

MEASURING SERVICE QUALITY THROUGH CUSTOMER SATISFACTION IN BANKING SECTOR: A SYSTEMATIC LITERATURE REVIEW

Anupma Shukla*
Dr. Ruchi Gupta**

ABSTRACT

Indian banking sector is one of the strongest and fastest growing sectors in the Indian economy. In recent decades banking sector has undergone a magnificent change with innovative business models and upgradation of technological infrastructure. Banking industry is a predominantly service oriented industry largely depending on human interactions. Technological advancements have impacted the technique of deliverance of service. However, one of the prominent issues faced by the banking sector currently is the quality of the services offered to the people. This paper presents a systematic review of research into the relationship between service quality attributes and consumers satisfaction over past decade (2011-2021). The findings of the study exhibit that out of 50 papers most of them assumed responsiveness, tangibility and reliability as prominent factors for customers satisfaction which was undertaken in the banking sector in India with respect to service quality.

Keywords: Service Quality, Customer Satisfaction, Banking Services, Technological Infrastructure.

Introduction

India is emerging as a world giant in all forms. In the current scenario, one of the strongest economies in the world is the Indian economy. With the impressive growth of Indian economy, it has become imperative for the Indian banking sector to have a strong and robust system. It is a well-regulated system with various banking models. The banking system in India includes different types of banks like public sector banks, private sector banks, co-operative banks, foreign banks etc. At present, the Indian banking system is a mix of public sector banks (12 including SBI), private sector banks (21), foreign banks (46), regional rural banks (only 43 participating in 2020), urban cooperative banks (1544) and rural cooperative banks (96,248), in addition to cooperative credit institutions. Banking sector is one of the biggest contributing sectors to the Indian economy. Banking sector in India has helped in overall growth and development of rural as well as urban areas. Explosion of information technology in banking services has fostered the reach of banking sector even in remotest parts of the country. Telephone banking, mobile banking, internet banking, ATM services Accelerated growth due to technological explosion and the banking system changes had made customers a prominent part in service delivery process. Customer retention is the focal point of all the banking services. Apart from designing new and innovative banking products and services, banks have also to concentrate on customer retention

* Research Scholar, Department of Commerce, Iswar Saran Degree College, A Constituent PG College of University of Allahabad, Prayagraj, Uttar Pradesh, India.

** Assistant Professor, Department of Commerce, Iswar Saran Degree College, A Constituent PG College of University of Allahabad, Prayagraj, Uttar Pradesh, India.

resulting from customer satisfaction and customer loyalty. Customer expectations and high customer experience is now targeted by all banking organisations. Service quality has become an indispensable tool for banks in this ever-changing technological world.

Objectives of the Study

- To study the determinants or the variables of service quality affecting the customer satisfaction in public sector and private sector banks in India theoretically.
- To explore the factors affecting the customer retentions.
- To find out the relatedness of service quality and customer satisfaction.

Every customer expects quality service from his or her service provider, so, service quality is observed as a strategic organizational weapon that not only helps in satisfying the customers but also help in anticipating the changing needs of customers in future.

Service Quality

Quality is the limit for quality generation. In general terms 'service quality' refers to the customers comparison of service expectations as relates to a company's performance. Service quality is a combination of two words 'service' and 'quality' where the term quality focuses on standard or specification that a service provider promises. Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). There are a number of different "definitions" as to what is meant by service quality. One that is commonly used defines service quality as the extent to which a service meets customers' needs or expectations (Lewis and Mitchell, 1990; Dotchin and Oakland, 1994a; Asubonteng *et al.*, 1996; Wisniewski and Donnelly, 1996). Service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman *et al.*, 1985; Lewis and Mitchell, 1990).

Thus, service quality is viewed as the output of service delivery mechanism. Service quality is key to customer satisfaction.

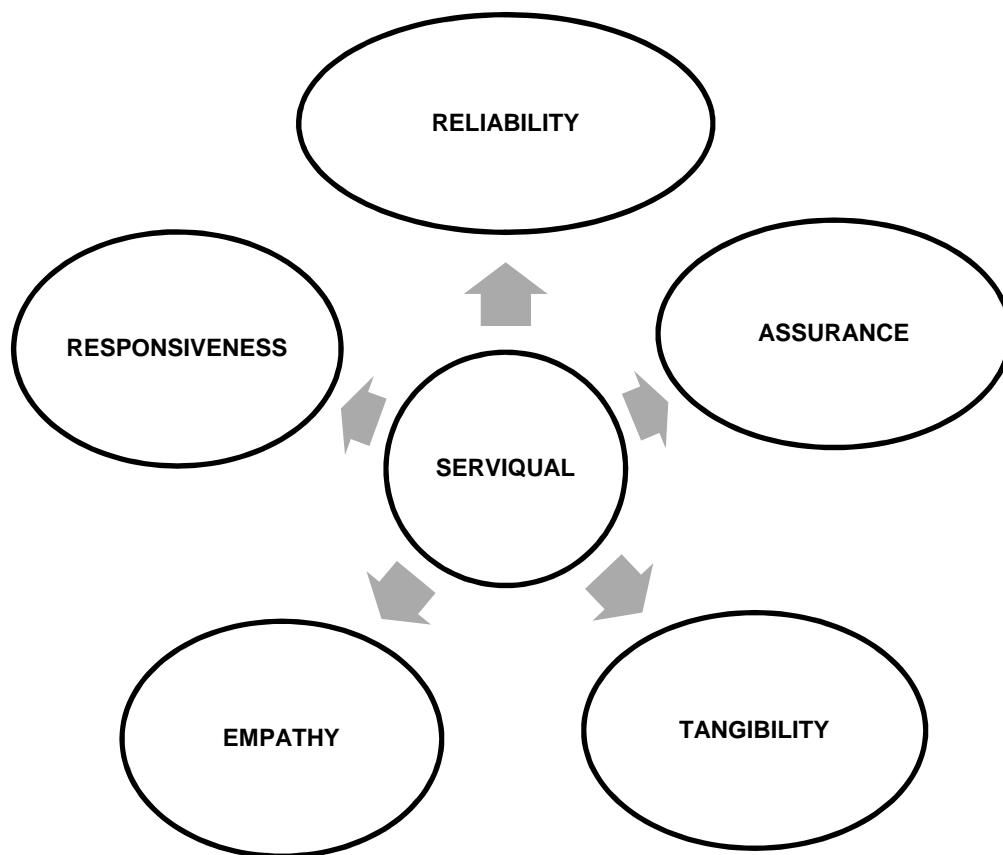
Customer Satisfaction

Providing and maintaining customer satisfaction is one of the most important challenge faced by business today (Band 1978, Bitner 1990, Oliver & Desarbo 1988, Parasuraman *et al.*, 1988, Kandampully, J., Mok, C., and Sparks, B., 2001). However, this is a relatively new concept. During the 1970s firms did not recognize customer satisfaction as a problem (Barsky 1992). The United States was "succeeding reasonably well in providing acceptable levels of satisfaction to the buying public" and "consumers find enjoyment and satisfaction in their buying experiences...considerably more often than they find difficulty and discontent" (Westbrook *et al.*, 1978). As a result, demand was met by technical product innovations rather than service improvement (Barsky 1990). In recent years the idea that the level of customer satisfaction is not at an acceptable level was seen as a growing concern. Foundation studies include those by Anderson (1973) and Olshavsky and Miller (1972).

Servqual: A tool for service quality measurement

A Best Value perspective the measurement of service quality in the service sector should take into account customer expectations of service as well as perceptions of service. However, as Robinson (1999) concludes: "It is apparent that there is little consensus of opinion and much disagreement about how to measure service quality". One service quality measurement model that has been extensively applied is the SERVQUAL model developed by Parasuraman *et al.*, (1985, 1986, A. Shahin 1988, 1991, 1993, 1994; Zeithaml., 1990). SERVQUAL as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos, 1982; Lewis and Booms, 1983; Parasuraman *et al.*, 1985). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality.

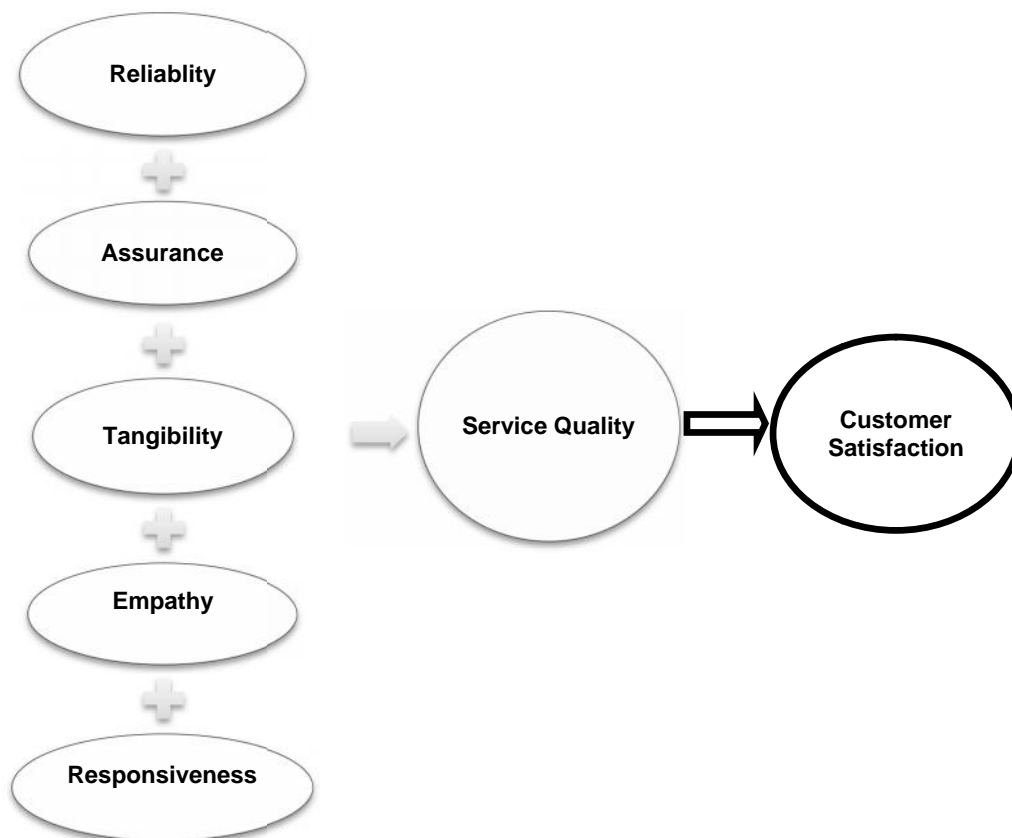
Service quality can be measured with the help of SERVQUAL /SERVPERF, it is a tool used to measure the quality of services. Parasuraman, Zeithaml and Berry (1985) developed SERVQUAL Model in order to understand service quality gaps. Initially SERVQUAL Scale (1988) with 22 factors was developed, then modified under five service quality dimensions – Reliability, Assurance, Tangibility, Empathy and Responsiveness (RATER).



- **The Relationship between Service Quality and Customers**

In a bid to stay competitive, make a profit, retain customers and improve service efficiency, delivery and productivity in the marketplace, service businesses as a whole are expected to consider these three most important factors - service quality, customer satisfaction, and customer loyalty as critical and crucial elements in business and service marketing (Akroush, Dawood, & Affara, 2015). Numerous studies in service marketing and literature have established that service quality influences customer satisfaction and that there is a positive and significant relationship amongst these variables (Aftab & Sarwar, 2016). According to these researchers, customer satisfaction plays a significant role and direct effect on both service quality and customer loyalty (Rahim, Mohamad, & Ramayah, 2010). Again quantitative and qualitative studies have also revealed that the best way to encourage and motivate the customer for repeat repurchase is to offer superior, better and quality services (Mmutle & Shonhe, 2017). This is important because customer changing expectations and demands need to be understood properly thereafter prompt actions taken to ensure that the correct and appropriate services or products are delivered.

In the current market-driven and increasingly competitive business environment, the critical issue confronting business firms across the board is how to ensure that customers 'demand and expectations' are met on a more consistent and continual basis as this phenomenon of wants, needs, and expectations are dynamic. It is against the classical concept of understanding and staying very close to your customer is of great significance. This is because the customers are key players in the marketplace and they have become more conscious of high-quality services than ever before. However, given what they want and at the right time is crucial towards the growth of the business and profits in short run. Organizations that invest in providing seamless services and products will at the end of the day bring delight and satisfaction to their customers which automatically reduce complain and dissatisfaction and customer loyalty in long run.



- **Findings and Analysis**

The banking sector in India are nowadays delivering quality and superior value with the aid of fintech innovations. Information, Communication and Technology (ICT) in particular has made banking transactions faster and simpler. Thus, perceived service quality has proven to have positive impact on customer satisfaction (Nambiar & Ramanathan, 2019). For public sector banks, except tangibility, all antecedents have positive impact on customer satisfaction. For private sector banks except tangibility and benefit convenience all antecedents have positive impact on customer satisfaction (Vinita Kaura 2013). The responsiveness and tangibles dimensions significantly impact the user evaluation rating, though the largest private banks in India are concentrating on the tangibles dimension, not all of them are sufficiently focused on the responsiveness dimension. As there may negative perceptions on service quality. (Somnath Chakrabarti, Deepak Trehan & Mayank Makhija 2018 The perceptions of service quality positively impact customer value evaluation as to enhance customer knowledge strengthened the relationship that the empathy and responsiveness dimensions of service quality had with customer value evaluation and moderated the relationship that reliability and tangibility dimensions had with customer value evaluation. (Bindu K. Nambiar, Hareesh N. Ramanathan, Sudhir Rana and Sanjeev Prashar. 2019) The modified model of E-SERVQUAL (user friendliness, efficiency of websites, personal need, and site organization) which connects it to electronic customer satisfaction and electronic customer loyalty. Therefore, it will assist the Internet banking sector in building effective marketing tactics, establishing long lasting relationships with clients and acquiring the competitive edge in the market (Syed Ali Raza and Amna Umerlqra , and Muhammad Asif Qureshi and Abdul Samad Dahri. 2020) The customer expectation exceeds well in assurance provided by the banks in terms of giving importance to customers' suggestions and views, secured transactions, sufficient knowledge base management, accurate record maintenance, meeting customers regularly etc. The banks deliver the best service to the customers what they assured for. Obviously, the banks failing to meet the expected customer service in the dimension of responsiveness and queries remains unanswered falls short with high margin and responses to this study suggest that responsiveness has positive correlation and no significant effect on customer satisfaction. It is evident that both private banks and public banks have to show interest in

responding to problems experienced by customers (J. Joshua Selvakumar 2015). Service quality was conceptualised as a gap amid customer expectations and perceptions along these five service quality dimensions. the model is commonly used to measure service quality, this method still needs to be explored further in the the banking industries. (Nikhil Perule, Dasharathraj K Shetty, Nithesh Naik, Balakrishna S Maddodi, Namesh Malarout , MaulikJain.2020) The components of service quality that are positively associated are not the same in public sector banks as they are in private sector banks. In the case of private sector banks, knowledge of products, response to requirements, resolving queries, fast service, quick connection to the right person, and efforts to reduce queuing time were found to be the factors that are positively associated with overall satisfaction. Assistance to the customer, appearance, and follow up are negatively associated with customer satisfaction. On the other hand, in the case of public sector banks, knowledge of the product and fast service are the factors which are associated positively and appearance is the only factor that is negatively associated. (Justin Paul, Arun Mittal and Garima Srivastav 2015)

Thus, SERVQUAL scale plays vital role for comprehending and evaluating customer satisfaction in banking sector. The actual gap between perception of service provider and expectations of customers gives the clear picture of customer satisfaction and orientation by service firms. (Siddharth Sharma and Rajesh Verma 2015) stressing the importance of creating satisfied employees to enable our customers being satisfied and have favourable dispositions about the quality of our services. Banking being a service which has high switching costs, the banks should not let themselves fall into the illusion that once they have captured the customer, he/she will retain his/her services as in a fast-growing economy like India which is registering a growth rate of about 9%, the competition in each sector is bound to grow and the customer will have more choices to make, the switching costs may then not remain so important to retaining their services, if they are not happy with the quality of the services. (Abhinav Gupta 2016) It is also important to indicate that organizational culture seems to strengthen the positive relationship between the service quality dimensions and customer satisfaction. The organizational culture seems to strengthen the positive relationship between empathy, reliability, tangibles and customer satisfaction. (Famiyeh, S., Asante-Darko, D., & Kwarteng, A.2018) The service quality gap in public sector banks is more as compared to the foreign banks operating in India. (Shalini Gautam and Akash Singh 2014).

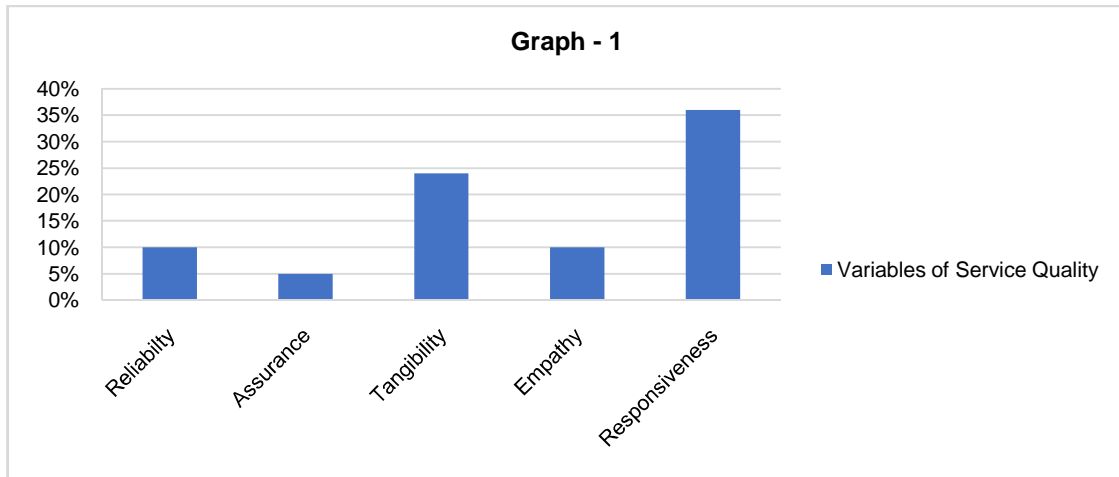
Thus, from the above findings we come to following conclusions:

- Responsiveness is willingness to help and respond to customer needs, the banks providing post banking services and consumer grievance redressal have most of the satisfied customers in comparison to banks not considering the problems and queries of their customers. Private banks are more frequent to such responsiveness compared to public banks.
- Tangibility includes physical facilities, equipment, staff and the managers etc. Many of the customers are affected by such tangibility factor of the quality of services, banks providing such facilities are more liked and preferred by the customers, as these factors not only make the availing of services easy and time but also facilitate for long term relations with the banks.
- Assurance is the ability of banking staff to inspire confidence and trust, assurance is the key variant for any bank to provide services to the services as to retain and maintain their customer satisfied and loyal to their banks. If they lose their trust once this will not only affect the goodwill bank but also their future customer prospects or potentials.
- As per analysis of various researchers in their papers Reliability the ability to perform service dependably and accurately and Empathy, the extent to which caring individualized services is given, these two factors were less consider by the customer measure their quality perception about any banks or services provided by them.

Table 1: Analysis of Papers on Service Quality and Satisfaction

Sr. No.	Variables of Service quality Measurement (SERVIQUAL)	Number of papers considering important variables for customer satisfaction (total no of papers referred 50)	In percentage (%)
1	Reliability	10	20%
2	Assurance	5	10%
3	Tangibility	12	24%
4	Empathy	5	10%
5	Responsiveness	18	36%

Source: Data compiled by the researchers.



Conclusion

In the present study, five-factor structure model of service quality reliability, assurance, tangibility, empathy and reliability has been analysed and their findings has been summarised, as to know their effect on the customer satisfaction. Through the studies it was found that tangibility, reliability and responsiveness factor of service quality have maximum impact on the customers satisfaction and responsiveness affects the most to the customers perception about services and quality of the services of banking sector.

The banks providing maximum response to the queries of the customers and resolving the problem of their customer frequently and fluently will be having most satisfied customers as well as the good quality perceptions for the future customers for the bank. As service quality is not only a trend but it works like an instrument which provides valuable and useful information to managers for evaluation of perception and expectation of bank customers.



The customer satisfaction in the banking sector has created the highly competitive market-driven environment in banking sector. There are quite a significant number of empirical studies and literature on the effect of service quality on customer satisfaction and all has come out very clear conclusion that there seems a close association between service quality and customer satisfaction which could also be seen in my study. Thus, the Service quality largely impact the customer satisfaction and future customer loyalty.

Scope of the Study

Above study is based on the five-factor model SERVQUAL related to the banking sector but now more factors and their sub variables has been found out as per the individual service quality preferences, useability (SERVUSE) is one of them it adds significant predictive value to the behaviour intentions. In this era of digitalization, the concept of E- SERVQUAL has also been developed which connects it to electronic customer satisfaction and electronic customer loyalty. Thus, with the challenges in the technology and innovations the ambits of service quality is changing vastly.

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