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AN INVESTIGATION INTO THE DETERMINANTS OF SERVICE QUALITY IN COMMERCIAL BANKS

M. RAMESH
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
SRI VENKATESWARA UNIVERSITY
TIRUPATI

DR. G. VAMSHI
ALUMNI
SRI VENKATESWARA UNIVERSITY
TIRUPATI

C. SIVARAMI REDDY
PROFESSOR (RETD.)
SRI VENKATESWARA UNIVERSITY
TIRUPATI

ABSTRACT

During the past few decades service quality has become a major area of attention to practitioners as well as academicians owing to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty and profitability. Since the entry of new generation private banks into the banking sector in India, and with banking licenses being granted to corporate houses to start banks, intense competition in the industry has compelled banks to strive for high service quality levels not only for growth but also for mere survival. The developments of the service quality models highlight the change in the process of delivery of banking services from conventional to IT-based services (reflected in more work in the recent years). In light of the above scenario, the present study has been taken up to evaluate service quality in commercial banks in the temple town of Tirupati in Andhra Pradesh.

KEYWORDS

commercial banks, service quality.

INTRODUCTION

During the past few decades service quality has become a major area of attention to practitioners as well as academicians owing to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty and profitability. Added dimension to Service quality is a referral and repeat customer's perspective. Service providers not performing up to the expectations of the customers receive negative service quality ratings which, in turn, cause negative word-of-mouth communications to run rampant. Conversely, service providers' performance meeting or surpassing the customers' expectations can have a spread of positive word-of-mouth which ultimately results in repeat customers and referrals.

Banking is one of the numero uno services in which the customer satisfaction has had an ever increasing importance in the corresponding research areas. This is essentially because the banking sector is becoming more and more competitive (Lindenmeier and Tscheulin, 2008). Service quality is also attractive to retail banks as a competitive differentiator (Newman, 2001). With regulators like RBI constituting committees on customer service in banks from time to time, and major banks like SBI focusing on knowing about their customer satisfaction levels through surveys, it is obvious as to how crucial the aspect of service quality in banking. Traditionally banks have been offering their services in the branches to customers due to which bank services were highly employee-intensive. In the modern day business, technology has either supplement or replaced the role of employees with advent of alternative channels of banking like ATMs, internet banking, mobile banking, self-service Kiosk, etc. However, branch expansion in India is still considered very high emphasizing the need of traditional banking. Hence there is a need for banks to balance conventional banking as well as technology banking. In light of the above scenario, the present study has been taken up to evaluate service quality in commercial banks in the temple town of Tirupati in Andhra Pradesh.

The remainder of the paper is organized as follows: first, we briefly review the literature on the conceptualization and measurement of service quality dimensions in conventional and technology-enabled bank services. Next, the article discusses the research methodology used in the paper as well as the survey instrument used in data collection. Finally, we present the results of our analysis followed by managerial implications of the findings.

LITERATURE REVIEW

The subject of service quality is very rich in context of definitions, models and measurement issue. Several researchers explored the subjects with varying perspectives and using different methodologies. Though there were some earlier studies, the most systematic model of service quality was developed by Parasuraman et al. Who proposed that service quality is a function of the differences between expectation and performance along the quality dimensions. In other words, perceived service quality was defined as the degree and direction of discrepancy between consumers' perceptions and expectations'. Having developed a conceptual model, Parasuraman, Zeithaml, and Berry (1988) also developed a scale called SERVQUAL to measure the construct and identified five dimensions of service quality namely, reliability, responsiveness, empathy, tangibles and assurance. Sureshchandar et al. (2002) suggested that bank service quality is based essentially on five dimensions/factors critical from the customers' point of view. These dimensions/factors are: core service or service product, human element of service delivery, systematisation of service delivery - non-human element, servicescapes (the environment in which the service is delivered) and social responsibility. Avkiran (1999) identified the following four discriminating factors of service quality in the banking sector: staff conduct, credibility, communication and access to teller services. So far the discussion has been around the traditional service quality models for banking services.

Broderick and Vachirapornpuk, (2002) developed the internet banking model in which five key elements are treated as central influences on perceived service quality. They are: customer expectations of the service; the image and reputation of the service organization; aspects of the service setting; the actual service encounter; and customer participation. Parasuraman et al. (2005) developed E-S-QUAL, which is a multi-item scale for assessment of electronic service quality. The four dimensions of E-S-QUAL are efficiency, fulfillment, system availability and privacy. As service recovery is an important aspect affecting service quality perception of customers, Parasuraman et al. (2005) also developed a scale for electronic service recovery quality (E-RecS-QUAL), which consists of three dimensions -responsiveness, compensation and contact.

Literature review clearly highlights that a large body of research exists on the service quality dimensions related to the conventional as well as technology enabled services. However, not much of attention is paid on the dimensions of bank service quality considering the hybrid nature of service delivery.

OBJECTIVES

The following are the specific objectives of the study.

1. To identify the dimensions of bank service quality.
2. To study the relative importance of service quality dimensions in contributing to the overall satisfaction of bank customers.

METHODOLOGY

The study was an exploratory research that involved an empirical study of collection and analysis of primary data.

MEASUREMENT INSTRUMENT

The interview schedule was adopted from a study on assessing hybrid service quality in banks in an Indian context by Shirshendu Ganguli and Sanjit Kumar. The schedule consisted two sections. Section A collected data on the demographic characteristics of the customers like age, gender, education, occupation and income. Section-B elicited customers' perceptions about the bank services. Respondents were first requested to rate their overall satisfaction with bank services on a 7-point scale ranging from extremely dissatisfied (1) to extremely satisfied (7). Then, respondents were asked to state their level of agreement with the series of statements on bank service quality using a five-point scale ranging from strongly disagree(1) to strongly agree(5). Since bank services are delivered through human-human interactions(in-branch transactions) as well as human-technology interactions(ATM, E-banking, mobile banking), the variables in the instrument consisted items relating to both the delivery channels, 18 items relating to technology-enabled service quality and 38 items relating to conventional service quality (including customer service or call centers items).

SAMPLE AND DATA COLLECTION

The sample consist 119 bank customers from the town of Tirupati from six commercial banks, three each from public and private sectors. State Bank of India, Andhra bank and Bank of India were the banks from the public sector, and ICICI Bank, HDFC Bank and ING Vysya Bank were the ones from the private sector. All the above mentioned banks have large customer base in Tirupati town. Data was collected during the period December 2013-January 2014. Respondents were selected randomly belonging to the above mentioned six banks. Therefore for the purpose of our research the probability sampling process has been used. Table 1 presents the demographic characteristics of the sample population.

TABLE 1: DEMOGRAPHIC CHARACTERISTICS OF SAMPLE RESPONDENTS

Age	Frequency	Per cent
Up to 30	35	29.4
31 - 40	34	28.6
41 - 50	32	26.9
Above 50	18	15.1
Total	119	100.0

Gender	Frequency	Per cent
Male	83	69.7
Female	36	30.3
Total	119	100.0

Income	Frequency	Per cent
Up to 5000	9	7.6
5001 - 15000	55	46.2
15001 - 25000	41	34.5
Above 25000	14	11.8
Total	119	100.0

Education	Frequency	Per cent
illiterate	2	1.7
School Education	8	6.7
Intermediate	30	25.2
Degree	47	39.5
PG & Above	32	26.9
Total	119	100.0

Occupation	Frequency	Per cent
Business	20	16.8
Private Employee	68	57.1
Govt. Employee	23	19.3
Self Employee	6	5.0
Agriculture	2	1.7
Total	119	100.0

DATA ANALYSIS

First the exploratory factor analysis was used to identify the underlying dimensions of service quality for bank services. Next, multiple regression was used to study the relative strength of identified dimensions in contributing to overall satisfaction of bank customers.

FINDINGS

As shown in **table 2**, the principal component analysis method of factor analysis was conducted on the 54 items of bank service quality. And the rotation method used was Varimax with Kaiser Normalisation. Factors with Eigen values greater than or equal to 1.00 and attributes with factor loading greater than 0.4 were reported. KMO measure of sampling adequacy was .697 which is above the prescribed minimum level of 0.5, and Bartlett's Test of Sphericity value, 3363.142, $p=.000$, was found to be significant. Taken together, these tests provide the minimum standard that should be passed before factor analysis.

Factor analysis conducted on the 54 items yielded a six-factor solution which explained 43.021 per cent of total variance. **Factor 1**, staff competence and customer service, consisted 18 items with an eigenvalue of 11.353 and explained 20.273 per cent of total variance. The variables in this factor related to the competence of bank employees like job knowledge, approachability, promptness in service, etc., and customer service like personal attention, problem solving, etc. **Factor 2**, technology security and information quality, consisted 9 items with an eigenvalue of 3.486 and explained 6.226 per cent of variance. The variables in this factor related to safety in using bank technology and usage and handling of information while using technology. **Factor 3**, image and tangibles, consisted 6 items with an eigenvalue of 2.705 and explained 4.831 per cent of variance. The variables in this factor related to the reputation of the bank, service range, etc. and the physical aspects like printed material and geographical presence.

Factor 4, technology usage easiness and reliability, consisted five items with an eigen value of 2.371 and explained 4.138 per cent of variance. The variables in this factor related to the friendliness, accuracy and reliability of the bank technology. **Factor 5**, technology convenience, consisted six variables with an eigenvalue of 2.233 and explained 3.987 per cent of variance. The variables in this factor related to the convenience in using bank technology like mobility in using technology and availability of technology beyond business hours.

TABLE 2: FACTOR ANALYSIS SHOWING DIMENSIONS OF BANK SERVICE QUALITY

Variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
Employee approachable	0.783					
Employee courteous	0.725					
Employee friendly	0.714					
Employee helping	0.677					
Employee competence	0.656					
Sympathetic problem solving	0.652					
Employee caring	0.648					
Problem quick resolve	0.632					
Specific needs	0.568					
Right first time	0.475					
Employee neat	0.475					
Promises fulfilled	0.461					
CS-Request anticipated	0.460					
Physical facilities	0.451					
Problem employee knowledge	0.433					
Employee trust worthy	0.413					
Prompt service	0.409					
Reliable consistent dependable	0.407					
Tech-safe		0.620				
Tech-low risk		0.579				
Tech-info. Misuse		0.497				
Tech-recognized by name		0.495				
Tech-sufficient info.		0.478				
Tech-personalize		0.448				
Easy to open		0.420				
Tech. over employee		0.404				
Documents easy to understand		0.402				
Tech-precise info		0.393				
Service range			0.589			
Geographical presence			0.575			
Printed materials			0.564			
Reputation			0.467			
Explain charges			0.403			
Operating hours			0.400			
Tech-quick transactions			0.339			
Tech-accuracy				0.704		
Tech-reliable				0.612		
Tech-never fail				0.504		
Tech-user-friendly				0.471		
Variables	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
Tech-saves time				0.377		
Documents accurate				0.372		
CS-Explanations				0.298		
Problem compensation					0.587	
Personal Attention					-0.581	
Promotions					0.482	
Convenient					-0.481	
Tech-mobility					0.479	
Tech beyond business hours					0.455	
Tech provides info. Needed					0.390	
CS-Personalized info.						0.576
CS-Supportive						0.534
Fees competitive						0.482
CS-Prompt answer						0.442
Fees reasonable						0.419
Service options						0.387

Note: Extraction Method – Principal Component Analysis
 Rotation Method – Varimax with Kaiser Normalization

Factor 6, price factor, consisted five items with an eigenvalue of 1.998 and explained 3.567 per cent of variance. The variables in this factor related to the reasonability and competitiveness of price of bank services.

Table 3 presents the results of multiple regression analysis. The six factors were used in a multiple regression analysis as independent variables, the overall satisfaction being the dependent variable. The six independent variables were expressed in terms of standardised factor scores or beta coefficients.

In order to predict the goodness-of-fit of the regression model, the multiple correlation coefficients (R), coefficient of determination (R²), and the F-ratio were examined. First, the “R” of the six independent variables and the dependent variable (overall satisfaction) was 0.458, which shows that the customers had a

positive and high overall satisfaction with the six factors. Second, the R^2 was 0.210, suggesting that more than 21 per cent of variation in the overall satisfaction of customers was explained by the six factors. Last, the F-ratio, which explains whether results of the regression model could have occurred by chance was 4.967 ($p=0.000$) and was considered significant. The model achieved a satisfactory goodness-of-fit in predicting the variance of the customers' overall satisfaction in relation to the six factors, as suggested by the above mentioned R , R^2 , and F-ratio.

TABLE 3: MULTIPLE REGRESSION RESULTS

R- 0.458, R^2 - 0.210, F-4.967, P=0.000

Independent Variables	B	Std. Error	Beta	t	Sig.
(Constant)	5.269	0.081		64.849	0.000**
Factor 1	0.328	0.082	0.338	4.020	0.000**
Factor 2	-0.106	0.082	-0.109	-1.301	0.196 [Ⓞ]
Factor 3	0.082	0.082	0.084	1.000	0.319
Factor 4	0.228	0.082	0.235	2.799	0.006**
Factor5	-0.049	0.082	-0.051	-0.602	0.549 [Ⓞ]
Factor6	-0.135	0.082	-0.139	-1.658	0.100 [Ⓞ]

** Significant at $P < 0.005$ @-Not significant

Note: Dependent variable: Customers' overall satisfaction

Independent variables: Six factors of service quality

In the regression analysis, the beta coefficients could be used to explain the relative importance of the six factors, independent variables, in contributing to the variance in customers' overall satisfaction, dependent variable. The significant factors which remain in the regression model were factor 1, staff competence and customer service, and factor 4, technology usage easiness and reliability. This means that only these two factors had a significant influence in contributing to the customers' overall satisfaction. The other four factors did not have a significant influence on overall satisfaction. Studying the relative strength of the two dimensions, factor 1, staff competence and customer service, with the beta coefficient .338 ($p=0.000$) meant that a one unit increase in the satisfaction with this dimension will result in 0.338 increase in customers' overall satisfaction. And factor four, technology usage easiness and reliability had a beta coefficient of 0.235 ($p=0.006$) which meant that a one unit increase in satisfaction with this dimension will result in a 0.235 increase in overall satisfaction.

IMPLICATIONS OF THE STUDY

Mahatma Gandhi in a speech in South Africa in 1890 said: "A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us the opportunity to do so". The above philosophical statement of customer significance, when applied to banking services, would place the customers in the central stage. All the activities of the banks should revolve round the "customer first" concept. Hence it's imperative for banks to recognize the factors responsible for service quality and the areas improvement of which would have a positive impact on customer satisfaction. Studies on evaluating bank service quality in the past have concentrated either on conventional services or on E-service quality. The present study attempted to identify the dimensions of bank service quality taking into consideration the hybrid nature of bank services i.e., human-human interactions and human-technology interactions. The six dimensions of bank service quality that emerged in this study were Staff competence and customer service, technology security and information quality, image and tangibles, technology usage easiness and reliability, technology convenience and price. While dimensions like staff competence and customer service and tangibles can be related to traditional service quality. Dimensions relating to technology safety, information quality, technology convenience relate to tech-related delivery channels of banking. It can be found that with the growing usage of technology for alternative delivery channels of banking, and with modern day customers opting self-service through ATM, internet banking and mobile banking, technology related dimensions have grown in importance for bank services. Of the six dimensions identified in the study, two dimensions, "staff competence and customer service", and "technology usage easiness and reliability" were found to have positive impact on customers' overall satisfaction. So, the banks, in order to maximize customer satisfaction, should focus their efforts in augmenting the quality of the above two dimensions. It is worthwhile to note that while the dimension staff competence and customer service denotes the importance of in-branch transactions, technology easiness and reliability relates to alternative channels of banking. This means that despite the growing usage of technology banking and self-service channels, human-human interactions still play a vital role in customer satisfaction, which could be because certain portion of Indian population is still not as tech-savvy as is needed for carrying on financial transactions independently.

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