Customer Services Quality and Customer Satisfaction in the Retail Banking Industry in Gahan

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Abstract
This study seeks to examine the quality of service delivery of retail banks in Ghana using the five SERVQUAL dimensions by Parasuraman et al 1990. It also ascertains the perception of quality service held by customers of these banks and their opinion of the level of quality of service they receive from their banks using the SERVQUAL instrument. The study focuses on service quality but also looks at customer satisfaction at the same time using the same dimensions of the SERVQUAL model. An exploratory approach and a random sampling method are used to select 200 customers of four banks in Ghana. The results indicate that service quality in the retail banks used for this study is altogether good. Among the five dimensions tested, Reliability scored the lowest for 'Perception' and 'Tangibles', the highest. Also, on the average, around 60 % of customers are satisfied with the quality of service they receive from their banks and around 36% are very satisfied.

Introduction
The quality of customer service delivery is very vital in service organisations such as banks if they are to succeed in the kind of competitive environment they find themselves in today. In a developing country like Ghana where there has been a number of new entrants into the banking industry over the last few years, the importance of service quality and customer satisfaction cannot be overemphasised.

This research takes a look at the issue of service quality and customer satisfaction in four retail banks in Ghana. In the past, customer service in this developing country has been described as poor by its people. Some aspect of the service industry in Ghana like the banking service industry is currently very competitive because of the influx of a number of new private banks. One therefore wonders whether customer service in this country has seen any improvement at all.

Ghana is the first African country south of the Sahara to gain independence in 1957 from Britain. The country has since then been ravaged by military coups enjoying limited periods of civil rule (ghanaweb.com). Ghana's GDP/PPP in 2007 was estimated at $31.23 billion; per capita $1400 (infoplease.com). Ghana ranks as one of the strong performers in Sub-Saharan Africa, along with Botswana, Cape Verde, Mauritius and South Africa, Senegal, Tanzania and Uganda.

The Institute of Statistical, Social and Economic Research (ISSER), a semi-autonomous research institution within the Faculty of Social Studies at the University of Ghana, launched the State of the Ghanaian Economy Report (SGER), 2008 and the Mid-Year Review of Economy, 2009.

The report stated that Ghana was one of the African countries that appeared to be doing quite well with a CAGR of 6%+ ('05 - '08) until the fuel and food crisis and its economic growth was over six percent whilst inflation was just over 10%. However, in 2008, the rapid rising crude oil prices helped to increase domestic prices, resulting in an annual average inflation rate of 16.5%, with an official Gross Domestic Product (GDP) growth rate of 7.3%, the highest since 2001, after a 6.3% six point three percent rate in 2007 (ghana.gov.gh).

A survey of Ghana's banks by Price Waterhouse Coopers in association with Ghana Association of Bankers (The Ghana Banking Survey 2008:16) also reports that Ghana's economy was reasonably stable over the survey period. With the steady growth of GDP , the services sector contributed 31% of GDP which led growth in 2007 with an increase of 8.2%. This development was driven by strong performances recorded for the financial, real estate and business sub-sectors of the economy. According to (Ghana Banking Survey 2007:22) there are currently twenty two banks in Ghana and since 2002; five banks have entered the Ghanaian market, four of them being of Nigerian origin. This is a reflection of growth in this industry which would lead to a rise in competition. Has this has an impact on customer service quality and customer satisfaction?

As mentioned by (Parasuraman and Berry 1991:**7)** "Customers' perception of risk tends to be high for services because services cannot be touched, smelled, tasted, or tried on before purchase. Services are dominated by experience qualities, attributes that can be meaningfully evaluated only after purchase and during production-consumption." It is therefore imperative that service providers satisfy customers' expectations if they are to survive in a competitive environment like the banking sector in Ghana today.

"A service company that does relatively little pre-sale marketing but is truly dedicated to delivering excellent quality service will enjoy greater marketing effectiveness-higher customer retention, more sales to existing customers, greater success at converting prospects to customers through positive word-of-mouth communications-than a company emphasising pre-sale marketing but falling short during actual service delivery" (Parasuraman and Berry 1991:8). These quotations describe exactly how important this topic is for a growing economy like Ghana where service delivery is often described as appalling. Are customers satisfied with the quality of service they receive from retail banks? Is the saying 'the customer is King' a recognisable saying in Ghanaian banks. As competition soars with more banks coming into the country has this prompted an increase in the quality of customer service rendered to customers?

The term service quality and customer satisfaction are sometimes used interchangeably although they are recognised as separate constructs. Some literature on these topics is considered in the literature review section of this study.

Research Aims and Objectives

The aim of this study is to examine the quality of service delivery of retail banks in Ghana using the five SERVQUAL dimensions by Parasuraman et al 1990. It is to also ascertain customers' perception of quality and their opinion of the level of quality of service they receive from these banks using the SERVQUAL instrument. It goes further to use the five dimensions to measure customer satisfaction.

Literature Review

The service sector constitutes a very important part of every growing economy. In a growing economy like Ghana where there is a market and an increasing need for services such as transportation, trade, insurance real estate etc, there is the need for better service quality to encourage healthy competition and growth of businesses.

There is limited literature on the banking industry in Ghana and especially on service quality in Ghanaian banks. This study takes a look at the subject using the SERVQUAL model by (Parasuraman et al 1990).

Service Quality

The issue of service quality has been looked at by a vast number of people over the years. Service quality has been defined differently by a number of researchers. (Bitner, Booms and Mohr 1994:97) for example define service quality as 'the consumer's overall impression of the relative inferiority/superiority of the organisation and its services'. (Parasuraman et al 1990:20) define service quality as the discrepancy between customers' expectations and perceptions. Studies on service quality recognise the importance of service quality perceptions (Bitner and Hubbert, 1994; Cronin and Taylor, 1992; Taylor and Baker 1994; Rust and Oliver, 1994). Gronroos (1990) explains quality of service as having two dimensions. That is a technical or outcome dimension and a functional or process-related dimension.

Former research in services recognises a strong positive correlation between service quality and satisfaction (Bahia et al 2000:27). However, others have reported that service quality seems to be the underlying antecedent of customer satisfaction (Anderson and Sullivan, 1993; Cronin and Taylor, 1992; Oliver, 1993; Taylor and Baker, 1994; Woodside et al., 1989). The services literature indicates that quality and satisfaction are two separate constructs (Taylor and Baker, 1994).

According to (Parasuraman et al 1990:35), executives who are truly dedicated to service quality must put in motion a continuous process for monitoring customers' perception of service quality, identifying the causes of service quality shortfalls and taking appropriate action to improve the quality of service. This resulted in the development of the original 22-item SERVQUAL instrument that continues to be one of the most widely used models of service quality even though a number of limitations of this model have been highlighted by some researchers.

Customer Satisfaction

Customer satisfaction is defined as a measure of how products and services supplied by a company meet or surpass customer expectation (en.wikipedia.org). Customers have expectations when they are going to consume a service. This could be as a result of earlier experiences, communication, image, word-of-mouth and the customer's need. The consumer thus makes a comparison between the expected service and the actual service they receive. (Jamal and Naser 2002:2) mention that a customer is satisfied if a perceived performance is carried out beyond the customer's expectations. However, if the perceived performance falls below a customer's expectations then the customer feels dissatisfied. Customer satisfaction is used as the dependent variable in this study. Customer satisfaction was measured using a four-point scale measuring the five SERVQUAL dimensions.

Service quality and Customer Satisfaction have similar definitions; nonetheless there are a number of distinctions that are usually made between customer satisfaction and service

quality. For example that satisfaction is an experience that customers make up their minds about or decide on whereas quality is not (Bolton and Drew, 1991; Boulding et al., 1993; Cronin and Taylor, 1994; Oliver, 1980, 1993; Parasuraman et al., 1988).

Retail banking in Ghana

According to the (Ghana Banking Survey 2007:5) there are currently twenty two banks operating in Ghana. According to (ghanaembassy.org.jp Google 2007) banks in Ghana are made up of Commercial banks, Development banks Merchant banks and rural banks. According to the (Ghana Banking Survey 2007:27) the banking industry as a whole experienced a remarkable growth of 164% in its total operating assets over the five-year period that the survey covers. One wonders what percentage of this growth was achieved through the provision of quality service.

The banks launched new products and services in the course of the survey period especially in 2006. Most of these were aimed at getting more deposits and making services more attractive to consumers through convenience (Ghana Banking Survey 2007: 22). Some of the services include telephone banking, zero balance account, child savings and visa platinum debit card. Five banks have entered the Ghanaian market since 2002, the four of them being of Nigerian origin. The presence of private sector banks and foreign banks has brought about more competition. This is a reflection of growth in this industry which would lead to a rise in competition and therefore the introduction of more products and services that would lure customers from competitors. How has this growth impacted on the quality of service being received by customers? The retail banking industry is a service industry that demands the provision of high quality customer service in order for banks to survive. In order words service is a large part of their competitive advantage (Lake and Hickey 2002:45).

According to (The Ghana banking survey 2008:16), Ghana's economy was reasonably stable over the survey period. There was steady growth of GDP from 5.20% in 2003 to 6.30% in 2007. The services sector contributed 31% of GDP which led growth in 2007 with an increase of 8.2%. This development was driven by strong performances recorded for the financial, real estate and business sub-sectors of the economy. Five banks have entered the Ghanaian market since 2002, the four of them being of Nigerian origin. This is a reflection of growth in this industry which would lead to a rise in competition and therefore the introduction of more products and services that would lure customers from competitors. (The Ghana banking survey 2008:13) also mentions that Ghanaian banks are not very keen on taking risks and that this low desire for risk taking is made more complex by structural weaknesses of the financial services industry. The economy of Ghana has a bright future with the current oil find and there are bound to be increased opportunities that are predicted might carry risk that Ghanaian banks are not used to. This indicates that a number of them might shy away from introducing online banking services if they are not certain it would contribute to growth and profitability of their banks.

A report on pwc.com the website of Pricewaterhousecoopers, Ghana mentions that in "February 2003, Bank of Ghana formally introduced the Universal Banking Business License (UBBL) which is expected to bring more competition within the industry. To operate under the UBBL, existing banks must have a minimum net worth of ¢70 billion (excluding statutory reserves) and new banks should have a paid-up capital of ¢70 billion." This could be yielding results because according to (The Ghana banking survey 2008:19) seven banks have come into Ghana's banking industry. The profits and loss accounts of these new entrants indicate that most of them were already making profits by the end of 2007, which shows that Ghana's

economy provides a good environment for banking business, in spite of the intensified competition in the industry. Some of the banks currently offering online banking services in Ghana are Zenith Bank Ghana, Ghana International bank, The Trust bank and Barclays bank Ghana.

The SERVQUAL Instrument

The SERVQUAL model is an instrument designed to be used in all service sectors. It is based on the assumption that the quality of service customers receive is significantly determined by the gap between their expectations of the service and their perception of what they do receive from service providers. It involves 22 statements for expectation and perception which are grouped into five dimensions. They are tangibles, reliability, responsiveness, assurance, and empathy. Its writers believe it has good reliability and validity that can be used by companies to understand the service expectations and perceptions of their customers better. (Parasuraman et al 1990:175-176)

The SERVQUAL instrument by (Parasuraman et al 1990) was used in this study to examine the quality of service delivery in retail banks in Ghana by ascertaining customers' expectation and perception of the quality of service they receive from these banks. A survey was conducted in four major banks in Ghana to test the hypothesis. The SERVQUAL instrument is used in this study because it is still the most widely used instrument for measuring service quality. The SERVQUAL dimensions namely Tangibles, Reliability, Responsiveness, Assurance and Empathy was employed in this assessment. This involved computing the difference between the ratings customers assign to the 22 expectation and perception statements.

Customers build an expectation of the service they will receive based on four factors. That is word of mouth communication, personal needs, past experience and expectations created by communications put out by the service company (Parasuraman et al 1990: 37).

There are four gaps in the SERVQUAL model that identifies service-quality shortfalls. Gap 1 in the SERVQUAL model occurs as a result of the difference between customers' expectations and management's perception of these expectations. This may be as a result of insufficient market research or inadequate communication between management and customers. Gap 2 results from the difference between managers' perceptions of customers' expectations and the actual specifications they set up for service delivery. This may result from inadequate commitment to service quality, lack of perception of viability, inadequate task standardisation and lack of goal setting. Gap 3 is created as a result of the disparity between service requirement by management and the actual service delivered by staff to customers. Gap 4 occurs as a result of the difference between what a firm promises about a service and the actual service it delivers. This is due to poor communications in organisations and lack of delivery on the part of operations (Parasuraman et al 1990: 51, 71, 89,115).

Some studies doubt the validity of the five dimensions as well as the uniform applicability of the method for all service sectors (Carman, 1990; Cronin and Taylor, 1992; and Finn and Lamb, 1991).

Buttle (1996) analyses SERVQUAL in the article "SERVQUAL: review, critique, research agenda" on a number of theoretical and operational bases. Buttle (1996) especially notes that SERVQUAL's five dimensions are not universally applicable, and that the model does not draw on established economic, statistical and psychological theory. Although SERVQUAL's face and construct validity

are in doubt, it is extensively used in published and modified forms to measure customer expectations and perceptions of service quality.

Methodology

The main aim of this study is to assess the customer service quality being provided by Ghanaian banks using the SERVQUAL model. It is therefore believed to be an exploratory study because exploratory studies try to find out what is taking place, look for new insight; to ask questions and to assess phenomena in a new light (Robson 2002: 59) cited in (Saunders et al 2007:133).

The demographics used were age, gender, employment and educational status. Secondly, customers' overall satisfaction with the bank was measured. A four point scale ranging from 'very satisfied' to 'very dissatisfied' was used to measure this. A total of 200 completed questionnaires were received. SERVQUAL Gap scores were obtained by deducting perception scores from expectation scores. The independent variable of this study was service quality and the dependent variable is customer satisfaction.

Research Context

This study employed primary data. Primary data was needed to find out what the views of Ghanaians are on the quality of service provided by their banks. Questionnaires were therefore used appropriately. Secondary data was gathered from the banking industry in Ghana to help in the explanation of what is currently taking place in this industry.

Data Collection

Data was collected from four major banks in the Greater Accra region of Ghana. The sampling frame was customers of the selected banks. Banks selected for this study were drawn from Commercial, Development and Merchant Banks which are the three types of banks in Ghana with the exception of rural banks. The criteria for banks being included in the study was that the banks had to be situated in the capital and providing online banking services to customers or not doing so in order to be used in the study. They had to have branches in other parts of Ghana and enjoying an appreciable level of growth. The large banks were used because they are considered to be pacesetters or innovators by the researcher. Thus if they are not providing certain services for their customers, such as online banking, then it is very likely the smaller retail banks are not providing these services either.

Questionnaire Administration

Two hundred questionnaires were issued to customers of the selected banks on their premises, by the researcher, fifty to each bank. Customers were approached by the researcher at the premises of the selected banks. The convenience sampling method was employed in this study, and therefore customers were selected randomly by the researcher. . Convenience sampling is choosing a sample that is easily accessible. Although it would not be a representation of the entire population, it is a good way of getting a lot of responses (Maylor and Blackmon 2005:196). Questionnaires were used because of the need to collect data from a large number of people.

Sampling Technique

A non-probability sampling technique was considered to be more appropriate for this research and practical. Limited resources and the inability to specify a sampling frame resulted in the use of non-probability sampling.

In this case the probability of each case being chosen from the total population is not known and it is not possible to answer research questions or to address objectives that require the making of statistical inferences about the characteristics of the population (Saunders et al 2007:207).

Analysis, Results and Discussion

The main objective of this study is to examine the quality of service delivery of retail banks in Ghana using the SERVQUAL instrument. It is to also ascertain customers' perception of quality and their opinion of the level of quality of service and customer satisfaction they receive from these banks using the SERVQUAL instrument.

Respondents Profiles

200 questionnaires were self-administered to customers of four retail banks in Accra the capital of Ghana. The questionnaire contained a section on customers' profiles, demographic factors that are believed to have an influence on the extent of customers' satisfaction of the services being provided. Majority of the respondents that is 57.5% were males and 42.5% were females. 50.5% have university education and 25.5% have Advanced level education. Majority of respondents 36% were between the ages of 30 and 39. 32.5% were between the ages of 25 and 29, 15.5% between the ages of 20 and 24 and 8.5% between the ages of 40 to 49. 20% of respondents had been with their banks for 0-6 months, 25.5% had been with their banks for6 months to a year, 36.5% had been with their banks for1-3 years and 36% had been with their banks for more than 3 years.

Figure 1
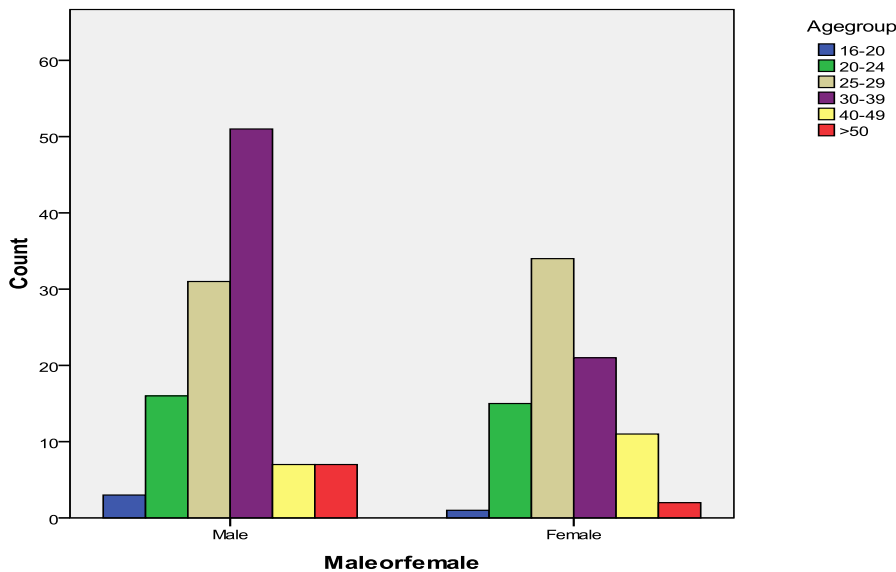
SERVQUAL Results
Customers Expectation of Quality
To test customers' expectation of quality in the four banks, the SERVQUAL scores for the five dimensions were summed up and divided by five to obtain an overall measure of service quality for Expectation. This is an unweighted SERVQUAL score. The weighted SERVQUAL score took into account the relative importance that customers attach to the various dimensions. The expectation scores were high across all five dimensions but particularly high on empathy. The

lowest expectation score was on Tangibles which indicate that customers regarded the other aspects of service delivery more important than the appearance and standard of physical facilities, equipment, personnel and communication.

Table 1: *Expectation Score*

Tangibles	Reliability	Responsiveness	Assurance	Empathy	Unweighted SERVQUAL score	Weighted SERVQUAL score
1235	1352	1380	1390	1392	1349.80	2.24

Customers Perception of the quality of service they receive

To test customers' Perception of quality service in the four banks, the SERVQUAL scores for the five dimensions were summed up and divided by five to obtain an overall measure of service quality for Perception. This is an unweighted SERVQUAL score for Perception. The weighted SERVQUAL score took into account the relative importance that customers attach to the various dimensions.

Customers' scores for their Perception of Tangibles were high, however customers score for Reliability was the lowest, indicating that customers do not find the chosen banks very reliable. The scores for Responsiveness and Assurance were also low. The score for empathy however was not as poor as expected, an indication that Ghanaian banks are not performing badly in that aspect. This may be due to the competitiveness of the banking industry in Ghana at present.

Table 2 : *Perception Score*

Tangibles	Reliability	Responsiveness	Assurance	Empathy	Unweighted SERVQUAL score	Weighted SERVQUAL score
1110	1048	1115	1135	1144	1110.40	.28

The level of Customer Satisfaction

Customers were also asked to show their level of satisfaction with the service being offered by the banks using the five dimensions on a four-point scale ranging from "very satisfied" to "very dissatisfied". The results indicate that most customers are satisfied with the quality of service they receive from their banks. A comparison of the results for service quality using the 22 statements that makes up the SERVQUAL instrument and the four-point scale used to find customers' level of satisfaction show that most customers even though would not rank the quality of service in terms of reliability very high in the 22 statements they would choose "satisfied" in the four-point scale. Thus on average even though 57.5% of customers are satisfied with the quality of service they are receiving they still want more to be done as only 36.1% on average were very satisfied customers.

Table 3 : *Customers' satisfaction with Tangibles*

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	82	41.0	41.0	41.0
	Satisfied	114	57.0	57.0	98.0

Very Dissatisfied	3	1.5	1.5	99.5
Dissatisfied	1	.5	.5	100.0
Total	200	100.0	100.0	

Table 4: **Reliability**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very satisfied	67	33.5	33.7	33.7
	Satisfied	122	61.0	61.3	95.0
	Very Dissatisfied	2	1.0	1.0	96.0
	Dissatisfied	8	4.0	4.0	100.0
	Total	199	99.5	100.0	
Missing	0	1	.5		
Total		200	100.0		

Table 5: **Responsiveness**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very satisfied	78	39.0	39.0	39.0
	Satisfied	98	49.0	49.0	88.0
	Very Dissatisfied	4	2.0	2.0	90.0
	Dissatisfied	20	10.0	10.0	100.0
	Total	200	100.0	100.0	

Table 6: **Assurance**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very satisfied	73	36.5	36.5	36.5
	Satisfied	121	60.5	60.5	97.0
	Very Dissatisfied	1	.5	.5	97.5
	Dissatisfied	5	2.5	2.5	100.0
	Total	200	100.0	100.0	

Table 7: **Empathy**

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Very Satisfied	61	30.5	30.5	30.5
	Satisfied	120	60.0	60.0	90.5
	Very Dissatisfied	1	.5	.5	91.0
	Dissatisfied	18	9.0	9.0	100.0
	Total	200	100.0	100.0	

The quality of service delivery of retail banks in Ghana

The quality of service delivery of the retail banks used is generally good according to this study. There are some aspects of service delivery that need to be improved considerably. The scores for the five dimensions used were particularly low on Reliability and Responsiveness, an indication that customers were not satisfied with those aspects of service delivery. The researcher believes because of the competitiveness of this industry currently this result coming from four major banks could be a reflection of the service delivery of the banking industry in Ghana with the exception of rural banks.

Conclusion

This study examined the quality of service delivery of retail banks in Ghana using the five SERVQUAL dimensions by Parasuraman et al 1990. It also ascertained customers' perception of quality and their opinion of the level of quality of service they receive from these banks using the SERVQUAL instrument. It went further to use the five dimensions to measure customer satisfaction.

The results from this study indicate that customers of the chosen banks want more to be done on the issues of Reliability, Responsiveness and Assurance. The score for Empathy however was not as low as was expected, an indication that Ghanaian banks are not performing badly in that aspect. This may be due to the competiveness of the banking industry in Ghana at present.

The results indicate that most customers are satisfied with the quality of service they receive from their banks. A comparison of the results for service quality using the 22 statements that makes up the SERVQUAL instrument, and the four-point scale used to find customers' level of satisfaction show that most customers even though would not rank the quality of service in terms of reliability very high in the 22 statements they would choose "satisfied" in the four-point scale. Thus on average even though 57.5% of customers are satisfied with the quality of service they are receiving they still want more to be done as only 36.1% on average were very satisfied customers. This is a challenge for retail banks in Ghana to do more to provide quality service to their customers.

Research limitations and direction for further research

Results from this study even though may reflect what is presently happening in the banking industry in Ghana in terms of service quality, it cannot be generalised as being the opinion of all customers of all Ghanaian retail banks. The limitations of the SERVQUAL model which researchers point out also mean that the construct validity of the research findings would be in doubt.

The researcher recommends that a lot more research work is done on this topic using a larger sample size, as this is particularly plausible now that more banks are entering into the industry.

The researcher also suggests that a purer sample is used by future researchers in their investigation of the subject so that they are able to get definite findings from their study.

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