



A COMPENDIUM OF LITERATURE REVIEW ON SERVICE QUALITY IN BANKS

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Abstract

Quality conforms to an expected set of standards which is usually pre-determined by the Service Provider or pre-conceived notion in case of intangible service activities. Banking services is an important subsector of the gross service sector domain which is instrumental in the development and sustainability of an economy. Customers being loyal to a particular bank has become obsolete concept over the years as the expectations and perceptions towards service quality have been changing due to cumulative effect of many governing factors like Competition, Type and Nature of Services, Quality Dimensions, Value Additions, and so on. Service Quality is dynamic, relative, and complex by very nature. Therefore, it is interesting to note that, researchers are yet to agree on an appropriate definition of service quality and attain a general consensus on its dimensions. This is a thing of acceptance only and not an agreement. Thus, the objective of this article is to review the existing service quality and customer satisfaction aspects and explore different dimensions perception of service quality. It also reviews the selected research works carried out during the period 1980 to 2015 to study the impact of different variables on this subject.

Keywords: *Quality, Dimensions, Perception, Expectation, Customer Satisfaction.*

Introduction

Customer is the cynosure of business activities and plays pivotal role in the success and sustainability of trade, manufacturing, service industries. We cannot think of business without customer; in fact, business is just a cipher without customers. In a customer driven market economy customer satisfaction is vital. The perception of service quality in the minds of the customers can make or mar the very existence of the business which are predominantly service oriented like banking. As is said, quality is a relative and dynamic concept and more importantly unless it is provided customer can not define what it is for the customer. The concept of customer satisfaction and service quality is significantly inter related and inter dependent. Customer Satisfaction can be measured in terms of the perception of the service quality. Richard L Oliver was the pioneer in extending the concept of customer satisfaction to services and based on the implications of Quality Gurus like Jordan, Crosby etc. Parasuraman, Zeithmal, and Berry were one among the first few researchers to identify quality dimensions for the services provided by a service driven organisation. Banking is one of the most important services driven industry and undoubtedly it is the platform for the country's economy. It has always played a key role in prevention the economic catastrophe from reaching terrible volume in the country. It has achieved enormous appreciation for its strength, particularly in the wake of the worldwide economic disasters, which pressed its worldwide counterparts to the edge of fall down. The Indian banking industry is measured as a flourishing and the secure in the banking world. The country's economy growth rate by over nine percent since last several years and that has made it regarded as the next economic power in the world. The financial system's ability to channel domestic savings and foreign capital into productive investment and to provide financial services such as payments, savings, insurance, and pensions to a vast majority of households will influence economic as well as social stability.

India's banking system has been found to be developed post liberalisation since 1992. Banking sector being an integral part of Indian Financial system has undergone dramatic changes reflecting the ongoing economic and financial sector reforms. Main objectives of reform have been to strengthen the banking system as compared to international best practices. Banking industry which was highly regulated in pre-reform period is reorienting itself to face new challenges emerging in the financial sector globally. Basic factors responsible for poor performance of banks were stringent regulation, administered interest rates, directed and concessional lending, deteriorated portfolio, poor recovery process, lack of customer satisfaction due to conformance to quality in service designing and delivery. Over the years right from 1980 to 2015 many aspects of customer service quality have been studied and these findings have given major insights to build a sustainable effects on the entire fabric of Indian financial system.

Berry et al (1980) identifies the most frustrating aspects of bank marketing were lack of management support, lack of interdepartmental cooperation, crisis management, government intrusion and advertising and media problems.

Guesman (1981) in his study viewed that consumer services were perceived as more risky than consumer goods and different means of reducing risk would be used for services than for goods, when risk was perceived. He considered that the



intangibility concept was major cause of such risk. So appearance and location of building of the services, act as the major surrogate of the quality of services. Quality of personnel was another important surrogate of such quality.

Hegazy (1990) in his research compares the bank selection criteria of customers of conventional banks and Islamic banks in Egypt. The selection criteria for both the banks are: 'the provision of a fast and efficient service', 'the banks reputation', 'image and confidentiality of the bank'.

Barbara Lewis (1991) in a study in the UK and US banking industry about consumer's expectations towards banking services, concludes that the respondents were found to have very high expectations of service from their banks across most of the dimensions which were investigated in particular with the respect to reliability elements and honesty an trustworthiness and discretion of contact staff. UK bank customers gave higher ratings to privacy, interior and staff appearances. US respondents were more concerned about locations and parking, opening hours, the number of staff available to serve and personal characteristics of bank staff they came into contact with. Perceptions of service actually received were very high. US customers were more satisfied with location and parking and UK customers with appearance related to physical features, personal characteristics and banks responsiveness to their need.

Sudir et al (1994) stated that customer value time and expect their transactions to be completed as quickly as possible. The author suggests that the inefficiency indicator such as long queues, temporary shutdowns off ATM service, unoperational counters during banking hours, unattended enquires and delays affect the selection of banks.

Jhonston (1995) tried to investigate whether there are service quality determinants that are predominantly satisfiers and others that are predominantly dissatisfiers. The study was based on data collected from personal account customers of major UK banks using critical incident technique. The findings reveal that predominantly satisfying determinants are attentiveness, responsiveness and friendliness and the dissatisfiers are integrity, reliability, responsiveness, availability and Functionality.

Galloway and Blanchard (1996) investigated the effect of stage of life on perceived quality. The study collected data from the customers of TSB Bank plc, a sixth largest bank in UK. The study concludes that the stage of life has its affect on perception of service quality. The author suggests that different strategies need to be adopted to target four segments i.e. youth, independent, family and empty nesters. Youth wishes to be treated properly and are mainly interested in cash in cash machines. The independent / unmarried are also concerned with the nature and quality of interaction with bank. The family, having more responsibilities than the earlier two segments is more concerned with privacy. The empty nesters attach more importance to the issue of personal treatment than to other factors. Keeping in mind the results of the study, the author proposes as service quality model based on three dimensions of process/outcome, subjective /objective and soft / hard.

Jhonston (1997) in a study categorises quality factors in terms of their relative importance and their effect on satisfaction and dissatisfaction. Responsiveness has been shown to be an important factor determining service quality. This suggests that certain actions, such as increasing the speed of processing information are likely to have an important and positive effect on customer.

However, other activities, such as improving the reliability of equipments would lessen dissatisfaction rather than delight customers. Functionality, security, reliability and integrity, although would not lead to delighted customers; are areas where banks cannot afford to make mistakes as they are very important to customers and are potentially highly dissatisfying factors. Furthermore, it has been suggested that it is more important to ensure that dissatisfiers should be dealt with before the satisfiers. In the opinion of author, there are two areas where banks can achieve a distinct advantages, namely, genuine commitments and attentiveness by front line staff. Anytime and money, beyond a basic provision are not worth much attention.

Kagnis and Passa (1997) in their study reports the findings of survey undertaken to establish the extent to which customers of retail banks in Athens (Greece) are influenced in their expectation of quality and in their perceptions of service charges imposed by banks. The results of survey indicate that overall price awareness is related to both higher expectations and higher perceptions of service quality received. Furthermore; price, personnel and physical cues can play an important role in determining service quality in terms of both expectation and perceptions.

Bloemer et al (1998) stated that service quality is both directly and indirectly related to bank loyalty via satisfaction. Reliability (a quality dimension) and position in the market (an image dimension) are relatively important drivers of bank loyalty. Also, the study reveals that factors like society driven, empathy and customer contacts have an indirect effect on loyalty via satisfaction and quality.



Angur et al (1999) examined the applicability of alternative measures of service quality in India based on the data collected from customers of two banks. They suggest that the SERVQUAL scale provides greater diagnostic information than SERVPERV. However the five factor conceptualization of SERVQUAL does not seem to be correct.

Survey on the quality of banking services (2000) in banks of Botswana identifies missing services like credit card facilities, long time consumed for process loan request, inadequate performance of ATM's inaccurate recording of transaction in case of cheques accounts and inability of banks to process payment on agreed dates.

Newman (2001) presented a case study of a pioneering nationwide implementation of SERVQUAL, by major UK high street bank, between 1993 and 1997, at an annual cost of one million pounds. The study raises some practical difficulties entailed in implementation of SERVQUAL. The difficulties are introduced by separation of service quality management from management of marketing and human resources as well as from lack of top management commitment.

Debasish (2002) attempted to find the level of service quality in commercial banks in Delhi by analysis their scores on various service quality dimensions. The study reveals that the Foreign banks provide a better service quality compared to Private and Public sector banks. Citibank, ICICI bank and State bank of India are perceived to deliver better services as compared to other banks. The public sector banks that account for over three-fourth of banking business in the country have failed to adequately satisfy their customers. There is a close competition between the private sector banks and foreign banks for gaining the largest market share by providing excellent service.

Wang et al (2002) focused attention on distinction between service quality and product quality and respective antecedents of service quality and product quality in Chinese context. Both these qualities has its influence on satisfaction and bank reputation. It reports that reliability to be one of the key drivers of product quality.

Gournaris et al (2003) attempted to model the influence of bank specific parameters and customer specific parameters on the customer's perception of service quality in Greek banking industry. Service quality has been conceptualized and examined as a multidimensional concepts comprising of employee competence, reliability, innovativeness of the bank's product, its pricing, the bank's physical evidence and the convenience of the bank's branch network. The results reveal that all antecedents of service quality examined in this study do not influence the various dimensions of service quality offered by bank. Moreover, the gravity of influence that each of the examined parameters exercised on the customer's perception are also found to vary considerably, with certain dimensions being more influenced than others. The study concludes that the banks have to re-shape its culture and behaviour.

Hussein and Al-Amiri (2003) analysed service quality in UAE Islamic banks. It has been found that the dimensions of empathy and the dimensions of tangibles play an important role in overall service quality. The result also indicate that there is significant difference in the level of service quality in the UAE Islamic banks as perceived by customers of different age groups, different education level and different numbers of years dealing with the bank.

Spathis et al (2004) discussed service quality of the Greek banks as perceived by the customers and analyses how perception of service quality, in terms of effectiveness and assurance, access, price, tangibles, service portfolio and reliability differ across gender. Male clients have more positive perception of the service quality than women clients. For men, the dimensions effectiveness and reliability ranked highest with assurance ranked second. For women, price ranked first and access to services ranked second.

Zhou (2004) stated that there is a direct link between dimensions of service quality and customer satisfaction in international settings. Zineldin (1996) identified the major attributes which bankers and customer use in determining the overall perception of a bank and service offered by it Swedish commercial banks. Functional quality is an important factor in selecting a bank whereas convenience of location, price and advertising have a minor impact on bank selection.

Arsali et al (2005) attempted to measure the service quality perception of greek Cypriot bank customers. Results reveal that the banks are not performing as per the expectation of the customers. The largest gap has been obtained in the responsiveness and empathy dimensions of service quality.

Jabnoun and Azaddin (2005) developed a scale to measure service quality in the conventional banks and Islamic banks of UAE. Findings reveal four dimensions namely personal skills, reliability, values and image as important measures of service



quality. The study suggests that the bank managers to operationalise and evaluate the service quality in order to retain old customers and attract new ones.

Karatepe *et al.* (2005) employed a multistage approach and developed a four-dimensional scale consisting of service environment, interaction quality, empathy and reliability. In addition to developing effective measuring tools for service quality, in general, there is also a need to develop measures that are country and culture specific. According to them, quality models and measures developed in one culture may not be applicable in a different cultural setting. Despite some cross-cultural commonalities, the weight of evidence suggests that culture plays a significant role in the definition of the service quality construct.

Olorunniwo and Hsu (2006) investigated the possibility that the typology of a service as well as the operationalization of the service measurement scale may determine the nature of the service quality (SQ) construct and its relationship with those of customer satisfaction and behavioural intentions (BI). From the application of confirmatory factor analysis, they found that "Responsiveness," "Tangibility," "Reliability," "Knowledge," and "Accessibility" dimensions contribute significantly to service quality. It was further observed that customer satisfaction fully mediates the impact of SQ on BI.

Dr.Selvam, M., (2005) in his article concluded that banks, both public sector as well as private sector, have to gear up their speed to adapt to the fast changing technology. Organisational structures have to be changed to suit the customers' needs. Banks should realize that the customer is the focus point to improve the business. Banks have to evolve plans and strategies to provide better services and enhance satisfaction level and try to create a brand image. As this arena is proving to be very competitive for the existing as well as emerging banks, every bank should keenly focus every aspect of the services provided to the customer, if they want to survive in this competitive world.

Lalita and Ajay (2007) in their research paper made three important contributions with managerial implications concerning the issue of bank service switching behaviour. First, it identifies four overall dimensions of customer satisfaction with bank services. These are personnel related considerations, financial considerations (interest earnings and interest payments), environment related considerations (atmospherics) and convenience related considerations (ATM and hours). Next, they develop and test some hypotheses pertaining to the relationship between customer satisfaction and bank service switching behaviour as it is mediated by the importance of a particular bank service to a particular customer and by the nature of competitive offerings for different types of banking services available from other banks. Based on the empirical results of a large scale field study, they provide several theoretical and managerial implications. They suggest that the nature of competition for different aspects of a bank's service plays an important role in a customer's decision to stay or switch. Even if a customer was dissatisfied with a service and the service was extremely important, the customer may not switch to another bank if the competitive offering was the same. On the other hand for nonfinancial aspects, the relationship between likelihood of switching and satisfaction was significantly affected by the importance of the service.

Reeti Agarwal *et al.* (2009) in their research on determined factors affecting customer perception and attitude towards satisfaction, state that e-banking is an essential part of a bank's strategy formulation process in an emerging economy like India. To gain this understanding in respect of Indian customers, the study was conducted on respondents taken from the northern part of India. The major findings depict that customers are influenced in their usage of e-banking services by the kind of account they hold, their age and profession, attach highest degree of usefulness to balance enquiry service among e-banking services, consider security and trust most important in affecting their satisfaction level and find slow transaction speed the most frequently faced problem while using e-banking. The findings of the study provide important insights to banks while framing their e-banking strategies and policies. The study clearly emphasizes the need for banks to understand that the financial products and services supplied over the Internet must not only be tailored to fulfill wants, preferences, security and quality expectations of customers at the present time, but also be required to induce customers to demand and use e-banking on a wider scale in the future. Expertise in marketing and the ability to anticipate changes in market conditions as well as in customer psyche are therefore crucial to the success of Internet e-retail banking.

Jamunarani (2010) in her doctoral research work identified the gap between the expectations and perception of Kisan Credit Card holders and identify the problems encountered in using Kisan Credit Cards. The sample for this research consists of 525 respondents. She suggested that the bank must create awareness about the usage of Kisan Credit Cards and Government formulate certain laws to protect the interest of the beneficiaries. Further, she suggested that the renewal period of Kisan Credit Card may be three years instead of one year.

Barbara and Ica (2010) explored service quality in a retail bank setting in Slovenia and its influence on customer satisfaction. In previous studies both Service Quality and SERVPERF scales have been used for measuring service quality. Based on



SERVPERF a 28-item scale has been developed for this study. Through factor analysis four dimensions of service quality have been obtained. The results from regression analysis suggest that all four dimensions of service quality as well as service range influence customer satisfaction.

Korda *et al.* (2010) observed that the concept of service quality in the marketing literature is still ambiguously and vaguely defined despite its popularity. Several measurement scales have been proposed, but some of these take into account only the method of measurement and ignore the idea that the same instrument may not be able to be automatically applied in different industries or in different cultures. They validated the perceived retail banking service scale in the case of a small transitional economy of Europe and researched service quality customer satisfaction relationship as well as the role of perceived value within it. They found that the perceived value variable which has a potential to be mediating variable between perceived quality and customer satisfaction relationship in retail banking settings could be of interest also for other researchers in transitional economies in Europe and also for researchers from other environments.

Koushiki Choudhury in his study (2010) on “Service Quality: Insights from the Indian Banking Scenario” revealed that the Indian banking industry is going through turbulent times. With the lowering of entry barriers and blurring of product lines of banks and non-banks since the financial sector reforms, banks are functioning increasingly under competitive pressures. Hence, it is imperative that banks maintain a loyal customer base. In order to achieve this and improve their market and profit positions, many retail banks are directing their strategies towards increasing customer satisfaction and loyalty through improved service quality. The objective of the study was to explore the dimensions of customer perceived service quality in the context of the Indian retail banking industry. A set of service quality parameters, drawn from customers’ perceptions about service quality as well as the bank marketing and service quality literature, were drawn up. These parameters have been used in the context of four of the largest banks in India to identify the underlying dimensions of service quality, using Factor Analysis. The study suggests that customers distinguish four dimensions of service quality in the case of the retail banking industry in India, namely, attitude, competence, tangibles and convenience. Identifying the underlying dimensions of the service quality construct in the Indian retail banking industry is the first step in the definition and hence provision of quality service.

Peter *et al.* (2011) explained that the discipline of operations management has long been offering differing quantitative techniques for improving the efficiency of banking operations. However, there has been a trend in recent years that operations and services of the banking industry are becoming more diverse and unstructured, rendering many traditional operations management quantitative techniques less effective in performance improvement. By integrating the literature on banking operations, service quality, leadership style and work teams, they argue that leadership style and team performance are crucial concerns determining the service quality performance of today’s banking operations in a team setting. Using data collected from 192 employees from 32 operational teams (a leader and five members in each team) in 15 retail banks in Macau, China, they investigated whether the five dimensions of transformational leadership have an impact on team performance with respect to team cohesion, team leader job satisfaction and team competence; and whether the dimensions of team performance have an impact on such service quality dimensions as reliability and responsiveness. They found that one of the dimensions of transformational leadership and two of the dimensions of team performance have a significant impact on service quality.

Tooraj and Atefeh (2011) investigated customers’ understanding and five dimensions of services quality and their relationship with customers’ understanding of service quality. It was concluded after determining the desirable services from the standpoints of the customers (investigating customers’ expectations) and its effective factors and also the examination of the current status of services quality (customers’ understandings) that responses to customers’ expectations in all of the branches under investigation and the understood services quality have been always more than service quality expected by the customers. The method used in this research is cohesion or cooperation method for which a questionnaire was prepared and distributed among the customers.

Vasanthakumari and Sheela Rani (2011) have identified that service quality is becoming more crucial for banks to maintain their market shares. This study identifies the perception of customers of banks through the relationship of five factors along with the demographic characteristics of customers. A total of 304 retail banking customers have been taken for the study and convenience sampling method was adopted for collecting a sample. Factor analysis revealed five factors and the results of analysis of variance (ANOVA) indicate that while age, gender, occupation have no significant effect on customer perception of service quality, income and qualification differ significantly.

Jothi (2012) conducted a study to know the factors which lead to higher level satisfaction with regard to banking service facility. The sample for this research consists of heterogeneous category of commercial bank users living in Kanchipuram.



Initially, the survey instrument was distributed among 160 people at different locations. Overall 112 respondents responded to the request and 12 instruments were discarded due to mission information.

Finally the research was settled with 100 completed responses. The findings of the study showed that a majority of the customers feel that the service quality of bank is only average. The customers are not fully aware of the service facilities offered by banks. The author suggested the common banking strategy to different categories of customers. He also suggested that the banks should take steps to create awareness of the usage by means of proper education. This will definitely help in the transformation of banking sector in a positive manner.

Palanisamy, C (2012) in his doctoral research work analysed Customers' Satisfaction towards Banking Services of the New Generation Private Banks in Cuddalore district. He evaluated employees' perception towards customers' relationship management practices adopted by new generation private banks in Cuddalore district. He suggested that staff could be encouraged to offer suggestions for resolving the customer related complaints. Further he suggested to establishing a separate public relations section headed by a public relations officer.

Mahfooz et al (2013) did a research on "A study of the service quality issues of internet banking in non-metro cities of India". The study explored the underlying dimensions of internet banking service quality, develop a multiple item scale for measuring internet banking service quality and finding relevance. The result revealed that the major users of the online internet banking are of age group 20-40 years. This was because of higher computer literacy in younger generation. The study confirmed that non-users can be converted into users by proper education on the services available and assuring them of the secure environment.

Karim and Chowdhury(2014) in their work on "Customer Satisfaction on Service Quality in Private Commercial Banking Sector in Bangladesh" concluded that, out of five service quality dimensions, Tangible is having a high Mean score and the bank should concentrate on Responsiveness as it has the least mean score. The study also established that the combination of tangibility, reliability, responsiveness, assurance and empathy together have significant effect on customer satisfaction. Therefore, service quality has positive effect on customer satisfaction. These two variables should work hand in hand to ensure success and survival of the private sector banks.

Khan and Fasih (2014) made a study with an objective to determine the impact of various service quality dimensions on customer satisfaction and customer loyalty in banking sector of Pakistan. They found that service quality and all its dimensions such as tangibles, reliability, assurance and empathy have significant and positive association with satisfaction and loyalty of customers towards their respective financial service providing organizations. It was further found that there was an insignificant association of reliability with customer satisfaction. Many of the previous researches on this construct had been done in developed countries while this research was conducted in a developing country where the concept of customer service and service quality is entirely different from developed countries. In Pakistan, bank staff rarely provides prompt services and customers have to wait longer hours to be facilitated. Moreover, customers were found to be more concerned towards other aspects of services.

Rathee et al. (2014) in their study concluded that the banks have to reduce service quality gap giving individual personal attention to understand customer specific needs. The customers trust the public sector banks. These banks have existed in the market for a longer period than the private sector banks. The reliability factor is a positive factor for these banks. Therefore private banks should position themselves in the market on the basis of this dimension and promote themselves aggressively. The customer base of the public sector banks is very big as compared to the private sector banks, therefore it is important to retain them with the banks. It becomes imperative for the private sector banks to train their employees to treat the customers with empathy.

Tran et al. (2015) in their work "Service Quality Effects on Customer Satisfaction in Banking Industry", found that all five factors of SERVQUAL model (tangibility, assurance, responsiveness, reliability, and empathy) had a positive effect leading to were to customer satisfaction. However, at the same time there was significant difference between the satisfaction levels male and female respondents. Interestingly, experience and age did not contribute much towards the prediction of customer satisfaction.

Kumar and Mishra (2015) in their study on "Widening Service Quality Gap and Customer Satisfaction: A Case of Public Sector Banks", concluded that, there was a negative service gap in all the SERVQUAL dimensions. Negative Service Quality Gap is said to be exist when, the expectation of the quality of the service by the customer exceeds the perception for the same. Least gap was observed in tangibility dimension and largest gap was found in responsiveness and assurance. Even though each of the five dimensions have some impact on overall satisfaction of customers but the most vital of all were



assurance and empathy. It was also found that there was significant difference among various income levels regarding the satisfaction with the services among all quality dimensions for the services provided by banks.

Limitations

This Compendium of Literature Review has the following limitations:

- It is not feasible to quote all the reviews done during the period considered i.e. from 1980 through 2015.
- Further, it is not feasible to reproduce the entire work done by different researchers.
- Thus, only the gist of some of the selected studies could only be quoted. Moreover, the connotation of the word 'selected' is relative and purely from authors' perspective.
- It is possible to find some of the studies which might not be published in the book form.
- With a desire to highlight other studies, most often quoted studies done by renowned researchers like Parasuraman, Zeithmal, Berry, Bitner, Bateson, Lovelock, Juran, Groons are not quoted.
- The conclusion at the end is entirely based on the studies as quoted in the cited Literature Reviews only.

Conclusion

In all the above review of various studies as quoted in the literature by various researchers, authors have made evaluation of the of service sectors with reference to customer satisfaction. The studies differ from one another in the selection of period, selection of service sector, selection of indicators and selection of statistical tools and techniques. From these reviews, it is concluded that service quality as well as customer satisfaction is multidimensional and customer satisfaction is certainly affected by service quality. In these studies significant differences in attitudes and opinions among the gender, language, age, income and level of education are revealed. The reviews reveal that numerous attempts have been made to examine the relationship between service quality and customer satisfaction in many areas. Further, there are no studies focusing on factors influencing the customers to choose the bank, their level of perception about service quality, customer satisfaction and customer loyalty together.

After this review of literature it is found that, though there are several studies conducted on the subject, most of the studies are conducted on customer satisfaction and its impact on services sector. There are very few studies have been conducted on the perception of customers towards service quality of banking services sector particularly in the major cities of Odisha. Thus, this literature review have motivated the authors to conduct a research based study in this perspective and accordingly it was carried out.

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