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**A STUDY OF COMMERCIAL BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION**

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**KARBI ANGLONG**

**ABSTRACT**

*Commercial banks in India are facing a rapidly changing market, new technologies, fierce competition; and more demanding customers has presented an unprecedented set of challenges. The success and survival of banks in this globalized environment will depend on fulfilling the customer's needs and expectations by offering quality services that create customer satisfaction. Satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. Commercial banks need to be more customer-focused, and take steps to understand what affects customer satisfaction and how to optimize service quality as a driver of customer satisfaction. At the same time, banks must also keep in view that technology affects today's banks in terms of what they provide, how they provide, and what the customer really wants. The study attempts to measure and compare service quality and customer satisfaction between public and private banks in two districts of Dimapur and Kohima of Nagaland state with a sample of 500 respondents who are customers of the banks. The primary data has been collected through well-structured questionnaire. The opinion of the respondents on 25 issues on Tangibles of service quality were measured with Likert five point scales ranging from five to one. The study concludes that there exists significant difference between the public and private sector banks in relation to service quality and customer satisfaction. This paper makes a valuable contribution given the fact that there is no study dealing with the assessment of service quality in banking environment in Nagaland state.*

**KEYWORDS**

service quality, customer satisfaction, commercial banks, servqual, tangibility.

**INTRODUCTION**

Rationalization of banks in India and subsequent liberalization, privatization and globalization has brought remarkable changes in the banking system and banking personnel's work. Entry of private banks and well equipped foreign banks and new reforms in the banking sectors has made the banking business highly competitive. Commercial banks in India have been facing tremendous challenges as also opportunities in the new millennium. Increasing domestic and international competition and fast changing technologies have led to growing pressure on commercial banks to think in terms of increasing the effectiveness. Now, customers are well aware of the service level available around the world and thus expect the best from his/her bank. To keep pace with the changing environment, commercial banks have not only been adopting technology and innovative strategies at a faster rate but have also been offering numerous services and embracing many new features in their services.

Service quality is a multi-dimensional concept; it means different things to different people. Gronroos (1984) defines service quality as a set of perceived judgments resulting from an evaluation process where customers compare their expectations with the service they perceive to have received. Parasuraman et al. (1988) defines service quality as a difference between customer expectation of service and customers' perceptions of the actual service. According to ISO standard quality means the totality of features and characteristics of a product, process, or service. Kasper et al. (1999) cited in Brahmabhatt & Panelia (2008) defines service quality as the degree to which the service offered can satisfy the expectations of the user. Service quality is a measure of how well a delivered service matches the customers' expectations. Customers are the sole judges of service quality. If they perceive it to be good service, then it is. They assess the quality of service by comparing their expectations with perception.

Customer satisfaction is an ambiguous and abstract concept because the actual manifestation of the state of satisfaction varies from person to person and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors. According to Oliver et al. (1992) "Customer satisfaction is a consumer's post-purchase evaluation and affective response to the overall product or service experience". Rust and Oliver (1994) states that, "customer satisfaction is a summary of cognitive and affective reaction to a service incident (or sometime to a long-term service relationship). Satisfaction (or dissatisfaction) results from experiencing a service quality encounter and comparing that encounter with what was expected". According to Ghost & Gnanadhas (2011) the customer satisfaction is the collective opinion on various aspects in commercial banks. The primary motto of any commercial banks in the globalized era is customer satisfaction. Customer satisfaction is derived from the customer's attitude towards various variables related to banks. According to Philip Kotler (2007) "customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product perceived performance in relations to his or her expectations".

In today's market, which is characterized by global competition and technological advancement, changing demographics of market place and evolving customer needs, service quality has become a vital element for banks. Banks need to be more customer focused, keeping in view that technology has become one of the major factors that affect today's banks in terms of what they provide, how they provide it, and what the customer wants. As banks provide identical services, it is the delivery of quality service according to customers' expectations, will matter most in meeting the challenges of competition. Moreover, satisfaction and quality have evolved along parallel tracks (Liljander, 1995). In the modern customer centric competitive arena, satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. Level of customer satisfaction is becoming one of the major targets in the hands of banks to increase their market share (Aurora. et. al, 1997). Any bank that wants to compete in this global industry must offer services that create customer satisfaction. Customer satisfaction lies in banks' ability to deliver better quality products and convenient solutions to the customers. Satisfied customers bring numerous benefits to the bank and facilitate the maintenance of long term and good customer relationships.

Further, in order to offer best services and to enhance level of customer satisfaction; and to address customer complaints with appropriate redressal measures, the Reserve Bank of India, over the years, have constituted various committees and schemes, namely, Saraiya Committee (1972), Talwar committee (1975), Narasimham Committee (1991), Banking Ombudsman Schemes (1995, 2002, 2006). Apart from this, Customer Service Department (CSD-2010) was constituted to provide proper focus to the entire range of customer service related activities of commercial banks. Hence, managing service quality and level of customer satisfaction and measuring it is imperative for banks.

## BACKGROUND OF THE STUDY AREA

Dimapur district is bounded by Kohima district on the south and east, Karbi Anglong district of Assam on the west and north. The district has a geographical area of 927 Sq.km with a population of 378811 persons accounting for 19% of the total population of the state (2011 census). Dimapur town is the main commercial center of the state. Kohima is a hilly district, sharing its boundaries with Dimapur District in the West, Phek District in the East, Manipur State and Peren district in the South, and Wokha District in the North. The total geographical area of the district is 1595 Sq.km with a population 267,998 persons accounting for 14% of the total population (as per 2011 census). Kohima town is the districts headquarter as well as state capital. Forestry, agriculture and informal sector are primary drivers of the economy. Industrial growth in the districts is negligible due to lack of core infrastructure facilities. Banking net-work in the state is not as large and wide as it is in other parts of the country. The records, however, indicate that there is a steady growth in the functioning of this sector in the state. Most of the banks and their branches in the state are concentrated in the districts of Dimapur and Kohima. All the 28 banks operating in the state have branches in Dimapur, and 18 banks in Kohima, out of 175 bank branches in the state, 100 (57.14%) branches are found in these two districts alone. Again, out of these 100 branches, 26 are of SBI, 35 are of other nationalized commercial banks, 23 are of private commercial banks and remaining 16 are of co-operative bank and rural bank. Dimapur is the major commercial center with highest number of bank branches followed by Kohima and have maximum users of banking services.

## REVIEW OF LITERATURE

Pioneering work by Parasuraman et al. (1985) led to a list of ten determinants of service quality which subsequently resulted in the development of the SERVQUAL instrument with these ten attributes distilled into five over all dimensions of service quality. The five dimensions of SERVQUAL (Parasuraman et al. 1988, 1991) are tangibles, reliability, responsiveness, assurance, and empathy. Quality and satisfaction has been widely discussed in various literatures. It is widely observed that there exists a relationship between service quality and customer relationship. Service management literature proposes that service quality influences customer satisfaction (Cronin et al., 2000; Dabholkar et al., 2000 & Schmenner, 2004). The service quality is identified as the determinants of customer satisfaction in banking (Naceur et al., 2002 cited in Ghost & Gnanadhas, 2011). The relative importance of service quality attached with customer satisfaction and their behavioral intention is highlighted by Niki et al. (2006) cited in Ghost & Gnanadhas (2011). A review of few of the many studies available on service quality and customer satisfaction in banking is briefly stated in the following paragraphs.

Pushpaganthan (2006) evaluated the quality of customer service rendered by public sector banks, private sector banks and foreign sector banks and found that in regards to facilities and amenities in public sector banks, the customers' expectations are not fulfilled when compared to foreign banks and private sector banks. The study reveals that customers are dissatisfied with the behavior of bank's staff in both public and private sector banks.

Brahmbhatt & Panelia (2008) measured and compared service quality and customer satisfaction among private, public and foreign banks through a survey of 246 respondents by adapting and modifying the five dimensions of SERVQUAL proposed by Parsuraman et al. (1988). Study shows that service quality is at the root of customer satisfaction.

Jamal and Anastasiadou (2009) pointed out that reliability; tangibility and empathy are positively related with customer satisfaction.

Lenka, Suar, and Mohapatra (2009) in a case study of Orissa state analyzed service quality of Indian commercial banks that fosters customer loyalty and found that better human, technical, and tangible aspects of service quality increases customer satisfaction. Human aspects of service quality were found to influence customer satisfaction more than the technical and tangible aspects.

Munusamy, Chelliah & Mun (2010) through a quantitative research focused on establishing the relationship between service quality dimensions and customer satisfaction; and found that *Assurance* has positive relationship but it has no significant effect on customer satisfaction; *Reliability* has negative relationship and has no significant effect on customer satisfaction; *Tangibility* has positive relationship and has significant impact on customer satisfaction; *Empathy* has positive relationship but it has no significant effect on customer satisfaction; *Responsiveness* has positive relationship but no significant impact on customer satisfaction. Ravichandran (2010) indicated that 'responsiveness' is the only significant dimension of service quality that affects the satisfaction of customers positively.

Suliman (2011) found that reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer satisfaction.

Haidar & Islam (2011) considered six dimensions of service quality, viz., accessibility, reliability, tangibles, empathy, security, and assurance in determining the service quality factors of private commercial banks. The study finds that *tangibility* is the most important factor in determining the service quality of private commercial banks followed by *reliability*, *empathy*, *accessibility*, and *assurance*. They point out that customers do not perceive quality in one-dimensional way rather evaluate quality based on multiple factors.

Santhiyavalli (2011) evaluated the service quality of State Bank of India by identifying the major factors responsible for customer satisfaction. The SERVQUAL model developed by Parasuraman et al (1988) was adopted. The study indicates that among five dimensions '*Reliability*', '*Responsiveness*', '*Empathy*', and '*Tangibility*' are the major factors responsible for customer satisfaction.

Kumbhar (2011) pointed out that there is a significant difference in the customers' perception in internet banking services provided by the public and private sector banks. Private sector banks are providing better service quality of internet banking than the public sector banks.

Haq and Muhammad (2012) compared public and private sector banks of Pakistan by evaluating their customer satisfaction. The research shows that customer satisfaction varies from person to person, and suggests that banks need to conduct more researches in order to evaluate customer satisfaction more strongly.

Doddaraju (2013) measured satisfaction level of customers located in Anantapur district of Andhra Pradesh. The study indicates the satisfaction level in regards to courtesy shown by public sector banks' staff at the counter is very low. Private banks through aggressive marketing have succeeded in attracting more customers, but public sector banks are lacking in these skills. The study suggests that the public sector bank should pay special attention to human resource development by giving timely training to the employees to conduct themselves better; and also undertake advertisement, workshops, and sales promotion activities to attract customers.

Lau et. al. (2013) identified the interrelationships between service quality, customer satisfaction and customer loyalty in the retail banking sector in Hong Kong based on SERVQUAL model that identified the influence of five dimensions - tangibility, responsibility, reliability, assurance and empathy, in banking service environments on customer satisfaction. The results indicate that the five SERVQUAL dimensions have a positive influence on customer satisfaction. The study suggests that SERVQUAL is a suitable instrument for measuring service quality in the retail banking sectors.

Nagabhushanam (2013) identified the degree of importance attached to various dimensions of service quality by the customers; and found that foreign banks are rated high by the customers in all the service quality dimensions. Public sector banks have been rated second in all parameters except that of 'responsiveness' and private banks stands the last in all the parameters.

Shah (2014) points out that in regards to e-banking services, customers of private banks are happier compared to public banks; and suggest that banks should try in all the ways to ensure e-banking is working 24 hours round the clock and service is available to customers hassle-free.

It is evident from various studies that service quality is the key determinant of customer satisfaction. Therefore, it is important to know whether banks are offering services as per customers' requirements, and whether the customers are satisfied with the services. Against this backdrop, this study is an attempt to examine the service quality of commercial banks and the impact of such services on customer satisfaction.

## SIGNIFICANCE OF THE STUDY

The banking is a customer-oriented service industry, which is facing competition from within as well as without. Banks are also facing challenges to meet the ever increasing demand of the customers. Customer measures are indicators of service performance of an organization. Service businesses like banks are very much sensitive. Customers value the quality of the services of the banks to take up services. Customer value is an asset to the bank, and the value that a bank creates comes from its customers. While quality service is essential in today's competitive market, it is equally important that a customer experiences the extra feel that only superior service can deliver. A bank that caters to its customers' needs will inevitably gain the loyalty of its customers, thus resulting in repeat business as well as potential referrals. So, while marketing their products and services banks must concentrate on quality of its products and services and thereby gain more

profitability to survive and sustain in the present competitive banking environment. Banks are required to move closer to customers to know their needs thoroughly and make efforts to reach out to their desired satisfaction level. This requires an understanding of the factors that contribute to service quality and the impact of each such service factor on the level of customer satisfaction. One way to do so is to get feedback from the customers and adopt strategies accordingly. Moreover, with the passing of time, changing banking scenario and ever increasing customers' expectations, the service quality factors also changes. Though extensive works has been done on service quality and customer satisfaction in the banking sector within India, no study on banking services and/or customer satisfaction found exist in the state of Nagaland. The present study is a need based one in a fast changing scenario and first of its kind in the state. It is expected that the study will be helpful in finding out the service quality consideration and experience of satisfaction of the customers. This will help the banks in indicating the direction in which the banks should move and restructure themselves to keep pace with the challenges of time.

## OBJECTIVES

The study aims to identify the customers' overall service quality consideration towards banking services in relation to Tangibles and to compare the overall customer satisfaction of public and private sector commercial banks.

## METHODOLOGY

The study is an inferential one based on cross sectional research design. The study focuses on service quality and customer satisfaction in selected districts of Nagaland using some identified variables. For the purpose of this study, the survey was conducted amongst the customers of commercial banks in two districts of Nagaland, namely Dimapur and Kohima.

**Sampling Design:** The population of this study comprised of customers of public and private sector commercial banks in two districts of Nagaland, i.e. Dimapur and Kohima who are above the age of 18 and having either savings or current accounts with the banks. A multi-phase sampling design was adopted for the study. A total of 11 banks selected for the study, 7 from public sector and 4 from private sector were taken in approximate proportion to the total number of branches of each bank as well as each district, using convenience sampling. While selecting the sample respondents, convenient as well as quota sampling were used. A total of 500 respondents (account holders) were considered for the study which was divided in proportion to the number of accounts in each district, each banking sector, and each bank branch.

**Data Collection:** The study utilizes both primary and secondary data sources. The secondary data sources primarily consist of published studies in various international and national journals, and information contained in websites of RBI and other commercial banks. The primary data was collected through personal contact with the help of well-structured questionnaire from the customers of selected bank branches. This study is a cross-sectional as it is carried out at one point in time only and the respondents were contacted only once during the six months period from February to July, 2016. The questionnaire was designed with multiple choice selections and consisted of statements on service quality variables. The opinion of the respondents on 25 issues relating to tangibles aspects of service quality indicating their level of agreement or disagreement for quality consideration and their level of satisfaction or dissatisfaction measured on a 5 point Likert scale ranging from 5 to 1.

## HYPOTHESIS

**H<sub>0</sub>:** In relation to *Tangibles*, there is no significance difference between public sector banks and private sector banks with respect to service quality and customer satisfaction.

**Data Analysis Design:** The data collected were classified, tabulated, and analyzed as per the requirement of the study and accordingly statistical tool i.e., chi-square test of hypothesis was used to draw conclusion. The values have been calculated on a five point Likert scale (for *Consideration of Service Quality*) with 5 = strongly agree and 1 = strongly disagree; and (for *Experience*) with 5 = strongly satisfied and 1 = strongly dissatisfied. A total of 25 issues included in the scale cover the customers' service quality consideration and satisfaction towards the banks' services in relation to *Tangibility*.

## RESULTS & DISCUSSION

The bank group-wise overall scores of Service Quality Consideration and Customer Satisfaction Experience on 25 issues/variables are summarized in Table 1. Table 2 summarizes the expected frequency for calculating chi-square test of independence of attributes.

TABLE 1: OBSERVED FREQUENCY

	Public Sec. Banks	Private Sec Banks	Total
Service Quality	40656	4678	45334
Customer Satisfaction	26241	2671	28912
Total	66897	7349	74246

TABLE 2: EXPECTED FREQUENCY

	Public Sec. Banks	Private Sec Banks	Total
Service Quality	40846.76	4487.24	45334
Customer Satisfaction	26050.24	2861.76	28912
Total	66897	7349	74246

Using the formula  $\chi^2 = \sum \frac{(O-E)^2}{E}$ , we get  $\chi^2 = 23.12$

Tabulated Value of  $\chi^2$  at 5% level of significance for (2 - 1) (2 - 1) = 1 degree of freedom = 3.841 (source: Kothari and Garg, 2014)

Since calculate value of  $\chi^2$  is greater than tabulated value of  $\chi^2$  at 5% level of significance for 1 d.f. there is no enough evidence to support the null hypothesis (H<sub>0</sub>). Hence, we reject the H<sub>0</sub>. Therefore, it can be concluded that there exists significant difference between public and private sector banks in relation to service quality and customer satisfaction in relation to items of *Tangibility*.

## CONCLUSION & SUGGESTIONS

The result shows that the service quality consideration and satisfaction experience of respondents of public sector banks and private sector banks differs in terms of issues of *Tangibility*. Therefore, it can be concluded that, with regards to items of *Tangibility*, there exist significant difference between public and private sector banks in relation to service quality and customer satisfaction.

Since, this study has taken into consideration the issues of *Tangibility* only, it is suggested that future research covering all the perceived issues of service quality need to be undertaken to determine customers' service quality consideration and also the level satisfaction.

## LIMITATIONS

Customers' service quality consideration and satisfaction experience are subjective and are always in a state of constant flux and change. The study was confined to only two districts of Nagaland state and based on one time data collection from the customers with savings accounts and current accounts of public and private sector banks. It was also based on only *Tangible* aspects of service quality. Service quality expectation and satisfaction level varies based on geographical locations, time, and customers' demographics. The findings, therefore, cannot be generalized

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