Service Quality Base for Bank Customer Satisfaction and Trust: A Study of Aziz Bank

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Abstract: *Service quality is an important idea inside the carrier enterprise and is extra crucial for economic provider carriers who've issue in displaying their client's product differentiation. In this concern present study were conducted to identify role of service quality in customer satisfaction and trust. So data were collected from 250 banking customers and were analyzed and tested through regression models conceived. The results of study reveal that Customer satisfaction among banking customers has significant dependency on Service Quality dimensions such as Service Quality Access, Service Quality Assurance, Service Quality Reliability, Service Quality Empathy, Service Quality Tangibility and Service Quality Responsiveness. Further, Service Quality Assurance is not found to be significant. Which means customer satisfaction in the banking sector does not depend significantly on the Service Quality dimension Assurance. Moreover, Customer trust depends on the customer satisfaction in the banking sector.*
Keywords: *Service Quality, Customer Satisfaction and Customer Trust.*

I. Introduction

Service: Is a pastime or a job that is accomplished to reap a earnings or for a particular cause. It also can be defined as an interest or a series of activities, commonly with an abstract nature, with greater or much less costs, and is typically challenge to interplay among the purchaser and the service company by using the usage of reassures, products and structures that belong to the provider.

Service quality

Today, with extended competition, carrier first-rate has turn out to be a popular region for educational research and has been diagnosed as a competitive benefit and supportive dating with satisfied clients (Zeithmal, 2000). Additionally, nice of carrier has come to be an essential tool within the service enterprise. In line with Aljasser and Sasidhar (2013), service quality is an important idea inside the carrier enterprise and is extra crucial for economic provider carriers who've issue in displaying their client's product differentiation. Moreover, numerous studies were pursuing nice of carrier, and some of theories and models had been evolved to cope with this issue and highlight the importance of implementation and distinct dimensions. Furthermore, there are numerous definitions and measures of carrier excellent; however there is no consensus on an unmarried definition. Pleasant of provider has been described as an overall evaluation finished through the customer support (Eshghi et al., 2008), even as different researchers have described the customer service because the extent to which offerings meet customers' desires or expectancies. In addition, high-quality of provider is defined as the diploma of discrepancy between clients' normative expectations for service and their perceptions of the performance of the service (Parasuraman et al., 1994). The definition of carrier great become in addition evolved as "the general assessment of a specific provider company that consequences from comparing that company's overall performance with the customer's trendy expectancies of the way companies in that enterprise must carry out (Ramachandvan and Chidambaram, 2012). More specifically, as a way to expand an advertising method, offerings- advertising individuals, specifically bank entrepreneurs, want to recognize the attributes of the offerings utilized by customers in selecting a financial institution. For example, users will use the name of the financial institution, the reliability of the financial institution, financial institution guarantees, bank and bodily centers in selecting the financial institution services. If entrepreneurs can recognize the attributes used to evaluate the service, they'll be better able to manipulate and influence the evaluation and belief of patron displays. Great of service is possibly determined to play a vital role in the high involvement industries which include banking services. Banks have historically located a high fee on customer relationships with each commercial and retail clients.

In the final fifteen years, the nature of consumer relationships in retail banking in Jordan has especially modified due up updated the appearance of automatic teller machines. Five dimensions of SERVQUAL had been advanced for the service quarter: tangibility, reliability, responsiveness, empathy and protection. Tangibility represents physical facilities, device and appearance staff. Examples up to date are notably associated with banks up to date ether with at ease save updated layout, gadget for client use, and ok staffing up-to-date offer service .these up to daters are essential for banks up to date there are lots of face-updated-face dating among up-to-date and employees. Consequently, retaining a professional surroundings and handy updated can improve up-to-date pleasure (Sadeghi and Bemani, 2011).

Customer Satisfaction
Within the aggressive banking enterprise, customer satisfaction is taken into consideration because the essence of achievement (Siddiqi, 2011). Buyer satisfaction is one of the non-financial signs that is an revel in of purchase or a contrast of the rewards and charges vis-à-vis clients' expectations and actual overall performance of product buying in relation to anticipated effects. Oliver (1997) indicates that the most popular view of consumer delight in academia is that client pleasure is the judgment borne out of the comparison of pre–purchase expectancies with submit buy opinions of the service or product revel in. that is consistent with the definition by using, client pleasure described as "an outcome of the acquisition and use of product and offerings, on account of a customer's comparison of the rewards and expenses of the purchase with regards to the predicted outcome." put it another way, client pride is the proportion of general customers who suggested that their experience with the enterprise or its products passed precise satisfaction goal.

From the above cited, it appears that evidently a purchaser would experience pleasure if the rewards of the related buy and its uses had been in line with expected results of the transaction. Customers make fee judgments, based on their notion of the skilled performance of the products or services against the real overall performance. Diverse research that focused on a link among pride and service great argued for unique perspectives in terms of dating. Some researchers assume that provider nice ends in pride and others assist that pride ends in service first-rate (Cronin and Taylor, 1992). Purchaser pride is based on the level of provider quality introduced by way of the provider companies (Saravanan and Rao, 2007) which determined by the consumer's cumulative stories at all the points of contact with provider organization . This suggests that there may be a few hyperlinks between provider excellent and patron pride which highlights that importance of purchaser satisfaction when defining of carrier first-class.

II. Review of Literature
Sadeghi and Bemani (2011), mentioned that in recent years, banks have had to present more various services with higher quality due to the increase in competition and keeping the durability and their profitability. Indeed in these years the increasing trend of competitive environment in the banking industry of the country attracted banks to the field of offering banking services expected by the customers more than before. In this issue paying attention to the effective factors on customers' expectations and its relationship with services quality is one of the important issues of the evaluation of services quality. This research tries to investigate customers' understandings and five dimensions of services quality and its relationship with customers' understanding of services quality besides paying attention to this issue, since based on the researches performed by Parasuraman et al, services quality is derived from the difference between customers' understandings and expectations which is shown by gap No.5 in gap analysis model. Therefore customers' understandings and expectations must be measured in order to investigate services quality. For this purpose, the recent research was performed based on gap analysis model with the purpose of investigating the quality of banking services on the level of Eghtesad-e-Novin Bank. It was concluded after determining the desirable services from the standpoints of the customers (investigating customers' expectations) and its effective factors and also the examination of the current status of services quality (customers' understandings) that Eghtesad-e-Novin Bank responses to customers' expectations in all of the branches under investigation and the understood services quality has been always more than services quality expected by the customers. The method used in this research is cohesion or cooperation method for which a questionnaire was prepared and distributed among the customers. The sample under investigation consisted of 200 customers of Eghtesad-e-Novin Bank in Mashhad. Also, Al-Azzam (2015)**,** tried to find out the Impact of Service Quality dimensions on Customer Satisfaction. Service-offering channels in the banking system has emerged on the scene with a wide variety of forms such as internet banking, automated teller machine (ATM), telephone banking and banks . Mature competition and global financial systems have been forced to investigate the significance of customer satisfaction. Therefore, the research should shed light on the changing status of the banking system and financial market dynamics. This study has used the model of service quality with five dimensions to evaluate its effect on the customer satisfaction among Arab bank customers in the city of Irbid. The results of the study indicate that the higher the service quality, the more the costumer's satisfaction. The Dimensions of service quality plays an important role in this equation. These dimensions are tangibility,

responsiveness reliability, empathy, and security. Finally, the findings indicate that these five factors have positively affected the customer satisfaction. This research also shows that the service quality is an appropriate tool to measure the quality of service in the banking sector in the Arab bank. Therefore, the banking sector practitioners regard this instrument a very important tool to evaluate, support, and improve the quality of their services.

So in this regard, Hong and Marimuthu (2014), tried to find out the relationship between service quality and customer satisfaction in the Malaysian banking industry. This paper uses SERVQUAL instrument questionnaire. The variables include in this study are Service Quality as independent variable and Customer Satisfaction as dependent variable. The questionnaire includes 22 items of service expectations, 22 items of service performance perceptions, two different single items of service quality and customer satisfaction. A sample size of 200 respondents is conducted in Klang Valley Cities, Malaysia. A multivariate regression analysis is performed to study the impact of banking service quality on customer satisfaction in Malaysian banking industry. The results reveal that the expectations of Malaysian banks are higher than perceptions in terms of service quality. Their expectations are not met and that the largest gap is found in Reliability dimension. The findings from regression analysis suggest that banking service quality significantly influenced by customer satisfaction. In addition, the results from multiple regressions analysis show that the Tangible dimension has the largest influence on customer satisfaction. The findings provide several implications for bank managers and service organizations on the utilization of service quality evaluation to influence customer satisfaction. Also, limitations of the research are provided and the direction for future research is suggested for further study in the area of banking service quality and customer satisfaction. Moreover, Murugiah and Akgam (2015), conducted a study to evaluate the customer satisfaction of the banks sector in Libya, based on customer perception regarding service quality. This is an empirical study using mainly primary data collected through a well-structured questionnaire. The questionnaire has been personally administered on a sample size of 150 bank customers. This paper makes a useful contribution as there are only a few studies dealing with the assessment of service quality in banking sector of Libya. The findings based on three different independent variables (service quality, customer loyalty and security) showed that all these variables influenced consumers satisfaction in Libyan banking sector. There is a positive and significant relationship between the customer satisfaction and two variables (service quality and customer loyalty), and there is negative and significant relationship between security and customer satisfaction.

Statement of Problem

Currently consumers are facing many problems in banking sector and one of the important and imperative issues is of banking hours being too inflexible. Based on the well established studies, the majority banks working hours are from Mondays to Fridays –starts working from 9.30 - 4.30 pm. Earlier to this, banks used to operate services commencement from 10 am in the morning and ending at 4 pm from Mondays to Fridays, but due to consumer insist, the style changed, with the banks starting services an hour earlier. Despite the practice of beginning services half-an-hour earlier, some banks that are positioned in shopping malls and department stores will still have to open for service at 10 am, as the shopping malls and department stores open up for business. Besides the banking hours, other issue consumers also are facing in queuing up at some banks. Footing in line for a long time at the banks is non-productive and a total waste of time. As such, most banks now have developed a way to address consumer problems. A suggestion box placed at the entrance hall or entrance of the bank or a well-conducted survey is a good start to learn about consumer needs. For the purpose of the present study, feedbacks from the survey revealed the reasons that led to customer satisfaction. It was confirmed that in order to keep the hold on customer, many banks have now set up suggestion and complaint avenues such as hotlines, 24-hour call services and online services. At a quick look, the issues in relative to consumer banking have seen some changes in the past decade and hence, the following objectives were framed to carry out this work.

III. Objectives
Objective 1: To examine dependency effect of customer satisfaction on service quality dimensions.
**Objective 2:** To identify the effect of customer trust on customer satisfaction.
Hypothesis:
H1: Customer satisfaction does not depend on service quality dimensions.
H2: Customer trust does not depend on customer satisfaction.

Conceptual framework

\The details of the conceptual framework taken up for the present work is shown in Figure-1, where the details like dimensions of service quality along customer satisfaction and customer trust were shown in schematic representation. This was framed taking into considerations the nature of the topic and subsequent objectives taken up for the present work.

Figure-1: Diagrammatic representation of Conceptual framework
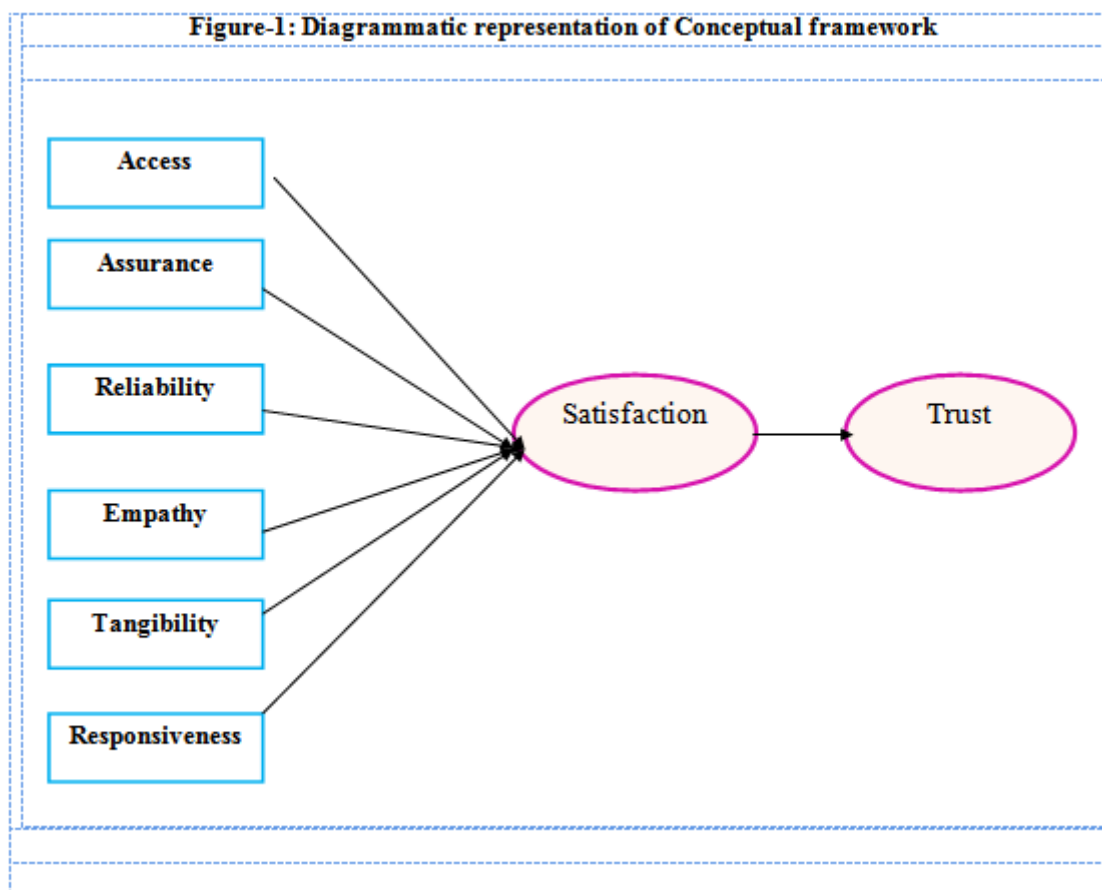
Details of Research Design

The blue print for implementing this research work is prepared considering the nature of the problem identified and succeeding objectives taken up for the work. Hence, a descriptive research design with a questionnaire for the primary data collection is employed in this work following the standard guidelines. The present study is to recognize the existing service quality dimensions among banking sector based on demographic variables, customer satisfaction and trust.

More specifically the unintentional customer satisfaction and trust in banking sector is viewed as a function of service quality factors such as Service Quality Access, Service Quality Assurance, Service Quality Reliability, Service Quality Empathy, Service Quality Tangibility and Service Quality Responsiveness. Hence, a descriptive research design was followed in the present work and survey was conducted among customers of banking sector for the purpose of collecting primary data constituting the present work.

Instrument used for primary data collection

This work was carried out based on the primary data collected through the survey instrument. The survey instrument used for this work is a standardized well structured questionnaire. The questionnaires were employed to collect the primary data and relevant information from the customers of banking sector. This survey instrument was designed and tested as a part of this work and proved reliable.

Pre-testing

A pilot study was conducted to obtain the preliminary assessment of internal validity of the research survey instrument questionnaire. For this purpose primary data were collected from 20 banking sector customers. The results of the pilot study confirmed the internal reliability of the instrument deployed and hence, the same instrument was used in the identified sampling areas to collect the primary data needed for the present study.

Survey Instrument Reliability

The survey instrument was tested with appropriate reliability analysis comprising the computed value of Cronbach alpha and the alpha value for all the study variable taken up in the survey instrument is found to be well above the suggested value of 0.6 (Nunnally, 1978). The specific, details of alpha value for each of the study variable constituting the present work is shown in the Exhibit-1.

Exhibit-1: Details of the Measurement Scales with Corresponding Reliability values

S. No.	Details of the Scale	Items	Cronbach Alpha
1.	Access	3	0.901
2.	Assurance	3	0.910
3.	Reliability	3	0.801
4.	Empathy	3	0.713
5	Tangibility	3	0.806
6	Responsiveness	3	0.822
7	Customer Satisfaction	3	0.903
8	Customer Trust	4	0.772

Sampling Details

This study employed survey of banking customers to gather data with the help of validated survey instrument in the form of questionnaire for hypothesis testing, and to address research objectives 400 questionnaires were distributed among them. Azizi Bank customers constitute the sampling population for the present work. For the purpose of analyses of the data collected the respondents who did not respond to all questions or for whom there was a suspicion of random response such as use of the identical answer throughout is excluded. A total of 250 respondents met these inclusion criteria and thus, constitute a sample size for the present study. As far as the sample size for the customer survey is concerned, Hoinville (1978) stated that the decision on a sample size could be based on experience and good judgment rather than relying on strict mathematical formula. Also, the use of surveys in social research does not necessarily have to involve samples of 1000 or 2000; instead research with samples between 30 and 250 is adequate (Martyn, 1999). Since, the respondents for the survey were identified on the basis of convenience and hence, the sampling procedure adopted for the present study is categorized as convenient sampling method. The statistical tools employed for the present work comprise the basic descriptive details of the study variables. Further, Multiple Regression models were tested through SPSS as part of analysis. Based on the research models assumed and the corresponding statistical tools, hypotheses formulated in this work are tested and provided with corresponding results in the next section.

IV. Results and Discussions

Service Quality dependency on Customer satisfaction.

From the results of table-1, it can be inferred that the F value of 17.526 is found to be significant at 5 percent level and hence, the hypothesis-1 is rejected. These results suggest that customer satisfaction depends on the group of Service Quality dimensions in the banking sector. Further, the adjusted R square value of 0.642 from the table-1 indicates that 64 percent of customer satisfaction among customers of banking sector significantly depends on these groups of dimensions of Service Quality. Also the 't' values of 0.503, 2.370, 8.271, 0.082 and 1.485 corresponding to Service Quality dimensions such as Service Quality Access, Service Quality Reliability, Service Quality Empathy, Service Quality Tangibility and Service Quality Responsiveness are found to be having significant effects on the model conceived.

Table-1:Result of regression for hypothesis-1

Model	Unstandardized Coefficients		Standardized Coefficients	T	F	Adjusted R square
	B	Std. Error	Beta			
(Constant)	0.523	0.243		1.241		
Access	0.34	0.031	0.048	0.503*		
Assurance	0.221	0.062	0.190	2.534		
Reliability	0.028	0.094	0.034	2.370*	17.526*	0.642
Empathy	1.088	0.131	0.670	8.271*		
Tangibility	0.006	0.058	0.005	0.082*		
Responsiveness	0.153	0.103	0.116	1.485*		

Source: Computed from Primary data

More specifically Service Quality Empathy among the banking customers is found to be having significant superior effect on customer satisfaction with highest 't'value of 8.271. This confirms that Staffs are knowledgeable to solve customers' problems and have the enthusiasm to understand customer needs.

Similarly, Service Quality System Reliability among the banking customers causes significantly good effect on customer satisfaction in banking sector with the next higher t value of 2.370. This clearly confirms the positive effects of bank sector through the features that can ensure customers and feel them sense of secure during the transaction process and can increase customers' confident and trust in quality services. The 't' value of 1.485 obtained for the Service Quality Responsiveness significantly causes considerable effect on the customer satisfaction in banking sector. This confirms the positive effects of bank sector with precise personal services provided to the customer and ready to help visiting customers all the time.

The 't' value of 0.503 obtained for the Service Quality Access significantly causes considerable effect on the customer satisfaction in banking sector. This reveals that branches and ATMs are conveniently located and

waiting time for service is appropriate. The 't' value of 0.082 obtained for the Service Quality Tangibility significantly causes considerable effect on the customer satisfaction in banking sector. This confirms the positive effects of bank sector with availability of equipment of bank sufficient and visible for customers' usage. Also, bank facilities, designs and sufficient staff available make customers feel comfortable and motivated.

The remaining 't' value of 2.534 corresponding to the dimension of Service Quality Assurance is not found to be significant at 5 percent level. Hence, it can be inferred that the customer satisfaction in the banking sector does not depend significantly on the Service Quality dimension Assurance.

Customer trust dependency on Customer satisfaction.

From the results of table-2, it can be inferred that the F value of 69.371 is found to be significant at 5 percent level and hence, the hypothesis-2 is rejected. These results suggest that customer trust depends on the customer satisfaction in the banking sector. Such results indicate that building customer trust should be focused by the banking sector in Afghanistan to surveillance business in the competitive market. Banking sector must provide trusted and dependence information about the product and services offered. Hence, these activities will boost the customer trust over banking sector; ultimately convey customer loyalty to the identified banks. Further, the adjusted R square value of 0.661 from the table-2 indicates that 66 percent of customer trust among banking customers significantly depends on customer satisfaction in banking sector. Also the 't' values of 3.112 corresponding to customer trust is found to be having significant effect on the model conceived.

Table-2:Result of regression for hypothesis-2

Model	Unstandardized Coefficients		Standardized Coefficients	t	F	Adjusted R square
	B	Std. Error	Beta			
(Constant)	1.810	0.192		9.074*		
Customer Satisfaction	0.192	0.095	0.167	3.112*	69.371*	0.661

Source: Computed from Primary data

This clearly confirms the positive effects of banking sector through the mechanism that service provider are trustworthy and honest. Also banking sector instills the confidence in his customers and does usually fulfill the promises and commitments he assumes. Further, positive effects of banking sector built through safe and secure customer personal information. Such features contribute towards enhanced customer trust in banking transactions.

Implications

Customer is the king and judges firm's product and services constantly on repeated basis. So, in order to get judged well, organization need to ensure good quality of service. The primary aim of service quality is to create the differentiation and convey a message to create loyalty to the existing customers and persuade the new ones to avail the service offered. To improve the quality of a service, it requires a lot of planning and patience, it is necessary to put the efforts from the starting to get increased customer inflow. Organizations need to keep an eye on the recent technology and development in order to meet the customer expectations and have to invest funds on research and development for surviving and taking the competitive advantage.

Limitations and Conclusion

The present study identified that customer satisfaction depends on the group of Service Quality dimensions in the banking sector. Also, it is mentioned that customer trust is found to be significantly dependent on customer satisfaction.

Apart from that, present study does have few set of limitations. The present study does not split the identified sample in terms of gender categories or area of living such as rural and urban. For example, the above mentioned categories may have a different expectation and perception towards existing services offered by banks. Further, the customer with higher education level may perceive the same service differently from that of customer with diploma level education. Keeping this in view future research should be carried to overcome the above mentioned limitations. Coverage on a wider geographical area (sample size) could also be considered for future study in order to enhance the generalization of the findings and to further investigate potential differences in customer satisfaction which ultimately leads to customer trust.

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Annexure-I

Access (Aljasser and Sasidhar, 2016)
1   Your opinion about bank's network (Branches, ATMs, phone banking, internet banking.)
2   Branches and ATMs are Conveniently Located
3   Waiting time for service is appropriate.

Assurance (Aljasser and Sasidhar, 2016)
4   The bank can provide customers the services as promised.
5   The bank can provide accurate service to customers. .
6   The bank can honor their commitments.

Reliability (Aljasser and Sasidhar, 2016)
7   Customers can feel a sense of secure during the transaction process. .
8   Banking service can increase customers' confident and trust in quality services. .
9   Staff can provide customers prompt and appropriate services.

Empathy (Aljasser and Sasidhar, 2016)
10   Staffs are knowledgeable to solve customers' problems. .
11   Staffs have the enthusiasm to understand customer needs. .
12   Staffs consider customer needs in the first place.

Tangibility (Aljasser and Sasidhar, 2016)
13   The equipment of bank is sufficient and visible for customers' usage. .
14   The bank facilities and designs make customers feel comfortable.
15   Sufficient staffs are available to provide customers banking services.

Responsiveness (Aljasser and Sasidhar, 2016)
16   Staffs can provide customers precise personal services.
17   Staffs can understand customers' needs.
18   Staffs are helpful to customers.

Customer Satisfaction (Aljasser and Sasidhar, 2016)
19   Range of products provided by the bank.
20   Recognition of you as a valued customer
21   Globally, taking into account all your previous answers, what is your level of satisfaction?

Customer Trust (Eid, 2011)
22   Service provider is trustworthy and honest.
23   Service provider instills the confidence in his customers.
24   Service provider does not usually fulfill the promises and commitments he assumes.
25   It is a problem to give the private information to the service provider.

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