



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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SERVICE QUALITY IN PRIVATE BANKS: AN ASSESSMENT BASED ON SERVQUAL MEASURES

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ABSTRACT

Quality is increasingly being seen as a key strategic differentiator within the financial services sector. Competition, processes, and technological improvements in delivery systems have resulted in a gradual shift in strategic focus from price to service quality in the retail banking industry. High service quality results in customer satisfaction and loyalty, greater willingness of customers to recommend to someone else, reduction in customer complaints, and improved customer retention rates. A deliberate attempt to study services marketing and service quality issues dates back to the mid-1960s. The SERVQUAL scale is the principal instrument widely used to assess service quality for a variety of services developed by Parasuraman et al. The Weighted SERVQUAL has been found to be a very superior instrument in measuring service quality. This paper aims at studying the importance of different dimensions of service quality and to measure customers' assessment towards service quality of the bank by measuring the gap between their perception and expectation. The assessment tool used for the study was SERVQUAL. The data was collected from 400 customers of a private sector bank from its four different locations. The data was analysed using the weighted average method and t-test and conclusions were drawn. From the study it was found that out of five dimensions of service quality, customers have given more importance to responsiveness factor followed by reliability, assurance, empathy and tangibility. The study also revealed a gap between the service quality expected and perceived by the customers.

KEYWORDS

Expectation, Perception, Quality, Service, SERVQUAL.

INTRODUCTION

A healthy banking system is essential for any economy striving to achieve good growth and yet remain stable in an increasingly global business environment. The crucial role played by the banks in the development and diversification of Indian economy during the last three decades is very important (Prasad, 2006). The Indian banking system, with one of the largest banking networks in the world, has witnessed a series of reforms over the past few years like the deregulation of interest rates, dilution of the government stake in public sector banks (PSBs), and the increased participation of private sector banks. Prior to liberalization the banking industries were working in a protected environment and were dominated by the public sector banks. The growth of the retail financial services sector has been a key development on the market front. Indian banks (both public and private) have not only been keen to tap the domestic market but also to compete in the global market place. New foreign banks have been equally keen to gain a foothold in the Indian market. The new generation banks are characterized by modern information and technology viz. ATM, Online banking, telebanking, smart card etc. Private banks are quick in adapting to these new technologies as compared to public sector banks (Banker, 1998). Competition, processes, and technological improvements in delivery systems have resulted in a gradual shift in strategic focus from price to service quality in the retail banking industry. Continuous improvement in service quality is considered a requirement in the financial services industry, at a time when it is undergoing an extraordinary rate of change in organization, products, and delivery methods. Studies reveal that Indian bankers should be more customer oriented and need to change their attention, attitude and commitment, in order to improve the service quality (Mathur, 1999). There is need for the banking sector to be more outwardly focused than inwardly focused.

OBJECTIVE OF THE STUDY

Unlike goods quality, which can be measured with some objectivity, service quality is abstract and elusive. The unique features of services such as inseparability of production and consumption, intangibility, and heterogeneity make measurement of quality a very complex issue. In the absence of objective measures, firms must rely on consumers' perceptions of service quality to identify their strengths and/or weaknesses, and design appropriate strategies. The objective of the study is

1. To measure customers assessments towards the bank's service quality by measuring the gap between the customer perception and their expectation.
2. To know the importance of different dimensions of service quality.

BACKGROUND OF THE STUDY

Quality has come to be recognized as a strategic tool for attaining the operational efficiency and improved business performance (Anderson and Zeithaml, 1984; Garvin 1983). Quality is equally important for both the goods as well as the services sector. The importance of quality to service firms is discussed in many research studies (Normann, 1984). There is a positive relationship between customer satisfaction and profits, return on investment, increased market share etc. (Anderson, Fornell and Lehmann, 1994; Rust and Oliver 1994).

Quality has been defined differently by different authors. Some define it as 'conformance to needs' (Crosby, 1984), some define it as 'suitable to use' (Juran, 1988), some define it as 'one that makes the customer satisfied' (Eiglier and Langeard, 1987). A research study considered that the service industry required a broader definition of quality than that used by the manufacturing industry and applied it to service quality (Cornell, 1984). The early efforts to measure quality of services can be credited to the works of Parasuraman, Zeithaml and Berry (1985). They pointed out that the quality of goods can be measured objectively, but the quality of services cannot be measured objectively because they are intangible, perishable, being consumed when being produced, heterogeneous etc. There are a number of different "definitions" as to what is meant by service quality. One that is commonly used defines service quality as the extent to which a service meets customers' needs or expectations (Lewis and Mitchell, 1990; Dotchin and Oakland, 1994; Asubonteng et al., 1996; Wisniewski and Donnelly, 1996). Service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985; Lewis and Mitchell, 1990). The customer often expects the service to be provided in a specific way or by a specific individual when delivering the service (Sureshchander et al., 2001). Some customers are more demanding than others, having greater sensitivity to, and higher expectations of service. Perceptions are created after experiencing the service. However, dissatisfaction may occur if expectations are higher than the actual service experienced by the customer.

In accordance to the contributions by Gronroos (1982) and Smith and Houston (1982), Parasuraman, Zeithaml and Berry (1985, 1988) proposed that service quality as the difference between customer expectations of 'what they want' and their perceptions of 'what they get'. Based on this concept they proposed a service quality measurement scale called "SERVQUAL". This instrument of measurement has been extensively applied in different service settings. Over a period of time, a few variants of the scale has also been proposed. The "SERVPERF" scale put forward by Cronin and Taylor (1992). Numerous studies have been undertaken to compare and infer about the superiority among the two scales. When the objective is to identify areas relating to service quality shortfalls for possible intervention by managers, the SERVQUAL scale needs to be preferred (Jain and Gupta, 2004). Nyeck, Morales, Ladhari, and Pons (2002) stated the

SERVQUAL measuring tool “remains the most complete attempt to conceptualize and measure service quality” (p. 101). The main benefit to the SERVQUAL measuring tool is the ability of researchers to examine numerous service industries such as healthcare, banking, financial services, and education (Nyeck, Morales, Ladhari, & Pons, 2002).

Service quality dimensions refer to the psychological dimensions that form the basis of a customer's perceived quality of a service. While numerous researchers have attempted to define the specific dimensions of service quality, Parasuraman, Berry, and Zeithaml (1985) introduced the definition in their presentation of the Gap Model of Service Quality. In the SERVQUAL they proposed that five specific dimensions of service quality exist and apply regardless of the service industry: reliability, responsiveness, assurance, empathy, and tangibles. The SERVQUAL is a multi item questionnaire based on these five dimensions.

Reliability is defined as the ability to perform the promised service dependably and accurately. In other words, it means doing what you say you will do.

Responsiveness is the willingness to help customers and to provide prompt service. Customers judge a company's responsiveness by assessing the amount of time it takes and the attentiveness that is offered in response to their requests, questions, complaints, and problems. The third dimension of service quality is assurance.

Assurance is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence.

Empathy is defined as the caring, individualized Attention the firm provides its customers. Customers perceive the level of a company's empathy by the degree of personalized service offered. Customers want to be known on an individual basis and feel that the company understands and addresses their individual needs. The fifth dimension of service quality is tangibles.

Tangibles are defined as the appearance of physical facilities, equipment, personnel and communication materials.

METHODOLOGY

The assessment tool used for the study was SERVQUAL, an instrument designed by the marketing research team of Berry, Parasuraman, and Zeithaml. It consists of five dimensions of service quality - Tangibleness, Reliability, Responsiveness, Assurance and Empathy. In the questionnaire used, the respondents gave their expectation and perception regarding the five dimensions of service quality on 22 items. The respondents also rated the five dimensions. After collecting the data, it was put in excel sheet to do the “t” test to determine the service quality gap. The data was collected from 400 customers of the private sector bank from four different locations, i.e. 100 customers were randomly selected from each one of the locations of India for the purpose. The questionnaire for the measurement of service quality followed the basic structure of the SERVQUAL instrument as developed by Zeithamel and Parsuraman and consisted of two sections an expectation section and a perception section. The expectation section required the respondent to indicate on a seven point scale the extent to which the ideal service providing organisation possesses the characteristic desired in each statement. In the perception section the statements required the respondent to indicate the extent to which the particular bank possesses the characteristic described, again on a seven point scale. The original Servqual instrument used in this study for measuring Service Quality gap also employed a seven point scale anchored by strongly disagree and strongly agree at the endpoints 1 and 7 respectively. The Respondents also assigned the weight to each dimension out of total 100 for all dimensions.

The data was analysed using the weighted average score and paired t-test.

ANALYSIS OF THE STUDY

The demographic profile of the 400 respondents is as follows:

Demographic	Percentage
1. Gender	
Male	68
Female	32
2. Marital Status	
Married	48
Unmarried	52
3. Age	
Less than 20	05
20- 30	38
30 -40	24
40-50	15
50 -60	08
Above 60	04
4. Education	
Secondary	07
Higher Secondary	16
Graduate	36
Post Graduate	41

The service gap, i.e. the gap between expectation and perception of the service delivered by bank was calculated across the five parameters of service quality i.e. Tangibility, Assurance, reliability, Responsiveness and Empathy. The respondents also assigned weightages, out of total 100, to the five parameters.

The unweighted average gap score for the bank for all the five dimensions put together was found to be 1.0796 and the weighted average gap score, all five dimensions put together, was found to be 0.21422. Further, the weighted average gap score for tangibility, reliability, responsiveness, assurance and empathy was found to be 0.17268, 0.24615, 0.17715, 0.1868 and 0.28452 respectively.

HYPOTHESES TESTING

The hypothesis tested for the purpose of the study were as follows:

Hypothesis for tangibility

Null Hypothesis (H_0) - There is no significant gap between perception and expectation of customers regarding the service quality of the bank relating to the dimension tangibility.

Alternative Hypothesis (H_1) - There is significant between perception and expectation of customers regarding the service quality of the bank relating to the dimension tangibility.

Hypothesis for reliability

Null Hypothesis (H_0) - There is no significant gap between perception and expectation of customers regarding the service quality of the bank relating to the dimension reliability.

Alternative Hypothesis (H_1) - There is significant between perception and expectation of customers regarding the service quality of the bank relating to the dimension reliability.

Hypothesis for responsiveness

Null Hypothesis (H_0) - There is no significant gap between perception and expectation of customers regarding the service quality of the bank relating to the dimension responsiveness.

Alternative Hypothesis (H_1) - There is significant between perception and expectation of customers regarding the service quality of the bank relating to the dimension responsiveness.

Hypothesis for assurance

Null Hypothesis (H_0) - There is no significant gap between perception and expectation of customers regarding the service quality of the bank relating to the dimension assurance.

Alternative Hypothesis (H_1) - There is significant between perception and expectation of customers regarding the service quality of the bank relating to the dimension assurance.

Hypothesis for empathy

Null Hypothesis (H_0) - There is no significant gap between perception and expectation of customers regarding the service quality of the bank relating to the dimension empathy.

Alternative Hypothesis (H_1) - There is significant between perception and expectation of customers regarding the service quality of the bank relating to the dimension empathy.

The five hypotheses constructed for the five parameters for service quality were tested using paired t- test for level of significance 5% (i.e. $\alpha = 0.05$).

Hypothesis for Dimension	Type of test	Calculated value	Critical Value	Conclusion
Tangibility	Two tailed paired t-test	84.5425	± 1.9659	Reject H_0
Reliability	Two tailed paired t-test	6.3859	± 1.9659	Reject H_0
Responsiveness	Two tailed paired t-test	2.8851	± 1.9659	Reject H_0
Assurance	Two tailed paired t-test	8.0373	± 1.9659	Reject H_0
Empathy	Two tailed paired t-test	22.7692	± 1.9659	Reject H_0

INFERENCES

From the hypothesis it was inferred that there is a significant difference between the expectation and perception of the customers regarding the service quality of the bank, with regard to the dimensions tangibility, reliability, responsiveness, assurance and empathy. From the weighted average scores of the gap between expectation and perception, it can be well understood that the gap score is more with regards to dimension empathy, followed by reliability, followed by assurance, followed by responsiveness, and then followed by tangibility. All the above gap scores contribute to the unweighted average gap score 1.0796 with all the dimensions put together. The weighted average gap score, all the five dimensions put together was found to be 0.21422, where the weightages given to tangibility, reliability, responsiveness, assurance and empathy are 0.1854, 0.2112, 0.1928, 0.2004 and 0.2102 respectively. The weightages given to reliability is highest, followed by empathy, followed by assurance, followed by responsiveness and then by tangibility.

CONCLUSION

From the study made it is clear that the dimensions are not equally weighted by the customers. As per the average weightages assigned to each dimension highest weightage is assigned to reliability, and in decreasing order the weightage is assigned to empathy, assurance, responsiveness and tangibility. But the gap score is highest for empathy and then followed by reliability, assurance, responsiveness, and tangibility in that order. Hence, it can be concluded that empathy and reliability are the dimensions which needs to be taken utmost care by the banks, and tangibility is lowly rated by the customers, so the dimension tangibility needs to be given less weightage by the Banks. Assurance and Responsiveness needs to be improved by the banks. By working on the areas of empathy, reliability, responsiveness and assurance the banks can make their customers 'delighted'.

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