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# Chapter 2

# Literature Review

## 2.1 Introduction

The aim of this section is to present literatures relevant to this research and to provide a theoretical framework. The chapter begins with a review of definitions, some measurements of customer satisfaction and service quality, followed by the relationship between customer satisfaction and service quality all of which leads to the conceptual frame work of the study.

## 2.2 Customer Satisfaction

The customer satisfaction is a key factor to long-term business success (Zenithami et al., 1996) and important measure of firm performance and consequently an important area of interest in the accounting and financial research literature (Islam and Niaz, 2014, p 14). The word satisfaction became a popular topic during 1980s in marketing and debated topic during both business expansions and recessions (Ragavan and Mageh, 2013). Satisfaction is the consumer’s fulfillment response (Oliver, 1997) and influenced by price, product quality, service quality and brand image (Writz et al., 2000).

The Kotler & Keller, 2009, p. 789, defined that the “satisfaction can also be a person’s feeling of pleasure or disappointment that results from comparing a product’s perceived performance or outcome with their expectations”. The other author defined customer satisfaction as “the consumer’s response to the evaluation of the perceived discrepancy between prior expectations and the actual performance of the product or service as perceived after its consumption” (Tse& Wilton, 1988, p. 204), hence, considering satisfaction as an overall post-purchase evaluation by the consumer” (Fornell, 1992, p. 11).

Tsoukatos and Rand (2006) expressed that customer satisfaction is very essential to protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers cited in Saghier and Nathan (2013). In proportion to Magesh (2010), satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation. Customers compare their expectations with a specific product or services and its actual benefits. As stated by Kotler & Armstrong, (2010), satisfaction as a person’s feelings of pleasure or disappointment resulting from the comparison of product’s perceived performance (post-purchased) in reference to expectations (pre-purchased). Customer’s feelings and beliefs also affect their satisfaction level.

The customer satisfaction was significantly influenced by the set of dimensions by different authors as follows: care, credibility and security (Awwad, 2006); responsiveness (Mengi, 2009; Mohammad and Alhamadani, 2011); assurance (Awwad, 2006; Mengi, 2009; Kumar, et al., 2010; Mohammad and Alhamadani, 2011); empathy (Kumar, et al., 2010; Mohammad and Alhamadani, 2011); tangibles (Kumar, et al., 2010; Mohammad and Alhamadani, 2011) and reliability (Mohammad and Alhamadani, 2011).

The organizations must be able to build and maintain long lasting relationships with customers through satisfying various customers’ needs and demands to achieve customer satisfaction (Pizam& Ellis, 1999 cited in Islam &Niaz (2014, p- 15). On the other hand, the combined effect of negative word-of-mouth, switching and reduced consumption will affect the productivity and profitability of the business (Islam &Niaz, 2014, p- 15).

Therefore, customer satisfaction is essential for every business that wants to survive in the market for a long time span. The customers are the most powerful tool, they can not only create the market but also destroy it easily. For this reason, the organizations need to focus on the changes of customer taste, behaviors, attitudes and the marketers also need to aware that these factors can change based on the time and situation.

## 2.3 Service Quality

### 2.3.1 Characteristic of Service

According to Kotler (2003), the meaning of services is any behavior or act based on a contact between two parties: the provider and the receiver and the essence of this reciprocal process in intangible. Michael (2003) defined service as a set of characteristics and overall properties of the service which aimed to satisfy the clients and meet their needs (Ragavan and Mageh, 2013, p-27). The services depend on the types of product and it differs in the various organizations and the definition may vary depending on the area of the term which is being used. In summary, service can also be defined as an intangible offer by one party to another in exchange of money for pleasure. Srinivasan (2012) stated the distinctive characteristics of services are as intangibility, inseparability, heterogeneity and perishability. The operations of services cannot be separated with production and consumption. The service cannot be reach ed on time to the right place to right people, it becomes expire and perishable. Therefore, the service providers must have experiences of how to serve the customer. It is vital to understand the characteristics of service because the purpose of this study is to measure the service quality of Bank.

### 2.3.2 Quality

There are varieties of definitions about the quality by different authors. Quality is one of the things that consumers look for in an offer, which service happened to be one (Solomon, p-413). Quality can also be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs (Kotler et al., 2002, p. 831). At first, the quality is used as a defensive mechanism but it becomes a competitive weapon for emergence of new markets as well as growing market share (Davis et al., 2003 cited in Saghier&Natha, 2013, p- 2). Shan et al., (2000) defined quality as satisfying and exceeding customer requirements and expectations and consequently, to some extent, it is the customer who eventually judges the quality of product as it is cited in Saghier&Natha, (2013, p- 2). Corsby, (1979) stated that quality is conformance to requirement cited in Yarimoglu, 2014.

Quality is product performance which results in customer satisfaction freedom from product deficiencies, which avoids customer dissatisfaction (Juran, 1985, p.5). According to Wicks &Roethlein, (2009, p.90),quality is defined as the summation of the affective evaluations by each customer of each attitude object that creates customer satisfaction. Haider (2002, p.8) expressed that the quality is the totality of features and characteristics in a product or service that bear upon its ability to satisfy needs.

The above mentioned definitions are some of the different definitions defined by different authors and they support to understand the quality concept. It is evident that quality is also related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of the user.

### 2.3.3 Service quality

In competitive age, the service quality has become a popular area of academic research and the observation got the competitive advantages and supporting to build satisfies customer relationship (Zeithmal, 2000). This is the overall assessment of a service by the customers and extent to meet customers’ need or expectations (Eshghi et al., 2008 and Czepiel, 1990). Service quality as perceived by customers definitely indicated what was left of their previous perception of the service quality and the level of their satisfaction with the current performance of the service (Ragavan&Mageh, 2013, p.27). Duff et al. (2008), pointed out that companies will be able to deliver services with higher quality level presumably resulting in increased customer satisfaction.

As regards service quality, there are two main ingredients: customer expectation and perception. The customer making judgement of what they expect from this organization with perception of what they actually received performance (Oliver, 1980 and Zeithmal, 1987). Customers’ perceptions about service quality are affected from the previous level of satisfaction that has practices from the other services (Gagliano&Hathcote, 1994, p 60). According to Karism and Chowdhury (2014), perceived service is the outcome of the consumer’s view of the service dimensions both technical and functional in nature.

The service quality has strong correlation with customer satisfaction, financial performance, manufacturing costs, customer retention, customer loyalty, and the success of marketing strategy (Cronin et al.,2000; Wong et al., 2008 cited in Karism and Chowdhury (2014, p.3). The organization can get higher level of satisfaction with higher level of service quality and maintain a constant competitive advantage (Meuter et al., 2000). The service sector is one of the main key factors of strategic components in marketing plan and to operate the business smoothly (Spathis et al., 2004).

### 2.3.4 Service Quality Models

There are a lot of models concerning with service quality and customer satisfaction. Every model has its different way of thinking and adopting in real world depending on the view of researchers and authors. Among these models, the GAP model also known as SERVQUAL model by Parasuraman et al., 1985 was one of the well-known models and mostly used in service sectors.

 In this study, the researcher adopted the SERVQUAL model to find out the research objectives, which is more suitable for banking sectors. Parasuraman et al., 1985, proposed that service quality is a function of the differences between expectation and performance along the quality dimensions (Seth et al., 2004). This model can provide a technology for measuring and managing service quality (Buttle, 1995).

SERVQUAL is founded on the view that the customer’s assessment of service quality is paramount, which conceptualized as a gap between what the customer expects by way of service quality from a class of service providers and their evaluations of the performance of a particular service provider (Buttle, 1995, p- 9).

Parasuraman et al., (1985), analyzed the dimensions of service quality and constituted a GAP model which provides an important framework for defining and measuring service quality (Saat, 1999 cited in Yarimoglu, 2014, p- 82).The gap model of service quality identifies the reasons for any gaps between customer expectations and perceptions. There are five Gaps, Gap 1 to 4 is from marketer side and the Gap 5 is from the consumer side as is shown in the following figure.



Source: Zeithaml and Bitner (2003)

The GAP relations and name were shown below (Parasuraman et al., 1985, Lovelock and Wirtz, 2011):

#### Gap 1: Customer expectation – management perception gap (The Knowledge Gap)

In this gap, the service providers need to ensure that management appreciates exactly what service attributes are valued by their customers and in what order. This is the difference between consumers’ expectation and management’s perceptions of consumer’s expectation without knowing what the consumers expect (Sett et al., 2004).

#### Gap 2: Management perception-service quality specification gap (The Policy Gap)

This is the difference between management’s perceptions of consumer’s expectations and service quality specifications which is giving improper service-quality standards (Sett et al., 2004). Management are often unwilling, unable or simply do not care enough to put resources into solving the problem eve they fully appreciate the attributes valued by customers. It does not meet the customer defined service standards and later absence of process management to focus on customer requirements (Zeithaml, et al, 1990).

#### Gap 3: Service quality specifications-service delivery gap (The Delivery Gap)

This is the difference between service quality specifications and service actually delivered (Sett et al., 2004). The delivery gap was appeared when the quality specifications are not met by performance in the service production and delivery process and this is too complicated and or too rigid.Technology and systems are not facilitating performance according to specifications (Parasuraman, et al, 1988). The insufficiencies in human resource policies: ineffective recruitment, ambiguity role and conflict role, poor employee-technology job fit, lack of empowerment, perceived control and teamwork.

#### Gap 4: Service delivery-external communication gap (The Communication Gap)

This gap is difference between service delivery and the communications to consumers about service delivery. Then, the problems occur when the organizations promises to deliver one level or type of service but in reality, it delivers something different. This gap is due to market communication planning not being integrated with service operations and lacking or insufficient coordination between traditional external marketing and operations (Gundersen, et al, 1996).

#### Gap 5: Expected service-perceived service gap (The Service Quality Gap)

The meaning of the gap is the difference between customer expectations and their perceptions of the service delivered between customer and service provider. This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer’s side (Sett et al., 2004). This arises when the consumer misunderstood, the gap between expectation and perception could be focused in ordered to satisfy the need of the customer (Gilbert and Horsnell, 1998). The customer’s expectations are influenced by some other factors such as word of mouth and past service experience.

### 2.3.5 Dimensions of Service Quality

There are ten dimensions of service quality in original by Parasuraman et al., 1985:

**1. Reliability**: consistency of performance and dependability, accuracy in billing, keeping records correctly, performing the service right at the designated time.

**2. Responsiveness**: willingness or readiness of employees to provide service, timeliness of service such as mailing a transaction slip immediately, calling the customer back quickly, giving prompt service.

**3. Competence**: possession of the required skills and knowledge to perform the service, knowledge and skill of the contact and support personnel, research capability of the organization.

**4. Access:**approachability and ease of contact, the service is easily accessible by telephone, waiting time to receive service is not extensive, convenient hours of operation, convenient location of service facility.

**5. Courtesy**: politeness, respect, consideration, friendliness of contact personnel, consideration for the consumer's property, clean and neat appearance of public contact personnel.

**6. Communication:**keeping customers informed in language they can understand and listening to them, explaining the service itself and its cost, assuring the consumer that a problem will be handled.

**7. Credibility**: trustworthiness, believability, honesty, company reputation, having the customer's best interests at heart, personal characteristics of the contact personnel.

**8. Security:** freedom from danger, risk, or doubt, physical safety, financial security, confidentiality.

**9. Understanding/knowing the customer**: understanding customer needs, learning the customer's specific requirements, providing individualized attention, recognizing the regular customer.

**10. Tangibles:** physical evidence and representations of the service, other customers in service facility.

In 1988, Parasuraman et al., they collapsed ten dimensions into five factors, called SERVQUAL model which is combination of 2 words “Service and Quality” to measure the service quality. The five dimensions are: Reliability, Assurance, Tangibles, Empathy and Responsiveness. The researchers believed that it could reveal the expectations and perception of the customers (Akan, 1995). The five factors are as follow:

**1. Reliability**

The reliability depends on handling customers’ service problems; performance services right the first time; provide services at the promised time and maintaining error-free record. This is the most important factor in conventional service (Parasurman et al., 1988) and banking services (Yang et al., 2004). It consists of accurate order fulfillment; accurate record; accurate quote; accurate in billing; accurate calculation of commissions; keep services promise. (Saghier& Nathan, 2013, p- 4)

**2. Responsiveness**

This is willingness or readiness of employee to provide service. It involves understanding the needs and wants of the customers, convenient operating hours, individual attention given by the staff, attention to problems and customers’ safety in their transaction (Kumar et al., 2009) and timeliness of services (Parasuraman et al., 1985). (Saghier& Nathan, 2013, p- 4)

**3. Empathy**

The empathy is caring and individual attention the firm provides its customers (Parasuraman et al., 1985). It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours. The study of private banking sectors by Anath et al., (2011), referred to giving individual attention; convenient operating hours; giving personal attention; best interest in heart and understand customer’s specific needs (Saghier& Nathan, 2013, p- 4).

**4. Assurance**

The meaning of assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence (Parasuraman et al., 1985). According to the British banks, the meaning is the polite and friendly staff, provision of financial advice, interior comfort, eases of access to account information and knowledgeable and experienced management team (Sadek et al., 2010). (Saghier& Nathan, 2013, p- 4)

**5. Tangibility**

This is the appearance of physical facilities, equipment, personnel, and written materials (Parasuraman et al., 1985). Anath et al., 2011, referred to tangibility in their study of private sector banks as modern looking equipment, physical facility, and employees are well dressed and materials are visually appealing. (Saghier& Nathan, 2013, p- 4)

## SERVQUAL debate

As there is dark and light, there are two sides, pros and cons, strength and weakness.These are the universal truth and everything cannot be perfected. For these reasons, there arises some criticism about the SERVQUAL. It is appropriate to present challenges and arguments for SERVQUAL relating with banking.

The nature of service quality is very complicated to be consistent, controlled and a hardship of offering the same quality for next time (Markovic&Raspor, 2010). Brown et al, (1993) also regarded as which is one of the most popular approach for measuring the service quality but they have taken exception with using a scoring method to conceptionalize service quality. They found this model failed to achieve discriminant validity for all of its various components from their empirical study.

There are serious objections and the interpretation of the expectations was flawed and the standard expectation of operationalization was not workable (Teas, 1993). Then, Teas concerns were similar to Brown et al, (1993).

Dabholker et al, (2000) found that the perception and measured disconfirmation have more advantages than computed, but they suggest to determine the ability to predate the power of service quality and customer satisfaction evaluations in further study. They also recommend if the gap analysis is used, the researchers need to measure disconfirmation.

In the journal of Markovic and Raspor (2010), Cornin and Taylor (1992) resisted that the service quality best describes the customer perception, it is defended that expectation should not be in the list of measures. They also develop the models that separate performance only named SERVPERF which is successful in all four services industry as it also indicates more variability than SERVQUAL. The 22 items of SERVQUAL are appropriate but the Cornin and Taylor (1992); Okamoto & Donovan (2004)stated that the model measuring the perception of service delivery is more than the gap’s model, which enables to know the distinguishing facts between experience and expectations.

Then, there are arguments as to whether the measures should consist of customer expectation and perception to measure service quality. The other researchers have different options or the traditional approach will be a better option for the business to measure service quality (Markovic&Raspor, 2010).

The criticisms of SERVQUAL have been subjected to a number of theoretical and operational which are detailed below (Buttle, 1995, p 10-11):

(1) Theoretical:

* Paradigmatic objections: SERVQUAL is based on a disconfirmation paradigm rather than an attitudinal paradigm; and SERVQUAL fails to draw on established economic, statistical and psychological theory (Buttle, 1995, p 10).
* Gaps model: there is little evidence that customers assess service quality in terms of perceptions – expectations (P – E) gaps (Buttle, 1995, p 10).
* Process orientation: SERVQUAL focuses on the process of service delivery, not the outcomes of the service encounter (Buttle, 1995, p 10).
* Dimensionality: SERVQUAL’s five dimensions are not universals; the number of dimensions comprising service quality is contextualized; items do not always load on to the factors which one would a priori expect; and there is a high degree of inter-correlation between the five RATER dimensions (Buttle, 1995, p 10).

(2) Operational:

* Expectations: the term expectation is polysemic; consumers use standards other than expectations to evaluate service quality; and SERVQUAL fails to measure absolute service quallity expectations (Buttle, 1995, p 11).
* Item composition: four or five items cannot capture the variability within each service quality dimension (Buttle, 1995, p 11).
* Moments of truth: customers’ assessments of service quality may vary from moments of truth to moment of truth (Buttle, 1995, p 11).
* Polarity: the reversed polarity of items in the scale causes respondent error (Buttle, 1995, p 11).
* Scale points: the seven-point Likert scale is flawed (Buttle, 1995, p 11).
* Two administrations: two administrations of the instrument causes boredom and confusion (Buttle, 1995, p 11).
* Variance extracted: the over SERVQUAL score accounts for a disappointing proportion of item variances (Buttle, 1995, p 11).

Even though, the SERVQAUL model has weaknesses, this model is one of the most popular approaches in Myanmar and around the world. This approach is very suitable to get require information and data from candidates. Then, Parasuraman et al, (1991) making special note involved two banking organizations as the part of the study. This is reinforced as reliable instrument based on the other studies.

## 2.4 Customer Satisfaction and Banking Sector

Banking is one of the customer oriented service industry and which depends upon the customer for their survival in the market. Nowadays, the private and foreign commercial banks working in the same economic and cultural setting are growing rapidly with higher profits and market share (Islam &Niaz, 2014, p-15). This is one of the most sensitive businesses all over the world and plays a significant role in a contemporary world of money and regulators. It is influence and facilities many different but integrated economic activities such as resource mobilization, poverty elimination, production, and distribution of public finance (Islam &Niaz, 2014, p-15).

In every organization and businesses, customers are always staying at the top of the business, even though they are poor or rich. They are the most important resources for every business to survive in the market for the long time span. The organization needs to build the strong and good relationship with customer to stay forever. The satisfaction of customer is very effective to spread among the society easily and get market shares quickly. The nature of banking sectors is giving the service to the customers to come and use this service again and again for their life time. The customers are the money makers for the business, the satisfied customers can make to increase the company profits. For these reasons, the service providers need to take care of customers to get satisfactions on their service.

## 2.5 Services Quality in Banking Sector:

In the changing banking scenario of 21st century, the banks had to have a vital identity to provide excellent services. Banks nowadays have to be of world-class standard, committed to excellence in customer’s satisfaction and to play a major role in the growing and diversifying financial sector (Guoet al., 2008). There has been a remarkable change in the way of banking in the last few years. Globally, Customers have also accurately demanded quality services from banks. With various choices available, customers are not willing to put up with anything less than the best. Banks have recognized the need to meet customer’s aspirations. Consequently service quality is a critical motivating force to drive the bank up in the high technology ladder. Banking industry is a demand driven industry, which constitute an important part of the service industry (Newman & Cowling, 1996). Banks have to redefine their corporate image to that emphasizes service quality since it provides many advantages to a company such as allowing the company to differentiate itself from its competitors by increasing sales and market shares, providing opportunities for cross selling, improving customer relations thus enhancing the corporate image, reliability, responsiveness, credibility and communication results in the satisfaction and retention of customers and employee, thus reducing turnover rate (Newman, 2001). In Myanmar, the banking societies are also booming than the last decade and people are more using in their daily routine. A lot of private banks are opening with a variety of services and products. Therefore, the banking market is very competitive and takes advantages from current situation. At that time, the service providers of the bank must have good quality to satisfy all customers in everywhere and every time with the same services.

## 2.5 Relationship between service quality and customer satisfaction

Although customer satisfaction and service quality are different concepts from the customer’s standpoint, there are strong relationships between them and the satisfaction is influenced by service quality which is corner stone of the customer satisfaction (Sureshchandar et al., 2003; Zeithaml and Bitner, 2006;Srinivasan ,2012). Parasurman et al., (1985) proposed that the higher perceived service quality lead to increase customer satisfaction and the other authors also described the customer satisfaction depends on the level of service quality which is provided by service providers (Saravana& Rao, 2007 and Lee et al., 2000).

The customer satisfaction leads to increase customer loyalty (Yi, 1991; Anderson and Sulivan, 1993 and Boulding et al., 1993) and future revenue (Fornell, 1992; Bolton, 1998). Therefore, the customer satisfaction and service quality is directly connected with each other and they are one of the fundamental factors for success and survive in the market for every organization. So, the organizations need to pay more attention on service quality as they are closely related to market share and customer retention (Fornell, 1992). The two most important concepts, perceived qualities as well as customer expectations positively and directly influences overall customer satisfaction (Yu et al., 2005).

The dimensions of service quality are positively related to customer loyalty: tangibility is one of the most important predictors (Al-Rousan et al., 2010), reliability, empathy and assurance are standing in significant role (Kheng et al., 2010), and for Ahmed et al., (2010) tangibles and assurance has the most significant effect while empathy has least effect on customer satisfaction. According to the previous studies, there is a certain relationship between each of service quality dimensions in banking sectors: assurance, reliability, empathy and tangibles were predictors of customer satisfaction in the Cyprus banking sector (Arasli et al., 2005), tangibles, empathy and responsiveness were found as a significant predictors in Turkey (Yavas et al., 1997) and reliability and responsiveness were important predictors for bank customer in China (Zhou, 2004). According to their studies, the quality of customers’ experiences lead to positive value perception about the service providers and different dimensions lead to favorable behavioral response from the customer (Brady et al., 2002 and Carrilat et al., 2009).

Many researchers theorize that the customer satisfaction is the individual’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance with their expectations (Oliver, 1981; Brady and Robertson, 2001; Lovelock, Patterson and Walker, 2001 cited in Munusamy et al., 2010). In general, there are two conceptualizations of satisfaction: transaction-specific satisfaction which is evaluation of customers’ experiences and reactions to a particular service encounter and cumulative satisfaction which refers to the overall customer’s evaluation of consumption experience to date (Cronin and Taylor, 1992; Boulding et al., 1993; Johnson, Anderson and Fornell, 1995; Jones &Suh, 2000; Yi & La, 2004 cited in Munusamy et al., 2010). The feeling of customers’ satisfaction or dissatisfaction occur during the transaction when service quality delivered by the service provider (Parasuraman et al., 1988).

In sum up, there is a direct relationship between perceived service quality and satisfaction which was necessarily strong (Tse and Wilton, 1988). Many researchers pointed out that there is a positive relationship between perceived service quality and customer satisfaction. In real world, there is a direct relationship between service quality and customer satisfaction especially in service sectors like banking.

## 2.6 Conceptual Framework

In this study, the SERVQUAL gap model adopted to examine the relationship between customer satisfaction and service quality of Si Bin Bank. The Service quality Gap model (SERVQUAL model) is one of the most suitable models to investigate in service industry especially in banking sector.

The general idea from the past literature is that there is a relationship between customer satisfaction and service quality; also that service quality could be evaluated with the use of five service quality dimensions and the most useable is the SERVQUAL scale. The following figure expresses the conceptual framework for this study.

* Reliability
* Assurance
* Responsiveness
* Empathy
* Tangibles

Customer Perceptions

Customer Expectation

GAP

Delight

Customer Satisfaction

Customer Disatisfaction

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