



WHAT WINS THE CUSTOMER SATISFACTION, MOST? AN EVIDENCE FROM SERVICE QUALITY PERSPECTIVES IN BANKING SECTOR

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Abstract

Amid worldwide covid-19, customer satisfaction has become more challenging for the business survival and development of the banks. We examined multidimensional service quality to identify its key elements which contribute most to customer satisfaction in the banking industry. A cross-sectional survey of banking customers was conducted in the Larkana district of Sindh province in Pakistan. The sample consisted of 277 volunteer participants availing services of different banks. The findings revealed that service empathy contributed most to customer satisfaction, followed by responsiveness, reliability, and assurance. Contrary to our prediction, the service tangibles negatively affected customer satisfaction, which needs further investigation. This study relies on a limited sample selected from one district amid travel restrictions and social distancing issues due to Covid-19. As findings offer practical value by highlighting the priority customer service quality areas, further studies are recommended to have more generalizable results. Managers could benefit from these findings to reposition business strategies for winning intense customer satisfaction and loyalty in their banking services. It would help them maintain a sustained market position before the world adjusts to a post covid new normal.

Keywords: Service quality, tangibles, assurance, reliability, responsiveness, empathy, customer satisfaction.

Paper type: Research paper

JEL Codes: M00, M10, M30, M31

1. INTRODUCTION

Customer switching is a serious concern of banks (Mosavi et al., 2018). The changing customer expectations influence strategies for sustainable banking in competitive environments (Carrillat et al., 2009). Customer satisfaction is strongly linked with service quality (Fida et al., 2020; Han & Hyun, 2017; Nam & Lee, 2011; Parasuraman et al., 1985). This study is valuable for many reasons. Customer satisfaction is a fundamental marketing construct in knowledge economies. Worldwide, businesses are inclined to create and provide superior customer value to gain customer satisfaction and loyalty (Evans & Wurster, 1997; Pooya et al., 2020). Due to the evolution of digital media, customer perception has gained more value to improve products and services.

Worldwide, the banking sector is facing tough competition, and the need to build customer satisfaction is the topmost propriety of every bank. How? It is yet to be answered by exploring new knowledge in the emerging market conditions and contexts. The conception of service quality and customer satisfaction is typically regarded as cognitive instead of emotive customer consequence (Pritchard et al., 1999). The present research focuses on emotional and perceived aspects of service quality and customer satisfaction. The influence of social exchange theory states that social connections are an emotional source and describe the diverse emotional consequences of various exchange structures (Lawler, 2001). The idea may be used in various situations, including compliments from knowledge, supportive behavior among colleagues, the flow of information between companies, trade between countries, and connections between businesses and consumers.

The current study contributes to the academic literature on determinants of satisfaction among banking customers from a service quality viewpoint in Pakistan. From a social exchange view, higher service quality would result in higher customer satisfaction to the benefit of relevant banks. We examined the customer-perceived service quality

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as a multidimensional construct and the unique effect of each dimension on customer satisfaction. The contribution of each dimension in gaining customer satisfaction has been analyzed.

2. LITERATURE AND HYPOTHESES

2.1. Social exchange theory

Social exchange theory aims to integrate emotions to include the social exchange process. A social trade becomes a co-operation within a minimum of two groups, and each of the groups sometimes holds differences in their principles and beliefs (Lawler, 2001). To broaden the exchange theory, Lawler's theory (2001) specifies shared actions in its many levels of shared knowledge (mutual responsibility). Since collaborative action may be carried out with a minimum of two individuals only, there is a mutual responsibility for the result of both parties. The consequences of the exchange create emotions that vary in arrangement and intensity and may be pleasant or unpleasant. The concept states that the greater the degree of mutual responsibility, the more the people connect emotionally with the social exchange units.

Talking about emotions in the services area affects how the participants perceive and feel about mutual activity, networks, and shared group associations. According to the social exchange theory of impact, the emotions are directly related to the group rather than the service provider. In other words, social relationships and a good (unproductive) service meeting or connection with the service sector employee have a favorable (bad) effect on the opinion of the whole company of the client. It is essential because if a client is successful at one service site, they should build good emotions for the same brand across other places and promote loyalty towards the brand of service. Likewise, the poor experience at any service locations might harm service brand loyalty at all locations.

In contrast, consumers may continue to purchase them if they favor their current service providers. To measure the bank's client loyalty, it is essential to consider the attitude and behavioral characteristics of the consumers. (Oliver, 1999) has described the attitude of the consumer to the company. This appeal results from consumer pleasure with a specific product or service. If customer satisfaction experience is good, their confidence and commitment to the provider may appear enhanced, and they would be more willing to refer the service to other consumers (Gustafsson et al., 2005). Conduct measurements concern the usage of purchases, repetitive purchases, and the frequency of purchases for the same service (Rundle-Thiele, 2005).

2.2. Customer satisfaction

Customer satisfaction is the post-purchase behavior showing sentiments based on their evaluation of the use of a specific product or service (Özkan et al., 2019). According to Kotler and Keller (2011), the word "customer satisfaction" refers to the state of a customer, a person who is happy or unhappy by comparing the results of the product with his expectations. In particular, client happiness is linked to service performance (Asnawi et al., 2019). The relative emotions of the client may be referred to as the difference between the assumption of the customer and the experience (Boonlertvanich, 2019). If consumer impression of product or service performance surpasses the anticipated levels, positive reinforcement may result in a solid connection.

On the other hand, the impression of performance results in negative disconfirmation that may produce communication and unfavorable referrals to others (Jamal & Naser, 2002a). Another research study noted that bank customer satisfaction mainly relies upon simple access to bank personnel's facilities and behavior rather than the many goods and services provided, the Bank's service, and reputation (Mihelis et al., 2001). Research on the Malaysian banking sector (Amin & Isa, 2008) found that seamless transaction systems, employees' pleasant demeanor, service efficiency, and confidentiality are critical elements in customer satisfaction.

2.3. Service quality and customer satisfaction

According to the past research findings, service quality is an excellent option to analyze the satisfaction level of the customers (Anderson & Sullivan, 1993; Buzzell & Gale, 1987; Cronin & Taylor, 1992). Service quality is considered as a global point of view. It reflects the causal relationship between service quality and customer satisfaction. The study further suggests that service quality is the main component of this research paper and relates to all the variables of the research paper. If the products and services of the company are good in quality, then it also shows the company's excellent performance. The business of any market can be filtered by providing good quality. By doing this kind of activity, a business can soar its market share and good image in the market (Buzzell & Gale, 1987).

Past literature related to service quality plays a vital role in the research paper. By providing good quality to the customers, customers can be attracted more, and their buying behavior can also be increased. Banking sectors also provide a good quality of services to create a positive word of mouth and enhance the bank's level. Past research shows that the quality of service is not linked to the dimensional structure. Quality of service is a multidimensional concept, such as tangibility, dependability, empathy, and confidence (Amin & Isa, 2008). However, quality of

service has two overlapping aspects. The first dimension is designated as the core service component (reliability), while the process elements of the service are called another dimension (tangibles, responsiveness, empathy, and assurance). Reliability is mainly linked to the service result. Service quality plays a significant role in customer satisfaction in the industrial sector of services like the banking sector. (Berry & Thompson, 1982) findings say that strong bonding between banks and customers creates customer loyalty. It results in the competitive advantage of the bank.

Practitioners and researchers have taken considerable interest in service quality (Karatepe et al., 2005; Punyani & Sharma, 2018). Some researchers (Gong & Yi, 2018) believe that firms' performance can be increased through service quality. Past studies have shown a relationship between customer satisfaction with service quality (Ali & Raza, 2017; Khan et al., 2019). The findings in the research results (Raza et al., 2015) in the conventional banks have shown a positive relationship between customer satisfaction and service quality. There are five dimensions of service quality: reliability (capability to carry out services perfectly), tangibles (physical facilities), responsiveness (compliance to be helpful and responsible towards needs of customers), empathy (customer is getting individual attention and services), and assurance (bank's personnel capability to motivate, poise, trust the banking staff). These have a significant impact on customers' service loyalty (Jabnoun & Hassan Al-Tamimi, 2003; Parasuraman, 1998).

Factors such as technology, infrastructure, rules, and regulations significantly affect the environments of banks. Banks are executing structural changes through various activities to become more competitive in financial markets. These rapid structural changes help banks increase and improve their services' quality and customers' satisfaction (Agus, 2019; Raza et al., 2015).

The idea of customer satisfaction is directly related to the quality of service. The two ideas have the feature that they rely on disconfirmation theory. Indeed, customer satisfaction is based on the expectations-disconfirmation paradigm, comparable to service quality. Customers are pleased with a particular service if their post ante perceived service performance meets their a priori expectations (Fornell, 1992). Many pieces of research have established the association between service quality and customer satisfaction. The firms and businesses are striving hard so that they are better able to attain a higher degree of consumer satisfaction; particularly such business includes that take into account that when the relationship between customer and firm is long-lasting, it is regarded as an asset to the company.

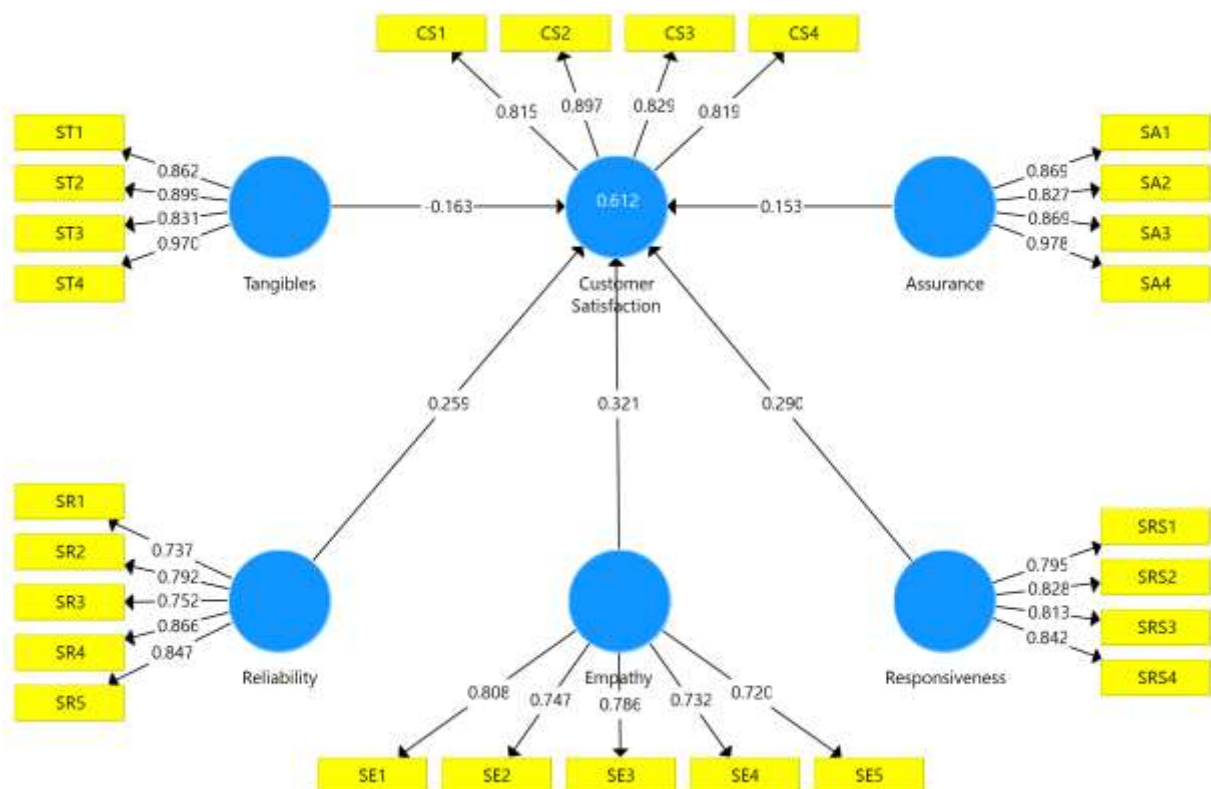


Figure 1. Research Framework

On the other hand, it is considered that the essential functions of service quality are still one of the areas that need explanations and discussions. In the retail side of the financial institution, to be a successful business organization

and for effectively running the firm's operations, customer satisfaction cannot be denied. At the same time, identifying the service quality features is not effusively agreed upon (Belás and Gabčová, 2016). The research studies indicated that one of the antecedents of customer satisfaction is perceived service quality. Numerous researches have also focused on examining the association among both variables (Naik et al., 2010; Yee et al., 2011) without considering the moderating role of service quality. Therefore, it needs to be tested which facets of service quality explain more of customer satisfaction. Figure 1 shows the research framework to test the following hypotheses.

H1. Service intangibles significantly contribute to banking customers' satisfaction.

H2. Service assurance significantly contributes to banking customers' satisfaction.

H3. Service reliability significantly contributes to banking customers' satisfaction.

H4. Service responsiveness significantly contributes to banking customers' satisfaction.

H5. Service empathy significantly contributes to banking customers' satisfaction.

3. METHOD

3.1. Context, procedure, and participants

A cross-sectional survey was conducted to collect data from banking customers in the Larkana district of Sindh province in Pakistan. The participant included customers with at least one active account in any commercial bank branch in the Larkana district and volunteered to participate in our survey. To avoid response biases, we captured the general banking experience of customers by surveying their residences and workplaces. For this purpose, we recruited 15 volunteer undergraduate level students of a local university as survey assistants and provided them ample training on data collection procedures. The survey assistants were also well-versed in the local language; therefore, it was easy to interact and engage with the customers and collect the required data. The purpose, volunteer nature of participation, and data confidentiality of the study were informed to the potential respondents through a well-framed cover letter and adequately explained by the surveyors. The survey was concluded with 300 completed questionnaires, of which 23 were discarded due to missing values on several items. Hence, the sample for this study consisted of 277 respondents.

The respondents were availing services of different banks. They were male (89.3%) and female (10.7%) of different ages (25-30 years=53.7%, 31-40 years=30%, 41 and above years=17.4%). They were educated (secondary level=6.9%, undergraduates=45.8%, postgraduate and above=46.6%) and working in fields.

3.2. Measures

To collect data for testing our hypotheses, we used existing reliable measures. The survey assistants also clarified the participants on complex terminologies in case of any confusion. The survey items on different dimensions of service quality and customer satisfaction were rated on a 5-point scale (1=strongly disagree to 5=strongly agree).

Service Quality. The multidimensional scale comprising twenty-two items representing five dimensions of service quality (Jabnoun & Hassan Al-Tamimi, 2003; Parasuraman et al., 1991) was used in this study. The quality of tangibles was assessed using five items, such as "My bank's employees look professional and well dressed". Reliability of services was tapped using five items, such as "My bank provides its services at the time it promises to do so". Responsiveness of bank employees was evaluated using four items, such as "Employees of my bank are always willing to help me". The assurance was gauged using four items, such as "I feel safe in my transactions with my bank". Empathy was tapped using five items, such as "My bank has employees who give me personal attention". The respondents rated their opinion about the quality of services they receive from their bank. The adapted multidimensional scale on service quality depicted good internal consistency (CR=0.94, Cronbach's alpha/ α =0.94).

Customer satisfaction. Customer satisfaction was measured using four items (Amin et al., 2011; Jamal & Naser, 2002b; Kaura et al., 2015; Mohsan et al., 2011). The respondents indicated the extent to which they feel satisfied with the service they receive from their present bank. For example, "I am satisfied with the products and services provided by my bank". The adapted scale on customer satisfaction showed good internal consistency (CR=0.85, Cronbach's alpha/ α =0.90) in this research study.

4. RESULTS

4.1. Reliability and validity analysis

The survey data was analyzed using SPSS and Smart PLS software. The measurement model showed acceptable fit indices (SRMR=0.070, d_ULS=1.724, d_G=1.117, Chi-Square=580.341, NFI=0.739). Table 1 and Figure 1 show that all factor loadings were acceptable, above the required value of 0.700. Table 2 shows that values of

Cronbach's Alpha, composite reliability, and average variance extracted were within the acceptable ranges (Bhutta et al., 2019; Purwanto et al., 2020), which confirmed the sufficiency of reliability and convergent validity. Table 3 shows that square rooted AVE for all variables was greater than their correlation with other variables, establishing discriminant validity (Fornell & Larcker, 1981). The Heterotrait-Monotrait (HTMT) ratios for all variables were below 0.85, confirming discriminant validity (Henseler et al., 2015; Kline, 2015).

Table 1. Factor loadings

Variable	Tangible	Assurance	Reliability	Responsive- ness	Empathy	Customer Satisfaction
ST1	0.862					
ST2	0.899					
ST3	0.831					
ST4	0.970					
SA1		0.869				
SA2		0.827				
SA3		0.869				
SA4		0.978				
SR1			0.737			
SR2			0.792			
SR3			0.752			
SR4			0.866			
SR5			0.847			
SRS1				0.795		
SRS2				0.828		
SRS3				0.813		
SRS4				0.842		
SE1					0.808	
SE2					0.747	
SE3					0.786	
SE4					0.732	
SE5					0.720	
CS1						0.815
CS2						0.897
CS3						0.829
CS4						0.819

Note: ST=service tangibles, SA=service assurance, SR=service reliability, SRS=service responsiveness, SE=service empathy, CS=customer satisfaction.

Table 2. Reliability and convergent validity

Variable	Items	Mean	SD	Alpha	CR	AVE
Tangibles	4	3.785	0.773	0.913	0.939	0.796
Assurance	4	3.633	0.916	0.909	0.937	0.788
Reliability	5	3.726	0.824	0.858	0.899	0.641
Responsiveness	4	3.498	0.870	0.837	0.891	0.672
Empathy	5	3.672	0.824	0.816	0.872	0.576
Customer Satisfaction	4	3.557	0.919	0.861	0.906	0.707

Note: AVE=Average variance extracted, CR=Composite reliability, SD=Standard deviation.

Table 3. Discriminant validity

Variable	1	2	3	4	5	6
1. Tangibles	0.892					
2. Assurance	0.667**	0.887				
3. Reliability	0.549**	0.613**	0.800			
4. Responsiveness	0.527**	0.645**	0.699**	0.820		
5. Empathy	0.656**	0.731**	0.641**	0.623**	0.759	
6. Customer Satisfaction	0.445**	0.625**	0.673**	0.685**	0.673**	0.841

*p<0.01, The bold values in diagonal are the squared AVEs.

4.2. Hypotheses testing

The effect of service quality dimensions on customer satisfaction was assessed using bootstrapped PLS-based path analysis. As shown in Figure 2, the structural model depicted that all dimensions explained 61.2% variance in customer satisfaction.

The results of hypotheses testing based on path analysis are shown in Table 5. Hypothesis 1 stated that service tangibles contribute to customer satisfaction. The path effect of tangibles on customer satisfaction was almost significant ($\beta=-0.163$, $p<0.055$). However, contrary to our prediction that tangibles will positively contribute to customer satisfaction, we found that this contribution was negative in our context. Therefore, the results supported hypothesis 1 to the extent of contribution to customer satisfaction, but in the opposite direction. Hypothesis 2 stated that service assurance contributes to customer satisfaction. The path effect of assurance on customer satisfaction was less significant ($\beta=0.153$, $p<0.096$), supporting hypothesis 2. Hypothesis 3 stated that service reliability contributes to customer satisfaction. The path effect of reliability on customer satisfaction was significant ($\beta=0.259$, $p<0.012$), supporting hypothesis 3. Hypothesis 4 stated that service responsiveness contributes to customer satisfaction. The path effect of responsiveness on customer satisfaction was significant ($\beta=0.290$, $p<0.008$), supporting hypothesis 4. Hypothesis 5 stated that service empathy contributes to customer satisfaction. The path effect of empathy on customer satisfaction was significant ($\beta=0.321$, $p<0.002$), supporting hypothesis 5.

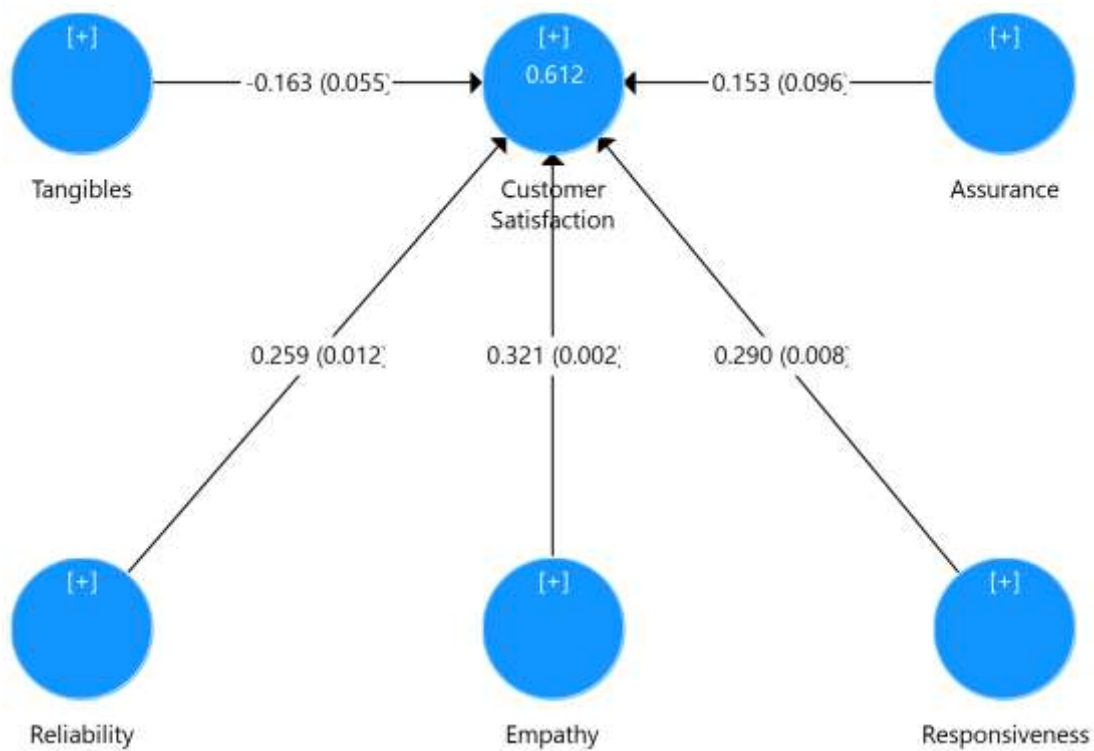


Figure 2. Structural model

The core objective of this study was to identify the critical elements of service quality that contribute most to customer satisfaction. Table 5 shows that the significant contribution was by the service empathy ($\beta=0.321$), followed by responsiveness ($\beta=0.290$), reliability ($\beta=0.259$), and assurance ($\beta=0.153$). The tangibles ($\beta=-0.163$) indicated a cushioning effect on customer satisfaction.

Table 5. Outcomes of hypotheses testing

Hypothesis / Path	Original Sample	Sample Mean	STDEV	T Statistics	P Values
H1. Tangibles → CS	-0.163	-0.149	0.102	1.559	0.055
H2. Assurance → CS	0.153	0.149	0.117	1.308	0.096
H3. Reliability → CS	0.259	0.254	0.114	2.280	0.012
H4. Responsiveness → CS	0.290	0.279	0.119	2.442	0.008
H5. Empathy → CS	0.321	0.338	0.112	2.870	0.002

Note: CS=customer satisfaction, STDEV=standard deviation.

5. DISCUSSION

The objective of this study was to examine the dimensions of service quality contributing most to customer satisfaction in the banking sector. All dimensions explained sufficient variance in customer satisfaction. The study enunciated that all dimensions (assurance, responsiveness, reliability, empathy, and tangible) of service quality are distinct constructs and positively and significantly affect customer satisfaction in conventional banking (Kim & Tang, 2020). The factors determining this negative contribution of service tangibles need further exploration. Based on the study findings, managers may focus on value-added services for customers, particularly in the banking industry. Such value addition comprises products and services that promote multidimensional service quality to generate customer satisfaction. The banks need to offer quality products and services using strategic sustainable choices and innovation to attract more customers. These findings may help future researchers determine the deep-seated actions and strategies to achieve the desired results.

5.1. Limitations and directions for future research

Our study sample was shorter and limited to a single district, limiting the generalizability of findings. Future studies involving stratified random samples across Pakistan may provide more authentic insights in the context of this study. We found that service tangibles negatively contributed to customer satisfaction. This aspect needs further exploration using a moderated mediation to ascertain how and under which conditions this effect on customer satisfaction is robust. There is a need to examine whether service quality leads to long-term customer loyalty via customer satisfaction or not.

5.2. Conclusion

The banking customers' perceived service empathy, responsiveness, reliability, and assurance are the key elements of service quality that influence customer satisfaction. The service intangibles are relatively less attractive to customer satisfaction; instead, they cushion the positive effect of other service quality areas. Service empathy and responsiveness are the highest contributors, need more focused attention to retain satisfied customers and attract new ones.

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