Service Quality in Commercial Banks : An Empirical Study Among Rural and Urban Customers

*T. Vanniarajan**

Abstract

The research paper intends to find out the differences in the service quality rendered by the commercial banks of India as perceived by the rural and urban customers. This paper is an academically oriented field research conducted in May 2006 in the Madurai district of Tamilnadu, India, covering 255 customers consisting of 159 urban and 96 rural customers who are regular bank customers. The study identified that the perception on service quality among the rural and urban customers are lesser than their level of expectation especially in reliability and responsiveness. The significantly influencing perception of the service quality on the overall customer's satisfaction among the customers is Reliability, Assurance and Empathy. The important discriminate perceptions on service quality among the rural and urban customers are the Reliability and Responsiveness. The urban customers are generally expecting more from the commercial banks than the rural customers. Hence, the study shows the need of differentiated service quality strategy among the commercial banks to satisfy the rural and urban customers.

Delivering quality service to customers is a must for success and survival in today's competitive banking environment (Samli and Fronhlich, 1992). Provision of high quality services enhances customer retention rates, helps to attract new customers through word of mouth advertising, increases productivity, leads to higher market shares, lowers staff turnover and operating costs, and improves employee morale, financial performance and profitability. (Julian and Ramaseshan 1994, Lewis 1993). Financial institutions are acknowledging the customer needs, in designing and delivering services. Technical superiority will bring success. (Zeithaml and Bitner, 1996). New marketing concepts and strategies (Ennew et al., 1993) are paying greater attention to identifying customer needs and expectations (Morgan, 1989) and offering high levels of service quality (Lewis, 1993; Thwaites and Vere, 1995).

Service quality must take its cues from what customers want (BMA, 1991), that is, through customer perception. Perceived service quality is defined as the extent of discrepancy between expectation and perception of performance (Zeithaml

et al., 1990). Consequently, effective management of the determinants of quality expectation and perception is required (Berry et al., 1985). Although Zeithaml and Bitner (1996); Sharma and Mehta (2005) and Peter et al., (1997) suggest that Customers might hold similar levels for a spectrum of service firms in the same industry, it would be of interest to explore if service expectations are the same for different groups of banks. It is one aspect of this problem that this paper is exploring, with particular reference to the banking system in India.

Rural and Urban Customers

Customers in India can be divided into three broad groups in terms of geography and sociological

Dr. T. Vanniarajan
M.A., M.B.A., Ph.D.
Reader in Business Administration
N.M.S.S.V.N.College
Madurai-19, Tamil Nadu
E-mail: tv47@rediffmail.com

characteristics: Urban, rural and semi urban. This supports the noting of a continuum from rural to urban, urban being overlap between the two, with pretensions to being closer to urban in physical features and proximity to large urban centres, but with deep rural sociological moorings (Though. 2003). There was a time when rural customers purchased most of their requirements from near by towns and only few selected house hold attached with brand loyalty. Thanks to television, today a customer in rural area is quite literate about countless products and services that are on offer in the market place. Rural India is emerging as a large market for number of goods and services – be it consumer good or a white good or a financial service (Basu, 2004). The effort to reach rural consumers represents one of the largest marketing efforts in India. The four key factors that influence demands in rural India are: Access, Attitude, Awareness and Affluence, (Mishra and Dhar, 2004). The strategic plan to satisfy the customers in rural area is different from urban customers (Sharma and Kaur, 2004). (Sanal Kumar, 1998) The expectation and perception among the rural customers are totally different from urban customers even in financial services also.

The urban and rural customers in banking are totally different from one another because of perceived quality, value, expectation, disconfirmation of expectation, performance, etc.,

Expectation of Service Quality

Quality has been defined as superiority or excellence (Taylor and Baker, 1994), or Consumer's overall impression of the relative inferiority/superiority of the organization and its services (Bitner and Hulbert 1994; Keiningham et al., 1995). Customer expectations are beliefs about a service standard against which service performance is judged (Zeithama et al., 1993); what customers think a service provider should offer rather than what might be on offer (Parasuraman et al., 1988). Expectations are formed from a variety of sources such as the customers' personal needs and wishes (Edvardsson et al., 1994), the customer's personal philosophy about a particular service, by promises (staffs, advertising and other communications), by implicit service promises (such as price and the tangibles associated with the service), by words – of - mouth communication (with other customers, friends,

family and experts), as well as by past experience of that service (Zeithaml and Bitner, 1996).

Perceptions of Service Quality Received

Perceived service quality has been defined as the customer's global attitude or judgment of the overall excellence or superiority of the service. It results from comparisons by consumers of expectations with their perceptions of service delivered by the suppliers (Lewis et al., 1994; Takeuchi and Quelch, 1983). The four major factors influencing customer perception of service: In service encounter (Gronroos, 1990; Bitner et al., 1990), Evidence of service (Wong and Perry, 1991), Image and reputation (Keller, 1993) and price (Kangis and Passa, 1997). In service encounters, the verbal and non-verbal behaviour are as important determinants of quality as tangible cues such as the equipment and physical setting. The evidence of service reveals the simultaneity of production and consumption; Customers are searching for cues to help them to determine the level of service. Image and reputation reflect the associations held in the memory of the consumer. The price indicates the customer's perception on the price with its service quality.

Methodology

Sample:

Madurai district, Tamilnadu has been selected purposively for the present study. The Madurai district consists of Madurai city and thirteen blocks. The Madurai city consists of 135 bank branches whereas the thirteen blocks consist of 111 bank branches. The district is divided into urban (city) and rural area (blocks) initially. The commercial banks in the above said two areas are classified into Nationalized Banks, State Bank Groups and Private Sector Banks (PSB). In total, 50 percent of the bank branches belonging to the above three categories of banks are purposively selected for he present study. From each bank, five customers have been selected at the convenience of the researcher. So the sample size came to 615. But of 615 customers, only 41.46 percent responded to the interview schedule at the fullest level. Hence the 255 customers consisting of 159 urban customers and 96 rural customers have been taken as sample for the present study.

Measurement of Service Quality

Service quality was operationalised by using Parasuraman et al., (1988) widely known 22 item, five components (i.e. Tangibles, Reliability, Responsiveness, Assurance and Empathy) of SERVQUAL instrument. SERVQUAL is criticized by Bala and Boller (1992), Cronin and Taylor (1994) and Mc Alexander et al., (1994). They revealed the importance of SERVPERF scale to measure the service quality. In the Indian context, Elango and Gudep (2006) and Zillur Rahman (2005) used 21 statements to measure the service quality in Public, Private and Foreign Banks. Prabharan and Satya (2003) used seven dimensions of banks namely Service dimension, Service attributes, Reliability, Responsiveness, Assurance, Empathy and Tangibles to measure the service quality of banks.

Dhar et al., (2004) identified thirty nine variables to analyse the service difference in Public and Private Sector Banks. In the present study, 21 statements have been used to measure the service quality in commercial banks. The respondents were asked to rate the 21 statements at five point scale in two different dimensions namely according to their expectation and perception on the service offered by banks (Brown et al., 1993; and Carman 1990).

Coefficient alphas (Peterson, 1994) were computed to assess the reliability of SERVQUALS five components as well as the overall instrument. Coefficient alphas for all five dimensions as well as the overall instrument were well above Nunally's (1978) guidelines (Coefficient alpha > 0.70). At the dimensional, alphas ranged between 0.8939 and 0.7091. Likewise, dimensional, alpha for the overall instrument was a very respectable 0.91. Convergent validity of the overall score was checked by correlating it with a single-item service quality measure obtained on a seven point scale. The measure demonstrated sound convergent validity (r= .79; p<.02)/

Satisfaction

Satisfaction was operationalised by a five item measure. These items are related to the five dimension of SERVQUAL. The items included are, the appearance of bank's physical facilities, equipment, personnel and communication material; the ability of the bank to perform the promised service dependably and the willingness of the bank to help customers and provide prompt service; the knowledge and courtesy of the bank's employees and their ability to convey trust and confidence; and the caring individualized attention the bank provides to its customers. After defining each dimension, respondents are asked to rate their level of satisfaction on that dimension on five point scale ranging from ` highly satisfied to highly dissatisfied'. A respondents overall satisfaction score was derived by mean of the respondents score on the five dimensions. The internal consistency reliability of the overall satisfaction score (coefficient alpha = 0.84) surpassed Nunnally's (1978) guidelines. Correlation of the overall score with a single item satisfaction measure obtained on a five point highly satisfied to highly dissatisfied proved to be significant (r = 0.76; p< 0.03) attesting to its convergent validity.

Analysis and Discussion

Demography profile of the customers

Out of 255 customers, 159 customers are belonging to urban areas whereas the remaining 96 customers are belonging to rural areas. The sample of customers contained more male (74.00 percent) than female (22.00 percent). More than 54 percent of the customers had a college education whereas 39.00 percent had the school education. About 47.00 percent of the customers are business people followed by the Government officials with 31.00 percent. The majority of the customers' age group was 41 to 50 (46.00 percent) followed by 31 to 40 years (31.00 percent).

Service Quality Factors in Commercial Banks

To identify the important service quality factors in banking, the score of 21 service quality variables have been taken into account. The factor analysis has been executed to narrate the service quality variables into important service quality factors.

Before conducting factor analysis, the validity of data for factor analysis has been conducted with the help of KMO measures and Bartlett's test of sphericity. The computed KMO measures and chi-square value satisfy the validity of data for factor analysis. The factor analysis results in five important

service quality factors. The factor loading of the service quality variables, its reliability co-efficient, the Eigen value and the percent of variance explained by the service quality factors are shown in table1.

Table 1

Factor Loading of the Variables in Service Quality

Factors	Variables in Service Quality	Factor Loading	Reliability Co-efficient	Eigen Value	Percent of Variation Explained
Reliability	Providing service as promised	0.8683	0.7149	3.8541	18.48
	Sincere in Solving the problem	0.8104			
	Performing service right the first time	0.7523			
	Providing service at the promised time Maintaining error – free records	0.7088			
Responsiveness	Customers informed about service performance	0.9027	0.7944	3.3019	16.07
	Providing prompt Service to Customers	0.8633			
	Willing to help customers	0.7396			
	Employee's readiness to customers request	0.7161			
Assurance	Employees are trust worthy	0.8608	0.8936	2.4542	13.14
	Customers feel comfortable interacting with employees	0.7911			
	Employees are Knowledgeable	0.6994			
Tangible	Up – to - date equipment	0.8668	0.7331	2.0696	10.45
	Visually appealing facilities	0.8143			
	Neat and professional appearance of employees	0.7346			
	Communication material	0.6961			
Empathy	Banks give individual attention	0.9114	0.7091	1.5462	9.66
	Convenient operating hours	0.7862			
	Employees understand the needs of customers	0.7417			
	Employee has the best interest at heart	0.6069			
KMO measure of sampling adequacy: 0.7337		Bartlett's test of sphericity: Chi-square: 102.29*			
* Significant at Zero percent level.					

The narrated five important dimensions of service quality explain the variables in service quality to the extent of 67.80 percent. The important factors are `Reliability' and `Responsiveness' which have an Eigen value of 3.8541 and 3.3019 respectively. The percent of variation explained by these two factors is 18.48 per cent, and 16.07 percent respectively. The `Reliability' factor consists of five variables with the reliability co-efficient of 0.7149 whereas the `Responsiveness' factor consists of four variables with the reliability co-efficient of 0.7944. The most important variables in the above two factors are improving service as promised and customers informed about service performance.

The third and fourth factor extracted from the factor analysis are `assurance' and `tangible' which consist of four variables each with the reliability co-efficient of 0.8936 and 0.7331 respectively. The Eigen value and the percent of variation of the above said two factors are 2.4542 and 2.0696; and 13.14 per cent and 10.45 per cent respectively. The most important variables in the above said two factors are trustworthiness in employees and up - to - date equipment. The last factor is `empathy' which consists of four variables with the reliability co-efficient of 0.6891. The Eigen value and the percent of variation

explained the factors are 1.5462 and 9.66 per cent respectively. The most important variable in this factor is individual attention. The narrated five factors namely Reliability, Responsiveness, Assurance, Tangibles and Empathy are included for further analysis on the identification of service quality gap.

Perception and Expectation on Service Quality Factors among the Rural Consumers

The perception and expectation on service quality from the commercial banks among the customers in rural area differ because of their socio-economic background. Since the study covers both rural and urban branches, separate analysis is made to find out the significant difference between the mean of perception and expectation on five dimensions of service quality among the rural consumers. The score of each service quality factor is derived from mean score of each service quality variables in each service quality factors. The `t' test have been executed to find out the significant difference among the mean of perception and expectation among the rural customers. The computed mean of perception and expectation on five dimensions of service quality and its significance with respective `t' statistics are illustrated in Table 2.

Table 2

Mean of Perception and Expectation among Rural Customers

Sl.No	Dimensions in Service Quality	Mean Score among the Customers on		t. statistics
		Perception	Expectation	
1.	Reliability	2.6217	3.4862	-2.1783*
2.	Responsiveness	2.3192	3.6903	-2.9069*
3.	Assurance	2.8689	3.3396	-1.5144
4.	Tangible	3.1146	3.2662	-0.4968
5.	Empathy	2.4518	3.6236	-2.6163*

* Significant at 5 per cent level.

Among the rural customers, the mean of expectation is greater than the mean of perception on all five dimensions of service quality. But the mean difference in reliability, responsiveness and empathy are statistically significant since the respective `t' values are significant at five per cent level. The higher mean differences are identified in the case of responsiveness and empathy since their respective mean difference are -1.3711 and -1.1718.

It is inferred that rural customers are lesser satisfied regarding the responsiveness and empathy compared with their level of expectation.

Perception and Expectation on Service Quality Factors among the Urban Customers

The urban customers are having more

knowledge on banking in the competitive environment. Hence, their expectations from the banks are generally higher than their counterparts. Their level of perception is determined by the services availed from the banks and also by their comparison on the service offered by the other banks in the city. The mean of perception and expectation and service quality among the urban customers are also calculated separately to exhibit the mean difference among the urban customers. The significant difference between the mean of perception and expectation on service quality factors has been analysed with the help of `t' test. The calculated mean of perception and expectation on service quality factors at five different dimensions and the significant respective `t' statistics are presented in Table 3.

Table 3

Mean of Perception and Expectation among Urban Customers

Sl.No	Dimensions in Service Quality	Mean Score among Customers on		t. statistics
		Perception	Expectation	
1.	Reliability	3.0817	3.9183	-1.9892*
2.	Responsiveness	2.7108	3.8236	-2.4508*
3.	Assurance	2.8684	3.5168	-1.4609
4.	Tangible	2.7334	3.0411	-0.5167
5.	Empathy	2.8081	3.2168	-0.3392

* Significant at 5 per cent level

Among the urban customers, the mean of perception on the service quality factors is lesser than the respective mean of expectation. But the significant mean difference is noticed in the case of few service quality factors namely Reliability and Responsiveness since the respective `t' statistics are significant at five percent level. Regarding the expectation on various service quality factors, the urban customers expect more on Reliability and Responsiveness since their mean scores are 3.9183 and 3.8236 respectively

whereas among the rural customers, these two are Responsiveness and Empathy since their mean scores are 3.6903 and 3.6236 respectively.

The highly perceived service quality factors among the urban customers are Reliability and assurance since their mean scores are 3.0817 and 2.8684 respectively whereas among the rural customers these two are tangibles and assurance since their mean scores are 3.1146 and 2.8689 respectively.

The analysis reveals that both urban and rural customers are not satisfied upto their level of expectation on all five service quality factors. Regarding the difference between perception and expectation on service quality factors, the urban customers are better than the rural customers since the significant negative mean difference is noticed in only two service quality factors namely Reliability and Responsiveness. Whereas among the rural customers, it is noticed in three service quality factors namely Reliability, Responsiveness and Empathy.

Impact analysis Of Perception on SQFs on the Customers Satisfaction among Rural and Urban Customers

The perception on the service quality factors in commercial banks may have their own influence on the customer satisfaction. In the globalized economy, all commercial banks are trying to maximize their customer satisfaction. Hence, it is highly imperative to analyse the extent of influence of the perception on service quality factors on customer satisfaction for some policy implications.

The present study has made an attempt to analyse the impact of perception on five dimensions of service quality on the customers satisfaction towards the banks among the rural and urban customers separately. The score of perception on five dimensions of service quality is taken as the score of independent variables whereas the score of customers satisfaction is treated as the score of dependent variable. The multiple regression analysis is used to analyse the impact. The fitted regression model is

$$Y = a + a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + e$$

Where as

Y = Score on customer satisfaction among customers

X_1 = Perception score on Reliability factor

X_2 = Perception score on Responsiveness factor

X_3 = Perception score on Assurance factor

X_4 = Perception score on Tangible factor

X_5 = Perception score on Empathy factor

$b_1, b_2, \ldots b_5$ = Regression Co- efficient of independent variables

e = error term and

a = Intercept

The resulted regression co-efficients of the independent variables among the rural and urban customers are shown in Table 4

Table 4

Impact of Perception on Different Dimension of Service Quality Factors on Customers Satisfaction

Sl.No	Dimensions in service Quality	Regression Co efficient among		
		Rural	Urban	Pooled
1.	Reliability	.2908*	.2141*	.3102*
2.	Responsiveness	.2026*	.1331*	0.1237
3.	Assurance	.3664*	.2006*	0.0971*
4.	Tangible	.0131	.0989	-0.0786
5.	Empathy	.1093	.1127	0.1786*
	Constant	-0.8667	0.8647	1.0986
	R2	0.6804	0.7331	0.8442
	F- Statistics	8.9697*	10.0896*	11.3886*

* Significant at 5 per cent

The significantly influencing service quality factors on customer satisfaction among the rural customers are reliability, responsiveness, and assurance. A unit increase in perception on the above dimensions of service quality results in an increase in customer satisfaction by 0.2908, 0.2026 and 0.3664 units respectively. The changes in the independent variables explain the changes in dependent variables to the extent of 68.04 percent. The significantly influencing service quality factors on the customer satisfaction among the urban customers are reliability, responsiveness and assurance since their respective regression coefficients are significant at five percent level. The analysis of pooled data reveals that a unit increase in the perception on reliability, assurance and empathy result in an increase in customers' satisfaction by 0.3102, 0.0971 and 0.1786 units respectively. The changes in the perception on service quality factors explain the changes in customer satisfaction to the extent of 84.42 percent. The significant `F' statistics shows the validity of fitted regression model.

Discriminate Dimensions of Service Quality among Rural and Urban Customers

To segregate the rural and urban customers and to examine the relative importance of different dimensions of service quality, two group discriminant analyses have been used to predict whether the customers would be in rural or urban. The discriminate variables taken for the study are the perception on reliability, responsiveness, assurance, tangibles and empathy. The score of the above said five dimensions of service quality among the rural and urban customers are taken for the analysis. Initially, the mean difference in five different dimensions of service quality and its statistical significance have been computed. The Wilks Lambda of the dimensions of service quality is calculated to exhibit the discriminant power of each dimension of service quality. The resulted mean difference, its statistical significance and the Wilk's Lambda of the five dimensions of service quality are shown in table 5

Table 5

Mean difference and Discriminant power of Service

Quality among Rural and Urban Consumers

SI. No.	Dimensions of Service Quality	Mean Score		Mean Difference	t-statistics	Wilks Lambda
		Urban Customers	Rural Customers			
1.	Reliability	3.0817	2.6217	0.4600	2.8106*	0.1906
2.	Responsiveness	2.7108	2.3192	0.3916	2.6079*	0.1324
3.	Assurance	2.8684	2.8689	-0.0005	-0.1234	0.4511
4.	Tangibles	2.7334	3.1146	-0.3812	-2.5114*	0.3903
5.	Empathy	2.8081	2.4518	0.3563	2.2063*	0.2739

*Significant at 5 per cent level.

The higher mean difference among the rural and urban customers is identified in case of the perception on the dimension of service quality namely reliability, responsiveness and tangibles since the respective mean differences are 0.4600, 0.3916 and -0.3812. The significant mean difference among the rural and urban customers is identified in four dimensions of service quality namely Reliability, Responsiveness, Tangibles and Empathy. The lower Wilk's Lambda coefficient is noticed in the case of Responsiveness and Reliability. It shows that the above said three service quality

factors have more discriminant power than other two service quality factors in discriminating the rural and urban customers.

The significant variables are included to fit the two group discriminant model. The unstandardised procedures have been followed to establish the function. The discriminate function is estimated by

$$Z = a + b_1 x_1 + b_2 x_2 + \ldots\ldots\ldots\ldots + b_n x_n$$
Whereas Z = Discriminante Criterion.
$X_1, X_2 \ldots\ldots\ldots x_n$ = Discriminate variables
$b_1, b_2 \ldots\ldots\ldots b_n$ = Unstandardised canonical discriminate co – efficients.

The relative contribution of discriminante service quality in total discriminate score is calculated by

$$I_j = K_j \left(\overline{x}_{ji} - \overline{x}_{jz} \right)$$
Whereas
I_j = the important value of jth variable.
K_j = Unstandardised discriminate co-efficient of the jth variable.
X_{jk} = Mean of the jth variable for the kth group.

The relative importance of a variable R_j is given

$$R_j = \frac{I_j}{\sum_{j=1}^{n} I_j}$$
by

In the present study, the established discriminate function among the rural and urban customers is
$$Z = 0.8642 + 0.4164\, x_2 + 0.1701\, x_4 + 0.2013\, x_4.$$
Whereas
Z – Discriminant criterion
x_1 - Perception on Reliability
x_2 – Perception on Responsiveness.
X_4 – Perception on Tangibles.
X_5 – Perception on Empathy.
The calculated canonical discriminate co-efficient and the relative importance of different dimensions of service quality in total discriminate score are shown in Table 6

TABLE 6

S.No.	Relative Importance of Discriminate Variables in Total Discriminate Score				
	Dimension in Service Quality	Canonical Discriminate Co-efficient	Mean Difference	Product	Relative Contribution in Total Discriminant Score
1.	Reliability	0.3602	0.4600	0.1657	35.61
2.	Responsiveness	0.4164	0.3916	0.1631	35.05
3.	Tangibles	-0.1701	-0.3812	0.0648	13.93
4.	Empathy	0.2013	0.3563	0.0717	15.41
Total				0.4653	100.00

Percent of Cases correctly classified: 72.39

By the discriminate co-eficients, the perception on responsiveness and reliability have more influence in the discrimination of rural and urban customers since their discriminate co-efficients are 0.41.64 and 0.3602 respectively. The relative contribution of discriminate variable in the total discriminate score is identified as higher in the case of reliability and responsiveness since the respective percent of contribution to total discriminate score are 35.61 and 35.05 per cent respectively. The validity of the established discriminate variable is confirmed by the percent of cases correctly classified by the function to the extent of 72.39 per cent. The analysis also reveals the importance of reliability and responsiveness in discriminating the rural and urban customers.

Conclusion and Discussion

The research identified the important service quality dimensions in commercial banking as Reliability, Responsiveness, Assurance, Tangibles and empathy. Based on important measures that reflected the outcome and process dimensions, this research identified two distinct segments. At first, rural segment, sought outcome of a financial institution that provide more response and also personal care. The second, the urban segment, sought financial institution that provide more reliability and responsiveness. A major insight gained is the identification of the specific service quality dimensions and their outcome among the rural and urban customers. The implications of these findings are

- To serve the rural segment, financial institutions should focus on providing training and support systems that enable service providers to offer prompt service to customers, willing to help customers and providing individual attention to the customers. The institution might also consider offering some form of service guarantee. Finally, in those situations where a mistake is made, the institution should have sincere recovery procedures that seek to redress the problem.
- To serve the urban segment, financial institutions should focus on the providing service as promised and error free service. The institution should also focus more on the speedy service and provide the service at promised time.

- While a number of researchers have focused on the importance of the process aspect of service quality, it was viewed as a secondary benefit by both segment. Possibly, financial institutions, in the customer's eyes, are primarily outcome service as opposed to process services. While courteous service should be provided, too much emphasis on the process aspects of the service may come at the expense of outcome.

For both segments, financial institutions ensure that they have competitive interest rate. This was an important benefit and rated above the process dimension. Again, a key issue for financial institutions is to focus on the primary benefits sought by customers, the advantage of clearly understanding the needs of segments is effectively and efficiently to position the firms resources towards satisfying those needs.

In conclusion, reaching both segments presents a challenge for financial institutions. The primary benefits sought by each segment – Responsiveness and Reliability are quite different and require substantially different positioning and service delivery programmes. With respect to the current customers, the major strategic focus should be "getting it right the first time". To ensure that the urban segment is completely satisfied and remain loyal. The rural segment can be addressed through the highly responsiveness and empathy aspects of the bank officials.

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