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## SERVICE QUALITY A DIMENSION OF CRM: A STUDY OF PUBLIC AND PRIVATE SECTOR BANKS

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**ABSTRACT**

*The banking industry is important for every nation but with the intense competition between the public and private sector banks, it is the service provided that remarkably distinguishes the banks. The banks performance depends on how they satisfy and attract their sophisticated customers. Sales are directly related to customer satisfaction. As the sales are increasing there is a requirement of improving the quality of services they delivered. The product is used by the customer and the wealth maximization is depending on their satisfaction level. The study analyzed the public and private sector bank customers' opinions on CRM with respect to service quality and also compares their opinion on it. The study also tries to found the overall comparison of the customers' perception. The study found the perception of customers and tries to tell the way to the banks that how they can hold the old ones and attract the new ones (customers). For the study 482 customers was selected as respondent from public and private sector banks. The study indicated that in the opinion of public bank customers they hardly have service quality in their bank and the private bank customers showed that their bank has better service quality. It could be interpreted that if there is a lack of service quality, then long term relationship with customer may affect. It is concluded that banks have to strengthen their services to fulfill their requirements to avail the benefit in the long run.*

**KEYWORDS**

CRM, customer, bank, service quality.

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**INTRODUCTION**

Customers in modern marketing seek to satisfy their needs and wants that are related to the services. Customers have their expectations on how these needs and wants are going to be met and that consistently form impressions about the actual service offered compared with their expectations. Incredibly, development of technological, globalization, and competitiveness have increasing tremendously effects on marketing strategies of businesses, banking sector is also included to meet those challenges facing organizations. As, to trace the behavior of customers, the knowledge gap between the organization and its' customers become more narrow (Al-Qeed, Alsadi & Al-Azzam, 2017). The performance of banks depends on how they satisfy its sophisticated customers. Sales are directly related to customer satisfaction. Banks should develop new financial services in order to improve their relationship with customer by responding to their demand and to identify and satisfy their needs efficiently and effectively (Adil, Ghaswyneh & Albkour, 2013). As the sales are increasing it requires improvement in the quality of services they delivered. Generally, it is supposed that services that continuously and constantly pleasure the customers make them satisfied and happy. In such a situation, they become loyal customers and their demand will go on for the service which in turn will result in growth and profit for the banks. Banks are not only focuses on providing wide range of product to create competitive advantages, but also emphasizes on its services, particularly in maintaining their service quality.

Service quality is the form of approach which results from the comparison of service expectation and performance. (Parasuraman et al.1985). SERVQUAL is a well-known research mechanism for evaluating service quality in the banking industry. SERVQUAL covers the dimensions that are considered by a customer in evaluating quality of services in the banks. It can be applied for evaluating the quality of service in any service sector to confirm the extent to which services are offered meets the quality standards or customer expectations (Parasuraman et al. 1988, Ladhari, 2009). SERVPERF model is the perception part of the SERVQUAL model, which measures service quality in terms of customers' perceptions based on the performance of their service providers (Bardy & Cronin, 2001).

Effective CRM practices own a positive and significant impact on performance and innovation capability (Valmohammadi, 2017). In modern businesses, CRM viewed as an outcome of business strategy which provides flawless integration of every function of an organization that gets in touch to the customer (Boulding et al., 2005). Moreover, (Dych, 2002) defined CRM as a business infrastructure that enables suitable means to create and retain the loyal customers and also increase in their value. Customers are valued as a strategic weapon to build and maintain competitive advantage resulting from effective CRM (Wang et. al., 2004).

**REVIEW OF LITERATURE**

**Almurshidee (2018)** measured the quality of e-banking services provided by commercial banks and its impact on customer satisfaction in Saudi Arabia with 443 respondents. For the study the selected branches were Alrajhi, Riyadh, Samba, Banque Saudi Fransi, and Alahli Bank in Saudi Arabai. The study found that the impact of service quality of e-banking service on customer satisfaction with tangibility, reliability and assurance having the greatest effect on the satisfaction level of complainants. The study also found that reliability and assurance of e-banking services have an effect on the satisfaction of Word of Mouth. The study revealed that as for customer satisfaction, the satisfaction perceptions of customer of Saudi banks towards e-banking service quality is high. The study suggested that banks' customers do not think to switch to the other banks, as they are satisfied with the way their banks deal with customers' problems related to e-banking services. **Iriqat and Daqar (2018)** aimed to analyze the mediating role of customers' satisfaction on the effect of Customer Relationship Management (CRM) on long term customers' loyalty in the banking sector in the Palestinian territory. The data was collected from 322 respondents of North West Bank in Palestinian territory. The study found that the customer satisfaction was important for bank to satisfy, to meet the needs of customers, to attract them and able to decrease the competition with rivals in the market. The study recommends that customer's loyalty program should apply to improve the customers' perceptions with positive image and feedback. **Sharma (2016)** aimed to restructure the dimension of servqual model in banking service through factor analyses in Indian context. Data was collected from 309 customers located in different cities of Rajasthan. The study found new dimension for modified servqual model for Rajasthan was; Product Innovation (explained 17.36% variance), Physical Evidence (explained 13.28% variance), Financial Aspect (explained 12.42% variance) Reliability (explained 12.21% variance) Competence (explained 8.69% variance) and Convenience (explained 5.169% variance). **Mishra (2016)** studied the bank customers' perception regarding CRM

practices with reference to service quality of the Public and Private sectors banks in urban Punjab (Patiala, Ludhiana and Chandigarh). The data was collected from 600 customers of SBI, SBP, OBC, PNB (public bank) and HDFC, ICICI, Axis Bank and Kotak Mahindra Bank (private bank). This study revealed that the private sector banks are more focused in implementing the service quality aspect of CRM as compared to public sector banks which offered them a chance to grow and giving strong competition to public sector banks. It is also revealed that perception of male customers towards CRM is highly different from the perception of female customers in case of private banks. Ilyas et. al (2013) determined the service quality of banks in Pakistan, Lahore. The data was collected from 175 respondents. It was found that females are dissatisfied in tangibility as gap is negative but males are satisfied with this dimension. The study also found that for the responsiveness dimension males are dissatisfied but the females are satisfied which shows that perceived service quality varies gender wise. The study suggested that the banks should take serious steps to solve the dissatisfaction of its customers.

### STATEMENT OF THE PROBLEM

In service sector, maintaining and retaining the customer relationship is crucial because services are more focused on interpersonal relationships (Czepiel, 1990). Service quality is a way to evaluate the services from the customer perspective (Parasuraman et al., 1988). Previous Research also indicates that service quality is related to satisfaction of customer (Boulding et al 1993), cost that is borne by the organization and the customers (Crosby, 1979), and number of customers retained with them (Reichheld and Sasser 1990). For the study, the research has been conducted to understand customers' opinion on CRM with respect to service quality. As the customers are satisfied then they became loyal and committed to their banks also.

### OBJECTIVES OF THE STUDY

1. To study the customers' opinion on CRM with respect to service quality in private sector.
2. To study the customers' opinion on CRM with respect to service quality in public sector.
3. To compare the opinion of customers' on service quality statements of public and private sector banks.
4. Overall comparison of customers perception on service quality

### RESEARCH METHODOLOGY

This study used a descriptive research design to measure the impact of service quality on CRM. The study has been conducted on 480 customers of public and private sector banks in Punjab. Using a stratified random sampling technique, the area for research was selected. For the study, districts were selected Amritsar, Gurdaspur, Ludhiana, Patiala, Jalandhar and Hoshiarpur was selected based on the highest populated area according to the census of Punjab. For the research, the banks were selected based on the highest bank branches in the region and the eight banks are namely SBI, PNB, PSB, OBC (public banks) and ICICI, HDFC, AXIS, Yes Bank (private banks). From each bank, 60 respondents were chosen by using the convince sampling. A self-structured questionnaire with 22 items covers five dimension of service quality was used to record the response of customers. The framed questionnaire was based on the SERVPERF. SERVPERF instrument considers by many researchers as a more accurate measure of the quality of service than SERVQUAL (Taylor and Cronin, 1994; Ishfaq et al., 2015). Customers were asked to give their opinion regarding their banks' CRM practices keeping in view the aspects of service quality. A pilot survey was conducted on 40 customers. For checking the reliability of the statements, the value of Cronbach's alpha has been computed and found to be acceptable (i.e. 0.818 using SPSS 21). Statistical tools such as descriptive statistics, hypothesis testing using one sample t-statistics and independent t-statistics used to analyze the data. All the five aspects of service quality are assessed using five point Likert scales where 1-5 denote the following: 1 for strongly disagree to 5 for strongly agree.

### ANALYSIS AND INTERPRETATION

TABLE NO. I: DEMOGRAPHIC VARIABLE

		Frequency	Percentage
Gender	Male	283	58.7%
	Female	199	41.3%
Marital Status	Married	313	64.9%
	Unmarried	169	35.1%
Age	15-25	92	19.1%
	26-35	177	36.7%
	36-45	119	24.7%
	46-55	48	10.0%
	56-65	13	2.7%
	65 and Above	33	6.8%
Educational Status	Illiterate	17	3.5%
	High School	56	11.6%
	Graduation	140	29.0%
	Diploma	57	11.8%
	Post-Graduation	137	28.4%
	Professional Course	65	13.5%
Occupation	Other	10	2.1%
	Student	44	9.1%
	Govt. Employee	27	5.6%
	Retired	17	3.5%
	Business/Professional	233	48.3%
	House Wife	68	14.1%
	Farmer	78	16.2%
Other	15	3.1%	
Monthly Income	Below 25000	109	22.6%
	25000-35000	141	29.3%
	35000-45000	92	19.1%
	45000-55000	9	1.9%
	55000-60000	11	2.3%
	60000 and above	4	.8%
	Not applicable	116	24.1%

From the table no. I, it can be seen that out of 482 respondents, 58.7 percent are male and 41.3 percent are females. The married respondent constitutes 64.9 per cent to the total whereas the 35.1 per cent are unmarried. It is clear from the above table that nearly 19.1 percent fall in the category of 15-25 years while 36.7 percent of respondent fall between 26-35 years age group. 24.7 percent respondent are in the age group of 36-45 years, 10 percent fall in the age group of 46-55 years, 2.7 percent of 56-65 age group and only 6.8 percent fall in above 65 years age group. As shown in the above table, graduation and post graduation formed

the majority of the sample respondents with 28.6 percent and 28 percent respectively. It is followed by professional course 13.5 percent and diploma 11.8 percent respectively. The high school and illiterate constitute 3.5 percent respectively. Other respondents constitute 2.1 percent. It is revealed from the table that profession/business has a majority of 48.3 percent of sample respondents and remaining was 9.1 percent student, 5.6 percent were government employees, retired 3.5 percent and others 3.1 percent. 16.2 percent are farmers and 14.1 percent respondents are house wife. Above table shows that, 21.5 percent and 29.2 percent respondents in the group of earning below 25000 and 25000 to 35000 respectively. Earning of not applicable respondents is placed with 24.1 percent which include house wife, students and unemployed people. Those are having earnings between 35000 to 45000 is 19.1 percent and 2.2 percent for 55000 to 60000. Lastly, the remaining groups earning having the same percentage i.e. 1.8 percent lies between 45000 to 55000 and 60000 & above.

In the study, the service quality is measured through 22 statements for both public and private sector banks. The Statements are given below in the table no II.

TABLE NO. II: STATEMENTS OF SERVICE QUALITY

	<b>Tangibility- appearance of physical facilities, equipment and personnel</b>
SQ1	Bank has up to date equipment
SQ2	Bank's physical facilities are visually appealing
SQ3	Bank's employee are well dressed and appear neat
SQ4	The appearance of the physical facilities of bank is in keeping with the type of service provided
	<b>Reliability-ability to perform the promised service accurately and dependably</b>
SQ5	Bank is dependable
SQ6	Bank provides its services at the time it promise to do so
SQ7	When bank promise to do something by certain time, it does within timeframe
SQ8	When customer face problem, bank is sympathetic and reassuring
SQ9	Bank keeps its record accurately
	<b>Responsiveness-willingness to help customers and provide prompt service</b>
SQ10	Bank tell customers when the services will be performed
SQ11	You receive prompt service from bank's employees
SQ12	Employees of the bank are willing to help customers
SQ13	Employees of the bank respond to customer requests
	<b>Assurance-courteous employees who can inspire confidence</b>
SQ14	You can trust employees of bank
SQ15	You feel safe in your transactions with bank's employees
SQ16	Employees of bank are polite
SQ17	Employees get adequately support from bank to do their jobs well
	<b>Empathy-personalized attention and care</b>
SQ18	Bank give you individual attention
SQ19	Employees of bank give your personal attention
SQ20	Employees of bank understand customer needs
SQ21	Employees of bank have your best interest at heart
SQ22	Bank has convenient operating hours

The application of one sample t-test in the study determines the significant level of service quality as an element of CRM in bank. It facilitates a comparison between the hypothesized mean values of service quality with their sample mean. The hypothesized value is "3" which indicates that the customers are neutral on the statements of service quality in bank. The formulated hypothesis is:

H0: There is no significant difference between the hypothesized mean and the sample mean.

H1: There is a significant difference between the hypothesized mean and the sample mean.

If the study rejects the null hypothesis i.e., it found the significant difference between the two means, it means that there can be positive or negative mean difference. The positive difference denotes service quality is better in the bank whereas as a negative difference reflects that service quality falls in the bank.

Table III provides a descriptive statistics and results of one-sample t-test for public sector banks.

TABLE NO. III: SERVICE QUALITY FOR PUBLIC SECTOR BANKS

Service Quality	Mean	Mean difference	Std. Deviation	T-stats.	Sig.
SQ 1	2.8050	-.19502	1.57034	-1.928	.055
SQ 2	2.6846	-.31535	1.31661	-3.718	.000*
SQ 3	2.8548	-.14523	1.48312	-1.520	.130
SQ 4	2.4523	-.54772	1.44294	-5.893	.000*
SQ 5	2.5519	-.44813	1.41657	-4.911	.000*
SQ 6	2.5021	-.49793	1.39082	-5.558	.000*
SQ 7	2.8133	-.18672	1.34567	-2.154	.032*
SQ 8	2.5394	-.46058	1.43451	-4.984	.000*
SQ 9	2.8631	-.13693	1.45557	-1.460	.145
SQ 10	2.7676	-.23237	1.33695	-2.698	.007*
SQ 11	2.5851	-.41494	1.60793	-4.006	.000*
SQ 12	2.6639	-.33610	1.40205	-3.721	.000*
SQ 13	2.8133	-.18672	1.41803	-2.044	.042*
SQ 14	3.6639	.66390	1.13494	1.445	.150
SQ 15	2.9627	-.03734	1.36422	-.425	.671
SQ 16	2.8465	-.15353	1.48509	-1.605	.110
SQ 17	2.8423	-.15768	1.41128	-1.734	.084
SQ 18	2.7676	-.23237	1.95894	-1.841	.067
SQ 19	2.7759	-.22407	1.49986	-2.319	.021*
SQ 20	2.7510	-.24896	1.38904	-2.782	.006*
SQ 21	2.6266	-.37344	1.30127	-4.455	.000*
SQ 22	2.5560	-.44398	1.41347	-4.876	.000*

\*significant at 5 percent level

Source: computed by author

Table III, depicts that the mean value for the statements measuring service quality ranges between 2.452 to 3.663 for public banks. This shows that the in customers opinion they hardly have service quality in their banks. Only statement SQ 14 has calculated mean value of 3.663(S.D. 1.134) which means that they trust employees of their respective banks.

Further, the study depicts that the statements indicating a significant difference between their hypothesized mean and sample mean, thereby rejecting the null hypothesis of no difference.

Table IV provides a descriptive statistics and results of one-sample t-test for private sector banks.

**TABLE NO. IV: SERVICE QUALITY FOR PRIVATE SECTOR BANKS**

Service Quality	Mean	Mean difference	Std. Deviation	T-stats.	Sig.
SQ 1	2.9793	-.02075	1.63414	-.197	.844
SQ 2	2.8174	-.18257	1.30379	-2.174	.031*
SQ 3	3.0415	.04149	1.47137	.438	.662
SQ 4	2.8216	-.17842	1.36828	-2.024	.044*
SQ 5	2.9129	-.08714	1.49606	-.904	.367
SQ 6	2.6722	-.32780	1.42756	-3.565	.000*
SQ 7	3.1120	.11203	1.37534	1.265	.207
SQ 8	2.8672	-.13278	1.49409	-1.380	.169
SQ 9	3.1037	.10373	1.46687	1.098	.273
SQ 10	3.1701	.17012	1.20074	2.200	.029*
SQ 11	2.8174	-.18257	1.47191	-1.926	.055
SQ 12	2.9959	-.00415	1.48744	-.043	.965
SQ 13	3.1162	.11618	1.39754	1.291	.198
SQ 14	4.0124	1.01245	7.06605	2.224	.027*
SQ 15	3.1328	.13278	1.39306	1.480	.140
SQ 16	3.0456	.04564	1.48113	.478	.633
SQ 17	2.9751	-.02490	1.40513	-.275	.784
SQ 18	2.9585	-.04149	1.61450	-.399	.690
SQ 19	2.9876	-.01245	1.45052	-.133	.894
SQ 20	2.9544	-.04564	1.44985	-.489	.625
SQ 21	2.9295	-.07054	1.40801	-.778	.437
SQ 22	2.9793	-.02075	1.48169	-.217	.828

\*significant at 5 percent level

Source- Computed by author

Table IV indicated that the mean value of the statements ranges between 2.814 and 4.012 for private sector bank. It is observed that statements, SQ- 3, 7, 9, 10, 13, 14, 15, and 16 have hypothesized value "3" to be less than the sample mean value. This provides a positive mean difference which indicates that the customers of private banks are showing better service quality in their banks.

The results for one-sample t-test shows that t- statistics found to be significant at five percent level for statements SQ- 6 and 11. The study found that these statements have negative mean difference.

#### INDEPENDENT t-TEST

Table no. V shows the comparison between the opinions of customers of public and private banks on service quality. With the help of Independent t-test, the study examined the significant difference in their opinions. The value of t-statistics and p-value are shown in the table as under.

TABLE NO. V: COMPARISON BETWEEN THE PUBLIC SECTOR AND PRIVATE SECTOR BANKS ON SERVICE QUALITY VARIABLE

Service Quality Statements	Type of Bank	T-stats.	Sig.
SQ 1	Public	-1.194	.233
	Private		
SQ 2	Public	-1.112	.266
	Private		
SQ 3	Public	-1.387	.166
	Private		
SQ 4	Public	-2.883	.004*
	Private		
SQ 5	Public	-2.720	.007*
	Private		
SQ 6	Public	-1.325	.186
	Private		
SQ 7	Public	-2.410	.016*
	Private		
SQ 8	Public	-2.457	.014*
	Private		
SQ 9	Public	-1.808	.071
	Private		
SQ 10	Public	-3.477	.001*
	Private		
SQ 11	Public	-1.655	.099
	Private		
SQ 12	Public	-2.521	.012*
	Private		
SQ 13	Public	-2.362	.019*
	Private		
SQ 14	Public	-.539	.590
	Private		
SQ 15	Public	-1.355	.176
	Private		
SQ 16	Public	-1.474	.141
	Private		
SQ 17	Public	-1.035	.301
	Private		
SQ 18	Public	-1.167	.244
	Private		
SQ 19	Public	-1.574	.116
	Private		
SQ 20	Public	-1.572	.117
	Private		
SQ 21	Public	-2.453	.015*
	Private		
SQ 22	Public	-3.209	.001*
	Private		

\*significant at 5 percent level

Source- Computed by author

Each statement measures the distinct dimension that is studied and analyzed individually. The hypothesis was formulated to analyze the statements

Ho: There is no significant difference in customers’ opinion of both banks with respect to service quality.

Ha: There is significant difference in customers’ opinion of both banks with respect to service quality.

Table V showed that the results found to be significant at five percent level for the statements SQ- 4, 5, 7, 8, 10, 12, 13, 21 and 22 signifies that the null hypothesis was rejected. The study analyzed that there is a significant difference in the opinion of public and private bank customers.

Comparing results of customers’ opinions, it could be summed up that in private banks the service quality is relatively more than that of public banks. Still, it could be analyzed that the customers are showing that in their bank there is less service quality which may affect their long-term relationship with bank.

**Overall comparison of public sector bank and private sector bank on service quality variable**

Table No. VI shows the overall comparison between the public and private sector banks on service quality variable with the help of Independent t-test. To check the significance difference in the opinion of the customers’ the hypothesis was formulated and Independent t-test was applied to found the results thereof.

Ho: There is no significant difference in the opinions of customers of public and private sector banks on service quality of banks.

Ha: There is significant difference in the opinions of customers of public and private sector banks on service quality of banks.

TABLE NO. VI: OVERALL COMPARISON OF BANK CUSTOMERS OPINION ON SERVICE QUALITY VARIABLE

Type of Bank	N	Mean	Std. Deviation	t-statistics	p-value
Public Sector Bank	241	2.6998	1.1224	-2.487	0.000*
Private Sector Bank	241	2.9654	1.2205		

\*significant at 5 percent level

Source-computed by author

From the above table no. VI shows that the mean score of public sector banks (2.6998, SD = 1.1224) and the mean score of private sector banks (2.9654, SD = 1.2205) as the t-test was found significant t-value = 2.487, df = 480, p-value = 0.000. It was found from the study that null hypothesis was rejected. The study signifies that there was a significant difference in the opinion of customer of public sector banks and private sector banks on the service quality variable.

**CONCLUSION OF THE STUDY**

The banks are not trustworthy and reliable, banks don't have visually appealing facilities, banks are not sympathetic and reassuring if they face any problems and banks also never complete their promise. Apart from this, they are not satisfied with bank employees and have the opinion that they don't give prompt services to them, not willing to help them, always seems too busy and don't tell when service will exactly provide and performed. The banks not give them personal attention, not shown their interest in needs of the customer at heart and also don't know the needs of their customer. The customers of private banks are not receiving the prompt services from their bank employees and they also not provide services on time to their customers. Employees appear neat and well dressed and they respond to customers' requests promptly. Employees are trustworthy and polite to them as customers feel safe when they transact with them. Further, they tell customer when service is going to perform and always complete their commitment in time.

**SUGGESTIONS**

The study suggested that they should complete their promise in a certain time, appearance of physical facilities should be kept with the type of service provider, inform their customer when exactly the service going to perform, bank should be sympathetic and also reassuring their customer if they face any problem. Along with this, employees should respond to their request promptly, employees show their willingness to help them, and banks have convenient operating hours and their best interest at heart. The study revealed that the private sector bank customers showed that their bank has better service quality as compared to the public sector bank customers. Organizations should emphasize more on customer relations to convince them with their products and services not only to meet their needs but have to go further beyond their expectations (Krishnamoorthy & Srinivasan, 2013). In other words, developing and increasing closeness with customers is the most significant strategy to enhance the customer loyalty (Nguyen & Mutum, 2012).

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