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ASSESSING THE IMPACT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION IN COMMERCIAL BANKS OF MAURITIUS

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Abstract:

In today's hyper competitive banking arena, banking institutions are focusing on improving service quality. Providing excellent quality of service is important in creating and sustaining competitive advantage in the banking industry of Mauritius due to intense competition between local and international banks. Hence, the paper explores the impact of Service Quality (SQ) Dimensions on customer satisfaction. Using the SERVQUAL model, the paper seeks to examine the impacts of reliability, responsiveness, assurance, empathy and tangible aspects on customer satisfaction in banks of Mauritius. A sample of 200 banking customers was randomly selected and data were analyzed through SPSS version 22. The SERVQUAL model has been found as reliable factors and appropriate tool to measure, evaluate, support, and improve the quality of services in banking industry. Results indicated that all five service quality factors have significantly positively influenced customer satisfaction in banks. Regression analysis was also conducted and depicted that empathy is a significant predictor of customer satisfaction among the five SQ dimensions.

Key words: *Service Quality (SQ) Dimensions, SERVQUAL, Customer Satisfaction, Banking Industry, Mauritius*

1. Introduction

Due to intense competition, sophisticated nature of customers, flexible and unpredictable demand and similarity of services offered by banks, enhanced service quality to satisfy customers is regarded as the main concern to retain loyal customers

(Kheng *et al.*, 2010). Thus, it is important that banks focus their endeavors to improve service quality and delight their customers (Radomir *et al.*, 2010). There has been numerous studies explaining the impact of service quality dimensions on customer satisfaction (Ojo 2010, Arslan *et al.*, 2014, Molaei *et al.*, 2013). To the author's best knowledge, no study has yet analysed the impact of service quality dimensions on customer satisfaction in the boundary of a developing nation such as Mauritius. Hence, this paper seeks to understand in-depth the key dimensions and factors of service quality in the banks of Mauritius and how does the identified factors impact on customers' satisfaction level of banking customers.

The banks need to strive for constant progress in enhancing service quality and to do so, there is an urge to determine the predictive factors that affect quality of service for customers in banking institution. The significance of this paper is that it will provide insights to banks on the appropriate banking service that suit customer needs, determining the association between service quality dimensions and customer satisfaction levels in Mauritius. It will also help the management to identify areas of improvement and assist them to know how, when and where to put more resources so as to improve the service quality and thus being able to offer quality customer service, which is the major theme of this paper.

2. Literature review

During past few decades the interest of academics and researchers has amplified to measure the link between service quality and customer satisfaction in the area of service settings such as the banking sector (Levesque and McDougall, 1996 ; Oliver and Swan, 1989 ; Cadotte *et al.*, 1987 ; Swan and Trawick, 1980). Numerous researchers have further debated whether service quality is a cause of customer of satisfaction (Cronin and Taylor, 1992; Parasuraman *et al.*, 1985), which helps to identify a link between both constructs. Overwhelming body of literatures have depicted that both concepts are distinct conceptually but are very closely related to each other (Parasuraman *et al.*, 1994 ; Shemwell *et al.*, 1998) ; where any increase in one (service quality) leads to an increase in another (satisfaction) (Sureshchandar *et al.*, 2002).

Along these lines, numerous researchers also found meaningful and strong relationship between service quality and customer satisfaction in banking institutions (Avkiran ,1994; Levesque and McDougall, 1996; Jamal, 2004 ; Al-Hawari and Ward, 2006 and Razak *et al.*, 2007) and they all advocated that banks should focus on service quality as an input to customer satisfaction for long-term benefits and business success (Khurana, 2013). Likewise, Avkiran (1994) highlighted in his study that the banking industry forms a link between service quality and customer satisfaction and according to Wang *et al.* (2003). Banks have realized the importance of providing superior service quality to impact customer satisfaction level so as to successfully survive in today's global and highly competitive environment.

Furthermore, Levesque and McDougall (1996) investigated the impact of key service quality dimensions on customer satisfaction, using the SERVQUAL model in banking institutions and found a substantial impact of service problems on customer

satisfaction and their intentions to switch. The SERVQUAL model was originally introduced by Parasuraman et al. (1985) and developed for the service sectors (Van Iwaarden et al., 2003) which is put into practice by many researchers to test service quality and identify its impact on customer satisfaction. The pioneer study of Parasuraman et al., (1988) introduced ten SQ Dimensions, and researchers such as Oppewal and Vriens (2000) empirically investigated the relationship between service quality and customer satisfaction by using the original SERVQUAL instrument with 10 dimensions. However, later on, some of the dimensions were found to be interrelated factors by researchers such as Parasuraman et al. (1985) and Berry et al. (1985). Conceptually, five SQ Dimensions are mostly used to assess quality of service namely :

- **Tangibility:** consist of physical appearances and facilities, staff appearance and equipments.
- **Reliability:** ability of delivering the services as promised with consistency and accuracy.
- **Responsiveness:** staff willing to help, guide, provide punctual and quick services to customers.
- **Assurance:** Employee's knowledge, politeness and ability to inspire trust.
- **Empathy:** caring and personal attentions provided by the company to the customers.

Consequently, as replacement for SERVQUAL, Brown et al. (1993) and Carman (1990) introduced the SERVPERF model to assess quality of service in the banking sector, but according to various studies, its reliability was questionable. Customer satisfaction and perceived service quality are seen to be different construct, and as stated by Parasuraman et al. (1994), "the former is an evaluation based on a specific transaction while the latter is a general assessment developed over a period of time". Moreover, in a study by Avkiran (1994), it was depicted that the BANKSERV model comprising of only four dimensions pertaining to staff conduct, credibility, communication and customer accessibility was developed to measure service quality in retail banking in Australia. However, the SERVQUAL model is mostly used and has proven to be more applicable to assess service quality in the banking sector.

Along these lines, Angur et al. (1999) tested the SERVQUAL model and the study aim was to measure the SQ dimensions perceived by customers in the retail banking industry in India, where the data indicated that responsiveness and reliability were the most important dimensions, and assurance appeared to be the least important. Lau et al. (2013) study was based on SERVQUAL model that identified the influence of the five dimensions in banking service environments on customer satisfaction. Voluminous studies were conducted wherein the SQ dimensions were tested in and found to be significant predictors of customer satisfaction in retail banking (Levesque and McDougall, 1996 ; Krepapa et al., 2003 ; McDougall and Levesque, 2000 ; Ndubisi and Wah, 2005). Both Angur et al. (1999) and Lau et al. (2013) promulgated in their studies that SERVQUAL is indeed the best model and the most appropriate assessment tool to measure service quality in the retail banking industry.

Nevertheless, only few studies have investigated the relationship between each of the five SERVQUAL dimensions and customer satisfaction in the banking sector, which have reported some mixed results based on numerous studies (Johnston, 1997 ; Lassar et al., 2000 ; Zhou, 2004 ; Arasli et al., 2005). For instance, the study of Zeithaml et al. (2006)

and Berry *et al.* (1985) shows that "reliability" has constantly proven to be the most important service dimension among the five SQ Dimensions to impact on the customer satisfaction level. Researchers like Arasli *et al.* (2005) pointed up that assurance, reliability, empathy and tangibles dimensions of service quality were better predictors of customer satisfaction in the Cyprus banking sector, whereas Yavas *et al.* (1997) found tangibles, empathy and responsiveness to be the most important predictors of customer satisfaction among bank customer in Turkey. Additional support comes from Zhou (2004), who reported that reliability and assurance were important predictors of satisfaction for bank customer in China and the study of Jamal and Naser (2002) proved that reliability, tangibility and empathy are positively related with customer satisfaction.

SERVQUAL is a well-known research instrument for evaluating service quality in banking industry and the model perfectly covers the dimensions that are considered by a customer in evaluating quality of service in a bank. Voluminous studies have utilized SERVQUAL for evaluating service quality in the banking industry (Arasli *et al.* 2005 ; Zhou 2004). However, so far, there are insufficient studies which have assessed the link between SQ Dimensions and Customer Satisfaction and no study has yet assessed the impact of SQ dimensions for improving customer Satisfaction for retail banking. Hence, this will form the conceptual framework of this paper, by using the five dimensions of SERVQUAL provided by Parasuraman *et al.*, (1988) to assess the impact of each of the service quality dimensions (Tangibility, Reliability, Responsiveness, Assurance and Empathy) on customer satisfaction in retail banking sector of Mauritius, which is a framework also adopted in the empirical study of Lau *et al.* (2013) ; and Tariq *et al.* (2013). Thus, the following hypotheses as shown in **Fig 1** are developed to test the impact of each SQ dimensions on customer satisfaction in retail banking sector of Mauritius.

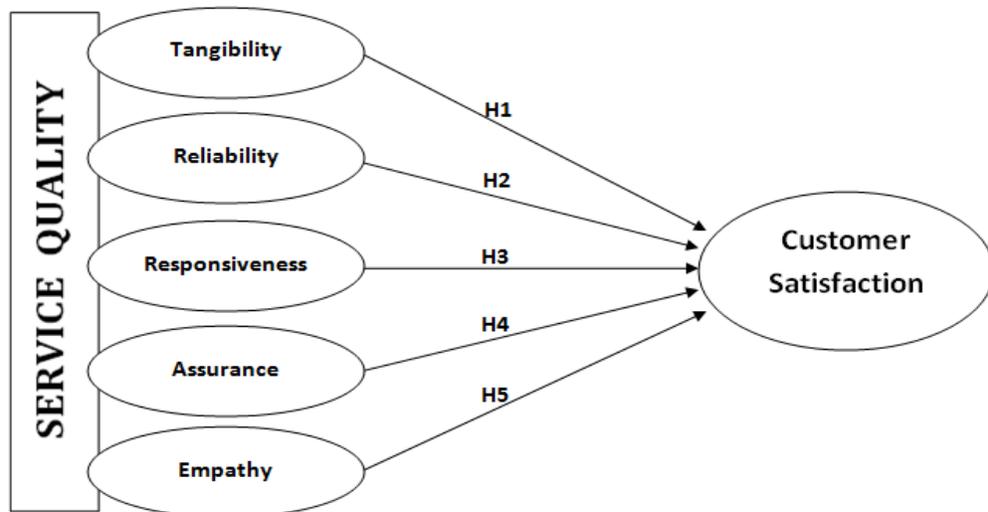


Fig.1 Research Framework

3. Research Methodology

In line with the present research, the paper adopts both the descriptive and explanatory research design to investigate the relationship between SQ dimensions and level of customer satisfaction where a questionnaire comprising of three sections was developed. The questionnaire items were constructed and adapted from the existing intensive literature review. In this paper, the satisfaction level of customers toward the service quality provided by the banks in Mauritius was measured on a five-point Likert Scale (1=Strongly Disagree to 5=Strongly Agree). Statistical techniques were used to process the data using factor analysis with the statistical program SPSS 22. The present research mainly uses the multiple regression analysis to test and evaluate the hypothesis in the research framework.

Sampling plan

The target population comprises of all the bank customers in Mauritius selected on a random basis, with a sample size of 200 bank customers in Mauritius between the ages of 16 and 60 encompassing of both males and females. The sampling procedures were certainly aimed at satisfying the main demographic variables and the targeted sample frame comprises of all relevant types and the right mix of the banking customers ensuring that it reflects and represents the whole population. In the process of data collection, structured questionnaires were mainly used as research instrument for this paper and, were distributed to the respondents via social media (e.g. Facebook), email, as well as face to face interview.

Internal Consistency of the Questionnaire

The Cronbach's alpha for the entire questionnaire was 0.892 which demonstrates that the questionnaire is highly reliable for researchers to carry forward their investigations. As highlighted by Nunnally (1978), a minimum coefficient of 0.70 is recommended, with 0.60 being moderately reliable and a coefficient of 0.80 and above being considered as strongly reliable.

4. Empirical findings

Part A : Demographic Profile of Respondents

A profile of the respondents is presented in Table 1 where the majority of respondents being students representing 52%, followed by self-employed (17%) and professionals (16%), aging between 18-30 years old representing 79.5% of the sample. A majority of 70% are from urban areas and 30% from rural zones. Moreover, in the survey questionnaire, a big majority of respondents rated MCB (68.5%) as their most preferred bank in Mauritius, followed with SBM (25%), HSBC (3.5%), MAUBANK (2%), Hong-Kong Bank (0.5%) and Others which englobe Bank One, National Bank of Mauritius, Bank of Mauritius representing 0.5%.

Part A : Demographic Profile of Respondents

Gender	Frequency	Percentage %	Residential Location	Frequency	Percentage %
Male	83	41.5	Urban	140	70.0
Female	117	58.5	Rural	60	30.0

Age Group	Frequency	Percentage %	Monthly Income	Frequency	Percentage %
18-30	156	79.5	<Rs.10,000	109	54.5
31-40	29	13.0	Rs 10,001 - 20,000	39	19.5
41-50	13	6.5	Rs 20,001- 30,000	27	13.5
50 and Above	2	1.0	Rs 30,001- 40,000	8	4.0
			Rs 40,001- 50,000	5	2.5
			>Rs 50,000	12	6.0

Marital Status	Frequency	Percentage %	Occupation	Frequency	Percentage %
Single	153	76.5	Self-employed	34	17.0
Married	41	20.5	Businessman	14	7.0
Divorced	6	3.0	Professional	32	16.0
			Housewife	6	3.0
			Student	104	52.0
			Others	10	5.0

Qualifications	Frequency	Percentage %
Below Graduate	103	51.5
Graduate	70	35.0
Above Graduate	27	13.5

n= 200

Part B : Empirical Findings

Factor analysis was essentially developed to investigate upon the determining factors and the most important dimensions which customers take into consideration while transacting with bank in Mauritius. The five main SQ dimensions which influence and impact the bank customers more are : tangibility, reliability, responsiveness, assurance and empathy as shown in tables below.

The above factor analysis tables of the 5 service quality dimensions (factor 1-factor 5) all have explained percentage variances and factor loadings satisfying the cut-off point of 0.5. All the factors were considered as significant and chosen for interpretation, with 'empathy' having the highest Eigenvalue of 3.5 with an explained variance of 70.1% and 'tangibility' having the lowest Eigenvalue of 1.7 with an explained variance of 56.5%. However, one item having a factor loading less than 0.40 under the 'tangibility' factor was excluded due to its insignificance while for the other four factors, all the items were retained considering the fact that all the variables had factor loading more than 0.40. The multiple regression analysis was also applied to explore the 5 service quality factors influencing the customers to transact with the banks in Mauritius.

Table 1 : Factor Analysis Result for the 21 items representing the 5 Service Quality Dimensions of the bank

Scale items/Factor	
Tangibility	Factor 1
The bank has good physical appearance.	.833
The equipment/ ATM machines are available and accessible in the bank	.635
The informative brochures and pamphlets are available in the bank.	.774
Reliability coefficient (Cronbach's Alpha)	0.601
Eigenvalue	1.696
Variance Explained	56.526
The Kaiser-Meyer-Olkin measure of sampling adequacy	0.589
The Barlett's test of sphericity (significance level)	.000
Reliability	Factor 2
The service is delivered as promised by the bank.	.821
The bank timeliness, rapidity and effectiveness of service delivery/to process transactions.	.531
The bank provides accurate information.	.795
The service is delivered by the bank with quality and sophistication.	.828
The bank assures confidentiality and privacy.	.695
Reliability coefficient (Cronbach's Alpha)	0.771
Eigenvalue	2.756
Variance Explained	55.119
The Kaiser-Meyer-Olkin measure of sampling adequacy	0.747
The Barlett's test of sphericity (significance level)	.000
Responsiveness	Factor 3
The employees provide punctual services and handle my requests without delay in the bank.	.837
The employees of the bank are helpful and are willing to help and guide.	.773
The employees efficiently handle queries via telephone in the bank.	.762
The employees provide fast and effective service counters in the bank.	.718
The staff in the bank are highly responsive to my needs, requirements and queries.	.837
Reliability coefficient (Cronbach's Alpha)	0.834
Eigenvalue	3.097
Variance Explained	61.932
The Kaiser-Meyer-Olkin measure of sampling adequacy	0.808
The Barlett's test of sphericity (significance level)	.000
Assurance	Factor 4
The employees in the bank are able to inspire trust.	.877
The employees in the bank are friendly, courteous, and polite.	.885
The staff of the bank has good communication skills and positive approach.	.912
Reliability coefficient (Cronbach's Alpha)	0.870
Eigenvalue	2.384
Variance Explained	79.453
The Kaiser-Meyer-Olkin measure of sampling adequacy	0.731
The Barlett's test of sphericity (significance level)	.000

Empathy	Factor 5
The bank has effective help desks and call centers	.795
The bank provides good treatment.	.883
I can easily interact with the bank.	.831
The bank inspires trust and faith.	.825
The bank understands the specific needs and perspectives.	.850
Reliability coefficient (Cronbach's Alpha)	0.892
Eigenvalue	3.507
Variance Explained	70.146
The Kaiser-Meyer-Olkin measure of sampling adequacy	0.846
The Barlett's test of sphericity (significance level)	.000

Multiple Regression Analysis

Multiple regression analysis was conducted to test the research hypotheses. Due to the fact that the sample size used for this study is not large, it is considered sufficient to apply the multiple regression analysis. As presented in Table 5, the analysis is proven to be statistically significant ($P < 0.001$) and with the five service quality determinants explaining about 32% ($R^2 = 0.320$) of overall customer satisfaction.

Table 2 : Service Quality Dimensions Regression Analysis Results

	Unstandardized		Hypothesis	Standardized		f-value	Sig.	VIF
	Coefficients	BStd. Error		Coefficients	Beta			
Constant	1.350	0.243				5.551	0.000	
Tangibility	0.107	0.080	H1	.113		1.346	0.180	1.993
Reliability	0.202	0.104	H2	.199		1.944	0.053	2.999
Responsiveness	-0.021	0.076	H3	-.025		-.284	0.777	2.204
Assurance	0.010	0.081	H4	.012		.121	0.904	2.580
Empathy	0.310	0.102	H5	.329		3.052	0.003	
Adjusted R^2	0.320							
F	18.273							
Significance	0.000							

The coefficients values illustrate that Empathy (H5), with 32.9%, and Reliability (H2), with 19.9%, are better predictors of Satisfaction. Thus, higher support is provided for Hypothesis 5 ($P < 0.01$) suggesting that Empathy, the way the banks care and connect with its customers, is a better predictor of satisfaction. Hypothesis 5 shows a higher statistically significant positive relationship (sig. = 0.003). Support is also provided for Hypothesis 2 ($P < 0.05$), suggesting that banks which provide consistent and reliable quality of service are more likely to develop customer satisfaction.

Low support has been found, however for Hypotheses 1, 3 and 4 that focus on the physical and tangible aspect of a bank, their approachable and receptive aspect and guarantee or assurance provided. Therefore based on these theories, the following equation can be formed :

$$Y=b_0 +b_1x_1+b_2x_2$$

$$\text{Overall satisfaction} = 1.35+0.202(\text{OR}) + 0.310(\text{E})$$

Where OR = Overall Reliability and E= Empathy

The above equation implies that, for each one unit increase in overall reliability of the service quality dimensions, the overall satisfaction of the customers will increase by 0.202 (20%) while for each one unit increase in overall empathy of the bank, the customer's satisfaction level will increase by 0.310 (31%).

5. Managerial implications of the study

The study has brought about some interesting findings that retail banks in Mauritius should take into consideration. The empirical findings have demonstrated that among the five SQ Dimensions, 'Empathy' ($r = 0.329, p < 0.01$), followed by 'Reliability' ($r = 0.199, p < 0.05$), have the most positive and significant impact on customer satisfaction and, these two factors are better predictors of customer satisfaction based on the multiple regression analysis. The factors in the high importance and high potential to deliver satisfaction therefore require special attention. Hence, the bank managers must ensure that employees are being able to bond, connect and provide appropriate help to the customers, as well as provide reliable and consistent service quality in order to generate higher level of customer satisfaction.

It is very crucial for bank managers to ensure sufficient and effective help desks is provided to the customers and accurately train the bank staffs to provide good treatment and better connect and interact with the customers to understand their requirements and needs. In order to pertinently interact with the customers, the retail banks can make use of social media (e.g. via Facebook page) to connect with the customers, show interest in their viewpoints and answer their queries in a more effective and direct way. Moreover, the banks can also provide feedback questionnaire either online or placed near counters or enquiry desks to show they are openly welcoming customers to drop their feedback. It is fundamental for retail banks to nurture one-to-one relationship with the customers to create a lasting emotional bond between the banks and the customers, hence catering for the empathy aspect of service quality to highly impact on the customer satisfaction level.

Another major implication of the present study relates to the ability of the retail banks to provide reliable service quality so as to impact customer satisfaction. In this respect, the regression results depicted that there is a prerequisite for the retail banks to be more rapid in processing transactions by adopting effective technological improvement, upgraded systems and fast working and efficient employees at service counters so as to be more reliable. Therefore, suitable and multi skill trainings should be provided to the bank staffs to increase productivity and have better impact on customer satisfaction. In addition, by embedding high security measures and develop more effective privacy policies, retail banks can enhance the perception and satisfaction of the customers, encouraging and reassuring them to transact with the bank in the long term. These practical recommendation will help retail banks in Mauritius to improve on competitive edge, increase customer satisfaction and maintain long-term profits.

6. Conclusion

Far from having reached its apex, assessing the five SQ Dimensions impact on customer satisfaction has still a long road to travel in both research and practice. There is strong empirical evidence in this paper demonstrating that 'Empathy' and 'Reliability' aspect of service quality of the bank are the two major areas where banks' managers need to focus on to attain greater level of customer satisfaction. Eminently, the empirical findings can be useful and a pragmatic tool for policy makers, bank managers and the various players in the highly competitive banking arena of Mauritius to re-orient their strategies and opt to adopt a more customer-focus approach.

Overall Limitations of Research

The paper has some potential limitations which consist of the generalization of its findings as it focus was only in the banking sector. Other service sectors can also show different results. Moreover, the SERVQUAL model was not applied to assess individual banks in Mauritius. The paper focus only on the customers' perceptions and those of policy makers, bank staffs have not yet been tapped. Additionally, the study was only conducted at the preliminary level of investigating the impact of SQ dimensions on customer satisfaction level, in which the latter was treated as a single construct.

Directions for Future Research

Future research can go deeper in assessing individual banks and come up with more explicit results and researchers can expand future similar studies to cross-industry levels. Additional research could also be extended toward bank staffs as service quality also involve employees. Likewise, Future research can examine the influence of SQ dimensions on other important aspects, such as customer loyalty, and customer retention, which would be useful in view of customer satisfaction as a mediating variable making the research framework more robust and intense.

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