

A Comparative Analysis on Customer Satisfaction towards Service Quality between Public and Private Sector Banks

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Abstract

Service Quality in banking sector is the most important criteria and asset for evaluating and satisfying customers and thereby increases the customer loyalty and average retention rate of customers. Among the service quality determinants, reliability, assurance and empathy have always played a pivotal role. Prior research suggests that customer perceptions and expectations are more likely to be different across service sectors. Hence, this paper examines the effect of service quality determinants on the degree of customer satisfaction in public and private banks in India. By realizing the gap between the perceived and actual service quality, customer satisfaction can be extremely improved

Keywords: Consumer satisfaction, private banks, public banks, service quality

Introduction

Today, the Indian service sector, which is also known as the tertiary sector of the Indian economy, includes a wide range of industries like banking, educational, hotels and dining establishments insurance, wholesale and retail commerce, railways, public administration, communications, and other services. The service sector, one of the major drivers of our country's GDP, has drawn attention from across the world as a result of reforms over the past 10 years, including privatisation, the lifting of regulatory constraints, and many others.

With the introduction of private sector banks, Indian banking has seen significant structural and functional changes throughout the years. Customer happiness is regarded as the most important criterion for banks' performance in current cutthroat banking industry. Delivering high-quality services to consumers is crucial for banks if they want to increase customer satisfaction and keep their current clientele.

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A new methodology for evaluating the level of customer service offered by various firms, particularly in the banking industry, was developed by **Parasuraman et al.** in **1985**. Gap analysis is employed in this proposed model of service quality measurement to determine the discrepancy between customers anticipated and actual service performance. As a result, the service quality delivered is perceived to be low and vice versa when the anticipated level of service to be provided to the consumers is superior to the actual level of service provided by any business. This model was initially created to assess how well customers perceived the quality of banking and financial services, but it was later improved to include hotels, telecommunications, and healthcare. Despite certain criticisms of the service quality model, it has been demonstrated by numerous investigations that the factors used to measure service quality are valid, applicable, and dependable. It is possible to explore these issues directly because this model uses all five variables as service quality signals.

Consumer Satisfaction

Customer satisfaction is a component of the consumer experience that reveals how a supplier behaves in relation to the expectations of the customer. Additionally, it relies on how effectively it is run and how quickly services are rendered. This satisfaction may be influenced by a number of business factors, including marketing, product development, engineering, the calibre of goods and services, how well customers are served, project completion, post-delivery services, complaint handling, etc.

Customer happiness is the core of how customers perceive a supplier in general. This impression that a consumer has of a supplier is the result of the entire process he goes through, from contacting the supplier prior to conducting any marketing through post-delivery alternatives and services and handling post-delivery questions or complaints. The consumer learns about the organisational techniques used and the working environments of several departments during this process. This assists the customer in developing a strong view of the supplier, which ultimately determines whether they are satisfied or not.

Importance of Consumer Satisfaction

It is necessary for a company to maintain regular communication with its clientele in order to raise the level of satisfaction experienced by those clients. In order to provide an appropriate response during these interactions and conversations with customers, it is necessary to comprehend and identify the specific requirements of each individual customer. Even when the products on offer in competing markets are comparable to one another, high retention rates can be achieved through contentment. For instance, shoppers and retailers alike engage in frequent shopping and make use of credit cards in order to increase the level of satisfaction experienced by customers. For the purpose of fostering customer loyalty, a number of upscale retailers offer membership cards along with the privileges of receiving discounts on those cards.

When a customer's needs are met to a greater extent, they feel a stronger emotional connection to a particular brand of product and the company that provides it. This helps to cultivate a strong and fruitful relationship between the company's customers and its suppliers. Because of this connection, the likelihood of the customer moving their business away from that particular provider is vanishingly small. To carve out a unique space in the market, expand their clientele, and raise the amount of money they bring in, it is imperative that every provider prioritize the fulfilment of their customers' needs.

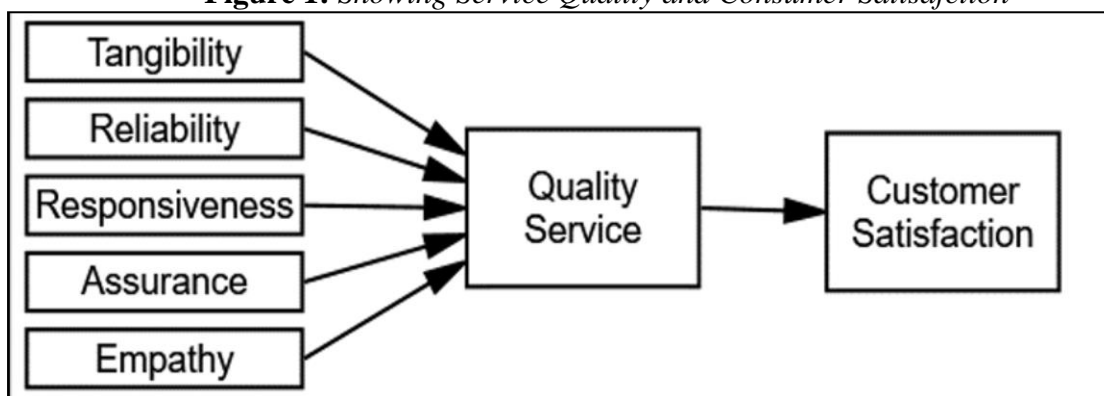
Service Quality and Consumer Satisfaction

Customer happiness and service quality are crucial components of business since a company's ability to expand is heavily reliant on its ability to retain clients through customer service and keep them happy (Edward and Sahadev, 2011).

According to Chang et al., achieving satisfied customers will require efficient service delivery, which, in turn, will strengthen customer involvement and interpersonal relationships (2017). González et al. (2007) found that a high level of service quality was related to high levels of customer satisfaction, which in turn increased a company's ability to compete successfully in the market. In order to provide a definition of service quality, this study makes use of the SERVQUAL framework. This model makes use of five different dimensions in order to provide an explanation for the quality of service provided: tangibles, reliability, attentiveness, assurance, and empathy.

High service quality can result from identifying problems with client happiness and service. Analysing the differences between planned and perceived service can also be used to define service quality. Customer satisfaction and service quality are positively correlated. High levels of service quality that recognise and meet client expectations help set the company's services apart from those of its competitors. The influence of social media on these aspects of service quality is crucial. In particular, the importance of online platforms like auto workshops' social media pages on Instagram and Facebook has increased as customers try to get information and make appointments in the context of coronavirus disease 2019 (COVID-19), where customers were hesitant to visit auto workshops physically. For instance, responsiveness encompasses both physical and digital communication methods.

Figure 1: Showing Service Quality and Consumer Satisfaction



Source: https://r.search.yahoo.com/_ylt=AwrX_qKFK61jmNsvsurGHAX.;_ylu=c2VjA2ZwLWF0dHJpYgRzbGsDcnVybA

Private Sector Banks vs. Public Sector Banks

The main distinction between private sector banks and public sector banks is who holds the majority of the stock in each. Whereas in the case of private sector banks, the majority of the stock is held by private individuals and corporations, the government holds the majority of the stock in the public sector banks. The banking sector has experienced tremendous growth in recent years and provides some of the best chances for career advancement. However, in terms of working hours, level of competition, and the vocational learning curve, working for a public sector bank may be different from working for a private sector bank.

Job security and pay are likewise subject to wide variations. Before selecting the best financial firm to advance your career, it would be helpful to research these factors. Before going any further, it's vital to think about what distinguishes public from private banks.

Consumer Satisfaction towards Service Quality of Public and Private Banks

Customer happiness is a crucial component in all service industries for increasing and improving a company's profitability and financial success. The banking sector is a wholly financial services industry, and client satisfaction is far more crucial to the success of banking operations. Due to the various financial services available to customers and their benefits, customer satisfaction levels vary. Numerous variables contribute to the unequal level of customer satisfaction and result in the inequality of services for various banking customers. Private and public sector banks in India offer a variety of consumers in both urban and rural locations financial services.

Bank offices- Group wise	2005- 06	2006- 07	2007- 08	2008- 09	2009- 10	2010- 11	2011- 12	2012- 13	CAGR (%)
Public Sector	50168	52104	55080	57979	62080	65800	70969	75779	5.29
Private Sector	6835	7427	8322	9288	10516	12097	13970	16001	11.22

Source: <https://www.alliedacademies.org/articles/customers-satisfaction-in-public-and-private-sector-banks-in-india-a-comparative-study->

Consumer Perception of Their Satisfaction Tiowards Public and Private Banks

Since India's independence, the banking industry has undergone significant changes. A competitive environment for banks was produced by the introduction of new technology, economic unpredictability, severe competition, and shifting client demand. The banking industry hastily understands and analyses the customer's perspective and expectations for service quality in today's fast-paced, intensely competitive climate. Delivering high-quality services to consumers is crucial for banks if they want to achieve high levels of client satisfaction and keep their clientele. In order to build long-lasting and rewarding relationships with clients, service quality can be regarded as a key competitiveness factor.

According to Persuramet.al (1992), service quality is the difference between what the consumer expects from the service and what they actually receive. Customer satisfaction is a gauge of how well an organization's goods and services live up to a client's expectations. The way the banking industry provides services to its current clients determines how effective it is. Fast and effective customer service is essential for banks to remain viable in this cutthroat market.

However, despite offering a broad range of services, banks still fall short of what clients want in terms of their offerings. In this rapidly changing environment, it is crucial that banks focus on client segmentation and offer the individualised care that today's customers need. Customer satisfaction is a nebulous and theoretical idea, and how it is actually expressed will differ from individual to individual and service to service (Kanodia and Yadav, 2012). Therefore, the goal of the current study was to assess customer satisfaction and perceptions of the quality of services offered by public and private sector banks.

Review of Literature

Reviews Related To Consumer Satisfaction

The capacity to provide clients with the essential service reliably and accurately as promised to supply is referred to as reliability (Zeithaml et al., 1990). Dealing with any issues customers may have with the services they receive, providing the necessary services correctly the first time, providing the services on time, and maintaining an error-free record are the paradigms of reliability in terms of service quality, which have a significant impact on the degree of customer satisfaction (Parasuraman et al., 1988). Accuracy in completing orders, maintaining precise records and quotes, accuracy in billing, and maintaining promised services are the fundamental views of reliability in banking services provided to the customer. This is thought to be the most important factor in persuading customers to continue using banking services (Yang and Fang, 2004).

Assurance is described as the expertise and politeness of employees (Van Iwaarden et al., 2003). Additionally, it is described as the capacity of employees to foster trust and confidence using the knowledge they hold, which will significantly impact the level of customer satisfaction (Parasuraman et al., 1988). A well-experienced and professional management team, ease of access to account information, comfort or convenience within the bank, and positive results on customer satisfaction are all examples of assurance in the banking services supplied to the consumer (Sadek et al., 2010).

Customer satisfaction, according to Adil (2013), can be defined in a variety of ways, but he emphasised that it is typically connected to customer experience and expectation evaluation. In order to ensure client loyalty to any organization's service supply, consideration for customer satisfaction should be made. Customers in banks worry about the quality of services offered after utilising them to assess their satisfaction with such services. Customers are more likely to be satisfied if they have to make a small payment while still getting the most out of their purchase. Ngo & Nguyen, on the other hand, conducted study on Malaysia's retail banking sectors (2016).

He said that confidence and compassion had a significant impact on bank customers' contentment. More research by Ojo (2010) has revealed that reliability has the biggest influence on customer satisfaction. Additionally, it showed how dependability has a big impact on customer satisfaction. Finally, Wang, Shieh, & Hsiao (2013) and Dayang et al. (2019) argued that since customer pleasure and loyalty are linked, businesses have adopted innovative and effective strategies to improve both (Shamsudin et al., 2010).

Reviews Related To Service Quality

Due to the intense rivalry on the market, service quality has drawn the attention of many academic scientists and has been identified as the essential component of maintaining excellent profit and a reliable connection in order to achieve customer happiness (Kiran & Diljit, 2016).

According to Bouzaglo & Belgic (2016), the conception of service quality as the difference between service anticipated and service perceived is the service quality gaps model. Additionally, the importance of service quality can be seen in the service sectors. Service providers should be aware of this concept in order to differentiate their products for their clients. Numerous research has addressed the relevance of implementation and the wide range of high-quality services by creating new models and theories to explore service quality. Numerous scientists also looked into the services' quality in various contexts. While some scientists claimed that client service is an extended to satisfy customer expectations and demands, Muhammad et al. (2019) defined service quality as generic client service assessment. Additionally, it was determined that the point of difference between customers' expectations of the services and their understanding of how those services were delivered was service quality.

Reviews On Consumer Satisfaction Towards Service Quality With Respect To Public And Private Banks

Customers will get dissatisfied with a firm if poor customer service is ever experienced. A company's profitability might grow by 25% on average if more clients are kept for longer periods of time (Griffin, 1995). By doing a gap analysis, the difference between consumers' expected service levels and perceived service levels is measured using tangibleness, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1985).

According to Buell et al. (2010), the retail banking sector in the US is too competitive and customised to offer customers better service quality and prices. As a result, there is a positive correlation between customer value and service sensitivity when the competitor fails to offer customers high-quality services. Customer satisfaction was significantly influenced by each of the five service quality dimensions, and increasing the service quality components is usually regarded as the primary factor that can have a big impact on customer satisfaction. In their 2007 study, Sudhahar and Selvam measured thirty-four factors with the aid of a scaling process to examine the growth of the service quality scale in the Indian retail banking sector. Customer perception of the bank is directly influenced by the accessibility of service activities in banks and the performance of the staff. In the modern marketing era, there is a strong correlation between consumer behaviour comprehension and customer pleasure.

Each corporation looks for assistance from outside organisations and other sources to collect the necessary information via the extremely popular consumer behaviour research study in order to understand the consumer buying pattern as enterprises are attempting to affect them. In the end, there are a few driving and persuading variables that have a significant impact on a customer's decision to acquire a product and are also in charge of the consumer's post-purchase behaviour of contentment. Consumers no longer choose things based on their utilitarian qualities; instead, they choose products based on environmental implications and other dynamic aspects (Mont and Plepys, 2003).

Customer satisfaction is also one of the extremes, and it is always intended to influence consumers' decision to make another purchase through positive word-of-mouth interactions; on the other extreme, discontent results in negative word-of-mouth interactions. Additionally, happy consumers consistently recommend the product to others, whereas unhappy customers will also make numerous recommendations, but in the context of negative marketing, most likely unhappy customers will advise others not to use the product (La Barbera and Mazursky, 1983).

Research Design of the Study

Scope of the Study

The scope of the study is comparative analysis on customer satisfaction towards service quality between public and private sector banks.

Objectives of the Study

The goals of this study were to compare customer satisfaction with several characteristics of service quality among customers of private and public sector banks, as well as to compare customer expectations about the services of those two sectors..

Testable Hypothesis

H1: There is a significant difference between expectation of private and public sector commercial banks.

H2: There is a significant difference between Perception of private and public sector commercial banks.

Methodology of the Study

Sources Of Data

The questionnaire has been administrated to 110 people of which 55 are from private banks and the remaining 55 are from public banks.

Sampling:

The poll is conducted both online and offline in an effort to increase response rates. Convenient random sampling is employed for both sampling approaches. To finish the assignment, we must employ a range of software tools to conduct the survey. Among some of the tools utilised are Google Forms for online question administration, Excel for data collection and sorting, and SPSS for analysis and testing.

Table 1 *Demographic Profile*

Variable	Category	Private Bank		Public Bank	
		Frequency	Percent	Frequency	Percent
Gender	Male	30	55	24.0	44
	Female	25	45	31.0	56
	Total	55	100	55.0	100
Occupation	Businessman	1	2	2.0	4
	Employed	6	11	5.0	9
	Homemaker	1	2	1.0	2
	Student/ Research Scholar	47	85	47.0	85
	Total	55	100	55.0	100
Educational Qualification	12th or below	3	5	7.0	13
	UG	45	82	38.0	69
	PG	4	7	9.0	16
	Doctorate	3	5	1.0	2
	Total	55	100	55.0	100

Interpretation: It is inferred from table 4.1.1 that among the respondents of Private Bank 51% are of respondent are males. 85% of respondent are students and research scholars and maority of respondent 45% are under gradutes. Whereas among Public Bank Bank 56% are of

Res Militaris, vol.13, n°3, March Spring 2023 2314

respondent are females. 85% of respondent are students and research scholars and majority of respondent 62% are under graduates

H1: There is a significant difference between expectation of private and public sector commercial banks.

Table 2 *Expectation Analysis*

Item	Type of Bank	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	t	Sig
1. Outstanding equipments that are both modern & contemporary	Private Bank	55	4.130	0.674	0.092	0.336	2.736	0.737
	Public Bank	55	3.794	0.652	0.082		2.729	
2. Staff at outstanding banks are orderly dressed	Private Bank	55	3.982	0.901	0.123	0.124	0.781	0.777
	Public Bank	55	3.857	0.820	0.103		0.776	
3. All the pamphlets and other materials of banks are eye-catching.	Private Bank	55	3.944	0.856	0.116	0.230	1.55	0.835
	Public Bank	55	3.714	0.750	0.094		1.535	
4. Efficient banks exhibit interest in solving the problems of its customers	Private Bank	55	3.796	0.833	0.113	-0.220	-1.34	0.878
	Public Bank	55	4.016	0.924	0.116		-1.351	
5. Efficient banks render services at the correct timing and as per their promises	Private Bank	55	3.519	0.947	0.129	-0.196	-1.153	0.445
	Public Bank	55	3.714	0.888	0.112		-1.148	
6. Prompt services are provided by efficient banks	Private Bank	55	3.833	0.694	0.094	0.214	1.457	0.028
	Public Bank	55	3.619	0.869	0.110		1.482	
7. Customers requests are always dealt with care by efficient banks *	Private Bank	55	3.778	0.965	0.131	-0.032	-0.188	0.457
	Public Bank	55	3.810	0.859	0.108		-0.187	
8. Efficient banks promise safe transactions.	Private Bank	55	4.463	0.665	0.090	0.431	2.911	0.697
	Public Bank	55	4.032	0.897	0.113		2.978	
9. The staff at my banks have ample knowledge to answer my queries	Private Bank	55	4.111	0.817	0.111	0.222	1.389	0.646
	Public Bank	55	3.889	0.900	0.113		1.4	
	Private Bank	55	3.926	0.723	0.098	0.101	0.711	

10. My bank is clearly aware of my needs & wants	Public Bank	55	3.825	0.794	0.100		0.717
11. One on one attention is given to every customer by my banks	Private Bank	55	3.852	0.810	0.110	0.153	1.004
	Public Bank	55	3.698	0.835	0.105		1.006

Interpretation:

Table 2 presents the comparison of customer expectations of private and public banks. When considering the 11 items, with 95% confidence, items 5, 6, 7 and 10 have significance values below 0.05. Therefore, there are significance differences between customers' expectation about those 4 items between private and public banks. Except for above mentioned four items, there are no any significant differences between expectations of customers of public and private banks' about other 7 items. When considering the 4 dimensions, with 95% confidence, null hypotheses were rejected for correct timing, prompt services, customer request and awareness.

H2: There is a significant difference between Perception of private and public sector commercial banks.

Table 3 Perception Analysis

Item	Type of Bank	N	Mean	Std. Deviation	Std. Error Mean	Mean Difference	t	Sig
1. My bank possess equipment that are both modern & contemporary	Private Bank		3.981	0.658	0.090	0.093	0.684	0.703
	Public Bank		3.889	0.785	0.099		0.694	
2. Staff at outstanding banks are orderly dressed	Private Bank		3.870	0.728	0.099	0.235	1.462	0.066
	Public Bank		3.635	0.972	0.122		1.495	
3. All the pamphlets and other materials of banks are eye-catching .	Private Bank		3.722	0.787	0.107	0.373	2.284	0.293
	Public Bank		3.349	0.953	0.120		2.318	
4. Efficient banks exhibit interest in solving the problems of its customers	Private Bank		3.611	0.811	0.110	0.246	1.539	0.520
	Public Bank		3.365	0.903	0.114		1.552	
5. Efficient banks render services at the correct timing and as per their promises	Private Bank		3.630	0.896	0.122	0.233	1.310	0.430
	Public Bank		3.397	1.009	0.127		1.322	
6. Prompt services are provided by efficient banks	Private Bank		3.741	0.732	0.100	0.233	1.543	0.071
	Public Bank		3.508	0.878	0.111		1.565	
7. Customers requests are always	Private Bank		3.685	0.773	0.105	0.082	0.534	0.833

dealt with care by efficient banks *	Public Bank	3.603	0.871	0.110		0.539	
8. Efficient banks promise safe transactions.	Private Bank	4.093	0.708	0.096	0.156	1.033	0.227
	Public Bank	3.937	0.896	0.113		1.052	
9. The staff at my banks have ample knowledge to answer my queries	Private Bank	3.870	0.702	0.095	0.299	1.989	0.605
	Public Bank	3.571	0.893	0.112		2.026	
10. My bank is clearly aware of my needs & wants	Private Bank	3.630	0.831	0.113	0.106	0.637	0.513
	Public Bank	3.524	0.948	0.119		0.643	
11. One on one attention is given to every customer by my banks	Private Bank	3.694	0.847	0.121	0.249	1.432	0.646
	Public Bank	3.444	0.963	0.121		1.456	

Interpretation:

Table 3 presents the comparison of customer perception of private and public banks. When considering the 11 items, with 95% confidence, items 3, 5 and 8 have significance values below 0.05. Therefore, there are significance differences between customers' perception about those 3 items between private and public banks. Except for above mentioned 3 items, there are no any significant differences between expectations of customers of public and private banks' about other 8 items. When considering the 3 dimensions, with 95% confidence, null hypotheses were rejected for eye catching , correct timing, and safe transactions..

Findings

According to the research findings, the main reasons for consumer discontent in public sector banks are staff behaviour. Therefore, it is advised that in order to reduce the gap in the public sector banks, it is necessary to strengthen the attitudes and abilities of staff to provide better customer service.

However, customers have greater expectations in private sector banks when compared to the public sector. Therefore, it is advised that private banks keep the highest standards in physically appealing facilities with contemporary technology, meeting deadlines on time, and ensuring secure transactions.

Suggestions

Instead of spending the money on a lavish environment, banks should focus on being sympathetic to their consumers. Since people do not demand more from public banks, private sector banks must focus on the needs of their customers.

Conclusions

We can draw some inferences about the different components of services and the quality of services offered at public and private sector banks from the aforementioned survey. The results are as follows.

Customers of private banks have higher expectations from the banks, yet the service and quality of services provided by them fall short of those standards. Whereas Customers have lower standards for the services provided by public sector banks, and the banks are delivering on those promises.

Additionally, this study demonstrates that private bank managers outperform public bank managers when it comes to building relationships with customers and gaining their happiness. This can be explained by the fact that a bigger percentage of Indian customers now bank with private sector banks than public sector banks.

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