



SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION-A STUDY OF SELECT PUBLIC AND PRIVATE SECTOR BANKS IN MYSORE, KARNATAKA

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ABSTRACT

Using data from the Indian banking industry, this study tries to examine the relationship between service quality dimensions and customer satisfaction in the banking services. The current study is based on empirical information gathered through a customer survey regarding customers' perceptions of public and private sector banks' internet banking services. It is an attempt to investigate the relationship between demographics and customer satisfaction in internet banking, as well as the relationship between service quality and customer satisfaction in internet banking services supplied by public and private sector banks. According to current research, one of the most important elements influencing the use of internet banking services is the demographics of the clients. Overall, the results suggest that highly educated people, employees, businessmen, and people in higher income groups, as well as younger people, use this service; nevertheless, the remainder clients do not. Employees, businessmen, and professionals are also more satisfied with the internet banking service, according to the findings. There is a substantial variation in customer perceptions of public and private sector banks' internet banking services. Internet banking services given by private sector banks are of higher quality than those provided by public sector banks. As a result, public sector banks should upgrade their internet banking services to meet client expectations.

Keywords: Banking Sector, Customer Satisfaction, Serqual Model, Service Quality

1.1 INTRODUCTION

Banks play an important and active role in the financial and economic development of a country. An effective banking system greatly influences the growth of a country in various sectors of the economy. Practitioners in the banking industry face a large number of complex challenges in the global marketplace. It is crucial for banks to better understand changing customer needs and adopt the latest information technology system to compete more effectively with global organizations (Malhotra & Mukherjee, 2004).

E-services are changing the way people do business in the banking industry. Traditional banking systems are being replaced by electronic-based business models, and practically all banks are reconsidering their business process architectures and customer relationship management strategies. It's also known as e-banking or online banking, and it offers a variety of Internet e-channels for accessing banking services such as ATMs, credit cards, debit cards, internet banking, mobile banking, electronic cash transfers, and electronic clearing services, among other things. However, in the Indian e-banking landscape, ATMs are more widely used than other e-channels. Internet banking, on the other hand, is one of the best alternatives to traditional banking.

The history of ATM may be traced back to the 1960s, when John Shepherd-Barron, managing director of De La Rue Instruments, invented the first ATM machine. On June 27, 1967, Barclays Bank (Barclays Bank in Enfield Town, North London, United Kingdom) used that machine (Wikipedia E-encyclopedia). The Hong Kong and Shanghai Banking Corporation (HSBC) was the first bank to launch the ATM concept in India in 1987, followed by Bank of India in 1988. According to the R.B.I. annual report (2008-09), practically all commercial banks offer ATM services to their customers, with public sector banks installing 27,277 ATMs and private sector banks installing 15320 ATMs across India. Until 1993, the internet was not used for business purposes, but since then, it has become a tool for commerce and trade. The Thrift Supervision Chartered Security First Network Bank (SFNB) in Atlanta (Georgia) launched Internet banking in 1993, and it became live in October 1995. The Royal Bank Financial Group of Canada bought it in 1998. Internet banking isn't just for Americans. This technology is used by numerous banks in both developed and developing countries.

In India, ICICI Bank Ltd. launched an internet banking service called "Infinity" in 1997, followed by HDFC Bank Ltd. in September 1999. Many public sector and scheduled commercial banks, however, have recently taken the lead in this field. The internet, sometimes known as web-based banking, is a network of banks, financial institutions, and other sealers. Customers can use it for electronic payments and settlements. It implies the most pragmatic use of information technology as medium of universal communication. It has brought unprecedented changes in banking industry. There are high increase indicates in internet users in India.

Delivering quality of services by the banks has a positive influence on the satisfaction of its customers and it directly contributes to the profitability of the banking industry. Customer Satisfaction and Service Quality are leading components in the system of external relations of each organization, good quality of service provides numerous benefits to the banking industry, i.e., better business image, enhancement in customer satisfaction, cross-selling opportunities, decreased customer's defection, increased chances of a word to mouth (WoM) recommendations and facilitates the maintenance of long term and valuable customers (Cronin et al., 2000). In the modern banking system maintaining and developing long-term customer relationships is essential for competitive business.

1.2 REVIEW OF LITERATURE

Customer satisfaction is measured by service quality, which is measured by numerous measurement techniques and instruments established by various researchers and marketing consultancy organizations, such as SERVQUAL, SERVPERF, SITQUAL, WEBQUAL, and others, according to the marketing literature. A lot of researches have looked into the function of satisfaction in service situations. According to research, service quality is a more precise criterion that can lead to a comprehensive assessment of customer satisfaction (Oliver, 1993; Parasuraman et al, 1985, 1988, 2005; Cronin and Taylor, 1994). Increased customer satisfaction stems from a higher degree of perceived service quality. Customers will be unsatisfied if perceived service quality falls short of expectations (Jain and Gupta, 2004). E-service quality is an important part of gauging customer satisfaction in the e-service era (Parasuraman et al, 2005; Loiacono and Goodhue, 2000; Yoo and Donthu, Abdullah, 2005, 2001; Zeithaml et al, 2000; Nadiri, et al, 2009, and others).

Table No. 1.2.1 shows that different researchers have utilized different characteristics of service quality to assess service quality and customer satisfaction.

Table 1: Instruments and Scale Available to Assess Service Quality			
Scale	By	Dimensions	Method
SERVQUAL	Parasuraman, Zeithaml and Barry (1985; 1998)	Reliability, Responsiveness, Assurance, Empathy and Tangibles	Likert Scale
SERVFERF	Cronin and Taylor (1994)	Reliability, Responsiveness, Assurance, Empathy and Tangibles	Likert Scale

WebQual	Loiacono, Watson and Goodhue (2000)	Information fit to task, interactivity, trust, responsiveness, design, intuitiveness, visual appeal, innovativeness, websites flow, integrated communication, business process and viable substitute, accessibility, speed, navigability and site content.	Likert Scale
SITEQUAL	Yoo and Donthu (2001)	ease of use, aesthetic design, processing speed, and security	Likert Scale
e-SQ	Zeithaml, Parasuraman, and Malhotra (2000)	efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact	Likert Scale
E-S-QUAL and E-RecS-QUAL	Parasuraman, Zeithaml & Malhotra in (2005)	Efficiency Fulfilment, System availability, Privacy, Responsiveness, Compensation and Contact	Likert Scale
GIQUAL	Tsoukatos and Rand (2007)	Responsiveness, Assurance, Empathy, Tangibles and Reliability	Likert Scale
BANKSERV	Akiran (1994, 2002)	polite, greet, help, promptness, neatness, apology, concern, mistake, security, informed, acctypes, advice, learn, know, servwhen, teller and staff number	Likert Scale
BANKZOT	Nadiri, et al (2009)	Desired, adequate, predicted and perceived service quality	Likert Scale
SOFTWARE Quality	Yang and Zhang (2009)	Completeness, Security, Adequacy, Simplicity, Self-descriptiveness, Functionality, Reliability, Facility, Efficiency etc.	Likert Scale
WEB-QUAL (Internet)	Barnes and Vidgen (2002)	Usability, Design, Information, Trust, Empathy	Likert Scale
eTailQ	Wolfenbarger and Gilly (2003)	Design, Personalization, Fulfillment, reliability, privacy/security, customer service	Likert Scale

(Prepared by the researcher)

Apart from service quality, client satisfaction in the service industry is influenced by brand perception and perceived value. The marketing literature has looked into the relationship between satisfaction and brand image and perception (Woodruff et al 1983; Wafa et al 2009). One of the most important variables determining customer satisfaction is the 'Value' of the service that has been obtained. The value of a service and client happiness are inextricably linked. Value can be defined as a combination of quality and price, or as a combination of what one receives and what one provides (Zeithaml, 2002). As quality improves and

price/rent/charges or transaction costs reduce, value rises. As a result, the author of this study examined three primary variables to gauge customer satisfaction: service quality, brand perception, and perceived value.

Several studies have attempted to identify the global service features that have the greatest impact on relevant quality ratings (Parasuraman et al., 1985; Pitt et al., 1999). According to their research, Madu and Madu (2002) recommended 15 quality factors for online services. Through extensive focus group interviews, content analysis, and an online survey, Wolfinbarger and Gilly (2003) identified only four elements for online shopping experiences: website design, reliability, security, and customer service. Furthermore, Zeithaml et al. (2002) offered seven alternative service quality dimensions. Parasuraman et al. (1985, 1988) most famous studies showed ten dimensions of service quality, which were later shortened to the following five dimensions:

- (1) Tangibles, such as physical facilities, equipment, and the appearance of employees.
- (2) Reliability—the capacity to complete tasks independently and accurately.
- (3) Responsiveness—willingness to assist and respond to the demands of customers.
- (4) Assurance—ability staff's to instill confidence and trust in others.
- (5) Empathy—the extent to which caring individual service is given.

These five characteristics, in turn, form the foundation of the SERVQUAL worldwide service quality measuring system. It has been widely used to measure service quality in a variety of businesses, and it has become the workhorse of empirical literature. SERVQUAL's main benefit is its robust benchmarking, diagnostic, and prescriptive tools (Kettinger and Lee, 1997).

1.3 RESEARCH GAP

According to a survey of the literature, the majority of studies on difficulties associated to Internet banking have been conducted in nations such as the United States, the United Kingdom, Malaysia, Singapore, Finland, and Australia (Sathye, 1999; Wang et al, 2003 etc.) In India, however, not enough has been done in terms of internet banking services and consumer satisfaction issues. The purpose of this study is to learn about the factors that influence consumer satisfaction with internet banking services in the Indian setting.

1.4 OBJECTIVES OF THE STUDY

- I. To investigate the relationship between internet banking service quality and customer satisfaction.
- II. To examine the demographics of customers and their satisfaction with internet banking.
- III. To assess consumer satisfaction with public and private sector banks' internet banking services.

1.5 HYPOTHESIS OF THE STUDY

- a) H₀: Overall consumer satisfaction with Internet banking services is unaffected by demographic variables.

H_a : Overall customers' satisfaction with Internet banking services varies depending on demographic factors.

- b) H₀: There is no significant relationship between service quality dimensions and overall customer satisfaction in Internet banking

H_a : There is a significant relationship between service quality dimensions and overall customer satisfaction in Internet banking

- c) H₀: There is no significant difference in service quality perception in public and private sector banks' online banking services.

H_a : There is a substantial difference in service quality perception in public and private sector banks' internet banking services.

1.6 RESEARCH METHODOLOGY AND SCOPE OF THE STUDY

Customer surveys of public sector banks (SBI; Bank of Baroda, Corporation Bank, IDBI Bank Ltd.) and private sector banks (Axis Bank Ltd. and HDFC Bank Ltd.) in Mysore were done (N= 190). (Karnataka). Data was collected over a four-month period from July to October 2021 using a Stratified Judgmental Sampling method. The scale for the statements in the questionnaire was a five-point likert scale ranging from strongly agree to strongly disagree, and data was collected via personal mode. System Availability (3), E-Fulfillment (3), Efficiency (3), Security and Responsiveness (5), Easiness and Convenience (6), Cost Effectiveness (2), Problem Handling and Compensation (5), and Contact have (2). Each statement in the questionnaire has positively worded. The data was analyzed by using SPSS 21.0 software. Kruskal-Wallis Chi Square tests, spearman's rho non-parametric correlation and Mann Whitney U test were performed according to need of the fulfill objectives and testing hypothesis under study.

1.7 RESULTS AND DISCUSSION

1.7.1 INTERNET BANKING USERS' DEMOGRAPHIC PROFILE

According to the findings, the majority of internet banking users were men (81.2%), with ages ranging from 25 to 35 (34.7%), 36 to 50 years (34.8%), graduates (49.5%), postgraduates (41.1%), businessmen (36.4%), and employees (36.4%). (31.6 percent). The majority of users were from the medium income category, according to the data. About 56.45 percent of users came from the Rs 3 to Rs 8 lacs annual income group; 18.30 percent came from the Rs more than 8 lacs annual income group, and the rest came from the Rs less than 3 lacs annual income group.

1.7.2 HYPOTHESIS 1: OVERALL CONSUMER SATISFACTION WITH INTERNET BANKING SERVICES IS UNAFFECTED BY DEMOGRAPHIC VARIABLES.

Table no 1.7.2 : Hypothesis Test Summary (Kruskal Wallis H Test) (Demographics and Overall Customer Satisfaction)							
	Null Hypothesis	N	Calcu. Value X^2	Table Value X^2	df	Sig.	Decision
H ^{1a}	Gender	190	0.232	3.841	1	.462	Retain the null hypothesis.
H ^{1b}	Age	190	12.543	9.488	4	.020	Reject the null hypothesis.
H ^{1c}	Education	190	11.561	9.488	4	.027	Reject the null hypothesis.
H ^{1d}	Profession	190	13.145	9.488	4	.022	Reject the null hypothesis.
H ^{1e}	Level of Income	190	7.255	12.592	6	.299	Retain the null hypothesis.
Asymptotic significances are displayed. The significance level is .05. (Source: Field survey)							

1.7.3 HYPOTHESIS 2 : THERE IS NO SIGNIFICANT RELATIONSHIP BETWEEN SERVICE QUALITY DIMENSIONS AND OVERALL CUSTOMER SATISFACTION IN INTERNET BANKING

Table No 1.7.3: Correlation Between Service Quality Dimensions and Customer Satisfaction (Spearman's Correlation)		
		Overall Satisfaction
Overall Satisfaction	r	1.000
	Sig. (2-tailed)	.
System Availability	r	.519**
	Sig. (2-tailed)	.000
E-Fulfillment	r	.547**
	Sig. (2-tailed)	.000
Accuracy	r	.573**
	Sig. (2-tailed)	.000
Efficiency	r	.560**
	Sig. (2-tailed)	.000
Security/Assurance	r	.594**
	Sig. (2-tailed)	.000
Responsiveness	r	.208**
	Sig. (2-tailed)	.005
Easy to Use	r	.585**
	Sig. (2-tailed)	.000
Convenience	r	.598**
	Sig. (2-tailed)	.000
Cost Effectiveness	r	.541**
	Sig. (2-tailed)	.000
Problem Handling	r	.646**
	Sig. (2-tailed)	.000
Compensation	r	.324**
	Sig. (2-tailed)	.000
Contact	r	.626**
	Sig. (2-tailed)	.000
*Correlation is significant at the 0.05 level (2-tailed).		
**Correlation is significant at the 0.01 level (2-tailed).		

(Source: Field survey)

The correlation test was used to assess the study's hypothesis. The link between each of the service quality categories and total customer satisfaction in Internet banking was investigated using the spearman's rho non-parametric correlation test. According to the user manual for SPSS 19.0, the multiple correlation test is useful for determining the relationship between numerous independent variables and one dependent variable. As a result, we used the spearman's rho non-parametric correlation test, which revealed a substantial association between all categories and overall customer satisfaction, allowing us to reject the null hypothesis. As a result, the null hypothesis (H3) has been rejected and the Internet hypothesis has been accepted. However, except for responsiveness, Table No. 2 shows that other characteristics are significantly connected with overall customer satisfaction. As a result, we accepted the Internet hypothesis while rejecting the null hypothesis.

1.7.4 HYPOTHESIS 3 : THERE IS NO SIGNIFICANT DIFFERENCE IN SERVICE QUALITY PERCEPTION IN PUBLIC AND PRIVATE SECTOR BANKS' ONLINE BANKING SERVICES.

Table no 1.7.4 Hypothesis Test Results

	Null Hypothesis	Z	U Test	Std. Error	Mean Rank		Sig.	Decision
					Pvt	Pub.		
1	System Availability of Internet Banking is the same in Public and Private Sector Banks.	1.748	136.5	21.690	19.15	13.68	.092	Retain the null
2	Fulfillment in Internet Banking Services is the same in Public and Private Sector Banks.	2.215	145	22.154	20.00	13.25	.042	Reject the null
3	Efficiency in Internet Banking Services is the same in Public and Private Sector Banks.	1.258	121	21.883	17.60	14.45	.337	Retain the null
4	Security/Assurance in Internet Banking Services is the same in Public and Private Sector Banks.	-1.265	64	22.430	11.90	17.30	.108	Retain the null
5	Responsiveness about Internet Banking Services is the same in Public and Private Sector Banks.	-2.663	150	22.105	20.50	13.00	.024	Reject the null
6	Easy to Use in Internet Banking Services is the same in Public and Private Sector Banks.	1.452	139	22.245	19.40	33.55	.080	Retain the null

7	Convenience in Internet Banking Services is the same in Public and Private Sector Banks.	1.328	81	22.152	13.60	16.45	.391	Retain the null
8	Cost Effectiveness in Internet Banking Services is the same in Public and Private Sector Banks.	-1.231	102.5	22.435	15.75	15.38	.911	Retain the null
9	Problem Handling Regarding to Internet Banking Services is the same in Public and Private Sector Banks.	2.288	145	20.830	20.00	13.25	.031	Reject the null
10	Compensation Facilities about Internet Banking Services is the same in Public and Private Sector Banks.	-1.852	100	00.000	15.50	15.50	1.00	Retain the null
11	Contact Facilities about Internet Banking Services is the same in Public and Private Sector Banks.	2.359	146.5	21563	20.15	13.18	.031	Reject the null
Asymptotic significances are displayed. The significance level is .05.								

(Source: Field survey)

1.8 RECOMMENDATIONS AND CONCLUSION

According to current research, one of the most important elements influencing the use of internet banking services is the demographics of the clients. Overall, the results suggest that highly educated people, employees, businessmen, and people in higher income groups, as well as younger people, use this service; nevertheless, the remainder clients do not. These factors influenced not just the utilisation of internet banking, but also the general happiness of internet banking consumers. As a result, there is a need to simplify internet banking services and encourage lower-literate as well as other people to utilise them. Banks should endeavour to educate their remaining clients who are not using this service. The results also suggest that overall satisfaction of employees, businesspeople, and professionals is better in internet banking services; this indicates that other users are dissatisfied with the service, therefore the bank should be aware of the issues. And try to remove that barriers as well obstacles in betterment of rest of customers' satisfaction. There is significant difference in the customers' perception in internet banking services provided by the public and private sector banks. Private sector banks are providing better service quality of internet banking than service provided by the public sector banks. Therefore, public sector banks should improve their internet banking services according to the expectations of their customers.

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