A COMPARATIVE STUDY OF CUSTOMER PERCEPTION TOWARDS BANKING SERVICES

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Abstract - *In banking sector, the whole range of activity and generation of income swivels around the customer. The quality of service is crucial to both the customers and the banks. As banks provide identical services, in order to survive the competitions, they have to identify the customers' needs and expectations and not only deliver quality services but should constantly improve on them. The purpose of this paper is to determine the customer's perception toward the banking services with a sample size of 500 customers taken from selected branches of commercial banks from Dimapur and Kohima districts of Nagaland. The overall service quality and customer satisfaction of commercial banks is being done by comparing the Means of all dimensions' Mean Consideration and Mean Experience covering all the items. The finding of the study clearly shows that different educational status groups and different occupation groups of customers have different perception toward the banking services. It also shows that all the educational status groups as well as occupation groups of customers experience less than what they expect in the overall service quality of commercial banks. It is, therefore, suggested that banks, keeping in view the perception level of different categories of customers, take necessary initiatives to understand the needs and expectations of all categories of customers and fulfill the same in a better way.*

Key Words: *Commercial Banks, Customer Satisfaction, Service Quality, SERVQUAL.*

1. INTRODUCTION

Marketing is a core element of management philosophy and key to its success lies in focusing more and more on the customers. The success of a firm depends upon the efficiency of its customer's service. Thus, the main challenge before the marketers is to identify what would appeal and convince the customers and ensure that customers' need, wants, & demands are fulfilled. Today customers look out value for money; therefore marketers are trying to enhance the concept of value through unique delivery methods. They have realized that product, service characteristics, customers' aspirations & perceptions and the availability of competing alternatives can be used to enhance customer satisfaction.

Banking is a catalyst and life of modern trade and commerce. It is an integral part of all the business. Today the banking industry is facing a rapidly changing market, new technologies, economic uncertainties, fierce competition, and more demanding customers which lead to an unprecedented set of challenges. In the era of globalization and liberalization, economic reform has become imperative to remain in the main stream of global economy. The banking sector being the backbone of the economy can not maintain the status quo. Again, with the advancement of information technology and communication system, the whole world has been reduced to a global village. At present customers are well aware of the service level available around the world and thus expects the best from his bank. Commercial banks operating in India have been facing tremendous challenges as also opportunities in the new millennium. After nationalization, tremendous changes have been taking place in the banking system. Increasing domestic and international competition and fast changing technologies have led to growing pressure on banks to think in terms of increasing the effectiveness in such ways that should be beneficial to them. Success of the banking organization depends upon the efficiency of its customer's service. Under these circumstances, banks are faced with pronged challenges to retain the existing customers and to create new customers. However, success rate depends on the innovative strategies adopted by the banks including the better customer services and adequate fulfillment of customers' expectations. To keep pace with the changing environment, commercial banks have not only been adopting technology and innovative strategies at a faster rate but have also been offering numerous services and embracing many new features in their services.

2. SERVICE QUALITY AND CUSTOMER SATISFACTION

Gronroos (1984) defines service quality (SQ) as a set of perceived judgments resulting from an evaluation process where customers compare their expectations with the service they perceive to have received. Parasuraman et al. (1988) defines SQ as a difference between customer expectation of service and customers' perceptions of the actual service. According to ISO standard quality means the totality of features and characteristics of a product, process, or service. Kasper et al. (1999) cited in Brahmbhatt & Panelia (2008) defines SQ as the degree to which the service offered can satisfy the expectations of the user. SQ is a measure of how well a delivered service matches the customers' expectations.

According to Oliver et al. (1992) "Customer satisfaction (CS) is a consumer's post-purchase evaluation and affective response to the overall product or service experience". Rust and Oliver (1994) states that, "CS is a summary of cognitive and affective reaction to a service incident (or sometime to a long-term service relationship). Satisfaction (or dissatisfaction) results from experiencing a SQ encounter and comparing that encounter with what was expected". According to Ghost & Gnanadhas (2011) the CS is the collective opinion on various aspects in commercial banks. CS is derived from the customer's attitude towards various variables related to banks. According to Philip Kotler (2007) "CS is a person's feeling of pleasure or disappointment resulting from comparing a product perceived performance in relations to his or her expectations". However, CS is an ambiguous and abstract concept because the actual manifestation of the state of satisfaction varies from person to person and service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors.

In the modern customer centric competitive arena, satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. Satisfaction and quality have evolved along parallel tracks (Lilijander, 1995). Quality works as an antecedent of CS (Ruyter and Bloemer, 1995). Brahmbhatt & Panelia (2008) pointed out that SQ is at the root of CS. As banks provide identical services, it is the delivery of quality service according to customers' expectations, will matter most in meeting the challenges of competition. Any bank that wants to compete in this global industry must offer services that create CS. CS lies in banks' ability to deliver better quality products and convenient solutions to the customers.

3. SERVICE QUALITY DIMENSIONS

The SERVQUAL instrument developed by Parasuraman et al. (1988), a 22 item scale that measures SQ along five dimensions/factors, namely: reliability, responsiveness, assurance, empathy, and tangibles, forms the foundation on which all other works have been built. SERVQUAL was developed based on the view of the customer's assessment. In spite of some reprehension on the efficacy of SERVQUAL across different service settings, there is a general agreement that items included in SERVQUAL are reasonably good predictors of SQ in its wholeness. SERVQUAL has been widely used in variety of studies that include public services, higher education, hotel, banking, consulting, tourism, marketing, hospital, and telecommunication industry. In this research, an attempt has been made to investigate the expectation and perception of the customers who avail the services of commercial banks. The broad variables of the study are service quality and customer satisfaction. The service quality dimensions considered for the study are listed in Table 1.

Table - 1: Service Quality Dimensions Used in the Study

Sl.No	Dimensions	Explanation
1	**Tangibility** (implies the ability of tangibles)	They are defined as the appearance of physical facility, equipments, personnel, and communication materials
2	**Reliability** (delivery on promises)	It means ability to perform the promised service dependably and accurately.
3	**Responsiveness** (being willing to help)	It is the willingness to help customers and to provide prompt service in time. This dimension emphasize on attentiveness and promptness in dealing with customers' request, questions, complains and problems.
4	**Assurance** (inspiring trust and confidence)	It is defined as employees' knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence.
5	**Empathy** (treating customers as individuals)	It is defined as the caring, individualized attention the firm provides to its customers. (Employees should understand the specific needs of their customers).
6	**Service Products vis-à-vis Core Services**	It portrays the 'content' of a service. It is 'what' of a service and includes the features offered in a service.
7	**Systematization and Standardization of Service Delivery** (non human element)	It means the processes, procedures, system and technology that could make a service standardized, stream lined and simplified so that it can be received by the customers hassle-free from service provider.
8	**Security**	Refers to physical safety, financial security, confidentiality.

Source: E-Book *Quality Management*, Graeme Knowles, bookboon.com, p. 167 to 176; and various research Papers.

4. REVIEW OF LITERATURE

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. Customer satisfaction is an important theoretical as well as practical issue for marketers and consumer researchers. It may be considered as essence of success in the present highly competitive scenario. A number of studies are available on service quality and customer satisfaction both in India and abroad. Here an attempt has been made to present a view of some of the literature available in the area of customer services in banks in particular.

Shanka (2012) confirmed the theory of literatures regarding the relationship between the SQ and CS and indicated that there is a positive correlation between the dimensions of SQ and CS. The results also showed that offering quality service have positive impact on overall CS. The research proved that *empathy* and *responsiveness* plays the most important role in CS level followed by *tangibility*, *assurance*, and *reliability*. The research findings also indicated that offering high quality service increases CS, which in turn leads to high level of customer commitment and loyalty. Dash and Mahapatra (2006) observed that the customers' requirements must be translated and quantified into measurable targets. This provides an easy way to monitor improvements, and deciding upon the attributes that need to be concentrated on in order to improve customer satisfaction**.** Pushpaganthan (2006) finds that as regards facilities and amenities in public sector banks, the customers' expectations are not fulfilled when compared to foreign banks and private sector banks. The study reveals the dissatisfaction of customers with the behavior of bank staff in their dealings with customers in public sector banks and private sector banks. Huei-Chen (2007) found that personal risk, privacy risk and performance risk embodies the customer perception on quality of online services. Jham and Khan (2008) inferred that the satisfaction of customers with the services of Indian banks is linked with the performance of banks. Nukpezah and Nyumuyo (2009) established that the competitive pricing as well as company image contribute to customer satisfaction and that service quality along a number of pathways drives customer loyalty and profitability. Ghost & Gnanadhas (2011) concludes that there is a close link between the customer's perception on the service quality factors and the customer satisfaction. But the impacts of service quality factor on customer satisfaction among the customer are not unique; it depends upon the demographic profile of the customers. Haq and Muhammad (2012) found that CS varies from person to person. Malli (2011) concluded that each aspect of SQ leading to CS is influenced by one or the other demographic factors which results into varied CS for all category banks. Fozia (2013) found that different occupation group of customers have different perception toward the e-banking services. The results points out that demographic factors impact significantly internet banking behavior, specifically, occupation and age. The paper suggests that an understanding about the customer's perception regarding the e-banking services will help the bankers to understand the customers' need in a better way. Kumbhar (2011) pointed out there is a significant difference in the customers' perception in internet banking services provided by the public and private sector banks; private sector banks are providing better SQ of internet banking than the public sector banks.

Qadeer (2013) observed that the quality of service has significant contribution towards CS because it is affected by various factors such as human interaction, physical environment, value, price, performance, etc. Lenka et. al. (2009) found that better human, technical, and tangible aspects of SQ of the bank branches increase CS. Human aspects of SQ were found to influence CS more than the technical and tangible aspects. Nuseir et. al. (2010) indicated that e-service quality dimensions such as website attributes, reliability, perceived risk, responsiveness and customization have a positive and significant effect on overall CS. Alabar (2012) concluded that there is an impact of e-banking on satisfaction of the customers of the banks. Ongori (2013) found that there is a significant relationship between self-service channels such as ATMs, internet banking, mobile banking, and CS. Munusamy, et. al., (2010) found that Assurance has

positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction. Haidar & Islam (2011) found that tangible is the most important factor in determining the service quality of private commercial banks followed by reliability, empathy, accessibility, and assurance. However, these factors or dimensions vary across gender, age, education level, and occupation. Santhiyavalli (2011) indicated that among 5 dimensions of SQ, *Reliability, Responsiveness, Empathy*, and *Tangibility* are the major factors responsible for CS among the customers of State Bank of India. Rao and Lakew, (2011) revealed that *Reliability* and *Assurance* dimensions of SQ scored the highest ratings while the *Tangibles* dimension got the lowest score. The study also found that there is a strong dissimilarity in SQ perceptions between customers of private sector and public sector banks. Selvakumar (2015) found that *assurance* has the most significant impact on CS towards banking services and *responsiveness* has the least significant impact on CS towards banks. Khafafa & Shafii (2013) found that *responsiveness* was the strongest indicator of CS using the dimensions of perceived quality, followed by *reliability*, *empathy*, and *assurance.*

5. SIGNIFICANCE OF THE STUDY

The banking is a customer-oriented service industry, which is facing competition from within as well as without. Banks are also facing challenges to meet the ever increasing demand of the customers. Service businesses like banks are very much sensitive. Customers value the quality of the services of the banks to take up services. Customer value is an asset to the bank, and the value that a bank creates comes from its customers. While quality service is essential in today's competitive market, it is equally important that a customer experiences the extra feel that only superior service can deliver. A bank that caters to its customers' needs will inevitably gain the loyalty of its customers, thus resulting in repeat business as well as potential referrals. So, while marketing their products and services banks must concentrate on quality of its products and services and thereby gain more profitability to survive and sustain in the present competitive banking environment. Banks are required to move closer to customers to know their needs thoroughly and make efforts to reach out to their desired satisfaction level. This requires an understanding of the factors that contribute to service quality and the impact of each such service factor on the level of customer satisfaction. One way to do so is to get feedback from the customers and adopt strategies accordingly. Moreover, with the passing of time, changing banking scenario and ever increasing customers' expectations, the service quality factors also changes. The present study is a need based one in a fast changing scenario. It is expected that the study will be helpful in finding out the service quality consideration and experience of satisfaction of the customers. This will help the banks in indicating the direction in which the banks should move and restructure themselves to keep pace with the challenges of time.

6. OBJECTIVES OF THE STUDY

The study aims to make education level-wise, and occupation-wise comparison of customers' overall service quality consideration of commercial banks and their satisfaction with the quality of services provided.

7. GEOGRAPHICAL COVERAGE OF THE STUDY

The study is confined to two districts of Nagaland, viz. Dimapur and Kohima. Dimapur district has a geographical area of 927 Sq.km with a population of 378811 persons accounting for 19% of the total population of the state (2011 census). Dimapur town is the main commercial centre of the state. Kohima district has a total geographical area of 1595 Sq.km with a population 267,998 persons accounting for 14% of the total population (as per 2011census). Kohima town is the districts headquarter as well as state capital. Banking net-work in the state is not as large and wide as it is in other parts of the country. The records, however, indicate that there is a steady growth in the functioning of this sector in the state. Most of the banks and their branches in the state are concentrated in these two districts. All the 28 banks operating in the state have branches in Dimapur, and 18 banks have branches in Kohima. Out of 175 bank branches in the state, 100 (57.14%) branches are found in these two districts alone. Again, out of these 100 branches, 26 are of SBI, 35 are of other nationalized commercial banks, 23 are of private commercial banks and remaining 16 are of co-operative bank and rural bank. Dimapur is the major commercial centre with highest number of bank branches followed by Kohima and have maximum users of banking services.

8. MATERIALS AND METHODS

The study focused on service quality and customer satisfaction using some identified variables. For the purpose of this study, the survey was conducted amongst the customers of commercial banks in two districts of Nagaland, viz. Dimapur and Kohima. A total of 11 banks were selected for the study, taking 7 from public sector and 4 from private sector in approximate proportion to the total number of branches of each bank as well as each district, using convenience sampling. While selecting the sample respondents, convenient as well as quota sampling were used. A total of 500 respondents (account holders) were considered for the study which was divided in proportion to the number of accounts in each bank branch.

The study utilizes both primary and secondary data sources. The secondary data sources consist of published studies in various international and national journals, and information contained in websites of RBI and other commercial banks. The primary data was collected through a well-structured questionnaire from the customers of selected bank branches. The questionnaire was designed with multiple choice selections and consisted of statements on service quality variables.

To measure the consideration level of service quality by the customers and also the experience of satisfaction level of the customers, 5 point scale has been used. When responding to a questionnaire item, respondents specified their level of consideration as well as experience from the specific services catered by the bank. In other words, to elicit the level of consideration, the respondents were required to choose their agreement or disagreement for quality assessment of various factors for each item into a five pre-defined level scale --'strongly agree', 'agree', 'indifferent', 'disagree', and 'strongly disagree'. Similarly, to elicit the level of experience, they were required to choose correct alternatives for each item vis-à-vis statement. The alternatives were 'strongly satisfied', 'satisfied', 'indifferent', 'dissatisfied' and 'strongly dissatisfied'. The answers of the respondents were solely based on the respondents' experience and personal opinion, without any influence. The data collected were analyzed with relevant statistical tools and techniques, using SPSS software.

9. RESULTS AND DISCUSSION

The basic data description of the respondents is presented in Table 2.

### Table - 2: Basic Data Description of the Respondents

		Frequency	Percent
Level of Education	Below Matric	34	6.8
	Matric	103	20.6
	Higher Secondary	102	20.4
	Graduate	152	30.4
	Post Graduate & above	102	20.4
	Others	7	1.4
	Total	**500**	**100.0**
Occupation	Students	60	12.0
	Services	174	34.8
	Professionals	50	10.0
	Own Business	187	37.4
	House Wives	14	2.8
	Agriculturists	13	2.6
	Others	2	0.4
	Total	**500**	**100.0**

Source: *Based on Survey Data*

Level of education-wise comparison shows majority of the respondents are graduate (30.4 %), followed by matriculate (20.6 %), higher secondary passed (20.4 %), post graduate (20.4 %), below matric (6.8%), and others (1.4%). Occupation-wise comparison of respondents shows, 'own business' category has the highest number (37.4 %), followed by 'services' (34.8 %), 'students' (12%), 'professional' (10%), house wives (2.8%), agriculturists (2.6%), and others (0.4%).

The overall service quality and customer satisfaction of commercial banks is done by comparing the Means of all dimensions' Mean *Consideration* and Mean *Experience* covering all the items.
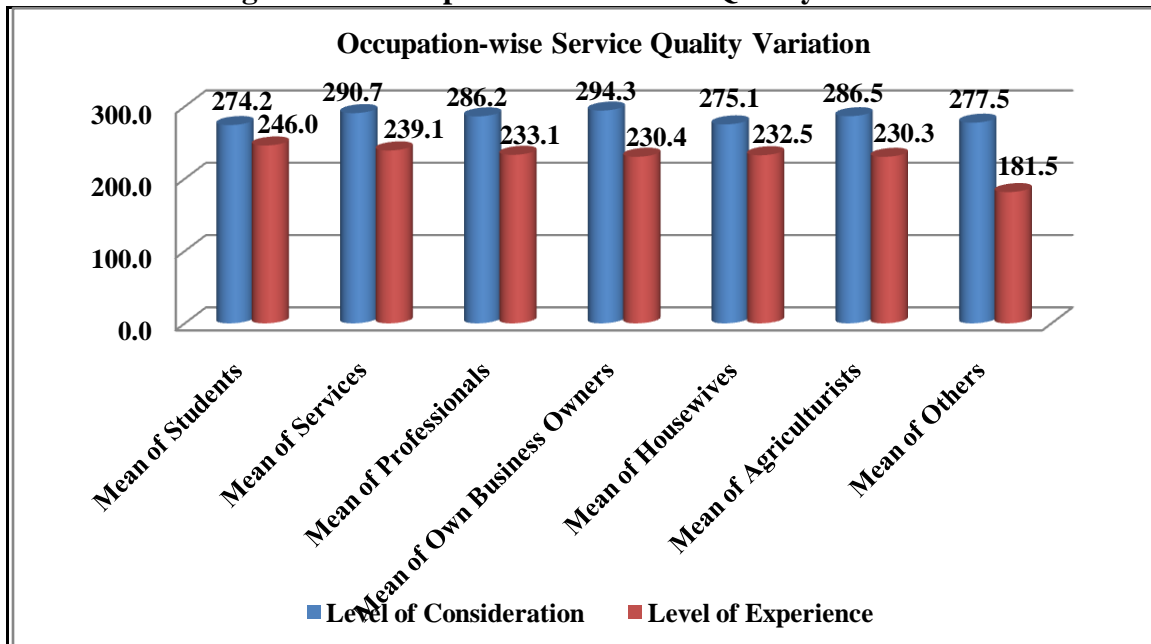
Figure – 1: Level of Education-wise Service Quality Variation
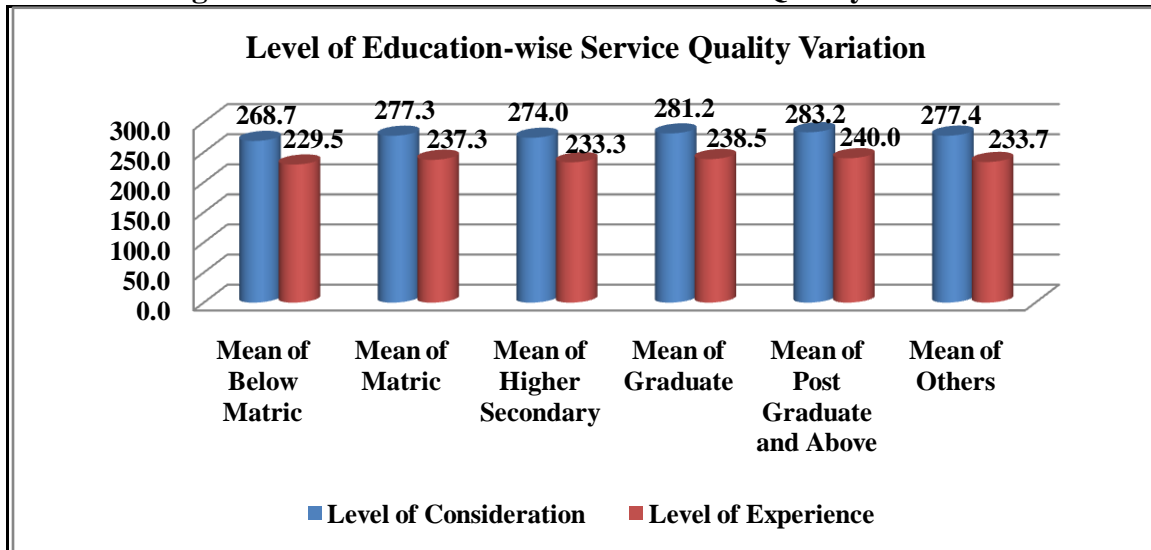
Source: *Based on Survey Data*

From the figure 1, it is found that in respect of overall service quality, the *Consideration* level of 'post graduate and above' group of customers is highest followed by 'graduate', 'others', 'matriculate', 'higher secondary', and the lowest is of 'below matriculate'; also, the overall *Experience* level of 'post graduate and above' group of customers is highest followed by 'graduate', 'matriculate', 'others', 'higher secondary', and the lowest is of 'below matriculate'. On the whole all the educational status groups of customers experiences less than what they consider in the overall service quality.

Figure – 2: Occupation-wise Service Quality Variation

Source: *Based on Survey Data*

From the figure 2, it is found that in respect of overall service quality, the *Consideration* level of 'own business owners' group of customers is highest followed by 'service holders', 'agriculturists', 'professionals', 'others', 'housewives', and the lowest is of 'students'; whereas, the overall *Experience* level of 'students' group of customers is highest followed by 'service holders', 'professionals', 'housewives', 'own business owners', 'agriculturist', and the lowest is of 'others'. On the whole all the occupation groups of customers experiences less than what they consider in the overall service quality.

10. CONCLUSION AND SUGGESTIONS

It is found that, on the whole, all the educational status groups as well as occupation groups of customers experienced less than what they expected in the overall service quality. It is, therefore, suggested that commercial banks, take necessary initiatives to improve on all the dimensions of service quality and fulfill the expectations of the customers of all educational status groups as well as occupation groups.

11. LIMITATIONS

As the study is mainly based on primary data, the responses from customers are likely to be influenced by mood, time, situation, impression, etc. Customers' service quality expectations and satisfaction experience are subjective in nature and are always in a state of constant flux and change based on geographical locations & customers' demographics. Moreover, the study was confined to only two districts of Nagaland state and based on one time data collection from the customers with savings accounts and current accounts of commercial banks. Again, any in-depth study on service quality and customer satisfaction requires inclusion of every perceived issues/variables of banking services. But in the present study, it has been restricted to only the important issues/variables of the general awareness among people. The findings, therefore, cannot be generalized.

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