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Service quality in the retail banking sector - A study of selected public and new Indian private sector banks in India

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Abstract
Economic prosperity has changed consumer demographics and technological factors have made consumers demand for better quality and efficient service. The service industry is becoming major contributor to the economy of many countries which were earlier dependent on the manufacturing sector. Service industry particularly the banking sector is not left behind in the competition. Banking industry has been highly commoditized. To be in business, every retail bank should have competitive difference that can be realized to a great extent through customer service excellence. The aim of retail banking industry is to satisfy customers and deepen their relationships. This can be achieved by taking the benefits of every cross-selling and up-selling opportunity. The availability of advanced technologies will help in boosting the cross-selling, increase customer retention and differentiate the brands in the retail banking sector.
This empirical study assesses the current status of retail banking in service sector with special references to Banking Sector. The study focuses on service quality parameters and customer satisfaction. On the basis of an empirical study which was conducted in Malwa Punjab, the study concludes that all the service quality parameters play a vital role in customer satisfaction.

Keywords: Retail Banking, Service Quality, Customer Satisfaction.

Introduction
The banking system in India is significantly different from that of other Asian Nations because of the country's unique geographic, social and economic characteristics. India has a large population and land size, a diverse culture and extreme disparities in income, which are marked among its regions. There are high levels of literacy among a large percentage of its population, but at the same time, the country has a large reservoir of managerial and technologically advanced talents between about 30-30% of the population reside in metro and urban cities and the rest is spread in several semi urban and rural centres.

These features are reflected in the structure, size and diversity of the country's banking and financial sector. Until now, banking is generally understood as a place where financial services are offered viz. Checking, savings, and providing credit to the customers.

Cut throat competition and highly stressed profits have introduced the new marketing practices in the Indian banking sector and has also brought the customer satisfaction to the centre of the focus. It has become very important for the banks to retain their existing customer base as well as to enlarge the same. As the numbers of banks are increasing; customers' expectations of service quality is growing. It has become imperative to measure the service quality of the bank so that the service providers can assess their level of service quality and identify the quality gaps for improvements. Service quality is seen to be one of the main determinants of customer satisfaction. Product differentiation is impossible in a competitive environment like the banking industry. Banks everywhere are delivering the same products. Thus, bank management tends to differentiate their firm from competitors through service quality. Service quality is an imperative element impacting customers' satisfaction level in the banking industry. In banking, quality is a multi-variable concept, which includes differing types of convenience, reliability, services portfolio, and critically,

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the staff delivering the service. Process of service purchase and delivery is very complex for both customer and seller. Over the last few decades, researchers have been coming up with different structure in regard to various dimensions of service quality. Technical-functional quality and image model by Gronroos (1984); GAP model by parasuraman *et al.* (1985); the P-C-P attributes (pivotal that is output, core and peripheral) model by Philip and Hazlett (1997); internal service quality involving internal customer and internal suppliers modal by frost and Kumar (2000) have been developed in order to find the determinants of the concept of service quality as well as appropriate quality measurement techniques. But SERVQUAL and SERVPERF remain widely used scales of service quality. This study proposes to test dimensionality of a widely used scale service quality and service performance and their significant dimensions in Indian context.

Public Sector Banks: India is the largest country in South Asia with a huge financial system characterized by many and varied financial institutions and instruments. Indian banking sector was well developed even prior to its political independence in 1947. By the 1960's Indian banking industry has become an important tool to facilitate the development of the Indian economy. The nationalization of banks in India took place in 1969 by Mrs. Indira Gandhi (prime minister). In July 1969, 14 major commercial banks were nationalized followed by 6 more in 1980. The major objective behind nationalization was to spread banking infrastructure in rural areas and make available cheap finance to Indian farmers. Before 1969, State Bank of India (SBI) was the only public sector bank in India. Despite the entry of many new domestic and foreign private banks since liberalization, public sector banks continue to dominate the commercial banking industry and Government of India controlled around 91% of the banking business in 1991.At the end of March 2012, there were 27 public sector banks in India, comprising of State Bank of India and its six associate banks and 20 nationalized banks (RBI 2012 reports). Researcher would focus on five top selected Public sector banks (According to the RBI 2012 report).

New Indian Private Sector Banks: In the early 1990s, Narasimha Rao Government embarked on a policy of liberalization and gave licenses to a small number of private banks, which came to be known as 'New Generation tech Savvy banks' which included banks such as UTI Bank (now named as AXIS Bank) the first of such new generation banks to be set up), ICICI Bank and HDFC Bank (Sourabh Sharma, K.S Thakur 2011). Banking sector contribution in Indian GDP is approximately 15% in 2011. Researcher would focus on five top selected banks from Private sector (According to the RBI 2012 report). New Indian Private Banks have played a major role in the development of Indian banking industry. They have made banking more efficient and customer friendly. In the process they have jolted public sector banks out of complacency and forced them to become more competitive.

Current banking structure: Banks in India can be categorized into scheduled and non-scheduled banks. Scheduled banks in India constitute those banks, which have been includes in the second schedule of reserve banks of India (RBI) act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section

12(6) (a) of the act. As on 30th June 1999, there were 300 scheduled banks in India having a total network of 64, 918 branches. The scheduled commercial banks in India comprise state bank of India its associates (8), nationalized banks (19), foreign banks (45), private sector banks (32), co-operative banks and regional rural banks.

"Non –scheduled bank in India means a banking company as defined in clause (c) of section 5 of the banking regulation act, 1949 (10 of 1949), which is not a scheduled bank". Banks in India can also be classified in a different way:
1. Public sector banks
2. Private sector banks
3. Foreign banks
4. Regional rural banks (RRBs)

Retail Banking: Operational definition
"Retail banking refers to banking in which banking institutions execute transactions directly with consumers rather than corporations or other entities" (Smitha Ramachandran 2008) [14].
Retail banking is when a bank executes transactions directly with consumers, rather than corporations or other banks. Services offered include savings and traditional accounts, mortgages, personal loans, debit cards and credit cards.

Service Quality: Quality of service is an intangible and multi-dimensional feature. Ascertainment of it requires talking all of its conceivable dimension into consideration. This section identifies and delineates the different dimensions of "service quality". This significant attributes that can reflect the customers' perception with regard to service quality in retail banking are discussed here. An elaborate explanation of each attributes of service quality dimension is also presented in this section.
Prior to proceeding to deal with the dimensions of service quality, a conceptual discussion of 'quality' and 'service' and the 'service quality' significant in relation to banks will be pertinent.

Service quality in banks: Service quality is one of the critical success factors that influence the competitiveness of an organization. A bank can difference itself from competitors by providing high quality service. Service quality is one of the most attractive areas for researches over the last decade in the retail banking sector. This study investigates the factors that enable banks to attract and maintain their customers. In India, customers in the banking sector are in a strong bargaining position due to the significant growth of banks. Therefore banks have to provide, service carefully because of the cut throat competition among the banks. Banks have to improve the service level continuously. There is no guarantee that what is excellent service today is also applicable for tomorrow. To survive in the competitive banking industry, banks have to develop new strategies which will satisfy their customer. That is why in this competitive banking environment, customer satisfaction is considered as the essence of success. High customer satisfaction is important in maintaining a loyal customer base. High quality of service will result in high customer satisfaction and increase customer loyalty. Customer satisfaction is the outcome of service quality.

Review of Literature: In any research study, the problem is formulated after a thorough review of literature related to the problem is carried out. It is felt necessary to probe into the banking service. For the purpose the researcher has referred to

multifarious journals, books, internet, previous studies, etc., which are all connected to the nature of the problem chosen by her. Here, through literature review, the various aspects of service quality in retail banking, customers satisfaction and customer loyalty as well as the relationship among them as postulated by earlier researcher are described.

Smith Ramchandran (2008) [14] in this paper entitled as, "customer management in retail banking: an overview" studies the concept of retail banking and it is becoming customer-driven. The study focused on the role of information technology in the growth and future of retail banking. The issues and operational challenges like customer satisfaction and retention, customer acquisition, competitive pressure to deliver the new product & services rapidly to market are the growing need for customer retention management.

E Mubarak Ali, G.S David Sam Jaykumar and P L Senthil (May 2011) investigated into the service quality of Indian Bank in Thanjavur District where the five dimensions of the SERVQUAL instrument along with demographic and rational profile were tested using exploratory analysis. Confirmatory Multiple Regression Analysis was the statistical tool used analyze the contribution of various dimensions to the overall service quality. And then the 22 items of the SERVQUAL were put to exploratory factor analysis so as to reduce the same and extract the most significant ones to the service quality to and the conclusions reinforced the importance of 'empathy' as the key factor to influence and enhance customer loyalty.

Fatima Holy Ghost and Edwin Gnanadhas (2011) [13] conducted a study to identify customers' perception on service quality factors; and to analyze the impact of perception on service quality factors in commercial banks among the different groups of customers, based on their demographics. The primary data were collected through the structured questionnaire. By adopting purposive sampling, 715 customers were selected for this study. Out of 715 customers, only 43.64 per cent of the customers responded to the questionnaire. The study concluded that there is a close link between customers' perception on the service quality factors and customer satisfaction.

Karthikeyan and Mayilvaganan (2011) in their study stated that banks cannot exist without customers. In service sector like bank, customer service should not only be a critical function, but a way of life also. Customer satisfaction should be the focal point. That alone serves the banks' objective of maximization of profit. It is obvious that a bank cannot think of making profit without customers. A customer assesses the quality of service delivery and the output delivery after a service is rendered. There is always bound to be a gap between the quality of service which is expected and the quality of service that is rendered. Parasuram, Zeithaml and Berry have identified five dimensions of service quality: tangibles, reliability, responsiveness, assurance and empathy. They assessed the quality of service delivery and identified service gap to offer suggestions for the purpose of minimizing service gap.

Research Gap: The review of literature thus reveals a gap in so far as no study comprehensively and specifically deals with the retail banking segments in India both in the public and new Indian private sector banks. Nor does any work reviewed above tried to examine the comparative performance of public sector banks and new Indian private sector banks on the service quality dimensions in the context of Indian banking industry. The present study is an attempt in the direction of bridging this gap. It is devoted exclusively to retail banking sector, analyses and examines the products and services offered by these sectors and assesses the quality of services rendered by bank in this sector. Since the retail banking is shared by both public sector and new Indian private sector banks, a comparative analysis is made of the performance of banks under both sectors on the basis of various dimensions of service quality.

Research Design
Instruments: The major goal of this study is to determine the Malwa Punjab customers perception of service quality and the possible effects on consumer satisfaction in retail banking.
Data collection instrument consists of following parts;
1. Demographic information of the respondents,
2. Bank service quality questionnaire executed on the respondents and employees.

Scope of the study: The study is confined to selected cities of Malwa Punjab (Fazilka, Shri Mukatsar Sahib, Abohar, Malout, Bathinda, Dhanola, Kotakpura, Gidderbaha). Banks providing service outside the same are not covered in this study. Foreign banks and cooperative banks are beyond the purview of the study. Though there are more number of service quality dimensions, five familiar service quality dimensions namely tangibility, reliability, empathy, assurance and responsiveness only are analysis in this study. Moreover, the study is confined to five public sector banks namely State Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, Canara bank and five new Indian private sector banks namely ICICI bank, HDFC Bank, Axis Bank, Yes Bank, Kotak Mahindra Bank.

Objectives of the Study
1. To identify and analyze various variables related to service quality of retail banking products influencing the level of customer satisfaction in select Public and New Indian private sector bank.
2. To suggest possible measures in the light of problems, if any, how to mould these challenges into opportunities.

Hypotheses: Based on proposed objectives mentioned earlier, a hypothesis is developed to empirically address the research in question.
H_01: There is no strong association between service quality variables and customer satisfaction.

Research Methodology: The study bases itself on primary data collected by using the SERVQUAL model for ascertaining the service quality of retail banking in India. The information has been elicited through a field survey by means of a well-designed questionnaire comprising of queries on the various service quality attributes and their dimension as identified and contained in the SERVQUAL. The questionnaire has been administered on a randomly selected sample of customers availing retail banking service from the private and public sector Indian banks. The spread of survey covers four districts of the State of Punjab.

Population: Public & New Indian private Sector banks of Malwa Punjab (Customer and Banker).

Sample Size: 400 Customers from Public & New Indian private Sector banks and 50 Employees in total 5 from each Bank.

Sources of data: The sources from where one can get the required information needed to pursue research and to meet the objectives of study are of two types, viz, primary sources and secondary sources.

Response: Customers of the banks gave a highly encouraging response. About 517 questionnaire have been distributed out to cover the sample size of 500 out of which 400 completely filled questionnaire have been received from the different customers of the banks.

Period of study: Since this study is mainly based on primary data, it was collected for a period of nine months from 1st Jan 2015 to September 2015.

Data Analysis and Interpretation: The present section is accordingly ear-marked for collection of data on the basis of SERVQUAL Dimensions and benchmarks set in the foregoing section to ascertain service quality in retail banking rendered by public and new Indian private sector banks. The analysis and interpretation of data with the help of statistical tools has also been carried out in this section. On the basis of logical inferences drawn from the analysis and interpretation of facts and figures, the hypotheses formulated for the study have been tested at the end.

Hypothesis 1:

H_0: There is no strong association between service quality variables and customer satisfaction.

H_a: There is a strong association between service quality variables and customer satisfaction.

To determine the mean value of collected data with different dimensions is presented below to compare the mean values, the mean value analysis of each dimension is helpful to compare the various dimensions. The findings and statistical analysis for this part one illustrated in the following table (4.1)

As shown in table (4.1) it is found that there positive attitude towards all question but with different mean values in each dimension.

Dimension 1-Reliability

This output tells us that we have 400 observations (n), the mean number of respondents is 5.63(reliability) and the standard deviation of the respondents is 1.258. The standard error of the mean (the standard deviation of the sampling distribution of means) is .063.

Dimension 2-Assurance:

The mean number of respondents is 5.53 in case of assurance and the standard deviation of the respondents in the same is 1.199. The standard error of the mean (the standard deviation of the sampling distribution of means) is .060.

Dimension 3-Responciveness

In case of responsiveness, the mean number of respondents is 5.37(responsiveness) and the standard deviation of the respondents is 1.182. The standard error of the mean (the standard deviation of the sampling distribution of means) is .059.

Dimension-4 Tangibles

This output tells us that we have 400 observations (n), the mean number of respondents is 5.29 (Tangibility) and the standard deviation of the respondents is 1.305. The standard error of the mean (the standard deviation of the sampling distribution of means) is .065.

Dimension-5 Empathy

The mean number of respondents is 5.14 in case of Empathy and the standard deviation of the respondents is 1.435. The

standard error of the mean (the standard deviation of the sampling distribution of means) is .072.

As shown in table (4.1) the highest mean is of the reliability dimension whereas the lowest mean of Empathy dimension.

There is small variation in the mean score of reliability, responsiveness & assurance.

The following diagram represents the mean values of all the five dimensions.

Table 4.1 One-Sample Statistics

	N	Mean	Rank	Std. Deviation	Std. Error Mean
Reliability	400	5.63	1st	1.258	.063
Responsiveness	400	5.37	3rd	1.182	.059
Assurance	400	5.53	2nd	1.199	.060
Empathy	400	5.14	5th	1.435	.072
Tangibility	400	5.29	4th	1.305	.065

Source: computed from primary data

The second part of the output gives the value of the statistical test:

➢ **Test Value:** The number we entered as the test value in the One-Sample T Test window.

➢ **t Statistic:** The test statistic of the one-sample t test, denoted t.

➢ **df:** The degrees of freedom for the test. For a one-sample t test, df = n - 1; so here, df = 400 - 1 = 399.

➢ **Sig. (2-tailed):** The two-tailed p-value corresponding to the test statistic.

➢ **Mean Difference:** The difference between the "observed" sample mean (from the One Sample Statistics box) and the "expected" mean (the specified test value (A)). The sign of the mean difference corresponds to the sign of the t value (B). The positive t value in this example indicates that the mean height of the sample is greater than the hypothesized value.

➢ **Confidence Interval for the Difference:** The confidence interval for the difference between the specified test value and the sample mean.

Dimension 1-Reliability

The second column of the output gives us the t-test value: 89.522. The third column tells us that this t-test has 399 degree of freedom (400-1=399). The fourth column t-test tells us the two tailed significance (the 2-tailed p value).

Moving from left to right you are presented with the observed t-value ("t" column), the degree of freedom ("df") and the statistical significance (p-value) ("sig. (2-tailed)") of the one sample t-test. The p- value is .000 which is less than .05. Therefore, it can be concluded that the population means are statistically significantly different. If $p>.05$ the different between the sample estimated population mean and the comparison population mean would not be statically significantly different. Hence we can reject the null hypothesis and accept the alternate hypothesis.

Dimension 2- Responsiveness:

The second column of the output gives us the t-test value: 90.902. The third column tells us that this t-test has 399 degree of freedom (400-1=399). The fourth column t-test tells us the two tailed significance (the 2-tailed p value).

Moving from left to right you are presented with the observed t-value ("t" column), the degree of freedom ("df") and the statistical significance (p-value) ("sig. (2-tailed)") of the one sample t-test. The p- value is .000 which is less than .05. Therefore, it can be concluded that the population means are statistically significantly different. If $p>.05$ the different

between the sample estimated population mean and the comparison population mean would not be statically significantly different. Hence we can reject the null hypothesis and accept the alternate hypothesis.

Dimension 3 - Assurance
The second column of the output gives us the t-test value: 92.241. The third column tells us that this t-test has 399 degree of freedom (400-1=399). The fourth column t-test tells us the two tailed significance (the 2-tailed p value).

Moving from left to right you are presented with the observed t-value ("t" column), the degree of freedom ("df") and the statistical significance (p-value) ("sig. (2-tailed)") of the one sample t-test. The p- value is .000 which is less than .05. Therefore, it can be concluded that the population means are statistically significantly different. If $p>.05$ the different between the sample estimated population mean and the comparison population mean would not be statically significantly different. Hence we can reject the null hypothesis and accept the alternate hypothesis.

Dimension 4-Empathy
The second column of the output gives us the t-test value: 71.611. The third column tells us that this t-test has 399 degree of freedom (400-1=399). The fourth column t-test tells us the two tailed significance (the 2-tailed p value).

Moving from left to right you are presented with the observed t-value ("t" column), the degree of freedom ("df") and the statistical significance (p-value) ("sig. (2-tailed)") of the one sample t-test. The p- value is .000 which is less than .05. Therefore, it can be concluded that the population means are statistically significantly different. If $p>.05$ the different between the sample estimated population mean and the comparison population mean would not be statically significantly different. Hence we can reject the null hypothesis and accept the alternate hypothesis.

Dimension 5-Tangibility
The second column of the output gives us the t-test value: 81.009. The third column tells us that this t-test has 399 degree of freedom (400-1=399). The fourth column t-test tells us the two tailed significance (the 2-tailed p value).

Moving from left to right you are presented with the observed t-value ("t" column), the degree of freedom ("df") and the statistical significance (p-value) ("sig. (2-tailed)") of the one sample t-test. The p- value is .000 which is less than .05. Therefore, it can be concluded that the population means are statistically significantly different. If $p>.05$ the different between the sample estimated population mean and the comparison population mean would not be statically significantly different. Hence we can reject the null hypothesis and accept the alternate hypothesis.

Table 4.2 One-Sample Test

	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Reliability	89.522	399	.000	5.630	5.51	5.75
Responsiveness	90.902	399	.000	5.373	5.26	5.49
Assurance	92.241	399	.000	5.530	5.41	5.65
Empathy	71.611	399	.000	5.138	5.00	5.28
Tangibility	81.009	399	.000	5.288	5.16	5.42

Source: computed from primary data

Summary of tested hypothesis: Hence we can conclude that null hypothesis is rejected in all the dimensions of service quality and alternate hypothesis is accepted. So we can say that there is a strong association between service quality variables and customer satisfaction.

Table 4.3: H0: There is no strong association between service quality variables and customer satisfaction.

Dimensions	Sig. (2-tailed)	Test results
Reliability	.000	Null hypothesis rejected
Responsiveness	.000	Null hypothesis rejected
Assurance	.000	Null hypothesis rejected
Empathy	.000	Null hypothesis rejected
Tangibility	.000	Null hypothesis rejected
Over all Null hypothesis rejected		

Source: computed from primary data

Findings and Conclusion
Findings: In research service quality gaps are identified with the help of 31 variable constructs designed by Parasuraman, namely Tangibles, Reliability, Responsiveness, Assurance and Empathy to measure customer satisfaction.

The important findings of the present study are summarized below:

1. It is evident from the collected data that around 49.0% of the respondents are male and 51% of them are female. When compared to the male, 51% females were using a banking services. This is just because female are entering into the corporate environment.

2. The reliability of six dimensions gets confirmed from the values since the reliability coefficients are higher than the standard minimum of 0.70 in each dimension. The overall composite reliability of the variables is also higher than the minimum threshold of 0.7 that is 0.932.

3. To study the relationship between service quality perceptions and customer satisfaction regarding the services offered by the banks, one sample t- test analysis is performed on the dataset. The result shows that there is a strong relationship between service quality and customer satisfaction. Null hypothesis is rejected in all the dimensions of service quality and alternate hypothesis is accepted. So we can say that there is a strong association between service quality variables and customer satisfaction.

4. It is clear from the collected data that the variables such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank have turned out to be significant and hence would reduce the satisfaction level of the respondents in the dimension of tangibility. While the dressing mannerism, written material, technology and quality of stationery influences the good level of satisfaction, banks should take utmost care to solve the problems and satisfy the respondents from all aspects and increase the level of satisfaction pertaining to the dimension of tangibility in public sector

banks. Hence we can say that there is no significant difference in working environment of public and new Indian private sector banks on the parameters of dressing mannerism, written material, technology and quality of stationery while there is a significant difference in working environment of public and new Indian private sector banks on the parameters of such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank.

Conclusion

Retail banking is the fastest growing sector of the banking industry with the key success by attending directly the needs of the end customers. It holds a glorious future in coming years. The study is based on the comparative analysis of service quality dimensions both in public sector banks and new Indian private sector banks. The study has tried to find out the perception of customers regarding the various service quality dimensions (tangibles, reliability, and responsiveness, assurance and empathy service quality) between public sector banks and new Indian private sector banks in retail banking. For this purpose primary data was collected from various cities of Malwa Punjab. From the analysis it has been found out that there exists a gap in the perception of customers regarding the service quality dimensions between public sector banks and new Indian private sector banks. Perception of customers varies between public sector banks. The analysis further reveals that customers of new Indian private sector banks are highly satisfied on some parameters service quality dimension that is tangibles, reliability, responsiveness, empathy and assurance as compared to public sector banks. The findings of perceptions about service quality dimensions is bases on '400' respondents at random taken from the various cities of Malwa Punjab to represent the view of the customers about the service quality dimensions. The results of analysis have proved that there is significant difference between the public sector banks and new Indian private sector banks regarding the service quality dimensions.

Recommendations for Future Research

The following are the areas of further research which the interested researchers can pursue:
1. Impact of service quality on customer satisfaction and customer loyalty in commercial banks.
2. A study on assessing the quality of bank services by using the gap analysis model
3. Gap analysis in the service performance of new generation private banks.
4. The effect of relationship quality and switching barriers on customer loyalty in retail banks.

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