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Customer Satisfaction in the Banking Sector : The Case of North Cyprus

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Abstract

The aim of the study is to evaluate the determinants of customer satisfaction on higher service quality in North Cyprus Banking sector. SERVQUAL model is used to analyse the perception of customers on determinants of service quality. Total of 207 cutomers of the major banks in North Cyprus have been surveyed. Empirical analysis are carried out by SPSS 18. Empirical results reveal that Cutomer satisfaction in the banking sector depends on good and firm relations, building trust between customers and bank employees for the case of North Cyprus. Results also suggest positive word of mouth plays a major role in customer satisfaction.

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1. Introduction

In today's world competition among the companies is very severe, but most of the companies present nearly the same product or service with their competitors. In order to differentiate from a competitor's a firm needs to offer superior services. It is known that higer service quality leads to more satisfied customers and higher customer satisfaction leads to customer loyalty. Servive quality takes the stage, and offers more satisfied and loyal customers, and in return more profit is gained than of your competitors.

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The purpose of this study is to evaluate the determinants of customer satisfaction and the impact of service quality in North Banking sector. Customer satisfaction is related to customer loyalty and customer loyalty is related to the profitability of a bank. Customer satisfaction is an important aspect for service organizations and is highly related with service quality, they are all related to each other; as service quality gets better, customer satisfaction level will also be increased and it will lead to more stable relationships between a bank and its customer leading to a higher level of loyalty as well as profitability.

2.Literature Review

Regarding with the studies done by Parasuraman et al (1985,1988, 1991,1994) a service quality model is developed and the results of the expectations and perceptions of the customers can be analyzed. Since the late 1990s, competition between banks intensifies as the request of grabbing the largest share of the pie. This competition undeniably has an impact on the employees in the sector. This is not a positive impact that we are talking; each year the pressure level increases and it is coming to the level of oppression. Services in general include poor search properties and high in experience, reliance and faith properties, that makes their estimation of quality difficult than goods (Zeithaml 1981). The complicated character of services (Heizer and Render 1999) comes out from their common features, which are intangibility,perishability, high customer involvement, simultaneous production and consumption and homogeneity. These features combined with accelerating importance of the service sector, have also boost the necessity for better service quality as corporations search for methods to evolve financial performance and captivate customers in a very competitive environment (Wang et al., 2003).

Service quality is the evaluation of customers expectations that has fulfilled and how good the service level delivered. Delivering quality service means complying with customer expectations on a coherent basis. (Lewis and Booms 1983). Service quality has been debated by very few writings (Gronroos 1982; Lehtinen and Lehtinen 1982; Lewis and Booms 1983).

Analysis of these writings and other literature on services recommends three underlying motives . Service quality is more difficult for the consumer to appraise than goods quality.Service quality perceptions result from a collation of consumer expectations with real service performance and quality evaluations are not made just simply on the outcome of a service; they also include evaluations of the continuum of service delivery. Against all odds of the type of the service, service quality measured by consumers substantially alike criterias. This criterias fall within 10 main categories which are called "service quality determinants". SERVQUAL method uses these 10 aspects. It measures the gap between customer expectations and experience. The basic assumption of the measurement was that customers can evaluate a firm's service quality by comparing their perceptions with their expectations. This model developed and reviewed by Parasuraman et al. (1988; 1991). Frost and Kumar, 2001 used this model for internal service quality modeling.

3.Determinants of Service Quality

The ten determinants of Service Quality are given. The first determinant is the that contains continuation of performance and dependability.That means that the firm performs the service correctly as righteousness in billing;keeping records rightlyand services are accomplished in appointed time. Responsiveness concerns the willingness or voluntariness of employees to provide service. It contains up-to-dateness of service ;turning to a request as soon as possible;realising unfavorable mistakes quickly and fixing it;serving fast and being punctual. Competence means having the needed and asked skills and knowledge to perform the service. It contains knowledge and skill of the contact personnel;knowledge and skill of operational support staff, research capability of the organization, e.g., searching for the most profitable stock on the market for customers. Access involves reachable and easy to communicate. It means the service is that is easily accessible by telephone (lines are not busy and they don't put you on hold); waiting time to receive service (e.g., at a bank) is not prolonged;appropriate opening and closing hours;suitable location of service institution. Courtesy concerns kindness,decency,esteem, respect, prominence, and friendliness of contact personnel (including tellers, customer representatives, etc.). It

contains, consideration for the consumer's commodity; clean and neat appearance of public contact personnel. Communication means to be in touch with customers by oral language by using a clear and understandable language, and give time to listen them. It can also mean you need to calibrate the language you are using according to the level of education, intellectuality and status, because these varies from person to person. Credibility means trustworthiness, reliability, stability, honesty and integrity of the institution. Security means no threat, jeopardy, risk, uncertainty. It involves physical safety; financial security; confidentiality. Understanding the customer involves making the effort to understand the customer's needs. It involves learning the customer's specific needs and wants; giving personalized attention and care; recognizing the regular customer. Tangibles include the physical evidence of the service as physical facilities; appearance of personnel; tools or equipment used to provide the service; physical representations of the service, such as a plastic credit card or a bank statement. Regarding with the determinant in their studies scholars find out that the search and necessity for higher service quality, enforces companies seek for ways to develop financial performance and lure consumers in a very competitive market (Wang et al., 2003). Services that are intangible makes it hard to have an understanding of how it is perceived by customers. If a service provider is familiar with how the service will be appraised by customers, than they will be able to affect these evaluations in a positive way for the benefit of the company itself (Gronroos 1982). WOM (word of mouth) has a lot more significant effect on potential consumers than marketing strategies that they are used to. Service quality studies needs to be done according to customers perspective (Gronroos 1982). Parasuraman et al. (1985) used WOM as the main participator to the expected service, and modeled service quality as a gap between consumer and marketer sides at different levels.

Cronin and Taylor (1992) and Teas (1993) recommend SERVPERF (a service quality tool for measuring perceptions only) and EP (Evaluated Performance) model respectively. Gap model which evaluates quality by gaps in between expectations and experiments critiqued by them. Later this was again critiqued by Parasuraman et al. (1994) and than again criticized by Cronin and Taylor (1994) and Teas (1993). According to Cronin and Taylor (1992) service quality is a premise of customer satisfaction, also has an important effect on purchase purpose. This led to the growth and progress of model of perceived service quality and satisfaction (Spreng and Mackoy, 1996). The correlation between these two constructs and recommended by gone and mediator model later studied and analyzed by Dabholkar et al. (2000). Cronin and Taylor (1992) draw attention to, consumers sometimes tend to purchase based on their evaluation of value of services in place of trending directly to buy best service quality. This tendency emphasize the prominence of the value and by the light of that, researchers interpolate model value for improvement / understanding of service quality.

3.1. Customer Satisfaction Effect

Customers, Company, and Competitors, the 3 C's approach (Ohmae 1982), as potential determinants of the satisfaction-loyalty relationship. We will be examining all the determinants of these relationship including customer buying habits, perception, expectations, sources of information, positive word of mouth, service quality, satisfaction and loyalty. Customer satisfaction leads customer loyalty and customer loyalty brings profitability. They are all related to one another.

Gummesson (1993); (1994); Rust, *et al.* (1995); Schneider and Bowen (1995); Storbacka *et al.* (1994); and Zeithaml *et al.* (1990); Rust and Zahorik (1991), study the relationship of customer satisfaction to customer retention in banking. All these people work on the connection between profitability, loyalty and satisfaction.

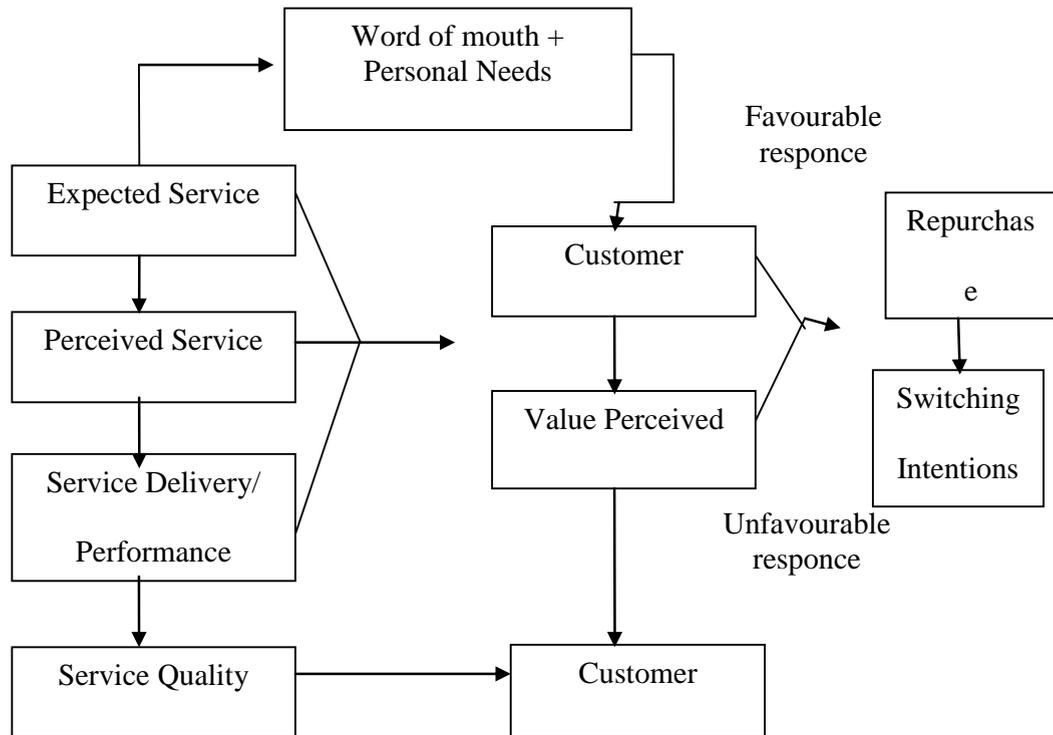


Figure 1: SQCS Model

Source: Parasuraman et al.(1985); Spreng and Mackoy (1996); McDougall & Levesque (2000)

Figure 1 presents a Relationship between service quality and customer satisfaction. This model is constructed after going through different models presented by Parasuraman et al.(1985); Spreng and Mackoy (1996) and McDougall and Levesque (2000) related to service quality and customer satisfaction. According to Zeithmal and Bitner (2000) somehow personal and situational factors also effect the process of customer satisfaction.

4.The Aim of the Study

In this study service quality model is presented and research hypothesis of the study are provided based on the literature review; therefore service quality model and then hypothesis regarding this model will be given. The main thesis of the service quality model is that consumers' quality perceptions are influenced by a series of distinct gaps occurring on the marketer's side. A key challenge for researchers is to devise methods to measure these gaps accurately. Research is needed to examine the nature of the association between service quality as perceived by consumers and its determinants. The usefulness of segmenting consumers on the basis of their service quality expectations is worth exploring.

Because of services are intangible it is really hard to measure their quality. In order to have an understanding of how a service is perceived by a customer service quality method has to be used. SERVQUAL method uses 10 aspects called "service quality determinants". These are reliability, responsiveness, competence, access,courtesy,

communication, credibility, security, understanding- knowing the customer and tangibles respectively. These aspects helps to evaluate the difference or gap between customers expectations and perceived value at the end.

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5. Hypotheses, Data And Methodology

In order to investigate the relationship between customer satisfaction and loyalty with the help of service quality and positive word of mouth, the following hypotheses have been developed by using 10 aspects of service quality determinants by using questions in the survey.

A sample of 207 customers of different banks completed the questionnaires concerning the customer satisfaction and loyalty in banks in TRNC. The survey consists of thirteen parts. In the first six parts participants gender, marital status, level of education, age, citizenship and monthly income level is located. From the seventh till the ninth part questions of ; number of banks that the customers work with, which banking channel they are using and the frequencies of usage located. From the tenth question till the end questions of ; why do you prefer to use this channel , why do you choose to work with that bank specifically, what do you pay attention more in a branch, what are the most important expectations from the staff of a bank; are located. Questionnaire of this research is available upon request.

- 1) **RELIABILITY**; Questions number 48 and 49 respectively; 'Even very busy at that moment, later on takes care of my transaction and inform me about what happened' and 'Keep his/her promise at the specified time frame' has been used in order to measure reliability of the personnel.
- 2) **RESPONSIVENESS**; Questions number 16, 37, and 39 respectively; 'Branch personnel is conscious, courteous and helpful' , 'Give alternative and practical solutions for me' and 'Inform me about my products regularly with detailed' has been used in order to measure responsiveness, willingness of employees to provide service.
- 3) **COMPETENCE**; Question number 29 ; 'If the teller/customer representative has sufficient product knowledge' has been used in order to measure the importance of the knowledge and ability of the personnel for customers.
- 4) **ACCESS** ; Questions numbers 10,11,12,13,17,31 and 38 respectively; 'Internet banking is very advanced, provides comfortable and secure use' , 'Has lots of ATM in many places, and menus can easily be understandable' , 'Has lots of branches all over' , 'I can have all my transactions made by telephone banking' , 'I don't wait too much in line in the branch' , 'Whether the branch is crowded or deserted' and 'Always be reachable' has been used in order to measure the importance of being reachable and easy to communicate for personnel and even for the all bank's services for customers.
- 5) **COURTESY**; Questions numbers 23,27,28,30,33 and 35 respectively; 'They show me personal attention' , 'If the tellers are polite and patient or not' , 'To hear the words of good morning, welcome and goodbye' , 'How the security guard welcomes me and the way he use while doing that' , 'Are they being formal when they are talking to me' , 'Are the branch personnel are polite and formal while they are talking to each other' has been used in order to measure the importance of kindness, decency and friendliness of contact personnel for customers.

- 6) COMMUNICATION ; Questions numbers 22, 47 and 50 respectively; ‘I see ads in the press very often’ , ‘Look at my face while I am talking’ , ‘Doesn't speak with an angry expression or high volume’ has been used in order to measure the importance of being touch with customers by oral language by using a clear and understandable language for customers.
- 7) CREDIBILITY; Questions numbers 15,18,19,20,21,25,41 and 46 respectively; ‘Branch personnel is genial and friendly’ , ‘Because of the relation that I have established with personnel in years’ , ‘My family and my friends uses this bank’ , ‘Although I don't like the bank any more, I can not leave because I have been working for so many years with them’ , ‘They give discount and my demands are quickly met because I have been working with them too many years’ , ‘If the personnel is serving with a smiling face or not’ , ‘Not to be glum’ , ‘Should not seem or sound that he/she is board in front of me’ has been used in order to measure the importance of trustworthiness, reliability, stability, honesty and integrity of the personnel and bank itself for customers.
- 8) SECURITY ;Questions numbers 7, 14 ,26 and 36 respectively; ‘I find it more secure’ , ‘I am pleased with bank's services in general’ , ‘If the tellers are doing all the transaction very fast or not’ , ‘Do my transactions fast and correct’ has been used in order to measure the importance of risk and uncertainty of the personnel and bank itself for customers.
- 9) UNDERSTANDING/KNOWING THE CUSTOMER; Questions numbers 34,40,42,43,44 and 45 respectively; ‘Do they remember my name after going more than once’ , ‘Recognize me and call me with my name’ , ‘To understand what product do I need’ , ‘Not to sell a product that I don't want to use’ , ‘Asks me how I am, pays attention to me’ , ‘Asks me if I want a beverage’ has been used in order to measure the importance of understanding the needs of the customers for customers.
- 10) TANGIBLES; Questions numbers 24 and 32 respectively; ‘Branch is very clean and tidy’ , ‘Is the personnel cloths are tidy and clean’ has been used in order to measure the importance of physical evidence of the service for customers.

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6. Results

The demographics , number of used banks and preferences of banking channel usages characteristics are studied. According to these findings out of 207 respondents 55.1% are men and 44.9% are women. The 84.5% of them are married and 15.5% are single. Regarding with the education level, it can be seen that half of the respondents have university degree.

- 3.4% graduated from primary school , 10.1% junior high , 37.2% high school , 44% university , 5.3% master/doctorate.

- 10.6% in between 18-24 years old , 30.4% 25-34 , 46.9% 35-44 , 10.1% 45-54 , 1.4% 55-64 , and 0.5% is 65 or more years old.
- 51.2% is citizen of Northern Cyprus , 44% Turkey , 4.8% other nationalities.
- 7.7% income level is in between 1.300-1.500 TL , 15% 1.500-2.500 , 24.2% 2.500-3.500 , 29% 3.500-5.000 , 14% 5.000- 10.000 and 10.1% 10.000 and more TL
- 20.8% uses only one bank , 42.5% 2 banks, 23.7% 3 banks ,11.1% 4 banks and 1.9% uses 5 banks.
- 28.5% prefers to use Internet as banking channel , 18.8% ATM , 6.3% Telephone Banking and 46.4% prefers Branch.
- 29% use that channel once in a month , 44% few times in a month , 15.5% once in a week, 0.5% few times in a week and 11.1% uses every day.

7. Conclusion

This research has investigated the interaction between customer satisfaction and loyalty factors, service quality and positive word of mouth impacts on the sample of 207 customers of both retail and wholesale banking of different banks in Northern Cyprus.

Results extracted from the frequency tables (table 3 through table 11) has pointed out related data. According to these results we can summarize some demographic data and preferences. Number of man and woman who has answered the survey is nearly same. As we can see education level is high in this 207 customers. Most of them are in between 25-44 years old. Number of TRNC and TC citizens are nearly same. Income level is high. Most of them uses one or two banks and many of them (nearly half of the responders) prefers to use branch and usage patronage is very high.

According to descriptive statistics of the related 50 questions of the survey in the light of Likert Scale 1 through 7 with importance scale respectively we can come to some conclusions. In the light of descriptive statistics the results can be summarized as follows: In TRNC most of the people still dependent to the branches, they prefer it mostly because they find it more secure and friendly service makes them to stop by to branch often and because of the lack of traffic congestion in Northern Cyprus they find very easy. TRNC is a small island, no traffic jam or any hustle, no need to rush and everywhere is close to each other so people are able to reach branch easily. Residents of the island doesn't see stopping by the branch as a waste of time. Because of the smallness and sincere, friendly and uncontaminated nature of the residents and the island itself, people develop close relations with each other. In the light of these relations people are still trying to keep up some of the customs and manner that has become forgotten. People care about each other, sensitive to others and develop friendships while they are doing business. So they see the bank personnel as a friend of them, develop trust and maintain good relations. This is why most of the responders prefer to use branches as banking channel.

In a bank branch many customers care about if the personnel looking at their face or not while they are talking because everyone wants to feel special and feel like center of the room. The other most important factor is if the personnel keep his/her promise at the specified time frame. This leaves a good impression on the customers and they develop trust to that person. Customers want to be informed about what products they have and the latest situation of their assets. This makes them feel like their assets have been valued as contact person's own assets and they give value to that personnel.

Practical solutions, alternatives and orientation are other highly related issues of customers expectations. Everyone wants to be guided according to their benefits. People ask this from personnel to perform it with a smiling face and not to be glum. They always want to be in contact with an employee of the bank, at least able to reach him/her whenever help is needed. They want to be understood as what they need, when they need and how much they need. While they are served they want the branch personnel to be conscious, courteous and helpful. They want their name to be remembered and to be asked how they are, do they need any help or anything to drink while they are waiting.

Till this point as we see most of the expectations are related with personal needs; like to be cared, to be understood, to be respected, to have sincere relations; these are the needs of the people in TRNC.

Customers like to enter into a branch which is not very crowded, somehow clean and at least don't wait too much in the line to get served. They want to be served fast and at the same time polite. They don't want to be forced to buy a product or service that they won't need.

Being a worker in service sector pushes you to not just directly do your job and also forces you to understand human nature as a salesperson should do. In banking sector we are all salesperson; tellers, portfolio managers even branch managers. We all try to sell bank's products (loan, direct debit, saving account, credit card, online banking and so), we do marketing for the services of the bank. In order to do that we need to have good understanding of customer's needs and wants. If we can establish direct bond with a customer needs and desires, we will definitely be successful.

According to the results most of the customers who uses only one bank is woman. This shows that women are more loyal than men. Most of the online banking users are man, this can lead to the result of men are more technology oriented. Most of the older people prefers to use branch and nearly the other rest uses ATM's more often. Older people are less tolerated and always sticks to one bank or maximum two and at the same time develops life time relationship with his/her bank and customer representative, can not be lured by other banks easily. Online banking users use internet very often, some customers checks not just only their accounts they also keep up with exchange rates or stock market movements. Usage patronage also varies according to the education level of the customer; like university graduates mostly uses online banking and frequency of usage is high. Most of the primary and junior high graduates prefer to use branch or ATMs and some of them telephone banking. Usage frequency is very low, mostly once in a month. Younger customers tends to use online banking, telephone banking, ATM and branch respectively with the usage frequency. Even though income is less for younger people they tend to use bank's services very often. Usage frequency also depends on the income level; for example a customer at the age of 35 who earns 2.000 TL and uses mostly branch and sometimes ATM is relative to use these services just once or maximum twice in a month. But a 35 year old, even a branch user but earns 10.000 TL or more can go to branch everyday. Most of the responders doesn't care too much about the appearance of the branch or personnel, but cares about being cared.

In general study findings show that people want to be respected, listened, cared and be remembered. If any company can actualize and fulfill these needs, the customers of them will be happy and be life time customers.

Limitations

The main limitation of this study is there are really few researches and restricted information about small island economies, customer satisfaction and loyalty especially for TRNC. And some questions answers doesn't reflect naked truth, as I know from my interviews with customers nearly for six years as a banker.

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