



SERVICE QUALITY DIMENSIONS AND ITS EFFECT ON CUSTOMER SATISFACTION: A CASE STUDY ACROSS THE PRIVATE BANKS IN TRICHY

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ABSTRACT

There have been a few investigations identified with benefit measurement of the banks. Not very many of them have been led in private banks. The present paper gives observational proof to find out the suggestion benefit measurement and its effect on clients' fulfillment over the chose clients of private banks in Trichy, Tamilnadu state. Information was gotten from 250 clients. Results demonstrate that administration measurements do continuously make affect on clients' fulfillments as may be normal. Out of the 5 parts of the administration inspected, just 3 perspectives, to be specific Tangibility, unwavering quality and responsiveness were essentially connected with clients' fulfillment. When all is said in did, comes about show the level of high fulfillment levels that exist among clients of chose private banks in Trichy, Tamilnadu state.

Key Words: Bank, Reliability, Responsiveness, Service quality and Tangibility.

INTRODUCTION

In the aggressive world, it is a key factor to meet consumer loyalty which is trailed by associations. Consumer loyalty is one of major standards of value administration. Faithful and fulfilled clients achieve stable salary for associations. In this way associations give careful consideration to variables, for example, client information, client connections, and assurance of techniques for meeting consumer loyalty and for giving appropriate products and ventures to address client issues since Customer is the most imperative resource of association. Diminish Drucker claims that consumer loyalty is the objective and point of all

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exercises. "Expanded rivalry, meeting client fulfillments are new ideas that have unequivocally influenced current world in a way that one can't contend or even make due agreeing old thoughts in new world." There is presumably that advancement of innovation has expanded clients' desires to get quality and on time benefits. Clients will never again acknowledge any nature of administrations. Administration quality is progressively turning into a noteworthy key variable (Robledo, 2001; Terziovski and Dean, 1998). Also, this build has gotten expanded investigation amid the most recent couple of decades (Svensson, 2004). In the 1980, substantial associations turned out to be more inspired by the improvement of administration quality measures (Dedeke, 2003). A great part of the examination has concentrated on measuring administration quality utilizing the SERVQUAL instrument (Kang, 2006; Lad hair, 2008). While, the SERVQUAL strategy has pulled in a great deal of consideration for its conceptualization of value estimation issues, it has moreover pulled in feedback (O'Neill ET AL., 1998). One feedback of SERVQUAL has been the point that the instrument fundamentally concentrates on the administration conveyance process. There are different investigation has assess the administration quality perfectives in the diverse nations points of view, a portion of the early analysts Beerli et al (2004) contemplated banks in Spain, Wang et al (2003) examined banks in China, Lee and Hwan (2005) considered banks in Taiwan, Zahoor (2011) considered banks in Pakistan and Mensah (2010) examined banks in Ghana. For all intents and purposes talking nothing from what was just mentioned examination was centered how the consumer loyalty changed because of administration quality. Subsequently this paper has made an endeavor to think about the administration quality measurement and its impact on client fulfillments at Trichy.

ISSUE FOCUSES

The most broadly utilized models in measuring administration quality in the managing an account segment are the SERVQUAL and SERVPERF models. As indicated by the SERVQUAL demonstrate benefit quality can be measured by recognizing the crevices between clients' desires of the administration to be rendered and their impression of the real execution of the administration. SERVQUAL depends on five measurements of administration quality (Parasuraman et al., 1988):

Effects: the physical surroundings spoke to by objects (for instance, inside plan) and subjects (for instance, the presence of workers).

Unwavering quality: the specialist co-op's capacity to give Sulieman (2011) Jordan exact and reliable administrations. Responsiveness: an association's eagerness to help its clients by giving quick and productive administration exhibitions. Confirmation: different elements that give certainty to clients, (for example, the company's particular administration information, amenable and reliable conduct of representatives).



Sympathy: the administration association's status to furnish every client with individual. Each measurement is measured by four to five things. Each of these consolidated 21 things is measured in two ways: the desires of clients concerning an administration and the apparent levels of administration really gave. In making these estimations, respondents solicited to demonstrate their degree from concurrence with specific explanations on liker sort scale. For everything, a hole score (G) is then ascertained as the contrast between the discernment score (P) and the desire score (E). The more prominent the crevice scores the higher the score for saw benefit quality. Cronin and Taylor contended that exclusive observation was adequate for measuring administration quality and accordingly desires ought not to be incorporated as scale is observed to be predominant as the effective scale as well as more productive in lessening the quantity of things to be measured by half Hartline and Ferrell, 1996; Babakus and Boller, 1992; and Drew, 1991. In this investigation, for all intents and purposes talking none of the examination was focus on private bank benefit quality in Trichy; along these lines this investigation has made an endeavor to examine benefit quality and its effect on consumer loyalties.

SERVICE QUALITY AND CUSTOMER SATISFACTION

Kotler and Armstrong (2012) lecture that fulfillment is the pos-buy assessment of items or administrations thinking about the desires. Specialists are isolated over the predecessors of administration quality and fulfillment. While some trust benefit quality prompts fulfillment, others suspect something (Ting, 2004) The investigations of Lee et al (2000) Service quality is an essential apparatus to quantify consumer loyalty (Hazlina et al., 2011). Experimental examinations demonstrate that the nature of administration offered is identified with general fulfillment of the client. As indicated by Jamal and Anastasiadou (2009), unwavering quality, substance and compassion decidedly related with consumer loyalty. Sulieman (2011) found that unwavering quality, substance, responsiveness and affirmation have critical and positive association with consumer loyalty. In the mean time sympathy was found to have a huge and negative impact on consumer loyalty .Moreover, the consequence of Ravichandran et al (2010) demonstrates responsiveness is the main critical measurement of administration quality that influences the fulfillment of clients emphatically.

OBJECTIVES

- ❖ To examination the administration quality measurement and its impact on consumer loyalty over the chose private banks in Trichy
- ❖ To offer the recommendation in light of the exploration

RESEARCH METHODOLOGY

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Study instrument

(Parasuraman et al., 1988), benefit quality can be measured by recognizing the holes between clients' desires of the administration to be rendered and their view of the genuine execution of the administration. SERVQUAL depends on five measurements of administration quality. Which is a standout amongst the most generally utilized instruments in the estimation of legitimacy and dependability has been demonstrated over the 30 years that it has been being used. In spite of the analysts has defined a poll which best suit the current conditions. It would comprise of 19 things including individual inquiries. For measuring administration nature of the banks towards internet managing an account administrations and it impact on clients' fulfillment. Each inquiry very much changed to acquire the destinations of the examination. Respondents were solicited to express the degree from their fulfillment with each of the 19 things on a five point likert scale running from 1=strongly differ to 5= emphatically concur. The inward consistency of the deciphered poll was 0.84, acquired utilizing Cronbach's alpha coefficient.

Test

The populace for this examination includes every one of the general population hold account in chose banks where the investigation was led Trichy. An aggregate of 3 private banks were chosen it has around 1800 clients among which 450 clients were haphazardly drawn nearer with 250 consenting to partake in the investigation, bringing about a reaction rate of 55%. The polls were controlled in a meeting arrangement to guarantee as high a reaction rate as could be allowed.

Measurable strategies

The measurable bundle for the sociologies (SPSS) variant 16.0 was utilized to dissect the information gathered. Investigation comprised of the calculation of graphic insights with a specific end goal to analyze the clients' fulfillment towards the different measurements of administration quality.

ANALYSIS AND DISCUSSION

Table 1: Demographical Background of the respondents

S.No	Frequency	Percentage	Mean	Median	Mode
Gender					
Male	144	57.6	1.42	1	1
Female	106	42.4			
Total	250	100.0			
Age					
Up to 25 years	23	9.2	3.38	4	4
26 years to 30 years	45	18.0			
31 years to 35 years	51	20.4			
36 years to 40 years	74	29.6			
41 years and above	57	22.8			
Total	250	100.0			
Educational background					
Up to UG	76	30.4	2.34	2	1
PG	56	22.4			
Professional	75	30.0			
Others	43	17.2			
Total	250	100.0			
Experience					
Up to 3 years	43	17.2	2.68	3	3
4 years to 6 years	58	23.2			
7 years to 9 years	84	33.6			
10 years and above	65	26.0			
Total	250	100.0			

Sources: primary data

Inference:

The above table describing that demographical background of the respondents, it shows that there are 57.6% of the respondents were male and 42.3 % were female. Age wise classification of the respondents shows that the highest 29.6% of the respondents were in that are range of 36 years to 40 years, following which 22.8% of the respondents were in the age range of 41 years and above and the 9.2% of the respondents were in the age range of up to 25 years. With respects to the educational background of the respondents its show that 30.4% of the respondents were undergraduate it includes all discipline like arts, science and engineering, 22.4% of the respondents were post graduate, 30% of the respondents were professional and others category consists of 17 % of the respondents which include Illiterate, studied polytechnic and other streams. The experience of the respondents show that the

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highest 33.6% of the respondents were having an experience of transaction with the banks ranging from 7 years to 9 years, 26% of the respondents were in the experience range 10 years and above, 23.2% of the respondents having an experience range between 4 years to 6 years. In addition the table explains that mean, medium and mode value for the demographical background of the respondents

Table 2: Gender wise respondents' opinion towards service dimensions of e-banking

Gender	N	Tangible		Reliability		Responsiveness		Assurance		Empathy		Overall	
		Mean	S.D	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Male	144	6.29	3.50	6.29	2.36	7.27	2.66	7.27	2.66	5.99	2.97	32.21	11.82
Female	106	6.50	3.45	6.48	2.26	7.49	2.87	7.49	2.87	6.39	3.07	33.70	11.58
Total	250	6.38	3.48	6.37	2.31	7.36	2.75	7.36	2.75	6.16	3.01	32.84	11.72

The above table explaining that tangible service is concern the highest mean score were registered for the female respondents that is 6.50 and standard deviation showing 3.45, of all 144 male respondents were recorded 6.29 mean score. With regards to reliability female respondents were registered 6.48 mean score whereas male respondents were registered 6.29 mean score and standard deviation of 2.36. Service responsiveness concerns the highest mean score registered for the female respondents its 7.49, its standard deviation at 2.87. Service assurance shows 7.49 mean score and standard deviation of 2.87. Service empathy concerns 6.39 mean score registered for female respondents. Overall service dimension show that female respondents satisfied than male respondents towards the net banking service of selected banks.

Table 3

Gender wise respondents' satisfaction towards the service quality dimensions of banks

Gender	N	Tangible		Reliability		Responsiveness		Assurance		Empathy	
		High	Low	High	Low	High	Low	High	Low	High	Low
Male	144	122	22	130	14	131	13	105	39	119	25
Female	106	84	22	96	10	96	10	73	33	75	31
Total	250	206	44	226	24	227	23	178	72	194	56

The above table exploring that the gender wise classification of the respondents and their satisfaction level towards various dimension of service quality. It represent that 122 male respondents were highly satisfied with the tangible service and 22 satisfied with low level, of all 84 female respondents were highly satisfied and 22 were satisfied at low level. With respects to service reliability concerns 130 male respondents highly satisfied with that tested variables. Service responsiveness representing those 131 male and 96 female respondents was highly satisfied. Service assurance concerns 105 male and 73 female respondents highly satisfied. Of all 119 male and 75 female respondents highly satisfied with service empathy.

Table 4

Inter Correlated matrix between the service quality variables

Variables	Tangible	Reliability	Responsiveness	Assurance	Empathy
Tangible	1	.491	.071	.680	.860
	.	.000	.264	.000	.000
Reliability	.491	1	.084	.392	.411
	.000	.	.185	.000	.000
Responsiveness	.071	.084	1	.042	.028
	.264	.185	.	.508	.658

Assurance	.680	.392	.042	1	.802
	.000	.000	.508	.	.000
Empathy	.860	.411	.028	.802	1
	.000	.000	.658	.000	.

Correlation is significant at the 0.01 level (2-tailed).

The above inter correlated matrix shows that the significant relationship between the variables. With regards to the tangible service, it shows that there is significant relationship between the service reliability, assurance and empathy at 0.01 levels of significances. With regards to reliability of the service show significant correlation between the tangible, service assurance and empathy, which show p – value is less than 0.05. Service responsiveness concerns that which is not correlate with any one of the tested variable in the service quality. Service assurance shows a significant correlation at $P < 0.05$ with tangible, reliability and service empathy. Service empathy concerns tangible, reliable and assurance were significantly correlated.

CONCLUSION

This examination looks at the administration quality measurements and their effects on clients' fulfillment over the bank clients in Trichy. Results demonstrate that female has communicated profoundly level of fulfillment towards the administration quality measurements contrast with male. There is little perspective they don't fulfill. Additionally, it was discovered that clients fulfillment did expanded or diminished with benefit measurement over the private banks clients. Also, comes about demonstrate that 5 parts of the administration measurement are inspected separately in connection agreeable to them, just 3 features of the administration measurement were altogether corresponded to be specific substantial quality, dependability and responsiveness with fulfillments. In for the most part one might say that the consequences of this examination show the surviving of the high fulfillment levels that exist among the clients towards the administration measurement crosswise over clients of private banks in Trichy, Tamilnadu State.

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