Measuring Customer's Satisfaction using SERVQUAL Model: A Study on Eastern Bank Limited

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Abstract

Customer satisfaction is greatly influenced by service quality. The success of any commercial bank largely depends on satisfied customers. This study seeks to explore the service quality provided by Eastern Bank Limited and measure customer satisfaction using the SERVQUAL model. Mixed methods were used for the study. In this study, both primary and secondary data were used. A questionnaire was used to collect primary data. Questionnaire was prepared using SERVEQUAL instrument. Data was collected from 350 customers of Eastern Bank Limited, Rajshahi Branch through questionnaire. The survey revealed that customers' perceptions of the quality of service provided by Eastern Bank Limited did not meet their expectations. The gap score (mean) identified for service perception and expectations were empathy (-1.17), responsiveness (-1.13) and reliability (-0.84) while the smallest mean gaps were found for assurance (-0.57) and tangibles (-0.51). These negative values indicate that the bank's perceived level of service quality is lower than the expected level. The total mean gap in this survey was -0.85, with the consumer anticipation score at 4.53 and the perception score at 3.68. This shows a discrepancy between expected and perceived service quality across all service quality parameters. This gap score shows that the bank is failing to satisfy customer expectations, despite the fact that the client has high expectations of the bank. Eastern Bank Limited must take suitable actions to improve all elements of service quality, including tangibles, reliability, responsiveness, assurance, and empathy, in order to bridge the gap between customer expectations and perceptions. As a consequence, in order to boost customer satisfaction, Eastern Bank Limited should focus more on enhancing service quality.

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1. Introduction

In this age of globalization, the service industry is making an increasingly vital contribution to Bangladesh's economy. In a competitive market, the service sector's survival and development are dependent on service quality and client happiness. In reality, high-quality service may lead to client contentment, and pleased customers secure corporate growth. Yet, if the firms fail to deliver excellent service, they would lose clients to competitors. Customers' needs and quality expectations are growing on a daily basis; as a result, firms must be customer-centric, give excellent service to consumers, and create solid connections with customers (Pakurár et al., 2019). In this aspect, service quality and customer happiness have grown in prominence since they are critical to the bank's overall progress and performance. As a result, achieving client happiness through service quality is critical and difficult. Service quality is often defined as the customer's assessment of whether the service meets the customer's demands or expectations (Asubonteng, et al., 1996). Parasuraman et al. (1985) defined service quality as the difference between consumers' expectations and perceptions of the service provided by a particular firm. Customer satisfaction, on the other hand, is the perceived result of a company's performance that satisfies the expectations of its customers (Angelova & Zekiri, 2011). According to Hansemark and Albinsson (2004), satisfaction is a customer's overall attitude toward a service provider, or an emotional response to a disparity between what customers expect and what they receive, which is linked to the fulfillment of some need, aim, or desire. Consumer happiness improves an organization's profitability (Angelova & Zekiri, 2011). The more pleased clients a company has with its services, the more likely it is to prosper. Satisfied customers make repeat purchases, express loyalty and stay with that organization's products (Zairi, 2000). Satisfied customers are more likely to spread the company's reputation and recommend other customers to purchase the company's products or services. Customers who are unsatisfied, on the other hand, react differently. Dissatisfied customers may attempt to lessen the difference by not repurchasing the goods or, if feasible, returning it, or they may attempt to reduce the gap by finding items or services that promise greater quality (Kotler, 2000). Several studies have found that pleased consumers are more likely to tell five or six people about their experience, but disgruntled customers are more likely to tell 10 people about their experience (Angelova & Zekiri, 2011). Banking sector is the most dominating sector in the entire economic system of Bangladesh. The success of banks, especially private commercial banks, largely depends on satisfied customers (Gazi et al., 2021). And customer satisfaction depends on the service quality of the bank. For this reason, almost every private commercial bank tries to provide quality service to customers. Banks that ensure quality service are able to survive in this competitive market. This is why it is critical to assess service quality and customer satisfaction, as well as consumer perceptions and expectations. If a bank can accurately measure the gap between customer service satisfaction perceptions and expectations, they will be able to formulate appropriate policies to survive and grow in this era of globalization.

Currently, private commercial banks (PCBs) in Bangladesh are facing increasing competition (Rahman et al., 2011), uncertainty and raising customer expectations. This competition is mainly based on customer perception, expectations and service quality. Faced with these challenges of rapid market change, private commercial banks in Bangladesh strive to ensure quality services (Karim, 2020) but sometimes many banks are not able to do so (Rahman et al., 2011). This is because many banks are failing to identify the gap between customer service expectations and perceived satisfaction. Banks cannot survive in this immense competition if they are not able to identify the gaps efficiently. Hence the study seems rational to measure the customer satisfaction of Eastern Bank Limited (EBL) using SERVQUAL model as well as to measure the service quality provided by the bank.

2. Literature review

Rahman et al. (2011) used the SERVQUAL model to determine the significance elements of service quality that impact customer satisfaction in Private Commercial Banks (PCBs), as well as the current levels of consumer satisfaction in PCBs. They discovered that PCBs have made appropriate efforts to assure client happiness via their services such as prompt response, dependable service, and certainty of meeting their expected needs. Naik et al. (2010) used the SERVQUAL model to investigate the service gap between customer perception and expectation in retail locations in India. They discovered that the services provided by the chosen retail units have a beneficial influence on consumer satisfaction. Munusamy et al. (2010) used the SERVQUAL model to quantify customer satisfaction via service quality delivery in Malaysia's banking industry. They discovered a link between service quality (empathy, guarantees, tangibles, reliability, and responsiveness) and customer satisfaction. Razak et al. (2013) used the SERVQUAL model to examine the impact of service quality on customer satisfaction in Malaysia and discovered that the independent variables, service quality (reliability, assurance, responsiveness, empathy, and tangible), have a significant relationship with the dependent variable, job satisfaction. Mualla (2011) used the SERVQUAL Model to measure and analyze the service quality offered by Jordan's commercial banks. According to the findings of this study, the perceived level of service by clients of all commercial banks was low. Enayati et al. (2013) discovered a substantial discrepancy in students' expectations and perceptions of service quality across all five parameters. In another study, Qadri (2015) discovered a significant discrepancy between consumer expectations and perceptions of service quality. Suciptawati et al. (2019) investigated whether customers are happy with tangible aspects of service quality but are dissatisfied with other aspects of service quality. In a research of retail units in India, Bhatt and Bhanawat (2016) discovered that the services provided by retail units had a beneficial influence and are important in creating consumer satisfaction. Sultana and Das (2016) discovered that the tangibility factor has a substantial effect on client satisfaction in a study conducted in Chittagong beauty parlors. Karim (2020) did a study in the Bangladesh banking business and discovered that assurance, responsiveness, tangibility, reliability, and empathy all contribute to client satisfaction. Gazi et al. (2021) discovered a substantial link between bank service quality and customer happiness. Although there has been significant study on customer happiness in other businesses and countries, there is a need for additional research on customer satisfaction in Bangladesh's banking industry. As a result, performing this research becomes important and useful.

The primary goal of this research is to evaluate customer satisfaction and investigate the service gap between customers' satisfaction perceptions and expectations at the Rajshahi branch of Eastern Bank Limited (EBL).

3. Methodology

The study employed a mixed strategy. This study was created using both quantitative and qualitative data. Primary and secondary data were employed in this investigation. Primary data were collected through questionnaire. Questionnaire was prepared considering the statements that were developed by Parasuraman et al. (1988). Total 350 customers from the Eastern Bank Limited, Rajshahi Branch were selected for the study. Convenience sampling method was followed to collect data from the customer. Secondary data were collected from books, publications, research studies, related articles and websites. Respondents were asked to rate their expectations and views on a 5-point Likert scale, with 1 being strongly disagree, 2 being agree, 3 being unsure, 4 being disagree, and 5 being highly agree (Likert, 1932). Data analysis is carried out using IBM SPSS version 22. Descriptive statistics have been used to fulfill the research objectives. Charts, graphs and tables are used to present data.

4.1 Service Quality (SERVEQUAL) Model

Service quality and customer satisfaction have attracted the attention of both scholars and practitioners (Parasuraman et al., 1985, 1988; Zeithaml et al. 1988, 1996; Cronin et al., 1992, 1994; Rahman et al., 2011; Karim, 2020; Gazi et al. 2021). It has grown in prominence as a result of the necessity to provide reliable tools for determining the link between perceived service quality and other crucial organizational objectives. This eventually leads to the creation of models for assessing service quality. Parasuraman et al., (1985) developed the SERVQUAL model of service quality by conducting study on four service sectors. The SERVQUAL methodology assesses service quality primarily by comparing customer expectations of service delivery to customer perceptions of service obtained (Parasuraman et al., 1985).
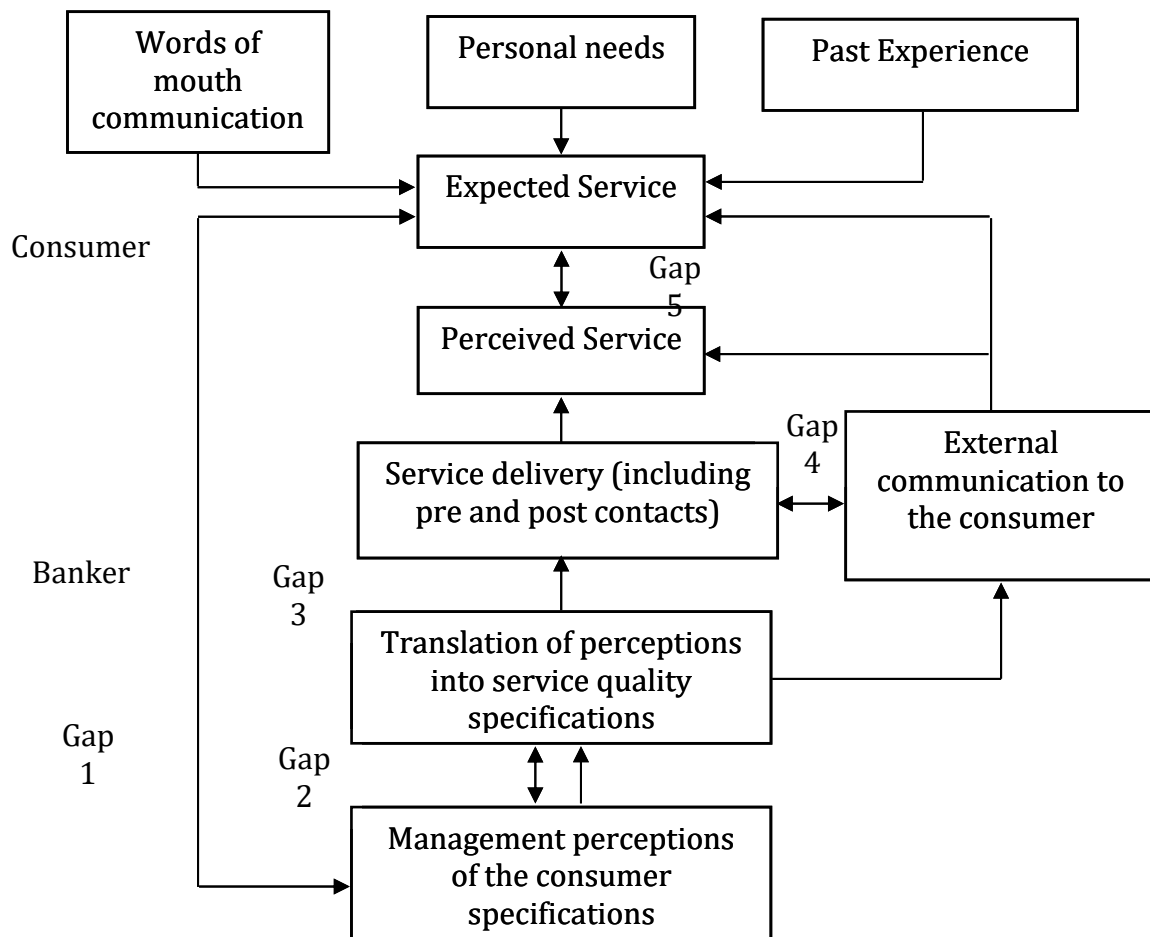
Figure 1: SERVQUAL Model

Source: Parasuraman et al. (1985)

Parasuraman et al., (1985) identified five gaps in SERVEQUAL model that could influence the consumer's evaluation of service

Gap 1: Consumer expectation - management perception gap

Gap 2: Management perception - service quality specification gap

Gap 3: Service quality specifications – service delivery gap

Gap 4: Service delivery – external communications gap

Gap 5: Expected Service – perceived service gap

Later, Parasuraman et al. (1988) developed the SERVQUAL model and established five dimensions to assess customer perceptions of service quality, including tangibles, assurance, responsiveness, reliability, and empathy. It evaluates customer satisfaction based on the difference between consumer expectations and experience.
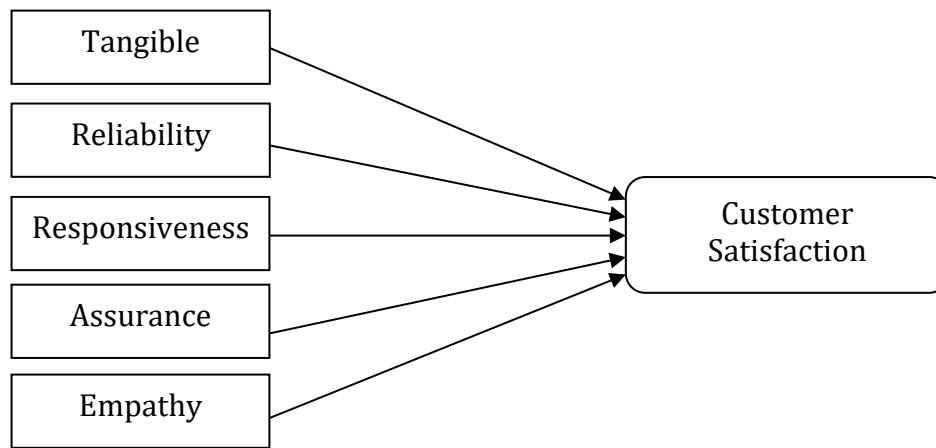
Figure 2: Dimensions of Service Quality (SERVQUAL),

Source: Parasuraman et al. (1988)

The following is a quick description of the service quality dimension offered by Parasuraman et al. (1988):

(1) Tangibles: Physical facilities, equipment, and staff appearance.

(2) Reliability: The capacity to provide the given service consistently and precisely.

(3) Responsiveness: The ability to assist consumers and give quick service.

(4) Assurance: Employees' knowledge and civility, as well as their capacity to inspire trust and confidence.

(5) Empathy: The firm's caring and personalized attention to its clients.

4.2 Description of SERVQUAL Dimensions

The main variables of this study are SERVQUAL dimensions. SERVQUAL dimensions are coded as follows to facilitate analysis of the data collected. Explanation and coding of SERVQUAL dimensions are as follows:

Tangibles (TA)

TA1: The bank has modern equipment and instrumentation.

TA2: The physical amenities are aesthetically pleasing.

TA3: Bank employees are well-dressed and seem tidy.

TA4: The physical appearance of the bank's facilities should be compatible with the sort of services offered.

Reliability (RL) (RL)

RL1: The bank must be reliable.

RL2: When a bank promises to accomplish something by a given date, they follow through.

RL3: When a client has an issue, they should demonstrate genuine interest in resolving it.

RL4: Banks supply their services when they say they would.

RL5: Banks should preserve accurate records.

Responsiveness (RN) (RN)

RN1: The bank gives consumers with timely service.

RN2: Bank employees are constantly eager to assist consumers.

RN3: The bank responds to any consumer inquiries.

RN4: The bank provides extra attention to specific clientele.

Assurance (AS) (AS)

AS1: Workers treat consumers with respect.

AS2: Consumers should feel secure while dealing with banks.

AS3: Customers may rely on their bank's workers.

AS4: Bank employees are knowledgeable enough to address consumers' queries.

Empathy (EM) (EM)
EM1: The bank provides personalized service to its consumers.
EM2: Bank operating hours that are convenient for all consumers.
EM3: Workers get appropriate assistance from the bank in order to accomplish their tasks properly.
EM4: The bank is concerned about its consumers.
EM5: The bank makes an effort to understand the individual demands of its consumers.

5. Result and Discussion

The SERVQUAL model created by Parasuraman et al., (1988) was utilized as the primary guide for data analysis in this study, where data on customer perceptions and expectations of Eastern Bank Limited's service quality were obtained using questionnaires. According to the SERVQUAL paradigm, the statements are classified into two types. The first section assesses client expectations, while the second assesses their perceptions. Both expectations and perceptions were assessed using a 5-point Likert scale, with higher numbers indicating greater degrees of expectations or opinions. The following table displays the means of consumer expectations and perceptions, as well as their gap scores:

Table 1: SERVQUAL-Tangibles Dimension

Dimension	Statement	Expectation Score (Mean)	Perception Score (Mean)	Gap Score (P – E)
Tangibles	TA1	4.53	4.26	-0.27
	TA2	4.33	4.13	-0.20
	TA3	4.60	3.93	-0.67
	TA4	4.39	3.46	-0.93

Source: Survey Data

Table 1 shows that there exists a gap (TA1: -0.27, TA2: -0.20, TA3: -0.67 and TA4: -0.93) between the perceptions of each item of tangible dimension of service quality than customer expectations, indicating that customers are not satisfied with this dimension. This result supported by Qadri (2015).

Table 2: SERVQUAL- Reliability Dimension

Dimension	Statement	Expectation Score (Mean)	Perception Score (Mean)	Gap Score (P – E)
Reliability	RL1	4.59	4.19	-0.40
	RL2	4.47	3.33	-1.14
	RL3	4.53	3.47	-1.06
	RL4	4.53	3.13	-1.42
	RL5	4.73	4.51	-0.22

Source: Survey Data

Table 2 shows that there is a gap (RL1: -0.40, RL2: -1.14, RL3: -1.06, RL4: -1.42 and RL5:-0.22) between the perceptions of each item of the reliability dimension of service quality compared to the customer's expectations, which explores that customers are not satisfied with this dimension. This finding also supported by Qadri (2015) and Suciptawati et al. (2019).

From table 3, it can be seen that there is a gap (RN1: -1.41, RN2: -1.34, RN3: -1.10, and RN4:-0.66) between the perceptions of each item of the responsiveness dimension of service quality compared to the customer's expectations, indicating that the dimension failing to bring customer satisfaction. This result supported the previous findings of researchers like Qadri (2015) and Suciptawati et al. (2019).

Table 3: SERVQUAL- Responsiveness Dimension

Dimension	Statement	Expectation Score (Mean)	Perception Score (Mean)	Gap Score (P – E)
Responsiveness	RN1	4.54	3.13	-1.41
	RN2	4.26	2.92	-1.34
	RN3	4.57	3.47	-1.10
	RN4	4.39	3.73	-0.66

Source: Survey Data

Table 4: SERVQUAL-Assurance Dimension

Dimension	Statement	Expectation Score (Mean)	Perception Score (Mean)	Gap Score (P – E)
Assurance	AS1	4.80	4.06	-0.74
	AS2	4.73	4.52	-0.22
	AS3	4.40	3.53	-0.87
	AS4	4.60	4.19	-0.41

Source: Survey Data

Table 4 shows that there is a gap (AS1: -0.74, AS2: -0.22, AS3: -0.87, and AS4: -0.41) between the perceptions of each item of the assurance dimension of service quality compared to the customer's expectations, which indicates that this dimension is not satisfying the customer. This result supports the previous findings of Qadri (2015) and Suciptawati et al. (2019).

Table 5: SERVQUAL-Empathy Dimension

Dimension	Statement	Expectation Score (Mean)	Perception Score (Mean)	Gap Score (P – E)
Empathy	EM1	4.33	2.93	-1.40
	EM2	4.35	3.73	-0.62
	EM3	4.73	3.40	-1.33
	EM4	4.61	3.27	-1.34
	EM5	4.66	3.46	-1.20

Source: Survey Data

Table 5 shows that there is a gap (EM1: -1.40, EM2: -0.62, EM3: -1.33, AS4: -1.34 and AS5: -1.20) between the perceptions of each item of the empathy dimension of service quality compared to the customer's expectations, which explores that customers are not satisfied with this dimension. This findings also supported by Qadri (2015) and Suciptawati et al. (2019). Parasuraman et al. (1985, 1988) developed the gap score as an effective approach for measuring service quality. Service quality, according to Parasuraman et al. (1985), may be computed by subtracting the expectation score (E) from the perception score (P). As a consequence, in this research, the Gap score is employed to assess the gap between consumer perception and expectation of EBL. There is a mismatch between the impression and expectation of each factor of service quality in this study. Customers demand more from banks than just service excellence, as seen by this negative gap. Consumers believe that the bank's service quality falls short of expectations since it is lower than expected, and as a result, they are dissatisfied.

Table 6: Gap Score Analysis

Dimension	Expectations (Mean)	Perceptions (Mean)	Gap Score (P-E)
Tangibles	4.46	3.95	-0.51
Reliability	4.57	3.73	-0.84
Responsiveness	4.44	3.31	-1.13
Assurance	4.64	4.07	-0.57
Empathy	4.53	3.36	-1.17
Overall	4.53	3.68	-0.85

Source: Survey Data

Above table 6 shows that, the items with the expectation scores were customer feels safe (assurance) in transactions with bank (mean=4.64), customers feel trust (reliability) in bank employees (mean= 4.57), empathy (mean= 4.53), physical facilities (tangibles) of bank (mean=

4.46) and fulfilling their promise (responsiveness) (mean= 4.44). The items rated highest for actual service perceived were, customer feels safe (assurance) in transactions with Bank (mean= 4.07), physical facilities (tangibles) of the bank (mean= 3.95), customer feels trust (reliability) their Bank (mean=3.73), empathy (mean= 3.36) and fulfilling customer promise (responsiveness) (mean= 3.31). Parasuraman et al., (1988) proposed to measure overall service quality by measuring the mean gap score of the SERVQUAL dimension. Hence this study evaluates the overall service quality perceived by EBL customers through gap score. The gap score for tangibles is -0.51 which indicates that customers are not satisfied with this dimension. Gap score of reliability dimension is -0.84 which means customers are not satisfied with this aspect also. Customers are also dissatisfied with the responsiveness dimension which has a gap of -1.13. The gap score of the assurance dimension is -0.57 which indicates customer dissatisfaction. The gap score of empathy is -1.17 which indicates that customers are also not satisfied with this dimension. These negative values show that customers' perception regarding service quality of the bank is lower than expected. This result supported the previous findings of researchers like Enayati et al. (2013); Qadri, (2015); and Suciptawati et al. (2019). According to Parasuraman et al. (1988), it is usual for consumers' expectations to surpass perceived service. This study also found similar results.

6. Overall Findings and Recommendations

The study investigates the gap between customer expectations and perceptions of Eastern Bank Limited's Rajshahi Branch's service quality. According to the survey, the customer's total expectation on a scale of 1 to 5 is 4.53 (Table: 6) and their perception score is 3.68. (Table: 6). This high expectation score means that customer expect a lot from the Bank. Generally, the customer' overall expectations across the five dimensions are rated at 4.53, is a sign that customer' expect very high service from EBL. The gap (perception and expectations) score is empathy (-1.17), fulfilling customer promise (responsiveness) (-1.13), customer feels trust of their bank (-0.84), customer feels safe (assurance) in transactions with Bank (-0.57), and physical facilities (-0.51). According to Parasuraman et al. (1985), when perceived service quality is high, customer satisfaction increases. Because service quality and satisfaction are positively associated, a greater perception suggests better contentment, whereas a lower perception indicates lesser pleasure (Fen & Lian, 2005). The results of this study shows that customers expect more than what they perceive from the bank and hence no full customer satisfaction. This finding is also supported by Enayati et al. (2013); Qadri, (2015); and Suciptawati et al. (2019). As a result, Eastern Bank must grow in all dimensions in order to boost customer satisfaction by closing such gaps. Banks must work hard to enhance all aspects of service quality in order to boost perceived service quality and customer satisfaction (tangibility, dependability, empathy, assurance, and responsiveness). Tangibles and the assurance dimension may both keep and attract new clients (Kumar et al., 2009; Ali, & Zhou, 2013). So, EBL needs to focus on enhancing the physical facilities to improve the perception of their customers. Bank employees should be given proper training to improve customer perception to enhance employee customer relationship (assurance). EBL may increase consumers' perceptions of the responsiveness component by responding quickly to customer queries. For banks, reliability is a critical aspect in service quality (Bahia & Nantel, 2000). Therefore, EBL can influence consumers' perceptions of this dimension by providing the promised services.

7. Conclusion

This study focuses on the service quality and customer satisfaction at the Eastern Bank Limited, Rajshahi Branch. The researcher used the SERVQUAL approach to examine customer expectations and service perceptions. This approach measures service quality by measuring

the gap between what customers perceive and what they expect from the service. This study revealed that the overall customer expectation score is 4.53(Table: 6) and the perception score is 3.68 (Table: 6). That is, the overall mean gap is -0.85 (Table: 6). This gap indicates that customers expect a lot from banks. This study's gap score analysis reveals that perceived quality is lower than total expected service quality. Overall perceived service quality is low because expectations outnumber realizations, implying that clients anticipate more than the bank provides. That is, the bank's service to its clients falls short of the consumers' expectations. Customers are clearly dissatisfied as a result of this chasm. By analyzing the consumers' perceptions and expectations, it is clear that the bank's services have not resulted in customer satisfaction. Yet, client happiness is critical to the profitability of any commercial bank. Customers who are satisfied are great assets to the bank. Furthermore, in today's competitive industry, service quality and customer happiness are critical. The key consequences of this research in this respect include understanding consumers' perceptions of service quality and customer satisfaction from their perspective. Through SERVQUAL model EBL can better understand the gaps in service quality levels. Also, knowing this perception, the bank will be able to know their current position in the competitive market. In this method, bank officials may identify areas of weakness in meeting customers' demands and develop suitable strategies, policies, and long-term plans to meet their expectations. To boost customer satisfaction, Eastern Bank Ltd. must improve its performance across all dimensions of service quality, including assurance, dependability, responsiveness, tangibles, and empathy. If Eastern Bank Limited ensures the improvement of service quality, it will be able to maintain a high level of competition in the market and the desired success of the bank can be expected.

8. Applications, Limitations and suggestions for further research

The study attempts to investigate and evaluate service quality and also explore the service gap of Eastern Bank Limited. Through this research EBL will know about the customer feedback on the quality of service they provided. Based on this information, EBL will know about their position in the competitive market place. That is, it will be possible to understand how far EBL is ahead or lagging behind its competitors in this competitive market. Based on this information, EBL can formulate appropriate policies, strategies and long-term objectives to enhance the quality of services they provide. Through these, the bank can prepare itself to survive in the competition and can increase the overall growth of the bank. Service quality is the asset and unique aspect of any bank and success or failure depends on service quality. Hence this study is conducted only to explore the service quality of one bank (Eastern Bank Ltd.) and to know the customer satisfaction. Service quality can differentiate a bank from other banks and gain competitive advantage. However, the study was conducted on a single branch (Rajshhai Branch) of a single bank (EBL), which is a limitation of this study. Also, in this study, data was collected from only one region (Rajshahi) of the country. This study did not consider different cultures, levels of education and other demographic factors. It is therefore recommended that future research be conducted using a larger number of samples and respondents, multiple bank branches, different geographical locations and more sophisticated research methods. Further study may also be undertaken to determine if communication factors like as trustworthiness, civility, understanding/knowing the client and competence have any effect on service quality and customer satisfaction.

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