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SERVICE QUALITY AND CUSTOMER SATISFACTION OF PEOPLE'S BANK IN JAFFNA DISTRICT

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ABSTRACT

In this competitive commercial world, an organization has to satisfy the needs and wants of the customers, and has attracted new customers, and hence enhances their business. Customer value is considered as a control element for all business strategies. Therefore, every organization has to emphasize on customer satisfaction. As far as the banks are concerned this phenomenon is very prominent. When compare with other districts, in Jaffna district the banking sector has to improve and modulate their services. This Study attempts to identify the determinants of the customer satisfaction in the People's Bank of Sri Lanka. The finding indicates that service quality is more important in determining satisfaction than other factors of the different service quality dimensions, empathy, assurance, reliability, responsiveness, tangible are found to be more important than other dimensions. To carry out this research, I defined the hypotheses as "if the people's bank provides the service quality effectively, it will perform higher customer satisfaction" and by selecting appropriate and effective service quality, the customer will get higher satisfaction". By this analysis of collected data, there hypotheses were accepted. That is empathy, assurance, reliability, and responsiveness, tangible and over service quality have strong impact on customer satisfaction, and positive relationship between service quality and customer satisfaction.

KEYWORDS

Service Quality, Satisfaction

1. INTRODUCTION

The starting perspective is that banks are firms in the traditional economic sense of the term and operate in a wide range of competitive markets. They are multi product firms in that they supply a wide range of on-and-off balance sheet services and products. In many senses a bank is a conglomerate market for a wide range of services with sometimes substantial degrees of bundling between them. Some of the services of banks are produced on a joint basis and share substantial resources on a common basis. Not only is the supply of services frequently undertaken on a joint basis. Customer demand for services is often interrelated. A bank is both a financial intermediary, and also a supplier of on-and-off balance sheet services. This diverse range of services complicates the allocation of costs and pricing with in the firm The banking sector in Sri Lanka grew rapidly speed in the last decade of the past century. Along with its important to the country's economy, the level of competition has also increased. In order to face the competition, banks appear to be introducing new features for both deposit and loan products at competitive rates. Attention has also been paid to improving access with expansion of ATMs and branch networks and improvement of electronic banking facilities such as telephone and internet banking.

All activities have the most competition in the world. In the way, there is no exemption to banking activities. They face the basic changes because of the technology changes, improvements and introduction of the complicated financial plan and globalization. These activities created many challenges to the state commercial bank and help to the most opportunities. For it, they have to compete with private banks in this way, state commercial bank improve their services through the new technologies improvement and changes of management system.

There are two state commercial banks in Srilanka. Such as people's bank and bank of Ceylon. For my study, I take only people's bank. Technology improvements are becoming step by step to branches in Jaffna. Every time, they improve their services. Because they can define their services for the want of customers. If not, they can leave their customers. Customer wants are increasing time to time. So to fulfill their services, bank introduces new plans and services. Now days, customer satisfaction is the most important factor to the banking sectors.

Identification of customer's needs, wants and their expectation helps banks to satisfy customers. Quality services are the major tools used by the banks to achieve this purpose. Quality customer service is the value added offering that provides a more satisfying experience, which creates the customer relations and retention. It is essential in building long term loyalty, and "word of mouth publicity". In this way quality customer service wins customer approval and generates profits. Good customer service is what the customer sees in a product or service. At the same time the customer may not say what he wants, but bank should have the ability to anticipate what he really expects from bank. Robert Gabrin, chairman of the Motorola Inc (cited in Bankers Journal Sep 2003) identified four levels of acceptable services. "GOOD", "VERY GOOD", "MERE PERFECT", and "WOW". "WOW" occurs when the experience exceeds far beyond the expectation. In this situation, the customer is astonished by the service. This experience is never forgotten and builds a very positive perception on the organization. This is very important. Because ultimately perception becomes "reality" in the business world. According to this statement, customer perception is very important.

Because of this, the customer driven banker should have special techniques to identify the above mentioned consumer perception. Marketing research or communication methods of interaction between customer and frontline staff members or any other information sources should be created at branch level to implement this purpose. Some banks have appointed frontline contact officers to collect feedback information from the customers about their service offerings. Whilst rendering quality service, building the perception on the consumer's mind is also very important, because "the word of mouth popularity" and "moment of truth" are the ultimate results created by a bank through unexpected services rendered.

Quality service is not an activity a banker should deliver according to a set of guidelines. Changes in consumers' mind and the environmental forces influenced the quality service to become as a value added process, which should be developed through innovation and creation in every moment. As a result of 'Paradigm shift' from mass marketing to one-to-one marketing (customization), quality service has become a big challenge for customer driven bankers to face the present and future business world.

2. OBJECTIVE

- ❖ To find out the relationship between Service quality and customer satisfaction.
- ❖ To find out the impact on service quality and customer satisfaction.

3. RESEARCH PROBLEM

People's bank also provides the services for the peoples in Jaffna region in any complicated situation. These customer services are useful all level of people in any time. In this study focused here is,

"Service Quality which is provided by the people's bank leads to satisfy the customer".

4. HYPOTHESIS STUDY

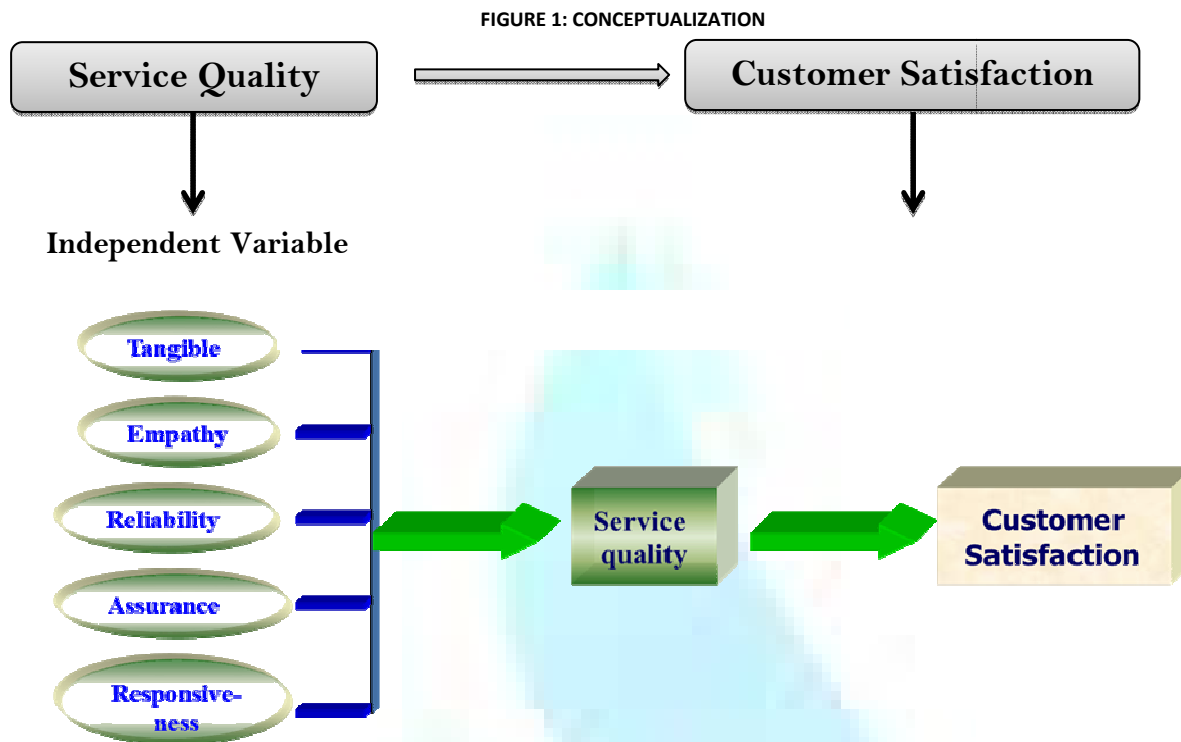
Based on causal relationship given in the conceptual model. The following hypothesis were developed for testing

H1: Service quality has impact on Customer satisfaction.

H2: There is positive relationship between Service quality and Customer satisfaction.

5. CONCEPTUALIZATION

A conceptual model was formulated to simplify the process of revealing the variables and hypothesized relationships concerned in the study.



6. RESEARCH DESIGN AND METHODOLOGY

6.1 RESEARCH SAMPLE

The sampling procedure was purposive. Much of the data collection was conducted using a convenience method. It was decided to distribute about half of the questionnaires among customers of bank. The rest were distributed and collected via friends and acquaintances. However, the questionnaire contained a number of questions pertaining to demographic details of respondents. These were used as screening questions and only the questionnaires that conformed to the requirements of pre-determined sample profile were selected for analysis. The sample size was pre-determined sample profile were selected for analysis. The sample size was decided as 100 respondents and it was decided to distribute 120 questionnaires to allow for non-response.

The sample comprised respondents from different occupations. The majority were government servants. While the rest represented different professions such as students, business man, pensioners. The sample also represented customers of all key branches of people's bank operating in the Jaffna district. Five branches were represented in all. While the majority were customers of two banks.

It is important to state that although the researcher ensured that all key branches of people's bank of the region were represented in the sample, response were not analyzed in relation to individual branches. This is because the researchers focused in identifying satisfaction determinants of people's banking customers in general, and were not interested in an evaluation of the performance of individual branches.

6.2 DATA COLLECTION

The data collection was primary through a self-administrated questionnaire comprising of range of multiple-choice questions. This questionnaire was developed based on Parasuraman et al SERVQUAL model. A part from this, that questionnaire contains three Part.

Second data from sources as people's bank annual reports, management journals, past research articles, banker's journal, economic review, down loaded reports from website and other published information sources are used. The research questionnaire to be used will be designed taking into account the variables that are to be measured.

6.3 METHOD OF DATA ANALYSIS

After collecting data the researcher should be analysis this verify of techniques. In this study Percentage, correlation and regression techniques are selected to analysis. Therefore researchers have to explain about these techniques.

7. LITERATURE REVIEW

7.1 SERVICE

Service is intangible components of products. Increasingly customers are demanding a mixture of the both goods and service. The service industry has gathered momentum since of late, with increasing demand from customers for a better service. Organizations have gone that extra mile to satisfy the customers' care and customer relationship management (Bitner and Hubbert, 1994). A service can be defined as "a service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical product" (Philip Kotler, 2005).

The emergence of the service sector has been suggested by economic dominance changes first from agriculture to manufacturing and then to service. It is argued that if income elasticity of demand is higher for services than it is for goods, then as income rise, resources will shift to word services verifies and is further explained by change in culture, health, fitness, safety demography and life styles.

In considering the design of service, it is important to consider the difference between goods and services. Some authors argue that the marketing and design of goods and service should conform to the same fundamental rules. Whereas others claim that there's need for different approach to services. Because of the differences which can be recognized in the goods and services themselves.

7.2 SERVICE QUALITY

The first important factor which is concerned in this research is service quality. Service quality has the high degree of variations that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Grönroos, 1984; Parasuraman et al., 1985, 1988). At a higher level, and essentially from a customer's perspective, they see quality as being two dimensional, consist of

output and process quality. Moreover, the model proposed by Grönroos (1984,1990) highlights the role of technical or output quality and functional or process quality as occurring prior to, and resulting in, outcome quality. This concerns both psychological and behavioral aspects that include the accessibility to the provider, how service employees perform their task, what they say and how the service is done.

Conceptual model concerning perceived service quality was proposed by Parasuraman et al. (1985), service quality has become an area of interest in marketing research (e.g. Cronin and Taylor, 1992, 1994; Parasuraman et al., 1988). Through an empirical test, Parasuraman et al. (1988) developed SERVQUAL from a modification of the ten dimensions proposed in 1985 to 22 items/five dimensions in 1988: tangibles, reliability, responsiveness, assurance, and empathy.

1. Tangibles-includes the company's or service provider's physical facilities, equipments, dressed of their employees and communications material.
2. Reliability-refers to the ability of the service provider to perform the service accurately and dependably' as promised.
3. Responsiveness-refers to the willingness of the firm's staff to help customers and to provide the requested service prompt.
4. Assurance-refers to the knowledge and courtesy of the company's employees and their ability to inspire trust and confidence in the customer towards the service company.
5. Empathy-refers to the ability of the service provider to provide a caring and personalized attention to each customer.

In their study, the data on the 22 attributes were factor analyzed and resulted in five dimensions. Several researchers examined the properties of the SERVQUAL scale using data from the consumer sector. While some of them questioned the five-factor dimensionality of the SERVQUAL scale, others provided it support (Parasuraman, 1991). The usefulness of the gap scores to represent service quality was also questioned by some researchers on conceptual and empirical grounds. For example, Brown et al. (1993) showed that gap scores in general demonstrate poor reliability. The construct validity of gap scores is also suspected because gap scores would have a theoretically high correlation with their component scores (e.g. perceptions and expectations). As a result, gap scores are not likely to be distinct from their component scores. Further, Brown et al. (1993) suggested that gap scores suffer from "variance restriction" problems that would prevent their usage in certain types of statistic analyses. Cronin and Taylor (1992) showed that the perceptual components of SERVQUAL outperformed SERVQUAL gap scores in predicting overall service quality, suggesting that service quality is better measured by perceptions than by gap scores.

There are many previous researches that concern on service quality. Cronin and Taylor (1994) find that service quality has a positive impact on customers repurchase intentions and intentions to recommend the company to others. Besides, the most comprehensive study in this field, by Zeithaml et al. (1996), determines that service quality influences different intentions, such as giving recommendations, doing more business, and willingness to pay more. Service quality contributes very strongly to the maintenance of long-term customer relationships. Its impact on customers' commitment was found to be stronger than the impact of trust, which is regarded as a key-mediating variable in other business relationships (Venetis and Ghauri (2004). Moreover, Caruana (2002) demonstrated that service quality is found to act on service loyalty via customer satisfaction and show that while gender and marital status provides no basis for differentiation among constructs; education and age play a major role in determining the different perceptions of customers.

In international market Eriksson, Majkgard and Sharma (1999) showed that good customer relationships and good industry relationships have a positive influence on supplier perception of service quality. Good relationships with other firms are an asset, and that service supplying firms perceive that these relationships help them to supply quality services (Eriksson, Majkgard and Sharma, 1999). Moreover, Durvasula, Lysonski and Mehta (1999) suggested that that successful relationship marketing in the service sector is facilitated by knowledge about customers' perceptions of the quality of the service. Though service quality measures have been developed and widely tested for consumer services, it is not known whether these measures possess sound psychometric properties when applied in the business-to-business context. Durvasula, Lysonski and Mehta (1999) showed that the perception scores provide a better measure of service quality than the gap scores, based on composite reliability, fit indices, and correlation indices. Further, tests for dependent correlations indicate that the perception scores provide a better ability to predict overall evaluation of service than the gap scores. However, the gap scores were found to be distinct from the perception scores, implying that the gap scores do have a useful role to play in identifying the areas of weakness for an organization wherever the gaps in service quality are high and the relative strengths wherever the gap scores are small. In sum, the service quality measures developed for consumer services can only be applied with caution in business-to-business marketing (Durvasula, Lysonski and Mehta, 1999)

Johnston (1997) A second research by Johnston used a convenience sample of 223 bank customers in the UK to identify the service quality dimensions that are important to customers. Johnston used 18 quality dimensions previously identified by the same researchers. All 18 dimensions have been found to be of at least some minor importance. Competence, attentive help, reliability, communication and responsiveness are identified as the most important (in order of importance). These findings are close to the claims of Parasuraman et al, (1988) that reliability and responsiveness are the important service quality dimensions.

7.3 IMPORTANCE OF SERVICE QUALITY

Despite the importance of providing a high level of quality to be successful in today's very competitive marketplace, the concept of quality is an elusive construct mainly because of the presence of many intangible attributes. This difficulty gets worse when it comes to service quality.

The services are concerned; marketing cannot operate in isolation from other functional areas. Tasks that might be considered the sole preserve of operations in a manufacturing environment need to involve marketers because customers are often exposed to – even actively involved in – service processes. Making service processes more efficient does not necessarily result in a better – Quality experience for customers; nor does it always lead to improved benefits for them. Likewise, getting service employees to work faster may sometimes be welcomed by customers but at other times may make customers feel rushed and unwanted. Thus, marketing, operations, and human resource managers need to communicate with one another to ensure that they can deliver quality experiences more efficiently.

An individual customer's perception usually determines his/her future attitude and actions toward a service provider. Dissatisfied customers will eventually leave the company and may never come back. The aggregate of all the customers' decisions regarding their service provider will determine the market share of the service provider. Another measure of performance of a service provider is each service provider's distribution of customers in terms of length with the provider. Many recent articles underline the importance of loyal and long-term customers since they usually bring in more sales, often at increased profit margins. If loyal customers defect, the profit-making potential goes with them. Similarly, implementing marketing strategies to improve customer satisfaction with services can prove costly and disruptive for an organization if the implications for operations and human resources have not been carefully thought through. Hence, quality strategies need to be considered carefully.

Marketing's interest in service quality is obvious when one thinks about it: Poor quality places a firm at a competitive disadvantage. If customers perceive quality as unsatisfactory, they may be quick to take their business elsewhere. Recent years have witnessed a veritable explosion of discontent with service quality at a time when the quality of many manufactured goods seems to have improved significantly. From a marketing standpoint, a key issue is whether customers notice competing suppliers' differences in quality. Consultant Brad Gale puts, it succinctly when he says that "value is simply quality, however the customer defines it, offered at the right price" (Bradley T.Gale, 1994).

Improving quality in the eyes of the customer pays off for the companies that provide it. Data from the PIMS (Profit Impact of Market Strategy) show that a perceived quality advantage leads to higher profits (Robert D. Buzzell and Bradley T.Gale, 1987). Quality is a path to creating value for both customer and companies. In broad terms, quality focuses on the benefits created for the customer's side of the equation. Carefully integrating quality and productivity-improvement programs will improve the long term profitability of the firm.

7.4 CUSTOMER SATISFACTION

For this part, we show the second important factor for this research, it is customer satisfaction. In the satisfaction refers "expectations reflect anticipated performance make by customer about the levels of performance during a transaction" (Churchill and Suprenant, 1982). Furthermore, service quality is influenced by customer satisfaction (Bitner, Hubbert, 1994) much more convergence evolves upon satisfaction representing. Satisfaction is defined as an emotional post-consumption response that may occur as the result of comparing expected and actual performance (disconfirmation), or it can be an outcome that occurs without comparing expectations (Oliver, 1996). Moreover, "Satisfaction is based on the extent to which customers perceive the service episode to have met, fallen short, or exceeded their expectations (Nicholls, Gilbert and Roslow, 1998). When performance is less than expected, the organization

experiences detrimental effects. When customers are satisfied, the organization may be performing well. When customers are delighted, they come back, and frequently become an organization's best advertising/marketing tool" (Nicholls, Gilbert and Roslow, 1998).

There are many previous researches that talk about customer satisfaction. Bennett and Rundle-Thiele (2004) demonstrated in their research, satisfaction and loyalty are not the same, and in some cases satisfaction does not predict loyalty (consider banks where customers are highly dissatisfied yet remain loyal). This suggests that marketing managers need to test both customer satisfaction and loyalty.

Financial service organizations might also consider the contribution of Johnson, Silvestro, Fitzgerald and Voss (1990) and Silvestro and Johnson (1990), investigating service quality in U.K organizations, who identified fifteen dimensions of service quality which they categorized as: hygiene factor- expected by the customer and where failure to deliver will cause dissatisfaction.(eg; carrying out instructions with respect to standing orders, confidentiality of financial affairs, lack of queues and return of telephone calls) enhancing facts, which lead to customer satisfaction but where failure to deliver will not necessarily cause dissatisfaction (eg; bank clerk addressing you by name) and dual threshold factors where failure to deliver will cause dissatisfaction and delivery above a certain level will enhance customer's perceptions of service and lead to satisfaction (eg; explanation of a mortgage service repayment level, interest charges, payback period, and other relevant conditions).

Their findings are that the key explanatory variables of satisfaction are in the service quality domain. Both core and relational performance have been found to be significant determinants. In addition, satisfaction with problem recovery has also been found to play a key role. Further, a bank's features and competitive rates have also been identified as being key drivers of satisfaction.

7.5 THE IMPORTANCE OF CUSTOMER SATISFACTION

The importance of customer satisfaction cannot be overstated. Without customers. The firm has no reason to exist every service business needs to proactively define and measure customer satisfaction. Waiting for customers to complain in order to identify problems in the service delivery system or giving the firm's progress in customer satisfaction based on the number of complaints received is naive.

7.6 THE RELATIONSHIP BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION

While a strong positive correlation between service quality and satisfaction has been acknowledged, there is considerable debate regarding the direction of the relationship.

According to Rust and Oliver (1994), Perhaps the intriguing issue facing service markets today is the interplay between quality, satisfaction and value. Specifically, which are antecedent, which are mediating and which are consequent? To date no definitive answer exists.

Marketers must interact at all levels within an organization to ensure consistent objective and adequate resources. Many people working in business environment are down to a career in marketing. They are often already familiar with some fundamental concepts such as important of identifying customer and customer's satisfaction. They understand that quality and meeting customer needs and measuring customer care are vital to success in any business environment and they want to know more about the total concepts of service quality and customer satisfaction.

Customer satisfaction is closely linked to quality. In recent year many companies have adapted Total Quality Management (TQM) programmers designed to constantly improve the quality of their products, services and marketing processes. Quality has a direct impact on customer satisfaction. In the narrowest sense, quality can be defined as "freedom from defects" but most customer centered companies go beyond this narrow definition of quality. Insured they defined quality in terms of customer satisfaction.

The American society for quality control for quality defines quality as the totality of features and characteristics of product or service that bear on its ability to satisfy customer needs. This customer focused definition suggests that a company has achieved total when its product or services met or customer expectations. This the fundamental aim of today's total quality movements has become total customer satisfaction. Quality is beings with customer needs and with customer satisfaction.

The quality of services is important note only for users but also for suppliers. For manufacturers, quality deficiencies result in additional cost for inspection, testing, scrap, re-work and the handling of complaints and warranty claims. In the so-called service industries, an error, checking, enquires and complaints account for losses in efficiency and productivity, quality must therefore be taken into account throughout all the areas of marketing, designing purchasing, production of operations' and distribution.

It must be controlled in all those function, and their activities co-ordinate to achieve a balanced corporate quality performance. Quality performance will not just happen; effective leadership and team work is the only sure recipe for success. Real understanding and commitment by senior management, together with explicit quality policies, lad to improvement throughout the entire organization, which in turn generates momentum for the improvements f products, services and performance.

Achieving quality relies upon consideration of both the external environment and the internal resources; the identification of the customer's requirements must be matched by ability to generate a service which will be recognized as satisfying the needs. In the event of a conflict between these two determinants, the intended market segments may have to be changed or the internal resources may have to be re-examined. A word warning; the customer's perception of quality changes with time and any organization's attitude to quality must change with this perception.

The skill and attitudes of the producer are also subject to change and failure to monitor such changes will inevitably lad to dissatisfied customers. Quality like all other corporate matters must be continually in the light current circumstances, many authors (Reicheld and Kenny, 1990; Zeithaml et.al 1990; Bowen and Lawler, 1990; Schlesinger and Heskett, 1991) have citedthe relationship between customer satisfaction and the quality of service experienced by the customer.

Parasuraman "et.al (1984) studied quality in four services businesses, including card service and developed a model of service quality. They noted that "A variety of factors, including resources constraints. Management perceptions of customer expectation and the firm service quality specifications will effect service quality from the customer's view point, a well-known researcher in the service area, a professor parasuraman, noted that quality service is when one needs or exceeds the customer's expectations. He said usually when customer take about quality service they want it to be reliable and for the business to deliver what was promised. As the old adage goes," Surprisingly, Parasuraman also said customers generally expect employees themselves to be clean as well as accurate and empathic. Obviously through the definition of service depends on one's customer's expectations.

According to the "Yakelovich Clancy sulman pollakn" in the spring of 1990, Americans rank quality's components in this order; reliability, durability; easy maintenance, case of use, a known or trusted band and finally a low price. The conclusion is that people will send more to get more." Michel D.Einser; CEO of Walf Disney" says, "I think in terms of decades" Long term market share management works and delivery or higher quality service is certainly one way to insure long- term prosperity.

Schlesingwar and Hesktt (1991) suggested that poor service was often built into the system by designing customer conduct jobs to be "idiot proof". Bitran and hoch (1990) differentiated between transaction-oriented, "Low conduct", service , in which quality can be defined as "conformance to specification" and "high contract "service, such as customer , retention, that satisfy higher order human needs. They proposed that "activity understanding and managing the relationship between server and customer can yield higher service revenues through increased repurchase rates".

Zeithaml "et.al(1990) studied whether customers perceptions of quality were influenced by whether or root they experienced recent service problem. They examined customers who had experienced recent services problem and those who had root. They fund that service problem adversely affect customer's perception of service quality and that customers who were dissatisfied with the resolution of their problems were twice as dissatisfied as those whose problems were resolved to their satisfaction.

8. RESULTS AND DISCUSSIONS

Any research is carried out in order to find out truth with the aid of presented data, and data analyzed by using statistical tools, the research was able to bring some findings. These findings are provided based on the selected banks' customers. Following are some of the findings.

The correlation test was made to examine the relationship between service quality (empathy, assurance, reliability, responsiveness, tangible) and customer satisfaction (indicate in table 4.7) at 0.01 significant level. This table indicates the correlation value to customer satisfaction related to empathy is 0.758**,

assurance is 0.725**, reliability is 0.818**, responsiveness is 0.703** and tangible is 0.660**. It indicates the high positive relationship. The correlation between overall service quality and customer satisfaction is 0.849**. And over all relationship between service quality and customer satisfaction also has the high positive relationship. Based on the above correlation analysis that there is a linear positive relationship between service quality (empathy, assurance, reliability, responsiveness, and tangible) and customer satisfaction, in these based, the hypothesis 2(H2; There is positive relationship between service quality and customer satisfaction) is accepted.

Based on the regression analysis, r2 value between customer satisfactions related to empathy is 0.575, assurance is 0.525, reliability is 0.669, responsiveness is 0.494, tangible is 0.435 and overall service quality is 0.721. This means 57.5% variance of customer satisfaction is accuated by the empathy, 52.5 % variance of customer satisfaction is accuated by the assurance, 66.9% variance of customer satisfaction is accuated by the reliability, 43.5% variance of customer satisfaction is accuated by the tangible, and 71.5% of customer satisfaction is accuated by the overall service quality. In this empathy, assurance, reliability, responsiveness, and tangible have impact on customer satisfaction.

Based on the F-test analysis between customer satisfaction and empathy, calculated value is 132.757, between customer satisfaction and assurance is 108.468, between customer satisfaction and reliability is 197.632, between customer satisfaction and responsiveness is 95.68, between customer satisfaction and tangible is 75.541 and overall service quality and customer satisfaction is 253.357 at 5% of significant level. But the critical value of f-distribution with 5% of significant level 3.92. So our calculated value of empathy, assurance, reliability, responsiveness, Tangible and overall service quality is greater than the critical value. So, in this basis, all of the service quality factors individually have impact on customer satisfaction. And overall service quality also has impact on customer satisfaction.

Based on t-test analysis between customer satisfaction and empathy, calculated value (1 tail test) at 5% of Significant level is 11.522, customer satisfaction and assurance is 10.415, customer satisfaction and reliability is 14.058, customer satisfaction and responsiveness is 9.782, customer satisfaction and tangible is 8.691 and overall service quality and customer satisfaction is 15.917. But critical value at the significant level is (1 tail test) 1.6602. Here at calculated value of the all the factors between customer satisfactions are greater than the table value. Like this overall service quality value also greater than the table value. Therefore it is significant. So service quality has impact on customer satisfaction.

Based on all the analysis of regression, f-test, t-test analysis, service quality factors (empathy, assurance, reliability, responsiveness, and tangible) and over all service quality have impact on customer satisfaction. Which means hypothesis 1 (H1: service quality has impact on customer satisfaction) is accepted.

9. CONCLUSION

The research paper has found two major findings. They are,

1. Service quality has impact on Customer satisfaction.
2. There is positive relationship between Service quality and Customer satisfaction.

This research findings, testing of hypothesis and implication to improve customer satisfaction. Further, it is necessary to provide conclusion regarding this research. This research concluded that there is a positive relationship between independent variables (empathy, assurance, reliability, responsiveness, and tangible) and customer satisfaction.

As far as people's bank customers are concerned. They appear to be quite satisfied with their service. If we implement the recommendations made above the service could be further enhanced for the maximum satisfaction of bank could obtain competitive advantage and come to a higher position.

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APPENDIX

APPENDIX I

Correlations

		Empathy	Assurance	Reliability	Responsiveness	Tangible	Over all Service quality	Customer satisfaction
Empathy	Pearson Correlation	1	.727**	.718**	.757**	.644**	.891**	.758**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Assurance	Pearson Correlation	.727**	1	.720**	.798**	.513**	.880**	.725**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Reliability	Pearson Correlation	.718**	.720**	1	.746**	.570**	.872**	.818**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100	100
Responsiveness	Pearson Correlation	.757**	.798**	.746**	1	.608**	.907**	.703**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100	100
Tangible	Pearson Correlation	.644**	.513**	.570**	.608**	1	.762**	.660**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100	100
Over all Service quality	Pearson Correlation	.891**	.880**	.872**	.907**	.762**	1	.849**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100	100
Customer satisfaction	Pearson Correlation	.758**	.725**	.818**	.703**	.660**	.849**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100

** Correlation is significant at the 0.01 level (2-tailed).

APPENDIX II
REGRESSION (EMPATHY)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Empathy ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.758 ^a	.575	.571	10.028

a. Predictors: (Constant), Empathy

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13351.240	1	13351.240	132.757	.000 ^a
	Residual	9855.750	98	100.569		
	Total	23206.990	99			

a. Predictors: (Constant), Empathy

b. Dependent Variable: Customer satisfaction

REGRESSION (ASSURANCE)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Assurance ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.725 ^a	.525	.521	10.602

a. Predictors: (Constant), Assurance

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12191.805	1	12191.805	108.468	.000 ^a
	Residual	11015.185	98	112.400		
	Total	23206.990	99			

a. Predictors: (Constant), Assurance

b. Dependent Variable: Customer satisfaction

REGRESSION (RELIABILITY)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Reliability ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818 ^a	.669	.665	8.860

a. Predictors: (Constant), Reliability

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15514.040	1	15514.040	197.632	.000 ^a
	Residual	7692.950	98	78.499		
	Total	23206.990	99			

a. Predictors: (Constant), Reliability

b. Dependent Variable: Customer satisfaction

REGRESSION (RESPONSIVENESS)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Responsiveness ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.703 ^a	.494	.489	10.946

a. Predictors: (Constant), Responsiveness

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11464.481	1	11464.481	95.680	.000 ^a
	Residual	11742.509	98	119.822		
	Total	23206.990	99			

a. Predictors: (Constant), Responsiveness

b. Dependent Variable: Customer satisfaction

REGRESSION (TANGIBLE)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Tangible ^a	.	Enter

a. All requested variables entered.

b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.660 ^a	.435	.430	11.564

a. Predictors: (Constant), Tangible

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10101.849	1	10101.849	75.541	.000 ^a
	Residual	13105.141	98	133.726		
	Total	23206.990	99			

- a. Predictors: (Constant), Tangible
- b. Dependent Variable: Customer satisfaction

REGRESSION (OVER ALL SERVICE QUALITY)

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	Over all Service _a quality	.	Enter

- a. All requested variables entered.
- b. Dependent Variable: Customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849 ^a	.721	.718	8.127

- a. Predictors: (Constant), Over all Service quality

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16734.132	1	16734.132	253.357	.000 ^a
	Residual	6472.858	98	66.050		
	Total	23206.990	99			

- a. Predictors: (Constant), Over all Service quality
- b. Dependent Variable: Customer satisfaction



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