

# Measuring Service Quality and Satisfaction in Greek Co-Operative Banking: An Exploratory Study

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**Abstract:** *Review of the relevant literature has demonstrated that perceived quality has a direct and positive impact on overall customer satisfaction; in addition, the number and nature of the underlying service quality determinants is contingent upon both country- and industry- specific considerations. In order to identify the major determinants affecting customer satisfaction deriving from service delivery in a Co-operative Bank, the present research attempts to develop a customized scale to measure service quality. Accordingly, based on the relevant research findings as well as the views of both the customers and employees of the researched bank, a preliminary 42-item scale was developed and data were collected from a sample comprised of co-operative bank customers in Crete, Greece. The combination of Exploratory and Confirmatory Factor Analysis demonstrated seven determinants: Communication for Building of Trust (5 items), Personnel Relationship (3 items), Quality-Price Relationship (4 items), Understanding and Consulting (2 items), Values of the Bank (2 items), Serviceability (3 items), and Educational Support (2 items). However, the results of regression analysis indicated that co-operative bank customer satisfaction is mostly affected by: Values of the Bank, Quality-Price relationship, Understanding and consulting, and Communication for building of Trust.*

**Keywords:** *service quality, customer satisfaction, measurement scale, cooperative banking, Greece*

## 1. INTRODUCTION

Nowadays, in the face of a fiercely competitive and changeable global environment, the delivery of excellent or superior quality services has commonly been viewed as a strategic component of paramount importance (Maddern et al., 2007). In this respect, service quality has often been related to its impact on the financial performance of the organization (Rust and Zahorik, 1993; Rust et al., 1995), consumer satisfaction (Spreng et al., 1996), and behavioural standards (Cronin and Taylor, 1992; Reichheld, 1993; Zeithaml, et al., 1966). Research has demonstrated that, with regard to financial service organizations, in particular, in which any new product is quickly matched by competitors, enhancing service quality is crucial to business success (Allred and Addams, 2000).

Overall, in the financial services industry, service quality has primarily been related to customer satisfaction (Akviran, 1994; LeBlanc and Nguyen, 1988; Blanchard and Galloway, 1994). High quality services and customer satisfaction have frequently resulted in repurchase and increase in market share (Buzzell and Gale, 1997); thus, especially in the banking sector, enhancing service quality seems to be particularly emphasized (Soteriou and Stavrinides, 2000; Newman, 2001; Wang et al., 2003).

Review of the relevant literature reveals that recent research has focused on identifying service quality dimensions and developing instruments for measuring service quality. In terms of Chumpitaz and Swaen (2002), the number and nature of service quality dimensions seem to vary across businesses and countries (Jabnoun and Khalifa, 2005). As a result, the application of a business- and country-specific measure is more effective than a universal scale (Babakus and Boller, 1992; Van Dyke et al., 1997; Caro and Garcia, 2007). With regard to banking, research has demonstrated that quality measurement should not rely exclusively on 'global standards' (Athanasopoulos, 1999), in view of the fact that even subcategories of the specific sector, namely private and state banks, are likely to be greatly differentiated. Therefore, despite any similarities among different systems, measurement standards have to be adjusted across countries or organizations.

To elaborate, co-operative banks, both by nature and status, seem to be greatly differentiated from state and private banks. Co-operative banking bases the rendering of their services to a different philosophy because of the co-operative culture and co-operative principles ('values') which are adopted and implemented, and concern both the bank and its customers accordingly. Co-operative bank customers are involved in the process of 'expecting to receive or receiving benefit from' this business philosophy via the type and process of the services delivered, focusing mostly on the dimension of 'corporate' quality, as defined by Harrison (2000). Owing to the fact that the existing indicators for measuring perceived service quality and bank customer satisfaction, which were researched either in or outside Greece, have not been specifically explored in

co-operative bank settings, the question remains: what are the major quality determinants of co-operative bank customer satisfaction?

Based on the previous assumptions, the primary objective of the present paper is to identify, from the customers' perspective, the determinants of service quality for customer satisfaction in the co-operative banking sector, and, therefore, help managers focus on the potential activities that result in meeting or exceeding customer expectations.

In detail, the paper is organized as follows: First, it provides an overview of the background literature regarding service quality and customer satisfaction. Then, it describes the objectives of the research and the methodology employed in the study, and, subsequently, it reports the empirical research results. Finally, it concludes by identifying study limitations and proposing future research directions.

## **2. BACKGROUND LITERATURE**

### **2.1. Service quality and satisfaction**

Service quality has commonly been viewed as an elusive and complicated construct, the effective delivery of which has frequently been disputed (Voss et al., 2004). In terms of Howcroft (1991), high quality service is generally defined as a constant process of predicting and satisfying customers' requirements and expectations. Oakland (1986), additionally, states that banking quality service implies the degree to which a specific type of service meets customers' expectations.

Satisfaction is defined as an end-state resulting from a consumer's purchasing experience, which can either emerge as a cognitive reward or an emotional response to an experience. Customer satisfaction has been investigated as a 'perceptual, evaluative and psychological process' taking place during service delivery (Vavra, 1997). It may derive from any dimension relevant or irrelevant to quality, and judgments may be formed by non-quality components; it also requires experience for its delivery (Taylor and Baker, 1994). In addition, research has identified customer- and situational-specific determinants that affect overall satisfaction (Zeithmal and Binter, 2000). To illustrate, with regard to high-quality confidence-related services, functional quality is emphasized as the most vital driver for customer satisfaction (Shemwell, et al., 1998).

As already been mentioned, service quality and overall satisfaction seem to be closely related (Anderson and Sullivan, 1993, Babakus et al., 2004). The distinction and coherent relationship between service quality and satisfaction has been a pivotal concern in Marketing literature and in academic- as well as practitioner-oriented relevant research (i.e. Anderson and Fornell, 1994; Spreng and Mackoy, 1996). Numerous empirical works have concentrated on the causal order of the constructs at issue; however, there is no consensus as to whether it is expectations for the delivery of a specific service that directly affect satisfaction or the main antecedent of satisfaction is perceived quality (Bahia et al., 2000; Churchill and Surprenant, 1982).

Bahia et al. (2000) suggest that in case of multidimensional, regularly-performed and high-contact services, such as those delivered in banking settings, service quality is likely to affect satisfaction. Similarly, Ioanna (2002) advocates that, in the banking sector, service quality, which is a multivariate construct encompassing dimensions, such as convenience, reliability, service portfolio and service personnel, has a substantial impact on customer satisfaction. Overall, research has demonstrated that, perceived quality, which is argued as an antecedent of customer satisfaction, has a direct and positive impact on overall satisfaction (Hume and Mort, 2008).

### **2.2. Quality dimensions in banking**

The relevant literature bears on the conclusion that the conceptualization of quality, being rather intricate and elusive, has often implied, *inter alia*, measurement discrepancies (Sureshehandar et al., 2002). In this respect, there has not been established a universal scale standard to enable measuring perceived quality, especially in the banking sector (Wang et al., 2003). Research has demonstrated that, in banking services, there are explicit country- and culture-specific discrepancies, as far as quality expectations, importance and perceptions are concerned. Snow et al. (1996) have investigated ethnicity-specific customer expectations in the Canadian retail banking sector and identified several discrepancies in service expectations. Additionally, Furer et al. (2002) emphasized that the importance and perceptions of service quality are highly contingent upon the customers' values and beliefs, which are culture-specific.

Since the mid 90's, research has been focused on various quality determinants, among which the ten major determinants indicated by Parasuraman et al., (1985), which are more likely to generate high levels of customer satisfaction in the banking sector of various countries.

In detail, the Akviran's (1994) BANKSERV instrument, employed for an investigation conducted by an Australian bank, comprises four discriminating factors, namely: staff conduct, credibility, communication and access to teller services. Bahia and Nantel (2000), who developed the Bank Service Quality (BSQ) measurement during a research into a National Bank of Canada in Montreal, measuring both customer expectations and perceptions, have identified six dimensions: effectiveness and assurance, access, price, tangibles, service portfolio, reliability. Aldlaigan and Buttle (2002), who investigated quality in various British banks and developed SYSTRA-SQ, measuring only customer perceptions proposed four dimensions: service system quality, behavioral service quality, machine service quality, service transactional accuracy. Similarly, Jabnoun and Khalifa (2005) measured only customer perceptions in various banks in the Arabian Emirates and concluded in four dimensions: personal skills, reliability, image, value. Reciprocation analysis results have demonstrated that, despite the fact

that all four dimensions are indicative of determining quality in conventional banks by emphasizing value and image, in Islamic banks it is only personal skills and values that determine quality. Finally, Athanasopoulos et al. (2000), highlighted six country-specific dimensions in Greece: employee competence, reliability, product innovation, pricing, physical evidence and convenience.

Various research efforts in industry-specific contexts indicate that service quality may be determined by individual or aggregate perceptions in terms of (1) the technical and functional quality of an organization, (2) service products, service delivery, and service environment or (3) reliability, response, empathy, safety and physical evidence associated with service experience (4) image, value, pricing and social responsibility.

### 3. METHODOLOGY

Aiming to identify the principal components of perceived service quality and their impact on customer satisfaction, and considering that decision-making is based on an intricate combination of emotional and cognitive procedures, the research adopted the rationale of SERVPERF scale (the Perceived Performance model) for statistical validity and reliability reasons (Cronin and Taylor, 1992, 1994; Teas, 1993). Due to the fact that there is no commonly accepted scale established to measure perceived quality, particularly in the banking sector, and in order to insure face and content validity, an initial 38 items-scale was developed, based not only on research literature but also on 8 focused interviews of co-operative bank customers and on the views of both banking research executives in Greece and the employees of a Co-operative Bank. The research includes both functional and technical quality variables, the effectiveness of which is conceived on the basis of the wide range of both emotional and cognitive responses resulting from customer satisfaction for the service quality delivered by the Co-operative Bank at issue. Overall satisfaction is operationalized in terms of three measures, namely overall satisfaction, expectations - disclaim, ideal service, and is measured on the basis of on a ten-point Likert-type scale (1 *completely dissatisfied* – 10 *completely satisfied*). The corpus of data was obtained by conducting personal interviews based on a constructed questionnaire, and the sample was comprised of 519 customers in 22 randomly selected branches of a co-operative bank in Crete, Greece.

Despite the fact that the present study was tentative and was mainly conducted with a view to providing insights for a future research, which will investigate and corroborate an explicit set of measures of co-operative bank customer satisfaction, we employed Exploratory Factor Analysis (EFA) on one half of the collected data, and, subsequently, we tested the generality of the extracted factors with Confirmatory Factor Analysis (CFA) on the second half of the data (DeCoster, 1998). Multiple regression analysis using the stepwise method was applied to examine the significance of the seven factors to the measurement of overall customer satisfaction.

### 4. ANALYSIS AND RESULTS

For the performance of factor analysis, on the one half of the random sample (split 0, n=243) in the pre-analysis testing, Kaiser-Meyer-Olkin was 0.946 and Bartlett was significant  $p < 0.01$  demonstrating the adequate representation of the sample.

Table 1: Factor Analysis results

items	Factor loadings						
	F1	F2	F3	F4	F5	F6	F7
<b>Communication for building of Trust</b>							
Information about the time needed for the approval of a product	.688						
Full information about the documents needed for a product	.652						
Detailed information about prices/ products/terms by the personnel which makes me trust them	.647						
Employees' behavior makes me feel secure	.617						
I feel secure about my transactions with the bank	.609						
<b>Personnel relationship</b>							
Friendly/polite behavior of personnel		.810					
Personnel willing to serve the customer		.800					
They work on the client / they dedicate time		.768					
<b>Quality-Price relationship</b>							
Better loan interest rates and beneficial loan terms				.764			
No charge for expenses and commissions				.691			
Deposit interest rates compared to other banks				.675			
Number/range of products and services				.629			
<b>Understanding and consulting</b>							
Consulting support for any financial matter					.765		
Right diagnosis of customer's needs					.706		
<b>Values of the Bank</b>							
Operates with transparency						.715	
Is really interested in its customers' needs						.614	
<b>Serviceability</b>							
Promptness and speed of service							.787
Speed of response to requests							.710
Uses new technologies and modern systems							.624
<b>Educational Support</b>							
Implements programs of training/information to its customers							.794
Invests in personnel's training							.720
<i>Alpha coefficient</i>	<i>0.951</i>	<i>0.898</i>	<i>0.869</i>	<i>0.971</i>	<i>0.885</i>	<i>0.867</i>	<i>0.780</i>

Principal Component Analysis was used with Equamax rotation method (Vavra, 1997). In the analysis, the factors with eigenvalue greater than 1.0 and factor loadings equal or greater than 0.60 were retained (Dimitriades, 2006). Analysis of communalities ranging from 0.616 to 0.908 is considered satisfactory and confirms an acceptable level of interpretation. The analysis derived seven factors (Table 1), which include the 23 variables that account for 79.099 of the total variance. The scales were assessed for reliability. Scale reliability for the factors ranges from Cronbach alpha of 0.780 up to 0.971, indicating the scale internal reliability, since 0.7 and above is usually acceptable (Nunnally, 1978).

To corroborate the results of the Exploratory Factor Analysis on the one half of the random sample, we performed a Confirmatory Factor Analysis on the second half of the sample (split 1, n=243). The procedures used to measure the fit of the model were  $\chi^2$  statistics CMIN/DF and NNFI, CFI, RMSEA, SRMR, the adequacy of which can offset the contribution of  $\chi^2$  statistics, since it is sensitive to multivariate normality violations.

The results of the Confirmatory Factor Analysis on the second half split using AMOS 7, which are based on the reliable test statistics CMIN/d.f=1.96, NFI=.911, CFI=.954 RMSEA=0.063, SRMR=0.055, demonstrate a good fit.

The study also estimated the discriminant validity of the dimensions determining customer satisfaction by employing the 7-factor correlation indices, which must not exhibit a strong correlation in order to avoid construct overlap (Parasuraman et al., 1988; Cronin and Taylor, 1992). The results shown in Table 2 corroborate the discriminant validity of the 7-factor Model 1 (\*\* Correlation is significant at the 0.01 level (2-tailed)).

**Table 2:** Factor correlation indices of Confirmatory Factor Analysis

	CF1	CF2	CF3	CF4	CF5	CF6	CF7
CF1	1.000	.796(**)	.537(**)	.553(**)	.584(**)	.659(**)	.513(**)
CF2	.796(**)	1.000	.428(**)	.513(**)	.514(**)	.572(**)	.429(**)
CF3	.537(**)	.428(**)	1.000	.484(**)	.472(**)	.581(**)	.498(**)
CF4	.553(**)	.513(**)	.484(**)	1.000	.530(**)	.557(**)	.534(**)
CF5	.584(**)	.514(**)	.472(**)	.530(**)	1.000	.572(**)	.607(**)
CF6	.659(**)	.572(**)	.581(**)	.557(**)	.572(**)	1.000	.582(**)
CF7	.513(**)	.429(**)	.498(**)	.534(**)	.607(**)	.582(**)	1.000

Based on the seven factors derived from the factor analysis, a multiple regression analysis was used to determine the relative importance of service quality dimensions in predicting the overall customer satisfaction. The regression model is as follows:

OVERALL =  $f$ (Communication for Building of Trust, Personnel Relationship, Quality-Price Relationship, Understanding and Consulting, Values of the Bank, Serviceability, Educational Support)

**Table 3.** Predicting customers' overall satisfaction: multiple regression analysis

<i>Model</i>	<i>Beta</i>	<i>t</i>	<b>Sig.level</b>
1 (constant)	1.196	3.842	.000
Values of the bank	0.310	8.720	.000
Quality-Price relationship	0.207	6.859	.000
Understanding and consulting	0.178	4.946	.000
Communication for building of trust	0.187	4.074	.000
<b>Notes:</b> adjusted <i>R</i> square = 0.617, <i>F</i> = 196.440, <i>p</i> < 0.05			

The results indicate (Table 3) that, in co-operative banking, overall customer satisfaction is influenced by four of the seven service quality dimensions: Values of the Bank, Quality-Price relationship, Understanding and Consulting, Communication for building of Trust. The establishment of the specific discriminant factors demonstrates that customer expectations and satisfaction in co-operative banks seem to be differentiated from any other type of bank, and are rather affected by the value system and intimacy attitudes adopted. Co-operative banks, either consciously or unconsciously, are conceived by customers as organizations generating 'cognitive trust' (Johnson and Grayson, 2005), and are, therefore, viewed as more equitable and honest than other types of banks. The specific perception seems to be prevalent in forming customers' expectations and is instrumental to generating satisfaction concerning their relationship to a Bank.

## 5. DISCUSSION

The components affecting customer satisfaction in co-operative banks are particularly congruent with the meaning of the term '*co-operative*' itself. Continuous and free communication with customers, mutual trust and interests, concentration on customers' problems and concerns, as well as fair and consistent behaviour are aimed towards customer satisfaction, and seem to form the cornerstone of established principles and practices in a co-operative bank. Accordingly, customers are viewed as 'partners' rather than 'members'.

In this context, the present study demonstrates that, in co-operative bank settings, service quality, associated with customer satisfaction, can be determined by various universal dimensions; however, a number of researches has demonstrated a considerable differentiation of the variables involved in dimension conceptualization and ranking. Therefore, apart from corroborating views about developing customized sector-specific measures of customer satisfaction, the research results have highlighted the need for establishing different business-specific models to assess service quality in organizations, such as co-operative banks.

To conclude, it is worth pointing out the potential limitations of the present study, and, thus, emphasizing the need for further research. Given that the current research is rather tentative and the sample is limited to include customers only of a specific Bank in a specific part of Greece, it would need to be validated by further surveys into co-operative bank settings. Further research should also be expanded and focus on co-operative banks in other countries, as well, with a view to confirming the multidimensional nature of the proposed model and the differentiation of ranking and conceptualization of the quality dimensions involved for different types of customers in co-operative banks (customers-members / non-members or depositors / borrowers).

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