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## MEASUREMENT OF CUSTOMER SATISFACTION IN BANKING SECTOR: WITH SPECIAL REFERENCE TO BANKS IN SIVAGANGAI DISTRICT

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### ABSTRACT

*Service offering channels in the banking system has emerged on the scene with variety of forms such as ATM, internet banking, telephone banking and others. Fierce competition, more demanding customers and the changing climate have presented an unparalleled set of challenges for banks in the country. Therefore, customer satisfaction is the key for many banks to survive in competition. This study has used the model of service quality with five dimensions to evaluate its effect on service quality, more the customer's satisfaction and to identify the factors affecting customer's satisfaction in banks and analyze their effects on the level of satisfaction.*

### KEYWORDS

customer satisfaction, service quality, SERVQUAL method, modern banking services.

### INTRODUCTION

In the competitive environment of the post liberalization era in which, financial sector reforms have significantly deregulated the markets, it has become imperative to harness the best customer oriented practices and perception and to internalize them for providing added value to the respondents through the employees. In banking, the quality of customer services holds primary significance, particularly the context of sustained business growth unlike the other industries engaged in the production of tangible goods. Banks are unique in the sense that they produce and deliver the service instantaneously at the service delivery points. This has an overwhelming impact on customer's behavior, which makes respondents hypersensitive to the quality of service.

Excellent service quality is not an optimal competitive strategy which may, or may not be adopted to differentiate one bank from another: today it is essential to corporate profitability and survival. The link between service quality and customer satisfaction has been submitted to intense scrutiny by leading service quality researchers as well as the links between quality, customer satisfaction, customer retention and profitability (Storbacka et al., 1994). Therefore, the success of the bank depends upon the satisfaction of customers but it reached through the way of quality of the services given to the customers.

### REVIEW OF THE PREVIOUS STUDIES

Quality in service is very important especially for the growth and development of service sector business enterprises (Powell, 1955). It works, as an antecedent of customer satisfaction (Ruyter and Bloemer, 1995). In the past quality was measured only for the tangible products because of less dominance of service sector in the economy. Due to the increasing importance of service sector in the economy, the measurement of service quality became important. Banking is essentially a high contact service industry and there is close interaction between service provider and the customers in the traditional banking scenario.

Service quality is by nature a subjective concept, which means that understanding how the customer thinks about service quality is essential to effective management. Cronin and Taylor (1992) and Oliver (1993) identified three related concepts to the understanding of service quality as customer perception service quality and customer value. An understanding of the concepts of perception, quality and value is necessary for making service quality effectively.

The marketing of financial service explains the way in which the banks are rendering their services to their customers (Selvam, 2005). It includes the variety of products (Subbaih and Jayakumar, 2009), services (Rowsan, 2007), service qualities (kavitha and Jayanthi, 2010) and services marketing mixes offered to their customers (Rao and Mathe dhari, 2004). The ultimate aim of any banks is the satisfaction of their customers (Omhati et.al, 2010) and creation of the customer's loyalty (Stikha 2010).

### RESEARCH METHODOLOGY

The service quality of banks represents the quality of services offered by the commercial banks. The service quality concept was originated by Parasuraman, Zeithmal and Berry. It is common in all service sectors. The banking sector is not an exceptional case. Now a day customer satisfaction and customer retention are the most important challenges faced by most of the banking. Hence for this study following objectives have been formed:

1. To know the various service quality dimension in banking industry
2. To know the level of satisfaction of bank customers in each service dimension.

For the data collection, sample of 398 customers who have their bank account with different banks having operations in Sivagangai district are selected on convenience basis. The distribution of sampled customers is based on the stratified proportionate procedure.

A systematic approach has been adopted for the present study. First, the objectives were framed out on the basis of group discussion and exhaustive literature review. Based on literature review, items were identified to access the satisfaction level of bank customers. SERVQUAL model was followed to identify the satisfaction factors of the customers. Finally, all the items put on a five-point scale ranging from very high to very low.

### ANALYSIS AND FINDINGS

The demographic details of respondents on the various parameters like gender, Age, Education, Occupation and Income was described in Table 1 as follows:



TABLE 1: DEMOGRAPHIC ANALYSIS

Parameters	No. of Customers	Percentages (%)
<b>Gender</b>		
Male	326	81.90
Female	72	18.10
<b>Total</b>	<b>398</b>	<b>100</b>
<b>Age</b>		
Below 20	8	2.02
20-30	45	11.30
31-40	156	39.20
41-50	96	24.12
51-60	75	18.84
Above 60	18	4.52
<b>Total</b>	<b>398</b>	<b>100</b>
<b>Qualification</b>		
Up to school level	37	9.30
Higher Secondary Level	70	17.59
Degree/ Diploma	144	36.18
Post-Graduation	93	23.37
Professional	54	13.56
<b>Total</b>	<b>398</b>	<b>100</b>
<b>Occupation</b>		
Students	4	1
Government Employees	29	7.20
Industrialists	27	6.78
House wives	22	5.50
Private Employees	146	37.00
Businessmen	66	16.50
Professionals	54	13.50
Agriculturists	48	12.00
Others	2	0.50
<b>Total</b>	<b>398</b>	<b>100</b>
<b>Monthly Income</b>		
Up to Rs. 20	36	9.08
Rs. 20	71	17.83
Rs. 30	87	21.85
Rs. 40	65	16.33
Rs. 50	79	19.84
Above 60	60	15.07
<b>Total</b>	<b>398</b>	<b>100</b>

**SERVICE QUALITY IN BANKS**

The service quality of the commercial banks has been measured by different authors in different dimensions. Basically, it starts from five dimensions namely reliability, responsiveness, assurance, tangible and empathy. The included variables to measure the service quality are twenty. Due to increase in globalization, modernization and liberalization, the services and facilities offered by the banks are increasing at a faster rate. Hence, apart from the core services, value added services; electronic services are extended to retain their respondents in a competitive environment. In the present study, the included variables to measure the service quality in the commercial banks are listed in Table 2.

TABLE 2 VARIABLES IN SERVICE QUALITY OF COMMERCIAL BANKS

Sl.No.	Variables in SQ	Sl.No.	Variables in SQ
1.	Accurate ATM and electronic banking	27.	Service charges
2.	Value added services	28.	Provision of services as promised
3.	Provision of free interest neither paid or taken	29.	Ease of contact with employees
4.	Accuracy of online information	30.	Individual attention
5.	Customers informed about service performance	31.	Availability of Zakat facilities
6.	Number of ATM established by banks	32.	Understand the needs of customer
7.	Employees are trust worthy	33.	High quality of facilities
8.	Ease of contact with officers	34.	Providing prompt service to customer
9.	Parking facilities	35.	Sincere in solving the problems
10.	Ease of usage of online information	36.	Willing to help respondents
11.	Customers feel comfortable in interacting with employees	37.	Easy and convenient banking
12.	All services under one roof	38.	Variety of services
13.	Customers feedback services	39.	Attending the phone call
14.	Assured services	40.	Performing service right in first time
15.	Adequate space in facilities	41.	Good comfort
16.	Employee has the best interest at heart	42.	Case of contact with managers
17.	Provision of profit sharing investment product	43.	Reliable services
18.	Telephone and internet banking	44.	Security and privacy of online information
19.	Convenient location	45.	Provision of free interest loan
20.	Good layout	46.	Convenient business hours
21.	Timeliness of online information	47.	Nice interior design
22.	Employees readiness to respondent's request	48.	Knowledgeable employees
23.	Special services to elders/disabled persons	49.	Content of online information
24.	Assures the words promised	50.	Competitive service quality
25.	Maintaining error-free records	51.	Personal care on services
26.	Aesthetics of online information	52.	High quality amenities

Based on the discussion with the clients in the pilot study and in-depth literature review, an exhaustive list of 52 items was identified. The above said 52 variables are rated by the respondents at five-point scale on two dimensions namely the level of perception. The assigned scores on these scales are from 5 to 1 respectively. Initially, the scores on perception of the core service quality variables among the respondents have been included for the narration analysis. The Exploratory Factor Analysis (EFA) has been executed. Initially, the test of validity of data for EFA has been conducted with the help of Kaiser-Meyer-Ohlin measures of sampling adequacy and Bartlett's test of sphericity. The minimum threshold of the KMO measure is 0.50 whereas the level of significance of Chi-square value is not greater than 5.00 percent level (Rao and Saikia, 2006; Vanniarajan and Stephen, 2009). In the present study, the KMO measure of sampling adequacy is 0.8137 which is greater than the minimum threshold of 0.5. The level of significance of Chi-square is at zero percent level. Both these two tests satisfy the validity of data for EFA. The variables which have higher factor loading in more than one factor have been eliminated from EFA (Vanniarajan and Manimaran, 2009). In the present study, the EFA has eliminated the variables namely parking facilities, assuring the words promised, attending the phone EFA result in ten important service quality factors (SQFs). The number of service quality factor, its reliability, eigen value and the percent of variance explained by each factor are summarized in Table 3.

TABLE 3: SERVICE QUALITY FACTORS (SQFS) IN COMMERCIAL BANKS

Sl. No.	SQFs	Number of Variables in	Eigen Value	Percent of variance explained	Cumulative percent of variance explained
1.	Modern Banking service	6	5.1708	11.00	11.00
2.	Communication	6	4.5344	9.65	20.65
3.	Tangibility	6	4.1082	8.74	29.39
4.	Competitiveness	5	3.7664	8.01	37.40
5.	Accessibility	5	3.3081	7.04	44.44
6.	Compliance	4	2.9165	6.21	50.65
7.	Reliability	4	2.5046	5.33	55.98
8.	Responsiveness	4	2.0841	4.33	60.31
9.	Assurance	4	1.7649	3.76	64.07
10.	Empathy	3	1.6447	3.49	67.56
KMO measure of sampling adequacy: 0.7884			Bartlett's test of Sphericity: Chi-square value: 90.93*		

\*Significant at Zero percent level.

The most important service quality factor (SQF) in commercial banks is modern banking service since its Eigen value and the percent of variance explained are 5.1708 and 11.00 percent respectively. It is followed by the SQFs namely communication and tangibility since its Eigen values are 4.5344 and 4.1082 respectively. The percent of variance explained by these SQFs are 9.65 and 8.74 percent respectively. The fourth SQF is competitiveness which consists of 5 variables with the eigen value and the percent of variation of 3.7664 and 8.01 percent respectively.

The fifth and Sixth important SQFs identified by the EFA are accessibility and compliance since its Eigen values are 3.3081 and 2.9165 respectively. The other SQFs identified by the EFA is reliability, responsiveness, assurance and empathy since its eigen values are 2.5046, 2.0841, 1.7649 and 1.6447 respectively.

## CONCLUDING REMARKS

Service qualities of private banks were measured by using SERQUAL method. The result of this study provides evidence that the SERQUAL dimensions are useful tool to predict overall service performance of banks. In this paper we have found that a customer gives highest importance to modern banking services dimensions. Within that services dimension they give more focus on new innovative services to capturing the customers of their banks. So, banks whether they are private sector banks they importance of customer's satisfaction.

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