

# Measuring Customer Experience in Select Rural Banks Through SERVQUAL

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## Abstract

Improvement of every financial institution is based on the quality of service they provide. In the Philippines, most bank's clients prefer financial institutions that render quality service. With resurgence of interest and need for effective delivery of service, this study aimed to determine the effectiveness of service provided by selected rural banks in terms of tangibility, responsiveness, reliability, empathy and assurance. It utilized descriptive method and selected two hundred client-respondents through quota sampling. The results showed significant differences in empathy, reliability, responsiveness and assurance when grouped according to sex, kind of service availed and monthly income. However, no significant difference was found when the five dimensions are grouped according to age and civil status. The results further revealed that the company is highly effective in providing quality service in terms of assurance and reliability, and effective in terms of tangibility, responsiveness, and empathy. From the assessments of customer experience, the banks need to provide more modernized facilities for better services, furnish more pamphlets and promotional tools to educate clients on the bank regulations, new products or services catered, and improve facilities by providing additional seats and reading materials while clients are waiting for their transactions.

**Keywords:** *assurance, empathy, reliability, responsiveness, rural bank, service quality, tangibility*

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## 1. Introduction

In today's society, an effective banking system performs a crucial and active role in the growth of the country. A well-developed financial system ensures both economic and social development. Banks play important roles in socioeconomic development by encouraging people to save, making trade and commerce functions easier, creating job opportunities, promoting agricultural development, implementing monetary policy, and balancing development. The Philippine banking system is composed of universal and commercial banks, development banks, thrift banks, rural and cooperative banks. With the introduction of universal banks as a result of the relaxation of Philippine regulatory rules; the merger of one commercial bank with another; and, for rural banks, the implementation of international banking standards, the competition to remain relevant has become a daily battle. Banks are key players in financial market operations (Khan & Fasih, 2014), and they play a critical role in keeping a country's economy running smoothly.

In today's highly competitive corporate environment, service quality is critical to increase customer satisfaction and loyalty. Thus, service quality and customer satisfaction are more important than ever for banks to understand in order to remain competitive and, inevitably, grow. It is vital to understand how to measure the consumer's perspective in order to better understand and satisfy their needs. Service quality is highly valued because it leads to increased customer satisfaction (Chingang & Lukong, 2010). In order to have key outcome, banks must consider various antecedents of service quality such as tangible things, dependability, guarantees, and compassion (Sharp & Sharp, 1997) as well as to improve their performance and profitability (Hackl et al., 2000; Anderson et al., 1994; Lewis, 1993). Initially, service quality was assessed using the following criteria: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer, and tangibles to assess the gap between customer expectations and experience.

Given the premise of measuring service quality, this study considered empirical evidence on the particular need to assess service quality and customer satisfaction in rural banks, as well as using the SERVQUAL model to better measure customer satisfaction. Several studies pointed out the need to clearly state the measurable organizational goals and targets through visible activities that would entail quality products and services. These serve as the organizational roadmap to achieving higher market share, customer satisfaction and loyalty. In addition, studies

showed that providing quality services gives any business with a long-term competitive advantage. It enables them to meet not only their customers' current needs, but also to anticipate their future needs. This ability to anticipate future customer needs enables them to consistently delight their customers by providing high-quality services. As a result, it increases customer satisfaction and loyalty (Wisniewski, 2001; Naik et al., 2010; Zeithaml, 1988). Furthermore, the study sought to address the importance of improving service quality in the banking industry, particularly in selected branches of a rural bank, to identify customer attitudes toward current customer service quality, to assist the bank in determining the influential factors that define the quality of customer service based on customer research, to assess clients' satisfaction with the services and to compare service quality dimensions.

Kossman (2017) indicated that the single most important factor in successfully running customer service operations is service quality. Meanwhile, Ayikwei Quarshie et al. (2018) described that rural banking sectors' service quality is still a critical component of the customer experience. Clients are satisfied when rural banks provide quality service that meets their aspirations (Swar & Sahoo, 2012). As a result, most rural banks consistently evaluate their services to promote customer satisfaction, with the end goal of increasing consumer loyalty in mind. In particular, this study assessed the service quality of selected rural banks through a survey of the service quality in terms of tangibility, empathy, reliability, responsiveness and assurance. It also sought to determine the significant difference on the assessment of service quality on selected rural bank when grouped according to customer profile.

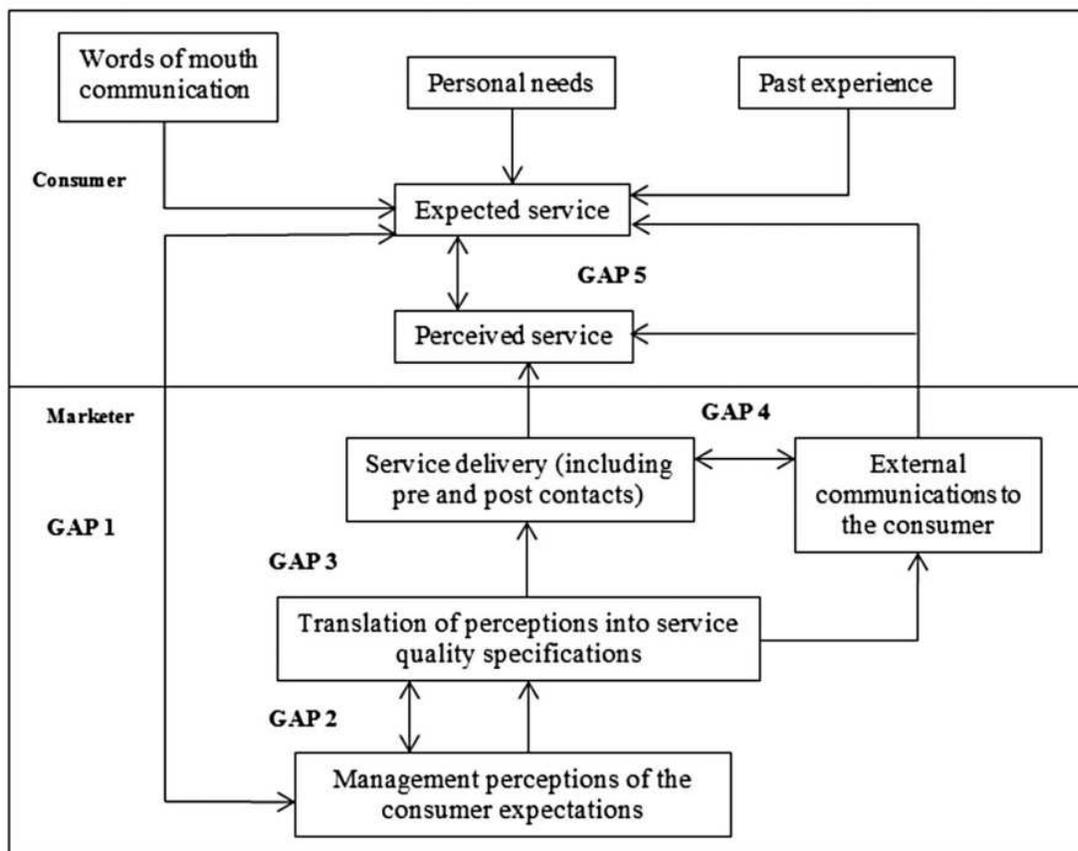
## **2. Theoretical Framework**

This study is anchored on the Service Quality Model or SERVQUAL Model developed and implemented by Valarie Zeithaml, A. Parasuraman and Leonard Berry in 1988. This model is the widely-used and accepted measure of service quality experience by the customers. Several studies scrutinized and assessed the different dimensions of SERVQUAL model (Park et al., 2021; Gregory, 2019; Altuntas, & Kansu, 2020) and applied the theory to measure customer experience in various industries such as hospitality (Sonawane, 2020; Beheshtinia, & Farzaneh, 2019), healthcare (Behdioğlu et al., 2019; Fan et al., 2017; Demir et al., 2020; Muhammad & Cyril, 2010; Ali & Ware, 2018; Jonkisz et al., 2021; Altuntas & Kaya, 2020; Pekkaya et al., 2019), telecommunications (Samen et al., 2013), aviation (Rezaei et al., 2018; Chou et al., 2011;

Basfirinci & Mitra, 2015), transportation (Tumsekcali, 2021; Awasthi et al., 2011), education (Shekarchizadeh & Hon-Tat, 2011; Gregory, 2019; Udo, 2011), banks (Ali, & Raza, 2017; Raza et al., 2020), and logistics (Baki, 2019; Stević et al., 2021). This model is also known as the RATER model, which emphasizes the five service factors being measured such as reliability, assurance, tangibles, empathy and responsiveness. This model was initially designed for service industries. However, several other industries started to adopt the concept in the measurement of customer satisfaction.

**Figure 1**

*The gap model by Parasuraman et al. (1985)*



The five dimensions of SERVQUAL known by its acronym RATER are:

**Reliability.** It is the firm's ability to perform the promise service accurately and dependably.

**Assurance.** It is knowledge and courtesy of employees and their ability to inspire trust and confidence

Tangibles. It refers to physical facilities, equipment and appearance of personnel

Empathy. It is caring and individualized attention paid to customers

Responsiveness. It is the firm's willingness to help customer and provide prompt service

## 2. Methodology

The descriptive method of research was utilized in this study. The data were gathered from the responses of two hundred (200) clients of the selected rural banks in the Philippines. Quota sampling was used since survey was only administered to clients who were willing and interested in answering the questionnaire.

**Table 1**

*Demographic Profile*

<b>Characteristics</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age</b>		
18 – 22 years old	36	18
23 – 27 years old	55	28
28 – 32 years old	28	14
33– 37 years old	26	13
38 – 42 years old	25	12
Above 42 years old	30	15
<b>Sex</b>		
Male	48	24
Female	152	76
<b>Civil Status</b>		
Single	87	43.5
Married	93	46.5
Widower	8	4
Separated	12	6
<b>Monthly Income</b>		
less than P8,000	58	29
P8,000– P19,999	106	53
P20,000 – P29,000	23	11.5
P30,000- P39,000	8	4
P40,000 and above	5	2.5
<b>Kind of Service Availed</b>		
Deposit	43	21.5
Loan	93	46.5
Both	64	32

The researcher-made survey questionnaire was the primary data collection tool in this study. It was divided into two sections: the first focused on the respondents' profile on age, sex,

civil status, monthly income, and services used, while the second contained items to assess the service quality. It was validated by the panel, which included a grammarian, an industry expert, and a statistician. Furthermore, to test the instrument's reliability, the researcher performed a dry run and obtained a reliability of 0.745 using Cronbach's alpha.

The researcher distributed hardcopy questionnaires to clients of selected rural bank. At the onset, the objectives of the study were explained and the respondents were asked whether they have availed any services from any rural bank within the vicinity. Only respondents who had transaction with the rural bank, whether offline or online, were considered to the survey. The study followed data privacy procedures such as personal data of the respondents are secured and confidential. Furthermore, the information gathered was securely kept after the distribution of questionnaires and the data gathered was used only for the purpose of the study.

Upon the administration of the survey questionnaire, the gathered data were tallied and subjected to the following statistical tools:

Frequency and Percentage. This was used to analyze the profile of the respondents in terms of age, gender, civil status, monthly income, and kind of service availed.

Weighted mean. It was used to determine the assessment of the respondents on the effectiveness of service quality in terms of tangibility, empathy, reliability, responsiveness, and assurance.

T-test. This was used to determine the significant difference on the assessment of the respondents on the service quality when grouped according to sex.

F-test (ANOVA): This was utilized to determine the significant difference on the assessment of the respondents on service quality when grouped according to age, civil status, monthly income, and kinds of service availed.

### **3. Results and Discussion**

The SERVQUAL MODEL as used in this study consists of five dimensions: tangibility, reliability, empathy, responsiveness, and assurance. The assessment of the services consists of:

Tangibility - the physical facilities, equipment, and personnel appearance

Responsiveness - willingness to assist customers and provide prompt service

Reliability - provide the promised service consistently and accurately

Assurance - dependability and reputation

Empathy - personalized attention given (Lau et al., 2013)

**Table 2**

*Perceived Service Quality using SERVQUAL*

<b>Indicators</b>	<b>M</b>	<b>SD</b>	<b>Interpretation</b>
<b>Tangibility</b>			
The bank has.....			
1. modern equipment and IT system.	3.17	0.094	Effective
2. appropriate physical facilities.	3.26	0.093	Effective
3. neat reception desk.	3.23	0.099	Effective
4. good promotional tools such as pamphlets.	3.03	0.203	Effective
5. a pleasant atmosphere and good ambiance.	3.30	0.158	Effective
<b>Composite Mean</b>	<b>3.20</b>		<b>Effective</b>
<b>Empathy</b>			
The employees of the bank....			
1. give attention to each customer.	3.59	0.049	Highly Effective
2. observe consideration to clients.	3.52	0.049	Highly Effective
3. respond to the client's specific needs.	3.57	0.038	Highly Effective
4. Clearly explain the bank transactions.	3.67	0.036	Highly Effective
5. show politeness.	3.6	0.005	Highly Effective
<b>Composite Mean</b>	<b>3.6</b>		<b>Highly Effective</b>
<b>Reliability</b>			
The bank.....			
1. makes sure that the clients records are all correct.	3.6	0.031	Highly Effective
2. shows sincerity in solving client's problem.	3.59	0.031	Highly Effective
3. shows truthfulness.	3.65	0.035	Highly Effective
4.keeps customer informed and updated.	3.57	0.012	Highly Effective
5. references are always available.	3.56	0.029	Highly Effective
<b>Composite Mean</b>	<b>3.6</b>		<b>Highly Effective</b>
<b>Responsiveness</b>			
The employees of the bank...			
1. inform the clients when services will be performed.	3.52	0.041	Highly Effective
2. accomplish the service on time.	3.47	0.041	Effective
3. are always willing to help their clients.	3.6	0.030	Highly Effective
4. respond to clients request punctually.	3.53	0.035	Highly Effective
5. attend to customer's need immediately.	3.53	0.046	Highly Effective
<b>Composite Mean</b>	<b>3.5</b>		<b>Highly Effective</b>
<b>Assurance</b>			
1. The employees deal with client's confidentiality.	3.61	0.032	Highly Effective
2. Clients feel secure about their transactions with the bank.	3.63	0.021	Highly Effective
3The accounts are handled safely by the bank employees.	3.68	0.011	Highly Effective
4. The bank employees answer questions comprehensively.	3.68	0.012	Highly Effective
5. The bank assures safety while serving the clients.	3.69	0.015	Highly Effective
<b>Composite Mean</b>	<b>3.7</b>		<b>Highly Effective</b>

The assessment of service quality was analyzed in two ways. The survey results on the five dimensions were tested for its manifestation of the level of satisfaction received and perceived by customers. Similarly, the test of significant difference reflects the market segmentation. This allows the rural banks to provide focused and customized services to different market segments.

Based on the tangibility dimension, rural banks have a pleasant atmosphere, a good ambiance, and adequate physical facilities. The majority of clients were pleased with the bank's services; they felt at ease when entering the building. It was also revealed that the bank had a nice reception desk. Furthermore, the bank's equipment is adequate and visible for client use. However, the bank has effective promotional tools, such as pamphlets, which result in the lowest mean. Overall, the bank meets the client's satisfaction in terms of tangibility, and the result indicates that the rural bank's service quality was effective. According to Bateson and Hoffman (2016), the SERVQUAL tangible dimension compares consumer expectations to consumer perceptions of the firm's ability to manage its tangibles. The tangible of a company includes a wide range of objects such as architecture, design, layout, carpeting, desks, lighting, wall colors, brochures, daily correspondence, and the appearance of the company's personnel. The findings are similar to Aktharsha et al. (2013) that modern-looking equipment and visually appealing physical facilities improve customer service experience.

Based on the empathy dimension, the respondents' assessment was highly effective, with a composite mean of 3.59. The highest weighted mean of 3.67 indicates that employees clearly explain bank transactions, while the lowest weighted mean of 3.52 indicates that employees show consideration to clients. Overall, bank employees meet client satisfaction by providing quality service with empathy. According to Krznaric (2014), empathy has a reputation as a soft, feeling emotion. Many people associate it with everyday kindness, emotional sensitivity, and being gentle and caring toward others. Empathy, as a well-thought-out concept in the relationship marketing literature, is regarded as a significant variable for individual consideration among people (Jones & Shandiz, 2015; Lee et al., 2011; Markovic et al., 2015). Empathy is regarded as an essential component for fruitful employee and customer communications, which frequently lead to encouragement and pro-social and selfless behavior, particularly in the service literature (Aksoy, 2013; Daniels et al., 2014; Itani & Inyang, 2015).

In terms of reliability, the respondents' assessment showed highly effective services provided with a composite mean of 3.59. The highest weighted mean of 3.65 indicates that the bank is truthful, while the lowest weighted mean of 3.57 indicates that the bank's references are always available. Overall, the bank meets the expectations of its customers by providing high-quality services that are dependable. According to Goble (2010), reliability as a measure of success, serves as a likelihood that a device will be successful: that is, that it will perform its intended function satisfactorily when required to do so. According to service quality researchers, as indicated in the study of Johnson and Nilsson (2003), because of the nature of service production instead of goods production, reliability is relatively more important for services.

In terms of responsiveness dimension, the rating was highly effective with a composite mean of 3.53. The highest weighted mean of 3.60 indicates that bank employees are eager to assist their customers, while the lowest weighted mean of 3.47 indicates that bank employees complete the service on time. Overall, the bank meets client expectations by providing quality service in a timely manner. According to Verma (2012), it is client's concern whether employees of the company would be willing and ready to provide service promptly. Moreover, Robert and Wowor (2011) argue that tangibles and responsiveness can lead to customer satisfaction and repeat transactions. Customers who are treated well by employees in the organization will have a long-term positive impact on the organization's long-term survival.

In terms of bank's assurance of client safety, the respondents rated them highly effective. Furthermore, the clients confirmed that they feel secure when transacting with the bank. The highest mean of 3.69 is obtained by respondents who are satisfied that the bank ensures their safety while serving them. Employees who deal with clients confidently, on the other hand, obtain the lowest mean of 3.61. Overall, the bank meets the clients' expectations in terms of assurance. The result indicates that assurance is highly effective when it comes to the bank's service quality. According to Wu (2013), the ultimate fate of the enterprise in the market is governed by quality assurance. Quality assurance provides employee teams with systems, resources, and discretion tailored to their unique contribution to the organization to keep them up to date on the progress of quality management improvements.

Table 3 shows that there is no significant difference in respondents' assessments of the Rural Banks' service quality in terms of tangibility, empathy, reliability, responsiveness, and assurance when grouped by age. This implies that despite a large age difference among the

clients, they have the same assessment of the bank's service quality dimensions. As such, there is no implied need for customized banking services by age group. Although rural banks offer banking services for children and teens, the majority of the customers transacting for them are the legal guardians. As such, rural banks provide same services across all age groups. The study of Lee et al. (2012) found that satisfaction level of senior citizens and younger customers differ. While there is statistical difference in level of satisfaction, there was no significant relationship between the customer level of satisfaction and perceived service quality. Similarly, Titko et al. (2021) found generation as an independent and significant predictor of service satisfaction.

**Table 3***Differences on the Perceived Service Quality*

<b>Dimension</b>	<b>Computed F-Values</b>	<b>P-Values</b>	<b>Decision on Ho</b>	<b>Interpretation</b>
<b>Age</b>				
Tangibility	2.17	0.061	Do not Reject	Not Significant
Empathy	0.838	0.525	Do not Reject	Not Significant
Reliability	0.504	0.773	Do not Reject	Not Significant
Responsiveness	2.054	0.075	Do not Reject	Not Significant
Assurance	1.698	0.139	Do not Reject	Not Significant
<b>Sex</b>				
Tangibility	0.022	0.982	Do not Reject	Not Significant
Empathy	3.812	0.000	Reject	Significant
Reliability	2.88	0.005	Reject	Significant
Responsiveness	2.643	0.010	Reject	Significant
Assurance	2.78	0.007	Reject	Significant
<b>Civil Status</b>				
Tangibility	2.158	0.096	Do not Reject	Not Significant
Empathy	0.936	0.425	Do not Reject	Not Significant
Reliability	1.214	0.307	Do not Reject	Not Significant
Responsiveness	1.711	0.167	Do not Reject	Not Significant
Assurance	1.27	0.287	Do not Reject	Not Significant
<b>Monthly Income</b>				
Tangibility	3.812	0.000	Reject	Significant
Empathy	2.78	0.004	Reject	Significant
Reliability	2.633	0.010	Reject	Significant
Responsiveness	2.68	0.007	Reject	Significant
Assurance	2.78	0.004	Reject	Significant
<b>Services Aailed</b>				
Tangibility	3.812	0.000	Reject	Significant
Empathy	2.88	0.005	Reject	Significant
Reliability	2.643	0.010	Reject	Significant
Responsiveness	2.78	0.007	Reject	Significant
Assurance	3.11	0.001	Reject	Significant

When respondents are grouped by sex, there is a significant difference in their assessment of the Rural Bank's service quality in terms of tangibility, empathy, reliability, responsiveness,

and assurance. The findings of Kim (2020) explained similarities and differences between male and female consumers' perceptions of service quality, which involves male looking for limited dimensions while female considering more dimensions for satisfaction. For example, if male customers are focused on fast transactions with the bank, female customers include comfort, personalized service and enthusiasm of the bank employees. Similarly, Newell (2019) found gender bias in the buying and selling activities. For example, gender of the sales person does not seem to be a consideration for male buyers while female buyers consistently give less favorable evaluations to female sales people than male sales representatives. Liu et al. (2015) found that personal innovativeness has more positive impact on behavioral intention for males than for females while Snipe et al. (2006) found that males tend to rate the fairness of service encounters higher than females.

Furthermore, there is no significant difference in respondents' assessments of the Rural Bank's service quality in terms of tangibility, empathy, reliability, responsiveness, and assurance when grouped by civil status. As civil status does not correspond to an economic position, but rather to a social position (Rotman, 2009), this implies that civil status is not regarded when providing customized banking services. However, when respondents are grouped by monthly income, there is a significant difference in their assessment of the Rural Bank's service quality in terms of tangibility, empathy, reliability, responsiveness, and assurance. This implies that social status of a person affects the perception on customer satisfaction. For this, Lawes et al. (2022) found that life satisfaction and income satisfaction significantly decreased for individuals affected by unemployment. Similarly, customers with lower income tend to rate their satisfaction much lower than those with higher income.

There is also a significant difference in respondents' assessments of the Rural Bank's service quality in terms of tangibility, empathy, reliability, responsiveness, and assurance when categorized by type of service availed. This clearly explains that the different services of the banks required different levels of personalized services. While other types of services required less customer interaction such as deposit and withdrawal, majority of the services need personalized approach such as opening an account, loan, complaints and corporate services. Hence, it becomes vital for service providers to meet or exceed their target customers' satisfaction with the quality of services they expect (Singh & Arora, 2011).

## 4. Conclusion

This study assessed the services of select rural banks by the 200 clients through SERVQUAL dimensions such as tangibility, responsiveness, reliability, empathy, and assurance. The descriptive method via a researcher-designed questionnaire gathered data treated with frequency count, weighted mean, T-Test, and F-Test (ANOVA).

The results showed the quality of service in terms of empathy, reliability, responsiveness, and assurance as highly effective. Furthermore, there is significant difference in view of quality service when grouped according to sex, monthly income and kind of service availed while there is no significant difference in view of quality service when grouped according to age and civil status. While the customers are satisfied with their banking experience, the banks need to consider personalized services by sex, social status and services offered. In addition, the banks could consider more branding and marketing tools, newspapers, and magazines and keeping references readily accessible and to maintain accurate and reliable information. Furthermore, banks could consider well-modernized equipment for improved services and enough marketing tools for clients to learn more about the bank's product features. On a small scale, providing additional seats and several printed materials like magazines, newspapers for the clients while waiting for their transactions.

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