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AN EVALUATION OF SERVICE QUALITY IN COMMERCIAL BANKS

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ABSTRACT

Financial sector an economy is a multi-faceted term. It refers to the whole gamut of legal and institutional arrangements, financial intermediaries, markets and instruments with both domestic and external dimensions. Finance is the life blood of a modern economy. Banking system, as an integral part of the financial sector, is the linchpin of any development strategy. It promotes savings by providing a wide variety of financial assets to the general public and reforms are aimed at induction of best international practices and technological changes for competing globally. The objective of this study is to know the factors which lead to higher level satisfaction with regard to banking service facility. This study is based on data collected from sample of 100 customers having a deposit. It is observed from this study that a majority of the customers feel that the service quality of commercial bank is only at the average level. It is concluded that there is no significant difference noticed with respect to some of the demographic variables, thus it is assumed that the expectation of the consumers are uniform for all the categories of the consumers.

KEYWORDS

Service quality, Banking, Commercial Banks.

AN EVALUATION OF SERVICE QUALITY IN COMMERCIAL BANKS

The Indian financial sector has undergone a significant structural transformation since the initiation of the financial liberalization in 1990's. It brought significant changes in financial sector. The business of a commercial bank is primary to hold deposits and make loans and investments with the object of securing profits. Commercial banks have come to play a significant role in the development of countries

In a developing country like India, Banking facilities are highly inadequate. The vast number of people living in villages and towns do not have any banking facilities and consequently all their savings are wasted. The opening of banks in these areas or extension of bank facilities will help mobilize savings in these areas.

TOTAL CREDIT AND DEPOSITS

Table shows the analytical results of credit and deposits by Scheduled Commercial Banks (SCB's). Demand deposits of SCBs have increased from 1,17,423 crore in 1999 to Rs. 5,23,085 crore in 2009. However, time deposits of banks have increased from Rs. 6,04,780 crore to Rs. 33,11,025 crore in same period. The growth of time deposits in absolute term has been more than demand deposit. Total credit of SCB's has increased from Rs. 3,68,837 core in 1999 to Rs. 24,17,006 crore in 2008. Deposit per capital has increased from Rs. 7,264 crore in 1999 to Rs. 33,225 crore, while credit deposits ratio has increased from 51.1 to 72.39 during the same period. The growth of credit and deposits has significant over the study period.

TABLE – 1: TRADE CREDIT AND TIME DEPOSITS OF SCB's

Indicators	March 1999	March 2006	March 2007	March 2008	March 2009
Total deposits	7,22,203	21,09,049	26,11,933	31,96,936	38,34,110
a) Demand deposits	1,17,423	3,64,640	4,29,731	5,24,310	5,23,085
b) Time deposits	6,04,780	17,44,409	21,82,203	26,72,630	33,11,025
Total credit	3,68,837	15,07,077	19,47,100	24,17,006	-
Credit / deposit ratio	51.1	70.1	73.94	73.88	72.39
Deposit per capita	7264	19,069	23,279	28,093	33,225

Source: Money and Banking Centre for Monitoring Indian Economy.

The move from old to new business environment has created the demands on Indian bank like enhanced work flow, full customer access to banking transactions through electronic mode etc. In the emerging scenario of fierce competition backed twin force of deregulation and technology, the degree of competition in the Indian financial sector has increased to unprecedented level. Hence, the operational efficiency of banks has achieved immense significance for their survival.

Now-a-days the banks are working hard to attract customer and retain their market share by providing them with various innovative service. Today's customers are more dynamics in their thinking their taste, needs and preferences keeping pace with changing trends and technology changes. Providing additional service as per the expectations of the consumers is the main ingredient, which in turn lead to higher level of customer satisfaction. Customer satisfaction is an important factor for capturing the additional market and also for retaining the existing customers. With this backdrop the present study analyse the level of satisfaction of the service facility offered by banks on which factor influence the customer satisfaction.

The objective of the study is to examine the service quality and to identify the determinants contributing to service quality of commercial bank in Kanchipuram.

METHODOLOGY

The sample for this research consists of heterogeneous category of commercial bank users living in Kanchipuram. Initially, the survey instrument was distributed among 160 peoples at different locations. Overall 112 respondents responded the request and 12 instruments were discarded due to missing information. Finally the research was settled with 100 completed responses.

The survey questionnaire was developed to explore the attitudes and motivation of commercial bank users. It was developed to explore the relationship between demographic variable, social, psychological variables and usage behaviours.

This paper analyzes the responses collected from the respondents. It is based on the objectives and hypotheses that are set earlier to examine the consumer attitudes in using the commercial banks facility offered. To find out how is the penetration of new technology among Indian consumers and also, do the demographic factors influence the adoption new technology. The data collected were initially coded and transcribed in the data format. The data analysis was carried out by using SPSS (Statistical Package for Social Sciences), Version 16. The respondents' perception towards the service user is going to be analyzed by using frequency analysis, chi-square test, t-test and ANOVA. Cross tabulation was mainly used to analyse the role of personal information to make inferences and draw conclusion to prove or disapprove the hypothesis and to analyse the result. The analysis is given in two sections, first section deals about the demographic profile of the respondents. The second section is devoted to capture the consumer attitudes towards the service quality and usage of bank.

TABLE – 2: PROFILE OF THE RESPONDENTS

Gender	Male	63 %	Female	37 %			
Age Group	%	Income	%	Qualification	%	Occupation	%
> 21	60	> 100,000	62	Higher Secondary	29	Service employed	40
21 - 30	22	1,00001 - 200,000	23	Bachelor Degree	21	Business	13
31 - 40	8	2,00,001 - 3,00,000	11	Master Degree	37	Professional	19
41 - 50	10	< 3,00,000	4	Others	13	Self employed	10
						Others	18

Source: Primary data

From the above table 2 it is clearly understood that service users consists of 63% (63) male users and 37% (37) female users. It gives some indication that the male users are more than female users with respect to bank service usage.

With reference to age it is identified that 60% (60) user are below 21 age group followed by 22% (22) of users comes in the age group of 21-30. Only 8% (8) users are in the age category of 41-50. In the present scenario, the younger people are techno savvy and they easily adapt to the new technology, the distribution of respondents with reference to age confirms about this phenomenon.

When the data is compare on the basis of income level it reveals that 62% (62) user are getting income below 1,00,000 p.a 23% (23) of users are getting income from Rs.1,00,000 to 2,00,000 p.a 11% (11) of users are getting income between Rs. 2,00,000 – 3,00,000 p.a. only a few users are getting income above Rs. 3,00,000 p.a. The above statement clearly explain most of the users getting income in below Rs. 1,00,000.

With reference to educational qualification it is identified that out of the total service users 29% (29) of the service users are with higher secondary qualification, 21% (21) of the users are Bachelor Degree 37% (37) of the service users are Master degree 13% (13) of the service user are other qualification; hence it is clear that most of service users are educated up to master degree.

In the next level the respondents are distribution based on their occupational category it is identified that out of the total respondents; 40% (40) of them are service personnel working either in government or private organizations. 13% (13) at the respondents are carrying out their business 19% (19) are professionals and 10% (10) are self employed professional. Only 18% (18) are working some other jobs. So it is clearly shown that majority of the respondents are service personnel.

OVERALL USAGE OF BANK SERVICE

Now a day the commercial banks provide many services facility. But in the present scenario it is considered as full pledged bank with almost all service facilities. The following table provides the usage pattern of the respondents for various services.

TABLE – 3: CROSS TABULATION OF USAGE PURPOSE ON THE BASIS OF GENDER

	Total	Male (No. of usage)	Female (No. of usage)
Cash withdrawal	99	62	37
Overdraft	83	50	33
Deposits	38	20	18
Transfer of funds	19	7	12
Bills payment	26	14	12
Other usage	27	16	11
	Chi-square:5.178	Significance:0.3946	

It is concluded that most of user use bank only for withdrawal purpose followed by overdraft and only minority customer are using for deposits and transfer of funds.

USAGE OF BANK BASED ON GENDER

In addition to identifying the reason for using bank, the data was cross tabulated to identify there is any significant difference exists between the male and female consumers with respect to usage of bank and its purpose. For that purpose the following null hypothesis has been proposed.

HYPOTHESIS

There is no significant difference exist between the purpose of bank usage and Gender.

To validate the null hypothesis, by using the cross tabulated results chi-square analysis was carried out. It produced the following results. Chi-square value of 5.178 with a significance value of 0.3946. It is clearly indicated the acceptance of null hypothesis, and it is concluded that there is no significant difference between Male and Female users with regard to usage pattern of bank.

SERVICE QUALITY OF BANK SERVICE

Service Quality of any service provision can be assessed with many qualities. In the present study the service quality of bank was assessed by twelve attributes, namely, investment suitability, trust credibility & future security, reliable and promptness, best customer service, consultancy service, best interest rates, well furnished infrastructure, insurance linked bank deposits, quick sanction of loans, Automated Teller Machine (ATM), mobile banking, and E - banking. These service qualities were measure by using five point Likert scale. The weighted mean score on these attributes are given in Table 4. From this table, the consumer’s needs may be properly assessed so that the service provision can be made in appropriate manner according to the requirements of the customers. The consumer preference and priorities can easily be assessed with the following table.

TABLE – 4: MEAN SCORE OF SERVICE QUALITY ATTRIBUTES OF BANK

S. No	Service Quality Attribute	Weighted Average Score
1.	Investment suitability	4.53
2.	Trust credibility & future security	4.47
3.	Reliable and promptness	4.30
4.	Best customer service	4.09
5.	Consultancy service	4.34
6.	Best interest rates	3.74
7.	Well furnished infrastructure	4.14
8.	Insurance linked bank deposits	4.31
9.	Quick sanction of loans	3.78
10.	Automated Teller Machine (ATM)	3.74
11.	Mobile banking	3.66
12.	E – banking	4.31

From the above table it is clearly understood that the consumer perception of service quality of bank facility and equipment should be more suitable for investment and it should be ergonomically designed it is evidenced with the highest weighted average score is 4.53 while comparing to other service quality attributes. The respondents said the additional interest rate should be provided for deposits with a moderate level with a weighted average score of 3.74. The respondents expressed their displeasure with regard to mobile banking is expressed with the least mean score of 3.66.

SERVICE QUALITY COMPARISON WITH GENDER

In addition to identifying importance of service quality attributes in using bank, the data was cross tabulated to identify is there any significant difference exists between the male and female consumers with respect to individual service quality item. For that purpose the following null hypothesis has been proposed.

HYPOTHESIS

There is no significant difference exists between the service quality attributes (individually) and gender.

To validate that null hypothesis, t-test was carried and the results are given in Table 5.

The table 5 shows that the service quality of bank based on gender most of the male respondents' preference goes to consultancy service with the highest weighted average score of 4.51 followed by quick sanction of loan facilities with moderate weighted average score of 3.83. The male respondents demand best interest rate for deposits which is not at satisfactory level with a minimum weighted average score of 3.60.

Most of the female respondents felt investment suitability of bank are very good the highest weighted average score is 4.68 while comparing to other service quality. The female users felt that statement and document should be reliable and promptness with a moderate level with the weighted average score of 4.19. The female respondents said quick sanction of loans, ATM and mobile banking with the least weighted average score of 3.70.

t-test results confirms that all the service qualities does not differ significantly between male and female consumers. Only consultancy service attribute differs significantly between male and female consumers.

SERVICE QUALITY COMPARE WITH AGE GROUP

In the next level age was identified as the next important demographic variable which influence the service quality attribute. Hence, the data were grouped on the basis of different age category the Mean value of different age groups is given in Table 5.

The table 5 provides service quality comparison for the different attributes with reference to different age categories. Majority of the below 21 age group respondents said bank is suitable for investment and it is very important attribute with a weighted average score of 4.52. In same category ensuring the well furnished infrastructure is considered to be the next important attribute with a moderate level weighted average score of 4.12. The ATM needs and mobile banking are shown as a minimum weighted average score of 3.72.

The 21-30 age group said investment suitability is enough level weighted average score is 4.59. The 21-30 respondents' showed their preference at moderate level to best customer service and insurance linked bank deposit facility with the weighted average score of 4.14. In this category of age fulfilling the consumers needs in ATM, some attention from the banks because it shows minimum weighted average score of 3.73.

The 31-40 age group of respondents said insurance linked bank deposit facility is provided at sufficient level weighted average score is 4.88. 31-40 age groups said best customer service at moderate level weighted average score is 3.75. The 31-40 of age group said mobile banking is not sufficient level weighted average score is 3.13.

The 41-50 age group of the respondents is said trust for credibility & future security are very good weighted average score is 4.50. The 41-50 of age group respondent said well furnished infrastructure service is moderate level weighted score is 3.90 above age group of the respondents said mobile banking is not sufficient level weighted average score is 3.30.

SERVICE QUALITY COMPARE WITH OCCUPATION

In the ordinary human life various categories of people use the bank. So, in this study is concentrate customers on the basic of occupations.

The table 5 shows that service quality of bank comparison with different occupational level. In the service personnel category employee said Investment suitability and trust for credibility & future security is an essential element with a very good weighted average score is 4.48. At the moderate level they said well furnished and infrastructure attribute with the weighted average score of 3.93 some employee said mobile banking is not sufficient which is evidenced by low weighted average score of 3.43.

Majority of the business personnel said ensuring well furnished infrastructure facility is good with a weighted average score of 4.31. Facility and equipment should be more Investment suitability with the moderate level of weighted average score 3.92. Some business employed said best interest is not provided for deposits with the weighted score of 3.31.

Most of the professional employees said banks are suitable for investment, very good weighted average score is 4.84. They are expecting best interest rate for deposits is an essential element in enhancing the service facility with a moderate level weighted average score of 4.26. Bank is not satisfying the customer's ATM need weighted average score is 3.74.

Most of the self employees said suitable centre for investment is fine weighted average score is 4.70. Self employed user said bank provided consultancy service at moderate level. Self employed person said our ATM needs and requirement are not fulfill weighted average score is 3.40.

Majority of other working people said banks are well equipped to attract suitable investment and its weighted average score is 4.67. Banks are provide best customer service and its weighted average score is 4.11 and other working people said mobile banking service is not sufficient weighted average score is 3.74.

ANOVA results in the form F-value and significant values it is concluded that none of service quality attributes differ significantly with respect to different occupational levels.

CONCLUSION

It is evident from above discussion that a majority of the customers feel that the service quality of bank is only the average level. The customers are not fully aware of the service facilities offer by banks. Hence, the banks should take necessary steps to create awareness of the usage by means of proper education. On the basis of the observation from the responses of the respondents it is concluded that the future of bank service quality may improve in the coming years. This will definitely help in the transformation of banking sector in a positive manner. On the basis of finding, the paper suggests that there is no significant difference noticed with respect to some of the demographic variables, thus it is assumed that the expectation of the customers are uniform for all the categories of the consumers, hence, while formulating the common banking strategy to different categories of consumers may be fruitful.

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TABLE – 5: MEAN SCORE OF SERVICE QUALITY ATTRIBUTES BASED ON GENDER, AGE, AND OCCUPATION

	1	2	3	4	5	6	7	8	9	10	11	12
Male	4.44	4.46	4.37	4.10	4.51	3.60	4.14	4.32	3.83	3.76	3.63	4.16
Female	4.68	4.49	4.19	4.08	4.05	3.97	4.14	4.30	3.70	3.70	3.70	4.57
T	(1.081)	(0.196)	1.101	0.081	2.401	(1.803)	0.038	0.111	0.513	0.296	(0.282)	(2.378)
Sig.	0.075	0.845	0.274	0.936	0.018	0.074	0.969	0.912	0.609	0.768	0.779	0.019
>21	4.52	4.40	4.33	4.13	4.28	3.77	4.12	4.33	3.75	3.72	3.72	4.33
21-30	4.59	4.55	4.11	4.14	4.36	3.86	4.23	4.14	3.91	3.73	3.86	4.36
31-40	4.75	4.75	3.63	3.75	4.50	3.63	4.38	4.88	3.63	3.38	3.13	4.40
41-50	4.30	4.50	4.40	4.00	4.50	3.40	3.90	4.10	3.80	4.20	3.30	4.31
F	0.851	0.847	2.373	0.540	0.248	0.538	0.429	1.647	0.151	1.170	1.175	0.776
Sig.	0.469	0.471	0.075	0.656	0.862	0.657	0.733	0.184	0.929	0.325	0.323	0.510
Service Personal	4.48	4.48	4.28	4.18	4.20	3.55	3.93	4.28	3.55	3.73	3.43	4.35
Business	3.92	4.23	4.23	3.77	4.00	3.31	4.31	3.69	4.23	3.38	3.77	4.15
Professional	4.84	4.68	4.16	4.37	4.84	4.26	4.16	4.74	3.84	3.74	3.79	4.37
Self- employment	4.70	4.20	4.30	3.50	4.00	3.90	4.30	4.510	3.80	3.40	3.70	4.10
Others	4.67	4.56	4.56	4.11	4.56	3.83	4.39	4.28	3.89	4.22	3.74	4.39
F	5.564	1.531	0.682	2.501	2.784	2.510	0.964	3.150	0.951	1.971	0.769	0.337
Sig	0.000	0.199	0.606	0.048	0.310	0.470	0.430	0.017	0.438	0.105	0.548	0.852

1. Investment suitability, 2. Trust credibility & future security, 3. Reliable and promptness, 4. Best customer service, 5. Consultancy service, 6. Best interest rates, 7. Well furnished infrastructure, 8. Insurance linked bank deposits, 9. Quick sanction of loans, 10. Automated Teller Machine (ATM), 11. Mobile banking, and 12 E - banking.

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