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Uticaj dimenzija kvaliteta usluge, zadovoljstva korisnika i namera ponašanja na odgovarajuće konstrukcije u poslovanju sa stanovništvom: kontekst Bliskog istoka

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Apstrakt: Sadašnje konkurentsko okruženje učinilo je da organizacije danas mere i prate kvalitet usluga, zadovoljstvo korisnika i namere ponašanja. Istraživanja su potrebna da bi se menadžerima u praksi pomoglo da naprave odgovarajuće organizacione strategije za zadržavanje kupaca i organizacionu izvrsnost. Ovaj rad ima za cilj proučavanje uticaja dimenzija na odgovarajuće konstrukcije u oblasti bankarskog poslovanja sa stanovništvom kako bi se dobio uvid u formulisanje strategije koja može da pomogne u optimizaciji korišćenja ograničenih resursa dostupnih za primenu. Korišćena je robusna procedura da se razvije skala za tri konstrukta koja bi bila prikladna za kulturu i kontekst zemlje. Dobijena skala se sastojala od 7 dimenzija za kvalitet usluge i zadovoljstvo korisnika i 3 dimenzije za namere ponašanja. Analiza podataka dobijenih iz 373 popunjena upitnika pokazala je da su bezbednost i druge dimenzije „ishoda“ najvažnije u pogledu kvaliteta usluge i zadovoljstva korisnika. U namerama ponašanja, lojalnost se pokazala kao najvažnija.

Ključne reči: kvalitet usluge, zadovoljstvo korisnika, namere ponašanja, bankarsko poslovanje sa stanovništvom, Bliskoistočni kontekst, Sultanat Oman

Influence of the Dimensions of Service Quality, Customer Satisfaction and Behavioural Intentions on the Respective Constructs in Retail Banking: the Middle East Context

Abstract: Present competitive environment has made it necessary for organizations today to measure and monitor service quality, customer satisfaction and behavioural intentions. Research is required to provide input to practicing managers to make appropriate organizational strategies towards customer retention and organizational excellence. This paper aims to study the influence of the dimensions on the respective constructs in the retail banking industry to get insights for strategy formulation that can help optimize utilization of the limited resources available for deployment. A robust procedure was used to develop the scale for the three constructs which would be appropriate for the culture and the country context. The scale obtained consisted of 7 dimensions for service quality and customer satisfaction, and 3 dimensions for behavioural intentions. The analysis of the data obtained from 373 usable questionnaires revealed that security and the other 'outcome' dimensions are the most important regarding service quality and customer satisfaction. In behavioural intentions, Loyalty was found to be the most important.

Keywords: Service quality, customer satisfaction, behavioural intentions, retail banking, Middle East context, Sultanate of Oman.

1. Introduction

To improve business performance, strengthen core competencies, and gain a better strategic position in the marketplace, service providers aim to assess service quality and other related constructs (Cronin and Taylor 1992; Jain and Gupta 2004). Bank managers today encounter a very dynamic environment coupled with globalization and its challenges, and a major part of their job involves formulating strategies to make their organization not only effective but also efficient to ensure profitability. They

are expected to achieve these goals by working through service quality and customer satisfaction leading to favourable behavioural intentions within the ubiquitous scenario of resource constraints. This warrants not only the identification of the dimensions contributing to these constructs in the specific context but also their order of influence to deploy scarce resources effectively for optimum results.

This paper attempts to determine the relative influence of various dimensions of service quality, customer satisfaction and behavioural intentions in the context of retail banking in the Sultanate of Oman.

2. Literature Review

Service quality is of strategic importance for service sector organizations (Lewis and Mitchell, 1990). Service quality has been accorded high priority in service organizations due to its relationship to customer satisfaction (Bolton and Drew, 1991; Cronin and Taylor, 1992; Boulding, Kalra, Staelin and Zeithaml, 1993; Shemwell, Yavas and Bilgin, 1998 etc.), and customer retention (Boshoff, 1997; Hocutt, 1998). Competitive advantage is achieved by ensuring high customer satisfaction which in-turn requires high level of service quality (Lewis and Mitchell, 1990; Meuter et al, 2000).

Radon (1987) reported that 40% of those customers switching financial institutions in the USA did so because of service problems. Poor service was also cited as the reason for leaving the financial service provider by 50% of the respondents of the study by Allred and Addams (2000). These revelations warrant investigations into the constructs related to this customer behaviour.

Relationship banking literature acknowledges the important contribution of service quality to the development of banking relationships (Chaston, 2000; Turnbull and Moustakatos, 1996). In the different studies, service quality and the other constructs have been measured using the generic scales and those developed for the specific service settings (see Bahia and Nantel, 2000; Gronroos, 1990). SERVQUAL, developed by Parasuraman, Zeithaml and Berry (1985, 1988), has been the most popular instrument and banks and academicians have used original as well as adapted versions of SERVQUAL for a variety of studies (Bahia and Nantel, 2000).

The study by Jaya Sangeetha and Mahalingam (2011) has drawn attention to the fact that, in studies on service quality all over the world, certain dimensions are common across different models. However, the different cultural contexts might bring about the need for adapting certain items or their operationalization. Measurement of service quality using a generic scale or even one specifically developed for banking may not be appropriate. Therefore, it is necessary to develop a customized scale for measuring service quality and related constructs. The study further emphasizes that the influence or importance of the dimensions also varies with the context of the study and needs to be assessed in every study.

From the perspective of a practicing manager, identifying and knowing the dimensions or factors contributing to the critical factors is vital. Moreover, the knowledge of the degree of influence of each of them would lend itself to devising strategies for managing and delivering the same effectively and efficiently.

2.1 Banking and the Middle East

Service quality and customer satisfaction have been studied across the Middle East in Islamic banking (Rehman, 2012; Al-Tamimi and Al-Amiri, 2003) and commercial banks (Jamal and Naser, 2002; Hossain and Leo, 2009; Jabnoun and Al-Tamimi 2003; Mohammad and Alhamdani, 2011). These studies focus predominantly on developing and testing the measurement instrument based on SERVQUAL for service quality (Jabnoun and Al-Tamimi, 2003), evaluating service quality and customer satisfaction (Hossain and Leo, 2009), and evaluating the effect of service quality on customer satisfaction (Mohammad and Alhamdani, 2011). There is an absence of studies that have attempted to establish the influence of the various dimensions for the unique context of the Middle East using customized measurement scales. This study endeavours to fill this gap.

2.2 Research Questions

Based on the gaps identified in the literature, this paper aims to investigate the following three research questions:

- What is the order of influence of the dimensions of service quality on the construct?
- What is the order of influence of the dimensions of customer satisfaction on the construct?
- What is the order of influence of the dimensions of behavioural intentions on the construct?

The methodology adopted for identification of relevant dimensions by developing customized scales for service quality, customer satisfaction and behavioural intentions is established in Section 3, followed by testing the influence of the contributing dimensions. The discussion of the results and the conclusion are provided in Sections 4 and 5, respectively. Section 6 deals with the limitations and scope for future research.

3. Methodology

In view of the above-mentioned summary, it becomes imperative to test the influence of the dimensions of the three constructs on each of them respectively. However, this has to be done after establishing a valid and reliable customized scale involving the relevant dimensions (Jaya Sangeetha and Mahalingam, 2011).

3.1 Development of customized instrument

For the development of the customized instrument for the study, the procedure suggested by Churchill (1979) was used. Furthermore, the confirmation of the psychometric properties of each scale was undertaken.

Jaya Sangeetha (2017) describes the stages leading to the development of the instruments. Firstly, in a qualitative study, the universal dimensions of service quality, customer satisfaction and behavioural intentions were identified from the myriad studies conducted all over the world. Furthermore, to include the context specific factors as suggested by Caruana (2002), structured interviews were conducted with several managers of leading banks and customers. The qualitative stage resulted in 13 dimensions for service quality and 5 dimensions for behavioural intentions. As suggested by Sureshchander et al. (2002), the dimensions identified for service quality were also used to operationalize customer satisfaction. A pilot study consisting of 60 respondents was conducted in the second stage. The psychometric properties of the developed instrument were found to be robust. The results obtained from the factor analysis performed on the data from the pilot study, lead to the following seven dimensions for both service quality and customer satisfaction. They accounted for 79.89% variance.

- Core service/ service product (8 items),
- Tangibles and systematization (9 items),
- Credibility (3 items),
- Empathy (7 items),
- Security (3 items),
- Assurance (3 items), and
- Responsiveness (5 items).

The behavioural intentions scale was found to involve three dimensions, and these accounted for 69.8% variance.

- loyalty (5 items),
- price sensitivity (5 items) and
- response to problem (3 items).

Considering the response from the pre-test stage, the decision was taken to translate the questionnaire into Arabic. The Arabic version was back-translated to check for clarity and suitability. The resultant measurement instruments were of high predictive and diagnostic value since they were customized to the local setting.

The resultant scales which consisted of closed questions, were administered to 605 retail banking customers based on the market share of the major commercial banks in Oman. 373 usable questionnaires were obtained. The psychometric properties were checked again to confirm the reliability and validity of the collected data.

3.2 Degree of Influence of dimensions

Services literature highlights the multidimensionality of service quality and related constructs and, in doing so, has led to the revelation that the dimensions of service quality, satisfaction and behavioural intentions have varying influences on the respective constructs. Changes in the order of importance or the degree of influence of the dimensions have been reported in different countries (Parasuraman et al., 1988; Kwan and Hee, 1994; Dotchin and Oakland, 1994; Newman and Cowling, 1996; Yavas, Bilgin, Shemwell, 1997; Yavas, Benkenstein and Stuhldreier, 2004; Angur, Natarajan and Jahera, 1999; Lasser, Manolis and Winsor, 2000). To study the same in the context of Oman, the following hypotheses are proposed.

H₁ Influence of the dimensions of service quality on the construct is different.

The hypothesis can be modelled by

$$SQ = \alpha_0 + \beta_1 CORE + \beta_2 TANSYS + \beta_3 EMP + \beta_4 RESP + \beta_5 CRED + \beta_6 ASSU + \beta_7 SECU + \varepsilon \quad \dots(1)$$

H₂ Influence of the dimensions of satisfaction on the construct is different.

The hypothesis can be modelled by

$$CS = \alpha_0 + \beta_8 CORE + \beta_9 TANSYS + \beta_{10} EMP + \beta_{11} RESP + \beta_{12} CRED + \beta_{13} ASSU + \beta_{14} SECU + \varepsilon \quad \dots(2)$$

Where CORE is Core Service or Service Product; TANSYS is Tangibles and Systematization; EMP is Empathy; RESP is Responsiveness; CRED is Credibility; ASSU is Assurance; SECU is Security.

H₃ Influence of the dimensions of behavioural intentions on the construct is different.

The hypothesis can be modelled by

$$BI = \alpha_0 + \beta_{15} LOY + \beta_{16} PS + \beta_{17} RESPTOPR + \varepsilon \quad \dots(3)$$

Where LOY is Loyalty; PS is Price Sensitivity; RESPTOPR is Response to Problem.

Multiple regression analysis was performed on the data collected from the 373 usable questionnaires. In the next section, the data analysis and the discussion of findings is presented.

4. Data Analysis and Discussion

4.1 Influence of the dimensions of service quality on the construct

The model proposed is -

$$SQ = \alpha_0 + \beta_1 CORE + \beta_2 TANSYS + \beta_3 EMP + \beta_4 RESP + \beta_5 CRED + \beta_6 ASSU + \beta_7 SECU + \varepsilon \quad \dots(1)$$

Multiple regression analysis was performed with weighted service quality as the dependent variable and the seven dimensions of service quality as independent variables. The influence of the seven factors on weighted service quality is concluded by comparing the beta values, which are found to be as follows:

Table 1. Results of Regression Analysis of the influence of the Dimensions of Service Quality on the construct

S. No.	Factor/Dimension	β Coefficient	beta value
1	Security	β_7	0.660*
2	Core Service or Service Product	β_1	0.569*
3	Empathy	β_3	0.514*
4	Systematization and Tangibles	β_2	0.484*
5	Credibility	β_5	0.476*
6	Assurance	β_6	0.436*
7	Responsiveness	β_4	0.378*

Note: * Significant at 1% level

The assessment of the order of influence of the seven dimensions of service quality (as per Table 1) indicates that Security has the highest influence on service quality perceptions followed by Core Service or Service Product, Empathy, Systematization and Tangibles, Credibility, Assurance, and Responsiveness.

The analysis reveals that the Outcome dimension, consisting of Security and Core Service or service product, is most important to customers followed by the Physical evidence, or Servicescapes, reflected by Tangibles and Systematization along with Credibility, and the last is the Service Delivery factor, namely Assurance and Responsiveness. The findings convey to the management of banks that if they endeavour to improve the perceptions of service quality, the effort and investment must be allocated in the same order so as to result in optimum utilization of resources.

The utmost importance of the Outcome dimension of service quality signifies that the bank management must make sure that things are done right the first time. Management has to identify appropriate strategies to improve the service basics such as privacy and security policies, on-time delivery, service variety, innovation, service failure prevention measures, and recovery, if they do occur. Since internet security is always a matter of concern, banks must work towards enhancing perceptions of safety, reliability and security.

Servicescapes encompassing Tangibles and Systematization and Credibility have been found to be second in line regarding importance. The importance given to Servicescapes can also be connected to the culture of the region. Based on Hofstede's dimensions, Middle East culture is identified for low individualism but high on power distance, masculinity, uncertainty avoidance, short-term orientation and indulgence (hofstede-insights.com/country-comparison/saudi-arabia/). This provides valuable insights to bank management that creating and maintaining high levels of external appearances of their physical facilities, equipment, personnel and communication materials, along with innovative technology and meaningful alliances, can be vital to the favourable perceptions of service quality (Bitner, 1990).

Regarding Service Delivery, which comes next in importance, bank management has to make sure that the employees are properly trained so that they are not only courteous, attentive, and willing to help customers but are also experts in their field capable of understanding specific customer needs. They must ensure that the promises made are kept in terms of service delivery.

The importance of front-line personnel in establishing and maintaining a competitive position for their institution needs to be appreciated by bank management. These frontline employees should be recruited with care, trained appropriately, and motivated and supported throughout their employment through recognition and incentive schemes. Customer contact personnel must reduce customer uncertainty, give reassurance that customers have made the right decision, and reduce dissonance by promoting the reputation of the organization, among other tasks.

4.2 Influence of the dimensions of satisfaction on the construct

The hypothesis has been modelled by

$$CS = \alpha_0 + \beta_8 CORE + \beta_9 TANSYS + \beta_{10} EMP + \beta_{11} RESP + \beta_{12} CRED + \beta_{13} ASSU + \beta_{14} SECU + \varepsilon \quad \dots\dots\dots(2)$$

Multiple regression analysis conducted with weighted satisfaction as predicted variable and the seven dimensions of satisfaction— Core Service or Service Product, Tangibles and Systematization, Credibility, Empathy, Security, Assurance and Responsiveness- as predictor variables, gave the results as shown in Table 2.

The obtained beta values have been used to interpret the influence of the seven factors on weighted satisfaction.

Table 2. Results of Regression Analysis of the influence of the Dimensions of Satisfaction on the construct

S. No.	Factor/Dimension	β Coefficient	Beta value
1	Security	B_{14}	0.500*
2	Credibility	β_{12}	0.411*
3	Core Service or Service Product	B_8	0.402*
4	Empathy	β_{10}	0.366*
5	Assurance	β_{13}	0.344*
6	Systematization and Tangibles	B_9	0.336*
7	Responsiveness	β_{11}	0.284*

Note: * Significant at 1% level

Table 2 indicates that out of the seven factors, Security has the highest influence on satisfaction with banks followed by Credibility, Core Service or service product, Empathy, Assurance, Systematization and Tangibles, and Responsiveness.

The inference that emerges from the analysis is that, to customers in credence services such as financial institutions where the customers are highly involved, the Outcome dimension - consisting of Security, Credibility in terms of reputation and image, and Core Service or service product, are most critical for satisfaction. The Service Delivery dimensions including Empathy and Assurance come next, followed by the Physical evidence, involving Tangibles and Systematization. The finding conveys to the management of banks that if they endeavour to improve the satisfaction with services, they must invest primarily in measures to build security systems and branding to reassure customers about the safety of their funds. This reflects the common concern of uncertainty among customers of developing economies (Hawkins and Mihaljek, 2020).

Regarding Service Delivery aspect, employees must provide services empathetically and professionally. The service delivered should at least match the service promised and ensure speedy recovery in the event of service failure. This will ensure high satisfaction and retention, expand zone of customer tolerance in case of service failures, increase customer recommendations and loyalty, and contribute to other favourable behavioural intentions (Rod, Ashill and Gibbs, 2016).

Good service delivery could also provide the competitive edge over other banks given the nature of the banking industry, which is high involvement, high contact and high-level service situation. This implies that the management must provide adequate and appropriate training to the staff to help them perform to the satisfaction of the customer. This also makes it important to establish systems to track employee satisfaction as it has been found to influence the customer service, and hence their satisfaction, strongly (Heskett, Sasser and Schlesinger, 1994). The marketing orientation of the employees at various levels needs to be updated using the continuous process of socialization at various stages of the employee's tenure (Castro, Armario, Sanchez del Rio, 2005).

The least importance of Physical cues such as Tangibles and Systematization drives the point that the customers have started taking this dimension for granted or that it is being considered a hygiene factor; that is, the dimension being satisfactory does not affect satisfaction but, if it is found to be unsatisfactory or if a problem is encountered, it could be a reason for unfavourably affecting the satisfaction of the customers. Hence, the management must establish measures to prevent problems, and if they do occur, must take steps to address them within the minimum possible time.

4.3 Influence of the dimensions of behavioural intentions on the construct

The hypothesis can be modelled by

$$BI = \alpha_0 + \beta_{15} LOY + \beta_{16} PS + \beta_{17} RESPTOPR + \varepsilon \quad \dots(3)$$

Where LOY is Loyalty; PS is Price Sensitivity and RESPTOPR is Response to Problem.

The hypothesis has been tested using multiple regression analysis with behavioural intentions as the dependent variable and the 3 dimensions- Loyalty, Price Sensitivity and Response to problem - as the independent variables. The results are provided in Table 3.

The influence of the three factors on behavioural intentions is concluded by comparing the beta values.

Table 2. Results of Regression Analysis of the influence of the Dimensions of Behavioural Intentions on the construct

S. No.	Factor/Dimension	β Coefficient	β value
1	Loyalty	β_{15}	0.565*
2	Price Sensitivity	β_{16}	0.269*
3	Response to problem	β_{17}	0.527*

Note: * Significant at 1% level

Table 3 indicates that out of the three factors, Loyalty has the highest influence on behavioural intentions followed by Response to problem, and finally Price Sensitivity.

The findings indicate that Loyalty is the most dominant intention among the various behavioural intentions, followed by complaining and switching intentions, and Price Sensitivity is the least likely intention. This leads us to believe that the retail customers of commercial banks would prefer to exhibit loyalty if they are satisfied with the services offered; Complaining and Switching intentions come close behind and Price Sensitivity are the least intended, which could probably be due to the service offerings and the interests and charges being perceived to be largely uniform among the banks in the region. The results could help the management to prioritize the action areas.

Firstly, bank management could identify and introduce a Loyalty program and monitor it using Customer Relationship Management (CRM) tools. The loyalty programmes should be customer focused and the banks would be required to examine the relationships sought by customers, develop conditions conducive to the formation of appropriate relationships, and understand the factors important for quality relationships.

Secondly, considering the important influence of Response to Problems, the managers should attempt to “get things right the first time”. When customers complain, satisfactory problem recovery should be ensured to maintain satisfaction and prevent an increase in dissatisfaction and defection. The banks should set up on-line and branch level grievance cells like the call centres and monitor and control their performance to the desired level. Bank management needs to ensure that customer complaints are recorded, addressed within a reasonable timeframe and follow-up measures are undertaken to estimate the satisfaction with the recovery efforts. This will be important if the objective is customer retention and, thereby, it will enhance profitability and organizational performance.

5. Limitations and scope for future research

The scale has only been validated for one service sector, retail banking. Hence, the influence of the dimensions is also relevant only to the retail banking context. The instrument and the degree of influence of the dimensions need to be tested for the other areas in banking, namely corporate banking and to other service sectors, in order to assess validity.

The scale could be tested in the other countries in the region to further validate its predictive value.

6. Conclusion

This study was undertaken to identify the degree of influence of the dimensions of the various constructs of service quality, customer satisfaction and behavioural intentions in the context of the banking industry in the Middle East. This information is vital considering that the influence of the dimensions of each of the constructs, is found to be culture and context dependent.

Regarding service quality, Security is found to have the highest influence on service quality perceptions followed by Core Service or Service Product, Empathy, Systematization and Tangibles, Credibility, Assurance and Responsiveness. The order indicates that ‘Outcome dimensions’ need to be focussed on the most followed by the ‘physical facilities and systems’, and finally the ‘service delivery’ aspect. In case of the satisfaction construct, although Outcome dimension again takes priority with security as one of its primary components, ‘service delivery’ seems to be the next in importance, and ‘physical aspects’ are found to be the least important.

Out of the three factors for Behavioural Intentions, Loyalty has the highest influence on behavioural intentions followed by Response to problem, and finally Price Sensitivity. The order indicates that loyalty programs, CRM solutions and systems for addressing grievances should be put in place.

Regulations by the Central Bank of Oman (CBO), which leads to uniform products and rates across all commercial banks, accounts for the low influence of Price Sensitivity.

The findings of the research can lead practitioners to suitable organizational strategies and to the appropriate allocation of scarce organizational resources, thereby achieving optimum results.

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