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SERVICE QUALITY PERCEPTIONS: AN EMPIRICAL ASSESSMENT OF BANKS IN JAMMU & KASHMIR STATE

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ABSTRACT

In today's competitive banking environment, delivering high service quality to customers is a must for success and survival. Poor service quality places a bank at a competitive disadvantage. If customer perceives quality as unsatisfactory, they may take their business elsewhere, particularly in the case of firms that offer nearly identical services, such as banks where establishing service quality is the only way of differentiating oneself. Such differentiation can yield a higher proportion of customer choices. Customer based determinants and perceptions of service quality, therefore, play an important role when choosing a bank. However, quality does not improve unless it is measured. Further, delivering higher levels of service quality is the strategy that is increasingly being offered as a key to service provider's efforts to position themselves more effectively in the marketplace. In view of this widespread belief, an attempt has been made in the present paper to study service quality in banks operating in J&K State with a view to offer suggestions to make overall service quality in banks more effective and efficient. The results of the study lead us to the conclusion that service quality of JKB is comparatively better than PNB and suggests improvement in all dimensions to augment the quality of bank services.

KEYWORDS

Service quality, Customer Satisfaction, SERVQUAL, SERVPERF.

INTRODUCTION

Delivering quality service to customers is a must for success and survival in today's competitive banking environment (Samli and Frohlich, 1992; Panda, 2003). Among others, provision of high quality services enhances customer retention rates, helps attract new customers through word of mouth advertising, increases productivity, leads to higher market shares, lowers staff turnover and operating costs, and improves employee morale, financial performance and profitability (Lewis, 1989, 1993; Julian and Ramaseshan, 1994). Good service quality will also help in sustaining the customers' confidence in a service provider's delivery, attract more new customers, increase business with existing clients, reduce dissatisfied customers with fewer mistakes, maximise company's profits and increase customer satisfaction (Berry, et. al., 1994; Lee, et. al., 2000). Service quality can, therefore, be used as a strategic tool to build a distinctive advantage over competitors.

The importance of service quality in banks has been emphasised in many studies and perceived quality advantage leads them to higher profit (Raddon, 1987; Buzzell and Gale, 1987). Delivering high service quality has become a strategic approach for satisfying and retaining customers as well as building and sustaining profitability in banks (Cronin and Taylor, 1992; Rust, et. al., 1995; Ennew and Binks, 1996; Lee, et. al., 2000; Ting, 2004). In today's, competitive environment, banks are not only focusing on providing wide range of products to create competitive advantages; but also emphasise on the importance of services, particularly in maintaining service quality. Successful banks of the future will be those that provide services to the customers who want it, were they want it, and in the quantity they want, at the price they want it, thereby delighting rather than merely satisfying them (Shemwell, et. al., 1998). Muffato and Panizzola (1995), further suggest that service quality is considered to be the most important competitive factor for the future and will be the best indicator of bank's profitability.

In the banking field, Soteriou and Zenious (1998) proposed that service quality is a factor impacting financial institution performance as measured by profitability. Several other researchers have indicated that service quality improvement implies increased spending by organizations. Though it has the immediate impact of lowering profitability, however, it is argued that there will be longer-term gains as the firm's ability to attract new customers' increases and current customers become repeat customers. These studies find that service quality has a measurable impact on customer retention, market share and profitability. Service quality is, therefore, considered by many service organizations as the most critical factor in enabling them to achieve a differential advantage over their competitors (Leonard and Sasser, 1982; Albrecht and Zemke, 1985; Ross and Shetty, 1985; Berry, et. al., 1989). Increasingly, quality is becoming a key variable in strategic planning. The link between superior customer service performance, customer retention and profitability has become almost a sine quo non in the marketing literature.

In light of above research findings, interest in service quality is, thus, unarguably high. Poor service quality places a firm at a competitive disadvantage. If customer perceives quality as unsatisfactory, they may take their business elsewhere. Thus, it is clear that service quality offers a way of achieving success among competing services, particularly in the case of firms that offer nearly identical services, such as banks, where establishing service quality is the only way of differentiating oneself. Such differentiation can yield a higher proportion of customer choices and hence means the difference between financial failure and success.

In view of the growing importance of service quality in banks, an attempt has been made, in the present study, to measure quality of bank services in Kashmir valley with a view to suggest, on the basis of study results, ways and means to make overall quality of bank services more effective and efficient.

LITERATURE REVIEW

Service quality is the result of comparison that customer makes between their expectations about a service and their perception of the way the service has been performed (Gronroos, 1982; Lehtinen and Lehtinen, 1982; Lewis and Booms, 1983; Parasuraman, et. al., 1985; 1988). Parasuraman, et. al., 1985 defined service quality as "global judgment, or attitude, relating to the superiority of the service", and explicated it as involving evaluations of the outcome (i.e. what the customer actually receives from services) and process of service act (i.e. the manner in which service is delivered). As customers consume a service, they compare the quality they have experienced to that prior expectation which leads to an emotional reaction manifested in the satisfaction/dissatisfaction with the product or service they purchased (Woodruff, et. al., 1983). Therefore, it is "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. Johnston (1995) also stated that service quality is the customers' overall impressions of an organisation's services in terms of relative superiority or inferiority. Further, service quality is considered not only to meet but also to exceed customer expectations, and should include a continuous improvement process (Lloyd-Walker and Cheung, 1998). Consequently, service quality arises from a comparison between service expectations developed before an encounter with the bank and the performance perceptions gained from the service delivery based on service quality dimensions (Bloemer, et. al., 1998). Customers' perception of services are based on specific dimensions of services quality and are partly shaped by how well they believe that they are performing their own roles in service delivery systems (Zeithaml and Bitner, 2003). The customer often expects the service to be provided in a specific way or by a specific individual (Sureshchander, et. al., 2001). Some customers are more demanding than others, having greater sensitivity to, and higher expectations of service quality. Perceptions are created after experiencing the quality of service. The customer may perceive dissatisfaction if expectations are higher than the actual service experienced. Also the perception of actual service quality may be low if the service provider misinterprets customers' expectations.

Service quality is intangible, heterogenic, and inseparable, which makes it difficult to measure and understand (Parasuraman, et. al., 1985). In the past decades, researchers (Garvin 1983; Parasuraman, et. al, 1985, 1988; Carman, 1990) used to measure service quality by examining the attributes of service quality, while the researchers in contemporary times (Oliver and DeSarbo, 1988; Bitner and Hubbert, 1994; Parasuraman, et.al., 1994) have focused on the application in services to conceptualize the relationship between service quality and customer satisfaction. The conceptualization and measurement of service quality is one of the most debated topics in service marketing literature (Brady and Cronin, 2001). Several researchers pointed out that service quality is difficult to measure as it is an elusive and abstract construct (Carman, 1990; Garvin, 1983; Parasuraman, et. al., 1985, 1988). Parasuraman, et. al., (1985) also argued that service quality involves not only the outcome but also the delivery process. The authors described service quality as a form of attitude that results from the comparison of consumer expectations with service performance delivered. They along with Cronin and Taylor (1992) argue that the delivery of services is more difficult than goods and delivering quality service is increasingly recognized as the key to success.

SAMPLE DESIGN

Keeping in the view the paucity of time and financial resources, present study is limited to Kashmir valley of J&K State. The study is further limited to two banks namely Jammu and Kashmir Bank (JKB) and Punjab National Bank (PNB). The decision regarding sample banks has been made in view of the fact that among best private sector banks, JKB has been ranked 9th by BSE and Bloomberg (2012) with maximum business operations and branch network in Jammu and Kashmir State. In the same way PNB is ranked 13th by BSE and Bloomberg and has been selected as it has originated and has maximum branch operations (http://rbidocs.rbi.org.in/rdocs/publications/pdfs/Otpbi121111_full.pdf) in northern India. The size of the sample was however limited to four hundred and forty. This represents 50% bank customers from each bank. While choosing a bank customer, the method of simple random sampling was used. All important demographic characteristics like age, sex, level of income, level of education and profession was taken into consideration while seeking the response from the customers regarding quality of bank services. All these have an important bearing on the customers' evaluation of bank service quality. The effort was made to give a balanced representation to above demographic characteristics to make the sample representative.

TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS

DEMOGRAPHIC CHAREACTERISTICS		JAMMU AND KASHMIR BANK (JKB)		PUNJAB NATIONAL BANK (PNB)	
		NO. OF RESPONDENTS	PERCENTAGE (%)	NO. OF RESPONDENTS	PERCENTAGE (%)
Age in Years	20-35 Years	119	54.1	124	56.4
	36-50 Years	75	34.1	83	37.7
	Above 51 Years	26	11.8	13	5.9
	Total	220	100	220	100
Gender	Male	144	65.5	162	73.6
	Female	76	34.5	58	26.4
	Total	220	100	220	100
Level of Education	Up To Secondary	44	20.0	59	26.8
	Bachelors Degree/Diploma	103	46.8	99	45.0
	Post-Graduate/Diploma	73	33.2	62	28.2
	Total	220	100	220	100
Level of Income (per month)	Up To 20000	109	49.5	151	68.6
	21000-40000	78	35.5	32	14.5
	41000-60000	24	10.9	28	12.7
	Above 61000	9	4.1	9	4.1
	Total	220	100	220	100
Profession	Business	63	28.6	90	40.9
	Service	72	32.7	83	37.7
	Self-Employed	85	38.6	47	21.4
	Total	220	100	220	100

The data on table: 1 clearly shows that out of the total respondents, 54.1% from JKB and 56.4% from PNB belonged to age group of 20-35 years followed by 34.1% from JKB and 37.7% from PNB in the age group of 36- 50 years and the remaining 11.8% from JKB and 5.9% from PNB belonged to the age group of above 51 years. The sample includes 65.5% (JKB) and 73.6% (PNB) male respondents while as the rest 34.5% (JKB) and 26.4% (PNB) were females. Majority of the respondents 46.8% from JKB and 45.0 % from PNB were graduates followed by post graduates 33.2% from JKB and 28.2 % from PNB and the remaining were under graduates. Respondents with monthly income of up to Rs.20000 were highest (49.5% from JKB and 68.6% from PNB) participants followed by income group ranging from Rs. 21000-40000 per month (35.5% from JKB and 14.4% from PNB), respondents with monthly income of Rs. 41000-60000 were 10.9% from JKB and 12.7 % from PNB where as the respondents with monthly income of above Rs. 61000 were the least (4.1% from JKB and 4.1% from PNB).

RESEARCH INSTRUMENT

For measuring quality of service, SERVQUAL research instrument has been used, which has been widely acknowledged in many research studies (Carman, 1990; Fick and Ritche, 1991; Saleh and Ryan, 1992). There have been a number of empirical studies that deal with service quality in banking industry in general and the application of SERVQUAL instrument in commercial banks in particular (Blanched and Gallaway, 1994; Angur, et. al., 1999; Bahia and Nantel, 1998; Mushtaq, 2003, 2005; Mushtaq and Gani, 2003; Mushtaq and Bashir, 2005; Mushtaq and Riyaz, 2007). Cronin and Taylor (1992) were amongst the first researchers who

rejected the use of the SERVQUAL scale. They provided empirical evidence across four industries to corroborate the superiority of their 'performance only' instrument over disconfirmation-based SERVQUAL Scale. The SERVPERF scale is found to be superior not only as the efficient scale but also more efficient in reducing the number of items to be measured by 50 per cent (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew, 1991). Several other authors were in line with Cronin and Taylor (1992) about the use of SERPERF instrument (Buttle, 1996; Quester and Romaniuk, 1997; Hahm, et. al., 1997; Robinson, 1999; Lee, et. al., 2000).

As such service performance 'SERVPERF' has been used for the present study. The research instrument consisted of structured questionnaire and the respondents were asked to indicate their perceptions regarding the quality of bank services they are receiving from their respective banks on a five point Likert type scale where '1' represents strongly disagree and '5' represents strongly agree.

RESULTS AND DISCUSSION

The main objective of this study was to measure service quality in JKB and PNB through SERVPERF Scale. The main area of questioning and analysis relates customers' perception in relation to service quality and its dimensions: tangibility, reliability, responsiveness, assurance and empathy. Perception were measured on a five point strongly agree/strongly disagree scale. Mean scores were calculated separately for each bank, under study, results of which are presented on Tables: 2 and 3.

OVER-ALL SERVICE QUALITY IN BANKS

The data on Table: 2 clearly show that service quality of JKB is relatively higher (3.80) as compared to PNB (3.31). Dimension-wise analysis reveals that service quality of JKB is comparatively high on Tangibility (3.35) and reliability (3.25) while Punjab National Bank is slightly better on responsiveness (3.12), assurance (3.21) and empathy dimensions (3.84).

TABLE 2: OVERALL SERVICE QUALITY IN BANKS AVERAGED ON ALL DIMENSIONS

S. No.	Dimensions	BANKS	
		Jammu & Kashmir Bank (JKB)	Punjab National Bank (PNB)
1	Tangibility	3.35	3.28
2	Reliability	3.25	3.12
3	Responsiveness	3.03	3.12
4	Assurance	3.14	3.21
5	Empathy	3.80	3.84
Total		3.80	3.31
Rank		1	2

DIMENSION-WISE ANALYSIS

The analysis of table 3 clearly reveals that over-all quality of services of JKB is relatively high (3.80) as compared to PNB (3.31). Microscopic view of the **tangibility** dimension shows that the JKB is relatively better only on three out of four elements of the said dimension, i.e., up-to date equipment (3.49), employees are well dressed and neat appearing (3.36) and communication material (3.07) while as PNB's performance is better on physical facilities (3.36). The analysis on **reliability** dimension shows relatively higher level of service quality of JKB (3.25) in comparison to PNB (3.12). The elements-wise analysis of said dimension reveals that JKB is relatively high on promise to do something by a certain time (3.40), performing the service right the first time (3.31), providing the service at the promised time (3.20) and keeping records correctly (3.21) as compared to PNB while as it is relatively poor on being sincere in solving problem (3.22), on the said dimension. The SERVPERF score of **responsiveness** dimensions shows relatively poor service quality scores of JKB (3.03) as compared to PNB (3.12). Element-wise analysis of responsiveness reveal that PNB is relatively high on telling customers exactly when services will be performed (3.32), employees providing prompt service to customers (3.11), employees who are never too busy to respond to customers requests (3.10) while JKB is comparatively high on employees who are always willing to help (3.15). The SERVPERF score of **assurance** dimension of PNB is relatively better as compared to JKB. Its element-wise analysis reveals that PNB is comparatively high on employees who are trustworthy and instils confidence (3.21), employees who are consistently courteous (3.24) and employees who have the knowledge to answer customers questions (3.26) while JKB is comparatively high on feeling safe in transacting with the bank (3.40). The SERVPERF score of PNB is again relatively high on **empathy** dimension as against JKB. The elements-wise analysis reveals that out of five elements, PNB is better on two elements i.e. employees who give personal attention (3.03) and bank which has (your) best interest at heart (3.18) while as JKB is reported relatively high on individualised attention (3.18), convenient operating hours (3.04), employees who understand specific needs of the customers (3.25).

CONCLUSION AND SUGGESTIONS

In the emerging competitive era, with little or no distinction in the product offering, it is the quality of bank services that sets apart one bank from another. The present study measured service quality in select banks on five dimensions by using SERVPERF proposed by Cronin and Taylor (1992). The results of the study lead us to conclude that SERVPERF score of JKB (3.80) is relatively better as compared to PNB (3.31). The poor service quality in PNB is mainly because of deficiency in tangibility and responsiveness. The PNB must invest heavily on tangibility dimension besides improving other dimensions to improve the overall quality of bank services. Present study has also brought to light that although JKB's over-all SERVPERF score is relatively better but are lagging behind on responsiveness, assurance, and empathy in comparison to PNB which suggests an over-all improvements in said dimensions to improve over-all quality of banking service. Delivering high service quality is one of the best ways a bank can respond to competition. Assessing service quality and better knowledge of how various dimensions affect the overall service quality would enable organisations to competently devise the service quality strategy. By identifying strengths and weakness pertaining to the dimensions of service quality, banks can better allocate resources to provide enhanced service. With the awareness of the service quality dimensions, banks can judge how well employees perform on each dimension and should conduct frequent training programmes for employees accordingly to improve overall service quality.

TABLE 3: COMPARATIVE SERVPERF SCORES OF BANKS

DIMENSIONS OF SERVICE QUALITY	BANKS			
	Jammu & Kashmir Bank (JKB)		Punjab National Bank (PNB)	
	Mean Score	Std. Deviation	Mean Score	Std. Deviation
Tangibility				
Up-to date equipment.	3.49	0.86	3.29	1.06
Physical facilities.	3.34	1.00	3.36	0.93
Employees are well dressed and neat appearing.	3.53	1.09	3.45	1.00
Communication material.	3.07	1.12	3.04	1.09
Total	3.35		3.28	
Rank	1		2	
Reliability				
Promise to do something by a certain time, doing it.	3.40	1.07	3.14	1.09
Being sincere in solving the problem.	3.14	1.22	3.22	1.19
Performing the service right first time.	3.31	1.21	3.30	1.11
Providing the service at the promised time.	3.20	1.21	3.05	1.10
Keeping records correctly.	3.21	1.18	2.89	1.05
Total	3.25		3.12	
Rank	1		2	
Responsiveness				
Telling customers exactly when services will be performed.	3.12	1.16	3.32	1.09
Employees providing prompt services to customers.	2.92	1.21	3.11	1.04
Employees who are willing to help.	3.15	1.26	2.98	1.07
Employees who are never too busy to respond to customer requests.	2.95	1.15	3.10	1.23
Total	3.03		3.12	
Rank	2		1	
Assurance				
Employees who are trustworthy and instills confidence in you.	3.03	1.14	3.21	1.12
Feeling safe in transacting with the bank.	3.40	1.21	3.14	1.15
Employees who are consistently courteous.	3.15	1.12	3.24	1.04
Employees who have the knowledge to answer the customers' questions.	2.99	1.10	3.26	1.01
Total	3.14		3.21	
Rank	2		1	
Empathy				
Banks that gives individual attention.	3.18	1.17	3.17	1.10
Convenient operating hours.	3.04	1.06	3.00	1.22
Employees who give personal attention.	2.77	1.14	3.03	1.17
Bank which have your best interest at heart	2.96	1.18	3.18	1.22
Employees who understand specific needs of the customer.	3.25	1.34	3.00	1.27
Total	3.80		3.85	
Rank	2		1	
Overall Quality of Service (Averaged on all Dimensions)	3.80		3.31	
Overall Rank	1		2	

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