SERVICE QUALITY AND CUSTOMER SATISFACTION IN UNITED BANK OF INDIA: AN EMPIRICAL ASSESSMENT

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ABSTRACT

In the new millennium the survival and success of a bank, like any other commercial organization of other industry, is largely contingent upon customer-centered philosophy of the management. Due to the increased degree of competition linked with the entry of new private sector banks including the foreign banks, service quality has, in fact, become a decisive benchmark for assessing the performance of the bank regarding customer satisfaction. 'Customer satisfaction' and 'service quality' are not isolated from any angle rather these are closely and positively inter-related. The higher the service quality, the higher is the customer satisfaction. The concept of 'Customer satisfaction' has gradually gaining momentum in the post reform period because customer is the monarch in any competitive market and satisfaction or dissatisfaction of customers particularly in a competitive service industry is directly linked with market share of business. The expansion and consolidation of business of a bank is also to a great extent dependent upon customer satisfaction if not in the very short run.

The present study makes an attempt not only to assess the level of satisfaction of customers about various service quality dimensions but also to analyse the influence of service quality dimensions on overall customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam. The study is based on primary data and the sample size for the study is 270 customers of selected branches of United Bank of India operating in Cachar district of Assam. The level of satisfaction of customers on select dimensions of service quality has been analysed using different statistical tools. Apart from many other observations, it has been found that customer satisfaction is the highest in case of 'Access' dimension while the same is the lowest in case of 'Availability' dimension.

KEYWORDS: Reliability, Responsiveness, Tangibility, Empathy

INTRODUCTION

The banking sector occupies an important place in nation's economy. The banking industry in India has undergone sea changes since post independence. Banking sector reforms along with financial sector liberalisation and opening up of the economy have made the situation precarious to the banks [Mistry 2013**]**. The banking sector now faces stiff inter-bank competition in providing customer service, giving special facilities and ensuring customer satisfaction. In the intensified competitive banking environment, banks offering quality services are in an advantageous position to retain and attract the existing as well as potential customers. Service quality has been considered to be an important instrument of competitiveness in banking business in globalised regime. Banks that excel in quality service can have a distinct marketing edge [Verma, 2008].

The element of competition in small towns and rural areas has not been intensified like that of metropolitan cities and state capitals. But gradually private sector banks and foreign banks started functioning in small towns also and Cachar district is no exception. So, in order to survive in the competitive environment, it becomes imperative to re-emphasize the role of Indian Public Sector banks as a service provider even in small towns and rural areas of India so that quality of customer service is enriched, which in turn, will result in customer satisfaction, customer loyalty and long term profitability.

Concept of Service Quality:-

Service quality can be defined as the customers' perception of overall service quality or superiority of a product or service with respect to its intended purpose, relative to alternatives [Parasuraman et al., 1988]. Service quality is a form of attitude that results from the comparison of expectations with performance **[**Cronin and Taylor, 1992]. In other words, it is the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service receive. Service quality can be also defined as "a judgment about a service's overall excellence or superiority" [Schneider and White, 2004].

Concept of Customer Satisfaction:-

Customer Satisfaction is defined as a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product /service [Yi, 1990]. It is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived outcome in relation to his/her expectation [Kotler, 2000]. It is the degree to which a customer perceives that a firm has effectively provided the service that meets his/her need in the context in which he/she is aware of and/or using the service. Thus, it is the transaction specific effective response to the evaluation of discrepancy between the prior expectations and actual experience relating to banking services [Paul and Barman, 2010].

Satisfaction of the customer depends on the quality of services. The higher the (perceived) service quality, the more satisfied and loyal are the customers [Petruzzellis et al, 2006]. Thus 'Customer satisfaction' and 'service quality' are not isolated from any angle rather these are closely and positively inter-related and both play a convincing role for improving the overall performance of a bank.

REVIEW OF LITERATURE

Different studies conducted on customer satisfaction in the banking sector concluded that with the phenomenal increase in population and the increased demand for banking services, service quality and customer satisfaction are going to be key differentiators for each bank's success in future**.**

Parasuraman et al. (1985) suggested the SERVQUAL framework to assess the level of customer satisfaction. They further pointed out that when expected service is greater than perceived service, perceived quality is less than satisfactory and will tend towards totally unacceptable quality; when expected service equals perceived service, perceived quality is satisfactory; when expected service is less than perceived service, perceived quality is more than satisfactory and will tend towards ideal quality. The SERVQUAL model of Parasuraman et al. (1988) proposed a five dimensional construct of perceived service quality-tangibles, reliability, responsiveness, assurance and empathy- with items reflecting both expectation and perceived performance. Parasuraman (2000) opined that superior customer service and marketing excellence are the two sides of the same coin**.** Johnston (1995) examined the link between service transactions and overall satisfaction and has found that the causes of dissatisfaction and satisfaction are not necessarily the same. Some service quality attributes may not be critical for consumer satisfaction but can significantly lead to dissatisfaction when they are performed poorly. Brahmbhatt and Panelia (2008) conducted a study to comparatively examine and measure service quality and customer satisfaction among select private, public and foreign banks by identifying the gap between customer expectation and perception about different dimensions of service quality. Dey (2009) performed a two dimensional study to establish the general importance of customer satisfaction in banking industry and service quality offered by SBI and other PSBs in particular. The study primarily appraised the satisfaction of

customers across five service quality dimensions developed by Parasuraman and with an underscore of 'response time' as an additional dimension. Paul and Barman (2010) observed that in the age of competition, the banks have to concentrate on the customers' satisfaction levels through providing prompt, regular and quality service. The study made by Khalid et al (2011) showed that all the service quality attributes are positively associated with customer satisfaction. Islam & Ali (2011) conducted a study to examine and establish an interrelationship among service quality, satisfaction and customer loyalty by identifying and measuring nine variables –reliability, responsiveness, tangibles, assurance, empathy, security, access to services, services offered and reputation. Mehta (2012) conducted a study to measure the service quality in retail banking sector by segmenting the bank customers on the basis of having high service quality perception & low service quality perception in order to investigate the relationships between these segments and select demographic variables. Ravi and Basavaraj (2013) conducted a comparative study to investigate the preference and satisfaction level of customers towards loans, deposits schemes, insurances and value added services rendered by private and public banks. Sabir et al (2014) carried out a study to examine the factors affecting customer satisfaction in banking sector of Pakistan and to find out the relationship between service quality, customer satisfaction and customer loyalty.

The entire exercise with respect to review of literature gains an insight into various aspects of customer satisfaction.

OBJECTIVES OF THE STUDY

¤ To assess the status of customer satisfaction in United Bank of India within Cachar district of Assam.

¤ To compare the status of customer satisfaction across the branches of United Bank of India operating in Cachar district of Assam.

HYPOTHESES OF THE STUDY

✧ The level of customer satisfaction about responsiveness dimension of service quality does not significantly vary across the branches of United Bank of India operating in Cachar district of Assam.

✧ The level of customer satisfaction about tangibility dimension of service quality does not significantly vary across the branches of United Bank of India operating in Cachar district of Assam.

✧ The level of customer satisfaction about competence dimension of service quality does not significantly vary across the branches of United Bank of India operating in Cachar district of Assam.

✧ The level of customer satisfaction about access dimension of service quality does not significantly vary across the branches of United Bank of India operating in Cachar district of Assam.

✧ The level of customer satisfaction about availability dimension of service quality does not significantly vary across the branches of United Bank of India operating in Cachar district of Assam.

DATA SOURCE AND METHODOLOGY

The study is based on primary data. The population of the study includes customers of United Bank of India operating in Cachar district of Assam. In order to attain the objective of the study, various service quality dimensions that are capable of influencing the satisfaction of bank customers have been identified through extensive review of literature and out of them five dimensions of service quality have been selected. Out of 25 branches of United Bank of India, 10 branches have been selected randomly for conducting the study. A sample size of 270 customers (taking 27 customers from each of the select branches) was drawn from the select branches of United Bank of India operating in Cachar district of Assam. A structured questionnaire with five point rating scale ranging from Highly Satisfied (5) to Highly Dissatisfied (1) was constructed for ten dimensions of service quality (Responsiveness, Tangibility, Competence, Access and Availability) for the purpose of the survey. The respondents were asked to rate their level of satisfaction/ dissatisfaction against each of the dimensions of service quality. For the purpose of analyzing the data, statistical tools like, mean and standard deviation have been used.

Table 1: Profile of the Respondents

Gender	Number of Respondents	Percentage of Respondents
Male	175	64.8
Female	95	35.2
Age		
21-30	73	27.0
31-40	71	26.3
41-50	64	23.7
51-60	37	13.7
61-70	25	9.3
Average Monthly Income		
Upto Rs. 20,000	122	45.2
Rs. 20,001- Rs. 40,000	101	37.4
Rs. 40,001 and above	47	17.4

Source: Field Survey

Table 1 shows distribution of the respondents on the basis of their gender, age and average monthly income.

DATA ANALYSIS

Table 2: Customer Satisfaction about Select Service Quality Dimensions

Service Quality Dimensions	Mean	SD
Responsiveness	3.13	.515
Tangibility	3.23	.586
Competence	3.30	.524
Access	3.56	.403
Availability	2.69	.563

Source: Field Surve

Table 2 illustrates that out of five dimensions of service quality, Access dimension has been ranked top with mean score of 3.56 which indicates that the customers are satisfied to a large extent with this dimension of service quality. However, the level of customer satisfaction is found to be moderate with Competence dimension (3.30), Tangibility dimension (3.23) and Responsiveness dimension (3.13) of service quality. On the contrary, the mean scores of Availability dimension of service quality is the lowest (2.69) among all other dimensions of service quality which implies that majority of the customers are not satisfied with Availability dimension of service quality.

The standard deviations for customer satisfaction about select dimensions of service quality have been computed to study the consistency / variation in the responses of the customers. The value of standard deviation with respect to customer satisfaction about Access dimension of service quality is the lowest (.403) among all other dimensions of service quality which imply that the opinion of the respondents is more concentrated about this dimension of service quality. On the other hand, since the value of standard deviation with respect to Tangibility dimension is the highest (.586) among all other dimensions of service quality, it denotes that the tilt of the views of the respondents is bent more towards this dimension of service quality

Table 3: Branch Wise Customer Satisfaction about Responsiveness Dimension of Service quality

Sample Branches	Mean	SD
Kalain	3.05	.6579
Bhangarpar	3.19	.7048
Udarbandh	3.07	.5700
Dalu	3.06	.5518
Shibbari Road	3.05	.5050
Hospital Road	3.19	.5076
Silchar	3.06	.4458
Dholai	3.25	.3467
Lakkhipur	3.19	.3897
Itkhola	3.24	.3700
All sample branches	3.13	.5154
Chi-square for Kruskal Wallis Test=6.438, df=9 p value= 0.695		

Source: Field Survey

From Table 3, it has been observed that out of ten sample branches, Dholai has been ranked first with the highest mean score of 3.25 which indicates that customers of Dholai branch of UBI are satisfied to a large extent about Responsiveness dimension of service quality. On the other hand, the mean score of Kalain branch and Shibbari Road branch are the same and lowest (3.05) among all other branches which imply that customers of these two branches are satisfied to a low degree as compared to customers of other sample branches about the Responsiveness dimension of service quality.

Similarly, the value of standard deviation for the customer satisfaction about responsiveness dimension of service quality in Dholai branch of

UBI is the lowest (.3467) among all other sample branches which imply that the opinion of the respondents of this branch is more consistent. On the contrary, Bhangarpar branch records the highest value of standard deviation (.7048) for this dimension out of all the ten branches which indicates that the views of the respondents of this branch is more dispersed towards Responsiveness dimension of service quality.

However, the p – value for Kruskal Wallis H test is more than 0.05 which implies that there is no statistical evidence for significant difference in the satisfaction of customers about Responsiveness dimension of service quality across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Table 4: Branch Wise Customer Satisfaction about Tangibility Dimension of Service Quality

Sample Branches	Mean	SD
Kalain	2.61	.4897
Bhangarpar	2.93	.6842
Udarbandh	3.52	.4377
Dalu	2.95	.3167
Shibbari Road	3.41	.3800
Hospital Road	3.82	.3434
Silchar	2.79	.4222
Dholai	3.81	.3505
Lakkhipur	3.03	.3989
Itkhola	3.47	.3282
All Sample Branches	3.23	.5856
Chi-square for Kruskal Wallis Test = 137.539, df =9 p value= 0.000		

Source: Field Survey

Table 4 exhibits that out of the ten sample branches, Hospital Road branch has been topped the list with the highest mean score of 3.82 which indicates that customers of this branch are satisfied to a large extent about the Tangibility dimension of service quality. On the contrary, the mean score of Kalain branch is the lowest (2.61) among all other branches of UBI operating in Cachar district which indicate that the customers of Kalain branch are not satisfied about the Tangibility dimension of service quality.

The value of standard deviation about the Tangibility dimension of service quality in Bhangarpar branch of UBI is the highest (.6842) among all other branches which show that there is a

variation among the responses of the customers about Tangibility dimension of service quality in Bhangarpar branch. On the other hand, Dalu branch records the lowest value of standard deviation (.3167) for this dimension out of the ten branches which indicate that the opinion of the respondents of this branch is more concentrated towards Tangibility dimension of service quality.

The p – value for Kruskal Wallis H test is less than 0.05 which implies that there is statistical evidence for significant difference in the satisfaction of customers about Tangibility dimension of service quality across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Table 5: Branch Wise Customer Satisfaction about Competence Dimension of Service Quality

Sample Branches	Mean	SD
Kalain	3.23	.6121
Bhangarpar	3.44	.7763
Udarbandh	3.35	.5515
Dalu	3.22	.5016
Shibbari Road	3.04	.5128
Hospital Road	3.56	.4682
Silchar	3.13	.4670
Dholai	3.39	.2625
Lakkhipur	3.22	.4063
Itkhola	3.43	.3591
All Sample Branches	3.30	.5237
Chi-square for Kruskal Wallis Test =27.307, df=9 p value= 0.001		

Source: Field Survey

Table 5 reveals that out of the ten branches tabled above, Hospital Road branch has been ranked top in the order of ranking with the highest mean score 3.56 which indicates that majority of the customers of this branch are satisfied about the Competence dimension of service quality. Whereas, Shibbari Road holds the last rank with the lowest mean score of 3.04 among all other sample branches which implies that the customers of this branch are satisfied to a low degree about the Competence dimension of service quality.

The value of standard deviation for the customer satisfaction about Competence dimension of service quality in Dholai branch of UBI is the lowest (.2625) among all other sample branches which imply that the opinion of the respondents of this branch is more consistent. On the contrary, Bhangarpar branch records the highest value of standard deviation (.7763) for this dimension out of all the ten branches which indicates that the tilt of the views of the respondents of this branch is bent more towards Competence dimension of service quality.

The p – value for Kruskal Wallis H test is less than 0.05 which implies that there is statistical evidence for significant difference in the satisfaction of customers about Competence dimension of service quality across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Table 6: Branch Wise Customer Satisfaction about Access Dimension of Service Quality

Sample Branches	Mean	SD
Kalain	3.67	.4679
Bhangarpar	3.70	.5004
Udarbandh	3.76	.4473
Dalu	3.36	.3924
Shibbari Road	3.60	.4297
Hospital Road	3.60	.4506
Silchar	3.42	.3523
Dholai	3.55	.2190
Lakkhipur	3.44	.3004
Itkhola	3.53	.2353
All Sample Branches	3.56	.4032
Chi-square for Kruskal Wallis Test =26.143, df=9 p value= 0.002		

Source: Field Survey

It is evident from Table 6 that out of the ten branches tabled above, Udarbandh branch has been ranked top with the highest mean score of 3.76 which indicates that the customers of this branch are satisfied to a large extent about Access dimension of service quality. On the contrary, the mean score of Dalu branch is the lowest (3.36) among all the branches which imply that customers of this branch are satisfied to a low degree as compared to customers of other select branches about the Access dimension of service quality.

The value of standard deviation for customer satisfaction about Access dimension of service quality in Bhangarpar branch of UBI is the highest (.5004) which reveals that although customers are satisfied with this dimension of

service quality but there exists a variation among the opinion of the respondents of this branch. On the other hand, Dholai branch has the lowest value of SD (.2190) among all other branches. This implies that the opinion of the respondents of this branch is more consistent.

The p – value for Kruskal Wallis H test is less than 0.05 which implies that there is statistical evidence for significant difference in the satisfaction of customers about Access dimension of service quality across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Table 7: Branch Wise Customer Satisfaction about Availability Dimension of Service Quality

Sample Branches	Mean	SD
Kalain	2.32	.4847
Bhangarpar	2.12	.6866
Udarbandh	2.58	.6893
Dalu	2.79	.4448
Shibbari Road	2.67	.4237
Hospital Road	3.25	.2710
Silchar	2.49	.5095
Dholai	2.96	.3247
Lakkhipur	2.70	.3500
Itkhola	2.96	.3736
All Sample Branches	2.69	.5626
Chi-square for Kruskal Wallis Test =86.238, df=9 p value= 0.000		

Source: Field Survey

Table 7 shows that out of the ten sample branches, Hospital Road branch has been ranked top with the highest mean score of 3.25 which indicates that the customers of this branch are satisfied to a large extent about Availability dimension of service quality. On the other hand, the mean score of Bhangarpar branch is the lowest (2.12) among all other sample branches which imply that customers of this branch are not satisfied about this dimension of service quality.

Similarly, the value of standard deviation for the customer satisfaction about Availability dimension of service quality in Hospital Road branch of UBI is the lowest (.2710) among all other sample branches which imply that the opinion of

the respondents of this branch is more concentrated. On the contrary, Bhangarpar branch records the highest value of standard deviation (.6893) for this dimension out of all the ten branches which indicates that the tilt of the views of the respondents of this branch is bent more towards Availability dimension of service quality.

The p – value for Kruskal Wallis H test is less than 0.05 which implies that there is statistical evidence for significant difference in the satisfaction of customers about Availability dimension of service quality across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Table 8: Branch-wise Overall Customer Satisfaction of UBI operating in Cachar district of Assam

Sample Branches	Mean	Std. Deviation
Bhangarpar	3.08	.4746
Dholai	3.39	.2211
Dalu	3.07	.2869
Hospital Road	3.48	.3211
Itkhola	3.33	.2160
Kalain	2.98	.3149
Lakkhipur	3.12	.2463
Silchar	2.97	.2953
Shibbari Road	3.15	.3272
Udarbandh	3.26	.3651
All Sample Branches	3.18	.3513
Chi-square for Kruskal Wallis Test =64.482, df=9 p value= 0.000		

Source: Field Survey

Table 8 demonstrates that out of ten sample branches, Hospital Road branch has been ranked first with the highest mean score of 3.48 which indicates that the degree of overall customer satisfaction appears to be the highest in case of Hospital Road branch. Dholai and Itkhola branch hold the 2nd and 3rd position in the order of ranking with mean scores 3.39 and 3.33 respectively. On the other hand, the mean score of Kalain branch is the lowest (2.98) among all the branches which imply that the degree of overall satisfaction is the lowest in Kalain branch as compared to the other select branches of UBI operating in Cachar district. It has also been observed that apart from Kalain branch, the degree of overall customer satisfaction is also low in case of Silchar branch.

Similarly, the value of standard deviation for the customer satisfaction on all the select

SUMMARY OF MAJOR FINDINGS

✦ Based on the mean score, customer satisfaction about the select dimensions of service quality in UBI operating in Cachar district of Assam is by and large favourable except Availability dimension of service quality. Customer satisfaction is the highest in case of 'Access' dimension while the same is the lowest in case of 'Availability' dimension. Least variation with respect to customer satisfaction has been observed in case of 'Access' dimension while highest variation has been noticed in case of 'Tangibility' dimension of service quality.

✦ Based on the mean score, the degree of overall customer satisfaction is found to be the highest in Hospital Road branch while the same is lowest in Kalain branch.

✦ Except Responsiveness dimension, there is statistical evidence for significant difference in the satisfaction of customers about Tangibility, Competence, Access and Availability dimension of service quality across the branches selected for the study at 5% level of significance

CONCLUSION

Customer satisfaction with respect to service quality is an invaluable asset for the modern organizations in today's market of intensified competition. Enhancing the customers' experience is now a crucial component of attracting new customers and retaining the existing customers in order to grow and protect a profitable business. It is because of these factors, marketers are always interested in knowing about the satisfaction of their customers towards their offerings. Service quality dimensions are important predictors for judging the satisfaction level of bank customers. The study revealed that majority of the customers of UBI operating in Cachar district are satisfied with

dimensions of service quality taken together is the lowest (.2160) in case of Itkhola branch among all other sample branches which imply that the opinion of the respondents of this branch is more concentrated. On the contrary, Bhangarpar branch records the highest value of standard deviation (.4746) for overall customer satisfaction out of all the ten branches which indicates that the opinion of the respondents of Bhangarpar branch towards overall customer satisfaction is more dispersed.

The p – value for Kruskal Wallis H test is less than 0.05 which implies that there is statistical evidence for significant difference in the overall customer satisfaction across the branches of UBI operating in Cachar district of Assam at 5% level of significance.

Access dimension. On the other hand customers' status is complaining and they feel displeased about the Availability dimension of service quality. Further, the result of the study also indicates that the degree of overall customer satisfaction is maximum in Hospital Road branch and minimum in Kalain branch. Although the customers of UBI operating in Cachar district are by and large satisfied with all the select service quality dimensions. However, United Bank of India is expected to formulate necessary plans and policies to improve the various components of Availability dimensions of service quality.

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