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**A STUDY ON CUSTOMER PERCEPTIONS OF SERVICE QUALITY IN BANKS BASED ON THE SERVQUAL MODEL**

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**ABSTRACT**

*Customer Perceptions assumes great importance in the banking industry. According to the master circular of RBI on Customer Service, the quality and content of dispersion of customer service has come under tremendous pressure mainly owing to the failure to handle the soaring demands and expectations of the customers. Irrespective of the manner in which services are delivered, the way by which customers perceive the same differs. This research paper is an analytical study based mainly on the primary data collected through a scientifically developed questionnaire. The questionnaires have been personally administered on a sample size of 120, chosen on a convenient basis. The study is based on the SERVQUAL Model (Parasuraman, Zeithaml & Berry, 1998) which is used as a scale to measure service quality. The model takes into consideration five important dimensions collectively termed RATER which comprises of Reliability, Assurance, Tangibility, Empathy and Responsiveness attributes to measure service delivery. The study focuses on understanding the quality of service delivery in nationalized banks with respect to the above dimensions. Many researchers had proposed several variations for the studies using SEVQUAL. A conceptual framework has been formulated on account of the nature of gaps and based on the literature review as well. Whatsoever, it has been evident that the model fits the data better than any extended models. The present study further discusses the findings based on descriptive statistics and the implications are laid down.*

**KEYWORDS**

Customer Perception, Customer Service, SERVQUAL, Reliability, Assurance, Tangibility, Empathy, Responsiveness.

**INTRODUCTION**

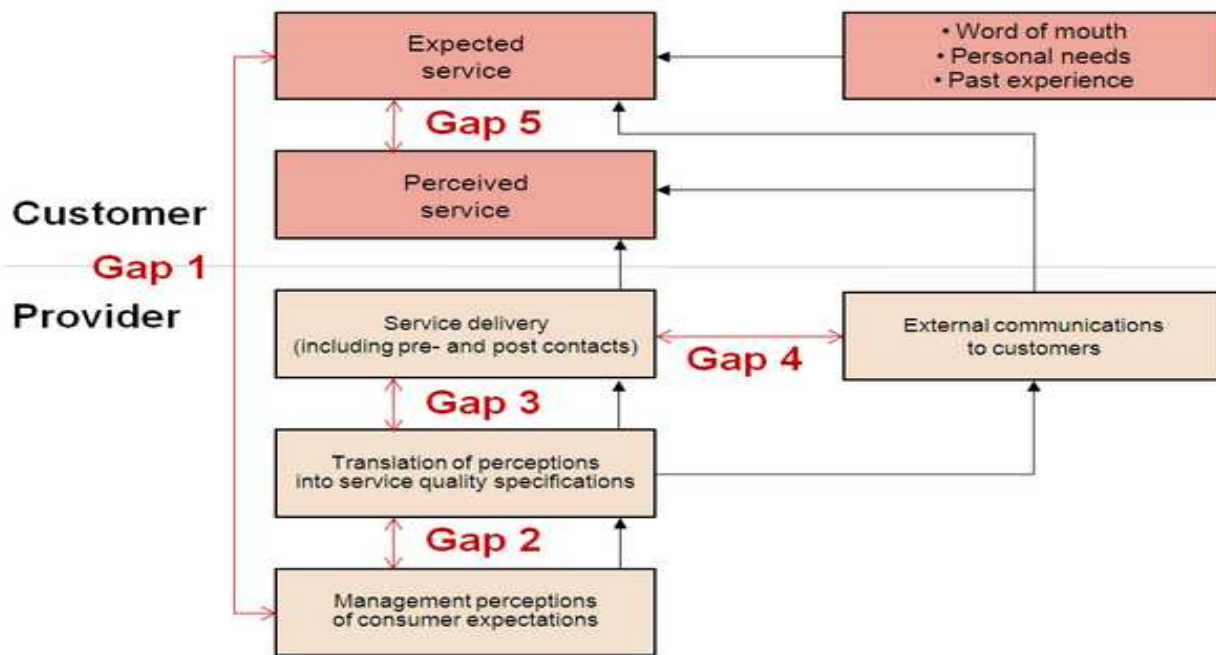
**B**anking industry has undergone tremendous transformations post liberalization. According to the master circular of RBI on Customer Service, the quality and content of dispersion of customer service has come under tremendous pressure mainly owing to the failure to handle the soaring demands and expectations of the customers. Today banks can survive only by providing such customized and tailor-made offerings to the customers. In other words, long term growth and profit rests on the banks ability to attract and retain customer loyalty. Irrespective of the kind of services banks provide, it is now evident that the customer perceptions of such quality in effect determines the satisfaction level of customers. In this context, banks are striving hard to perform, from boosting workforce productivity to outsourcing operations to uncompromised customer service. This study focuses on the perceptions of customers towards the service quality exhibited by the nationalized banks. An attempt has also been done in order to understand the impact of service quality towards achieving customer satisfaction.

**SERVICE QUALITY**

Personal or Retail banking refers to banking in which banking institutions execute transactions directly with consumers, rather than corporations or other banks. Services offered include: savings and transactional accounts, mortgages, personal loans, debit cards, credit cards, and so forth. Since this kind of banking is aimed for customers who need services that are customized and tailored as per their specific needs, the needs and expectations of customers should be studied very well by marketers and service providers who come face to face in contact with the customers. Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lehtinen & Lehtinen, 1982; Lewis & Booms, 1983; Gronroos, 1984; Parasuraman et al., 1985; 1988; Caruana, 2002). Service quality is defined as the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985). It is essential to have an understanding of the customers' expectations of service quality and their perceptions in order to understand the gap between the two so that such efforts can lead to developing and offering excellent service quality in banking. This gap between the expected service and the perceived service is known as the Gap Model of Service Quality (Zeithaml & Bitner 1996). This is also known as the Customer Gap. Closing the gap between what customers expect and what they perceive is critical to delivering quality service; it forms the basis for the gap model.

FIG. 1: GAP MODEL OF SERVICE QUALITY

## Gap Model of Service Quality



Source: Zeithaml, Bitner et al 2006

The customer gap is the difference between customer expectations and perceptions. Customer expectations are standards or reference points that customers bring into the service experience, whereas customer perceptions are subjective assessments of actual service experiences. Customer expectation often consists of what a customer believes should or will happen. For example, when you visit an expensive restaurant, you expect a high level of service, one that is considerably superior to the level you would expect in fast-food restaurant. Thus it is very crucial to close these gaps in any services sector especially banking because it is a highly sensitive area and people would need a basic trust and transparency in such dealings with the service providers.

The sources of customer expectations are market controlled factors (such as pricing, advertising, sales promises) as well as the marketer has limited ability to affect (innate personal needs, word-of-mouth communications, and competitive offerings). In a perfect world, expectations and perceptions would be identical: Customers would perceive that they have received what they thought they would and should.

### LITERATURE REVIEW

Many researchers have undergone vast studies in the area of service quality and customer perception. It is quite evident that customer perceptions of service quality differ for different banks. There are many factors which contribute to the service quality perceptions of customers in Indian banking. Some of the factors are reliability, assurance, tangibility, empathy, responsiveness as mentioned in the dimensions of Service Quality formulated by Zeithaml, Bitner et al 2006. Many studies also show various other factors that determine service quality but SERVQUAL has found to be a common standard instrument that has been used in most of the research works. Rather than just determining the factors accruing to service quality, this study shows the customer perceptions on service quality in nationalized banks and whether it leads to customer satisfaction in the Indian context with reference to Ernakulum district in Kerala state. Some of the previous studies and literature involving customer perceptions and service quality are detailed below.

### SERVICE QUALITY & CUSTOMER PERCEPTIONS

According to the research paper, "Customer perceptions on service quality in retail banking in Middle East: The case of Qatar", the authors Mohammed Hussain and Sherly Leo has evaluated service quality on different levels of perception. The study indicated that good manners and hospitality and the eagerness to resolve customer grievances are very important for good service quality. The study also finds that imposing fines and service charges make the customers unsatisfactory. The study suffers from the limitation that the results cannot be generalized for the Indian context and that only a limited number of banks have been selected to carry out the study.

In a study that came in the Journal of Asia Pacific Marketing by Charles C Cui, Barbara R Lewis and Xiaofang Dong titled "Employee and Customer perceptions of Service Quality: Match or Mismatch? A Study of Chinese Retail Banking", the key determinants of service quality was found to be access, availability, communication, competence, convenience, courtesy, flexibility. Another important finding of the research study was that there was a mismatch between consumer expectations and employee expectations of consumer expectations. The study suffered from the limitation that because of its exploratory nature, most of the results obtained were not based on a statistical measure.

In the paper titled "Perceptions of banking services in the wake of bank mergers: an empirical study", David J U and Michael D Pratt presents the results of a telephone survey of consumers concerning the relationship between bank mergers and service quality perceptions. The survey results provide evidence of a significant relationship between bank mergers and service quality perceptions based on the demographic characteristics such as gender, ethnicity, education and income of the respondents.

Ravichandran K, Tamilmani B, Arunkumar S, Prabhakaran S in their research paper, Influence of Service Quality on Customer Satisfaction-Application of Servqual Model, International Journal of Business and Management, conducted a descriptive research to gain an insight into consumer's perceived service quality offered by private banks with respect to five dimensions of SERVQUAL scale. The study affirms that the service quality level on private banks was at adequate level and the regression on overall service quality lists out the various SERVQUAL items which has a spread in all the dimensions of the SERVQUAL model.

In the International Journal of Bank Marketing, Angur, Madhukar G, Natarajan, Rajan, Jahera, John S, Jr made a study on the Service quality in the banking industry: an assessment in a developing economy wherein the results reinforce their proposal that the five dimensions of service quality are of varying importance, with reliability and responsiveness dimensions being the most important.

To ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered, a descriptive study was conducted banks in Navi Mumbai by Rajesh Nair, Ranjith P V, Sumana Bose and C Charu in the SIES Journal of Management. The results showed that gender and occupation do not



have any impact on both Expectations and Perceptions of the valued customers on most important parameters considered, i.e., Safety of transactions, Willingness to help and Interest in solving consumer problems in bank in Navi Mumbai.

In a study on Essence of Banking Services Marketing : Measuring customer satisfaction- in the Indian Management Studies Journal by B B Singla and Amar Inder Singh, main emphasis has been given on the various factors that lead to bank customer's satisfaction like efficient and courteous customer service, attractive and innovative schemes, developing subsidiary services and aggressive personalized selling strategies. But all these studies are based on the fact that a gap between expectation and perception of banking services do exist. The research conducted here, in effect adds up to the existing literature by giving more substantial evidences that a gap called customer gap do exist as proposed by its founders.

### NEED OF THE STUDY

Post liberalisation, banks have contributed significantly to the growth of services sector in the economy. Banks are competing intensely in a highly competitive environment to offer quality oriented services according to customers' expectations. Researchers are studying various key segments of banking sector like operations, service quality, employee satisfaction, customer satisfaction, financing products, efficiency, financial performance to better understand and serve the community at large (Ananthasamy). Banking system in India has continually proved to be the backbone of the economy since 1980s. In this scenario, it has become very important for the banks to retain their existing customer as well as to enlarge it. As the numbers of banks are increasing; customers' expectations of service quality is growing. It has become imperative to measure the service quality of the bank so that the service providers assess their level of service quality and identify the quality gaps for improvements. Service Quality is seen to be one of the main determinants of customer satisfaction (Appannan et al, 2013).

Today, the customers themselves have easy access to information and they are in continuous search for information related to banking and its service aspects. Sometimes banks even become forced to reveal certain processing information and working profile to its customers and make banking more transparent. This is because of the customers' accessibility to information especially through social networking sites and reference groups. Banks need to be cautious about every service encounter with the customer because a customer lost is lost forever. This realisation has made banks to enhance and set the quality of service and service experience to a higher limit. Only satisfied customers will stay and dissatisfied customers will not only switch to other banks but also communicate badly to other customers and this will have a negative impact on future prospects.

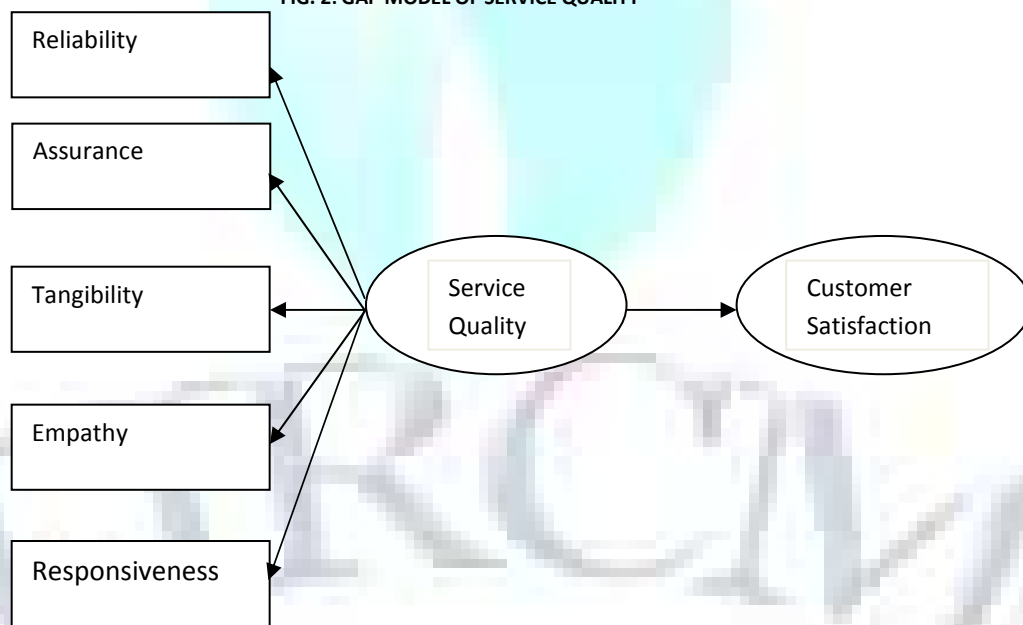
It is necessary for banks to know what are the behavioural intentions of customers, their perceptions and underlying factors, if not it becomes difficult for practising managers to design and formulate strategies to control and improve customer loyalty. This awareness alone will help the banking industry to withstand and survive in this ever changing and dynamic as well as competitive environment. Today, competition exists not just within banks belonging to the same sector, i.e., between public and private banks but also exists intra banks or between public banks or private banks. Thus in order to gain a competitive edge, banks must perform with high standards, know their customer better and deliver better service quality as against others.

### STATEMENT OF THE PROBLEM

The banking industry has undergone tremendous changes in the recent years. With increased customer demands, changing consumer behaviour, technological rise, changes in economic and psychographic profiles of customers, all have contributed to the difference in nature and scope of the banking environment. Banks are thus forced to concentrate on their service quality aspects which will determine the nature of customer satisfaction of its customers. If the customers are satisfied, it will enhance the customer loyalty and hence banks will be able to retain its customers. On the other hand, if customers are dissatisfied due to bad service quality, then customers will not turn out to be loyal and they shall not recommend the bank's products to their peer groups and will switch over to other banks.

### CONCEPTUAL FRAMEWORK FOR THE STUDY

FIG. 2: GAP MODEL OF SERVICE QUALITY



### OBJECTIVES OF THE STUDY

Based on the previous literature reviewed for the study, Service Quality is found to be a strong predictor of customer satisfaction. The SERVQUAL measuring instrument developed by Parsuraman et al. (1988) was adapted and used for the present study in order to find out the extent to which the various dimensions provide satisfaction to customers. A hypothesis has also been developed for the study to study relationship between Service quality and Customer satisfaction.

### THE STUDY AIMS TO FIND OUT THE FOLLOWING

1. To study customer perceptions in terms of tangibles, reliability, responsiveness, empathy and assurance dimensions of service quality among nationalized banks.
2. To study the relationship between service quality and customer satisfaction.
3. To offer suggestions, if needed, based on the analytical results of the current study.

**HYPOTHESIS**

H<sub>0</sub> – There is no relationship between Service Quality and Customer Satisfaction  
 H<sub>1</sub> – There is significant relationship between Service Quality and Customer satisfaction

**RESEARCH METHODOLOGY**

The research paper titled “A STUDY ON CUSTOMER PERCEPTIONS OF SERVICE QUALITY IN BANKS BASED ON THE SERVQUAL MODEL” is an analytical research carried out basically to find out the Customer perceptions of Service quality. The study makes use of a standard questionnaire called the SERVQUAL instrument for data collection from 120 respondents based on convenience sampling. The respondents were mostly youngsters who belong to the age group of 25-30. It is also found that all of them maintain an account with nationalized bank basically because it happens to be their salary account. The questionnaire comprises of a total of 22 statements which helped to measure the service quality dimensions and customer satisfaction.

The parameters identified for the study are

1. Reliability
2. Assurance
3. Tangibility
4. Empathy
5. Responsiveness.

Each respondent were asked to rate each item on a 1-to-5 response scale ranging from strongly disagree (1) to strongly agree (5).The data was analyzed using SPSS Software.

**MEASUREMENT OF THE CONSTRUCTS**

Five service quality determinants have been chosen from the study propounded by Parasuraman et al., 1988. These elements are also accepted by other authors as per the literature review to conclude the service quality in banking sector. In the present study service quality was measured with five variables which were tangibility (four items), reliability having five items, responsiveness was measured with four items, assurance measured with four items and there were five items of empathy. Satisfaction and loyalty have one item each, used in this study. The element used to calculate the reaction was 5-Point Likert scale where 5 was the upper-most level of unity and 1 was the lower-most one. The SPSS technique was used for data analysis and findings.

**DATA ANALYSIS & INTERPRETATION**

**(I) DEMOGRAPHIC PROFILE OF CUSTOMERS**

Among the 120 respondents that were surveyed, there were 62 males and 58 female respondents. The table, Figure 1 below illustrates this and Figure 2 depicts the income level of the respondents. It is evident from the table that 42% of respondents draw an income that is between 15000 – 20000. Almost 25% each draws between 10000-15000 and between 20000-25000 respectively.

**TABLE 1: GENDER OF RESPONDENTS**

Subject	Frequency	Percent	
Valid	Male	62	51.7
	Female	58	48.3
	Total	120	100.0

**TABLE 2: INCOME OF RESPONDENTS**

Items	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Between 10000-15000	29	24.2	24.2	
	Between 15000-20000	51	42.5	42.5	66.7
	Between 20000-25000	30	25	25	91.7
	More than 25000	10	8.3	8.3	100
	Total	120	100	100	

**(II) ANALYSIS OF SERVQUAL DATA**

The Figure 3 below shows the descriptive statistics of SERVQUAL data. The mean of the five dimensions to SERVQUAL are shown in the table. The descriptive statistic shows the direction of response. In the table below, the mean value that is 3.997 of tangibility reveals respondents agree that tangibility enhance the service quality of banking as well as reliability and assurance the mean value depicts the response rate of potential respondents is in positive side. For responsiveness and empathy, the mean values are lesser.

**TABLE 3: DESCRIPTIVE STATISTICS OF SERVQUAL DATA**

	Tangibility	Reliability	Assurance	Responsiveness	Empathy
N	Valid	120	120	120	120
	Missing	0	0	0	0
Mean	3.9979	3.9800	3.5813	2.3333	2.1750
Median	4.0000	4.0000	3.5000	1.7500	2.2000
Std. Deviation	.27405	.30059	.30258	1.04837	.27263
Items	4	5	4	4	5

**TABLE 4: FREQUENCY DISTRIBUTION (RATER)**

Items	Reliability	%	Assurance	%	Tangibility	%	Empathy	%	Responsiveness	%
Strongly agree	4	3	0	0	9	7.5	0	0	6	5
Agree	108	90	88	73	110	92	0	0	22	18
Neutral	8	7	32	27	1	1	13	11	8	7
Strongly disagree	0	0	0	0	0	0	106	88	78	65
Disagree	0	0	0	0	0	0	1	1	6	5

The Figure 4 above shows that 90% of respondents are satisfied as far as the reliability factor of public sector banks is concerned. They believe that banks keep promises, show interest in solving problems, provide error free service the very first time and give service at the said time. The figure further shows that 73% of youngsters agree that employee behavior within the banks instills confidence; employees extend courteousness with customers, and have the knowledge to answer the customer’s queries. In other words, assurance prevails in the banks. Again, a whopping 92% of youngsters who are customers in public sector banks have agreed that tangibility prevails in banks. That is to say that bank has modern looking equipments, visually appealing physical facilities, the employees are neat in appearance and that very attractive promotional materials are used by the public sector banks.

On the other hand, Empathy and Responsiveness factors affecting Service Quality shows negative responses from the part of the respondents. The respondents say that they do not get Individual attention from bank employees, the operating hours are not convenient, customers do not get personalized service, employees do not take customers best interest at heart and they fail to understand specific needs of customers.

**(III) OVERALL SATISFACTION WITH THE BANKS**

**TABLE 5: OVERALL SATISFACTION WITH THE BANKS**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	85	70.8	70.8
	No	35	29.2	100.0
Total	120	100.0	100.0	

The majority of the customers agree that that they are satisfied with the overall service quality of the banks. 71% that is 85 out of 120 respondents are satisfied with the banks in public sector whereas 29 % are not satisfied with nationalized bank’s performance.

**(IV) SERVICE QUALITY AND CUSTOMER SATISFACTION**

The second part of the study attempts to find out the relationship between Service Quality and Customer Satisfaction. This is also shown in the conceptual framework for the study. While the null hypothesis (H<sub>0</sub>) states that “there is no relationship between Service Quality and Customer Satisfaction”, the alternate hypothesis (H<sub>1</sub>) states that ‘there is significant relationship between Service Quality and Customer Satisfaction’. In order to test this hypothesis and to know whether there is any significant relationship between the two variables, chi-square tests was conducted. The following are the results of the chi-square test:

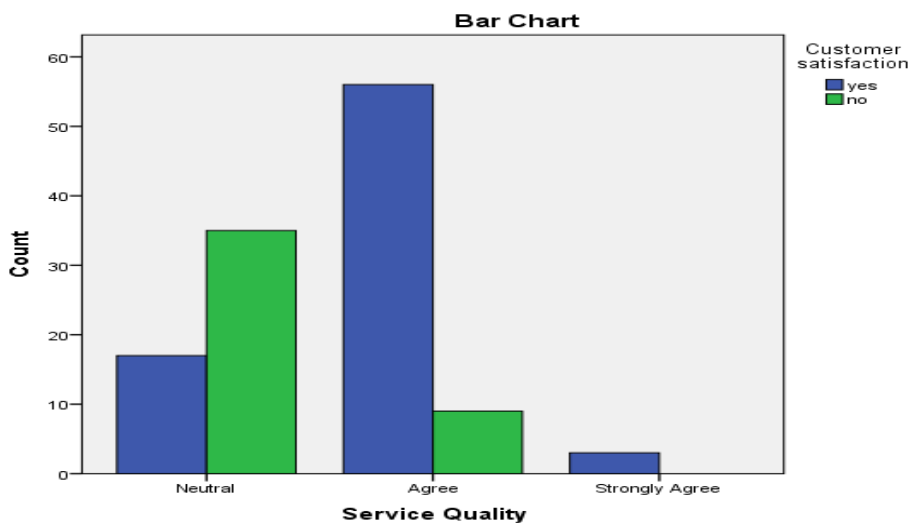
**TABLE 6: SERVICE QUALITY \* CUSTOMER SATISFACTION CROSS TABULATION**

		Customer satisfaction		Total
		yes	No	
Service Quality	Neutral	17	35	52
	Agree	56	9	65
	Strongly Agree	3	0	3
Total		76	44	120

**TABLE 7: CHI-SQUARE TESTS**

		Customer satisfaction		Total
		yes	No	
Service Quality	Neutral	17	35	52
	Agree	56	9	65
	Strongly Agree	3	0	3
Total		76	44	120

**FIG.3: BAR CHART SHOWING SERVQUAL-CUSTOMER SATISFACTION RELATIONSHIP**



The chi-square tests in Figure 7 illustrates that the significance value is less than 0.05. This indicates that the null hypothesis is rejected and H<sub>1</sub> is accepted. Therefore, it is proved that there is significant relationship between Service Quality and Customer Satisfaction.

**RESULTS & DISCUSSION**

The research paper titled “A Study on Customer perceptions of Service quality in banks based on the SERVQUAL model” is an attempt to analyze the perceptions of customers on service quality. The sample size adopted for the study was 120 and the respondents were youngsters who were customers of nationalized banks in N.Paravur taluk of Ernakulum district. The study also brings into light the relationship between Service Quality and Customer satisfaction.

The demographic profile of the respondents showed that 62 male and 58 female customers were surveyed with the help of a standard instrument –SERVQUAL. Also most of them drew a salary between 15000-20000.

Customers opinion on the five dimensions of Service quality was collected and analyzed and it was found that they agree that reliability, assurance and tangibility factors exists in the nationalized banks but they are low on empathy and responsiveness factors. 90% of customers agreed that there is tangibility, 73% agree that assurance is there and 92% agree that tangibility is there. Thus Customer perceptions of Service quality were recorded. Further, the relationship between Service quality and Customer satisfaction was statistically tested and found significant.

**LIMITATIONS OF THE STUDY**

1. Data has been collected for the study from youngsters. Hence this will not express the opinions of a larger community comprising of adults and senior citizens.

2. The study, though taking into account SERVQUAL as the instrument to measure customer perceptions, it does not fully utilize the instrument by measuring the Expectation-Perception Gap score. Instead the study assumes the expectation values to be typically high.
3. The overall satisfaction of banks has been projected as a nominal scale. Other statements probably contributing to customer satisfaction were not included in the questionnaire.

### SCOPE OF THE STUDY

The research paper titled "A Study on Customer perceptions of Service quality in banks based on the SERVQUAL model" is a cross-sectional study among the youth who are customers of different national banks in N Paravur taluk of Ernakulam district in Kerala. The findings of the study based on the five dimensions of Service Quality and the significant relationship of Service Quality and Customer satisfaction definitely form a basis for future research in the purview of SERVQUAL (Parasuraman et al, 1988) by associating it to several other independent variables like customer loyalty and customer retention

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