

## **A Study of the Perceived Service Quality and its Dimensions in Private Sector Banks**

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**Abstract:** *The purpose of conducting this research was to explore how the customers of the private sector banks perceive the various dimensions of service quality. This research was mainly based on primary data which had been collected through a well-structured questionnaire (adapted from the PZB model of service quality). The questionnaire had been distributed to 300 respondents. This paper makes a useful contribution as there are very low number of studies that have been conducted in India on such dimensions like tangibility, reliability, responsiveness assurance and empathy. This research showed that perception of service quality varies from person to person and, bank managers need to conduct more researches in order to evaluate perceived service quality more strongly.*

**Keywords:** *Service quality, dimensions, demographics, Private Banks.*

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### **I. Introduction**

Service sector is the lifeline for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. For most countries around the world, services are the largest part of their economy. The real reason for the growth of the service sector is due to the increase in urbanization, privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the well being of the economy. The Indian Service sector covers a wide range of activities, such as transportation, communication, trading, finances, real estate and health, among others. Amongst these India's financial sector is diversified and is expanding rapidly. It comprises of commercial banks, insurance companies, non-banking financial companies, mutual funds and other smaller financial entities. Ours is a bank dominated financial sector and commercial banks account for over 60 per cent of the total assets of the financial system. Indian Banking sector forms the backbone of the country's economy.

After nationalisation of banks in 1969 public sector banks came to occupy dominant role in the banking structure. Private sector banking in India received a flip in 1994 when Reserve Bank of India encouraged setting up of private banks as part of its policy of liberalisation of the Indian Banking Industry. Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector. Private Banks have played a major role in the development of Indian banking industry. They have made banking more efficient and customer friendly. In the process they have jolted public sector banks out of complacency and forced them to become more competitive. In these banks most of the shares are in the hands of private owners.

Like any other financial services, the banking industry, too, is facing a market that is changing rapidly. New technologies are being introduced and there is always a fear of economic uncertainties. In developing countries like India, it has become very important that banks determine the service quality factors, which are pertinent to the customer's selection process, as with increased competition, with the advent of international banking, the trend towards larger bank holding companies, and innovations in the marketplace, customers are now having greater difficulty in selecting one institution from another. In order to provide excellent service quality, identifying the underlying dimensions of the service quality construct is the first step in the definition and hence provision of quality service and thus should be a central concern for retail bank managers as well as service management academicians and practitioners. Maintaining effective customer service helps to build and maintain customer relationship that is the key success in current banking scenario. Better service quality typically can help to get higher market share and better returns (Slu & Mou 2003). It is desirable for service providers to uncover what attributes consumers utilized in their assessment of overall service quality.

## II. Literature Review

### 2.1 Service Quality

According to Parasuraman, Zeithaml & Berry (1988) service quality is the customer's judgment of overall excellence of the service or the difference between customer's expectation and the actual service performed or perceived. Gronroos (1984) defines perceived service quality as a consumption process in which the customer is part of the service process that leads to an outcome or result. The way the customer perceives the service process at the time of the service is more important than the outcome of the service. The customer's expectation and perception of the service becomes important when the customer thinks back to see if the perception exceeded the expectations (Siu & Cheung 2001, Kang & James, 2004).

Parasuraman, Zeithaml & Berry (PZB) (1988) developed a service quality model and termed it as gap model. The gap model is about giving managers the tools to improve service quality. The consumer gap is the difference between the customer's expectations of the services and the perception of the services. To measure it a 22 item scale called SERVQUAL (Service Quality) was used. SERVPERF (Service performance) is similar to SERVQUAL, in that it uses the same 22 item scale to measure service quality, but differs in the number of times the service quality is measured. SERVPERF (Cronin and Taylor 1992) uses the 22 item scale once to measure the perception of service quality; whereas the SERVQUAL uses the scale twice once to measure the expected service quality and once to measure the perceived service quality.

### 2.2 Measuring Service Quality

SERVQUAL is used to measure service quality as a multi-dimensional construct across five dimensions: tangibility, reliability, responsiveness, assurance and empathy (Cui, Lewis & Park, 2003). The five dimensions are explained in detail below:

**Tangibility:** the physical appearance of the facility which includes materials, equipment and personnel. This enhances the image of the company and provides a more positive image in the way the customer perceives the service.

**Reliability:** this refers to service reliability, which is different from product reliability and involves the service provider to be able to perform the services accurately and dependably. This means that the company fulfils its promises with regard to the delivery of the service, the price and solving the customer's problems.

**Responsiveness:** the readiness to provide timely service by the service provider. This includes paying attention to the customer, and dealing with the customer's complaints and problems in a timely manner. Responsiveness is being flexible with the customer and trying to accommodate the customer's demands and performing the service without delay.

**Assurance:** the ability to deliver services at a professional level. This includes the employee's knowledge and courtesy which inspires confidence in them. Having trust and confidence in the employee leads to the customer having more trust in the company itself. For example, a salesman who sells health insurance needs the customer's trust, in order for them to buy the health insurance (Wilson *et al.*, 2008).

**Empathy:** the ability to understand customer needs and to give personal attention. This includes the ability to show the customer that the service provider cares about him/her because they know how valuable s/he is to the business. It is being able to build a relationship with the customer, understanding their needs and providing him/her with personalized services.

Badri M, (2003) made an assessment and application of the SERVQUAL model in measuring service quality in information technology centre. For their research gap they used a larger sample which also differs from other studies that addressed the dimensionality problem of the IT centre-adapted SERVQUAL instruments.

Curry *et al.*, (2002, p.197) in an attempt to assess the quality of physiotherapy services used the SERVQUAL model and three physiotherapy services in Dundee, Scotland. They considered the ten original criteria for evaluation and combined them into five; tangibles, reliability, responsiveness, assurance (including competence, courtesy, credibility, and security) and empathy (including access, communication, and understanding).

Avkiran (1999) used service quality instrument developed in Australia to measure service quality in retail banking as perceived by customers (BANKSERV). It was adapted from SERVQUAL to specifically suit the Australian banking industry.

Wang *et al.* (2002) found in Chinese banks that reliability was the key drivers of the product quality & followed by tangibility. The authors argued in favour of improving service quality & product quality to build and enhance company reputation.

Huseyin Arasli, Salime Mehtap-Smadi and Salih Turan Katircioglu (2005) measured the service quality perceptions of Greek Cypriot bank customers. Author found that the expectations of bank customers were not met where the largest gap was obtained in the responsiveness-empathy dimension.

Zanna *et al.* (2009), analyzed the service quality of the customer contact centres of various organizations in Netherland. They modified the SERVQUAL scale and found that perceived customer contact centre quality

consisted of seven dimensions: reliability, empathy, customer knowledge, customer focus, waiting cost, user friendliness of the voice response unit, and accessibility.

Yaghi Derar Shaker (2010) measured the retail service quality in a college shop. This scale was modified as the retail service quality scale (RSQS) to make it more contexts specific and culturally sensitive for the retail college shop (Al Waha) at Dubai Women’s College.

Rai (2009) identified tangibility (seating, lighting, signage, and parking) competence (Knowledge and ability), responsiveness (willingness and adherence), safety (confidence), communication (content and quality) and understanding customers (approach towards customer) as important dimensions of service quality.

Kumar and Mani (2010) undertook a study involving 22 item of Servqual with additional 4 items relating to the dimension of convenience. The response was taken related to expectations and perceptions of the customer.

Negi, (2009, p.31-38) used the model to determine perceived quality in the Telecommunication industry and found out that reliability, empathy and network quality proved to significantly effective in contributing to overall service quality.

**2.3 Moderating effect of Demographics on the perception of Service Quality**

Demographic information allows researchers to obtain characteristics of their sample therefore making the classification of the data more meaningful (Elanain, 2003). Demographic information such as age, gender and education level need to be examined when measuring service quality in retailing; in order to discover the relationship between demographic information and dimensions (Siu& Cheung, 2001).

According to Ganesan-Lim, Russell-Bennett & Dagger (2008) it is important to understand the relationship between the customer’s perception of service quality and demographic information such as age, gender and income level. This information is useful for ensuring there are suitable products available for the target market.

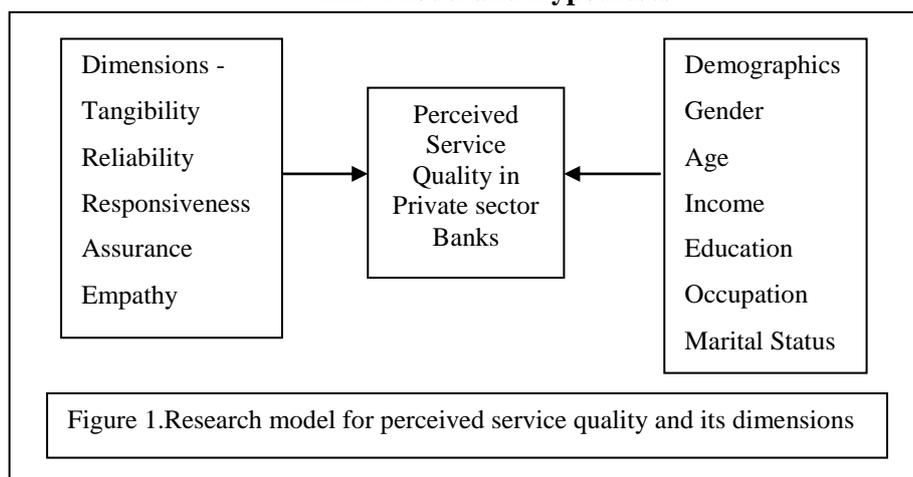
Research suggests that demographics do have an effect on some service quality dimensions such as the reliability dimension (Paulins, 2005). According to Meng *et al* (2009) demographic information shows that customers with different demographic characteristics have different perceptions of service quality.

Spathis et al. (2004) studied the service quality of Greek banks on the basis of customers' perceptions. They also analyzed effects of gender on customers' perception of service quality dimensions such as effectiveness and assurance, access, price, tangibles, service portfolio and reliability.

According to Ogden & Ogden (2005) the most important demographic information is 'marital status' because it shows if customers are buying for themselves, for a spouse, or a family with children. Education level is an important demographic information because as customers `become more educated they demand different products and different levels of service (Kent & Omar, 2003).

Kotler& Armstrong (2010) suggest there has been an increase in educated people in the United States and this leads to an increase in the demand for quality products.

**III. Model and Hypotheses**



**Hypotheses**

The study considered the moderating effect of variables which included 6 demographic factors: (i) Gender (ii) Age (iii) Income (iv) Education (v) Occupation (vi) Marital Status. The review of literature indicated that the customers differ in their perception of service quality and its dimensions. The difference in the perception may be due to some demographic factors. The hypotheses were formulated as under:

H1.1: There would be a significant difference in the perceived Service quality and its various dimensions for private bank customers on the basis of gender.

H1.2: There would be a significant difference in the perceived Service quality and its various dimensions for the private bank customers on the basis of age.

H1.3: There would be a significant difference in the perceived Service quality and its various dimensions for the private bank customers on the basis of income.

H1.4: There would be a significant difference in the perceived Service quality and its various dimensions for the private bank customers on the basis of educational backgrounds.

H1.5: There would be a significant difference in the perceived Service quality and its various dimensions for the private bank customers on the basis of Occupation.

H1.6: There would be a significant difference in perceived Service quality and its various dimensions for the private bank customers on the basis of marital status.

## V. Methodology

The research has been conducted in the tricity region of Chandigarh, Panchkula and Mohali. The three branches of HDFC Bank with 300 customers have been selected for the present study through convenient sampling technique and data and information pertain to the year 2012-2013. The service quality is assessed based on Parasuraman, *et. al.*,’s (1988) five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. The questions for measuring the service quality were taken from a standardized scale SERVPERF (Cronin & Taylor (1994)). All questions are measured on 5-point likert scale where “1=strongly disagree”, “2= disagree”, “3=neutral”, “4=agree”, and “5=strongly agree”. In order to accomplish the objectives, T-test and Anova have been applied.

## V. Results and Discussions

### 5.1 The Demographic characteristics of customers

The demographic characteristics of customers of the private sector bank were analysed and the results are presented in **Table-1**. Results of description showed that the HDFC bank sample consists of greater percentage of males customers (59.9%) than female customers. Majority of the respondents/customers (77%) were in the age group 25-40 years .Most of the customers were Post graduates (80.6%). Majority of the respondents belonged to the salaried class (88.1%). Most of the customers had an annual income of up to 5 lacs(56%).The respondent of the HDFC Bank had a greater percentage of married customers (65.1%) than the unmarried customers.

### 5.2 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Gender

To find out whether there was any difference in the perception of male and female customers of HDFC Bank, independent t-test was performed (**Table-2**). Since the t-value is greater than the table value for all the dimensions of service quality except for tangibility, the perception of male and female customers vary significantly for all the dimensions, namely: reliability, responsiveness, assurance and empathy. Thus hypothesis H1.1 pertaining to significant difference based on age was accepted for all the dimensions of service quality except for tangibility.

### 5.3 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Age

**Table-3** depicts the Analysis of Variance based on age for service quality and its dimensions. The calculated value of F is more than the table value for tangibility, responsiveness and empathy. Hence, H1.2 for significant difference based on age was partially accepted for the dimensions tangibility, responsiveness and empathy.

**Table-1 Demographic Characteristics of the Customers**

Particulars	Frequency	Percent
<b>Gender</b>		
Male	151	59.9
Female	101	40.1
<b>Age</b>		
<25 yrs	38	15.1
25-40 yrs	194	77.0
>40 yrs	20	7.9
<b>Annual Income</b>		
Upto 5 lacs	141	56.0

5 lac-15lac	93	36.9
>15 lac	18	7.1
<b>Education</b>		
Graduate and below	49	19.4
Post Grad and above	203	80.6
<b>Occupation</b>		
Salaried	222	88.1
Business	6	2.4
Retired	14	5.6
Student	10	4.0
<b>Marital Status</b>		
Married	164	65.1
Unmarried	88	34.9

**Table-2: T-test for the difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of gender**

Group Statistics					
	Gender	N	Mean	Std.	t-value
Tangibility	Male	151	15.52	3.332	0.640
	Female	101	15.24	3.672	
Reliability	Male	151	19.99	3.570	2.228*
	Female	101	18.90	4.100	
Responsiveness	Male	151	7.75	2.740	2.395*
	Female	101	6.93	2.582	
Assurance	Male	151	12.03	2.574	2.294*
	Female	101	11.21	3.054	
Empathy	Male	151	17.11	2.887	3.475*
	Female	101	15.80	2.967	
Service quality	Male	151	72.40	10.661	2.819*
	Female	101	68.08	13.587	

\*0.05 level of significance

**Table-3: ANOVA test for the difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis Age**

ANOVA					
	AGE	Sum of Squares	Df	Mean Square	F
Tangibility	Between Groups	147.928	3	49.309	<b>4.259*</b>
	Within Groups	2870.973	248	11.577	
	Total	3018.901	251		
Reliability	Between Groups	90.741	3	30.247	2.099
	Within Groups	3573.589	248	14.410	
	Total	3664.329	251		
Responsiveness	Between Groups	189.070	3	63.023	<b>9.504*</b>
	Within Groups	1644.497	248	6.631	
	Total	1833.567	251		
Assurance	Between Groups	38.767	3	12.922	1.662
	Within Groups	1928.312	248	7.775	
	Total	1967.079	251		
Empathy	Between Groups	85.089	3	28.363	<b>3.274*</b>
	Within Groups	2148.161	248	8.662	
	Total	2233.250	251		
Service quality	Between Groups	915.594	3	305.198	2.119
	Within Groups	35720.406	248	144.034	
	Total	36636.000	251		

\*0.05 level of significance

#### 5.4 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Income

**Table-4** depicts one way ANOVA test among customers of different income groups for various dimensions of service quality. The calculated value of F is more than the tables value for all the dimensions of service quality,

hence the variance in the mean values of the sample is significant. Thus the hypothesis H1.3 for significant difference based on Income was accepted for service quality and its five dimensions.

**Table-4: ANOVA test for the difference in perceived service quality and its dimensions for HDFC Bank customers on the basis of income**

ANOVA	Annual Household Income	Sum of Squares	Df	Mean Square	F
Tangibility	Between Groups	151.540	3	50.513	4.369*
	Within Groups	2867.361	248	11.562	
	Total	3018.901	251		
Reliability	Between Groups	256.186	3	85.395	6.214*
	Within Groups	3408.143	248	13.743	
	Total	3664.329	251		
Responsiveness	Between Groups	175.691	3	58.564	8.760*
	Within Groups	1657.877	248	6.685	
	Total	1833.567	251		
Assurance	Between Groups	73.958	3	24.653	3.229*
	Within Groups	1893.122	248	7.634	
	Total	1967.079	251		
Empathy	Between Groups	126.098	3	42.033	4.947*
	Within Groups	2107.152	248	8.497	
	Total	2233.250	251		
Service quality	Between Groups	2572.437	3	857.479	6.243*
	Within Groups	34063.563	248	137.353	
	Total	36636.000	251		

\*0.05 level of significance

### 5.5 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Education

Table-5 depicts the Analysis of Variance based on education for service quality and its dimensions. The calculated value of F is less than the table value for all dimensions of service quality. Hence, H1.4 for significant difference in the perceived service quality and its various dimensions for the HDFC Bank customers on the basis of educational backgrounds was not accepted.

**Table-5: ANOVA test for the difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of education:**

ANOVA	Education	Sum of Squares	df	Mean Square	F	Sig.
Tangibility	Between Groups	.640	1	.640	.053	.818
	Within Groups	3018.260	250	12.073		
	Total	3018.901	251			
Reliability	Between Groups	.400	1	.400	.027	.869
	Within Groups	3663.930	250	14.656		
	Total	3664.329	251			
Responsiveness	Between Groups	2.436	1	2.436	.333	.565
	Within Groups	1831.132	250	7.325		
	Total	1833.567	251			
Assurance	Between Groups	20.179	1	20.179	2.591	.109
	Within Groups	1946.901	250	7.788		
	Total	1967.079	251			
Empathy	Between Groups	61.866	1	61.866	7.123	.008
	Within Groups	2171.384	250	8.686		
	Total	2233.250	251			
Service quality	Between Groups	2.705	1	2.705	.018	.892
	Within Groups	36633.295	250	146.533		
	Total	36636.000	251			

**5.6 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Occupation**

**Table-6** depicts the Analysis of Variance based on occupation for service quality and its dimensions. The calculated value of F is more than the table value for tangibility only. Hence, H1.5 for significant difference based on occupation was accepted only for the tangibility dimension of service quality.

**Table-6 ANOVA test for the difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of occupation:**

ANOVA					
	Occupation	Sum of Squares	Df	Mean Square	F
Tangibility	Between Groups	111.020	3	37.007	<b>3.156*</b>
	Within Groups	2907.881	248	11.725	
	Total	3018.901	251		
Reliability	Between Groups	36.684	3	12.228	.836
	Within Groups	3627.646	248	14.628	
	Total	3664.329	251		
Responsiveness	Between Groups	.303	3	.101	.014
	Within Groups	1833.265	248	7.392	
	Total	1833.567	251		
Assurance	Between Groups	15.061	3	5.020	.638
	Within Groups	1952.018	248	7.871	
	Total	1967.079	251		
Empathy	Between Groups	23.322	3	7.774	.872
	Within Groups	2209.928	248	8.911	
	Total	2233.250	251		
Service quality	Between Groups	354.403	3	118.134	.807
	Within Groups	36281.597	248	146.297	
	Total	36636.000	251		

\*0.05 level of significance

**5.7 Difference in the perceived service quality and its dimensions for HDFC Bank customers on the basis of Marital Status**

To find out whether there is any difference in the perception of married and unmarried customers of HDFC Bank independent t-test was performed. The t-test (**Table 7**) indicated that there was a significant difference in the perception of married and unmarried customers for overall service quality (t=2.268) and its responsiveness dimension (t=5.094). Thus Hypothesis H1.6 for significant difference based on marital status was partially accepted.

**Table-7: T-Test for difference in the perceived service quality and its dimensions of HDFC Bank customers on the basis of marital status**

Marital Status		N	Mean	Std.	t-value
Tangibility	Married	164	15.63	3.241	1.411
	Unmarried	88	14.99	3.840	
Reliability	Married	164	19.57	3.742	0.088
	Unmarried	88	19.52	3.986	
Responsiveness	Married	164	8.03	2.885	<b>5.094*</b>
	Unmarried	88	6.30	1.870	
Assurance	Married	164	11.88	2.797	1.441
	Unmarried	88	11.35	2.788	
Empathy	Married	164	16.80	2.567	1.615
	Unmarried	88	16.17	3.614	
Service quality	Married	164	71.92	10.833	<b>2.268*</b>
	Unmarried	88	68.33	13.884	

\*0.05 level of significance

**VI. Conclusion**

There was a significant difference in the perception of service quality and its dimensions for the private sector bank customers for different categories of demographic factors. The perception of male and female customers varied significantly for the overall service quality and its dimensions- reliability, responsiveness, assurance and empathy. It was found that the male customers had a more positive perception of service quality

as compared to the female counterparts. The differences on the basis of age were significant for tangibility, responsiveness and empathy. The high mean scores of the older age groups for tangibility and empathy indicated that they had a more positive perception about the banks visually appealing facilities and personal attention they got from the staff. Different income groups varied significantly for their perception of the tangibility, reliability, responsiveness, assurance and empathy dimensions of the service quality of the HDFC bank. It was observed that in the HDFC Bank the higher income customers had a more positive perception regarding the overall service quality as compared to the lower income groups. There was a significant difference in the perception of married and unmarried customers for overall service quality. The married customers had a more positive perception of the overall service quality than their unmarried counterparts.

Thus, this present research concluded that service quality is one of the most important factors in the private sector banks. The finding reinforces the need for banks managers to place an emphasis on the underlying dimensions of service quality and take into account the moderating effect of demographics. The managers should periodically assess and monitor service quality in their banks and recognize its importance in developing and maintaining enduring relationship with their customers as crucial parameters leading to increased performance.

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