PERCEIVED SERVICE QUALITY IN CONTEXT OF RURAL AND URBAN BANKS IN PAKISTAN

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ABSTRACT

Perceived service quality is very important concept in banking sector. It is therefore necessary to acknowledge the perception of customers from different areas-as they are becoming more critical and demanding. After studying many research papers and literature, the SERQUAL model modifies by adding up three variables (Sincerity, Formality, personalization) and excluding two variables (Empathy and tangibility) by keeping in view urban and rural banks services and perceived differences of both types of customers. Using a sample of 240 respondents, a self-completion questionnaire was given to rural and urban banks' customers from Bahawalpur City and surrounding rural areas to determine perception of service quality of banks. Descriptive statistics, T-test and Cronbachs' alpha were employed to get results of the study. The results show that urban banks customers have highest perception in assurance and lowest in personalization. Similarly, rural customers also perceive that they are getting highest assurance while formality is the lowest service quality dimension they are getting. Surprisingly, this study indicates that overall rural customers have more perceived satisfaction. This study suggests that rural banks should improve technology and infrastructure. Urban banks should focus on hiring and training employees having high level of sincerity, formality, and personalization for customers.

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INTRODUCTION

The Pakistani banking sector is performing well despite the difficult situation for economy of Pakistan during last five years. But, during last decade, there are some demographic as well as cultural changes have been taken place in both rural and urban areas of Pakistan due to rise in per capita income, improvement in literacy rate, and high usage of mobile, TV, and internet. Consumers of both urban and rural without any discrimination want to enjoy standards of living. This ever more demanding trend from consumers- with stiff competition, changing technology, and volatile environment has created difficult situation for banking sector. Growth, success, and profitability of the banks cannot be achieved without service quality improvements (Shabbir et al, 2012). Customer service quality is also an important source of customer satisfaction, loyalty, and complains reduction.

Quality is regarded as one of the most important part in our daily life. It also has been proven as a strategic weapon for companies. Measuring Service quality has become essential part to build up and improve services in the organizations. With the passage of time and changes in economic situations has altered the definition of quality. Quality is Latin word, meaning the nature of product or nature of object, accuracy and perfection was the meaning of quality.

During last five years, Pakistan faces some serious economic difficulties; still financial institutions show some steady growth. Banks are important part of financial structure of Pakistan, and playing an important role in providing employment and economic growth. Pakistan banking sector comprises of public, commercial, microfinance and Islamic banks. At the start of 2011, 38 banks were working with 9908 branches, and having total assets of Rs 7,138 billion compared to Rs. 3,660 billion in 2005 (Economic Survey of Pakistan, 2011).

There are very few studies have been conducted in urban and rural banking service quality. Bulk of literature on service quality is found in urban prospective. Meanwhile, rural population composes more than 70% in the population of Pakistan. Therefore, there is strong need to carry on research service quality with a comparison of rural and urban consumers. Rising purchasing power and lessening rural and urban differences also make rural customers more demanding to get high quality services. This research would also identify the consumptions patterns of both types of customers in banking sectors and extend the SERVPERF model. This study would help the Pakistani banking sector, to get knowledge and information about the customers' expectations and perception in both rural and urban customers context, and then design appropriate service strategies for both.

Service Quality and SERVQUAL

At the initial level, defining and assessing service originated from goods, but the real credit for making real foundation in service quality goes to Parasuraman, Zeithaml and Berry (1985) and they became pioneer of this field of research. In the mid-80s, they argued that the concepts of quality of goods are not extendable to the service sector. The authors, on the bases of qualitative data, designed a measurement scale of service quality that is based on analyzing and getting information from many services rather than including the dimensions of products quality of manufacturing sectors. Services are differentiated from goods due to they are perishable, tangibility heterogeneity and simultaneous consumption nature, therefore they involve different framework for quality clarification and measurement. Consumers can assess the level of quality goods by analyzing ingredients, packing and consistence of them, in term of services evaluation, credence and experience are important part of them to get cues.

According to Parasuraman et al (1988) service quality is a universal finding or approach toward the superiority of service, and to evaluate the results of services, and to identify the ways services are delivered. Service quality is difference between the expectation of customer services and perception about the quality of service they get. In addition, perceived quality can be defined as the extent and way of disagreement between consumers' perception and expectation.

The base of SERVQUAL is the gap model (discrepancy between perception and expectation). When, consumer feel a wide gap between perceived service and actual, satisfaction level become low and satisfaction level increase with less gap between expected and actual service. Meanwhile, it becomes delight- if customer gets better services than expectation.

The Scale Description

At the first time, through focusing findings, a scale of 10 items yielded that include tangibles, reliability, credibility, access, communication, responsiveness, security, courtesy, competence, and understanding the consumers. Moreover, a scale of 22 items found and called SERVQUAL dependent on five dimensions reliable, tangible, assurance, empathy, and responsiveness. The scale contributes an important part in the service quality literature. With the passage of time, some variations have been in the scale, Cronin & Taylor (1992) proposed SERVPREF scale to measure the performance of service. As the perceptive of service quality come out, researchers developed different conceptualizations and identify some limitations in the SERVQUAL model as well as propose different scale. They define service quality in a variety of ways with different scales.

Although a lot of work has been done on service quality, yet there is no consensus on the definition and measurement of service quality.

Importance of Service Quality

Service quality got immense importance from practitioners as well as intellectuals (Lovelock & Wirtz, 2007). There are many studies that confirm that service quality is an important force behind the customer satisfaction, profitability and competitive advantage in contemporary business situation. Now, it is not just competitive presentation, it has become necessary for the survival and success of the firm. There is a general agreement amongst researchers that service quality refers to the general perception of a customer regarding the superiority or inferiority of an organization and the services it offers (Johnston, 1995).

In recent times, there has been a significant increase in competition in the service industry According to Paswan et al (2004) this development and competition has been carried over into the financial service sector as well and has affected both traditional and nontraditional institutions. Practitioners and researchers have also noted a trend of decreasing customer loyalty. Kalakota, Frei and Marx (1997) agree that increasing expectations of customers and customization of services has led to service quality becoming integral to the success of a financial institution. For all these reasons, it has become imperative for financial institutions to understand the factors which influence levels of customer satisfaction for existing customers and attract new customers to a particular service provider.

REVIEW OF LITERATURE: SERVICE QUALITY IN BANKS

Most companies recognize the importance of measuring and evaluating the quality of their service encounters. Several measures have been developed for this process which highlights some basic factors that affect customer satisfaction. The findings of Kumar, Kee and Manshor (2009) revealed that the modified SERVQUAL model consisted of four key dimensions tangibility, reliability, competence and convenience. Out of those, competence and convenience are of the greatest important to bank customers. It is suggested responsiveness and fulfillment of assurance can help banks become more competent. Keeping in mind the increasing competition, banks need to become more reliable and better services provider. Naser & Jamal (2002) suggest that service quality factors are related to customer satisfaction as well. Similarly, Cronin & Taylor (1992) state that service quality is a precursor of customer satisfaction. Metawa and Almossawi (1998) assert that providing customer satisfaction has become a key concern for banks. According to Holmlund & Kock (1996) banks must provide service quality which meets customers' expectations. Otherwise, dissatisfied customers are motivated to another bank. In addition, Soteriou & Zenios (1999) state that while evaluating the performance of banks, better results are obtained by combining operations and profitability measures with service quality measures. It is important that banks take into account various dimensions of service quality and the importance of each dimension. This will give banks an insight into the areas that need to be emphasized for them to gain new customers and retain existing ones.

Johnston (1995) asserts that the most important determinant of service quality of a bank is reliability. Customers are most satisfied if this factor is present and its absence is one of the main sources of customer dissatisfaction. Followed by this are responsiveness, assurance and empathy.

Saunders (2007) suggests that some of the factors established by SERVQUAL are less applicable in non-Western cultures. To overcome this problem and develop more appropriate marketing strategies according to culture and context, the PAKSERVE instrument was developed. It confirmed that the dimensions of tangibility, reliability and assurance do apply to non-Western cultures but replaced responsiveness and empathy with new dimensions: sincerity, formality and personalization.

According to Newby, Ward, Al- Hawari (2009) traditional studies on service quality in banks have only focused on face to face interactions and largely ignored the impact of technology and the way it is changing the services that banks offer and the relationship that they have with their clients. It is suggested that the services offered through ATMS, phones and the internet be also included as factors of service quality. Ombati, Magutu, Nyaoga & Nyamwange (2010) agree and identify secure services as the most important technology dimension followed by convenient ATM locations, efficiency, accuracy of records and ease of use among others.

Rural and Urban Banking Customers

According to Kannan and Saravanan (2012), more a less- rural people have same knowledge and information like urban and expectation of the rural also has been increased. The literacy rate of rural areas is having positive trend, as well as ever since increasing drift toward internet, TV, and other source of information. All these factors have diminished the differences between rural and urban.

The people belong to rural areas live in collectively, while urban preferred individualism. Therefore, rural customers use evasion, intermediaries, and other ways to act in group (Frank & Toland, 2002). Similarly, rural customers like face to face interaction and personalize services- urban people prefer to get services through technology and computer assisted services in order to get fastest services (Anakwe, 1999).

Adil (2011) found that high perceived service quality for urban customers relate with safe and secure banking transaction, state of the art technology and equipment, neatness and cleanses of the employees, meanwhile, fascinating things for rural customers are physical facilities of the bank is appealing, promise fulfillment of bank, and in time services. Assurance, responsiveness, and empathy are most important determinants for rural customers to provide high service quality.

Kannan et al (2012) asserted that presently, rural customers have enough information about current practices of banking services. There is also positive relationship in purchasing decision with income, age and qualification; still there is negative correlation with perception and satisfaction of banking customer services. As well as, rural customers have less knowledge and use little services as compare to urban customers.

From the above discussion we have extracted that the main dimensions to be considered while carrying out a study to measure quality service levels in banks are reliability and assurance. Combined with the related factors of responsiveness, ease of use and reliability of technological services, sincerity, formality and personalization can be used to develop a model of measuring service quality levels of commercial banks. These factors are defined by Saunders (2007) and Johnston (1995) as:

- Reliability: ability to perform the promised service. Service facilities and staff should be dependable and should be able to accurately meet the demands of the customer and fulfill any agreements with customers on time.
- Assurance: staff that customers come in contact with should be courteous, which means that they should be polite and respectful. Furthermore, they should have knowledge and be able to instill trust and confidence in customers.
- Responsiveness: services and contact staff should be available to customers. The staff's availability as well as willingness to help customers and provide prompt service is measured in this dimension.
- Sincerity: consumer's evaluation of the genuineness and attentiveness of the service personnel. This can be determined by the extent to which employees help customers and show interest and willingness to serve.
- Formality: consumer's evaluation of social distance, form of address and ritual. Employees should dressed accordingly and appear dedicated to their work. They should use the proper and acceptable form of address.
- Personalization: consumer's evaluation of customization and individualized attention. This may also include the level of customer care available, the level of concern or sympathy shown by employees in order to make customers emotionally comfortable.

These variables are linked to service quality according to the following theoretical framework.

FIGURE 1
Theoretical Framework
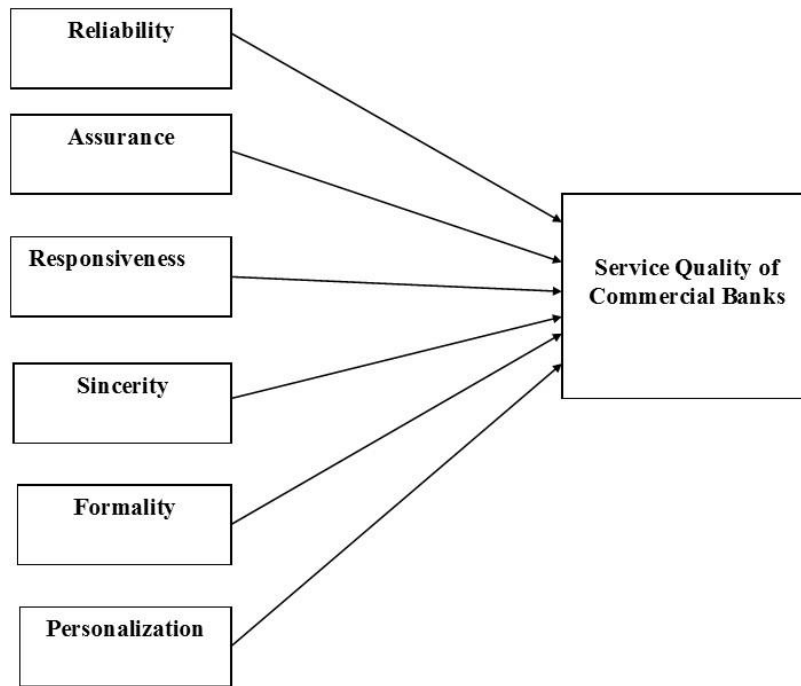
In their research on the relationship between service quality and cultural differences, Donthu and Yoo(1998) found that service quality expectations are not independent of culture. They found that in countries with high power distance and low individualism, there are low expectations whereas countries where uncertainty avoidance is high, people have high expectations regarding service quality. The Pakistani culture according to Hofstede's dimensions (1980), is high on power distance and uncertainty avoidance and low on individualism. Furthermore, according to Frank and Totland (2002) Hofstede's research indicated differences in dimensions depending on rural or urban background. People from rural backgrounds tend to be more collectivistic and therefore are more likely to be high on power distance.

Based on these variables we have developed the following hypothesis regarding the differences in service quality levels of bank branches in rural and urban areas.

H1: there is a difference in the reliability level of a bank's branches in urban and rural areas
H2: there is a difference in assurance level of employees a bank's branches in urban and rural areas
H3: there is a difference in responsiveness of employees of a bank's branches in rural and urban areas weak
H4: there is a difference in the level of sincerity of service personnel in a bank's rural and urban branches
H5: there is a difference in level of formality in a bank's rural and urban branches
H6: there is a difference in level of personalization in a bank's rural and urban branches.

METHODOLOGY

Our research was of quantitative nature. Much research on the subject of service quality has already been done so quantification of variables was possible without any need for conducting focus groups. 274 people from the city of Bahawalpur and its adjoining rural areas filled our questionnaire regarding service quality of banks. Out of these respondents, 94 were from rural areas and 180 were from Bahawalpur City. The respondents were selected randomly by us and filled the questionnaires in the time frame of one week. Only respondents who had bank accounts were asked to take part in the study.

For the sake of getting better responses, the questionnaire was translated from English to Urdu and respondents were asked no personal questions to make them feel more comfortable. They were given a series of statements regarding service quality. Each dimension specified by us was represented by 3 statements associated with it and the respondents had to select one five possible responses (from strongly disagree to strongly agree) on the Likert Scale.

RESULT

In order to validate the results, reliability and validity tests were employed. Definitely, reliability of the research confirms constant results in repeated use- moreover, validity determine the extent of the instrument to measure the perception of researchers want to do. These measurements provide confidence of the findings in context of proposed construct for research. Cronbach's alpha technique used to check out the reliability of six dimensions which are under study. Almost all of the reliability alphas are greater than from the cutoff point 0.6. This shows that there is high internal consistency of the scales designed for this study.

By keeping in view of urban and rural customers, we have calculated each dimension of customer's perception of service quality. As, we can see in the table the responses are categorized into two groups perception of urban customers and perception of rural customers. The mean, standard deviation and coefficient of variance of every statement was obtained and later on, we test the mean differences for the dimensions of service quality of urban and rural banks.

It is ability to perform the promised services accurately and dependently. For this dimension of service quality, mean score of urban bank was 3.84 and for rural banks 3.68, CV was 0.219 and 0.241 respectively. The T-score 1.228 and P value 0.221 which also shows that urban banks are more reliable compared to rural banks. In banking scenario, reliability has the crucial role for customer satisfaction and performance of the bank. Therefore, rural banks should deliver promised service efficiently and effectively.

It is all about knowledge, courtesy and caring of employees for customers as well as their ability to instigate the trust and confidence of customers. Again the mean urban banks score higher mean 3.92 in contrast of 3.81 in rural banks, and also better C.V 0.192 than 0.23. T-score and P-value also indicate that employees of both types of banks are having some differences. In rural

banks perspective, employees are not showing desired behavior to make customer pleasant. These banks can cope up with this problem by providing appropriate training and understanding culture, and needs and wants of local customers.

Willingness of employees and manager to help the customers and provide immediate response for their problems and queries. In this dimension, mean score of rural banks is better than urban banks. But, there is high variation and inconsistency in the responses of rural customers. There may be some branches of banks which are very caring, supportive and regard their customers, and some other do vice versa. Urban banks should improve responsiveness and rural banks may standardize in all branches.

It is regarding service personal feeling and evaluation of customers' problems and hardships they are facing, and efforts of personals to solve them. With regard to this dimension, rural banks are more sincere against to their counterpart. Not only, these banks have shown higher mean score, but also have shown higher consistency and lower variance as well.

It is perception of consumers for personals about the social distance, ritual and address which are necessary to make them comfort and feel that they are like them. After analyzing mean, standard deviation, CV, and T & p values of formality- again, it is evident that rural banks are slightly better than urban banks in this dimension.

It is tailoring and providing services according the requirement of different customers. For this parameter, mean score of rural banks' customers is 3.495 and for urban banks 3.329, moreover-CV of both is 0.280 and 0.291 respectively. The T-score for this parameter is -1.16 with 0.246 p-values which shows that differences between both types of are significant. Rural banks have lower burden of customers, having customers of almost similar culture, values and ritual, and also most of employees have some personal relationship with customers due to similar locality or may be family. Urban banks can improve this service dimension by hiring local employees and providing detailed information about different types of customers and their behaviors.

CONCLUSION

There are different operations of the banks which work with the same aim to satisfy customers, but there is also difference in the rural and urban customers which directly relate with the performance of banks. In Pakistan, rural market is growing rapidly. Therefore, it is necessary to have some latest knowledge and information about this market. This study is carried on with the aim that customers of both rural and urban banks may perceive differently with respect to service quality. Urban banks have shown that they provide more reliability and assurance to get better service quality and customer satisfaction-as they are equipped with better technology, infrastructure, and highly trained staff. Meanwhile, customers' perceive that rural banks are better in term of providing responsiveness, sincerity, formality, and customization due to their high understanding and adoption in this market.

In order to get higher performance, urban banks should be pay attention to improve humanity, respect to local culture like they should be dressed in local dress not western, and give feel to their customers that they are not just for making business, they are their friends. Like urban banks, rural branches should also incorporated with ATMs, Mobile Banking, Online banking, and other technologies in order to achieve higher reliability and assurance. There are some limitations with this study. The findings of this study cannot be generalized to all studies of service quality, as the proposed dimensions of this study are especially for urban and rural banks context. Also the sample size was very small and also from only city Bahawalpur. Although, this study has some limitations, these sorts of studies are important in order to overall level of service quality. We believe that our adapted SERQUAL model will be effective in future because, we have added three new dimensions.

TABLE 1

	Urban Banks				Rural Banks				T-test for Equality of Means	
	Mean	St. Deviation	CV	Cronbach's Alpha	Mean	St. Deviation	CV	Cronbach's Alpha	T-Value	Sig. Two Tailed
Reliability	3.841	0.842	0.219	.765	3.687	0.888	0.241	.725	1.228	0.221
Bank perform the service right the first time	3.75	1.083	0.289		3.66	1.081	0.295		0.621	0.535
The bank provides service at the time it promises to do so	3.69	1.128	0.306		3.54	1.198			0.898	0.37
Error free records of customers	4.08	0.816	0.2		3.88	1.015			1.575	0.117
Assurance	3.923	0.752	0.192	.593	3.810	0.878	0.230	.791	0.966	0.335
Courteous staff behavior	3.73	1.138	0.305		3.82	0.991			-0.58	0.562
Knowledgeable Employees	3.79	1.047	0.276		3.64	1.118			0.988	0.324

	Urban Banks				Rural Banks				T-test for Equality of Means	
Privacy of Account Information	4.28	0.831	0.194		3.98	1			2.278	0.024
Responsiveness	3.628	0.829	0.228	.719	3.749	1.541	0.411	.307	-0.75	0.453
Quick response to request	3.52	1.119	0.318		4	3.77	0.942		-1.47	0.141
Employee's willingness to help customers	3.42	1.11	0.324		3.52	1.153	0.327		-0.57	0.569
Adequate Information	3.96	0.844	0.213		3.71	1.027	0.277		1.917	0.057
Sincerity	3.686	0.867	0.235	.728	3.753	0.829	0.221	.745	-0.51	0.609
Best interest at heart	3.76	1.138	0.303		3.72	1.068	0.287		0.22	0.825
Interest in solving problem	3.59	1.022	0.285		3.72	0.983	0.264		-0.83	0.41
Employee do best to satisfy customer	3.69	1.06	0.287		3.8	0.995	0.262		-0.84	0.403
Formality	3.429	0.929	0.271	.607	3.349	0.917	0.274	.662	0.58	0.564
Polite Behavior of Employee	3.6	1.265	0.351		3.58	1.081	0.302		-0.66	0.507
Formality in Communication	3.35	1.278	0.381		3.25	1.146	0.353		0.12	0.903
Apologize on mistake	3.31	1.186	0.358		3.25	1.323	0.407		0.38	0.706
Personalization	3.329	0.967	0.291	.736	3.495	0.980	0.280	.756	-1.16	0.246
Employees give individual attention	3.25	1.323	0.407		3.48	1.159	0.333		-1.20	0.23

	Urban Banks			Rural Banks			T-test for Equality of Means	
Bank's response on complaints	3.52	1.113	0.316	3.56	1.139	0.320	-0.23	0.814
Special Services for old and disables	3.2	1.296	0.405	3.44	1.279	0.372	-1.25	0.212

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