Study of Relationship between Perceptions and Expectations of Service Quality in Banks

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Abstract: As per the McKinsey report 'India Banking 2010', the banking sector index has grown at a compounded annual rate of over 51 per cent since the year 2001, as compared to a 27 per cent growth in the market index during the same period. But over the last 12 months, India's banking sector has been through a sharp adjustment in credit cycle after a big boom during 2004-07. Nominal bank credit growth is expected to be close to nominal GDP growth during the quarter ending December 31, 2009.(Economic Times)(16-11-09).

Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, custodian services, private equity, etc.(www.timeseducation.com) At the same time due to severe competition banks nowadays have to excel in their service and that demands commitment from all

In today's highly competitive environment, banks are increasingly realizing the need to focus on service quality as a measure to improve their competitive position. Customer based determinants and perceptions of service quality, therefore, play an important role when choosing a bank. The measuring instrument used in this study was the SERVQUAL questionnaire for the measurement of Gap 5 namely the discrepancy between customer expectations and their perceptions of the service delivered. An analysis covering a sample of around 100 consumers revealed that there exists an overall service quality gap between respondent's perceptions and their expectations.The gap is found to be high and so there needs to be significant improvements across all the five dimensions of service quality such as tangibles, reliability, responsiveness, assurance and empathy.

Key Words: Service Quality, SERVQUAL, Perceptions and Expectations

Introduction

Banks are the nerve centre of economics and barometer of nation's prosperity. The phases of the bank is as follows:-

a) Evolutionary Phase(Prior to 1950)
b) Foundation Phase(1950-1968)
c) Expansion Phase(1968-1984)
d) Consolidation Phase(1984-90)
e) Reformatory Phase(Since 1990)

The Reserve Bank of India controls the banking sector. Indian Banking Sector is having lots of competition from private and public sector banks. The banking sector is having overstaffed public, resistance to new technology, access to new products and services worldwide, skilled manpower, smaller size, new business and operating models, risk management practices and global best practices.

Banks in India can be categorized into non-scheduled banks and scheduled banks. Scheduled banks constitute of commercial banks and co-operative banks. There are about 67,000 branches of Scheduled banks spread across India. During the first phase of financial reforms, there was a nationalization of 14 major banks in 1969. This crucial step led to a shift from class banking to mass banking. Since then the growth of the banking industry in India has been a continuous process.

As far as the present scenario is concerned the banking industry is in a transition phase. The Public Sector Banks (PSBs), which are the foundation of the Indian Banking system account for more than 78 per cent of total banking industry assets. Unfortunately they are burdened with excessive Non Performing assets (NPAs), massive manpower and lack of modern technology.

On the other hand the Private Sector Banks in India are witnessing immense progress. They are leaders in Internet banking, mobile banking, phone banking, ATMs. On the other hand the Public Sector Banks are still facing the problem of unhappy employees. There has been a decrease of 20 percent in the employee strength of the private sector in the wake of the Voluntary Retirement Schemes (VRS). As far as foreign banks are concerned they are likely to succeed in India.

When it comes to marketing, banks it is based on the pillars of high service quality and strong customer relationship. The private banks are instrumental in striving a right balance between top class service quality and strengthening the customer connection. Some of the banking services which are worked religiously include transactional services, such as verification of account details, account balance details and the transfer of funds, as well as advisory services, that help individuals and institutions to properly plan and manage their finances. Online banking channels have become key in the last 10 years. However banking industry is experiencing the service gaps concerned to perception and expectation parameters of the customer. This void generates opportunities for the banks to improve and develop systems which are more customer friendly, so that the users can be turned to be the happy customers of today and tomorrow.

Scope of the Study

Indian banking sector have seen a tremendous change over the years. The products have become much more varied and the services have become better. Still there are a lot of problems. Long queues in ATM machines are common. Employees in banks are not completely equipped to solve all problems of customers.

Consumer complaints are normally handled by Banking codes and Standards Board of India (BCSBI) or the Banking Ombudsman Scheme. BCSBI was registered as an autonomous and independent body under the Societies Registration Act 1860, in Mumbai on 2006 to ensure ethical conduct of operations by banks. This talks about improving the services and making the consumers aware of their rights. Consumers can Approach them for any complaint redressal. If it is still not resolved the consumers can approach the consumer court. The banking codes and standards Board of India annual report 2007-08 says that maximum complaints are in the handling of credit and debit cards followed by deposit accounts. So banks have to take care of these departments. Also the overall pre and post sales services in banking sector has to be improved along with giving a personal touch to the overall service.

Managers in the service sector are under increasing pressure to demonstrate that their services are customer-focused and that continuous performance improvement is being delivered.. This information then assists a manager in identifying cost-effective ways of closing service quality gaps and of prioritizing which gaps to focus on, a critical decision given scarce resources.

Major aim of this study involves the use of SERVQUAL instrument in order to ascertain any actual or perceived gaps between customer expectations and perceptions of the service offered.

Service Quality

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. 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. 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 The SERVQUAL approach, which is studied in this paper is the most common method for measuring service quality.

Model of Service Quality Gaps

There are seven major gaps in the service quality concept .The three important gaps, which are more associated with the external customers are Gap1, Gap5 and Gap6; since they have a direct relationship with customers. The 6 major gaps are presented below:

· **Gap 1: Customers' expectations versus management perceptions:** as a result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management.

· **Gap 2: Management perceptions versus service specifications:** as a result of inadequate commitment to service quality, a perception of unfeasibility, inadequate task standardization and an absence of goal setting.

· **Gap 3: Service specifications versus service delivery:** as a result of role ambiguity and conflict, poor employee-job fit and poor technology-job fit, inappropriate supervisory control systems, lack of perceived control and lack of teamwork.

· **Gap 4: Service delivery versus external communication:** as a result of inadequate horizontal communications and propensity to over-promise.

· **Gap 5: The discrepancy between customer expectations and their perceptions of the service delivered:** as a result of the influences exerted from the customer side and the shortfalls (gaps) on the part of the service provider. In this case, customer expectations are influenced by the extent of personal needs, word of mouth recommendation and past service experiences.

· **Gap 6: The discrepancy between customer expectations and employees' perceptions:** as a result of the differences in the understanding of customer expectations by front-line service providers.

SERVQUAL Methodology

Clearly, from 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. One service quality measurement model that has been extensively applied is the SERVQUAL model. It has five generic dimensions or factors and are stated as follows

(1) *Tangibles:* Physical facilities, equipment and appearance of personnel.

(2) *Reliability:* Ability to perform the promised service dependably and accurately.

(3) *Responsiveness:* Willingness to help customers and provide prompt service.

(4) *Assurance:* (including competence, courtesy, credibility and security). Knowledge and courtesy of employees and their ability to inspire trust and confidence.

(5) *Empathy:* (including access, communication, understanding the customer). Caring and individualized attention that the firm provides to its customers.

Service quality for banks could include

1. Tangibles- Physical facilities, equipment and appearance of personnel are included in this
2. Reliability- This includes ability to deliver consistent service
3. Responsiveness- This talks about the willingness of employees to help the customers
4. Assurance- This covers assuring customers and building confidence in the minds of the customers
5. Empathy- Empathy or understanding the feeling of customers is of paramount importance in today's world

The advantages of SERVQUAL include the following:

- It is accepted as a standard for assessing different dimensions of service quality
- It has been shown to be valid for a number of service situations
- It has been known to be reliable
- The instrument is parsimonious in that it has a limited number of items. This means that customers and employers can fill it out quickly
- It has a standardized analysis procedure to aid interpretation and results

In the SERVQUAL instrument, 22 statements (Appendix) measure the performance across these five dimensions, using a seven point likert scale measuring both customer expectations and perceptions (Gabbie and O'neill, 1996). It is important to note that without adequate information on both the quality of services expected and perceptions of services received then feedback from customer surveys can be highly misleading from both a policy and an operational perspective

This paper presents the results of a service quality perception study designed to measure the patients' perceptions and expectations of service quality in Banks in Navi Mumbai using the multidimensional, generic, internationally used market research instrument called SERVQUAL.

Literature Review

The service quality variables identified by Parasuraman et al., (1994) are reliability, responsiveness, competence, accessibility, courtesy, communication, credibility, security, understanding and tangibility. Alfred and Addam (2001) investigated attitudes using fifteen service quality variables. In the present study, the service quality in retail banking is studied using variables drawn from the reviews (Cronin and Taylor 1992; Zillur Rahman, 2005; Verma and Vohna 2000; Mushtag A Bhat, 2005).

An important theoretical approach for investigating the service quality is SERVQUAL Analysis (Wisner and Corney, 2001). They defined service quality as a 'global judgement or attitude, relating to the superiority of the service', and explicated it as involving evaluations of the outcome and process of service act. In line with the proportions put forward by Gronroos (1982) Smith and Houston (1982), Parasuraman et al., (1988) explained and operationalised service quality as a difference between consumer expectations of 'what they want' and their perceptions of 'what they get'. Based on this conceptualization and operationalization, they proposed a service quality measurement scale called as 'SERVQUAL' scale.

Validity of the difference between perception and expectation (P-E) measurement framework has also come under severe criticisms due to problems with the conceptualization and measurement of expectations components of the SERVQUAL scale. While perception (P) is definable and measurable in a straight forward manner as the consumers' belief about service is experienced, expectation (E) is subject to multiple interpretations and such has been operationalised differently by different authors and researchers (Dasholkar et al., 2000; Babakus and Boller, 1992; Teas, 1993).

Research Objectives

1. The specific objectives of the study To understand the most important parameters for defining Service quality
2. To understand the parameters which are given good rating for satisfaction
3. To find out the unweighted gaps between expectations and perceptions
4. To find out impact of a)Gender b) Occupation on the three most important parameters of Service Quality for both Expectations and Perceptions

Methodology

This study is Qualitative in nature but different hypothesis testing is utilised to gain valuable insights into the feeling of consumers.

The well-documented Service Quality model(SERVQUAL)is used as a conceptual framework for measuring service quality delivery in Health Care Services.

Perceived service quality (Gap 5) is defined in the model as the difference between consumer expectations and perceptions, which in turn depends on the size and direction of the four gaps associated with the delivery of service quality on the marketer's side.

Sampling Design

The study was conducted in Navi Mumbai (Nerul to be precise). The survey was conducted on faculty, other professionals and on students of different income and age categories. Due to shortage of time I could collect data only from around 100 respondents only.

Collection of Data

The data was collected by using SERVQUAL . A likert seven point scale was used for collecting data. In the questionnaire the respondents had to circle the option which ranged from "Strongly Disagree"(1 point is given) to "Strongly Agree"(7 Points are given). The questionnire contained 22 questions.

Limitations Of The Study

This is a preliminary study and is a part of a larger study.The sample size is only 101 respondents and are not primarily from navi mumbai so the results may not be accurate.The study measures the gap between expectations and perceptions of customers which is only one part of the service quality gaps.The paper contains more of secondary information than primary.The validity of the data is not verified. Also the questionnaire does not have the questions for understanding the weightage of the 5 factors in SERVQUAL and so weighted index cannot be found out. A better tool could be SERVPERF but here we are using the traditional SERVQUAL model. The geographic scope is limited to Navi Mumbai only.

FINDINGS

1. According to the respondents saftey of transactions, Willingness of employees and interest in solving the probables of consumers are the most important parameters in deciding service quality

2. According to consumers Safety of transactions, Understanding the need of consumers and maintaining error free records got good feedback

3. Average Tangible SERVQUAL score= - O.1757

Average Reliability SERVQUAL score= - 0.3457

Average Responsiveness SERVQUAL score= -0.5175

Average Assurance SERVQUAL score= -0.372

Average Empathy SERVQUAL score= - 0.208

TOTAL

AVERAGE (= Total / 5) UNWEIGHTED SERVQUAL SCORE= - 0.3234

4. In all cases we can see that Gender and Occupation do not have any impact on the 3 most important parameters considered , ie, Safety of transactions, Willingness to help and Interest in solving consumer problems for both Expectations and Perceptions
5. As seen we can see that there is a gap between what is expected and perceived. The gap is highest in the factor "Responsiveness" which means that employees have to improve their willingness to help the customers.

Recommendations
Employees have to be trained on the skills required to give adequate help to customers. Most of the banks do not have the facilities to inform the consumers when the services will be performed. This is one area where the banks have to concentrate and make sure they inform the customers about the time taken for each service

Marketing Strategy
Banks have to take **service** given to the consumers as a "P" for their marketing and invest time, resources and money on improving the efficiency in this frontier. One strategy is to dedicate one or two people in each branch to inform the customers about the services to be provided and also solve the queries of them.

Conclusion
Service Quality plays an important role in assessing a bank in today's world of cut-throat competition. In this regard the banks in Navi Mumbai have to improve in a lot of areas before they can compete with other International banks. This is very evident from the fact that there is a gap between what is expected and perceived for most of the parameters and so the banks have to take adequate training methods for employees so that they will be able to close the gaps.

Annexures

Frequencies

PARAMETERS	MEAN
MODERN EQUIPMENT	5.228
VISUALLY APPEALING FEATURES	5.009
NEAT APPEARANCE OF EMPLOYEES	5.356
VISUALLY APPEALING MATERIALS	5.119
SERVICE AT THE PROMISED TIME	5.594
SINCERE INTERST IN SOLVING PROBLEMS	5.723
SERVICE RIGHT AT FIRST TIME	5.257
SERVICE AT THE TIME PROMISED	5.570
ERROR FREE RECORDS	5.564
IDEA ABOUT WHEN SERVICES WILL BE PERFORMED	5.594
PROMPT SERVICE	5.594
WILLINGNESS TO HELP	5.733
NEVER BUSY TO ATTEND TO YOUR REQUEST	4.991
BEHAVIOUR TO INSTILL CONFIDENCE	5.450
SAFTEY IN TRANSACTIONS	5.921
COURTEOUSNESS	5.396
KNOWLEDGE	5.663
INDIVIDUAL ATTENTION BY BANK	5.267
CONVENIENT OPERATING HOURS	5.168
PERSONAL ATTENTION BY EMPLOYEES	4.970
BEST INTERESTS OF CUSTOMER	5.297
NEEDS OF CUSTOMER	5.520

Frequencies

PARAMETER	MEAN
MODERN EQUIPMENT	5.050
VISUALLY APPEALING FEATURES	4.911
NEAT APPEARANCE OF EMPLOYEES	5.020
VISUALLY APPEALING MATERIALS	5.030
SERVICE AT THE PROMISED TIME	5.099
SINCERE INTERST IN SOLVING PROBLEMS	5.287
SERVICE RIGHT AT FIRST TIME	5.059
SERVICE AT THE TIME PROMISED	5.208
ERROR FREE RECORDS	5.327
IDEA ABOUT WHEN SERVICES WILL BE PERFORMED	4.861
PROMPT SERVICE	5.069
WILLINGNESS TO HELP	5.178
NEVER BUSY TO ATTEND TO YOUR REQUEST	4.733
BEHAVIOUR TO INSTILL CONFIDENCE	4.960
SAFTEY IN TRANSACTIONS	5.624
COURTEOUSNESS	5.089
KNOWLEDGE	5.267
INDIVIDUAL ATTENTION BY BANK	5.040
CONVENIENT OPERATING HOURS	4.921
PERSONAL ATTENTION BY EMPLOYEES	4.911
BEST INTERESTS OF CUSTOMER	4.960

NEEDS OF CUSTOMER	5.347

According to consumers the highest rating are given for safety in transactions followed by understanding the needs of consumers and error free records maintained by banks

UNWEIGHTED GAPS BETWEEN EXPECTATIONS AND PERCEPTIONS

1. TANGIBLES

NAME	E	P	P-E
MODERN EQUIPMENT	5.2277	5.0495	-0.1782
PHYSICAL FACILITIES	5.0099	4.9109	-0.0990
NEAT APPEARANCE	5.3564	5.0198	-0.3366
VISUALLY APPEALING MATERIALS	5.1188	5.0297	-0.0891

2. RELIABILITY

NAME	E	P	P-E
Promises to do something by a certain time, it does so.	5.5941	5.0990	-0.4951
When you have a problem, bank shows a sincere interest in solving it.	5.7228	5.2871	-0.4357
bank performs the service right the first time	5.2574	5.0594	-0.1980
bank provides its service at the time it promises to do so.	5.57	5.2079	-0.3621
bank insists on error free records	5.5644	5.3267	-0.2377

3.RESPONSIVENESS

NAME	E	P	P-E
Employees in bank tell you exactly when services will be performed.	5.5941	4.8614	-0.7327
Employees in bank give you prompt service.	5.5941	5.0693	-0.5248
Employees in Bank are always willing to help you.	5.7327	5.1782	-0.5545
Employees in bank are never too busy to respond to your request	4.9905	4.7327	-0.2578

4.ASSURANCE

NAME	E	P	P-E
The behavior of employees in bank instills confidence in you	5.45	4.9604	-0.4896
You feel safe in your	5.9208	5.6238	-0.2970

transactions with bank.			
Employees in bank area consistently courteous with you.	5.396	5.0891	-0.3069
Employees in bank have the knowledge to answer your questions.	5.6634	5.2673	-0.3961

5.EMPATHY

NAME	E	P	P-E
Bank gives you individual attention	5.2673	5.0396	-0.2277
Bank has operating hours convenient to all its customers.	5.1683	4.9208	-0.2475
Bank has employees who give you personal attention.	4.9703	4.9109	-0.0594
Bank has your best interest at heart.	5.297	4.9604	-0.3366
The employees of bank understand your specific needs.	5.5149	5.3465	-0.1684

TABLE 1: CALCULATIONS TO OBTAIN UNWEIGHTED SERVQUAL SCORE

Average Tangible SERVQUAL score= - O.1757

Average Reliability SERVQUAL score= - 0.3457

Average Responsiveness SERVQUAL score= -0.5175

Average Assurance SERVQUAL score= -0.3720

Average Empathy SERVQUAL score= - 0.2080

TOTAL

AVERAGE (= Total / 5) UNWEIGHTED SERVQUAL SCORE= - 0.3234

IMPACT OF GENDER AND OCCUPATION ON EXPETCATIONS AND PERCEPTIONS-The impact of gender and occupation on the important parameters are found out using Chi-Square test and Kruskal-Wallis test respectively. The parameters considered are Saftey of transactions, Willingness to help employees and understanding the needs of consumers for both Expectations and Perceptions

CHI-SQUARE-To test the impact of gender on importance given to the parameters.

HO: There is no significant impact of gender of respondents and the importance given for the parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

HI: There is impact of gender of respondents on the importance given for the parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

INTERST * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.466[a]	6	.373
Continuity Correction			
Likelihood Ratio	7.123	6	.310
Linear-by-Linear Association	2.903	1	.088
N of Valid Cases	101		

a. 7 cells (50.0%) have expected count less than 5. The minimum expected count is .32.

WILLINGN * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.859[a]	5	.320
Continuity Correction			
Likelihood Ratio	6.345	5	.274
Linear-by-Linear Association	.009	1	.924
N of Valid Cases	101		

a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .32.

SAFTEY * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.906[a]	6	.129
Continuity Correction			
Likelihood Ratio	12.676	6	.048
Linear-by-Linear Association	3.445	1	.063
N of Valid Cases	101		

a. 8 cells (57.1%) have expected count less than 5. The minimum expected count is .32.

The chi-square values are above 0.05 and so in all the above cases HO IS accepted

Crosstabs -CHI-SQUARE-To test the impact of gender on feedback given to the most important parameters.
HO: There is no significant impact of gender of respondents and the feedback given for the most important parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions
HI: There is impact of gender of respondents on the feedback given for the most important parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

INTERST * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.472[a]	6	.613
Continuity Correction			
Likelihood Ratio	4.717	6	.581
Linear-by-Linear Association	.540	1	.463
N of Valid Cases	101		

a. 8 cells (57.1%) have expected count less than 5. The minimum expected count is .32.

WILLINGN * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.220[a]	6	.781
Continuity Correction			
Likelihood Ratio	3.096	6	.797
Linear-by-Linear Association	1.855	1	.173
N of Valid Cases	101		

a. 7 cells (50.0%) have expected count less than 5. The minimum expected count is .63.

SAFTEY * GENDER

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.539[a]	6	.201
Continuity Correction			
Likelihood Ratio	9.775	6	.134
Linear-by-Linear Association	.233	1	.629
N of Valid Cases	101		

a. 8 cells (57.1%) have expected count less than 5. The minimum expected count is .32.

The chi-square values are above 0.05 and so in all the above cases HO IS accepted

NPar Tests-Kruskal-Wallis -To test the impact of occupation on importance given to the parameters.
HO: There is no significant impact of occupation   of respondents and the importance given for the parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

HI: There is impact of occupation of respondents on the importance given for the parameters, ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

Test Statistics a,b

	INTERST	WILLINGN	SAFTEY
Chi-Square	5.821	2.420	5.883
df	2	2	2
Asymp. Sig.	.054	.298	.053

a. Kruskal Wallis Test

b. Grouping Variable: OCCUPA

The H values are above 0.05 and so in all the above cases HO IS accepted

NPar Tests-Kruskal-Wallis Test- To test the impact of occupation on feedback given to the most important parameters

HO: There is no significant impact of occupation of respondents and the feedback given for the most important parameters ,ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

HI: There is impact of occupation of respondents on the feedback given for the most important parameters ,ie, interest of employees in solving the problem, willingness to help the customers and safety of transactions

Test Statistics a,b

	INTERST	WILLINGN	SAFTEY
Chi-Square	1.341	4.830	1.878
df	2	2	2
Asymp. Sig.	.512	.089	.391

a. Kruskal Wallis Test

b. Grouping Variable: OCCUPA

The H values are above 0.05 and so in all the above cases HO IS accepted

Annexure 2: Definitions of The terms used in Table 1

Modern   - Modern looking equipment

Visual   - Visually appealing facilities

Neatness - Neatness of appearance of Personnel

Matvis   - Visually appealing materials

Timeline   - Timeliness in service

Solution   - Sincere interst in solution

Rightfi   - Right the first time

Promise   - Provision of service as promised

Error   - Error -free records

When   -   Information to customers about the time at which services will be performed

Prompt   -   Prompt service to the patients

Helping   - Willingness to help the patients

Request   -   Response to requests of patients

Behaviour   -   Behaviour of employees

Saftey   -   Saftey in deling with the Bank

Courteou   - Consistently courteous with patients

Knowledg - Knowledge of personnel to answer queries of patients

Attentio   - Individual attention to patients

Convenie   - Convenient operating hours for patients

Personal   -   Personal attention to patients

Interest   -   Patient's best interests at heart

Need   -   Understanding specific needs of patients

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