



## **Inter Relationship Between Service Quality, Customer Satisfaction And Loyalty: An Empirical Analysis Of Banking Sector**

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***Abstract:***

*The basic aim of this study is to explore most common constructs for quality of banking services, which influence customer satisfaction and examine the impact of customer satisfaction on customer loyalty in the context of banking relationships. The questionnaire was used to collect the data from 192 valid respondents by convenience sampling method. SPSS was used to analyze the data and AMOS was used to test the model. The results of the study show that there is a positive and significant link between customer satisfaction and constructs of service quality like tangibility, reliability, competence conflict handling and further study inferred that customer satisfaction is positively significant related to customer loyalty.*

***Keywords:*** *Customer Satisfaction, Service Quality in banking, Customer Loyalty.*

## **1.Introduction**

In this era of increasing competition, researchers and practitioners alike have realized the importance of achieving high levels of customer satisfaction. Especially in the case of service sector where many companies, in order to drive high levels of customer satisfactions are focusing upon service quality improvement issues. Service sector has revolutionized greatly in 90s under the burden of current marketing environment. One of the biggest reasons of this development is competition, which is opposing geographical, industrial, and regulatory limitations, producing new outputs, utilities, market fair chances, and creating additional knowledge and systems-oriented business and management operations (Liao & Cheung,2002).The banking industry provides numerous services to their clients. Prior studies have discussed the relationship of quality and services with customer satisfaction (Zeithaml et al., 2002; Yang & Fang, 2004). Past research focuses on the affinity between service quality and customer satisfaction (Bitner et al., 1990; Parasuraman et al., 1988).Part of measurement SERVQUAL is widely used, and applicable to banking industry (Yavas et al., 1997). It is widely accepted that service quality, customer value and satisfaction are the most important sources of gaining competitive advantage for manufacturing and service organizations(Zeithaml et al. 1996; Bolton & Drew, 1991; Parasuraman et al.,1988,1991).These success factors are prioritized by managers in this customer-centered era(Zeithaml,1988).However, conclusions have been made regarding service quality, customer satisfaction and related studies are rather classified. It has been suggested to gain the competitive advantage; firms should make use of firm–customer relationships to extract information (Ndubisi et al., 2009). The relationship-marketing concept emerged in the nineteenth century and is still popular among marketing scholars and practitioners until today.Financial sector has also been subject to the same paradigm. In banking industry, the up-growth in IT has had a mammoth outcome by bringing customer friendly banking utilities. Most of the electronic transactions systems are new, also with advanced technologies in financial academies are bringing enhanced banking experience. This invention provides banks and DFIs substitute freighting approaches to provide banking products and services to clients more easily and economically without reducing the current standards.Besides understanding customers, it also helps to increase profit as well as reduce cost. Research has shown that the cost of retaining one loyal customer is pretty less than that of a new customer. The rationale behind this study is that it explores the service quality of the most efficient / contributor sector to the economy.What kinds of services are being

delivered to the customers and how much customers are satisfied towards the services provided by this sector. This study aims to explore most common constructs for quality of banking services and to understand the factors that influence customer satisfaction in banking sector. It also manipulates the effect of customer satisfaction on loyalty in banking relationships and to discuss the come up with recommendations that may help banks to increase customers' satisfaction and loyalty.

## **2.Literature Review**

Customer satisfaction is an important topic for success of any business whether it is a manufacturing, service sector or trading business. it is significant to know why customer satisfaction is important in business, it is because customer demand a quality products and services only if they are satisfied, if not, they move to some other companies product or some other brand, that is applicable even in banking sector. A customer entered in a bank must get maximum satisfaction from the quality of services it is providing, wide range of banking products, high return on investment etc. In this regard, service quality has found as one of the important factor in making a difference in products and services (Balachandher, et.al 2001).According to Yang and Fang (2004) Service quality is a significant instrument to measure customer satisfaction. There is a close relationship between customer satisfaction and service quality. Customer satisfaction can be given by providing quality of products and services to customers. And for accessing customer satisfaction SERVQUAL model is used to know the different services provided by banks and customer perceptions about the services. This tool is used to overcome problems with related to customer satisfaction and quality of services offered to customers.Wong,A. and Sohal, A. (2003) discussed about customer satisfaction as often recognized as the future expectations of banks in terms of its profitability and market share, a satisfied customer always shares his or her experiences to others like a word of mouth advertising thereby creating to increase more new customers to bank. This is possible only when the banks give quality services with ease. Whereas on the other hand dissatisfied customer gives a negative feedback about the bank to outsiders where the image of the bank will get spoiled thereby losing an opportunity to increase its market share and attract new customers. It is not only the customer satisfaction, the social relationships with customers is also equally important. Interacting with customers and their family increases the opportunity for bank, it is seen in foreign banks that passing the wishes on birthdays and marriage anniversaries is a news strategy for banks to keep

in touch with customers. In a competitive market place, understanding customer's needs is very valuable. Therefore, companies are preferring customers over products nowadays. Satisfaction is the main source of attracting customers (Patterson et al., 1997). Customer loyalty has become a great challenge for companies in the current era (Khalifa & Liu, 2003). In banking sector, it is very important to understand the factors leading to satisfaction, which will evidently lead to loyalty (Vanriel et al., 2001). The competition is increasing day-by-day regarding services in banking sector. It has been observed that Information Technology is replacing the human labor at a rapid rate (Jun & Cai, 2001). It has been proved that organizations need to give more consideration towards customer satisfaction (Parasuraman & Grewal, 2000). Mols (2000) argued that the home-based Internet banking might lead to strong relationships with customers because customer expectations have a tendency to change over time. In the same manner, service quality is another important issue while gaining customer satisfaction. Maintaining service quality is extremely necessary in current and highly competitive banking sector (Mefford, 1993). For this, bankers need to identify the attributes affecting customer satisfaction. Literature gives very limited information related to these attributes (Jun & Cai, 2001). More research should be conducted to know about the attributes leading to customer satisfaction (Parasurman et al., 1991). Service quality has a great impact on firm's performance. Between academics customer satisfaction and service quality is considered as a distinct feature and bears great importance (Oliver, 1980). Most experts agree that customer satisfaction is a short-term measurement tool where as service quality is a long-term tool (Howcroft et al., 2002). Service quality is determined by the comparison made by the customers between their expectations and experiences (Gurau, 2002; Parasuraman et al., 1988). Service quality is also linked with customer loyalty. While some researchers are in the view that customer, satisfaction rather than service quality exerts stronger influences on buying intentions of the customers (Cronin and Taylor, 1992). Some other researchers also provided the strong empirical evidences supporting the fact that service quality increases the customer intentions to remain with any company. For example, Buzzell and Gale (1987) found out that service quality results in increased market share and repeated sales that ultimately leads to customer loyalty. Zeithaml et al. (1996) also concluded in their research that when organizations improve the quality of their services, customers' unfavorable intentions are decreased while favorable behavioral intentions are increased. Traditional service systems are still demanded by the customers along with the internet-based banking (Yang and Fang, 2004). Customer satisfaction is an important

driver for better organizational performance especially in the banking sector due to increased competition. Several studies measured the relationship between customer satisfaction and performance of the firm (Anderson et al., 1994; Al-Hawari and Warid, 2006). However, there is a severe shortage of literature that specifically measured the performance of banks with reference to service quality and customer satisfaction. It is found that there is a significant relationship between service quality and financial performance (Duncan and Elliot, 2002). So it is concluded that superior delivery of services results into superior profitability (Kotler, 2003). According to Smith and Bolton (2002) Customer satisfaction is the main role in profitability of retail banking, this includes retention of customers for long term, by attracting new customers, etc. however there are still satisfied and dissatisfied customers with banking services in the current circumstances, it may be the quality of services, timings of banks, interaction of a banker with customer etc. however banks are providing online banking system and phone banking which works 24/7 and can communicate with a banker easily to know about any information related their accounts. Anderson et al. (1976) in his study described about customer satisfaction explained in a different way of convenience and accessibility that make easy for him to do the transactions of banking. On another side it is the bank's ability to deliver these benefits on a regular basis to its customers will have impact on customer satisfaction. Providing the best to customers is one strategy which banks have in their hands. It is the responsibility of every one working bank to provide quality services, thereby which creates customer relationship stronger.

It is found that from the survey figures done by Chaoprasert and Elsey (2004) that it incur most cost for acquiring a new customer than maintain the existing customer. Customer satisfaction, customer relationship and quality services are there important aspects for banks to retain the customer for long run, and investments on these three elements gives profitability and market share. Customer satisfaction and High quality service frequently result in more recurrence purchases and market share. Customer satisfaction leads to customer loyalty and thereby leads to profitability and hence service quality is known as one of the basics of customer satisfaction.

Hossain and Leo (2009) discussed that now a days banks understand that if they provide greater value of services than their competitors in the market then, customer will be loyal and consequently and on other hand, if banks ignore about the satisfaction level of customers and concentrate only on the profits that are getting better than its competitors banks can only earn high profits if they are able to position themselves better than

competitor within a particular market. Accordingly, banks need to concentrate on service quality as an essential competitive strategy. The author defined service quality as a process consisting of series of intangible activities that takes place in one particular organization to reach its determined customer satisfaction about organization.

Rusbult (1988) argued that a person's loyalty and future relationship with a firm depends on their past relationship with it while evaluating all the alternatives available. The competence of a bank to handle conflict will determine customer satisfaction and customer loyalty. In addition, Fen & Lian (2007) established both customer satisfaction and service quality as predictors for re-patronage in restaurant industry moreover; they found customer satisfaction as a more suitable candidate for re-toleration. However, the same variable has yet been applied to banking industry further its presence has not been examined along other variables leading to customers' satisfaction.

Studies have widely highlighted the relationship between customer satisfactions and customer loyalty (Rust & Zahorik, 1993; Fornell, 1992; Patterson & Spreng, 1997; Taylor & Baker, 1994; Bearden & Teel, 1983) emphasized on the importance of customer satisfaction, as it is a significant predictor of customer loyalty. Likewise, Rust & Zahorik, (1993) declared that a contented customer exhibits greater retention and expressed significantly positive impact of customer satisfaction on customer loyalty. Particularly, customer satisfaction and repurchase intentions are inter-related (Rust & Zahorik, 1993; Taylor & Baker, 1994; Patterson & Spreng, 1997; Bolton, 1998; Hellier et al., 2003 and Fen & Lian, 2007). It is very important to identify the elements of service quality in order to gain customer satisfaction (Johnston, 1995). Angur et al. (1999) examined the applicability of alternative service quality measure in the Retail Banking industry in India. They conducted their research on the consumers of two major banks in India. They use SERVQUAL model to measure the overall service quality. They found that all the dimensions are not equally important in explaining variance in overall service quality. The result indicated that responsiveness and reliability seem to be the most important dimensions followed by the empathy and tangible dimensions; whereas, assurance appears to be the least important dimension. Finally, they concluded that SERVQUAL is the best measure of service quality in banking industry.

Based on the literature review the following objectives were drawn for the study:

### **3.Objectives Of The Study**

To investigate the most preferred elements of service quality in banking sector.

To study the relationship between service quality and customer satisfaction

To understand the effect of service quality on customer loyalty.

#### 4.Hypotheses

The following hypotheses, for customer satisfaction and service quality in banking sector, have been developed from the literature review:

H1: Tangibility will result in customer satisfaction.

H2: Reliability will result in customer satisfaction.

H3: Competence will result in customer satisfaction.

H4: Conflict Handling will result in customer satisfaction.

H5: Customer Satisfaction will result in customer loyalty.

#### 5.Theoretical Model

The researchers offered a conceptual model constructed based on literature review representing the relationship between customer satisfaction and service quality as:

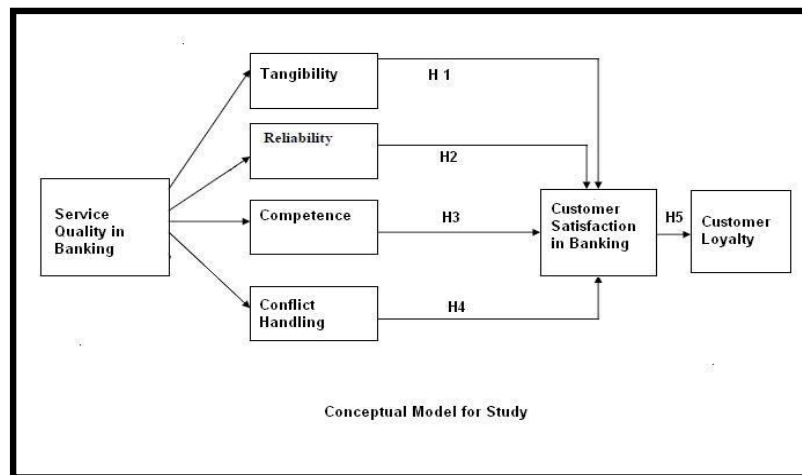


Figure 1

#### 6.Methodology

The questionnaire-based survey was conducted in different cities of India including Hyderabad, Secunderabad, Chennai, Bangalore and Mumbai.. Total 500 questionnaires were distributed using convenience-sampling techniques and people had to fill them based on their banking experience. The response rate has been 43.4 %, which means that only two hundred & seventeen properly filled survey forms were brought back to target

respondents. Respondents were the customers of different banks from several cities of India. Questionnaire was mailed to the respondents and responses were obtained online. The questionnaire was demarcated into two sections; first section containing demographics related to usage of internet banking whereas second one measured the effects of service quality determinants upon customer satisfaction and loyalty. Initially a pilot study was conducted upon 58 respondents.

### **7. Measurement Of The Constructs**

Four service quality determinants have been chosen from the study carried out by (Zethaml et al., 2000; 2002). These elements are also accepted by other authors (Jun & Cai, 2001; Yang & Fang, 2004; Liu & Arnett, 2000; Ndubisi et al., 2009) to conclude the service quality in banking sector. In the present study service quality was measured by four variables which were tangibility (four items), reliability having three items, competence was measured with four items and there were three items of conflict handling. Satisfaction and loyalty have three and four items, respectively, used in this study. The element used to calculate the reaction was 5-Point likert scale where 5 was the upper-most level of unity and 1 was the lower-most one. The SPSS technique was used for data analysis and findings and AMOS was used for model testing.

### **8. Result And Discussion**

The objective of this study is to investigate the most preferred elements for service quality in banking sector, which effect customer satisfaction as well as analyze the effects of customer satisfaction on customer loyalty regarding banking relationships both theoretically and empirically. The results of current study show that maximum respondents are male (86.5%) while only 13.5 % are female participants and 88.5% respondents with age bracket of 30-45 years.

<b>Variable</b>	<b>items</b>	<b>mean</b>	<b>Std. Deviation</b>	<b>alpha</b>
Tangibility	4	3.313	0.51989	0.817
Reliability	3	3.402	0.51936	0.804
Competence	4	3.397	0.48891	0.795
Conflict Handling	3	3.329	0.50130	0.647



Variable	items	mean	Std. Deviation	alpha
Customer Satisfaction	3	3.382	0.49999	0.639
Customer Loyalty	4	3.336	0.48551	0.821

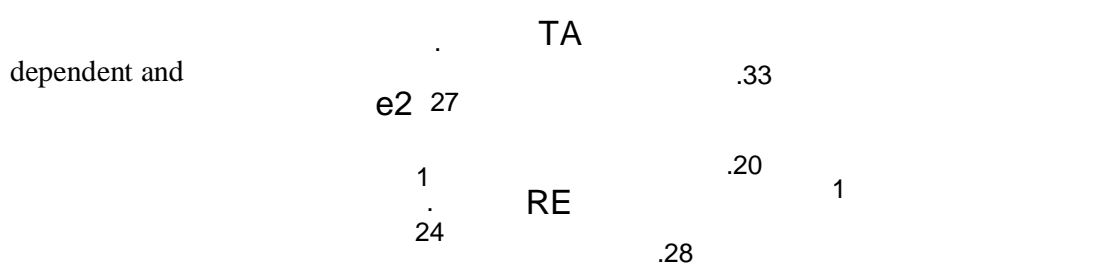
*Table 1 :Descriptive Statistics and Composite Reliability of data*

The descriptive statistic shows the direction of response, in the above table the mean value that is 3.313 of tangibility reveals respondents are agreed that tangibility enhance the service quality of banking as well as reliability, competence and conflict handling the mean value depicts the response rate of potential respondents is in positive side. Whereas, the mean value reveals customer satisfaction and loyalty are also responded agreed. The table further gives the information about reliability of data. Reliability shows the consistency of the outcomes. Inner appropriateness of the whole scale is the most widely and accepted measure of reliability. Coefficient alpha determines it and is also known as Cranach's alpha. In the context of reliability of data, the tangibility with reliability of 82 percent, reliability of (80 percent), the Cronbach Alpha of competence is 0.795, the conflict handling variable has reliability 0.647, customer satisfaction Cronbach Alpha value is 0.639 and the reliability of customer loyalty is 82 percent, whereas, the overall Cronbach Alpha is 0.886. The below model demonstrates the affinity among the variables and it helps to calculate the effects of service quality constructs and its relations to customer satisfaction in banking sector and the importance and role of each variable for customer satisfaction. It also unravels the affinity between customer satisfaction and loyalty. The index of fit for the current survey model is displayed in the above table, taking degrees of freedom (10) into account; most index value approach the general standard of index fit. Analysis of model demonstrates that it is critical (Chi= 583.41) ( $P < 0.05$ ). The Result of above hypotheses test of the affinity among variables including service quality (tangibility, reliability, competence, conflict handling), customer satisfaction and customer loyalty in Banking sector are shown in table 4 and figure two. The results of above table 4 show the regression co-efficient (Beta) value is 0.327 between tangibility (TA) and customer satisfaction (CS) and the affinity has been determined by examining that if tangibility changes by 1% there would be almost 33% change in customer satisfaction and p-value ( $p < 0.05$ ) suggests that there is significant

affinity among both of these elements. Whereas, the affinity among reliability (RE) and customer satisfaction (CS), competence (CO) and customer satisfaction, conflict handling (CH) and satisfaction, the co-efficient values 0.201, 0.278 and 0.153 show the

change in each variable with customer satisfaction respectively and it has been

demonstrated that the affinity is statistically critical ( $p < 0.05$ ) between



TA –Tangibility                      RE -Reliability  
 CO- Competence                    CH -Conflict Handling  
 CS -Customer Satisfaction CL -Customer Loyalty

independent variables. The analysis highlights the relationships between customer satisfaction and customer loyalty are statistically significant ( $P < .05$ ) and customer satisfaction contributes 87.4 percent in customer loyalty. Therefore, all the constructs merged in service quality play an important role in customer loyalty in Indian banking sector.

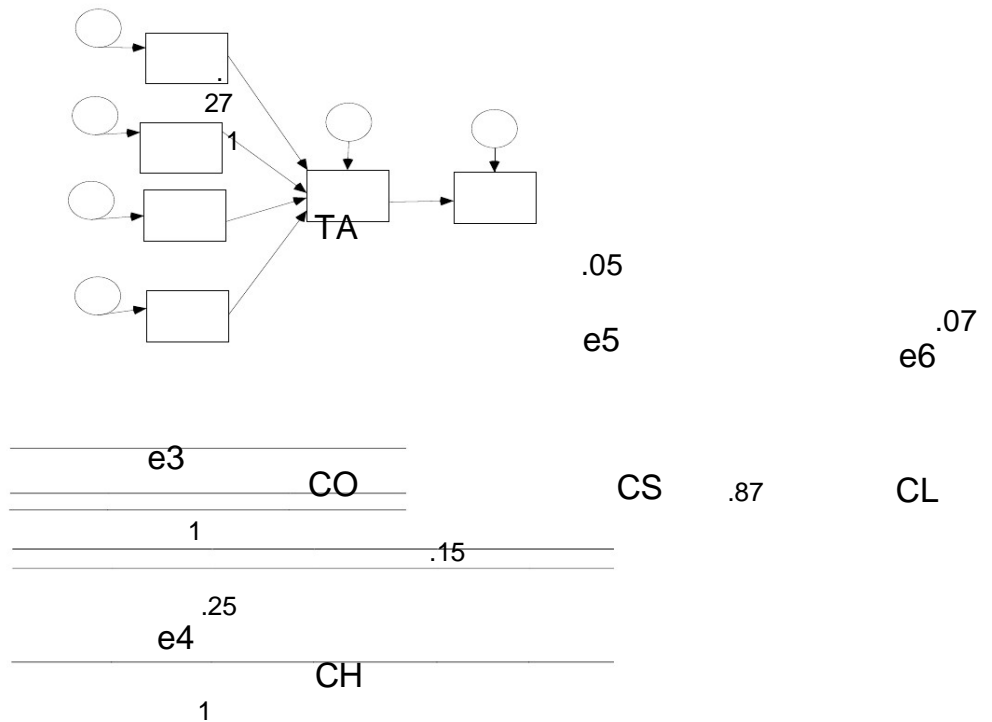


Table 3: Index of fit of the Model

Model Summary		
Chi Square	Degree of freedom	P-value
583.41	10	0.000

Variables	Estimates	S.E	Critical Ratio	P-value	Results
CS <--- TA	0.327	.030	10.827		
CS <--- RE	0.201	.030	6.641	0.000	Accepted
CS <--- CO	0.278	.032	8.657	0.000	Accepted
CS <--- CH	0.153	.031	4.877	0.000	Accepted
CL <--- CS	0.874	.057	15.226	0.000	Accepted

Table 4: Hypotheses testing based on Regression weights

The results make it obvious that regression coefficients of tangibility, reliability, competence conflict handling are almost 0.5 and p values are less than 0.05 indicates the importance of these independent constructs in customer satisfaction and coefficient value of customer satisfaction (0.874) shows the highly relationship with customer loyalty. The results of the study demonstrate that the hypotheses (H1, H2, H3, H4 and H5) are accurate and shows that tangibility, reliability, competence conflict handling have maximum affinity with customer satisfaction and customer satisfaction is has maximum affinity with customer loyalty. The results of present study are in line with previous studies such as Fen & Lian (2007) established both customer satisfaction and service quality as predictors for re-patronage in restaurant industry moreover they found customer satisfaction as a more powerful seer of re-patronization. Bearden & Teel (1983) suggested that customer satisfaction is critical, as it is an important seer of customer loyalty.

### **9.Conclusion**

This study measures the effect of most common constructs for quality of banking services that influence customer satisfaction and examine the impact of customer satisfaction on customer loyalty in the context of banking relationships. It is quite evident from the results that theory and practice in different areas are closely related, for instance, the service quality constructs and customer satisfaction are very important and there is positive and significant relationship between these variables it means the change of one point of each construct of service quality effects the customer satisfaction, whereas, it is concluded that the customer satisfaction and customer loyalty have the

strong positive relationship with each other and the change in one point of customer satisfaction contributes almost 87 percent in customer loyalty. With increased tangibility of the banking services the customer satisfaction is affected positively. As all the hypotheses are correct the conceptual model gets automatically correct. All the service quality constructs result in increased customer satisfaction. The satisfaction of customer in banking leads to customer Loyalty in Banking.

#### **10.Limitations and Future Research**

This study is based upon easy sampling processes, which prohibits general nature; a random probability sampling method can provide results that are more accurate. Due to limitations of time and budget, the study has been carried out on a small scale that could be expanded in future. In addition, there exists a significant difference in literacy level of clientele of the different banks in different cities which may be taken into account in future studies.

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