Banks, Ethiopia.

INTRODUCTION TO SERVICE QUALITY

Service quality focuses on the standard of service delivery and the interaction between the customer and the service provider in order to ensure that the customer's expectations are met (Hernon, 2001, Palmer, 2005).

Service quality is the difference between customer's expectations for service performance prior to the service encounters and their perceptions of the services received" (Asubonteng, Mc Cleary and Swan, 1996:64).

The service quality process can be examined in terms of the gaps between expectations and perceptions on the part of the management, employees and customers. The most important one is the service gap, which is between customer's expectation of the service and their perception of the service actually delivered. The goal of the service firm is to close the service gap or at least narrow it as far as possible. Service quality focuses on the customer's cumulative attitude toward the firm, which is collected by the consumer from a number of successful or unsuccessful service experiences.

Customer satisfaction compares consumer perceptions to what consumers normally expect. Service Quality compares perceptions to what a consumer should expect from a firm that delivers high quality services. Service quality is thus a measure of higher standard of quality services.

The SERVQUAL instrument is based on five service dimensions: tangibles, reliability, responsiveness, assurance, and empathy. A 22 item section record customer expectations of excellent banks in the banking industry. A 22 item section measures consumer perceptions (actually delivered) of the bank. Results from the two sections are then compared to arrive at "gap scores" for each of the five dimensions. The larger the gap, the farther consumer perceptions are from expectations, and lower the service quality evaluation. The smaller the gap, the higher the service quality evaluation. Customer expectations are measured on a 7-point scale from "absolutely essential" to "not at all essential". Similarly, customer perceptions are measured on another 7-point scale ranging from "strongly agree" to "strongly disagree". Thus a 44-item SERVQUAL scale is used to measure customer expectations and perceptions regarding the five service quality dimensions.

PROBLEM STATEMENT

Previous empirical studies focused on service quality in Ethiopia focused on other service sectors and therefore justifies the research in the banking sector. Empirical research using the SERVQUAL model in Ethiopian context is limited. The overall service quality of banks is assessed from the bank customer's perspectives. The service quality will be assessed from the perspective of each respondent and identify the dimensions of SERVQUAL model, namely tangibles, reliability, responsiveness, assurance, and empathy (parasuraman et. Al, 1988) that determine consumer's evaluation of the service quality of the Commercial bank of Ethiopia. A service institution like a bank is very dependent on how the customer's perceptions of the service provided whether it is acceptable or not. Therefore the following hypotheses are proposed;

H1: Tangibles are positively related to service delivery

H2: Reliability is positively related to service delivery

H3: Responsiveness is positively related to service delivery

H4: Assurance is positively related to service delivery

H5: Empathy is positively related to service delivery

RESEARCH OBJECTIVES

1. To apply the SERVQUAL model as developed by Parasuraman et al (1995, 1988) in an Ethiopian consumer context, by applying the five service dimensions to the Commercial Bank of Ethiopia.
2. To determine and compare consumer's perceptions of the five service dimensions at the Commercial Bank of Ethiopia.
3. To identify the dimensions that determines the customer's evaluation of service quality at CBE.
4. To examine the association between service quality dimensions and service delivery factors

RESEARCH METHODOLOGY

A self administered questionnaire was developed to analyse the service quality of Commercial Bank of Ethiopia. A sample of 32 customers is selected at random for the study. Results were analysed using SPSS as follows; (1) descriptive statistics (2) factor analysis resulting in 7 scales. Cronbach's alpha coefficients were computed for each sub scale. Multiple regression analysis was conducted to examine the association between service quality dimensions and service delivery behaviours.

TABLE 1: DIMENSIONS OF SERVICE QUALITY

Dimension	Description
Assurance	It refers to the degree to which employees are encouraged to be trusted and confident
Responsiveness	It refers to the degree to which employees are reacting quickly and favourably
Reliability	It refers to the degree to which employees are executing the promised service
Tangibles	It refers to the degree to which employees are appearance, condition of physical facilities and communication materials
Empathy	It refers to the degree to which employees are giving care and provide individualized attention to customers

RESULTS AND DISCUSSION

This study is significant as it provide a clear idea of quality in banks from the perspective of clients on the five service quality dimensions in SERVQUAL model proposed by Parasuraman at al. (1985) in association with service provided by the employees of the bank in fulfilling the customer’s expectation. The demographic profile of the customers is as follows. 65% of the respondents are males and 35% are females. The majority of the respondents aged in the range of 25- 35 years old. In terms of academic qualification of respondents 67.67% are secondary level, 5% from vocational/technical school and 10% are diploma holders and remaining are University graduates.

The reliability analysis was performed in order to determine the data reliability for the independent variables (i.e. service quality dimensions) and the dependent variable (delivery of services). The results of the reliability tests are shown in table 3. All the independent and dependent variables have a Cronbach alpha value range of 0.793 and 0.832 which are greater than 0.7. Thus the measurement of variables is valid and reliable.

TABLE NO 2: DESCRIPTIVE STATISTICS ON CUSTOMER’S EXPECTATIONS, PERCEPTIONS AND GAP MEAN OF SERVICE QUALITY IN COMMERCIAL BANK OF ETHIOPIA

Dimension	Expectation		Perception		Gap mean (G)
	Mean	S.D	Mean	S.D	
Tangibles					
modern looking environment	6.1	0.9	5.2	1.6	-0.9
Bank is visually appealing	5.5	1.4	4.9	1.4	-0.6
CBE employees are neat in appearance	5.6	1.7	5.2	1.5	-0.4
Materials associated with service such as statements, forms are visually appealing	5.4	1.7	4.5	1.9	-0.9
Reliability					
When CBE promises to do something by a certain time, they will do so	5.6	1.5	4.7	1.4	-0.9
When you have a problem, CBE shows a sincere interest in resolving it.	5.7	1.2	4.6	1.4	-1.1
CBE performs the service right the first time	5.8	1.1	5	1.4	-0.8
CBE provides their service at the time they promise to do so	5.4	1.4	4.7	1.6	-0.7
CBE insists on error- free records	5.6	1.4	4.5	1.3	-1.1
Responsiveness					
Employees of CBE tell you exactly when services will be provided	5.9	1.5	5.3	1.5	-0.6
Employees of CBE give you prompt service	5.7	1.4	5.4	1.2	-0.3
Employees of CBE are always be willing to help you	5.8	1.5	4.8	1.5	-1.0
Employees of CBE are never be too busy to respond to your requests	5.4	1.6	4.3	1.5	-1.1
Assurance					
The behaviour of employees of CBE instills confidence in customers	6.1	1.1	5	1.4	-1.1
You feel safe in your transactions with CBE	5.3	1.4	4.9	1.5	-0.4
Employees of CBE are consistently courteous with customers	5.1	1.4	5	1.3	-0.1
Employees of CBE have the knowledge to answer customers	5.5	1.6	5	1.6	-0.5
Empathy					
Commercial Bank of Ethiopia gives you individual attention	5.6	1.5	4.7	1.4	-0.9
CBE has operating hours convenient to all its customers	5.9	1.3	4.7	1.6	-1.2
CBE employees gives you personal attention	5.8	1.5	4.4	1.7	-1.4
CBE has your best interest at heart	5.6	1.4	4.4	1.7	-1.2
Employees of Commercial Bank of Ethiopia understand your specific needs	5.4	1.9	4.3	1.7	-1.1

Note: 1. Gap mean is defined as perception mean –expectation mean

2. A negative gap indicates that the bank customers perceived that service delivery did not meet their expectations; a positive gap indicates that the customers perceived that service delivery exceeded their expectations

TABLE NO 3: RELIABILITY ANALYSIS

Variables	No of items	Cronbach’s alpha
Tangibles	4	0.793
Reliability	5	0.832
Responsiveness	4	0.804
Assurance	4	0.828
Empathy	5	0.796
Service sharing	4	0.811

TANGIBLES

There is no significant relationship between tangibles with service quality sharing in the client’s perception of service quality delivered by the bank employees. Both the facilities and the equipment are not the main concern for the customers in the process of getting service from the bank employees. With the adequate existing facilities it does not prompt the customers to think of physical or tangibles as the necessary infrastructure for the process of service delivery.

RELIABILITY

In terms of reliability, this study shows that it has a significant influence on service quality in the consumer’s perception of service quality rendered by the bank employees. It is a prerequisite for bank management and employees to be able to respond and answer the customer’s query reliably accurately and consistently. With the expectation to be reliable, the customers would perceive the service sharing is given properly by the employees.

RESPONSIVENESS

This study shows that there is no significant relationship between responsiveness and service provided in the consumer’s perception of service quality rendered by the bank employees. This is due to the policy in the bank that all queries need to be responded appropriately in a promptly manner. Thus responsiveness or promptness of service linking to quality of service does not arise in the mind of consumers.

ASSURANCE

This study shows that assurance has a significant influence on service quality in the customer’s perception of service rendered by the bank. The degree of customer’s response showed a positive link with trust and confidence. It is particularly true when customers believe the services received from employees are credible and trustworthy. It is vital that bank employees maintain a good reputation in providing trustworthy and reliable services to the clients. Accurate and consistent responses are encouraged to be given by the employees as well as guaranteed services to be delivered to the customers. The employees of the bank are also encouraged to provide polite and friendly services. This will provide an assurance to the customers of the bank where they would be confident of getting help when they face any problem or uncertainty.

EMPATHY

Similarly the study shows that empathy has no significant influence on service delivery in the customer’s perception of service quality delivered by the bank employees. The finding observes that personal care and individualized attention to the customers is not an important factor for understanding the customer’s needs. The customers understand in carrying out the professional duty of service delivery.

TABLE 4: CORRELATION ANALYSIS

	A	RES	E	REL	T	SD
A	1.000					
RES	0.542*	1.000				
E	0.459*	0.527*	1.000			
REL	0.520*	0.664*	0.670*	1.000		
T	0.469*	0.647*	0.518*	0.508*	1.000	
SD	0.408*	0.386*	0.364*	0.465*	0.315*	1.000

Note (1): A = Assurance; RES = Responsiveness; E = Empathy; REL= Reliability; T = Tangibles; SD = Service Delivery
 Note (2): *p value <0.01

TABLE 5: RELATIONSHIP BETWEEN SERVICE QUALITY DIMENSIONS AND SERVICE SHARING

	Unstandardised coefficients		Standardized coefficients		
	B	Std.error	Beta	t	Sig.
(constant)	1.277	0.227		5.637	0.000
A	0.184	0.060	0.197	3.095	0.002
RES	0.056	0.070	0.057	0.794	0.428
E	0.037	0.071	0.037	0.521	0.603
REL	0.277	0.078	0.283	3.573	0.000
T	0.032	0.062	0.033	0.517	0.606

Note (1): A = Assurance; RES = Responsiveness; E = Empathy; REL= Reliability; T = Tangibles; SD = Service Delivery
 Note (2): *p value <0.01; R² (coefficient of determination) = 0.0258; Adj R² = 0.245; d-W = 1.846; F = 20.405 (p <0.01)

From the table 5 it is observed that the coefficient of determination (R²) is 0.258, representing that 25.8% of the service delivery can be explained by the five service dimensions of service quality. The proposed model was adequate as the F-statistic = 20.405 were significant at 1% level. (p < 0.01). This indicates that the overall model was reasonable fit and there was a statistically significant association between service quality dimensions and service delivery of employees. The individual model variables revealed that assurance (0.197, p<0.01) and reliability (0.282, p<0.01) were found to have a significant and positive relationship with the service delivery. Hence the hypotheses H4 and H2 are supported.

Service dimensions like responsiveness (0.057, p>0.05), tangibles (0.033, p>0.05), and empathy (0.037, p>0.05) had no significant relationship with service delivery. These dimensions have provided long term, infrastructural benefits necessary for the continued improvement over time, but with an indirect relationship towards service delivery.

From the findings of the measurement among the five dimensions of service quality identified in this study, it provides useful information for the management and practitioner to know what is perceived as important by the customers in the process of service delivery from the bank employees of Commercial Bank of Ethiopia are 'assurance' and 'reliability'. The result may actually point to the areas where the employees could place more emphasis for further improvement to render better service to the customers.

CONCLUSION

To conclude, the objective of this study is to examine the link between service quality dimensions and delivery of services as perceived by the clients in Commercial Bank of Ethiopia, Arbaminch Branch. In responses to responsiveness, the findings obtained shows that service dimensions are significantly and positively associated with delivery of services by the bank employees. It was further discovered that the dimensions of assurance and reliability were positively linked to service delivery, primarily the construct of reliability, as it was found to be the leading service quality element that is associated strongly with service delivery by the employees of the bank.

RECOMMENDATIONS

- The study results suggest that the assurance and reliability dimensions of SERVQUAL model have strong links with service delivery to the clients. The assurance dimension explains that the customers perception of transmission of service is important that service information received are credible and trustworthy. A regular survey once in a year should be conducted to gather the latest information of the customers.
- Training and motivational workshops should be conducted periodically to enhance the efficiency and confidence of bank employees in delivering the service to the clients.
- Responsiveness, tangibles, and empathy show insignificant relationship with the delivery of services. Responsiveness is essential to treat the customers promptly by giving immediate and accurate response to them. Therefore employee's appraisal should be reviewed regularly and proper communication between customers should be enhanced to deliver better service.
- The study also shows that tangibles have an insignificant link with service delivery. It could be possible only with a set of physical facilities, equipment and communication materials. Therefore the bank management should improve the facilities such as ATMs, proper guidance, interior designing to create a good ambience.
- Empathy has an insignificant association with delivery of service and this could be solved by showing more care and personalized attention to the customers. Appropriate advices and guidance should be provided for the bank employees to provide care and personalized attention to the clients.

RESEARCH IMPLICATIONS

The study is done only on focusing a particular bank i.e. Commercial Bank of Ethiopia and its customers which may not provide a comprehensive picture of the link between customers and the bank services. Secondly, the sample size is limited. Hence a more extensive research should be conducted comprising different banks in wider areas. Similarly a comparative study of the service quality from various banks can also be measured.

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