

Impact of Service Quality on Customer Satisfaction: A Case of National Bank of Pakistan

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Abstract

The purpose of the research paper is to collect information about the impact of service quality on customer satisfaction in National Bank of Pakistan. In business world it is believe that customers are considered the impotent to run every kind of business and makes profit. Therefore, studies need to focus the changing role of banking system. To test the impact of service quality on customer satisfaction the data collected from 150 customers of National bank of Pakistan. The statistical populations of the research are the customers of National banks and the data was collected using the questionnaire and also the data has been analyzed using SPSS software. The results of the study indicate that there is positive significant relationship among service features. Service quality and customers complaints.

Key Words: Banking Sector, Serives, Quality, Customer Satisfaction.

Introduction

In service industry investigation has shown that customer loyalty is much more important for every type of businesses. In businesses customer loyalty and customer satisfaction is always emphasis because customer

loyalty increase the industry profits 25%. Service quality that a business's provides to the customer is exaggerated the customer satisfaction. (Tang2, 2014).

In the field of service industry like banks provide the admirable services to accomplish customer loyalty which is crucial goal of every business organization. Studies of relationship between service quality and customer satisfaction in banking system are narrow, but the current studies of banking system generally do not account for altering the function of banking industry. Service quality given to customer is much more essential to analyzing the achievement or disappointment of any business organization. Since there competitors provide service level to consumer (Lo Liang Kheng, 2010) .

Every business organization want to increase the profit level and minimize the cost of production. Profit can be maximize through increase in sale. One of two the aspect that help to increase in sale are customer loyalty and customer satisfaction. Because if the customers are loyal with the company then appreciating the customer retention and greater productivity. For this purpose every business organization work hard to win the heart of customer by satisfying them through the service station they provide. When the observation of company brand is worthy in the eyes of customer they will always keep on loyal with the company brand. Thus consumer will always have a preference the product and service that give maximum remunerations and satisfaction that a customer need from any business industry. But how will the organization know whether the consumers' intake habits have altered, or if they are well work for? With the increasing number of business and rivalry every business try hard to win the consumer loyalty and satisfaction through as long as the outstanding services. (AGBOR, The Relationship between Customer Satisfaction and Service Quality, 2011) .

Customer can be motivate with respect to any company through there accomplishment and behavior. Business organization consumed a large amount of money to create customer loyalty but overlooking the important characteristic of enhancing customer motivation in order to accomplish their monetary and non-monetary goals. Today, because of strong competition opposition companies motivate the customer by providing innumerable schemes or encouragements to winning customer hearts and minds. By motivating customers can enhance their company sales and returns as improved service quality and satisfy the customer demand.

A large number of service industries pay no attention to evaluate customer satisfaction and motivation. However, many researched confirmed that customer satisfaction and motivation contribute the overall company performance. Service sectors must have the ability to understand the specific needs of the customer and solve them in well-mannered behaviors. (muhammad bilal ahmad, 2102) .

The main persistence of this research is to measure the influence of motivation and service quality toward development of customer satisfaction for banking service sectors and to assist the banking services is to outcome the various measure that can be implemented to motivate and empowered the customer. Customers who are motivated and sanctioned can shows optimistic or adverse image to the company. Therefore, encouraged and satisfied customers are impotent value for the organization.

Valuation of Service quality how well the banking sector provides the better services to his customers. Customer satisfaction measure how products and service provide by the company to meet the customer satisfaction and anticipation. Customers are becoming most key in today's business. (Thaku, 2013).

Thus, customer satisfaction and service quality and customer loyalty has been measured very important to help to expand the overall enactment of banking industry. Customers are the most significant for any business and to keep them gratified is the result of fulfill and enchantment their probability and to increase them and to as long as service quality to customer is essential accomplishment. In today's world, banking sector provide various banking services with its different departments which are very important while dealing with customer. Banks makes its profit through functional activities of these subdivisions. That is

why; general banking actions does mean a lot for a bank. If a bank can figure out its exceptional enactment in general banking through adequate its consumer then it is imaginable for that specific bank to gain modest benefit from the market and acquisition larger market shares and profit. (Nyam, 2111).

Service superiority means high consumer satisfaction. . There is over-all settlement that the banking sector has no familiar and identical scales with which to extent consumers' observations of the excellence of the bank's service. As a result, achievement a modest benefit by proposing high-quality service is becoming progressively more significant for persistence in this segment. On the other hand, the distinctive characteristics of services. Given that high-quality services can improve purchaser retention rates, invite new consumers over word-of-mouth, rise efficiency, lead to greater market share, decrease operating costs and workforce incomings, and recover financial enactment, profitability, and morale among employee. (Sanjuq, 2014)

On the other hand, service quality in public sector organization is slow and further make complications in determining conclusions, superior examination from the public and press, of lack of restrictions to act in a worse by a random fashion and constraint for decisions.

Background of the Study

The commercial banks acting a vital roles in global economies and providing superior services to their customer that create beneficial perception and long-lasting image in the eyes of bank consumer's. The motivation of bank customers plays a major role achieving the higher level of profits and to improve services and go on competitive. Consumers services are well thought-out of any business industry and it define the yet to come of any enterprise. The quick change in technology associated to internet are primary the ultimate ways how to different business are attract and this put on the same for an organization with its customer. It is difficult to recognize the consumer satisfaction and service quality because the services is vague. Because of intangible nature of services it is difficult for the consumers of banking industry to evaluate the preferred consequences of the services. As consumers analyze their level of satisfaction and services provides by the organization. As a result professionals says that consumer satisfaction should be the important principle of all the service firms as it is the key sign of firm's performance. Customer loyalty and satisfaction is demonstrated to be the major contributing factor for long term survival and monetary performance of the company and also consumers are reflected as final judges to analyze the quality level of product and services offered.

So, it can be held that enhancement in quality standards carry optimistic results for service industry. The main determination of this investigation is to quality services given to ultimate end user of product and consumers and determine the relationship between services quality and consumer satisfaction. To acquire the reactions, research was directed in a service industry (bank) to collect information from real-world. For this determination National Bank were nominated that is one in Pakistan.

National Bank Pakistan is one of the leading bank with around 50 year of experience. In addition, the bank operate 1281 branches all over Pakistan including 22 Islamic banking branches, National Bank has assets over Rs.1 million. The bank ordinary shares are listed on all three stock of exchange in Pakistan (Qadeer, 2013).

For the reason that customer satisfaction is the main worry of business segments of today, researchers are always accompanying research about the customer's services on what communicates to their satisfaction. Furthermore, because this problem of satisfaction concerns the most changeable participant in the business atmosphere (the clients), who remains the key personality that keeps the business in procedure; and because satisfaction differs and changes among persons, there is a need for continuous research in this region. Even though there are other issues such as price, product quality other than service quality that determine customer satisfaction. The best determining of customer satisfaction when it move toward to service

segments. Moreover, providing quality services is the aims when it come from to organization with respect of customer satisfaction in the business organizations.

Problem Statement

In banking sector is one of the massive field of services. Now people have lot of choices for the banking services. For that reason, the main problem is the impact of service quality and service feature and complaints on consumer satisfaction and how the consumers are loyal with the product and services of organizations and by what means service quality effect the consumer satisfaction 'The banking services had grown in numbers with a lot of bank branches. Therefore, also have tough competition in banking field.

Research Objectives

The main purposes of this study are to look at the impact of service quality and Consumer loyalty through customer satisfaction. The objectives are:

1. To define the relative significance of each of the service quality dimensions
2. To look at the relationship of service quality to customer satisfaction.
3. To study the relationship of customer satisfaction to consumer loyalty.
4. To examine whether consumer satisfaction facilitate the association of service Quality to customer loyalty.

Significance of the Study

The research ascertains the significant quality scopes to Pakistan bank to empower the bank to change plans and improve the quality of service delivery. This will increase the rivalry position of the Bank in the banking business and confirm the persistence of the bank, particularly in an era of fierce competition. Over and done with determining the level of consumer satisfaction and avoid the propensity of present consumers, and shift to a rivalry bank. In addition, the research will help as a guide for Pakistan Bank to improve plans that will improve overall service delivery, specifically in regions where the gap between expectancy and observation so widespread to expand consumer satisfaction. Pakistan Bank would provide relative compensations to become the most desired bank in the banking industry and this will helpful in future for the banking sector to become provide unlimited service benefits that every consumer want from every business organization and also helpful for the banking industry to retain the customer and remain loyal with the organization. Acquiring new consumers is an expensive for the business so it's vital that some of them become loyal to organization and return for repeat purchases. This not only fruitful for the organization to ear maximum profits and revenues but also could ultimately led them to bring new consumers. However, delivering excellent consumers services is much more important for the service industry to become loyal with the organization and this will also significant in future for the banking industry to provide the superior banking service quality to satisfied the consumer and this will beneficial for the organization to gain maximum profits returns.

Literature Review

Service Feature

The objective of this research paper is to measure the customer service quality in banking industry concerning various service feature delivered by the bank and with devotion by their relevant banks. Service feature is considered by a range different services. An energies is also put to search out different service scopes may increase customer satisfaction, service quality and decrease the customer complaint in a healthier way. Conclusion shows that customer complaint, service feature and service quality has important

relationship with customer satisfaction in banking industry. as a result, research has been conducted to know the explanation in relation with service feature, service quality, are the main aspect in the direction of customer satisfaction and customer complaint (Khan, Impact of Service Quality on Customer Satisfaction and Customer Loyalty, 2014).

Another study has shown that improving customer services and features to increase consumer holding and reduces the consumer complaint of banking services provided by the banks. Therefore, association among these factors resulting increase the consumer loyalty and decrease the consumer complaint. The research give the authentication of several factor such as why consumer change banks more frequently. (Onditi, 2012).

Every organization know that key to success for every business is consumer. Organizations who provided superior customer values gain chance to take consumer from the opposite competitors. The study determined that banks should concentrated on refining the consumer services. Service feature for countless customer satisfaction and reducing customer complaints. The study finds that there is a positive and significant association between customer satisfaction and creates of service quality like compliance, (Hafeez, 2012).

The aim of the research is to recognize that the measurement of service feature and consumer complaint on the pleasure of banking service sectors. The study explore the correlation between service feature and consumer complaint in banking industry pleasing into both outside and inside viewpoint. The conclusion of the study placed in indication two key outcomes. The primary is associated to service quality that is consistency, safety, rapidity, and ease of access. Secondary, involve consumer satisfaction. The study found that the banking industry consumer and non-consumer obviously do not creates a differences. (Brito2, 2010).

The study found that service features in banking sectors of Pakistan. The aim of this research is to know the impact of service quality on banking customers. Six service feature dimensions are trustworthiness, efficiency, awareness, fulfillment, safety / secrecy and website design have been established based on the literature review. These factors are important with respect to satisfaction of consumers and have significant positive impact on customer satisfaction. (Sakhaei, 2014).

Consumer's satisfaction is important in service industry like banking sectors. With the passage of time feel that consumer's satisfaction is important. Study found that services features dimensions are such as reality, consistency, responsibility, sympathy, and guarantee. Study conclude that these five dimensions are positively influenced on consumer behavior in term consumer satisfaction. (Karim, 2014).

Consumer Complaints

Studies concluded that serval service organization focus to retain the consumers and provide better services. The main factor are service focused on service features, consumers complaint and service quality. The researcher has found that consumer complaints and service feature have major impact on customer satisfaction. The research had additional enactment both straight and unintended effects on satisfaction. Observed performance and satisfaction are relationship with consumer levels. Study also measured that consumer complaints which has been nor solved also have biggest impact on consumer satisfaction and behavior toward the services by the banking sectors (Amir, 2011).

The research was plan interrogate the effect of service quality on consumer satisfaction in banking service sector, superior consumer service feature and service quality exert greater consumer satisfaction. The research measure that service features and service quality is accomplish successfully have positive impact on consumer behavior. so banks have made more and more collaboration with the customers and

communicate the problems they are faced and then the company makes an efforts to solved the consumers complaints and that so consumers are loyal with company. (Naeem, 2009).

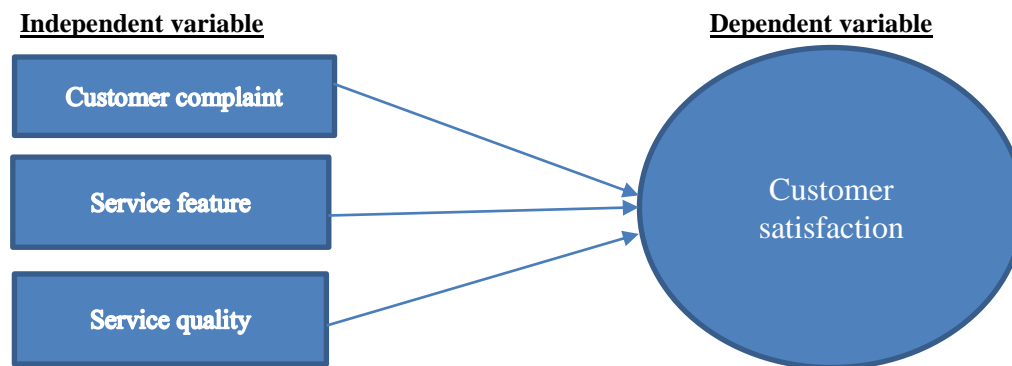
The study effort to condense literature review on consumer satisfaction in relation to service quality, feature in the direction of banking industry. Providing excellent service quality and products to consumer does not only mean to satisfy the consumer. The company should solve the consumer complaints through numerous service improving approaches.it is compulsory to find the influence of failure and consumer feedback for survival, victory and success of company. (Chidambaram, 2012). The study found that consumer satisfaction in relation to service quality and consumer complaints have different type of impacts.in this paper, study recommend that direct complaints have positive impact on satisfaction.so, the number of complaints should be overcome by the organization that dealing with complaints. Relating with direct complaining consumer, indirectly complain consumers are more likely to repeat the acquiring and come to be trustworthy consumers. (KANG Jian1, 2009).

Service Quality

The study was conducted to search out the impact of service quality on consumer satisfaction in banking sector. For this purpose service quality is measured by consistency, functions, receptiveness service design and guarantee. Service quality support the customer with different dimensions such as closeness, consumer values. The study is conducted with a sample size of 143 banking consumers. There is positive association between service quality and consumer service quality. Finally, further research paid attentions to improve the service quality. Because, service quality is vital to consumer satisfaction. (S.SIVESAN, 2012).

With respect to consumer satisfaction of banking sectors. The consumers stay loyal with the banking either long tenure or short tenure.in long tenure consumers do not moved to other services provided by the banking and consumers with short tenure may affected by other superior service provided by the banks. Association of service quality involve of two features such as satisfaction and loyalty, the consequences of the research shows positive relationship. (Leila Rahmani-Nejad, 2014). The purpose of the study is to know the impact of service quality on consumer's satisfaction. Because every consumer around the world are quality conscious. And consumer demand is enlarged for better service quality. The study found the five dimensions that added to service quality are consistency, receptiveness, sympathy, guarantee, and perceptibility dimensions in that order. The consumers is motive for business and superior services deliver to consumers at all time. (Agbemabiese George Cudjoe, 2015). The researcher found that how consumers can be evaluated that is mainly important for the banking industry. Rendered superior service quality to consumers is important not private businesses but also to public firms. To improve service quality to stay loyal with consumers is important for the firms and finally, there is positive and significant relationship with service quality and consumer satisfaction. (PANSOO KIM & JANG-HYUP HAN, 2013)

Research Model



H1: there is positive and significant relationship between customer complaints and customer satisfaction.

H2: there is positive and significant relationship between service quality and customer satisfaction.

H3: there is positive and significant relationship between service feature and customer satisfaction.

Methodology

Researcher describe how we collect the data and what type of methodology we used in research paper. Quantative research is used for the study and it also explain which method is used to collect the data. Moreover, questionnaire is used to collect the data from respondents of National Bank.

Population Size

In this research paper population consist of consumer of okara. Current study started the effect of service quality on consumer satisfaction with sample size of 100 consumers of National Bank. The study is limited to consumers of banks which are located in okara Pakistan.

Data Collection

There are different techniques of gathering the data. Such as primary and secondary. Primary data is collected from new or fresh sources like surveys, interviews, observation. While secondary sources are the data sources which is already published like documentary, journals. For this purpose, Questionnaire technique is used as a source to collect the data. The reason for this choice of data collection instrument was because, based on my research method which was quantitative method; questionnaire was the best way to collect quantitative data. The questionnaire were made under five point Likert scale. (Amaanda, 2011), (Silva, 2014)

Sampling Technique

Different sampling technique is used by the researcher. There are two types of sampling techniques are probability sampling and non-probability. in this paper researcher use the probability sampling type simple random sampling technique.

Data Analysis

Different data analysis programs are used to analyze the data. The Quantative method entails statical analysis. For this research statical package for social sciences (spss) software is used for the analysis of data.

Reliability Statistics

Chron bach alpha is reliability coefficient which tells about the validity of instrument/ reliability of instruments. The value range from 0 to 1 more the value more reliable instrument is.

Cronbach's Alpha	N of Items
.985	25

The value in the above table of reliability analysis shows that chron bach alpha is above 0.6 internal consistency is also good in the scale.

Correlations

		Service feature	Customer complaints	Service quality	Customer satisfaction
Service feature	Pearson Correlation	1	.882**	.681**	.590**
	Sig. (2-tailed)		.000	.000	.000
	N	150	150	150	150
Customer complaints	Pearson Correlation	.882**	1	.770**	.647**
	Sig. (2-tailed)	.000		.000	.000
	N	150	150	150	150
Service quality	Pearson Correlation	.681**	.770**	1	.836**
	Sig. (2-tailed)	.000	.000		.000
	N	150	150	150	150
Customer satisfaction	Pearson Correlation	.590**	.647**	.836**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	150	150	150	150

** . Correlation is significant at the 0.01 level (2-tailed).

The results shows that there is positive correlation among all variables. But customer complaints and service quality have high positive correlation with customer satisfaction with correlation coefficient of .882 and .681 respectively. The significance level is below 0.01.

Regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	sig
	B	Std. Error	Beta		
H1	2.222	.211	.590	10.541	.000
	.516	.058		8.900	.000
H2	1.908	.213	.647	8.976	.000
	.570	.055		10.320	.000
H3	.801	.178	.836	4.491	.000
	.821	.044		18.560	.000

H₁ beta value $\beta = 0.590$ it means that customer complaints has 59% impact on customer satisfaction. The t value here is 10.541 as the t value is increase significant level decreases (0.000 which is > 0.05) so H₁ is accepted because there exists a positive impact of training and deployment on job satisfaction.

In H₂ ($\beta = 0.647$) it shows there is 64% impact of service feature on customer satisfaction here the t value is 8.976 as it increases the significant level is close to zero here significant level value is 0.000 so H₂ is accepted which strong positive impact on customer satisfaction.

H₃ ($\beta = 0.836$) which shows that service quality has 83.6 % impact on customer satisfaction here the t value is 4.491 as this value is increases the significant value is close to zero here the significant value is 0.000 so H₃ also accepted which shows strong positive impact of customer satisfaction.

Conclusion and Recommendation

From the overall outcomes and association in this research paper the researcher found that service quality create impact on consumer satisfaction. The data were collected from the customer of National Bank of Pakistan. The results shows that services provided by the bank are good and customers are satisfied services delivered by the bank. From the data collected from customers found that positive service can increase the customer's satisfaction. This study demonstrate that service quality can affect the overall customer satisfaction. The customers are agree to recommend the national bank for others. From overall finding the researcher found that superior service quality attract the customers. To keep satisfies to customer group the national bank should focus more to improve their services.

It is essential for the bank to know the services provided by the bank to customers. What is hopes of the customers and which type of services they wants? The national bank focus on the reliability issues that may overwhelmed by the training of the bank personnel's. Some customers of dissatisfied with the issues of waiting and attitude of banks employee's etc. some consumers are unhappy with the bank personnel because of information they get.so the bank focus on that issues to stay loyal of customers with the bank. The bank should also focus on the communication with their customers because the bank personnel are unable to provide guidance or true information to customers. And one is more important suggestion to bank from customers to increase the bank branches to serve the mass number of peoples.

For future study the researcher can further study on internet banking, mobile banking services and dynamics banking environment. It is suggested that further study can be extended to Lahore zone of the bank to assess the effect of service quality on customer's satisfaction. The sample size can be enlarged in those regions and different statical tools can be used in the research. This finding could bring relative different services that could be implemented in these regions.

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