

# **BASIC DIMENSIONS OF THE (SERVQUAL MODEL) AND ITS IMPACT ON THE LEVEL OF CUSTOMER SATISFACTION: AN EMPIRICAL STUDY OF THE HOUSING BANK IN KARAK, JORDAN**

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## **Abstract**

The objective of this study is to identify the impact of the basic dimensions of the (SERVQUAL model) on the level of customer satisfaction in dealing with the Housing Bank, to achieve the objectives of the study; an improved questionnaire have been used for the purpose of data collection and distributing it to the (375) sample members, Statistical package for Social Sciences (SPSS) have been used the for data analysis of the questionnaire. The study found that:

There is an impact of the basic dimensions of the (SERVQUAL model) on the level of customer satisfaction at different levels.

The study recommends the need for continuous improvement of services provided to customers, through consumer behavior studies, and work to predict customer expectations to ensure the provision of better services.

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**Keywords:** Basic dimensions, SERVQUAL model, customer satisfaction, bank

## **Introduction**

Banking industry environment experiences rapid changes reflected in the intensification of competition between banks and increased awareness of current and potential customers. Therefore, the quality of service and customer satisfaction is a major challenge for banks as it is reflected on the growth and development of these institutions. Therefore, it is imperative that the banks should strive to provide high quality services to meet the needs and desires of customers to enhance the positive relationship between the banks and their customers. The quality and continuous improvement of banking services provided to customers, is one of the most important requirements for the maintenance of the

competitive position, increase market share and achieving appropriate returns to Jordanian banks.

Based on the above, this study aims to measure the impact of the quality of banking services, using dimensions of (SERVQUAL) model on customer satisfaction as an input to identify the nature of this impact and outcomes helps to identify strengths and weaknesses in order to meet the needs and desires of customers

### **The study problem**

The problem of the study is to identify the impact of the quality of banking services in customer satisfaction, as banks provide multiple services in an environment characterized by change and instability, so these banks, including the Housing Bank, have to measure the quality of services provided in order to maintain their competitive position through the adoption of appropriate methodology to measure the quality of services and the adoption of the appropriate model.

### **Objectives of the study**

The study seeks to achieve the following objectives:

1. Identify the effect of the quality of banking services dimensions in the level of customer satisfaction.
2. Identify the dimensions of service quality measurement model (servqual)
3. Propose a set of recommendations in the light of the study results.

### **The importance of the study**

The importance of the study can be seen in the following considerations:

1. The importance of the study can be seen in the need to keep up with the variables of the new millennium, with the universal openness in various activities, and the consequent inevitability of change.
2. The importance of the study can be seen through its addressing of the level of customer satisfaction with the quality of services provided.
3. The need to adopt a measure to helps in understanding the quality of banking services.
4. This study derives its importance from the environmental variables; the banks need to undertake continuous studies on its situations and the increase of the quality of services provided.

### **The study hypotheses**

For a logical solution to the problem of the study, based on sound scientific methodology, hypotheses have been developed following null hypothesis (which was relied upon in building study model)

Ho. 1: there is no statistically significant impact at the level of ( $\alpha \leq 0.05$ ) for tangible customer satisfaction with services provided by the Housing Bank.

Ho. 2: there is no statistically significant impact at the level of ( $\alpha \leq 0.05$ ) for reliability in customer satisfaction with services provided by the Housing Bank.

Ho. 3: there is no statistically significant impact at the level of ( $\alpha \leq 0.05$ ) to respond in customer satisfaction with services provided by the Housing Bank.

Ho. 4: there is no statistically significant impact at the level of ( $\alpha \leq 0.05$ ) for assurance on customer satisfaction with the services provided by the Housing Bank.

Ho. 5: there is no statistically significant impact at the level of ( $\alpha \leq 0.05$ ) of empathy in customer satisfaction with services provided by the Housing Bank.

### Procedural definitions

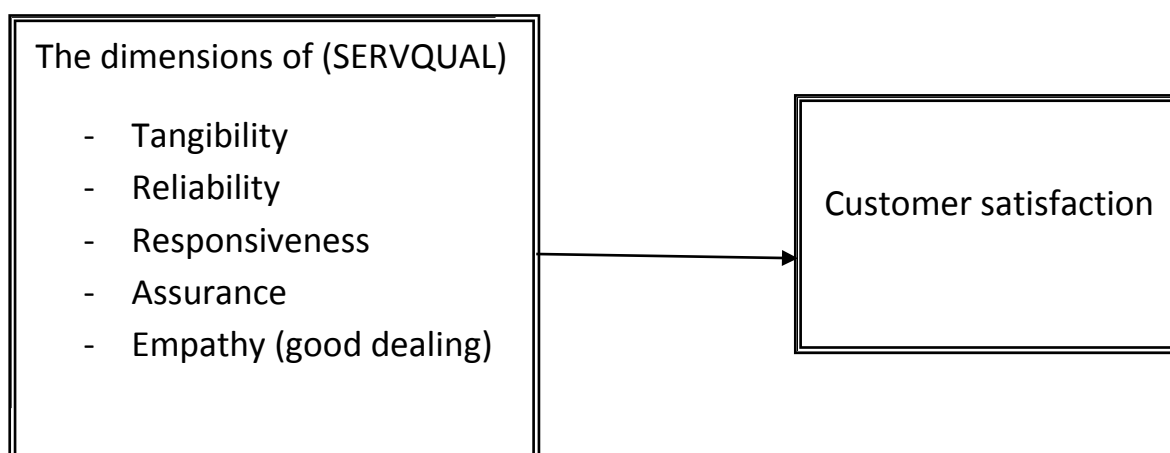
1. level of customer satisfaction: customer trends and impressions about the quality of the services provided by the Housing Bank, which was reflected in the studied group answers for paragraphs (16-19)

2. Basic dimensions of the (SERVQUAL model) services quality (tangibility, reliability, responsiveness, assurance, empathy): a set specifications and attributes of service that have the capability to meet the wishes of the customers and satisfy their needs. Which was reflected in the studied group answers for paragraphs (1-15)

### Model study

Independent variable

dependent variable



## Theoretical framework and previous studies

### The quality of banking services:

The important the quality of banking services offered to customers have increased as a basis for achieving excellence to meet competition, where distinctive service became the basis for differentiation between the banks.

The concept quality of service is to match and adapt to the requirements, (Adnan.2001), which means that service institutions such as banks, must have certain requirements and specifications of the services it provides to customers.

While (Al-Mahiaoi, 2006) defines it as: standard for a match between the actual performance of service with customer expectations for this service.

Under changes in the business environment, banks are seeking to reach beyond the quality by providing a distinctive banking services, creating a feeling of satisfaction to the customer through the service obtained and met their expectations.

### The characteristics of the service:

The main characteristics of services in general and banking services in particular are the following (Berry & parasurman,1990):

1. It's intangible, since services are not material and cannot be touched.
2. The production and consumption of service happens at the same time, which means that it is produced upon request.
3. Relining on personal marketing system.
4. Service cannot be stored.

### Customer satisfaction:

Customer satisfaction is one of the most important standards under the rapid change in organizations working environment including banks to maintain their customers and attract new customers.

First: the customer satisfaction is a final product for evaluation by the customer for the exchange, and that dissatisfaction, is only the outcome of the process of making a purchase to the customer.

Satisfaction of the customer can be seen in the feelings of joy or resentment, after obtaining the service, resulting from the comparison between the actual and expected performance for the customer (Altai, Kodadah, 2008).

Judging the satisfaction is a result of comparison between customer expectations regarding purchased quality of service and the actual quality of service performance that is evaluated by the customer by the following dimensions: (tangibility, reliability,

responsiveness, assurance, mastering) if service revenue obtained is less than expected the result will be negative feeling and trust. While if the impact is positive of the expected results this will give a positive feeling and trust (Alagarma, 2005: p. 351).

Customer expectations are seen in the concept of the provided quality of services as an expectations of customers as a result of dealing or exchanging services, there are three levels of customer expectations:

1. Required service: reflects what the customer need.
2. Adequate service: the level customers are willing to accept.
3. Predictable service: the level of service which the customer believes he can get.

(Alagarma, 2005: p. 355)

- The relationship between service quality and customer satisfaction.

the status or prestige of the Organization is determined by the quality of the provided services, organization of high quality level of its services has a high competitive position as achieving a high level of services meet the needs of customers is an important means of achieving competitive advantage and is confirmed by studies in this field on having a strong relationship, when the customer receives high quality service, his behavior and attitude towards the Organization will be positive and that would strengthen the relationship with the Organization and vice versa, customer satisfaction is the most important criteria that enable the Organization to ensure the quality of their goods or services because it is the source of customer loyalty for the organization so it seeks to increase customer level of satisfaction as a way to maintain their survival in the market as the quality of services is identified in customer's expectations (parasuraman etal., 1985 )

### **Previous studies**

First: the Arabic studies:

- (Moala, 1998) Study aimed at measuring the quality of banking services provided by commercial banks of Jordan, from the point of view of the banks customers, where the study found that the actual level of banking services quality is low compared with the level of quality expected by customers in their banking services. The study recommended that the departments of commercial banks should adopt programs to develop and improve the quality of their services.

- (zarour, 2003) Study aimed at measuring the impact of the quality and price of services provided by banks to customer's satisfaction of the industrial sector in Jordan, the study found a relationship between industrial company's satisfaction, and of some

dimensions of quality banking services, and the prices of these services. The study recommended banking departments to improve the quality of services and prices.

- (Abu Muammar, 2005) Study entitled "banking service quality measurement in banks operating in the Gaza Strip, Palestine", this study aimed to test the relationship between service quality and customer satisfaction, the study found the need to understand customer expectations in order to provide the best banking service, and achieve satisfaction. And customer loyalty depends primarily on the assessment of the quality of bank service. The study recommended the need to increase confidence between customer and bank and take more interest in speed and accuracy and in the provision of banking services.

- (Al-Saidi, 2007) Study on "assessing the effectiveness of the quality of health services in the State of Kuwait's Jahra hospital. The study found that the level of response of the sample study about the effectiveness of quality system of health services was high, and statistical differences depending on the educational level variable.

The study recommended the establishment of a specialized quality management centre in the hospital.

- (Abu Zaid, Al-Sharif, 2009) Study entitled "impact of the marketing mix to customer satisfaction," the purpose of this study is to identify the extent of customer satisfaction with the reality of marketing mix in commercial banks operating in the West Bank, the study found that the level of customer satisfaction was high (91.7%), the study recommended the banks continuation of holding training sessions for staff and the need to poll customers about services provided and to access to Arabic and international banking experience.

#### Second: Foreign Studies:

- (Nicholas, 1993) Study: which handled the identification of the main reasons behind the choice of public organizations to the concept of quality management in achieving customer satisfaction with the services provided. The study found that the competition, incentives and Interior temptations, have significant impact on the adoption and implementation of quality management, and that internal leadership is a powerful factor in the influence of public organizations with pressures of change and improvement. Organizations differ on its reasons for the adoption of the concept of quality management, and the various constraints facing organizations gradually became less important when adopting quality management concept, and taking effect. While the study was not able to reach the order of stimuli and temptations behind public organizations chose for quality management concept.

- (Blomer, 1998) Study handled the concept of loyalty to the Bank, the researcher verify how the mental image, perceived service quality, and customer satisfaction affect their loyalty in the individual banks at the international level, it was found that mental image indirectly associated with the loyalty to the Bank through quality which is linked through customer satisfaction and found that reliability dimensions is the most important dimensions of quality.

- (Addams, Allred, 2000) Study entitled "Service at Banks and Credit Unions," the study found that credit institutions are better than banks on providing quality banking service as the Bank does not identify customer needs, the study recommended the need to pay attention to the quality of banking services, and to identify the needs of customers.

- (Jabnoun & Al-Tamimi, 2002) Study entitled "Measuring Perceived Service Quality at UAE Commercial Banks " this study aimed to measure the responsible quality through banking service quality dimensions, represented by human skills, concrete skills, empathy and response, the study found that customers give dimensions financial value, but gave human skills higher value.

- (Suresh Chardart& Etl, 2003) Study entitled "Customer Perceptions of Service Quality in the Banking Sector of Developing Economy," the study found that banks varied significantly in providing quality service through customer perception of the quality of service provided.

- (Islam, Khadem, Alanddin, 2011) Study entitled the relationship between service quality and customer satisfaction in the fashion houses in Bangladesh ". This study aimed to identify the impact of the level of quality service in customer satisfaction and the dimensions of the service quality was represented by (reliability) response; emphasis and confidence; accessibility; knowing customers.

The study found an association between customers and knowing customers, to lead the competition in this area. The study found a link between quality of service and customer satisfaction, and that it have a significant impact in improving the level of customer satisfaction. The study recommended a focus on reliability and customer knowledge in order to improve the competitive position of the sector, in order to ensure customer loyalty, and continued success in the future.

- (Hunjra, Akhtar, Akbar, Rehman, Niazi, 2011) Study entitled "the relationship between customer satisfaction, and quality of service in Islamic banking in Pakistan". This study aimed to highlight the relationship between customer satisfaction and quality of service for Islamic banks.

The study found a relationship between customer satisfaction and building the quality of bank service, the study also ensures that the effect of the response to the needs of the customers and satisfaction are of the most influential variables in Pakistan.

### **Methodology of the study**

The researcher used the descriptive and analytical research, where a questionnaire was used for data collection, analysis, and testing of hypotheses. This approach is interested in giving it the most accurate description, to express it s qualitatively and quantitatively, the qualitative expression, describes the phenomenon and shows its properties. The quantitative expression gives a digital description; shows the amount of the phenomenon or its size, and its association with other phenomena.

### **The study community and sample**

The study sample consists of the four Housing Bank branches in Karak governorate: (city branch, Mu'tah branch, Alkaser branch, of Potash branch) as seen in the following table:

**Table (1)**  
**The distributed and recovered questionnaires**

Branch name	number of distributed questionnaires	number of recovered questionnaires
City Branch	100	95
Alkaser Branch	100	97
Mutah branch	100	90
Potash branch	100	93
Total	400	375

Sample study:

A random sample was selected consisted of (400) Housing Bank customer in Karak, equal numbers of questionnaires where distributed on the branches, (375) questionnaires were retrieved, (375) questionnaires were valid for analysis or (92.3%) of the study sample.

Study tool:

The study tool was finished after looking at the theoretical side and previous studies, including the study variables was taken into account in the formulation of the study tool. The following is a description of the contents of the questionnaire.

**Part one:** contains the following information (gender, qualifications, income)

**Part two:** this section contains (15) paragraph covering the study variables. (Dweik, 1999) and (zarour, 2003) scales were used as a guide. The Responses were classified according to the (likert Quintet) scale, identified by five answers: (agree to a very high degree, highly agree, moderately agree, weakly agree, agree very weakly)

The answer was given numbers (1-5) in which number (5) indicates agree to a very high degree and (1) indicates agree very weakly.



### Persistence and stability of the study tool:

To verify the persistence of the tool; it was presented to arbitrators during the stages of preparation, to ensure suitability for the purposes of the study, the arbitrators notes were taken into account, to ensure internal consistency reliability coefficient (Cronbach's alpha) was extracted, and its value is shown in table (2)

**Table No. (2)The value of the reliability coefficient (internal consistency) for each study variable**

Paragraph numbers	variable	reliability coefficient
1-3	Tangibility	0.82
4-6	reliability	0.87
7-9	response	0.89
10-12	emphasis	0.84
12-15	sympathetic(good dealing)	0.86
16-19	customer satisfaction level	0.86
1-15	the whole tool	0.91

Noted from table No. (2) that reliability coefficient for study tool was high (0.91) which is a high and acceptable stability for the study purposes.

Statistical analysis method: simple regression analysis was used, using statistical package (spss 10)

### Results analysis and hypothesis testing

The first hypotheses: there is no statistically significant impact of (tangibility) dimension as a dimension of total quality in customer satisfaction at statically significance level ( $\alpha \leq 0.05$ )

**Table No. (3) Simple regression analysis to test the effect of the independent variable (tangibility) in the dependent variable customers satisfaction.**

Source	Sum of squares	Degree of freedom	Mean squares	f value	indication level
Regression	4421.220	374	4421.220	107.623	0.00
error	14953.392	1	41.081		
Total	19374.612	375			

$$R^2 = .478$$

Note in table (3) that there is a statistically significant effect between the independent variable (tangibility), in dependent variable where (F) value was (107.62) at ( $\alpha \geq 0.05$ ) indication level, and this reject the null hypothesis, which states that there is no statistically significant effect of tangibility dimension in dependent variable, customers satisfaction and

accept the evidence hypotheses at the level of statistical significance ( $\alpha \geq 0.05$ ). We also note from the same table, that the independent variable has interpreted (47.8%) of the variation in the dependent variable customer satisfaction.

The Second hypotheses: there is no statistically significant impact of (reliability) dimension as a dimension of total quality in customer satisfaction at statically significance level ( $\alpha \leq 0.05$ )

**Table No. (4) Simple regression analysis to test the effect of the independent variable (reliability) in the dependent variable customers' satisfaction.**

Source	Sum of squares	Degree of freedom	Mean squares	f value	indication level
Regression	6019.597	374	6019.597	164.068	0.00
error	13355.015	1	36.690		
Total	19374.612	375			

The coefficient of determination  $R^2 = .557$

Through the statistical findings in the table (4) accept the evidence hypotheses, indicating an effect of the independent variable (reliability) as a dimension of the quality of services in the dependent variable, customer satisfaction with (164.68) calculated (F) value at ( $\alpha \geq 0.05$ ) indication level thereby accepts the evidence hypothesis and reject the null hypothesis. In the same table we find that the independent variable has interpreted (55.7%) of the variation in the dependent variable customer satisfaction

The Third hypotheses: there is no statistically significant impact of (respond) dimension as a dimension of total quality in customer satisfaction at statically significance level ( $\alpha \leq 0.05$ )

**Table No. (5) Simple regression analysis to test the effect of the independent variable (respond) in the dependent variable customers' satisfaction.**

Source	Sum of squares	Degree of freedom	Mean squares	f value	indication level
Regression	3705.508	374	3075.508	86.081	0.00
error	15669.104	1	43.047		
Total	19374.612	375			

The coefficient of determination  $R^2 = .437$

The results in table (5) shows the null hypothesis must be rejected, which states that there is no statistically significant effect of the independent variable (response) on the dependent variable customer satisfaction, with (86081) calculated (F) at the indication level

( $\alpha \geq 0.05$ ) thereby accepts the evidence hypothesis, which states that there is no statistically significant effect of the independent variable on the dependent variable customer satisfaction, statistical results of the same table shows that (43.7%) of the change in the dependant variable customer satisfaction has been interpreted from the independent variable (response).

The Fourth hypotheses: there is no statistically significant impact of (emphasis) dimension as a dimension of total quality in customer satisfaction at statically significance level ( $\alpha \leq 0.05$ )

**Table No. (6) Simple regression analysis to test the effect of the independent variable (emphasis) in the dependent variable customers' satisfaction.**

Source	Sum of squares	Degree of freedom	Mean squares	f value	indication level
Regression	5090.121	374	5091.121	129.707	0.00
error	14284.491	1	39.243		
Total	19374.612	375			

The coefficient of determination  $R^2 = .513$

Table No. (6) above shows that the value of the indication level (.000) which means that the null hypothesis should be rejected, and accept the alternative hypothesis, which provides a statistically significant effect for emphasis dimension as a dimension of quality service in the dependent variable banking customer satisfaction with (129.707) calculated (F) value at the indication level ( $\alpha \geq 0.05$ ).

The Fifth hypotheses: there is no statistically significant impact of (empathy) dimension as a dimension of total quality in customer satisfaction at statically significance level ( $\alpha \leq 0.05$ )

**Table No. (7) Simple regression analysis to test the effect of the independent variable (emphasis) in the dependent variable customers' satisfaction.**

Source	Sum of squares	Degree of freedom	Mean squares	f value	indication level
Regression	9046.680	374	9046.680	318.843	0.000
error	10327.932	1	28.373		
Total	19374.612	375			

The coefficient of determination  $R^2 = .683$

The results of table (7) shows that the null hypothesis, which states that there is no statistically significant effect of the independent variable (compassion) in the dependent variable satisfaction must rejected, with (318.843) calculated (F) value when the indication

level is ( $\alpha \leq 0.05$ ) thereby the evidence hypothesis is accepted which states that there was no statistically significant effect of the independent variable on the dependent variable customer satisfaction, according to results of the statistical table that (68.3%) of the variation in the dependent variable customer satisfaction has been explained by the independent variable (empathy).

### **Conclusion**

After reviewing statistical analysis the researcher found the following results:

The results of the study shows that, the tangible dimension (as a dimension of the quality of services) has interpreted (47.8%) of the variation as tangible dimension affects the level of customer satisfaction where calculated (F) value was (107, 62) at the indication level ( $\alpha \leq 0.05$ ).

The results of the study shows that, the reliability dimension (as a dimension of the quality of services) has interpreted (55,7%) of the variation as reliability dimension affects the level of customer satisfaction where calculated (F) value was (164.068) at the indication level ( $\alpha \leq 0.05$ ).

The results of the study shows that, the responding dimension (as a dimension of the quality of services) has interpreted (%43.7) of the variation as responding dimension affects the level of customer satisfaction where calculated (F) value was (86.081) at the indication level ( $\alpha \leq 0.05$ ).

The results of the study shows that, the assurance dimension (as a dimension of the quality of services) has interpreted (%51.3) of the variation as assurance dimension affects the level of customer satisfaction where calculated (F) value was (129.707) at the indication level ( $\alpha \leq 0.05$ ).

The results of the study shows that, the sympathy dimension (as a dimension of the quality of services) has interpreted (%68.3) of the variation as sympathy dimension affects the level of customer satisfaction where calculated (F) value was (318.843) at the indication level ( $\alpha \leq 0.05$ ).

In the light of the above findings, the dimensions of service quality have an effect on customer satisfaction, with the following arrangement: according to (R<sup>2</sup>) value (The coefficient of determination) as : (first (empathy R<sup>2</sup> = 68,3%), (dependent R<sup>2</sup>= 55, 17%), (R<sup>2</sup>=assurance 51.3%), (tangibility R<sup>2</sup>=47, 8% ) finally came (R<sup>2</sup>=response 43, 8%)

### **Recommendations**

Continuous improvement of customer services through studies on behavior and expectations of the customers.

The need to provide services to customers upon its request and without delay.

Training courses to improve the performance of workers.

Promote the principle of confidentiality of information through information security systems.

The need to strengthen customers' confidence in the Bank.

Paying attention to the views of customers, their needs and problems they may encounter to reach a higher level of service.

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