

Customers' Perception towards the Relationship of Service Quality on Customer Satisfaction: Oman Banking Industry

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Abstract

This study investigates the impact of customers' perception of service quality and customer satisfaction in the Oman banking industry. It also assesses the perceptions of the respondents on service quality and customer satisfaction in relation to their demographic profile. The quantitative research design was endeavored using inferential statistics and 130 samples were obtained. Key findings depict that, service quality positively influenced customer satisfaction and wherein empathy has the highest relationship and followed by reliability, tangibles, and assurance. However; when the assessment was undertaken between service quality, customer satisfaction, and demographic profile, a significant difference in perceptions on service quality and customer satisfaction was obtained according to age while only difference in perceptions on service quality based on educational level. Based on these findings, preference should be put on the four dimensions on service quality based on the order of priority to achieve sustainable customer satisfaction and consider the age and educational level as important factors on continuous quest to improve service quality in all aspects of bank operations.

Keywords: Customers' Perception; Service Quality; Customer Satisfaction; Oman

1. Introduction

Like any country worldwide, one of the strong industries that account for service quality and customer satisfaction is the banking sector wherein the industry contributes significantly to the sustainable growth of nations. This also holds with the banking sector in Oman considering its vital contribution to the economic growth of the country. However, Oman has faced difficulties specifically with the oil price decline in 2014-2017 that alarmed all sectors which include the banking industry. According to Al-Ghassani et. al. (2017), the changes brought by the global and national economy have led to the economic diversification option of Oman. Furthermore, the level of competition among banks in the country is steadily growing that urges individual service providers to provide the best quality service possible to satisfy customer needs and demands. Notably, 17 banks are operating throughout Oman and the majority of which are commercial banks. The services provided by these banks including but are not limited to mobile banking, online bill payments, loans, debit and credit cards, ATM and CDM, savings, insurance, and others.

Although the concept of service quality and customer satisfaction has already been investigated in various studies, not many banks have taken serious attention to applying service quality to satisfy customers. For example, Taylor and Baker (1994) had earlier studied that even with the introduction of modern and dynamic services, banks are still lagged establishing continuous evaluation of service quality provision and customer satisfaction feedback. Hence, the repetitive nature and reoccurrence of challenges relative to service quality and customer satisfaction have become a never-ending challenge, especially in the banking industry. In Oman context, perceptions of customers towards service quality and customer satisfaction vary across the banking industry which have led to instability and service quality sustainability challenge for banks and in consonance with the fast-changing technological revolution.

Further, concrete evidence supporting the extent of service quality provided among banks in Oman is substantially needed if the intention is to maintain a desirable level of service, customer satisfaction, profitability, and market share (Ryu, et. al., 2008). The main objective of this study is to critically examine the impact of service quality provided by banks on customer satisfaction. It also investigates the perception of the customers in terms of their demographic profile towards service quality and customer satisfaction.

2. Literature Review

2.1. Service Quality and Service Quality Models

The service quality concept has been popularized by Parasuraman, et. al. (1982) which was derived from customer satisfaction theory that specifically measures the firm’s actual service delivery vis a vis customers’ expectations. Similar definitions by Churchill and Surprenant (1982) define service quality as meeting the customers’ needs and expectations. Chidambaram, & Ramachandvan (2012) shared the same view that service quality is the outcome of overall performance evaluation against customer expectations regarding a specific service of firms. Later, different models were developed to measure service quality that can be summarized in Table 1.

Table 1. Different Models of Service Quality

Authors	Year of Study	Service Quality Model/Dimensions
Lehtinen and Lehtinen	1982	Corporate quality, physical quality, interactive quality.
Gronroos	1984	Functional quality of the service encounter, technical quality of outcome, and corporate image.
Parasuraman, et. al.	1988	Tangibles, reliability, responsiveness, assurance, empathy. (SERVQUAL)

Author: Self-Developed

In addition, the research of Gulc (2017) titled, “Models and Methods of Measuring the Quality of Logistic service”, pointed out the three famous quality models that are applicable to the service sector and these are the technical and functional model, GAP model, and the process and result service model.

2.1.1. Technical and Functional Quality Model

Another popular model is the Grönroos model. This model is defined perceived service quality as the relation between expected and perceived service with the influence of the company image (Grönroos, 1984) as cited in Gulc’s study (Gulc, 2017). The term technical quality refers to the outcome of operational processes or anything that customers received from the services provided by the company or the organization and these may include technology use, technical know-how, computerization, employee

qualification and professionalism, and equipment (Gulc, 2017). On the other hand, functional quality focuses on the outcome of personal exchanges between the company and the customer. The customers evaluate the quality of the services provided to them which may comprise of timeliness, worker's competence, behavior, kindness, etc. This model emphasizes how the service is provided to the customers and not on the outcome of a particular service provision. In other words, the emphasis is on the corporate image rather than the quality of the tangible product.

Functional quality is the result of interaction between the service provider and the recipient. The customer assesses the way of providing the service taking into account for example timeliness, staff behavior, competence, kindness, etc. As the model shows, the purchaser of the service is interested in not only the result of the service but also the way of its providing. Grönroos also emphasized the importance of corporate image in the experience of service quality. However, many theorists consider this model as a subjective approach as the focus dealt more with the client views (Cronin and Taylor, 1994).

2.1.2. GAP Model

The GAP model was developed by a group of researchers in the USA who consider this model as a good theoretical foundation of service quality. This model assumed that lower quality of service exists when the customers or clients experienced a gap between what they expect vis a vis their actual experience of the service/s provide to them, hence views of quality service emanates from the client and not on the marketer side (See Figure 1). The focus of the model is on the GAP between the client's expected service and the perceived service (Parasuraman, Zeithaml, and Berry, 1985). As shown in the model, five gaps have been identified, however; the focus dealt more on the fifth gap wherein this gap can be derived from personal needs, word of mouth, and past experience. The other four gaps (first to fourth) relate to the measure of service quality on the marketer side. Therefore, the fifth gap identified was enhanced through the development of the five dimensions of service quality, known as the SERVQUAL model.

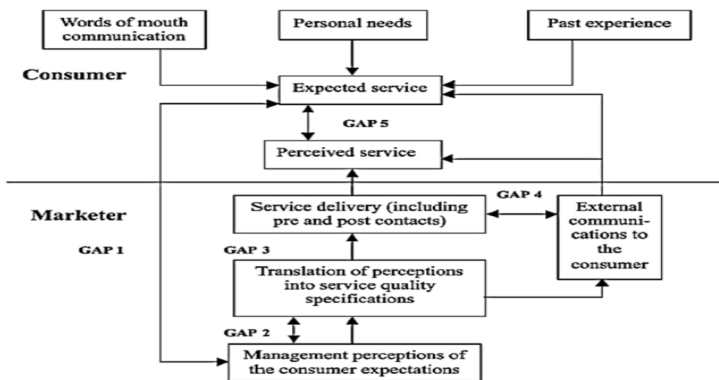


Figure 1. The GAP model
 Source: Adapted from the study of Gulc (2017), p. 258

2.1.3. Process and Result Service Model

Another model was introduced by Donabedian (1980) who developed the varied methods to service quality. He further described that service quality consists of three elements namely potential, process, and result. The element potential is defined as the means by which attaining service quality is not only limited to the equipment and other facilities but also the knowledge and experience of the workforce. On the other hand, the process element refers to the interaction between the company and the customers serving as the provider and recipient of the services respectively. In this element, the employees’ competency and kindness are essential roles as well as their service availability (Donabedian, 1980). And, finally, the result element means the customers’ subjective evaluation of the services provided by the company or organization.

2.2. Service Quality and Customer Satisfaction

Before determining the relationship between service quality and customer satisfaction, defining customer satisfaction was established by Oliver (1980) highlighting the delivery of products and services to fully meet the customer’s expectations and it plays an essential part in achieving long-term business success (Zeithami, et. al., 1996). Others also define customer satisfaction as a standard of excellence (Hussain et al., 2015; Munusamy and Chelliah, 2011). Various studies have

established a strong positive relationship not only between service quality and customer satisfaction but also on company profitability and market share (Chidambaram, & Ramachandran, 2012; Kheng et al., 2010; Tsoukatos & Rand, 2006). Lau and Cheung (2013) also extended their findings to the relationship of customer satisfaction on customer loyalty and customer retention which also supported by Shah (2015) depicting indeed the relationship of customer satisfaction on customer loyalty. Khan and Fasih (2014) also conducted research that investigates the level of satisfaction of banks through the services provided using different dimensions. Results showed that service quality positively influenced customer satisfaction and customer loyalty and consider service quality as major determinants of customer satisfaction. Researches also affirmed that the positive relationship between service quality and customer satisfaction promotes a competitive advantage in the banking industry (Khan and Fasih, 2014; Marković et. al., 2015; Vershinina, 2017).

Anchored on the model previously mentioned, this study utilized the model of Parasuraman, et. al. (1988) known as the SERVQUAL model primarily because bank services provided in Oman usually fall into the five dimensions such as tangibles, reliability, responsiveness, assurance, empathy. Each of these dimensions shall be investigated to determine its relationship to customer satisfaction. For instance, a study was endeavored by Siddiqi (2010) on the banking industry in Bangladesh using SERVQUAL and individual findings revealed that service quality significantly influenced customer satisfaction where the relationship was determined on empathy as the highest predictor and followed by responsiveness and assurance. A similar study was conducted by Lo, Osman, Ramayah, and Rahim (2010) on the Malaysian banking sector and again, empathy occupied the highest preference. However; contradicting findings were found in the study of Chowdhary and Prakash (2007) where tangibles have the highest priority when applied to restaurant operations. Another finding that contradicts the above findings was that of Arasli, Smadi, and Katircioglu (2005) conducted in banks and found that reliability and not empathy have the highest relationship on customer satisfaction. These conflicting results convinced the researchers to expand the study to consider the Oman banking industry.

3. Methodology

3.1. Research Design

This study utilized a quantitative research approach and primarily considers the descriptive survey. Hypothetical assumptions were developed for testing and interpretation based on research objectives (Cheng, et. al., 2008; Creswell and Plano, 2011).

3.2. Unit of Analysis and Respondents

Convenience sampling was used to determine the sample of customer respondents wherein the researchers have given 250 questionnaires divided proportionately to the three large banks in Oman with its head offices and at least one branch for each. A period of 60 working days was allotted by the researchers within which those questionnaires are expected to be fully retrieved. However; throughout the collection period only 140 questionnaires were duly received out of which 10 questionnaires were invalidated due to incomplete information, hence the final completed data were 130 which accounts for a 52% retrieval ratio.

3.3. Research Instruments Used

The research instrument has two parts. The first part comprised the respondents' profiles such as gender, marital status, age, education, economic status, and income sources while the second part contains the scaled questionnaire anchored from modified 24-item SERVQUAL Likert 5-Scale questions. Based on researchers, the SERVQUAL model proved to be an appropriate measure for the banking industry (Corneliu 2012; Lau and Cheng, 2013; Marković et al, 2015; Shah et al. 2015). The scaled questions are structured with "1 = extremely dissatisfied" to "5 = extremely satisfied.

3.4. Data Analysis

Accordingly, data gathered was analyzed with the use of the statistical tool SPSS 21. Tabular frequencies and percentages were used to describe the profile of participants. For determining relationships between one or two variables to others, the correlation was applied to establish a significant relationship between service quality and customer satisfaction while regression analysis was used to determine the

significant relationship between the five service quality dimensions and customer satisfaction. However; in investigating the difference in the perceptions of customers on service quality and customer satisfaction, the Independent t-test and one-way ANOVA were applied to determine the significant difference between a demographic profile, service quality, and customer satisfaction. Validity and reliability testing were conducted to ensure that the instruments used were both valid and reliable. The questionnaire was subjected to face and content validity and pre-tested to a pool of experts to ensure accurate and grammatically acceptable as well as the questioning format. It is followed by construct validity using convergent validity and results statistically showed that the constructs' minimum correlation was greater than zero at probability (p) value of 0.001, hence valid (Field, 2009).

Moreover; in testing the adequacy of the sample size, the KMO test was run with criteria between 0 and one wherein, Keiser (1974) described the value of 0.500 and acceptable while 0.600 is ideal. The outcome showed that the sampling adequacy reached 0.830 thereby higher than 0.500 which means the sample size of 130 participants is acceptable (See Table 2).

Table 2. KMO and Bartlett's Test for sample adequacy.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.830
	Approx. Chi-Square	2968.435
Bartlett's Test of Sphericity	df	305
	Sig.	.000

Finally, a reliability test was also employed with the Cronbach's Alpha for the constructs' internal consistency and results showed each construct was more than the minimum acceptable level of 0.700 (Field, 2009; Nunnally, 1978). (See Table 3).

Table 3. Cronbach’s Alpha of the Constructs

Variables	Cronbach's Alpha	N of Items
Tangibility	.788	5
Reliability	.901	4
Responsiveness	.866	4
Assurance	.870	3
Empathy	.798	3
Customer Satisfaction	.835	5
Total	.843	24

4. Results

Highlights from the data collected revealed that in the respondents’ demographic profile, the majority were male (76.90%); married (74.60%); aged 31-45 years old (89%); bachelor’s degree holders (40.80%); employed (88.50%); and, employed in the private sector (56.80%). In determining the relationship between service quality and customer satisfaction, result in table five displayed that there is a strong positive relationship between the two constructs with a p-value of 0.891, $p < 0.01$ which explained that the increase of service quality caused an increase in customer satisfaction (See Table 4). This result is consistent with many studies that showed the positive relationship between service quality and customer satisfaction in both hospitality and the banking sector (Caruana, 2002; Liniere, 2013; and, Nathan & Elsaghier, 2012).

Table 4. Relationship between Service Quality and Customer Satisfaction

Variables		Service Quality	Customer Satisfaction
Service Quality	Pearson Correlation	1	.891**
	Sig. (2-tailed)		.000
	N	130	130
Customer Satisfaction	Pearson Correlation	.891**	1
	Sig. (2-tailed)	.000	
	N	130	130

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

On one hand, further investigation was conducted to determine which of the service quality dimensions have a significant impact on customer satisfaction on the respondent banks. Regression analysis results showed that 76.2% of the variation of customer satisfaction can be explained by the service quality dimensions and F-value of 79.268 and is significant at p-value 0.000. This means that the model is an appropriate and suitable statistical model.

Table 5. Regression analysis between Service Quality Dimensions and Customer Satisfaction

Variables	<i>B</i>	<i>SE B</i>	β	<i>t</i>	<i>p</i>
Constant	.401	.198	-	1.836	.049
Tangibles	.166	.091	.213	1.987	.022
Reliability	.284	.096	.265	4.169	.002
Responsiveness	.135	.112	.086	1.063	.198
Assurance	.220	.101	.202	3.261	.039
Empathy	.301	.082	.300	4.898	.000

$R^2 = .762$ (n = 130), F = 79.268, Sig. = .000

**Significant at $p < .01$ level; *Significant at $p < .05$ level

In addition, four service quality dimensions significantly influenced customer satisfaction in descending order: tangibles ($p=0.000<0.01$); reliability ($p=0.002<0.01$); tangibles ($p=0.022<0.05$); and, assurance ($p=0.039<0.05$). While there is no significant influence between responsiveness and customer satisfaction. This finding affirms the findings of Siddiqi (2010) and Lo, Osman, Ramayah, and Rahim (2010) in terms of empathy which has the highest correlation and assurance has the least relationship with their study with the banking sector in Bangladesh and Malaysia. However; contradictions to this finding were found in studies where empathy has the lowest relationship while reliability has the highest influence (Arasli, Smadi, and Katircioglu, 2005; Jonsson, Kvist and Klefsjö, 2006). This indicates that service quality remains to be a strong determining factor in customer satisfaction although not all dimensions influenced significantly the level of customer satisfaction as applied to the respondents in this study.

To determine whether the demographic profile of respondents contributes to different perceptions towards service quality and customer satisfaction, t-test and One-Way ANOVA were employed and the results were shown hereunder (See Tables 6-11).

Table 6. T-Test on Service Quality and Customer Satisfaction based on Gender.

Constructs	Overall Mean		T-Test @. 05	Sig.	Decision
	Male	Female			
Service Quality	3.39	3.21	-1.265	.231	NS
Customer Satisfaction	3.88	3.97	-0.801	.366	NS

S=Significant; NS=Not Significant

Results in Table 6 showed no significant difference in customers’ perception towards service quality (p=0.231) and customer satisfaction (p=0.366) in terms of gender which also means that they have the same perception of these two constructs.

Table 7. One-Way ANOVA on Service Quality and Customer Satisfaction based on Marital Status.

Variables	Overall Mean				F @ .05	Sig.	Decision
	Single	Married	Separated	Divorced			
Service Quality	3.56	3.81	3.01	2.55	.788	.512	NS
Customer Satisfaction	3.44	3.22	2.65	2.33	.987	.410	NS

S=Significant; NS=Not Significant

When the perceptions of customers towards service quality and customer satisfaction according to marital status, Table 7 displayed that there is no significant difference in customers’ perception which dictates that regardless of marital status the customers do not vary in their definition and understanding about service quality (p=0.512) and customer satisfaction (p=0.410).

Table 8. One-Way ANOVA on Service Quality and Customer Satisfaction based on Age.

Variables	Overall Mean				F @ .05	Sig.	Decision
	15-30	31-45	46-60	>61			
Service Quality	3.58	4.21	3.76	3.88	1.768	.043	S
Customer Satisfaction	3.41	4.06	3.20	4.02	1.464	.036	S

S=Significant; NS=Not Significant

Table 8 revealed a significant difference in customers’ perception of service quality ($p=0.043$) and customer satisfaction ($p=0.036$) as classified according to age. This implies that the age differences entail different understanding and outlook that is evident with the four age group classifications.

Table 9. One-Way ANOVA on Service Quality and Customer Satisfaction based on Educational Level.

Variables	Overall Mean					F @ .05	Sig.	Decision
	Secondary	High Diploma	Bachelor	Masters	Doctoral			
Service Quality	4.09	2.89	3.64	2.99	3.81	2.890	.027	S
Customer Satisfaction	3.25	3.02	3.44	3.05	3.33	1.669	.096	NS

S=Significant; NS=Not Significant

Table 9 revealed that there is a significant difference in the customers’ perception towards service quality ($p=0.027$) but no significant difference in customer satisfaction ($p=0.096$) according to educational level. Further, Post Hoc test multiple comparisons were run to determine which educational level the significant difference occurs and findings showed that it differs between the bachelor's and master’s degree levels.

Table 10. One-Way ANOVA on Service Quality and Customer Satisfaction based on Economic Status.

Variables	Overall Mean				F @ .05	Sig.	Decision
	Employed	Unemployed	Self-Employed	Student			
Service Quality	3.34	3.95	3.72	3.42	1.211	.423	NS
Customer Satisfaction	3.22	3.68	3.36	3.47	.583	.806	NS

S=Significant; NS=Not Significant

The results in Table 10 showed no significant difference between service quality ($p=0.423$) and customer satisfaction (0.806) based on economic status. In other words, the customer respondents perceive the same concept and understanding of what service quality and customer satisfaction would mean.

Table 11. One-Way ANOVA on Service Quality and Customer Satisfaction base on Source of Income.

Variables	Overall Mean				F @ .05	Sig.	Decision
	Own Business	Government Employment	Private Employment	Others			
Service Quality	4.05	3.52	2.98	3.77	2.110	.133	NS
Customer Satisfaction	3.73	3.38	2.76	3.70	1.045	.462	NS

S=Significant; NS=Not Significant

When One-Way ANOVA is applied to determine if a significant difference in perception exists between service quality ($p=0.133$) and customer satisfaction (0.462) according to the respondents' source of income, clearly the results reflect that there is no significant difference which also means that regardless of the source of income of respondents, their perceptions on service quality and customer satisfaction is the same.

5. Conclusion

The emphasis of this study is to investigate the significant impact of service quality on customer satisfaction. Service quality dimensions were also analyzed to determine which of the dimensions have the most influence on customer satisfaction. Findings revealed a strong positive correlation between service quality and customer satisfaction. However; analyzing further the five service quality dimensions, four out of the five dimensions significantly correlates with customer satisfaction in order of priority as follows: Empathy ($p=0.000<.01$); Reliability ($p=0.002<.01$); Tangibles ($p=0.022<.05$); and Assurance ($p=0.039<.05$) significantly influenced customer satisfaction while there is no significant influence of responsiveness to customer satisfaction. Observations from the services provided by the respondents' banks support the assumption that although the response is assured, the rate of how fast employees address the customers' needs every transaction conducted is considerably low. Hence; the results showed no significant relationship. On the other hand, in assessing the customers' perception of service quality and customer satisfaction using their demographic profile, findings showed significant differences in service quality and customer satisfaction according to age; the significant difference in perception on service quality according to educational level; while no significant difference on perception with other demographic variables. Specifically, Post Hoc test multiple comparisons were run to determine where the significant difference lies on the educational level and found out that differences in perceptions occur between Bachelor's and Master's respondents on service quality.

Based on these findings, banks should emphasize sustaining service quality in providing services to the clients specifically on the four dimensions considering empathy as the highest priority and followed by the other three dimensions. While results vary in settings and industry, results proved that in the banking sector, similar findings were obtained though cannot be generalized. Empathy is a paramount consideration wherein banks may consider highly customized services, presence of help desk; provision of financial advice based on needs analysis from customers; highly responsive call centers where customers can inquire anytime.

Notably, the differing level of education of respondents signals the banking sector to take closer consideration on the customers' educational level to which the degree of service quality should be employed considering that the perception of service quality varies. Concerning age, it can be concluded that in this study, the differing age of

respondents creates a significant difference in the perception of both service quality and customer satisfaction. Banks management should, therefore, intensify their plans and programs related to service quality with innovative offerings to sustain customer satisfaction. However; the result of this does not contribute to generalized findings because of its limited scope, setting, and sample size.

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