Comparing Service Quality of Public, Private and Participation Banks Using the Servqual Approach: The Case of the Konya, Turkey

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Abstract: The banking sector plays an important role in the economic system of the country. Banks are intermediary institutions operating for profit. Developments in this sector can affect the economy either positively or negatively. Competition elements in the banking sector are effective in determining the dynamics of the sector. Banks are trying to provide competitive advantage to other banks. In order to achieve this, it is necessary to contact a good relationship with the customers and satisfy the customers. One of the most important issues in the banking sector is the evaluation of the service quality. For this reason, banks are taking care to provide different and better service quality to their customers. Banks often try to be competitive advantage by measuring customer satisfaction. If there is dissatisfaction with any kind of service, developments are made in the related services. The purpose of this article is to compare the expectations and perceptions of customers regarding the service quality offered by the Public, Private and Participation Banks in Konya, Turkey. In this paper, SERVQUAL scale was used to measure service quality. SERVQUAL scale, one of the most used measurement models in the literature, is a multidimensional research instrument. The research is designed to compare the differences between perceived and expected service quality for the three bank types with their sub-dimensions.

Keywords: Banking, Private, Public and Participation Banks, Service Quality, Servqual Scale.

INTRODUCTION

Banks play an active and important role in the financial and economic development of a country. An effective banking system greatly affects the growth of a country in various sectors of the economy. In the banking sector, practitioners face an enormous number of challenges in the global marketplace. It is very important for banks to adopt the newest information technology system to better understand changing customer needs and compete more effectively with global organizations. The key for achieving this is to remain competitive and frequently improve the quality of services to better meet customers' needs, and the key to providing superior services is to clearly understand and suitably respond to customers' expectations because customers compare perceptions with expectations in evaluating the quality of a firm's service offerings [13,19].

Quality is an important issue in our real life, which is considered to be a very important concept. This is considered a strategic organizational weapon. Marketing researchers assert that providing high quality service and ensuring customer satisfaction has become strategically important for companies to survive in competitive struggle. Customer satisfaction and loyalty is "the marketplace currency of the twenty first century" [23]. Better quality of services offered by the bank has a positive effect on satisfaction of its customers and it directly contributes to profitability of banking industry [11].

Banking sector where the product is service, have to measure the quality of service in order to know how they are assessed by customers and to better understand customer expectations. This can only be done by determining customer satisfaction [1].

Service quality is a concept that has been of great interest to both academicians and practitioners for recent years. There is a lot of different "definitions" of what is meant by service quality. Grönroos [9] defined service quality as a consequence of comparing consumers' expectations and perceptions. Similarly, Parasuraman *et al.* [16], defined: "*Service quality as perceived by the customer is the degree and direction of discrepancy between customer service perceptions and expectations*" [16]. Delivering quality service means conforming to customer expectations on a consistent basis [14].

In general, customers tend to compare services they "experience" to services they "expect". If the experience match the expectation, service is satisfactory. Service quality (SQ) in modern quality conception is a comparison of perceived expectations (E) of a service with perceived performance (P), leading to the equation SQ = P-E [14].

Various methods of measuring service quality have been developed since service quality expectation varies according to each consumer. Some of these methods used in the literature are SERVQUAL, SERVPERF, Gap Model, Grönroos Model, Data Envelopment Analysis, Service Barometer and Critical Event Method [9]. The most used model for measuring service quality is the SERVQUAL model. It was developed by Parasuraman, Zeithaml and Berry in 1980s and refined over the 1990s [17,18,15].

In this study, SERVQUAL measurement model was used to measure service quality. The model is calculated on the basis of service quality dimensions (perceived quality - expected quality) based on the average SERVQUAL score.

The aim of this research to compare customers' expectations and perceptions towards the quality of services provided by Private, Public and Participation Banks in in Konya province of Turkey. Konya is a major city in the Central Anatolia Region of Turkey. It is the seventh-most populous city in Turkey. Since Konya is one of the economically and industrially developed cities in Turkey, it reflects the general case of Turkey. Therefore, in this study, we handle quailty service of Private, Public and Participation Banks in Konya. This research is designed to examine the differences between perceived and expected service qualities for the three bank types were analyzed along with their sub-dimensions. This paper is the first research to compare the service qualities of three different banking sector in Turkey. The results obtained from various statistical analysis were evaluated in terms of significance and consistency.

METHODOLOGY

SERVQUAL scale is a fundamental instrument in the marketing literature to evaluate the quality of services [17,18]. This instrument has been widely used by both managers [18] and academics [2,4] to determine customer perceptions of service quality in various services [22]. In the measure of service quality, the Servqual scale was used by Landrum et al. [12] and Datta and Vardhan [6] in the education sector; Ramamoorthy et al. [20] in the insurance sector; Cui et al. [5], Yılmaz et al. [24], in the banking sector; Juwaheer [10], Filiz and Kolukısaoğlu [8] in the tourism sector; Bakan et al. [3] and Rezaei et al. [21] in the health sector.

Parasuraman et al. [16] determined ten dimensions that assessed service quality [16]. Then, this ten dimensions reduced into only five ones by factor analysis. Researchers agree that these dimensions are in appropriate dimensions that reveal customers' expectations and perceptions. This new model is called "Servqual". The five dimensions included in the questionnaire are: Tangibles, Reliability, Responsiveness, Assurance and Empathy [17,25].

Tangibles (1-4): The appearance of physical facilities, equipment, personnel and advertising materials.

Reliability (5-9): The ability to provide accurate and reliable service

Responsiveness (10-13): The tendency and promptness of employees to serve customers quickly and clearly.

Assurance (14-17): The ability of employees to inspire trust and confidence

Empathy (18-22): Understanding the personal needs of customers and to deal with them individually.

The Servqual survey consists of two parts with these five service qualities. The first section is comprised of expectations of the customer while the other section is based on the perceived service quality. Each section has 22 items. The survey in this study "Strongly Disagree" to "Strongly Agree" ranging from five-point Likert scale was used. Servqual service quality evaluation is based on the calculation of the difference between the points given by the customers to the pairs of perception-expectation expressions. In this case, the Servqual score is calculated as follows.

Servqual Score (SS) = Perception (P) – Expectation (E)

The Average Servqual Score is calculated by using Servqual scores for each dimension (k indicates the number of dimensions). Average Servqual Scores (ASS) is obtained in two step.

In the first step, The SERVQUAL scores given for each customer in the corresponding dimension are summed and divided by the number of expressions that consist of the dimension.

$$SS = \frac{1}{k} \sum_{i=1}^{n} \left(P_i - E_i \right)$$

In the second step, the numbers obtained in the first step for the NNN number of customers are summed and divided into sample size [24].

$$ASS = \frac{SS}{n}$$

In order to obtain the total service quality score (TSQS), the scores calculated for the dimensions are summed and divided by the number of dimensions.

$$TSQS = \frac{1}{k} \sum_{k=1}^{K} ASS \quad \text{(Unweighted SERVQUAL Scores)}$$

This value is the unweighted SS [7,24].

If the service quality that the customer perceives is satisfying expectations, there will be little or no difference between perceived and expected. In this case evaluation can be made that there is quality in the service [24].

Service quality measurement result revealed three cases;

1. $P > E$, then customers are highly satisfied. (High Quality)
2. $P = E$, then customers are satisfied that the quality of service is equal to the expected level. (Correct Quality).
3. $P < E$, then customers are dissatisfied (Low Quality).

The Hypotheses of the study
In general, to measure the quality of service and whether it is sufficient, it is analyzed with the following hypotheses. F or t tests are usually used in these analyzes [24].

H_0: There is no significant difference between customer expectations and perceptions of the provided services.

H_1: There is a significant difference between customer expectations and perceptions of the provided services.

Hypotheses used when comparing the quality of service of three different banking sectors:

H_0: There is no significant difference between the service qualities perceived on the basis of the quality dimensions of the three banking sectors.

H_1: There is a significant difference between the perceived service qualities on the basis of the quality dimensions of the three banking sectors.

Application
The purpose of this study is to statistically analyze whether there are differences between the quality of services that the three different bank customers expect and perceive.

Sample
The research population consists of public, private and participation bank customers in Konya. Since the full list of the customers of this bank is not available, bank customers were randomly selected in randomly selected time periods by the banks during a month (April 2017) and a questionnaire was applied to the volunteers who will answer the questionnaire.

The sample is 250 public banks, 200 private and 150 participation bank's customers. The questionnaire consists of two parts. In the first part of the questionnaire, there are questions about the demographic characteristics of customers. The second section contains the SERVQUAL scale consisting of 22 questions. Since 15 public bank customers, 7 private

bank customers and 19 participant banks were found not to mark the survey fully, the analyzes were made on a total of 559 customers. In this case, the return rate of this survey is 93%.

Analyze

In the study, reliability analysis was performed first, and then service qualities were compared by calculating unweighted SERVQUAL scores for public, private and participating sector banks. Hypotheses were tested at 95% confidence level.

Table-1: Cronbach's α value of each Construct

Construct	Dimension	Items	Cronbach's α
Service Quality	Tangibles	4	0.883
	Reliability	5	0.781
	Responsiveness	4	0.858
	Assurance	4	0.907
	Empathy	5	0.768
	Overall	22	0.879

The Cronbach alpha coefficients were obtained as shown in Table 1. The alpha coefficient ranges from 0 to 1. In case of the alpha coefficient close the 1, the reliability increases. For this reason, our scale can be regarded as reliable in dimensions and overall.

The demographic characteristics and percentages of the survey participants are given in Table 2 below.

Table-2: Demographic Characteristics of the Sample

Characteristics	Definition	Frequency	Percent
Gender	Woman	259	46,3
	Man	300	53,7
Banks	Public	235	42
	Private	193	34,5
	Participation	131	23,4
Jobs	Public	112	20
	Private sector	235	42
	NGO	5	0,9
	Retired	53	9,5
	Other	154	27,5
Age Groups	Under 25	180	32,2
	26-34	215	38,5
	36-45	93	16,6
	46-60	45	8,1
	Over 60	26	4,7
The duration of the customer's agreement with the bank	Under 2	136	24,3
	2-5	216	38,6
	5-10	138	24,7
	Over 10	69	12,3
Education Status	Primary School	25	4,5
	Middle School	36	6,4
	High School	138	24,7
	University	332	59,4
	Graduate	28	5

Table 2 shows that the distribution of the participating costumers of gender is close to each other. When the bank type is taken into consideration, it is observed that the highest percentage is 42% in the public bank, the second highest percentage is the private bank 34.5% and the participation bank is 23.4%. When the other variables are considered: for the work situation, the highest percentage is in the private sector (42%), the lowest percentage is NGO (5%); The highest percentage for age groups is "26-34" (38.5%), the lowest percentage is "Over 60" (4.7%); The highest

percentage for The duration of the customer's agreement with the bank is "2-5" (38.6%), the lowest percentage is "Over 10" (12.3%); The highest percentage for education is the university (59.4%) and the lowest percentage (5%).

SERVQUAL Analysis for Public Banks

Table 3 and Figure 1 show that Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for public banks. There are differences which are not so great in customer perceptions and expectations regarding public bank services in all SERVQUAL dimensions. Negative difference means that the service quality that the public bank customers perceive is lower than the service quality that they expect. The difference in Responsiveness dimension is higher than other service dimensions. The order of difference between dimensions from high to low is Reliability, Empathy, Assurance and Tangibles.

Table-3: Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for public banks

SERVQUAL Dimension	Perception	Expectation	Difference
Tangibles	3,721	3,962	-0,240
Reliability	3,629	4,486	-0,857
Responsiveness	3,447	4,406	-0,960
Assurance	3,712	4,452	-0,740
Empathy	3,385	4,160	-0,775

Total service quality score (TSQS), $TSQS = \dfrac{1}{5} \sum_{k=1}^{5} ASS = -0,714$

The "Q11: Bank staffs provide fast service to their customers" questions in the Responsiveness service dimension have higher difference than the other questions (-1,23). The perception that the bank staff does not provide fast service to the customers can be the result of the inadequacy of the bank staff being inadequate or the staff making the customer operations slow. Negative differences in all service dimensions indicate that public bank customers are not satisfied with the services they provide.
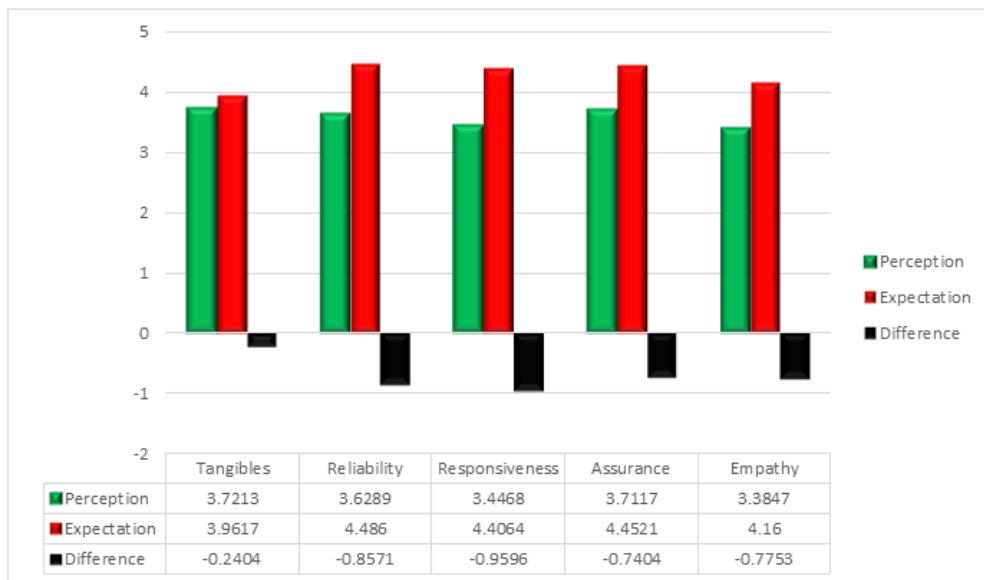

	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Perception	3.7213	3.6289	3.4468	3.7117	3.3847
Expectation	3.9617	4.486	4.4064	4.4521	4.16
Difference	-0.2404	-0.8571	-0.9596	-0.7404	-0.7753

Fig-1: Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for public banks

It may not be enough just to compare perception, expectations and differences as numerical values. For this reason, the hypothesis test is required to make a statistical decision. In this section, t-test was performed to investigate whether the difference between customer perceptions and expectations of the service offered by the public bank in service dimensions was statistically significant or not. t-test results are given in table 4.

H_0: There is no significant difference between customer expectations and perceptions of the provided services in public banks.

H_1: There is a significant difference between customer expectations and perceptions of the provided services in public banks.

Table-4: t-test For Public Banks

SERVQUAL Service Dimensions	t value	p value
Tangibles	2,947	,003
Reliability	14,051	,000
Responsiveness	12,663	,000
Assurance	11,374	,000
Empathy	10,286	,000

As a result of analysis, t value of all dimensions was found to be statistically significant at the level of 5% significance (p<0,05). This result shows that the public bank does not satisfy the expectations of the customers in all SERVQUAL service dimensions.

SERVQUAL Analysis for Private Banks
Considering Table 4 and Figure 2 for the differences in private bank service sizes, it is seen that the highest and lowest dimensions are the same as the public bank. Respectively, Responsiveness and Tangibles. The order of difference between dimensions in private bank from high to low is Responsiveness, Empathy, Reliability, Assurance and Tangibles.

The "Q13: Bank staff are never too busy to answer customers' needs." questions in the Responsiveness service dimension have higher difference than the other questions (-1,05). The perception that the bank staffs are busy can be the consequence of the bank staff's operating density is excessively high. There is a similarity between "private bank" and "public bank" results about customer satisfaction. Negative differences in all service dimensions indicate that customers are not satisfied with the services they provide.

Table-4: Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for private banks

SERVQUAL Dimension	Perception	Expectation	Difference
Tangibles	3,990	4,229	-0,240
Reliability	3,915	4,631	-0,716
Responsiveness	3,702	4,554	-0,852
Assurance	3,885	4,593	-0,709
Empathy	3,667	4,386	-0,718

Total service quality score (TSQS), $TSQS = \dfrac{1}{5} \sum\limits_{k=1}^{5} ASS = -0,646$

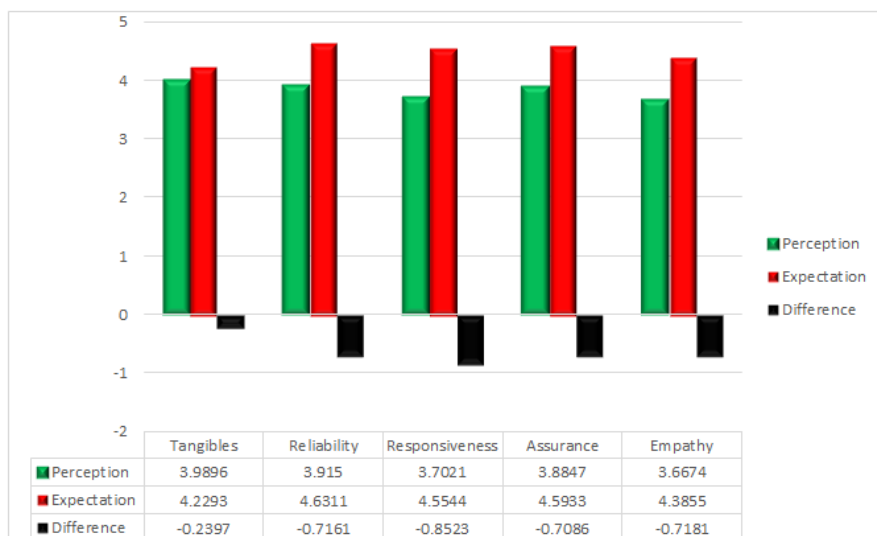|	Tangibles	Reliability	Responsiveness	Assurance	Empathy
Perception	3.9896	3.915	3.7021	3.8847	3.6674
Expectation	4.2293	4.6311	4.5544	4.5933	4.3855
Difference	-0.2397	-0.7161	-0.8523	-0.7086	-0.7181

Fig-2: Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for private banks

H_0: There is no significant difference between customer expectations and perceptions of the provided services in private banks.

H_1: There is a significant difference between customer expectations and perceptions of the provided services in private banks.

T-test results for the private bank are given in Table 5.

Table-5: t-Test For Private Banks

SERVQUAL Service Dimensions	t value	p value
Tangibles	3,734	,000
Reliability	12,100	,000
Responsiveness	12,236	,000
Assurance	11,530	,000
Empathy	9,844	,000

As a result of analysis for private bank, t value of all dimensions was found to be statistically significant at the level of 5% significance ($p < 0,05$). This result shows that the private bank does not satisfy the expectations of the customers in all SERVQUAL service dimensions like public banks results.

SERVQUAL Analysis for Participation Banks

As can be seen from Table 6 and Figure 3, Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for participation banks is different from public banks and private banks. The most remarkable difference is the tangibles dimension. Participant bank customer perceptions are higher than customer expectations for this dimension. Considering this service dimension can be think that customers are satisfied. Conversely, other dimensions have negative difference between customer perceptions and expectations. These negative differences are close to each other (-0,44 to -0,32). Moreover, it is observed that the difference in the participation bank is lower than that of the public banks and private banks. Thus, it can be considered that the dissatisfaction of the participation bank customers is lower than the other bank types.

Table-6: Customers' mean scores of expectations and perceptions towards the quality of services in SERVQUAL dimension for participation banks

SERVQUAL Dimension	Perception	Expectation	Difference
Tangibles	3,968	3,853	0,115
Reliability	4,081	4,484	-0,403
Responsiveness	4,017	4,466	-0,448
Assurance	4,275	4,616	-0,342
Empathy	3,898	4,226	-0,328

Total service quality score (TSQS), $TSQS = \dfrac{1}{5}\sum_{k=1}^{5} ASS = -0,281$

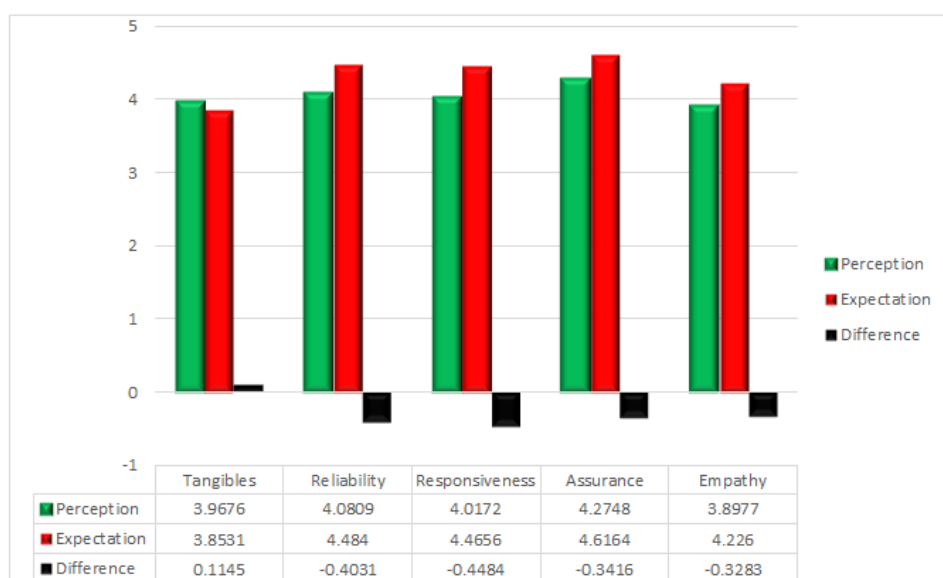|	Tangibles	Reliability	Responsiveness	Assurance	Empathy
■ Perception	3.9676	4.0809	4.0172	4.2748	3.8977
■ Expectation	3.8531	4.484	4.4656	4.6164	4.226
■ Difference	0.1145	-0.4031	-0.4484	-0.3416	-0.3283

Fig-3: Customers' mean scores and differences of expectations and perceptions towards the quality of services in SERVQUAL dimension for participation banks

H_0: There is no significant difference between customer expectations and perceptions of the provided services in participation banks.

H_1: There is a significant difference between customer expectations and perceptions of the provided services in participation banks.

t-test results for the participation bank are given in Table 7.

Table-7: t-Test For Participation Banks

SERVQUAL Service Dimensions	t value	p value
Tangibles	-1,358	,176
Reliability	5,950	,000
Responsiveness	6,747	,000
Assurance	2,956	,003
Empathy	3,945	,000

As a result of analysis for Participation bank, only t value of " Tangibles" dimension was found to be statistically not significant at the level of 5% significance (p>0,05). This result demonstrates that the perceptions and expectations of the customers in Tangibles dimension are parallel, that the perceptions of customers with high expectations are high, and vice versa.

The results of the t-tests show separately whether the difference between customer perceptions and service provided by 3 different banks is statistically significant or not. Anova test was performed to investigate the difference between perceived and expected service quality scores statistically in terms of three different banks sectors. Anova test results given in Table 8.

Table-8: Comparison test of service quality scores in terms of three different banking sectors

SERVQUAL Service Dimensions	F-value	p-value	Rank
Tangibles	5,819	0,003	Participation >Public=Private
Reliability	14,338	0,000	Participation >Public=Private
Responsiveness	12,237	0,000	Participation >Public=Private
Assurance	8,328	0,000	Participation >Public=Private
Empathy	10,045	0,000	Participation >Public=Private

As a result of the ANOVA test, the difference between the three banks were found to be statistically significant at the level of 5% significance ($p<0,05$) in all dimensions. Tukey Test which is a post-hoc test was performed to determine the difference between the banks. The ranking of the banks according to the Tukey test is given in Table 8. Table 8 shows that the satisfaction level of the participation bank customers is higher than the public bank customers and private bank customers. Moreover, it is seen that there is no difference between the satisfaction levels of public bank customers and private bank customers.

RESULTS

The Banking sector is operating in a rapidly developing and competitive environment. In this competitive environment, banks need to improve the quality of service in order to provide superiority to other banks. If customers are not satisfied with their banking services, the bank should make improve to the related services. The development of this dissatisfaction may be possible if they are measurable. In this study, SERVQUAL scale was used to measure the perceived and expected service quality of the customers of three types bank. The results obtained from the analysis are given in tables 1-9. The findings from these tables are summarized below:

Table-9: Service Quality Scores for three Bank Sector

SERVQUAL Service Dimensions	Difference/Public	Difference/Private	Difference/Participation
Tangibles	-0.240	-0.239	0.115
Reliability	-0.857	-0.716	-0.403
Responsiveness	-0.960	-0.852	-0.448
Assurance	-0.740	-0.709	-0.342
Empathy	-0.775	-0.718	-0.328
Total	-0.714	-0.646	-0.281

- For all three types of bank customers, there are differences between the service quality they expect from banks and the service quality they perceive.
- This result indicates that the customers are not fully satisfied with the services.
- Taking into account all service dimensions, the total service quality scores are -0.714, -0.646 and -0.281 for the public, private sector and participation banks respectively.
- Total service quality scores indicate that customers are dissatisfied with the banks.
- Especially for all three bank types, it is remarkable that the dissatisfaction for the "Responsiveness" service ranks first.

According to the results of the analysis, it was determined that generally the service quality given by the banks is under the expectations of the customers. It is shown that only the Participation Bank customer's perception is over the customers' expectations in tangibles dimension. Customers is satisfied that participation bank's appearance of physical facilities, equipment, personnel, and communication materials. Considerable regulations should be made in the Responsiveness dimension which is the highest dissatisfaction for all banks. Bank staff should be able to provide faster, more practical and more reasonable solutions to their customers. Banks should make the necessary improvements and then measure again whether the level of satisfaction of the customers increases. The bank that obtains customer satisfaction provides superiority to other banks.

The fact that only one province is considered in the study and the sample volume is small narrowed the inference of the study. This study can be repeated for all provinces in Turkey. Thus, the sample size increase and a general result can be obtained for the service quality of the bank in Turkey. It should be determined whether customer satisfaction has changed on the basis of region and province.

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