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# A STUDY OF INDIAN BANKS WITH REFERENCE TO SERVICE QUALITY ATTRIBUTES AND CUSTOMER SATISFACTION

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## ABSTRACT

Indian Banking Industry is having cut-throat Competition after the LPG (Liberalization, Privatization and Globalization). To face the Dilemma, Bank should understand the importance of customer and focus on service quality as much research done to understand correlations in customer satisfaction, Loyalty and Profitability. Moreover in this era, No bank can afford to lose a customer especially due to dissatisfaction. So it is a need of the day that every bank has to recognize relationship between customer satisfaction and service quality to survive in the Banking Industry. This study attempts to identify and measure relationship of service quality attributes (of SERQUAL Model) and customer satisfaction in Retail Banking.

## KEYWORDS

SERQUAL Model, Service quality attributes, Retail banking.

## INTRODUCTION

Indian banking sector having a long lasting history with unique characteristics, still maintained a Special position at the whole monetary system of the world. Moreover, it had shown unique strength while facing the economic crisis after 2008. This unique strength was having a back of Banking Regulations by RBI, Fundamentals of Banking Industry and Conservative and trustworthy Customers. The demand side of Indian Banking Industry has many different astonishing aspects; due to its Socio- Economic and Demographic Characteristics. This made many segments of market with special service Demand in different mode, way and quantity. This differential need developed different categories of commercial banks over a period of time. The Commercial banks providing services to retail customers having mainly categories which consist of public sector banks (State bank of India, its Associate banks and Nationalised Banks) Private sector Banks( Old, New and Foreign banks) and Co operative banks(with RRBs). The Co operative banks (with RRBs) are mainly focusing in rural coverage in contrary Foreign banks are developing their major business in metro cities only. The Remained public and private sector banks are covering the vast banking services requirement. Besides they are having a long experience, wide branch coverage, large funds, higher customer numbers and major market share of Indian banking Industry.

## SCENARIO OF PUBLIC AND PRIVATE SECTOR BANKS

Indian Public sector bank had special positive acceptance by public after the nationalization, the branches of the public sector bank rose to approximately 800% in deposits and advances took a huge jump by 11,000%. Second shifting incident was Liberalization; it changed the whole pattern on banking industry. Liberalization made the market very competitive. Every sector bank has to perform effectively in serving the customers to cope up the tuff rivalry. It can be revealed that public sector banks has higher figures in offices, employees, deposits and advances compare to private sector bank as older institution(see Table 1.1). In against that, Private sector is increasing their physical appearance through offices, employees in relatively faster mode. Moreover, Private sector shown significant increase compare to public sector in Capital and reserves.

**TABLE 1.1 BANKING INDICATORS OF PUBLIC SECTOR AND PRIVATE SECTOR 2005 TO 2010**

Items	Public Sector Banks			Private Sector Banks		
	2005-06	2009-10	CHANGE %	2005-06	2009-10	CHANGE %
No. of offices	50168	61301	22	6835	10387	52
No. of employees	744333	734594	-1	110505	182284	65
Business per employee (in Rs. lakh)	366.61	870.29	137	670.94	798.37	19
Profit per employee (in Rs. lakh)	2.22	5.34	141	4.50	7.19	60
Capital and Reserves & surplus	115044	241001	109	43823	119984	174
Deposits	1622481	3691802	128	428456	822801	92
Investments	633557	1205783	90	180568	354117	96
Advances	1106288	2701300	144	312962	632494	102
Interest income	137874	306488	122	35223	82874	135
Other income	21905	48388	121	8091	20180	149
Interest expended	80504	211940	163	21507	51206	138
Operating expenses	41308	65991	60	12038	22676	88
Cost of Funds (CoF)	4.46	5.34	20	4.35	4.83	11
Return on advances adjusted to CoF	3.55	3.76	6	4.41	5.06	15
Wages as % to total expenses	22.48	14.76	-34	12.15	12.76	5
Return on Assets	0.88	0.97	10	1.07	1.28	20
CRAR	12.17	13.32	9	12.42	17.45	40
Net NPA ratio	1.32	1.10	-17	1.01	1.03	2

Source: Computed from RBI database

Moreover Public sector banks has adopted positive attitude towards competitive environment, it can be seen especially in Profit per employee (based on decrease in no. of employee) but when it comes to return on assets, net NPA ratio, Investments and interest income- expenses public sector banks performance is relatively lower compared to Private sector banks. Being a Private sector player having a higher profit motive, they shown comparative high efficiency in wages as % of total expenses and proportionate growth between advances and interest income. This can be easily interpreted by their branches and ATM location. Private sector banks have 58% branches in Urban and Metro-Politan compare to only 42% branches of Public sector bank. Furthermore in Rural branches only 12% branches established by Private sector compare to 33% of public sector.

BRANCHES STATISTICS MARCH, 2010					
	Rural	Semi-urban	Urban	Metro-politan	Total
Public Sector Banks	19,567	14,595	12,920	11,743	58,825
Private Sector Banks	1,201	3,037	3,027	2,762	10,027
TOTAL	20,768	17,632	15,947	14,505	68,852

Source: compiled RBI database

Based on above statistics, one can recognize that public sector banks are having major geographical coverage without a major concern of profit motive whereas private sector banks are capturing that market chunk where they can have a relatively higher margin by either diverting valuable customer pull to their bank branches or capturing whole new market chunk.

Not only private bank but many of public sector banks are also focusing on the same to fulfill the increasing needs of customers and maintain growth in business. Customers of the new era demands innovative products and services which expects technology based sound performance from bank and its employees. This indicates that it is important for any bank to understand the phenomenon of service quality, customer satisfaction and their importance for bank's profitability and growth.

## SERVICE QUALITY AND CUSTOMER SATISFACTION

Service quality is the key feature to create a unique identity in customer's mindset in service industry. Moreover in the competitive era, where customer demands something special, service quality may be a key to win. Moreover Customer satisfaction is considered as the soul of success. According to Hofstede (2001), most of the Asian cultures are collectivist [People in the collective cultures discriminate in-groups (relatives, institutions and organizations) and out-groups]. In this case, word of mouth (WOM) advertisements are important for the banks. File and Prince (1992) highlighted that the customers who are satisfied tell others about their good experiences and this enhances WOM advertising. In this way, banks can increase customers. High customer satisfaction is important in retain a loyal customer base (Prabhakaran 2003). To relate service quality and customer satisfaction has importance. It is confirmed that high quality of service will convert higher customer satisfaction and loyalty by Kumar et al (2009). Parasuraman et al (1988) and Naeem and Saif (2009) established that customer satisfaction is the outcome of service quality.

All Banks in the market try to sell mere products and services (Cross-selling), adopt new forceful marketing strategies, to develop new innovative products and to place greater weight on both the tangible and intangible aspects of their service (Petridon and Glaveli, 2003). As a result of this tuff competition, bank service quality has become an increasingly important factor in determining market shares and profitability in the banking sector (Spathis et al., 2002).

This study is an attempt of comparative study of public and private study with reference to service quality attributes based on SERVQUAL Model (Parasuraman et al., 1988) and customer satisfaction.

The rest of the paper is organized along the following lines. In section II, it has summarization of previous studies related to service quality, customer satisfaction and comparative study of public and private banks. Section III discusses the data and methodology for this study. Section IV discusses analysis and results of the study. In section V, includes conclusion and summarizes study with its limitations and applications.

## OBJECTIVE

This study has following objectives

- To recognize the critical factors of service quality in retail banking industry
- To identify the interrelationship between service quality attributes and customer satisfaction in retail banking industry
- To compare public sector bank and private sector banks by customer satisfaction level.

## LITERATURE REVIEW

### CONCEPT OF SERVICE QUALITY

Philip Kotler (2006) "Service any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything." Fogli (2006, p.4) given definition of service quality as "a global judgement or attitude relating to a particular service; the customer's overall impression of the relative inferiority or superiority of the organization and its services. Service quality is a cognitive judgement". Study of Ganesh C. et al (2003) found, a good customer services in bank having three base courtesy, speed and accuracy.

### SERVICE QUALITY MODEL (SERVQUAL MODEL)

Parasuraman et al (1985) undertook a Qualitative Research to investigate the concept of Service Quality. The findings of the study included five gap out of which four are from marketer side and one was from customer side. The later gape was showing gap between customer expectations and customer perceived services. Then in further study of Parasuraman et al (1985) identified ten service quality attributes as Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security, Understanding, Tangibles. Then after (1988) Parasuraman et al collapsed ten attributes to five attributes viz,

1. Tangibles – physical facilities, appearance of personnel and equipment
2. Reliability – ability to perform the promised service dependably and accurately
3. Responsiveness – willingness to help customers and provide prompt service
4. Assurance - Assurance (combination of items designed originally to assess Competence, Courtesy, Credibility, and Security) – ability of the organization's employees to inspire trust and confidence in the organization through their knowledge and courtesy.
5. Empathy - Empathy (combination of items designed originally to assess Access, Communication, and Understanding the customer) – personalized attention given to customer.

After doing research on five different industries (banking was one of them) Parasuraman et al (1988) stated that SERVQUAL model can facilitate the Service and Retailing Organizations in assessing the expectations of customers and Service Quality perceptions. It can focus on the core areas where managers need to take attention and action to improve Service Quality.

Critique arguments by Carman (1990), Babakus and Boller (1992), Brown et al (1993) were made on the model for its number of dimensions, scale and items composited which was again argued by Parasuraman et al (1993). Finally there were supports to SERVQUAL model after successfully application in retail banking by Angur et al (1999). Based on above, it can be revealed that SERVQUAL Model is successful in measuring results related to service quality in banking. This study utilized attributes of SERVQUAL model with item performance.

### CUSTOMER SATISFACTION IN RETAIL BANKING

Research study of Zaim et al (2010) argued tangibility reliability and empathy are key factor for customer satisfaction contrarily Mengi (2009) found responsiveness and assurance are having major impact on customer satisfaction. Especially for Retail banking study research of Ahmed et al (2010) found empathy having Negative influence to customer satisfaction whereas Arasli et al (2005) found reliability attribute has highest influence to customer satisfaction.



This study were utilized SERVQUAL Model at Greek Cypriot Banking Industry. Levesque and McDougall (1996), competitive interest rate and good "employee-customer" relationship are two important determinants for customer satisfaction in retail banking.

#### SERVICE QUALITY AND CUSTOMER SATISFACTION RELATIONSHIP

(Beerli et al., 2004) Service quality and Customer satisfaction are having positive relationship. Moreover many researcher proved that service quality is the antecedent of customer satisfaction (Bedi, 2010; Kassim and Abdullah, 2010; Kumar et al., 2010; Naeem and Saif 2009; Balaji, 2009). Parasuraman et al (1988) defined service quality and customer satisfaction as "service quality is a global judgement, or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction".

#### COMPARISON OF PUBLIC SECTOR AND PRIVATE SECTOR

Aruna Dhade et al(2008) indicated that public sector (As representative SBI) banks are having comparative lower satisfaction in relation to promptness in account handling and technical updates than private sector banks. In relation to past study on comparison of banks, studies by Vyas and Dhade (2006), Ganesan P. (2001), Rayapati Vijaya Sree (2003), Gupta V. and Jain P. K. (2003) compared the performance of public, private and foreign banks by using profitability, productivity. Their studies also found that public sector banks have lower charges compare to private sector banks and foreign banks which makes profit margin in unexpected thinner mode. Kantawala Amita S. (2004), Ketkar W Kusum et al.,(2004) studied comparative performance of banks and found decreasing trend in public sector and increasing prominence of new private sector banks

#### RESEARCH METHODOLOGY

This section covers research methodology of this study. First part includes research questions of the study which is followed by research hypothesis and related explanatory terms of the study. Third part contains sample selection followed by data collection. Last part of this methodology; surround validity and reliability of the concern study.

#### RESEARCH QUESTION

This study addresses following research questions based on study requirements,

1. Which are identical service quality attributes affecting customer satisfaction in retail Banking sector
2. How service quality attributes having relationship with customer satisfaction in retail Banking Sector
3. To understand the performance of public sector and private sector banks by comparing the customer satisfaction

#### RESEARCH MODEL AND HYPOTHESIS

This study utilizes SERVQUAL Model based attributes as they are appropriate and fit (as per the literature review) for the concern study. First part of the study focuses on relationship of service quality attributes and customer satisfaction which is followed by comparison of customer satisfaction in public and private sector banks in Retail banking.

#### SERVICE QUALITY ATTRIBUTES CUSTOMER SATISFACTION

Each service quality attribute (viz. Tangibles, Responsiveness, Reliability, Assurance, and Empathy) taken individually in null and first hypothecation.

H0: There is no positive relationship between service quality attribute(s) and customer satisfaction in retail banking sector

H1: There is positive relationship between service quality attribute(s) and customer satisfaction in retail banking sector

#### CUSTOMER SATISFACTION IN PUBLIC AND PRIVATE SECTOR BANKS

Comparison of public sector and private sector banks by Customer satisfaction would be done.

H0: There is no significant difference between customer satisfaction of Public sector and private sector banks in retail banking

H1: There is a significant difference in customer satisfaction of Public sector and Private sector banks in retail banking

#### SAMPLES SELECTION AND DATA COLLECTION

This study considered samples from Mehsana district based on convenient sampling method. Sample size was taken 90 which are equally divided in pull of public sector and private sector bank customers. 120 questionnaires were given to respondents visited in office hours of banks from which 90 questionnaires were found fully complete and in equal proportion of bank sector, those were considered for further analysis. SPSS 17 and MS Excel were utilized for testing and analysis purpose.

#### MEASURING VARIABLE

The study has two areas to measure which are Service quality attributes and customer satisfaction. The Service Quality attributes based on SERVQUAL Model: Tangible, Reliability, Responsiveness, Empathy and Assurance. The study has used multiple items scaled for attributes and single item scale for customer satisfaction. These scales were adopted from past study of Mengi (2009) Siddiqi (2011) and Naser (2002). the Likert scale 1 to 5 were taken into questionnaire specifically for attributes and customer satisfaction. Likert scale interprets as 1 very dissatisfied to 5 very satisfied.

#### VALIDITY AND RELIABILITY CONCERNS

Validity of Study is concerned with the right representation of concept by measure. This study has been concerned with content validity. This study utilizes previous research instrument and based on literature review to concern validity.

Reliability is concerned with the level of consistency in variables while measuring. Hair *et al.* (2007) mentioned that the rationale for internal consistency is that the indicators of the scale should all be measuring the same construct and thus be highly inter-correlated. As per the Fujan et al (2007), the Cronbach alpha acceptance cut off point is 0.60 for internal consistency. The reliability test result of each indicators in this study is shown in appendix 01.

In the study, each indicator has been found higher figure of Cronbach's Alpha than 0.7. Based on the above case, these indicators are proven its reliability for this study.

#### ANALYSIS AND INTERPRETATION

This part of analysis and interpretation can be divided in four parts. First part focuses on basic sample statistics which indicating coverage of different categories which is followed by bank group statistics. Third part focuses on results found for relationship between attributes and customer satisfaction. Last part includes bank sector wise customer satisfaction comparison.

#### DESCRIPTIVE STATISTICS

From the total respondent, 83 percentage respondents are male ageist of 17 percent female. 35 percent Respondent are Businessman followed by 31 percent employee where as only 18 percent are professional and remain other 16 percent are student, housewife etc. In Income group 43 percent respondent are from Rs.1 lack to Rs. 3 lack category which is followed by 37 percent respondent from less than Rs. 1 lack Income. As far Education concern, 51 percent respondents are from up to graduate category followed by 28 percent respondent from up to post graduate and higher studies category.

In Database of Respondents, Minimum and Maximum of Tangibles are 2 and 5 with its Mean 3.59 and standard deviation of 0.75. In Reliability, Minimum and Maximum are 1.8 and 4.8 with its Mean 3.52 and standard deviation of 0.67. Range of Responsiveness is 1.6 to 5 with its Mean 3.68 and standard deviation of 0.70 whereas Range of Assurance is 1.2 to 5 with its Mean 3.84 and standard deviation of 0.65. In Reliability, Minimum and Maximum are 2.4 and 4.8 with its Mean 3.762 and standard deviation of 0.59. It has been observed that Mean and standard Deviation are similar in all attributes. It represent that opinion are more of similar. Lower standard deviation is indicating higher similarity in opinion of respondent.

#### BANK GROUP STATISTICS

Respondent for public and private sector bank were taken same. It has been observed that in Category wise comparison, professional are found more in private sector. Similarly in age group of 26 to 40 more respondents are in private sector. Respondent descriptive statistics bank sector wise is in appendix 02.

**PERSON CORRELATION BASED COMPARISON**

As per The research questions “Which are identical service quality attributes affecting customer satisfaction in retail Banking sector” and “How service quality attributes having relationship with customer satisfaction in retail Banking Sector” the given hypothesis will examine the relationship between attributes and customer satisfaction in retail banking sector.

**Hypothesis 01** (for attributes Tangible, Reliability, Responsiveness, Assurance, Empathy)

H0: There is no positive relationship between service quality attribute(s) and customer satisfaction in retail banking sector

H1: There is positive relationship between service quality attribute(s) and customer satisfaction in retail banking sector

The result for relationship, it has been found that the correlation ( $r$ ) of tangibles is 0.501 and the significant level is 0.01. The table shows that the p-value is 0.000, which is less than 0.01. We therefore reject the null hypothesis, and concluded that there is a medium positive ( $r = .501$ ) relationship between tangibles and customer satisfaction in the retail banking sector. The study found the correlation ( $r$ ) of Reliability is 0.636 and the significant level is 0.01 therefore reject the null hypothesis, and concluded that there is a large positive ( $r = .636$ ) relationship between Reliability and customer satisfaction. Responsiveness has found 0.620 correlation with p value 0.00 which intends large relation between Responsiveness and customer satisfaction in the retail banking sector. Assurance has found 0.704 correlations with p value 0.01 which indicate Large positive relationship between Assurance and customer satisfaction where as empathy has been found 0.632 correlation with p value 0.00 which again not accepting null hypothesis and indicates Large positive relationship between Empathy and customer satisfaction in the retail banking sector.

Based on above results, the study indicates that Assurance is having highest positive relation with customer satisfaction where as other four attributes also having positive relationship with customer satisfaction.

**T STATISTICS BASED INTER BANK COMPARISON**

According to research question “To understand the performance of public sector and private sector banks by comparing the customer satisfaction” the hypothesis will compare the customer satisfaction bank groups.

**HYPOTHESIS 02**

H0: There is no significant difference between customer satisfaction of Public sector and private sector banks in retail banking

H1: There is a significant difference in customer satisfaction of Public sector and private sector banks in retail banking

The result table shows that the Mean of customer satisfaction in public sector is 3.73 compare to private sector bank 3.84. It has been also seen that standard deviation is 0.963 in public sector compare to private sector standard deviation 0.796 for customer satisfaction. To get equality of variance for this part of study, The Independent sample test has been conducted.

From the table result of p value (0.552) is more than 0.05 so Null Hypothesis is not rejected. It intends that there is no significant difference in the customer satisfaction of public and private sector banks.

**CONCLUSION**

The objectives of this study are to study and find interrelationship between service quality and customer satisfaction and to compare the customer satisfaction in Public and Private sector Bank. This study anticipated to identify the important attributes to bank to get success in this competitive environment.

The positive relationship of service quality attributes with customer satisfaction is proved by the hypothesis test. Among the five service quality attributes Assurance has been found highest positive correlation with customer satisfaction. Assurance is the degree of trust and confidence that the customer believes that the service provider is competent to provide the service. The probable explanation of this result is that the bank can inculcate feelings of confidence in its customers and the banks handle their customers in a professional way and competently. Reliability and empathy have been found second and third highest positive relation with customer satisfaction with very short gap. Tangible shows least positive correlation with customer satisfaction. The probable explanation of this finding is that the sometime customers look to any tangible indications which may be used as indicators of the service quality. The customers can judge the premises of the banks; or perhaps the appearance of the bank's staff.

The non rejection of null hypothesis proves there is no significant difference in customer satisfaction of Public and Private sector banks. The probable explanation of the result is that both types of banks are having their own strengths. Private Banks seem to have satisfied its customers with innovative new services and they have been successful in capturing and retaining customers by providing new facilities than Public sector Banks where as Public sector banks have satisfied its customer by wide pool of branches, healthy trust level than private sector banks and adopting newer technology based services with experienced employees.

**MANAGERIAL IMPLICATIONS**

This study has proved the positive relationship between service quality attributes and customer satisfaction. This study also indicated that SERVQUAL model attributes are suitable for banking industry of India. Thus bank managers can rely on it as an instrument for measuring bank service quality. As all attributes are found positively correlated with customer satisfaction, bank manager can emphasis on all service quality attributes to maintain and improvement in delivering services by them.

In this study Assurance has found the highest positive correlation with customer satisfaction. The basics of assurance is focusing on believes of customers regarding trust and confidence in bank. Therefore bank managers and staff should always give more weightage to assurance while dealing with customers. Any statement or activity which may disturb the trust or confidence in bank ( technology, system of recording transaction, or anything else by which customer's worth can be affected negatively on comes under any risk ) should not be happened. Managers can promote the activities which can be resulted in higher trust and confidence level in customer's mindset.

**LIMITATIONS OF THE STUDY**

Although this study was based on SERVQUAL attributes, other variables like Interest rate, charges etc may influence customer decision making process in banking industry. The sample size of this study is 90. This sample size meets the minimum requirement. One may use a bigger sample size to find out more about service quality, customer satisfaction in retail banking in India. Public and private sector banks are only considered by this study. Role of Foreign banks have been excluded.

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## ANNEXURE

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.894	.899	5

Item-Total Statistics						
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted	
Tangibles	14.7956	5.323	.602	.400	.906	
Reliability	14.8711	5.098	.794	.640	.859	
Responsiveness	14.7022	5.091	.756	.643	.868	
Assurance	14.5467	5.181	.803	.658	.858	
Empathy	14.6311	5.480	.783	.629	.865	

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