

APPLYING THE SERVQUAL METHOD IN BANKS

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The main concern of credit institutions in Romania should be to maintain a portfolio of clients. Long-term cooperation relations between a bank and its customers is the proof of that bank's efforts in providing quality services that meet consumer demands. The study would try to throw some insights into the existing services provided by the banks and the gap between the customer expectations, perceptions and the actual state of performance. The results of the study would be able to recognize the lacunae in the system and thus provide key areas where improvement is required for better performance and success ratio.

Keywords: perception, satisfaction, expectations, SERVQUAL, Service quality

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1.Introduction

The border between customer satisfaction and service quality is difficult to delimit, terms are often confused. If a quality service refers to the way in which it is supplied, then we can say that the general feeling of satisfaction are using it. Satisfaction comes from experience, from customer contact with the service. Some authors consider quality as an intrinsic attribute of service and customer satisfaction is only if they perceive that quality. Therefore an unwritten rule in banking is not to sell to the customer a "product" but "qualities" of that product. A good sales person will sell a loan, but the ability to purchase a house, a car, etc. with money from funding provided by the bank, but will not sell Internet Banking will allow you to shorten the time spent in line at the counter, quick and convenient access to personal accounts, reducing travel expenses to bank office, also will not sell a warehouse officer, but will give customers an alternative to their economies safety. Otherwise, it's very possible for a customer to purchase the product or service banking advisor, but if you find that it serves to cover its needs, the more likely that the sale process will stop. The seller's ability consists in discover or, going forward, to anticipate consumer needs. Is no exaggeration when we say that some needs were created by economic agents centuries ago, no one felt the need to have bank cards to make payments at merchants - cashing cash wages and all transactions are made in cash.

Being considered as a prerequisite for establishing enduring relationships, profitable between a bank and its customers, relationships that are beneficial to both parties, service quality is a complex coordinated, though not necessarily complicated, if examined closely. Therefore a series of investigations are needed to better understand the meanings of 'quality' and how it differs in meaning to customers, unlike the other customers. Depending on the results, the management of institutions should try to adapt the offer so that it is accessible and to thank the group of clients are addressed. This is even more difficult as quality is a subjective dimension, which every man can appreciate different filters whereas the own value system through their own experience, for example, a customer who is always busy and has time to reach the bank within the appropriate time, we believe that the Internet Banking service is exactly what you need, while a person who does not have easy access to the Internet will not see in it a quality service that they bring great satisfaction.

2.Data and methodology

SERVQUAL method was applied to BRD-Groupe Société Générale Oradea, among bank customers in order to delineate and confirm the extent to which services offer the bank meets

quality standards or customer expectations and points where improvements can be made for a more favorable perception of services.

The sample was applied in 200 people, the results confirming its position in the market but the main guidelines that the bank has to its customers.

The questions from the questionnaires used by reviewers are grouped by service quality dimensions in total SERVQUAL contains 22 questions that are adjusted according to the type of service evaluated. When completing the questionnaire client should consider the extent to which the service should meet specified quality attributes, respectively, to appreciate what it means for that service quality based on its own experience as a user of the service. The answers reflect customer expectations and perceptions of BRD-Groupe Société Générale service quality.

Customer responses consisted in of two marks each attribute grant, on a Likert scale with 7 degrees of intensity. If the respondent believes that the service meets attribute when given high note 7 ("total agreement"), or on the contrary minimum grade 1 ("strongly disagree").

At three questions related to tangibility dimension of banking services quality, the results of the perception indicate a slight increase in the level perceived by customers to their expectations. The Average for Dimension tangibility is also positive (Table 1):

Table 1. Gap score for Tangibles Dimension

Statement	A	P	GAP
1. Excellent banking companies will have modern looking equipment.	6,10	6,36	0,26
2. The physical facilities at excellent banks will be visually appealing.	6,20	6,30	0,10
3. Employees at excellent banks will be neat appearing.	6,38	6,54	0,16
4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank.	5,80	5,54	-0,26
Average for Dimension			0,20

Source: Made by author

Regarding the size of reliability, on keeping promises and characteristics of services offered, bank records analyzed results somewhat lower than tangibility dimension, the gaps he recorded was the lowest. But what is important is the bank register positive gaps again customer expectations are exceeded by their perception of service delivery by the bank (Table 2).

Table 2. Gap score for Reliability Dimension

Statement	A	P	GAP
5. When excellent banks promise to do something by a certain time, they do.	5,76	5,80	0,04
6. When a customer has a problem, excellent banks will show a sincere interest in solving it.	5,80	5,68	-0,12
7. Excellent banks will perform the service right the first time.	5,90	5,96	0,06
8. Excellent banks will provide the service at the time they promise to do so.	5,98	6,04	0,06
9. Excellent banks will insist on error free records	6,12	6,12	0,00
Average for Dimension			0,06

Source: Made by author

Analyzing the third dimension, the bank's responsiveness to customer needs, we can see that for two questions the perceived satisfaction level is equal to that expected, and the other two questions related to timeliness and availability of staff perceived satisfaction level is lower than expected. The average gap for this dimension is negative (Table 3).

Table 3. Gap score for Responsiveness Dimension

Statement	A	P	GAP
10. Employees of excellent banks will tell customers exactly when services will be performed.	5,840	5,840	0,000
11. Employees of excellent banks will give prompt service to customers.	6,080	6,020	-0,060
12. Employees of excellent banks will always be willing to help customers.	6,140	6,140	0,000
13. Employees of excellent banks will never be too busy to respond to customers' requests.	6,000	5,880	-0,120
Average for Dimension			-0,045

Source: Made by author

For two questions related to security dimension the perceived satisfaction level was bigger than the expected one, and for the other two other questions related to timeliness and availability of staff perceived satisfaction the level is lower than expected. The average gap for this dimension is negative (Table 4).

Table 4. Gap score for Assurance Dimension

Statement	A	P	GAP
14. The behavior of employees in excellent banks will instill confidence in customers.	6,120	6,160	0,040
15. Customers of excellent banks will feel safe in transactions.	6,180	6,200	0,020
16. Employees of excellent banks will be consistently courteous with customers.	6,200	6,020	-0,180
17. Employees of excellent banks will have the knowledge to answer customers' questions.	6,260	6,240	-0,020
Average for Dimension			-0,035

Source: Made by author

Regarding the empathy dimension the perceived satisfaction level was lower than the expected one, and the average gap for this dimension was negative (Table 5).

Table 5. Gap score for Assurance Dimension

Statement	A	P	GAP
18. Excellent banks will give customers individual attention.	5,860	5,760	-0,100
19. Excellent banks will have operating hours convenient to all their customers.	5,820	4,720	-1,100
20. Excellent banks will have employees who give customers personal attention.	5,960	5,620	-0,340

21.Excellent banks will have their customer's best interests at heart.	5,820	5,180	-0,640
22. The employees of excellent banks will understand the specific needs of their customers.	6,040	5,640	-0,400
Average for Dimension			-0,516

Source: Made by author

The average gap for tangible and reliability dimensions is positive, and for the other three (Responsiveness, Assurance and Empathy) is negative. The UNWEIGHTED Average SERVQUAL SCORE is negative. This means the services offered by the bank were not up to expectations respondents in terms of responsiveness, assurance and empathy. (Table 6).

Table 6. Calculations to obtain unweighted servqual score

1. Average Tangible SERVQUAL score	0,20
2. Average Reliability SERVQUAL score	0,06
3. Average Responsiveness SERVQUAL score	-0,045
4. Average Assurance SERVQUAL score	-0,035
5. Average Empathy SERVQUAL score	-0,516
TOTAL	-0,336
AVERAGE (= Total / 5) UNWEIGHTED SERVQUAL SCORE	-0,0672

Source: Made by author

As regarding the results data bank features you appreciate most respondents, we observe a very high close rates recorded. However of the 5 features that stand out on the bank's ability to perform the promised service certainty and accuracy, while the appearance of utilities, equipment, staff and the bank's promotional materials do not reach a level of 18.20% than the prospect of surveyed. However test results confirm previously recorded in this model, which gave confidence dimension utmost importance, and the lowest tangibility dimension (Table 7).

Table 7. The importance given to each dimension

Features	Percentage
1.The appearance of the banks physical facilities, equipment, personnel, and communication materials.	18,20%
2. The banks ability to perform the promised service dependably and accurately.	22,38%
3. The bank's willingness to help customers and provide prompt service.	19,16%
4. The knowledge and courtesy of the bank's employees and their ability to convey trust and confidence.	20,40%
5. The caring, individual attention the bank provides its customers	20,06%

Source: Made by author

From Table 8 we can see that values order of indicators remains unchanged after weighting average scores obtained previously, tangibles remains first, while responsiveness is still in the last place.

Table 8: Servqual weighted scores

SERVQUAL Dimension	Average for Dimension	X	Importance Weight	=	Weighted Score
Tangibles	0.20	x	18.20	=	3.64
Reliability	0.06	x	22.38	=	1.342
Responsiveness	-0.045	x	19.16	=	-0.862
Assurance	-0.035	x	20.40	=	-0.314
Empathy	-0.516	x	20.06	=	-10.350
TOTAL					-6.544
AVERAGE (Total / 5)					-1.308

Source: Made by authors

3. Conclusion

Management has provided numerous methods to investigate where is positioned against the competition, researchers have outlined several methods for the analysis of quality services in various fields, in order to measure subsequent satisfaction of individuals in relation to the services provided by those institutions. These include SERVQUAL method, patented by Zeithmal and Parasuraman (2004), based on identifying GAPS between customer expectations and their perceptions, ie what is expected to meet having contact with various services, compared with as they met

Although SERVQUAL model was criticized by many writers about either how to design and operationalize of the concepts of quality and satisfaction, or the predictability, reliability and validity of building size instrument, it remains a model for the analysis and measurement quality and customer satisfaction.

With regards to BRD-Groupe Société Générale Oradea, the results indicate applying SERVQUAL method that the only dimensions which recorded a positive value of the difference between perceptions and expectations are tangible and reliability. For the other dimensions the bank will have to take action to obtain a higher level of customer perceptions towards service quality compared with the expected.

We recommend to the bank to take action on correction negative gap made by a stronger emphasis on appearance of employees, improve timeliness of services and increasing the availability of employees to help customers in a short time and useful.

Another improvement could be to increase personnel readiness, to extend opening hours, although there appear other variables such as increased staff costs due to extending working hours and their production of a certain discomfort. Bank should focus on training of its employees in understanding specific customer needs by providing individualized advice and banking products, attracting and maintaining customers in a permanent state of comfort.

4.References

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