

AN EMPIRICAL ANALYSIS FOR THE FACTORS THAT IMPACT THE SERVICE QUALITY IN THE BANKING SECTOR: THE CASE OF SHKODRA (ALBANIA)

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Abstract

The service sector is vital for economic and social growth of a country. Today, this sector has a greater growth, contributing more to the global production and employing more people than any other sector. The service sector in Albania has undergone a rapid growth and its contribution in Gross Domestic Product has increased year after year. Currently, the banks are focused to the consumer. The study was conducted only in the commercial banks in Shkodra (Albania). The sample size of the study was 100. The primary data that are collected for the study were analyzed with the help of SPSS package using ANOVA test. The findings of the study will help us to determine which are the demographic changes that affect the service quality of the banks. This information also can help banks to understand better, their customers and to improve the service quality in order to enhance the customer satisfaction. The data obtained through the questionnaire are used to analyze the real level of banking services. These services are viewed in terms of their diversity and their quality level of services that they have offered to attract

customers. The study also highlights the gaps that these banks have on their services versus the contemporary conditions. The purpose of this paper is to confirm the theory that banks should do more for the consumer perception for the quality of services.

Keywords: Albania, Commercial Banks, Customer Satisfaction, Service quality

INTRODUCTION

In these years of transition has been significant progress towards macroeconomic stability, such as the implementation of deep structural reforms including reform of the banking sector. Despite the unfavorable conditions of departure of the Albanian economy and the banking sector (Siddiqi, 2010), the banking system has been developed step by step by being enlarged with new private banks through privatization and restructuring of state banks, by the extension of banking network, by the improvement of legislation and the payment system, by the improving of the technology and the banking services, by the growth of credit level, by the increased level of effectiveness and the added of other banking services. The changes that have occurred in the recent decades, political, legal, social and economic changes, the development of information technology, the high sophistication of customers and the market globalization (Shahin, 2010) have made that the banking industry to undergo to significant changes. Recently, the banking industry is facing with a high rhythm of changes, in terms of numbers for the market operators that operate and the methods for the distribution of the products and services offered by commercial banks. These continued improvements and successfully, have resulted in a reassessment of the role of quality in banking services in this industry. Over the last three years, banking sector has recognized the growth in both the aspects, quantitative and qualitative. This can be noticed in the increasing number of foreign banks and the new branches in the major cities of the country (BoA, 2014). One of the major trends in the world economy today is the rapid growth of the service sector. The world economy is being transformed in an economy dominated by services. The number of banks is large for the population number, so customers have a great range of choices. A consumer usually chooses a bank that offers maximum of satisfaction and service quality. This has led the banks to adopt more the customer-oriented policies, so these policies can help to increase the number of customers, but also to retain the existing customers. Therefore, some efforts have been made by researchers studying the demographic variables that affect the quality of service in the banking sector. The issue of service quality has been the focus of continuing interest from the academic world and the business since 1970s. Certainly, the buyers too have always been concerned about the quality, but the increase of competition in many markets for the current services, has led

consumers to be more selective in the services that they can choose. The growing demand for the financial and professional services, has made it possible to increase the complexity of banking services, investment, accounting and legal services. Financial services firms are based on the stronger information technology to communicate with the customers, to deliver the financial services, to simplify the bookkeeping, and to manage their businesses. It is evident that technology is no longer a support mechanism, but a key element in the development of new services. It is difficult to determine, to assess and to measure the quality of a service, taking into account the fact that due to the competition, the banks offer services and products very similar. Each bank should have the ability to attract new clients and especially to keep the existing ones by offering efficient services. The service quality make the difference! The essence of the financial services is the resolving of the ongoing problems by offering the solutions for the financial needs of the clients. Customers' needs are "a necessity". There is a gap between the quality assessment offered by the banks and the consumer expectations. Every corporation, firstly must identify which are the needs of the clients and secondly, to develop the strategies and the plans to provide to the customers, what do they want. Through the customer feedback, it makes possible for the corporations to locate their specific needs and efficiently distribute the funds to design products and services to maximize the customer satisfaction (Tahir and Bakar, 2007).

A good service quality is the key to have a good performance in the profits. The corporations need to deliver services that are useful for different customer segments. The operational relationship between the capability-service quality-performance (C-SQ-P), have facilitated the decision to increase the performance throughout the organization (Tsoukatos and Mastrojianni, 2010). The profit and growth are stimulated primarily by the customer loyalty, because the loyalty is a direct result of the customer satisfaction. The main purpose of the improving of the quality of a service is to measure the change in the level of customer satisfaction and its loyalty, and the steps to meet these requirements (Sharif and Mirzaee, 2010). Moreover, the customer loyalty is a major determinant of the long-term financial performance of the firms. This is especially important for the service firms, in which the increase of the loyalty can lead to a significant increase for the profit (Johnson, Bardhi and Dunn, 2008). Banks should be focused on the increasing of the quality of service consistently, if they wish to generate the profits and also to maintain the competitive advantage.

The main objective of the study is to find out the relationships between service quality attributes (tangibles, reliability, responsiveness, empathy) and customer satisfaction in the banking sector in Shkodra, Albania.

LITERATURE REVIEW

Many authors have given various definitions about the services. According to Bhatti, Hussain and Akbar (2010) "Service is a rewarding job for a third person." It would mean that the service represents a work that is performed by an organization that serves to those who buy it. While Matzler, Wurtele and Renzl (2006) defines service as "An activity or an action that a party may offer to another, which is intact and does not result in the ownership of someone. Its production may or may not be connected with a physical product". Banks offer products and services: "Services are defined as intangible benefits, purchased by the consumers which do not include the benefits" and "A product is an offer that can satisfy a need or a desire" (Mishra, 2009). Although goods and services do not have the opposite character, the services have several features that distinguish from the physical benefits. Services differ from the products because they are more variable, break down quickly and their production is often concomitant with their consumption (Ravichandran, Prabhakaran and Kumar, 2010). While the services do not offer the opportunity to taste, feel, see, hear or smell before buying them. In practice, it is difficult to find a good unaccompanied by a service, or a service unsupported by tangible good (Hallunovi, 2008). Another definition proposed by Helgesen and Nettet (2010) states that "The service is a measuring mass that indicates how well the level of services offered can match the customer expectations. The service quality is one indicator of customer satisfaction. Several authors have discussed the unique importance of service quality in service firms and have shown its positive relationship with the profits, market growth, return on investment, customer satisfaction, and future intentions of purchase (Lai, Hutchinson, Li and Bai, 2007). The effort to define service quality has encountered many different opinions because this term is considered rather as vague and subjective. Various scholars have defined service quality based on different theoretical assumptions. In fact, the quality is similar to the beauty because it is in the eye of the spectator. The service quality includes the delivery of the right service, to the right people, at the right time, in the right place and at the right price to achieve customer satisfaction in banking sector. Parasuraman et al. (1985) believes that quality is the function of customer expectations and service performance taken. According to Maas and Torres-Gonzalez (2011), the quality includes the absence of the defect or the reduction of variations. Brown, Dacin, Pratt and Whetton (2006) defines quality as a potential product or service that will be used. Haslam, Ryan, Kulich, Trojanowski and Atkins (2010) defends the idea that quality is the compliance with the requirements. For example, Zang, Beatty and Walsh (2008), have defined the service quality as "The general impression of the customer, on the comparison of the inferiority or superiority of the organization and its services". Parasuraman, Zeithaml, and Berry (1985) has perceived service quality as "A global judgment or attitude that is related with the superiority of a

service" and has noted that the decision on the quality is a reflection of the level and variance, between the customer perceptions and their expectations. According to Amin and Isa (2008) the service is defined as "The actions, processes and the performance". The definition suggests that the service in general is not a tangible object that can be felt or touched, which differs from tangible products. "The service quality" is defined as "The satisfaction of requirements of customers" or "The training to achieve a goal" (Hair, Money, Page and Samouel, 2007). This approach is relies on the ability of the organization to determine customer requirements and then meet these requirements. The quality of the services provided, can only be assessed during or after consumption (Audhesh et al., 2005). Zang, Beatty and Walash (2008) notes that "Everyone knows what it is the satisfaction, until someone would asked to define it. Then, it seems that no one knows. Customer satisfaction is the key word of the marketing. There are mixed findings regarding the relationship between the service quality and the satisfaction (Vu Thi My and Nguyen Viet, 2008). Yavas et al. (1997) explained that although some studies interpret perceptions of the service quality as a result of the satisfaction, recent studies have characterized the quality of service as a previous event of satisfaction. Kumar, Kee and Charles (2010) also said that the satisfaction is the feeling of enjoyment of a person or the disappointment which results from the comparison of the perceived performance of a product in relation to the expectations for it. Most of the researchers agree that the satisfaction is an evaluation or the attitude that is formed by the comparison made by the customer's expectations before the purchase versus what they will receive from the product, according to their subjective perception (Helm, Garnefeld and Tolsdorf, 2009). A basis point with much interest to the banking studies is the question: How is formed the satisfaction? In a competitive market, the understanding of customer needs is very valuable. Satisfaction is the main source in the attracting of customers (Brown and Lam, 2008). The customer loyalty has become a major challenge for the companies in the current era (Davis, Nhat Lu and Veale, 2009).

In the banking sector, it is important to understand the factors that lead to satisfaction, which consequently will lead to loyalty (Dimitriades, 2006) because the competition in the banking sector in Albania is increasing day by day.

The importance of quality in the financial aspect

1. The benefits by the improvement of quality

A concern for banks about the quality, has to do with the fact that how they take the profit decisions versus the expenditures to be made. In general, the quality costs do not bring immediate benefits, rather they often increase costs, at least for a short period (Naeem, Akram and Saif, 2009). However, the effects chain to improve service quality, achieve undoubtedly to

the benefits of the organization. The benefits of quality improvements come in two forms: *First*, the bank's ability to attract new clients through the verbal communications, as well as through quality advertising that they offer (marketing offensive). *Second*, is the case when the existing customers remained satisfied by the improvements in the quality and thus become loyal customers (defensive marketing). No matter, how small are the efforts to maintain customers, they can always have a big impact on a company's benefit for a variety of reasons (Olajide and Israel, 2012).

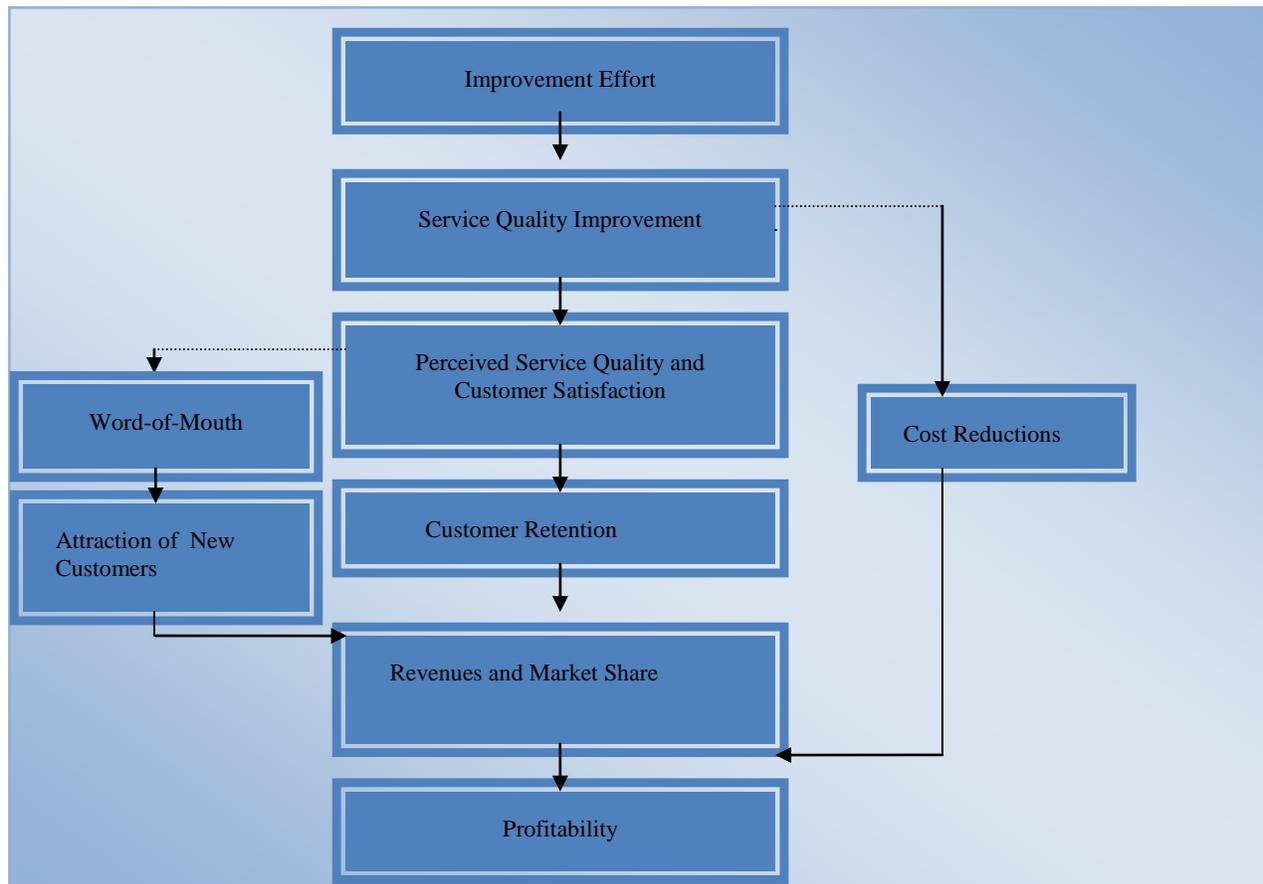
There are more opportunities to agree more quickly with the existing clients and so these clients "consume" more than new customers. Moreover, according to Norusis (2009) is found that satisfied customers have more likely to share their experiences with about five or six people, while the unhappy customers can inform about ten others. It costs 25% more to attract the new customers than to keep the existents ones. Ndubisi (2006) shows that the maintaining of an existing customer, costs five times less in money, time and resources for the bank, rather than the attracting of a new customer. Newman (1996) also added that only a 5% increase in customer loyalty rate would lead to an increase in benefits to about 25% -28%. The quality of the banking services is considered as a profitable strategy because it increases the customer satisfaction and maximizes the benefits of the company and its market expansion (Nam, 2008).

2. The model of service quality improvement and profitability

Among all the attention paid to the improvement of service quality, many companies are disappointed by the results of their efforts for the improvement. Firms that are praised for their orientation towards the quality are facing with financial difficulties due to the excessive spending on the quality improvement. In some cases, these results may be due to the lack of competence in designing the program on quality. In other cases, quality improvements do not appear to cause higher benefits, greater share of the market, or larger sale. It is clear that there are declining revenues over expenses in the quality of service.

Improved quality brings the benefit to some extent, and then, incomes from the quality improvement are negative. On the other hand, improving the quality of services means more spending to improve incomes than to reduce costs. But it is important for financial side, to justify all the efforts to improve quality, areas where it will be spent and when the expenditures should begin to decrease. The connection between efforts to the improve service quality and the profitability is placed in a model showing the chain effects that occurs, which it is presented in Figure 1.

Figure 1. A model of service quality improvement and profitability



Source: Rust, Zahorik and Keiningham, (1995) Return on Quality (ROQ): Making Service Quality Financially Accountable, Journal of Marketing, pp. 60.

If all the efforts for the improvements in the organization are successful, it will bring improvements to the quality of service. An improvement of the service quality, will contribute to an increase in the perceived quality of customer satisfaction and will probably also reduce the costs. Regarding to the stated above, the satisfied customers will lead to a higher level of loyalty with the word-of-mouth (however, it should be noted that word-of-mouth is very difficult to measure in practical business situations). Therefore, we will increase the revenues and the market share, as a result of the growth of the loyal customers and the attraction of new customers, conducted by positive word-of-mouth communications. In this way, the revenue growth combined with the cost cuts will increase the profitability.

The research framework and hypotheses

In this study a research framework has been developed to find out the relationship between service quality (tangibles, reliability, responsiveness, empathy) and customer satisfaction in the banking sector of Shkodra. The hypotheses for this paper are as below:

H_{1a}: There is a positive relationship between tangibles and customer satisfaction in the banking sector of Shkodra.

H_{2a}: There is a positive relationship between reliability and customer satisfaction in the banking sector of Shkodra.

H_{3a}: There is a positive relationship between responsiveness and customer satisfaction in the banking sector of Shkodra.

H_{4a}: There is a positive relationship between empathy and customer satisfaction in the banking sector of Shkodra.

METHODOLOGY

The purpose of this study was to investigate the potential factors impacting the service quality in the banking sector that affecting the customers' satisfaction. The questionnaire was design in three parts: the first part captured customers' socio-demographic profile, the second part give a picture of all the potential factors that can impact the service quality, and the last part show about how much satisfied are the consumers with their bank.

The participants included in this study were the customers of three private banks in Shkodra (Albania). The questionnaires were distributed during the month of May 2016. 115 questionnaires were distributed and 100 of them were returned. Random sampling was used to identify the 115 respondents. All the 100 data were included for the analysis.

SERVQUAL, created by Parasuraman et al. (1988) was adapted as the instrument for service quality measurement, where a 5-point Likert scale with the range of 1 (Highly satisfied) to 5 (Highly dissatisfied) were used for the measurement in the second part of the questionnaire and the questionnaire consisted of 27 items.

The primary data collected for the study were analyzed with the help of SPSS package using various types of analyses, such as one-tailed t-tests, a paired samples t-test, an analysis of variance F-statistic, simple linear regression, multiple regression etc. For this paper there are constructed four dimensions: Tangibles, Reliability, Responsiveness and Empathy. There were investigated seven demographic variables as covariates in this research. These variables were as follow: type of account, gender, marital status, age, academic status, monthly income, profession/Job.

ANALYSIS AND FINDINGS

This section outlines the descriptive statistics regarding customers' profile and the distribution of variables of interest. There were 57 females and 43 males, where 33% of them are from 31 to 40 years old and 29% were aged between 21-30. 60 of the subjects are single and 40 are married. For the educational background, there were 46 subjects who were graduated. 45 % of the subjects are private businesses. In relation to the income, 56% of the subjects has a monthly salary up to 35 000 ALL, 39% of the respondents use a current account and 30% of them use a saving account.

In the Table 1 below are the descriptive statistics for each study constructs, where tangibility ranges from 1 to 4 with the mean of 2.37, and the standard deviation of 0.824. Reliability ranges from 1 to 5 and the mean and standard deviation is 2.47 and 1.092, respectively. For responsiveness, mean and standard deviation is 2.49 and 0.898 respectively with the minimum and maximum value ranges from 1 to 4. Empathy ranges from 1 to 5 and the mean is 2.71, and standard deviation is .920. The minimum and maximum value for overall satisfaction is 1 to 4, the mean and standard deviation is 2.44 and 1.087 respectively. In the Table 1, the high values of standard deviation indicate that the data are wide spread, indicating that the customers have give a variety of opinions.

Table 1. Descriptive statistics

Variables	N	Min	Max	Mean	S D
Tangibles	100	1	4	2.37	.824
Reliability	100	1	5	2.47	1.092
Responsiveness	100	1	4	2.49	.898
Empathy	100	1	5	2.71	.920
Satisfaction (Overall)	100	1	4	2.44	1.087

Hypotheses test

The table 2 indicates the Pearson correlation analysis obtained from the five intervals scaled variables. For the study, the sample size is 100 and the significant level is 0.01 ($p \leq 0.01$).

Hypothesis 1: In the Table 3, it can be seen that the correlation of tangibles is 0.460 and the significant level is 0.01. The p-value is 0.000, which is less than 0.01. Therefore, it is accept the null hypothesis and concluded that there is a moderate but positive relationship between tangibles and customer satisfaction in the banking sector of Shkodra.

Hypothesis 2: In the Table 3, it can be seen that the correlation is 0.502 for reliability and the p-value is 0.000, which is less than the significant level 0.01. So, the null hypothesis is accepted

and concluded that there is a large positive correlation between reliability and customer satisfaction in the banking sector of Shkodra.

Hypothesis 3: In the Table 3, it can be seen that the strongest predictor of customer satisfaction is responsiveness, because the correlation of responsiveness is 0.642 and p-value is 0.000, which is less than 0.01. Hence, the null hypothesis is accepted and concluded that there is strong positive correlation between responsiveness and customer satisfaction in the banking sector of Shkodra.

Hypothesis 4: In the Table 3, it can be seen that correlation for empathy is 0.489 and p-value is 0.000. So, the null hypothesis is accepted and it can be concluded that empathy is positively (moderate) related to customer satisfaction in the banking sector of Shkodra.

Table 2. Correlation (Pearson Correlation)

	Customer satisfaction	Tangibles	Reliability	Responsiveness	Empathy
Customer satisfaction	1	.460	.502	.642	.489
Tangibles	.460	1	.609	.519	.517
Reliability	.502	.609	1	.620	.579
Responsiveness	.642	.519	.620	1	.678
Empathy	.489	.517	.579	.678	1

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

CONCLUSIONS

In the hypotheses test all the service quality attributes are positively related with the customer satisfaction. Responsiveness shows the highest positive correlation ($r=0.642$) with customer satisfaction and tangibles reveals the least but positive correlation ($r = 0.460$) with customer satisfaction. Below there are some discussion about the service quality attributes:

Responsiveness: This study shows that responsiveness and customer satisfaction are highly positively correlated. The bank customer of Shkodra prefers a friendly bank, which facilitate the customers operations.

Reliability: According to this study, there is a positive relationship between reliability and customer satisfaction, which indicates that customers are satisfied with customer support services. So, customers hope that their banks are fulfilling the promised conditions and their expectations.

Empathy: The study shows for a moderate but positive relationship between empathy and customer satisfaction. Which can understand that customers of the banks are satisfied with the banking hours, personal attention and information provided to them.

Tangibles: Data indicated that customers are satisfied with modern equipment, staff's appearance, and infrastructure facilities.

Finally, to be successful in the banking sector, the banks must provide services to their customers at least to meets their expectations, and it is hoped that this study serves as a guidelines to the policy makers of commercial banks to take decisions that will improve the quality of services in banking sector of Shkodra.

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