# Perception of Customers on the Performance of the Private Banks - A Study with Servqual

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## Abstract
Banking industry is facing challenges due to intense competition, changing market, risk and uncertainty, environment, and demanding customers. Customer service is one of the core parts of the banking industry. There is a need to identify the attributes of the service quality perceived by the customers of banks. This paper examines the effectiveness of the SERVQUAL's five dimensions in the banking sector and measures service quality perceived by the customers. The SERVQUAL scale is administered to measure the customer's perception on service quality. A survey was conducted among the customers of private banks. A convenience sample of 111 respondents was taken for data collection. For analysis mean, standard deviation, item to total correlation, correlation matrix and reliability were calculated. The findings revealed that dimensions 'Tangibles' and 'Assurance' were the dimensions perceived high by the customers while the dimension 'reliability' is perceived low compared to other dimensions. Correlation matrix revealed that the high correlation exists between 'understanding the specific needs of customers' and 'staff giving customers' best interest at heart' which means these two factors are important for the customers in perceiving the service quality provided by the private banks.

## Keywords
Perceived Service Quality, SERVQUAL, Private Banks, Customer

## I. Introduction
Due to increased global competition, private banks are put into lot of pressures to survive in the banking industry. This situation led the banks to think of the strategies to retain the customers by increasing the level of service quality. The key strategy for the success and survival of any business institution is the deliverance of quality services to customers [1, 2]. With the aim of sustaining long term relationships with their customers, many businesses have changed their strategic focus to emphasize customer retention [3].

Service quality is one of the integral parts in achieving competitive advantage in most service industries. Globalization has brought a change in terms of regulatory, structural, technological, environment in the banking industry which led to restructure their strategies for services offered to the customers.

## II. Servqual
One of the most popular models, SERVQUAL, used in service marketing, was developed by Parasuraman [1]. SERVQUAL has been widely adopted for explaining consumer perception of service quality. Originally 10 dimensions of service quality were proposed (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the consumer, and tangibles). Later these were reduced to five (reliability, responsiveness, empathy, assurances and tangibles). Three of the original dimensions remained intact i.e. tangibles, reliability and responsiveness. Assurance and

empathy were introduced but they were consequences of pooling competence, courtesy, credibility and security (Assurance) and access, communication and understanding the customer (Empathy). The later model of five quality dimensions (RATER) considered the following issues.

## A. Reliability
Ability to perform the promised service dependably and accurately.

## B. Assurance
Knowledge and accuracy of employees and their ability to convey trust and confidence.

## C. Tangibles
Appereance of physical facilities equipment, personnel and communication materials (physical evidence of facilities).

## D. Empathy
Caring, individualized attention the firm provides to its customers.

## E. Responsiveness
Willingness to help customer and provide prompt service.

## III. Review of Literature
Consumer perception of service quality is a complex process. Therefore, multiple dimensions of service quality have been suggested [4]. Research on service quality has been done from various aspects from a very long time; sufficient research has been contributed by [1,4,5,6,7] in developing the service quality concept. Bolton and Drew [8] stated that assessments of overall service quality are affected only by perceptions of performance levels. They suggested that direct measures of disconfirmation are more important than expectations. Boulding, Kalra, Staelin, and Zeithaml [9] also suggested that perceptions alone influence overall service quality. Brown, Churchill, & Peter [10] opined that the overall measure of service quality is achieved by averaging the scores of all items. As a result of this huge competition, bank service quality has become an increasingly important factor in determining market shares and profitability in the banking sector [11, 12]. In the banking industry, the study on service quality has been undertaken by [13, 14, 15, 16, 17, and 18].

## IV. Methodology
A descriptive research was used to gain an insight into Customers perceived service quality offered by private banks with respect to five dimensions of SERVQUAL scale. An instrument SERVQUAL developed by Parusuraman, et al 1985 was used for the research. A questionnaire was administered to 150 respondents but only 111 were received, hence the response rate is 74 percent. The respondents were selected on the basis of convenience sampling. Researcher conducted a survey using the SERVQUAL questionnaire method. The SERVQUAL method typically measures the service quality of a service organization with respect to five dimensions i.e.

tangibility, reliability, responsiveness, assurance and empathy. The questionnaire consists of two parts. The first part consists of 5 questions concerning the demographic information of the respondents such as sex, age, education, occupation and income. The second part consisting of twenty-two questions exploring the respondent's perception about the service quality of banking. Questionnaire was consisted of all the closed-ended questions to generate responses on a five point Likert scale to measure the perception of service quality indicated as 1 strongly disagree, 2 disagree, 3 neither or nor, 4 agree and 5 strongly agree. Researcher selected various private banks for assessing the service quality.

Using the SERVQUAL instrument, score for 22 items have been obtained. An average score for each dimension by assessing the scores for each of the statements that constitutes the dimension and dividing the sum by the number of statements making up the dimension has been obtained. Table-1 shows the demographic profile of the respondents, Table-2 gives the details about the score of all the items and the dimensions, Table-3 shows the Means and standard deviations, Item-to-Total Correlations, and Reliabilities and Annexure-1 present the correlation matrix.

## V. Findings and Discussions

### A. Analysis of Demographic Profiles of Respondents
The basic findings related to demographic profile of customers in private banks are given in table-1.

Table 1: Demographic Profile of the Respondents in Private Banks (n=111)

| Demographic Variables | Category | f | % |
|---|---|---|---|
| Gender | Male | 77 | 70 |
| | Female | 33 | 30 |
| Age (in yrs) | Below 25 | 39 | 35 |
| | 25-35 | 33 | 30 |
| | 35-45 | 26 | 24 |
| | Above 45 | 12 | 11 |
| Education | Under Graduate | 14 | 13 |
| | Graduate | 42 | 38 |
| | Post Graduate | 42 | 38 |
| | Others | 12 | 11 |
| Occupation | Student | 9 | 8 |
| | Govt Employee | 9 | 8 |
| | Pvt Employee | 45 | 41 |
| | Business | 30 | 27 |
| | Others | 18 | 16 |
| Monthly Income | <10000 | 12 | 11 |
| | 10001-20000 | 35 | 32 |
| | 20001-30000 | 18 | 16 |
| | 30001-40000 | 28 | 25 |
| | Above 40,000 | 9 | 8 |
| | Nil | 9 | 8 |

The sample of bank customers consisted of more males (70 percent) than females (30 percent). 35% of the respondents were in age group of below 25, 30% were between 26-35 age groups, 24% were between 36-45 age group and 11 %

were above 45 years age group. With regards to educational qualifications 38% reported to be graduates, 38% to be post graduates, 13 % to be under graduates and 11% being other qualification. In terms of occupational status 41% were private employees, 27 percent were businessmen, 8 percent were government employees, 8 percent were students, and 16 % were others. This indicates that majority of the respondents are engaged in private or government jobs. Majority of the respondents were in the income group of 10,000-20,000 (32%) and 30,000-40,000 (25%). This shows that the respondents of the study had good income.

### B. Analysis of Service Quality
This analysis was done in order to investigate prevailing service quality level in the private banking industry, in relation to the five dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. Table shows the scores in relation to each SERVQUAL item.

Table 2: Average Means, % & Rank for Five Dimensions of Service Quality (Question-Wise)

| Q.No. | Tangibles | Reliab-ility | Responsi iveness | Assur-ance | Empathy |
|---|---|---|---|---|---|
| 1 | 4.11 | 3.72 | 3.72 | 3.86 | 3.70 |
| 2 | 4.03 | 3.75 | 3.94 | 4.10 | 3.48 |
| 3 | 4.11 | 3.64 | 3.83 | 3.94 | 3.64 |
| 4 | 4.05 | 3.70 | 3.72 | 4.24 | 3.83 |
| 5 | - | 3.56 | - | - | 3.89 |
| Avg. | 4.06 | 3.67 | 3.80 | 4.03 | 3.70 |
| % | 76.5 | 66.7 | 70.0 | 75.7 | 67.5 |
| Rank | 1 | 5 | 3 | 2 | 4 |

Respondents' perceptions of service quality on SERVQUAL instrument are presented in table-2. As shown in the table, servqual scores for all items (except Empathy-2) are above the mean 3.50, indicating that the scores are relatively high reflecting a good perception of banking service quality from the private banks customers. The highest perception score of respondents were for items: item-17: Staff having knowledge to answer questions (4.24), TAN-1-Modern-looking equipments, TAN-3-Neat appearance of staff, ASS-2-Customers feel safe in their transactions (4.10), TAN-4- Materials associated with the service are visually appealing (4.05), and TAN-2- appealing physical activities (4.02). The lowest perception scores of the respondents belonged to EMP-2 - Convenient operating hours (3.48).

Table also shows the mean scores of five dimensions of Service Quality. The results revealed that the highest mean score was for Tangibility (4.06) and Assurance (4.03) while the lowest score was for reliability (3.67). Thus, on the parameters like modern looking equipments, appealing physical activities, appearance of staff and visual appeal, banks are rated high.

Means and standard deviations, Item-to-Total Correlations, and Reliabilities for the 22 items of 5 SERVQUAL dimensions are given in Table 3.

Table 3: Perceptions Scale Item-to-Total Correlations, Reliabilities, Item Means and Standard Deviations

| Items in Each Dimension | Item-to- Total Correlations | X | S.D. |
|---|---|---|---|
| Tangibility (α = .609) | | | |
| 1. Modern-looking equipments | .301 | 4.11 | .562 |
| 2. Appealing physical activities | .273 | 4.03 | .719 |
| 3. Neat appearance of staff | .443 | 4.11 | .511 |
| 4. Materials associated with the service are visually appealing | .362 | 4.05 | .569 |
| Reliability (α = .674) | | | |
| 5.Staff keeping promise | .308 | 3.73 | .762 |
| 6. Sincere interest in solving customers' problems | .433 | 3.76 | .753 |
| 7. Staff performing services right the first time | .442 | 3.65 | .709 |
| 8. Provide services at the time they promise to do so | .304 | 3.70 | .734 |
| 9. Insist on error-free records | .241 | 3.57 | .859 |
| Responsiveness (α = .724) | | | |
| 10. Staff telling customers exactly when services will be performed | .257 | 3.73 | .687 |
| 11. Prompt service | .407 | 3.95 | .616 |
| 12. Staff willingness to help | .509 | 3.84 | .757 |
| 13. Prompt response from staff | .421 | 3.73 | .725 |
| Assurance (α = .730) | | | |
| 14. Behaviors of staff instill confidence in customers | .415 | 3.86 | .847 |
| 15. Customers feel safe in their transactions | .248 | 4.11 | .835 |
| 16. Friendliness and courtesy of staff | .303 | 3.95 | .569 |
| 17. Staff having knowledge to answer questions | .181 | 4.24 | .677 |
| Empathy (α = .724) | | | |
| 18. Individual attention given by staff | .300 | 3.70 | .770 |
| 19. Convenient operating hours | .324 | 3.49 | 1.182 |
| 20. Employees give Personal attention | .456 | 3.65 | .849 |
| 21. Staff giving customers best interest at heart | .237 | 3.84 | .720 |
| 22. Understanding the specific needs of customers | .507 | 3.89 | .692 |
| Overall Scale (α = .792*) | | | |

*Coefficient alpha for the overall scale (as a linear combination of dimensions).

Reliability assessments were based on the internal consistency of the items (using the coefficient alpha). Items for each dimension were subjected to reliability assessment. Corrected item-to-total correlations were also examined (i.e the scores for an item and the summated scores of the rest of the items comprising a dimension of service quality were correlated). The coefficient alpha values for the perception dimensions of service quality were .609, .674, .724, .730, and .724 for tangibles, reliability, responsiveness, assurance, and empathy, respectively.

Among the individual items, twelve had a correlation with the total scores that was lower than the .35 cut-off value suggested by Saxe and Weitz [19]. These items are: item:17- Staff having knowledge to answer questions (.181), item-21: Staff giving customers best interest at heart (.237), item-9- Insist on error-free records (.241), item-15: Customers feel safe in their transactions (.248), and item:10- Staff telling customers exactly when services will be performed (.257), item:2- appealing physical activities (.273), item:18- Individual attention given by staff (.300), item:1- modern-looking equipments (.301), 16. Friendliness and courtesy of staff (.303), item: 8- Provide services at the time they promise to do so (304), and item: 5- Staff keeping promise (.308), and item: 19- Convenient operating hours (.324). The others items of item-to-total correlations in the perceptions dimensions ranged from .362 to .509. The overall coefficient alpha value is .792 for perception score. The, Reliabilities, Item-to- Total Correlations, Item Means and Standard Deviations are presented in table. This value suggests that both measures exhibit desirable levels of internal consistency at the aggregate level.

For finding the strength of the relationship between several variables, Correlation matrix were computed and examined. Correlation matrix was constructed using primary data, which has been presented in Annexure-1. The annexure shows the value of the Pearson correlation coefficient between every pair of variables. The diagonal of the matrix reflects the values for the correlation coefficient are all 1.00 (i.e. a perfect positive correlation). The correlation matrix revealed that the high correlation exists between 'understanding the specific needs of customers' and 'staff giving customers best interest at heart' with .664. Infact, 'sincere interest in solving customers' problems' and 'staff performing services right the first time' also possess strong correlation with .553. The other variables having a strong correlation are: Item-1 & 3 (.529), item1&13 (.474), item 1 and 15 (.440), item2 & 14 (.543), item3 & 4 (.542), item3 & 15 (.420), item5 & 6 (.502), item5 & 7 (.428), item5 & 8 (.538), item6 & 13 (.477), item 6 & 12 (.552), item 7 & 8 (.427), item 7 & 13 (.450), item 7 & 22 (.422), item 12 & 13 (.466), item 13 & 14 (.517), item 15 & 17 (.484), item 18 & 19 (.520), item 19 & 20 (.444), item 20 & 22 (.445) and item 21 & 22 (.511). Thus it can be concluded that the correlated factors are important for the customers in perceiving and judging the quality of services provided by the banks.

## VI. Conclusion

This study examined the perception level of customers towards the service quality by the private bank sector with the popular and widely used instrument SERVQUAL consisting of five dimensions of service quality. Customers' perceptions are very important particularly in service sector like banks since the service quality is defined by the customers. The servqual scores reported good results for 22 items. Dimension-wise, it is found that the dimensions of service quality are not equally perceived by the customers. As per ranking, tangibles are perceived high followed by Assurance, Responsiveness, Empathy and Reliability. As on overall, customers of private banks were satisfied with the services provided by the banks. It is found that there is a positive correlation among the variables of service quality. The high correlation found to be among understanding needs of customers and staff giving customers best interest at heart. Due to the present competitive world in terms of quality, competition, customer satisfaction and environment it would be appropriate for the banks to examine the areas where the customers are not satisfied to a maximum extent which result in customer retention, enhancing market share and earning profits. Hence, it can be concluded that reliability, empathy and responsiveness are the dimensions which needs to be taken utmost care by the banks to enhance the customers satisfaction.

## VII. Acknowlegement

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| | Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | Q7 | Q8 | Q9 | Q10 | Q11 | Q12 | Q13 | Q14 | Q15 | Q16 | Q17 | Q18 | Q19 | Q20 | Q21 | Q22 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Q1 | 1 | .330* | .529** | .323 | .196 | -.002 | .028 | -.054 | -.015 | .147 | .254 | .106 | .474** | .260 | .440** | .189 | .360* | .075 | -.203 | -.091 | -.226 | .100 |
| Q2 | .330* | 1 | .066 | .063 | -.036 | .063 | .072 | -.036 | -.246 | -.040 | .311 | .158 | .275 | .543** | .177 | .070 | .098 | .113 | .145 | .060 | .061 | .335* |
| Q3 | .529** | .066 | 1 | .542** | .146 | .069 | .181 | .232 | .170 | .317 | .105 | .116 | .300 | .097 | .420** | .020 | .318 | .360* | .183 | .025 | -.174 | .188 |
| Q4 | .323 | .063 | .542** | 1 | .097 | .094 | .115 | -.026 | .160 | .317 | .164 | .021 | .168 | .128 | .217 | .261 | -.034 | .224 | .163 | .322 | .088 | .084 |
| Q5 | .196 | -.036 | .146 | .097 | 1 | .502** | .428** | .538** | .028 | .224 | .085 | .254 | .409* | .154 | .132 | -.034 | -.030 | -.092 | -.004 | .063 | -.180 | .048 |
| Q6 | -.002 | .063 | .069 | .094 | .502** | 1 | .553** | .361* | .089 | -.075 | .207 | .552** | .477** | .290 | .042 | .033 | .117 | -.032 | .042 | .206 | .077 | .263 |
| Q7 | .028 | .072 | .181 | .115 | .428** | .553** | 1 | .427** | .062 | -.141 | .144 | .299 | .450** | .283 | -.166 | .155 | -.104 | .107 | .271 | .156 | .208 | .422** |
| Q8 | -.054 | -.036 | .232 | -.026 | .538** | .361* | .427** | 1 | .097 | .110 | -.036 | .158 | .104 | .330* | .231 | -.039 | .202 | .035 | .074 | -.038 | .011 | .044 |
| Q9 | -.015 | -.246 | .170 | .160 | .028 | .089 | .062 | .097 | 1 | .308 | .162 | .310 | -.145 | -.081 | .066 | .175 | -.099 | .299 | .316 | .313 | .106 | .058 |
| Q10 | .147 | -.040 | .317 | .317 | .224 | -.075 | -.141 | .110 | .308 | 1 | .352* | .125 | -.148 | -.016 | .289 | .171 | -.033 | .105 | .231 | .163 | -.034 | .053 |
| Q11 | .254 | .311 | .105 | .164 | .085 | .207 | .144 | -.036 | .162 | .352* | 1 | .332* | .211 | .352* | .171 | .147 | -.099 | -.092 | .036 | .329* | .349* | .306 |
| Q12 | .106 | .158 | .116 | .021 | .254 | .552** | .299 | .158 | .310 | .125 | .332* | 1 | .466** | .306 | .114 | .106 | .078 | .010 | .180 | .335* | .151 | .330* |
| Q13 | .474** | .275 | .300 | .168 | .409* | .477** | .450** | .104 | -.145 | -.148 | .211 | .466** | 1 | .517** | .094 | -.036 | .080 | -.048 | .091 | .110 | -.032 | .159 |
| Q14 | .260 | .543** | .097 | .128 | .154 | .290 | .283 | .330* | -.081 | -.016 | .352* | .306 | .517** | 1 | .252 | .098 | .105 | -.062 | .066 | .085 | .053 | .161 |
| Q15 | .440** | .177 | .420** | .217 | .132 | .042 | -.166 | .231 | .066 | .289 | .171 | .114 | .094 | .252 | 1 | .012 | .484** | .050 | -.220 | -.100 | -.016 | .068 |
| Q16 | .189 | .070 | .020 | .261 | -.034 | .033 | .155 | -.039 | .175 | .171 | .147 | .106 | -.036 | .098 | .012 | 1 | .176 | .398* | .161 | .242 | .178 | .331* |
| Q17 | .360* | .098 | .318 | -.034 | -.030 | .117 | -.104 | .202 | -.099 | -.033 | -.099 | .078 | .080 | .105 | .484** | .176 | 1 | .245 | -.115 | .008 | -.030 | .173 |
| Q18 | .075 | .113 | .360* | .224 | -.092 | -.032 | .107 | .035 | .299 | .105 | -.092 | .010 | -.048 | -.062 | .050 | .398* | .245 | 1 | .520** | .256 | .060 | .144 |
| Q19 | -.203 | .145 | .183 | .163 | -.004 | .042 | .271 | .074 | .316 | .231 | .036 | .180 | .091 | .066 | -.220 | .161 | -.115 | .520** | 1 | .444** | .190 | .331* |
| Q20 | -.091 | .060 | .025 | .322 | .063 | .206 | .156 | -.038 | .313 | .163 | .329* | .335* | .110 | .085 | -.100 | .242 | .008 | .256 | .444** | 1 | .664* | .445** |
| Q21 | -.226 | .061 | -.174 | .088 | -.180 | .077 | .208 | .011 | .106 | -.034 | .349* | .151 | -.032 | .053 | -.016 | .178 | -.030 | .060 | .190 | .664* | 1 | .511** |
| Q22 | .100 | .335* | .188 | .084 | .048 | .263 | .422** | .044 | .058 | .053 | .306 | .330* | .159 | .161 | .068 | .331* | .173 | .144 | .331* | .445** | .511** | 1 |

* Correlation is significant at the 0.05 level (2-tailed).
** Correlation is significant at the 0.01 level (2-tailed).