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Service Quality Dimensions in the Banking Industry and Its Effect on Customer Satisfaction (Case Study)

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1. Introduction

In the competitive world, it is a key factor to meet customer satisfaction which is followed by organizations. Customer satisfaction is one of fundamental principles of quality management. Loyal and satisfied customers bring about stable income for organizations. Thus organizations pay special attention to factors such as customer knowledge, customer relationships, and determination of methods for meeting customer satisfaction and for providing suitable goods and services to meet customer needs because Customer is the most important asset of organization. Peter Drucker claims that customer satisfaction is the goal and aim of all activities. "Increased competition, meeting customer satisfactions ...are new concepts that have strongly affected current world in a way that one cannot compete or even survive according old ideas in new world." There is no doubt that development of technology has increased customers 'expectations to receive quality and on time services. Customers will no longer accept any quality of services. Service quality is increasingly becoming a major strategic variable (Robledo, 2001; Terziovski and Dean, 1998). And This construct has received increased scrutiny during the last few decades (Svensson, 2004). In the 1980, large organizations became more interested in the development of service quality measures (Dedeke, 2003). Much of the research has focused on measuring service quality using the SERVQUAL instrument (Kang, 2006; Ladhair, 2008). While, the SERVQUAL technique has attracted a lot of attention for its conceptualization of quality measurement issues, it has also attracted criticism (O'Neill *et al.*, 1998). One criticism of SERVQUAL has been the point that the instrument mainly focuses on the service delivery process. That is, while the contemporary studies on service quality seemingly focused on the process of service delivery, additional aspects to be considered have already been suggested, especially by European scholars (Kang and James, 2004). For example, Gronroos noted that the quality of a service as perceived by customers has three dimensions: functional (or process) dimension, technical (or outcome) dimension and image (Kang and James, 2004). Thus, the European perspective versus

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American perspective suggests that service quality considers two more components, technical quality and image. No efforts have been made to test the European perspective to determine the dimensions of services quality in banking industry of Iran. The purpose of this study is to extend our understanding of service quality by empirically examining the conceptualization of service quality suggested in the European perspective (i.e., Gronroos's model) (Kang and James, 2004). Researchers have tried to develop conceptual models to explain the service quality and to measure consumers perceived service quality in different industries (Seth *et al.*, 2005). A good operational example of a standardized framework for understanding service quality is the SERVQUAL instrument developed by Parasuraman. The researchers discovered five general dimensions with focus group interviews which they labeled: reliability, responsiveness, tangibles, assurance and empathy (Wong and Sohal, 2002). Service quality is an important factor for success in the banking sector. Thus, some bank managers emphasize the various dimensions of service quality (Glaveli *et al.*, 2006).

Parasuraman and his supporters introduce 5 general dimensions of service quality of any service provider. These dimensions include:

1. Tangibility: physical facilities, tools, machines, personnel, materials and communication channels.
2. Trustworthiness: the ability to provide promised services in a proper and reliable way.
3. Accountability: to have the interest in providing appropriate service and generally helping customers.
4. Reliability: knowledgeable and polite personnel and their ability to win customers trust and confidence.
5. Sympathy: taking care and paying attention to individuals

Thus any bank that fails to surpass customer expectations and meet customer satisfaction will not be able to compete with other banks. It is the most difficult challenge for a bank that its customers transfer their accounts to rival banks because of better services.

Currently, Iranian banking industry has a dynamic and complex environment. Increasing development of public and private commercial banks and improvements in the kind and way services have been offered, increasing expansion of financial and credential institutions and organs to provide financial and non financial services, and increasing development of technology in banking industry offers a competitive and special environment to any organization. It requires that active organization in the banking industry of country pay more attention to customer satisfaction. This goal will not be achieved without localized models and indicators through which one can make sure of customer satisfaction. However, appropriate studies have not been done to realize dimensions of service quality. So this study aims to estimate and evaluate indicators of Parasuraman model of service quality through a survey from customers of Melli bank to have a better understanding of these dimensions.

We intend to evaluate five dimensions of service quality according Parasuraman model.

So we will try to answer following questions about Bank Melli Iran of East Azerbaijan:

1. How does sympathy influence customer' satisfaction in Bank Melli Iran of East Azerbaijan?
2. How does reliability influence customer satisfaction in Bank Melli Iran of East Azerbaijan?
3. How does accountability influence on customer satisfaction in Bank Melli Iran of East Azerbaijan?
4. How does tangibility of services influence on customer satisfaction in Bank Melli Iran of East Azerbaijan?
5. How does validity of provided services influence on customer satisfaction in Bank Melli Iran of East Azerbaijan?

2. Research objectives

This research aims at one main objective and five subsidiary objectives that are discussed as following:

Main objective

To study dimensions of service quality and to evaluate the effects of these dimensions on satisfaction of Melli bank customers in the province of Azerbaijan-e Sharghi.

Subsidiary objectives

- To study the effect of sympathy against services provided on the satisfaction of Melli Bank customers in the province of Azerbaijan-e Sharghi.
- To study the effect of reliability of services provided on the satisfaction of Melli Bank customers in the province of Azerbaijan-e Sharghi.
- To study the effect of tangibility of services offered on the satisfaction of Melli Bank customers in the province of Azerbaijan-e Sharghi.
- To study the effect of trustworthiness of services offered on the satisfaction of Melli Bank customers in the province of Azerbaijan-e Sharghi.
- To study the effect of being responsible for the services offered on the satisfaction of Melli Bank customers in the province of Azerbaijan-e Sharghi.

Research hypotheses

1. Sympathy has above average effect on customer satisfaction in Bank Melli Iran of East Azerbaijan.
2. Reliability has above average effect on customer satisfaction in Bank Melli Iran of East Azerbaijan.
3. Tangibility has above average effect on customer satisfaction in Bank Melli Iran of East Azerbaijan.
4. Trustworthiness has above average effect on customer satisfaction in Bank Melli Iran of East Azerbaijan.
5. Accountability has above average effect on customer satisfaction in Bank Melli Iran of East Azerbaijan.

Variables

Independent variables: Sympathy, tangibility, trustworthiness, reliability and accountability of provided services
Dependant variables: Bank customer satisfaction

Analytical model



Research scope

1. **Subjective Scope:** to evaluate the effect of dimensions of quality of services in Banking industry on customer satisfaction according Parasuraman model in Bank Melli Iran of East Azerbaijan.
2. **Spatial Scope:** Iran, Bank Melli Iran of East Azerbaijan
3. **Chronological Scope:** around 8 months that begins from July 2010 and ends at December 2010.

Statistical society

Statistical society of this study is all customers of Bank Melli Iran (East Azerbaijan) who were present in the bank (in East Azerbaijan).

Proposal

The research design used in this study is Descriptive research design. In terms of strategic purpose, this study is causative and survey research is applied to collect data. Thus, some books and documents have been studied to collect necessary information. This study also benefits from library studies, questionnaires, notes- to prepare theoretical framework. Therefore dimensions of quality of services in banking industry and its effect on customer satisfaction have been detected as well as demographic situation of all individuals in statistical sample. Assessments tools have been utilized for structural quality of services and then customer satisfaction has been evaluated. This study uses field work to collect experimental data. To extract and analyze experimental data- according to descriptive research design- various statistical methods have been applied to study existing situation of sympathy, accountability, reliability, tangibility and trustworthiness. Advanced statistical analysis such as T-student test has been used to detect and evaluate the effect of variables.

3. Society, sample and sampling method

The society of this study comprises of all customers of Bank Melli Iran and its branches in East Azerbaijan. Simple random sampling has been applied so all branches of society have the same chance of selection. Samples have been selected in random and the questionnaires are distributed among the customers randomly. The questionnaire has been distributed

among 300 customers from whom 256 customers completed and gave back the questionnaire. It shows that distribution of questionnaire among customers of Bank Melli Iran (East Azerbaijan)- as statistical society of this study- has been randomly. The number of statistical sample according sample size formula determined to be 267.

$$n = \frac{Z_{\alpha/2}^2 * p(1-p)}{e^2} = \frac{(1.96)^2 * 0.5(1 - 0.5)}{(0.06)^2} = 266.77 \approx 267$$

4. Validity and reliability of measurement tools

As the validity and reliability of the questionnaire has already been evaluated in another study by the author, we will suggest existing test results for a questionnaire of 43 questions and then we propose reliability test for current study by a questionnaire of 35 questions.

Standardized questionnaire has been used to collect data. It is the same questionnaire which has been used by King& James in 2004 in Europe. The questionnaire has been translated into Persian then its validity and reliability has been tested and finally it has been used. It includes 35 questions which have been designed according to Likert Spectrum. Questions are divided into 5 parts. Questions of every part are used to evaluate one of features (variables). Structural way has been used to determine validity of tools. Cronbach's α (alpha) coefficient calculation is used to determine the reliability of scales. The results indicate the reliability of measured features. A summary of results for validity and reliability of tests is indicated in table 1.

Scales	Cronbach's α (alpha) coefficient	Sampling adequacy	Bartlett sphericity test
Trustworthiness	0/78	0/75	206/113
Accountability	0/80	0/69	221/696
Reliability	0/84	0/69	200/996
Sympathy	0/85	0/60	33/860
Tangibility	0/79	0/78	318/818
Customer satisfaction	0/78	0/75	206/113

Table 1. Summary of Results for Validity and Reliability Test

With regard to results of validity and reliability tests of previous study, validity of current questionnaire has been evaluated by formal method. First of all, the questionnaire has been distributed among 35 customers of statistical society then the answers for every question have been assessed separately and the percentage has been calculated for every question. Firstly, the percentage for every question is above 90% of sample size. Secondly, all questions have been responded by maximum number of customers in an expected way. In addition to theoretical basis, corrective comments of respondents and expertise were considered to confirm the content validity of questionnaire in primary phase. It is clear that after pilot questionnaire, the answers have been evaluated by Cronbach's α coefficient (SPSS) - a reliable tool to determine the reliability of questionnaire. Using the results of

Cronbach's α coefficient (SPSS) the reliability of questionnaire was determined to be over 83% (it means 0.836). Thus the validity and reliability of questionnaire is confirmed.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.836	.836	35

Case Processing Summary			
		N	%
Cases	Valid	35	100.0
	Excluded ^a	0	.0
	Total	35	100.0

a. Listwise deletion based on all variables in the procedure.

Table 2. Calculation of Reliability of Questionnaire

5. Assessment tools and data collection method

A questionnaire has been designed according to existing literature to evaluate the dimensions of quality of services and its effect on Bank Melli Iran (East Azerbaijan) customer satisfaction. The indicators have been assessed through consideration of research background to evaluate five dimensions (It is reflected in analytical model of study). It is noteworthy that variables have been assessed by 5 point Likert scale. A questionnaire of 35 questions asks Bank Melli Iran (East Azerbaijan) customers to answer every question according a rating scale (Likert spectrum) starting from very low, below average, average, above average, very high. Assessments tools are 5 hypothesis of study.

5.1 Data analysis method

This study applies T-student test to test the hypothesis. The effect of any hypothesis will be evaluated separately. Significance level is 0.05 (degree of confidence: 95%) to prove or disprove the hypothesis. The questionnaire includes 35 questions. Each group of questions of hypothesis (1-5) includes 6 question of questionnaire according table 3.

questions	Summarized questions	Questions of questionnaire
1	the effect of sympathy on customer satisfaction	1-7
2	the effect of trustworthiness on customer satisfaction	8-14
3	the effect of tangibility on customer satisfaction	15-21
4	the effect of reliability on customer satisfaction	22-28
5	the effect of accountability on customer satisfaction	29-35

Table 3. Questions of Questionnaire

Table 4 presents the relative frequency of respondents. The results could be presented in a descriptive way for any question of study.

Levels	Percentage				
	Question1	Question 2	Question 3	Question 4	Question 5
Very low	12.67	10.72	10.83	12.28	12.17
Below average	16.43	20.31	21.04	18.03	16.63
Average	29.58	28.01	29.07	28.74	30.14
Above average	24.20	24	22.43	24.89	24.83
Very high	17.10	16.96	16.63	16.06	16.23
Total	100	100	100	100	100

Table 4. Relative Frequency Distribution of Respondents

Analysis of first hypothesis

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
sympathy	256	3.16	.492	.031

One-Sample Test						
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
sympathy	5.101	255	.000	.157	.10	.22

Table 5. First hypothesis testing, results of data analysis (t-student test): sympathy against provided services

H_0 : The effect of sympathy against provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is not higher than average.

H_1 : The effect of sympathy against provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is higher than average.

$$\begin{cases} H_0 : \mu < 3 \\ H_1 : \mu \geq 3 \end{cases}$$

$$\begin{cases} \alpha = 0 / 05 \\ T_{(0 / 05, 255)} = 1.66 < T_{cal} = 5.101 \end{cases}$$

$T_{cal}(= 5.101) > T_{(0.05,255)} (= 1.66)$, sympathy index average is 3.16 -according to respondents- which is higher than supposed index (Test Value= 3) significance level $\alpha = .000$ (which is lower than minimum significance level). The difference between two indices is remarkable. So it cannot be by accident and we cannot omit it. Thus we can disprove H_0 with significance level of 0.05 and prove H_1 with a degree of confidence= 0.95. This degree of confidence shows that 12.67 percent of Bank Melli Iran (East Azerbaijan) customers find the effect of sympathy against provided services to be very low, 16.43 percent of customers find it below average, 29.58 percent of customers find it as average, 24.20 percent of customers find it to be above average and 17.10 percent of customers find the effect of sympathy very high.

Analysis of second hypothesis

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
trustworthiness	256	3.16	.520	.032

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
trustworthiness	4.830	255	.000	.157	.09	.22

Table 6. Second hypothesis testing, results of data analysis (t-student test): trustworthiness of provided services

- H_0 : The effect of trustworthiness of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is not higher than average.
- H_1 : The effect of trustworthiness of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is higher than average.

$$\begin{cases} H_0 : \mu < 3 \\ H_1 : \mu \geq 3 \end{cases}$$

$$\begin{cases} \alpha = 0 / 05 \\ T_{(0 / 05, 255)} = 1.66 < T_{cal} = 4.830 \end{cases}$$

$T_{cal}(= 4.830) > T_{(0.05,255)} (= 1.66)$, trustworthiness index average is 3.16 -according to respondents- which is higher than supposed index (Test Value= 3) and significance level $\alpha = .000$ (which is lower than minimum significance level). The difference between two indexes is remarkable. So it cannot be by accident and we cannot omit it. Thus we can disprove H_0 with significance level of 0.05 and prove H_1 with a degree of confidence= 0.95. This degree of confidence shows that 10.72 percent of Bank Melli Iran (East Azerbaijan) customers find the effect of trustworthiness of provided services to be very low, 20.31 percent of customers find it below average, 28.01 percent of customers find it as average, 24 percent of customers find it to be above average and 16.96 percent of customers find the effect of trustworthiness very high.

Analysis of third hypothesis

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
tangibility	256	3.13	.521	.033

One-Sample Test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
tangibility	3.930	255	.000	.128	.06	.19

Table 7. Third hypothesis testing, results of data analysis (t-student test): tangibility of provided services

H_0 : The effect of tangibility of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is not higher than average.

H_1 : The effect of tangibility of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is higher than average.

$$\begin{cases} H_0 : \mu < 3 \\ H_1 : \mu \geq 3 \end{cases}$$

$$\begin{cases} \alpha = 0 / 05 \\ T_{(0 / 05, 255)} = 1.66 < T_{cal} = 3.930 \end{cases}$$

$T_{cal}(= 4.830) > T_{(0.05,255)} (= 1.66)$, tangibility index average is 3.13 -according to respondents- which is higher than supposed index (Test Value= 3) and significance level $\alpha = .000$ (which is lower than minimum significance level). The difference between two indexes is remarkable. So it cannot be by accident and we cannot omit it. Therefore, we can disprove H_0 with significance level of 0.05 and prove H_1 with a degree of confidence= 0.95. This degree of confidence shows that 10.83 percent of Bank Melli Iran (East Azerbaijan) customers find the effect of tangibility of provided services to be very low, 21.04 percent of customers find it below average, 29.07 percent of customers find it as average, 22.43 percent of customers find it to be above average and 16.63 percent of customers find the effect of trustworthiness very high.

Analysis of forth hypothesis

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
reliability	256	3.14	.494	.031

One-Sample Test						
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
reliability	4.683	255	.000	.145	.08	.21

Table 8. Forth hypothesis testing, results of data analysis (t-student test): reliability of provided services

H_0 : The effect of reliability of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is not higher than average.

H_1 : The effect of reliability of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is higher than average.

$$\begin{cases} H_0 : \mu < 3 \\ H_1 : \mu \geq 3 \end{cases}$$

$$\begin{cases} \alpha = 0 / 05 \\ T_{(0/05,255)=1.66} < T_{cal} = 4.683 \end{cases}$$

$T_{cal}(= 4.683) > T_{(0.05,255)} (= 1.66)$, reliability index average is 3.14 -according to respondents- which is higher than supposed index (Test Value= 3) and significance level $\alpha = .000$ (which is lower than minimum significance level). The difference between two indexes is remarkable. So it cannot be by accident and we cannot omit it. Thus we can disprove H_0 with significance level of 0.05 and prove H_1 with a degree of confidence= 0.95. This degree of confidence shows that 12.28 percent of Bank Melli Iran (East Azerbaijan) customers find the effect of reliability of provided services to be very low, 18.03 percent of customers find it below average, 28.74 percent of customers find it as average, 24.89 percent of customers find it to be above average and 16.06 percent of customers find the effect of reliability very high.

Analysis of fifth hypothesis

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
accountability	256	3.16	.480	.030

One-Sample Test						
	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
accountability	5.355	255	.000	.161	.10	.22

Table 9. Fifth hypothesis testing, results of data analysis (t-student test): accountability of provided services

H_0 : The effect of accountability of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is not higher than average.

H_1 : The effect of accountability of provided services on customer satisfaction in Bank Melli Iran (East Azerbaijan) is higher than average.

$$\begin{cases} H_0 : \mu < 3 \\ H_1 : \mu \geq 3 \end{cases}$$
$$\begin{cases} \alpha = 0 / 05 \\ T_{(0/05,255)=1.66} < T_{cal} = 5.355 \end{cases}$$

$T_{cal}(= 5.355) > T_{(0.05,255)} (= 1.66)$, accountability index average is 3.16 -according to respondents- which is higher than supposed index (Test Value= 3) and significance level $\alpha = .000$ (which is lower than minimum significance level). The difference between two indexes is remarkable. So it cannot be by accident and we cannot omit it. So we can disprove H_0 with significance level of 0.05 and prove H_1 with a degree of confidence= 0.95. This degree of confidence shows that 12.17 percent of Bank Melli Iran (East Azerbaijan) customers find the effect of reliability of provided services to be very low, 16.63 percent of customers find it below average, 30.14 percent of customers find it as average, 24.83 percent of customers find it to be above average and 16.23 percent of customers find the effect of accountability very high.

Column	hypothesis	Test type	Significance level	Hypothesis condition
1	First hypothesis	T-student	0.05	proved
2	Second hypothesis	T-student	0.05	proved
3	Third hypothesis	T-student	0.05	Proved
4	Fourth hypothesis	T-student	0.05	proved
5	Fifth hypothesis	T-student	0.05	proved

Table 10. Hypothesis Condition

6. Discussion and conclusion

Nowadays, because of the global economic conditions and internal situation in Iran, the necessity of transformation in banking system has become more tangible and definite than any other time. As a competent and efficient banking system plays an effective role in realization of development programs, it is necessary to pay attention to this issue as one of most fundamental programs for development of the country. Iranian banking industry -as

one of effective basis in the economy of the country- plays a decisive role in economical activities. So, effectiveness and efficiency of banking activities will play a decisive role in economical development of the country. Having all hypothesis of the stud in mind and accepting these hypotheses, it is important to note that it is rather a continuous program- not only a special program- to improve the quality of bank services. This requires constant attention of banks' senior executives. The existing gap in the productivity of world's banking industry indicates the deep gap between productivity and international standards. This gap arises from several factors. The excess of demand over supply can act as a positive potential to increase the productivity but our failure to employ various techniques in making effective use of banking resources has been resulted in inefficiency of the banking activities. Because allocation of limited resources would not be in a right way, and not only a reasonable profit could not be achieved but also the customers would not be satisfied with bank services. As foreign and private banks has a short history in Iranian banking industry, it is necessary for public banks to pay more attention to development and provision of commercial services and dimensions of service quality that enables these banks to compete continuously with private banks. For this purpose it is necessary for banks to aim at increasing the quality of services with a strategic vision to increase the satisfaction of customers. This will not be achieved unless these banks can realize the effective factors on understanding the service quality and explaining appropriate strategies for each of these factors.

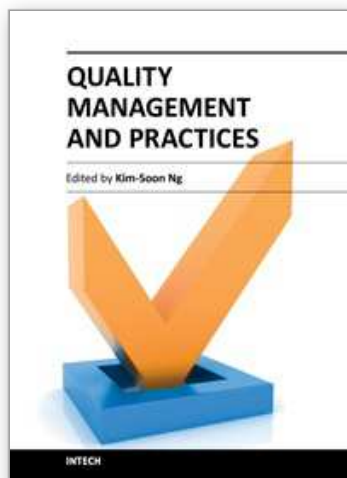
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This book is comprised of a collection of reviews and research works from international professionals from various parts of the world. A practical approach to quality management provides the reader with the understanding of basic to total quality practices in organizations, reflecting a systematic coverage of topics. Its main focus is on quality management practices in organization and dealing with specific total quality practices to quality management systems. It is intended for use as a reference at the universities, colleges, corporate organizations, and for individuals who want to know more about total quality practices. The works in this book will be a helpful and useful guide to practitioners seeking to understand and use the appropriate approaches to implement total quality.

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