

## **Assessing Service Attitude: Service Quality Measures Taken by Islamic Banks in Pakistan**

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**Abstract:** *In the past few years there has been an enormous change in the perception of owning customers for life by the local and multi-national companies in Pakistan. This could be possible when foreign companies entered into Pakistani market especially in the banking sector. Quality Customer Services is considered most important tool to have positive image in the mind of customers and to get positioned in their hearts by owning their greater concerns beyond their expectations. The purpose of this study was to assess service attitude and service quality measures of Islamic Banks in Pakistan. Population of the study is all five Islamic Banks listed with State Bank of Pakistan (2012). Total 250 customers, 100 Management Trainee Officers and 25 Branch Managers constituted the sample using convenience sampling technique and an adapted SERVQUAL instrument of service quality containing five dimensions of service quality; tangibles; reliability; assurance; responsiveness and empathy was used to assess the service quality measures which was found reliable at 0.86 Cronbach's alpha. Mean scores and One-way ANOVA were used for significance and variance analysis. Results revealed that Islamic banks managers showed greater satisfaction about service quality followed by MTOs but customers were not satisfied with the service quality of Islamic banks and significance difference of opinion found among customers, management trainee officers and managers which showed true image of service attitude. Islamic Banks customer service measures needs urgent improvement in order to ultimate survival in the banking sector.*

**Keywords:** *Service attitude; Service quality; Islamic Banks*

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### **I. Introduction**

Pakistani financial sector a backbone of economy was seriously lacking service attitude as compared to prevailing practices in the world but now due to rapid advancement and growth in financial services practices of customer services have been changed in the last few years. Presently Banking Industry is very competitive and owing to retain maximum market share. Now this sector has a challenging business environment in financial services and it is important for new entrants to develop their customer services to gain and retain their customers. There is a growing popularity of Islamic banking in the Pakistani financial market and in order to survive, it is important to build service quality attitude, attract and satisfy their customers using emerging practices because Islamic banks working in Islamic countries facing strong competition not only from Islamic banks but also from non-Islamic banks (Naser & Moutinho, 1997). Islamic Banks have managed to grow in banking markets with new Islamic products which attracted a large number of customers and this leads to the competitiveness of this market which urged these new established Islamic banks to develop their service and products in order to improve customers' perception and satisfaction. In the existent decade, because of challenging competition, process innovation, dynamic business environment, technology advancement, and developments in overall operations, a paradigm shift is taking place in the banking sector (Al-Eisa&Alhemoud, 2009) which indicates a strategic focus towards contemporary customer services in order to retain competitive advantage.

Inception of Islamic banking showed extra ordinary performance in the world by supporting financial sector (Darrat, 1988) and emergence of this system proved more stable as compared to conventional banking system in Pakistan (Khan, 1986). Most of the studies conducted in the world in the times of Islamic banking start up showed a positive perspective of service quality satisfaction by the customers but banks could not sustain and develop their level of services according to the needs of the era. Metawa and Almosawi (1998) suggested that banks should develop customer service standards to maintain profitable relations. Service quality has become a necessary reflection of an organizational performance, as customers' expectation and awareness has been changed in many markets (X. Frei, Kalakota, & Marx, 1997). High quality services creates customers loyalty, satisfaction, complain reduction and higher customer retention and constant improvement in service quality is considered a leading factor for growth and success in the banking sector of Pakistan (Shabbir, Aslam, Capusneanu, Barbu, & Tanveer, 2012). Islamic banks are growing their network very rapidly which shows a potential growth of this sector as compared to conventional banks in Pakistan and according to SBP(12) Islamic banks are not only making interest free banking transactions but also following the true practices of Islamic

economy. Much research has been conducted before on different aspects of service quality measurement in banking sector of Pakistan but this study shows the true picture of current level of service quality as perceived by customers', banks employees and branch managers. Difference of opinion as managers and employees representing banks service side and customers at the same time on the other side gives the ultimate reflection of current level of service quality measures taken by Pakistani Islamic bank. Results of this study could be helpful for the Islamic banks to build service quality attitude by taking some serious steps on the basis of customers' perceptions. The objective of this study was to assess service quality as perceived by customers, banks employees and branch managers of Islamic Banks in Pakistan.

## **II. Review of Literature**

### **1.1 Understanding Service quality in Banking Sector**

Naeem, Akram and Saif (2009) concluded that an important factor that contributes a lot in today's modern, successful and emerging banking business is the quality of services and quality of service depends heavily on the quality of the personnel dealing with customers (Imran, Samad, & Masood, 2011). The word quality is perceived differently according to different researchers but generally it is the thing which meets customers' expectation in every business enterprise and observed as a major factor in reference to customer acquisition and retention (Galloway & Ho, 1996). Raza, Zia, Naqvi, and Ali (2012) describe quality as measure of excellence; observable and interpretable attributes; or the adherence to measureable and verifiable standards. Shabbir, Aslam, Capusneanu, Barbu, and Tanveer (2012) Conventional service quality was defined as the beliefs or attitude about the degree of service excellence offered in the banks physical location but later in 1980s, new dimension of service quality was explored which revealed the customer emotional response associated with experience with the products or services (Westbrook & Reilly, 1983). In services sector concept of service quality is totally different than manufacturing sector and measurement of service quality in services sector is quite difficult it could only be measure by the perceptions of concerned stakeholders according to certain established standards (Karatepe, Yava, & Babakas, 2005). Service quality is obvious and certain tool for differentiation and to gain competitive position (Caruana, 2002) to compete in the banking sector (Curry & Penman, 2004) and banks should better understand their customers and to continuously evaluate their service quality in order to maintain their market share (Khan, Hassan, & Shahid, 2008) because customer satisfaction influences customer decisions (Cohen, Gan, Yong, & Choong, 2006;Richins, 1983).

Hanson (2000) explored that organizations should build certain service quality standards to raise the level of services by adopting it as strategic concern and the relationship between service quality and customer satisfaction has been explored by the many researchers in the world. Naeem, Akram, and Saif (2009) concluded that customer satisfaction is always placed at centre in all business ventures and among many factors that contribute towards customer satisfaction, service quality is one of them. Ahmad, Rehman, and Saif (2010) concluded that Islamic banks customers want greater service quality as compared to conventional banks because now customers are well aware about their role so they demand excellent services and customer satisfaction is the only way to keep them loyal otherwise they switch to other banks (Qureshi, Khan, & Zaman, 2012) and their expectations are meeting with the performance of the product or service then the result is satisfaction otherwise dissatisfaction occurs (Davis & Heineke, 1998). In Pakistan due to uniform policies of central bank, all conventional and Islamic banks are required to follow certain same standards but how these standards of customer services are implemented, that is the most important concern of banking policy makers (Naeem et al., 2009).

### **2.2 Service Quality Assessment**

Montes, Fuentes, and Fernandez (2003) research conducted on service quality perceptions has mainly focused on two dimensions: consumer behaviour and organizational behaviour. Researchers like Parasuraman, Berry, Zeithaml etc are considered innovator of the research in the area of consumer behaviour and their contribution have reached at remarkable level. Perception of customers is identified by their level of satisfaction towards particular products or services and customer satisfaction is measured in terms of service quality and service features (Rustam, Bibi, Zaman, Rustam, & Haq, 2011). Advancement in information and communication technology has changed the ways of service delivery to customers (Dabholkar & Bagozzi, 2002;Surjadaja, Ghosh, & Antony, 2003) service quality could be measured in terms of automated services (Parasuraman, Zeithaml, & Malhotra, 2005) in an electronic delivery of services, banks can promote quality of their services and customer relations (Mols, 2000). From the last few years, service quality has achieved dominant importance because of its relationship to profitability, customer retention, loyalty, operation and customer satisfaction (Cronin & Taylor, 1992;Seth, Deshmukh&vrat, 2005) There are many studies which provided assessment and investigation of service quality and its dimension in the banking sector. Parasuraman et al. (1988, 1991a,b) developed SERVQUAL instrument to investigate service quality dimension and many researchers has been used it to measure service quality . It contains 22 items that are assembled into five

dimension, these are Tangibles, Reliability, Responsiveness, Assurance and Empathy. These dimensions are explained below.

**2.2.1 Tangibles**

Tangibles dimension refers to physical facilities, equipment, service material and appearance of personnel (Parasuraman, Zeithaml, & Berry, 1988). It is the most important aspect of service quality as customers’ perception about tangibles has more impact than other service (Parasuraman, Zeithaml, & Berry, 1985).

**2.2.2 Reliability**

It is the ability to perform the promised service dependably and accurately in a perfect manner (Parasuraman et al., 1988) and it is the result of continuous improvement (Parasuraman et al., 1991). Reliability is an important factor of product quality along with good personal service, employees’ attitude, knowledge and skills and it evaluates the promises of banks and its timely execution from customers’ perspective (Ahmad A. , Rehman, Saif, & Safwan, 2010).

**2.2.3 Responsiveness**

This dimension includes willingness of employees to help customers promptly, understanding their specific needs and wants, individual attention provided by staff, paying attention to customers’ problems and customers’ secrecy, safety and security in their transactions (Kumar & Kee, 2009;Parasuraman et al., 1988).

**2.2.4 Assurance**

It indicates the knowledge and courtesy of employees and their ability to inspire, build trust and confidence (Parasuraman et al. 1988). Assurance is an integral aspect of service quality followed by reliability and responsiveness and it has very strong impact on customer satisfaction which leads to word of mouth outcome (Arasli & Katircioglu, 2005).

**2.2.5 Empathy**

This dimension shows the strength of relationship with customers and it indicates caring, individualized attention the firm provides to its customers (Parasuraman et al. 1988) and it is reported that empathy is least preferred dimension of service quality in the banking sector.

**2.3 Review of Service Quality Studies on Banking Sector in Pakistan**

Brief findings of the studies conducted on Pakistani banking sector are given below.

No.	Author(s)	Year	Major Findings
1	Shabbir et al.	2012	“Customer perception about service quality dimensions is relatively high on the assurance level in Islamic banks and tangibles in conventional banks. Lowest in technology and responsiveness area in Islamic banks. Overall Islamic banks providing high service quality”.
2	Qureshi et al.	2012	“Tangibles and responsiveness has a positive impact while assurance has significant negative impact on expected service quality of conventional banks. Tangibles, reliability and assurance have a significant positive impact on expected service quality while there is a negative impact on responsiveness and empathy in Islamic banks”.
3	Raza et al.	2012	“Customers, employees and managers were not satisfied with the overall service quality provided by the Pakistani banks. However, tangibles were relatively at top whereas assurance was at the lowest position. Reliability and empathy were almost at same level and banks failed in responsiveness”.
4	Naeem and Arif	2011	“Assurance posted relatively higher contribution in satisfying the customers. Favourable perceptions regarding remaining dimension of service quality were not proved to be instrumental in satisfying customers. Positive relationship found between service quality and customer satisfaction”.

5	Ahmad et al.	2011	“Customers of Islamic banks are more satisfied than Commercial banks. Significant difference in the level of satisfaction between male and female customers in Islamic Banks no difference in Commercial Banks found on the basis of gender”.
6	Rustam et al.	2011	“Islamic banking products and services had a good potential within Pakistani corporate sector”.
7	Ahmad et al.	2010	“Perception of customers of Islamic banks regarding service quality is higher than the perception of customers of conventional banks. Significant difference in perception of service quality among customers of Islamic banks on the basis of gender but there is no difference in service quality perception in conventional banks on the basis of gender”.
8	Ahmad et al.	2010	“There is strong positive relationship between service quality and customer satisfaction in Islamic banks as compared to conventional banks”.
9	Naeem et al.	2009	“Service quality was proved to be a strong predictor of customer satisfaction in case of foreign banks as compared to public sector banks. Service quality if managed effectively, can contribute significantly towards customer satisfaction”.
10	Ahmed and Rehman	2008	“Most important variable influencing customer choice are customer services, convenience, online banking facilities and overall banks environment”.
11	Naeem et al.	2008	“Majority of the banks operating in Pakistan are at the initial stage whereas almost one fifth claim having TQM fully implemented. The situation reflects the level of efforts put by banks management operating in Pakistan and initiatives taken by them in respect of quality management”.

#### **2.4 Current Study**

Most of the studies conducted on service quality of banking sector in Pakistan, discuss only perceptions of customers. This study gives the true picture of service quality as perceived by Islamic banks managers, their point of view about service quality offering in their branches, then MTOs (Management Trainee Officers) perceptions about service quality on their side and finally revealed the perceptions of customers, who are the actual stakeholders and determined the actual level of service quality which reflects exact service attitude of managers and officers at Islamic banks of Pakistan. This study was intended to assess the perceptions of managers, management trainee officers and customers about the service quality measures taken by Islamic banks in terms of tangibles, reliability, responsiveness, assurance and empathy as dimensions of service quality. Finally, the study chased the following objectives:

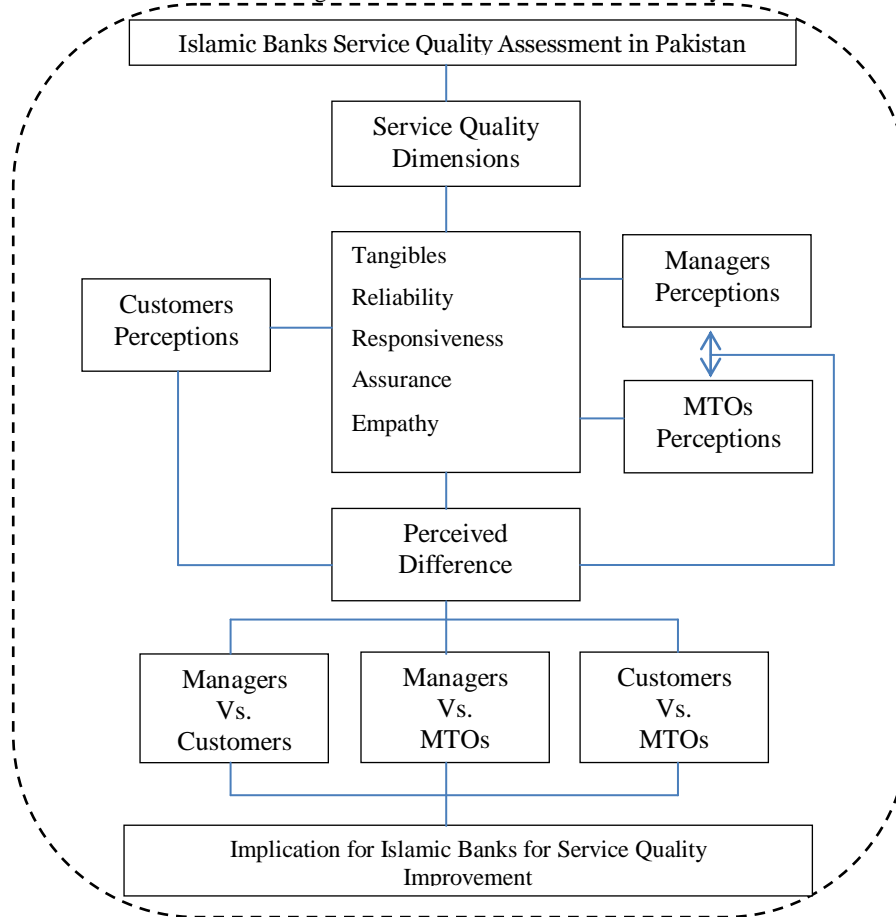
- i. Assess the perceptions of managers, MTOs and customers regarding service quality measures taken by Islamic banks in Pakistan.
- ii. Compare the perceptions of managers, MTOs and customers regarding service quality measures taken by Islamic banks in Pakistan.
- iii. Compare the perceptions of managers, MTOs and customers regarding service quality measures taken by Islamic banks in terms of back ground variables.

To achieve the research objectives, the study answered the following questions:

- i. What are the perceptions of managers, MTOs and customers regarding service quality measures taken by Islamic Banks in Pakistan?
- ii. Is there any significance difference of opinion among of managers, MTOs and customers regarding service quality measures taken by Islamic banks in Pakistan?
- iii. Is there any significance difference of opinion among of managers, MTOs and customers regarding service quality measures taken by Islamic banks in terms of back ground variables?

### III. Schematic Framework

Figure 1. Theoretical framework of the study



### IV. Methodology

This empirical study was aimed to assess service quality measures of Islamic banks in Pakistan. There are five banks offering Islamic services in Pakistan. List of listed Islamic banks was taken from the official website of State Bank of Pakistan (SBP, 2012). All the Islamic banks working in the city of Lahore was the population of this study.

Total 250 customers (50 from each bank), 100 MTOs (Management Trainee Officers, 20 from each bank) and 25 Branch Managers (5 from each bank) constituted the sample; using convenience sampling technique. In this study, To assess the service quality measures among sampled banks a standard instrument called SERVQUAL were adapted and developed through 5 points likert rating scale having five dimensions, tangibles, reliability, responsiveness, assurance, and empathy as sub-scales. The responses were counted as 5 for strongly agree; 4 for agree; 3 partially agree; 2 for disagree and 1 for strongly disagree to assess the quality of Islamic banks in Pakistan in terms of tangibles, reliability, responsiveness, assurance and empathy. The questionnaires were administered by the researchers personally and through reliable sources in order to gain a high response rate. The response rate was 87 % on customers' side (217 customers), 84 % on MTOs side (84 MTOs) and 80 % on managers' side (20 managers). Mean scores and One-way ANOVA were used for significance and variance analysis.

Table 1; Cronbach Alpha Test Results for Service Quality Dimensions

Service Quality Dimensions	Alpha Value
Tangibles	0.74
Reliability	0.71
Responsiveness	0.64
Assurance	0.67
Empathy	0.69

**V. Results**

A total of 321 respondents in which 217 customers (87%), 84 MTOs (84%) and 20 branch managers (80%) of Sampled Islamic banks of Pakistan, participated in the survey representing overall response rate of 85.6 %. Gender split showed that majority of the customers 203 (93.5%), employees 70 (83.3%) and managers 20 (100%) was male. Overall, 293 respondents (91.3%) were male and 28 respondents (8.7%) were female.

**5.1 Managers Demographic Profile:** Qualification perspective revealed that managers 17 (85%) were master degree qualified, 3 (15%) were bachelor degree qualified, Majority of the Managers 12 (60%) had more than 15 years’ experience in banking sector, 4 (20%) 10 to 15 years’ experience and remaining 4 (20%) had less than 10 years of experience in the banking sector and majority of the managers 17 (85%) were affiliated from 1-5 years with the current bank. Age showed that 8 managers (40%) had more than 50 years old, 7 managers (35%) had 46-50 years old and 5 managers (25%) less than 40 years old.

**5.2 MTOs (Management Trainee Officers) Demographic Profile:** 62 (77.5%) master degree qualified, 15 (18.7%) were bachelor degree and remaining 3 officers (3.75%) response was other qualification. MTOs majority 50 (62.5%) had 0-5 years’ experience, 20 (25%) had 5-10 years’ experience and remaining 10 (12.5%) had more than 10 years of experience in the banking sector. Majority of the officers, 55 (68.75%) have 21-30 years of age and 15 (18.75%) have 31-35 years of age and remaining 10 have more than 35 years of age.

**5.3 Customers Demographic Profile:** 66 (30.4%) were master degree qualified, 55 (25.3%) were graduate and remaining 96(44.3%) marked on the other qualification. 10 bank.5 (48.4%) have current account, 107 (49.3%) have P&Ls account, remaining have other type of account with the banks. Majority of the customers 155 (71.4%) were affiliated with current bank from 0-5 years. Majority of the customers 117 (53.9%) have 21-30 years of age, 70 customers (32.25%) have 31-35 years of age and remaining 30 customers (13.8%) have more than 35 years of age.

Table 2; Descriptive Statistics of Respondents against Service Quality Dimensions

Service Quality Dimensions	Respondents					
	Managers (N=20)		MTOs (N=84)		Customers (N=217)	
	Mean	S.D	Mean	S.D	Mean	S.D
Tangibles	4.300	0.44	4.160	0.551	3.656	0.627
Reliability	4.370	0.35	4.147	0.542	3.493	0.621
Responsiveness	4.237	0.65	4.128	0.610	3.251	0.810
Assurance	4.387	0.41	4.160	0.604	3.641	0.684
Empathy	4.220	0.43	4.095	0.563	3.452	0.642

Table 2; depicts the mean scores and standard deviations of service quality dimensions as perceived by managers, MTOs and customers of Islamic banks in Pakistan. Managers mean score in all dimensions is greater than MTOs and customers, which shows that managers’ perceptions about their offering of quality services is high, but not completely satisfied. MTOs mean is also high than customers who revealed that managers and officers of sampled banks perceive that they are offering high quality services. Customers mean is low in all the dimensions of service quality whereas managers and officers mean score is high, Significance difference is found in the perceptions of managers and customers, and officers and customers, regarding service quality of Islamic banks, which reflects the true image of Islamic banks service quality measures in Pakistan.

Table 3; One-Way ANOVA against Respondents for Sub-Scales Service Quality Dimensions

Variance		Sum of Squares	Df	Mean Square	F
Tangibles	Between Groups	20.123	2	10.062	28.109
	Within Groups	113.828	318	0.358	
Reliability	Between Groups	34.983	2	17.491	50.405
	Within Groups	110.351	318	0.347	
Responsiveness	Between Groups	56.874	2	28.437	50.118
	Within Groups	180.433	318	0.567	
Assurance	Between Groups	23.085	2	11.543	42.036
	Within Groups	134.845	318	0.424	
Empathy	Between Groups	31.501	2	15.751	27.221
	Within Groups	119.151	318	0.375	

\*p<0.05

Table 3; indicates a significant difference of opinion among service quality dimensions as perceived by managers, officers and customers. Next table shows the variance in perceptions of managers, officers and customers of Islamic banks in Pakistan.

*Table 3(a); Tukey HSD for Multiple Comparisons of Service Quality for Service Quality Dimensions*

Dependent Variable	(I) Respondents	Mean Difference (I-J)	
		(J) Respondents	
		MTOs	Customers
Tangibles	Managers	0.139	0.643*
	MTOs		0.504*
Reliability	Managers	0.222	0.876*
	MTOs		0.654*
Responsiveness	Managers	0.109	0.986*
	MTOs		0.876*
Assurance	Managers	0.226	0.745*
	MTOs		0.519*
Empathy	Managers	0.124	0.767*
	MTOs		0.642*

\*p<0.05

Tukey's Honestly Significant Difference test in one-way ANOVA in table 3(a) indicates that there is a significant difference of perceptions between managers and customers, and MTOs and customers of Islamic banks regarding sub-scales, tangibles, reliability, responsiveness, assurance and empathy but no significant difference of opinion was found between managers and MTOs perceptions in Islamic Banks of Pakistan, In all the sub-scales customers showed less satisfaction as compare to managers and officers. It shows that managers and MTOs of Islamic banks in Pakistan are claiming about their offering of best quality services in all the dimensions but customers are not satisfied up to that level, it means gap exist which reflects true image of service quality of Islamic Banks in Pakistan.

## VI. Discussion and Conclusion

The purpose of this study was to assess the service quality measures as perceived by Islamic banks managers, what is their opinion about their services quality, then MTOs, who are the ultimate persons who deliver quality services and, then to get responses of customers about the service quality of their banks. In Islamic banks of Pakistan, majority of the managers are highly qualified and they had remarkable experience in the field of banking. Many of them are associated with their current bank from last five years and reached to their age level of up to fifty years. Officers are too highly qualified but majority have banking experience of up to five years and age showed that mostly officers are young. Customers' perspective is different about qualification and most of customers have current account with Islamic banks followed by P&Ls which showed that most of them are businessmen and salaried persons.

Managers mean score in all dimensions tangibles, reliability, responsiveness, assurance and empathy is greater than officers and customers, which shows that managers' perceptions about their offering of quality services is high, but not up to the mark as no dimension reached to the level up to the five mean score which means managers also feels some lacking of service attitude by the Islamic banks might be some policy matters by the top management and these findings of managers perceptions are consistent with (qureshi at el., 2012;raza at el., 2012;) studies conducted on conventional banks in Pakistan. MTOs mean is low than managers but high than customers in all the dimensions of service quality , consistent with (raza et al., 2012), which shows that officers are also not fully satisfied about their offering of service quality as mean is low in all dimensions. Customers mean is low in all the dimensions of service quality which reflects the actual situation of Islamic banks measures regarding service quality because significance difference is found in the perceptions of managers and customers, and officers and customers regarding service quality of Islamic banks in Pakistan. Raza et al. (2012) recommended that along with improvement of services training of officers could be a better solution. Islamic banks need urgent improvement in their customer services especially in responsiveness dimensions followed by empathy and reliability. Customer oriented service quality measures should be taken by the Islamic banks of Pakistan in order to survive for a time in the banking sector.

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