



# **CUSTOMER SATISFACTION CONTRAST ON VARIOUS RADIUSES OF SERVICE QUALITY TRAITS OF PRIVATE BANKS**

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## **ABSTRACT**

*The aim of this article is to study the customer satisfaction disparity on service quality attributes in private banks located in the delta region of Tamil Nadu, India. This is a quantitative research study where the data was collected using a convenient non-probability sampling method. 834 self-administered questionnaires were distributed across 10 private banks. The questionnaires consisting of customer expectations and service satisfaction on five dimensions of service quality—tangibles, reliability, responsiveness, assurance, and empathy—were assessed. Statistical Analysis: Descriptive mean and gap analysis were used. Service quality attributes such as reliability, responsiveness, assurance, and empathy reduce customer satisfaction disparity, whereas in the dimension of tangibility and its related factors, customer*

*satisfaction disparity persists. On the whole, it can be said that customer satisfaction disparities still exist to some extent in the service quality attributes of the bank.*

**Keywords:** Customer Satisfaction, Service Quality Attributes, Service Quality Dimensions, Private Banks

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### **Introduction:**

The service quality attributes are the significant characteristics of the banks that are likely to enhance customer satisfaction to an unmitigated level. Which in turn assists in retaining existing customers with their business for the long run and increasing the new customer base as desired by the management of banks. (Kingshuk and Dipankar Das, 2016). In order to effectively keep their customers happy in a competitive environment, private sector banks make their strategies by using service quality attributes and constantly creating new schemes, offers, and services after understanding the needs of their current and potential customers. It is clearly stated that service quality attributes and customer satisfaction are the two eyes of the banking sector. This study was undertaken to analyze customer satisfaction disparities with respect to the service quality attributes of private sector banks located in delta regions of Tamil Nadu. Customer satisfaction is the state of mind of a customer over a product or service after it has been used. The Father of Modern Marketing, Philip Kotler, defines customer satisfaction as a 'person's feeling of pleasure or disappointment, which results from comparing a product's perceived performance (or outcome) against their expectations. 'The value (costs and benefits) perceived by the customer from the product and service that exceeds their expectations is called customer satisfaction. Paul Farris, in his book Marketing Metrics, defines customer satisfaction as 'the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals.

### **Review of Literature:**

Parasuraman, Zenithal, and Berry: This study defines that have identified five dimensions of service quality, namely, tangibility, reliability, responsiveness, assurance and empathy. Service quality from the customer's point of view is the grade and sense of discrepancy between

customer's perceptions and expectations. It refers to the mutual attempt of service performance, which determines the amount of satisfaction of users of all the services. The level of customer satisfaction carries a direct relation to quality of service where good quality of service offer higher customer satisfaction. In disparity, poor quality of service will effect in a lot of decisive costs and damage, including low customer satisfaction, relatively high customer desertion, loss of business and sales volume, decline in customer retention, costly expenses spurred on by the need to prevail over a damaged business reputation and attract new customers. Anand, et, al (2023) In the service sector delivering of high-quality service has been recognized as an important factor for developing and maintaining long term and satisfying relationship with customers Debnath Prashant, Chellasamy (2022) the study found that, the old banking model should be replaced with digital banking methods that pave the way to easy banking correspondence also Customers need not visit the banking premises physically and its fill up disparity between customers' satisfaction and expectation on banking services. Revathi, Anitha (2018) the study revealed that, Private Banks are triumphant in retaining its customers by providing superior services than that of public sector banks. Though, private banks need to go a extended way to become customers' first preference.

Yarimoglu (2014) Intangibility is an expression of services but not visible in nature and absolutely imperceptible, cannot be touched, tasted or event cannot smell, further it becomes tricky for the customer to appraise their quality. Mauri et al. (2013) service qualities is a multidimensional perception, evaluated and superficial by the end users or by the customers or consumers, according to a set of indispensable parts, collection in five categories, that is to say: tangibility, reliability, responsiveness, assurance and empathy. . Brito and Quelhas (2009) service quality as image influencer and that image plays an important role and it infuses sense of excitement. . Wilson et al. (2008) service quality is paying attention on focused evaluation that reflects the customer's perception on various aspects of service quality dimensions like - reliability, assurance, responsiveness, empathy and tangibility at the same time satisfaction is more comprehensive as well as it is prejudiced by perceptions of service quality, product, price and quality, as well situational factors along with individual factors of the users. Palmer (2008) service quality as dependable factor and need some evaluation from users. Service quality is offered best inputs to the users which result in happiness if provided services were superior to others. So there is a clear association between improving service quality and higher profit. Improving service quality was found to have a positive effect on the company's stock value. Huseyin et al. (2005) stated in their research service quality attributes as just matters of good knowledge of the characteristics. The real recompense of service quality on the ingredient of

banks did have a say for their accomplishment and their doggedness in the intercontinental banking ready for action in the given surroundings, consequently the quality of banking service was an integrated appraisal of the armed forces offered to the outside client, for customers were well thought-out to be self-determining individuals with a variety of necessities on the foundation of which services were made available, based on convinced specification. Kwortnik (2005) Service quality is not objectively measured according to some technical standards but is subjectively felt by customers and the measurement is relative to customer-determined standards. Ueltschy et al. (2004) defined service quality as the consumer's judgment about the overall excellence or superiority of the service. Kotler (2003) views service as any behavior or an act based on a contact between two parties which they involved in the service offer concern or provider and the receiver in addition to the spirit of this give-and-take process in an intangible. Oppewal and Vriens (2000) found that the service quality had connection with bank customers' happiness. McDougall and Levesque (1992, 2000) overall service quality as perceived by the users and it is viewed as a combination of core and relational aspects. In the service literature, core and relational quality are the nearly everyone's essential elements of services. Where core is - what is exactly delivered whereas relational is how it is delivered. The researchers Mualla and Deeb (1998). The customer's satisfaction with the actual performance level of service had a further collision on the formation of the customers' perceptions of service quality. Once the service was purchased again, satisfaction becomes a most important approach to the procedure of evaluate service quality. Heskett et al. (1997) the input to customer loyalty is customer satisfaction which for the most part depends on the service quality obtainable by service providing firms, Service quality furthermore customer satisfaction has been identified as means of elements of the service-profit sequence. Zeithaml et al. (1996) Service quality is a determinant of whether a customer eventually gets the leftovers with or imperfection from a company. In marketing management literature, service quality takes a well-known position and it is generally defined as customer's feeling of relative inadequacy or pre-eminence of service provided and its service, as well it is often measured comparable to overall outlook of customer towards companionship. Karim and Cowling (1996) distinct the service quality as superiority of activities or reimbursement that was offered for sale or that was offered for being related to a particular product towards influencing the customer needs. Gabbie and O'neill (1996) in their investigation propounded the major dimensions associated with service quality. They constructed service quality mode, found meaning full connection between service quality aspects with customers' fulfillment. Asubonteng et al. (1996) service quality as the dissimilarity sandwiched between customer expectations of service and professed service. If performance is greater than

expectation, then perceived quality is pleasing resulting in customer satisfaction occur. Expectations are viewed as calculations made by customers about what they are likely to experience during the operation. Dissimilar customers have different expectation based on the customer's acquaintance about the product or service seen or used. Bitner and Hubbert (1994) defined service quality as the customers' on the whole intuition of the next of kin poor standard or pre-eminence of the organization and its quality services. Reeves and Bednar (1994) service quality as fineness or excellence of service offered, value or worth of delivery or worth for customer's payments, conformance to stipulation and convention or exceeding customers' expectations. Parasuraman et al. (1991) service quality has been acknowledged as a significant accomplishment factor for organizations to construct their competitive advantage in addition to increase their competitiveness. Lewis and Mitchell (1990) emphasized in their input that service quality is the scope to which a service convene customers' requirements or opportunity. Parasuraman et al. (1988) defined the real service quality. It means the customer's overall decision of the superiority of the service or the dissimilarity between customers or users expectation and the actual service performed by the organization towards to fulfilling customers' expectation. Zeithaml et al. (1985) developed the model is called as SERVQUAL Model. The five dimensions that are used in this model were – Reliability – It is the capability to perform the promised service reliably and precisely. Second one is Assurance: The acquaintance and politeness of employees and their capability to convey trust and confidence. Third one is Tangibles: The manifestation of physical facilities, paraphernalia, personnel plus communication materials. Fourth is Empathy: The stipulation of caring, individualized concentration to customers. Last or fifth one is Responsiveness: The readiness to assist customers plus to make available without delay service. From the above literature it can be understood that customer satisfaction differ though various service quality attributes but the above literature discussed and argued that customer satisfaction disparity in the aspect of service quality dimensions not yet addressed much hence, the present study going to address customer satisfaction disparity and service quality attributes especially in private banks proposed conduct.

### **Research Objective and Methodology:**

The aim of this article is to check up on the customer satisfaction disparity on various aspects of service quality in private banks located in the Delta regions of Tamil Nadu. This is a quantitative research study. Major data was collected and analyzed from private bank customers in order to achieve the set objectives. It can be worn to unearth patterns and averages, make

predictions, test disparity, and oversimplify results for wider populations. Data was collected using the non-probability convenient sampling method. Self-administered 800 questionnaires were distributed to 10 private bank customers. The questionnaires consist of SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy. Totally, 25 subquestions were set under the service quality dimensions, which were measured using a five-point Likert scale, ranging from strongly agree to strongly disagree. The respondents to the study were asked to give their opinion about expectations and their level of satisfaction. The collected data were analyzed with SPSS 16th edition. Especially descriptive mean analysis and gap analysis were used to find the results of the set objectives.

### Data Analysis

**Table 1- Analysis on Respondents' Expectations and Satisfaction Disparity on Banking Service Quality Attributes:**

	<b>Respondents satisfaction on</b>	<b>Mean</b>	<b>Respondents level of expectation on</b>	<b>Mean</b>	<b>Gap= S-E</b>		<b>Zone</b>
1	(T1)	3.4275	(T1)	3.7389	-0.3114	<b>E&gt;S</b>	Dissatisfaction
2	(T2)	3.3677	(T2)	3.6826	-0.3149	<b>E&gt;S</b>	Dissatisfaction
3	(T3)	2.8647	(T3)	3.4874	-0.6227		Dissatisfaction
4	(T4)	3.4275	(T4)	3.3114	0.1161	<b>E=S</b>	Satisfaction
5	(T5)	3.3689	(T5)	2.921	0.4479	<b>E=S</b>	Satisfaction
6	(R1)	3.6036	(R1)	2.6814	0.9222	<b>E=S</b>	Satisfaction
7	(R2)	2.9737	(R2)	2.7054	0.2683	<b>E=S</b>	Satisfaction
8	(R3)	3.6036	(R3)	2.9281	0.6755	<b>E=S</b>	Satisfaction
9	(R4)	3.4275	(R4)	2.8641	0.5634	<b>E=S</b>	Satisfaction
	<b>Respondents satisfaction on</b>	<b>Mean</b>	<b>Respondents level of expectation on</b>	<b>Mean</b>	<b>Gap= S-E</b>		<b>Zone</b>
10	(R5)	3.1725	(R5)	2.8108	0.3617	<b>E=S</b>	Satisfaction
11	(Re1)	3.3689	(Re1)	2.8647	0.5042	<b>E=S</b>	Satisfaction
12	(Re2)	2.9737	(Re2)	3.7389	-0.7652	<b>E&gt;S</b>	Dissatisfaction
13	(Re3)	3.4275	(Re3)	2.7054	0.7221	<b>E=S</b>	Satisfaction
14	(Re4)	3.5808	(Re4)	2.8647	0.7161	<b>E=S</b>	Satisfaction
15	(Re5)	3.4144	(Re5)	2.8108	0.6036	<b>E=S</b>	Satisfaction

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16	(A1)	3.3689	(A1)	3.3114	0.0575	E=S	Satisfaction
17	(A2)	3.4275	(A2)	2.9281	0.4994	E=S	Satisfaction
18	(A3)	3.4515	(A3)	2.8108	0.6407	E=S	Satisfaction
19	(A4)	3.206	(A4)	2.8108	0.3952	E=S	Satisfaction
20	(E1)	3.4024	(E1)	3.3114	0.091	E=S	Satisfaction
21	(E2)	3.4515	(E2)	3.114	0.3375	E=S	Satisfaction
22	(E3)	3.3533	(E3)	2.8108	0.5425	E=S	Satisfaction
23	(E4)	3.4515	(E4)	3.6826	-0.2311	E>S	Dissatisfaction
24	(E5)	3.6036	(E5)	2.8647	0.7389	E=S	Satisfaction
25	(E6)	3.6036	(E6)	3.3114	0.2922	E=S	Satisfaction
			<b>Total Mean SQA (S)</b>	<b>84.3223</b>	<b>Total Mean SQA (E)</b>	<b>77.0716</b>	<b>7.2507</b>

Banks updated equipments and technology (T1) Banks visual appealing (ATM, etc) (T2) Banks provided information/data related my expectation was (T3) Banks staffs and executives appearance (T4) Bank provided materials, services offered (T5) Bank promised to do certain services at certain time (R1) Bank interest in solving customer problems and issues (R2) Bank employees service performance (R3) Bank service on promise to do its customers at the right time (R4) Bank interest and insisting on error free records and data (R5) Bank prompt services on its various functions and its services (Re1) Bank staff/executives willingness to assist and help its customers (Re2) Bank staff/executive conveying messages, information about exact bank services (Re3) Bank staff/executives consciousness and prompt response towards customer queries (Re4) Bank response towards customers enquired services (Re5) Behaviour of the bank staff/executives instils confidence (A1) All bank transaction assured about safety and security (A2) Friendliness and courtesy of the bank employees (A3) Bank employees knowledge on solving customer problems/issues (A4) Bank individual attention on its customers (E1) Banks operating hours and 24X7 services (E2) Bank customers care services (E3) Bank readiness to service the customers at any time (E4) Bank understanding about customers needs and wants (E5) Banks sympathy on customers banking knowledge and educating them to towards perfect banking (E6).

The aim of this article is to check up on the customer satisfaction disparity on various aspects of service quality in private banks located in the Delta regions of Tamil Nadu. This is a quanti the above table depicts the details of the respondent’s expectations and satisfaction with twenty-five subfactors of five selected service quality attributes. Tangibility (five factors), reliability (five factors), responsiveness (five factors), assurance (four factors), and empathy (six factors) the respondents were asked to give their views based on their previous experiences with 25 services. One is related to recalling their level of expectations and requesting that they give their views as very high to very low. Another one is related to the level of satisfaction with those twenty-five factors at present, and they were asked to rate their views as very high to very low. After collecting all the details from the questionnaires, descriptive mean analysis was carried out to identify the top-most, least-expected, and most satisfied factors of selected service quality attributes: tangibility, reliability, responsiveness, assurance, and empathy. In descriptive

mean analysis, the highest mean value indicates the respondent's higher level of expectation and satisfaction, whereas the lowest mean value indicates the minimum level of expectation and satisfaction with that particular service attribute. Expectation: Among five service quality attributes, namely tangibility, reliability, and a qualitative research study, major data was collected and analysed from private bank customers in order to achieve the set objectives. It can be worn to unearth patterns and averages, make predictions, test disparity, and oversimplify results for wider populations. Data was collected using the non-probability convenient sampling method. 834 self-administered questionnaires were distributed to 10 private bank customers. The questionnaires consist of SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy. Totally, 25 sub questions were set under the service quality dimensions, which were measured using a five-point Likert scale, ranging from strongly agree to strongly disagree. The respondents to the study were asked to give their opinion about expectations and their level of satisfaction. The collected data were analysed with SPSS 16th edition. Especially descriptive mean analysis and gap analysis were used to find the results of the set objectives. Responsiveness, assurance, and empathy the majority of the respondent's superior expectations at the time of sourcing bank services related to the tangibility of banking services, followed by the second highest expectation related to empathy factors and the third highest expectation on responsiveness. Meanwhile, service quality attributes like assurance and empathy were the two least expected services compared to the other three. Satisfaction: Among the five services quality attributes are: tangibility, reliability, responsiveness, assurance, and empathy. The majority of the respondents expressed that their highest satisfaction with services was related to the assurance of the banks, empathy of the bankers, and reliability. Meanwhile, service quality attributes like tangibility and responsiveness were the two least satisfied services among the other three. A negative gap indicated that over all, customer's satisfaction with tangibility aspects of banking did not meet their expectations (-0.137), which means some dissatisfaction still exists. A positive gap indicates that customers perceived that 278 service deliveries exceeded their expectations. The positive gap found between overall customer satisfaction and expectations is: reliability (0.5582), assurance (0.3982), responsiveness (0.3562), and empathy (0.2952). In a nutshell, over all respondents, usage satisfaction was higher than the overall value of level of expectation ( $77.0716 - 84.322 = 7.2507$ ). Hence, it can be said that with respect to various service quality attributes, the majority of the customer's perception falls into the satisfaction zone.

## **Results, Discussion and Implication:**

Research delineates the service quality gap between private banking customers' expectations and satisfaction. A negative gap indicates those private banks delivered services didn't meet the customer's expectations, whereas a positive gap indicates banks delivered services exceeded the expectations. (Parasuraman et al., 1985). Some of the previous researchers brought this kind of gap into their studies. Zeithaml et al., (2008); Kazi (2010); Abraheem and Yaseen (2011); Akhtar (2011); Koirala and Shrestha (2012); Khan and Fasih (014); Kaur and Kiran (2015); Revathi and Saranya (2016); Upadhyay, 2017); Nushrat Nahida Afroz (2019); Elvriawati and Kurniawan (2020); Ali Salim AL Shekaili et al., (2020) research made known an encouraging gap in all the services delivered in the aspects of tangibility, reliability, responsiveness, assurance, and empathy, whereas studies by Ade Sofyan Mulazid et al. (2020) made known the existence of a negative gap in all the characteristics of service quality. Further, Caruana (2002), Lopez et al. (2007), Chinwuba (2013), and Cudjoe et al. (2015) found tangibility-related attributes. In the aspects of reliability found by Caruana (2002), Samta Soni (2017), Bodla (2005), Krishnaveni, Prabha (2006), Mishra (2007), Selvakumar (2015), Samtasoni (2017), Phul Prasad Subedi (2019), Mohammed, and Siba (2009), whereas Jayaraman et al. (2010), Rahaman et al. (2011), and Chinwuba (2013) found a negative gap in the element of reliability. Lopez et al. (2007), Jayaraman et al. (2010), Phul Prasad Subedi (2019), Mohammed and Siba (2009), Vetrivel and Rajini (2020), and Sardana and Bajpai (2020) disclosed a positive gap in connection with responsiveness. At the same time, Rahaman et al, (2011) and Kumar and Mishra's (2015) studies pointed out the pessimistic gap. At the same time, Jayaraman et al., (2010) and Phul Prasad Subedi's (2019) research dealt with assurance services having a positive gap, while a negative gap was mentioned by Rahaman et al. (2011) and Kumar and Mishra (2015). Auxiliary, Jayaraman et al., (2010) studies pointed to a positive gap in the dimension of empathy, while Caruana (2002) portrayed a negative gap in the empathy features of the bank. Apart from the above service quality attributes, other service factors like access (Lopez et al., 2007; Mohammed and Siba, 2009), communication and credibility (Lopez et al., 2007), courtesy (Caruana, 2002), privacy (Mohammed and Siba, 2009), convenience, and efficiency (Vetrivel and Rajini, 2020; Sardana and Bajpai, 2020) created a positive gap between service delivered and expected in the banking context. However, a negative gap in the features of user friendliness was shown by Mohammed and Siba (2009). In this present study too, we found two kinds of gaps in connection with various attributes, and the majority of the present study is consistent with previous researchers views. Here, a negative gap indicated that the tangible aspects of banking did not meet their expectations. It means that some dissatisfaction

still exists. Thus, customer expectations are higher than usage satisfaction. Whereas a positive gap indicated that customers perceived that service delivery exceeded their expectations in the following service attributes: reliability, assurance, responsiveness, and empathy. In a nutshell, over all, customers' usage satisfaction is greater than their overall expectations. Conversely, even though there is dissatisfaction here and there, it can be said that with respect to various service quality attributes, the majority of the customer's insights fall into the satisfaction zone in the context of private banks.

### **Conclusion:**

Overall customer satisfaction on selected service quality attributes (tangibility, reliability, responsiveness, assurance, and empathy) is convincingly better and falls in the satisfaction zone. But service attributes such as reliability, assurance, responsiveness, and empathy are plausibly conveyed by the private banks, which in turn results in realistic satisfaction with those four attributes. Hence, it can be said that reliability, responsiveness, assurance, and empathy satisfaction disparities are nil. Predominantly, banks timely promises, banks indulgence in customers' requirements, personnel's conveying information, prompt response to queries, service personnel's performance, and banks courtesy are enchanting areas of service quality attributes of private banks. Nevertheless, overall customer expectations still exceed the satisfaction in tangible aspects of those banks. It means that in the dimension of tangibility and its related factors, customer satisfaction disparities persist. On the whole, it can be said that customer satisfaction disparities still exist only in tangible aspects of the bank's service. Hence, private banks should bestow a large amount of attention on factors that create displeasure among them. Especially private banks should pay attention to the bank professional's willingness to assist, the bank's bestowed data or information, the bank's visual appeal, the bank's modernized equipment or technology, and the bank's keenness to serve their customers at any time.

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