

The role of banking service quality in achieving customers' satisfaction: Evidence from the banks located in Algeria

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Abstract .

This study aims to investigate the role of banking service quality on the satisfaction of costumers. Therefore, as we know the customer is the most important and dynamic element in the banks. We examine three dimensions of banking service quality, namely responsiveness, empathy and assurance. We test our hypotheses based on a questionnaire replied by 119 customers of 5 banks located in Algeria. We found that tierce responsiveness, empathy and safety exert a positive effect on the satisfaction of customers. Our results have implications on the literature of service quality.

Key words: Service Quality Banking, Responsiveness, Empathy, Assurance, Customer Satisfaction.

JEL classification codes: G2; M31.

Résumé.

Cette étude examine l'effet de la qualité du service bancaire sur la satisfaction des clients. Par conséquent, comme nous le savons, le client est l'élément le plus important et le plus dynamique des banques. Nous examinons trois dimensions de la qualité du service bancaire: réactivité, empathie et assurance. Nous testons nos hypothèses sur la base d'un questionnaire auquel 119 clients de 5 banques situées en Algérie ont répondu. Nous constatons que la réactivité, l'empathie et la sécurité des tiers exercent un effet positif sur la satisfaction des clients. Nos résultats ont des implications sur la littérature de la qualité de service.

Mots clés : Qualité de Service Bancaire, Réactivité, Empathie, Sécurité, Satisfaction du Client.

Codes de classification JEL: G2; M31.

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1. Introduction.

The global economy is growing at an accelerated pace in all sectors. This requires all kinds organizations to keep pace with this development and adopt modern administrative approaches. Products have become increasingly sophisticated, and this is clearly demonstrated by modern technology.

Therefore, we stress that institutions, especially banking, must adopt all the methods that have been developed, such as the deep dimensions of service quality banking, which will help them meet the challenges of the future.

The service quality banking is one of the entrances that have varied dimensions and multiple entries, which requires thorough and in-depth study of these dimensions, in order to chart the major trends of banking institutions and achieve strategies and correct policies to improve the financial result of the bank.

Algerian banking institutions are witnessing a quantum leap in many areas, including financing of investments and opening up to globalization, all this has led to the search for new opportunities to achieve great financial returns and this will only get the largest possible number of customers.

The customer is considered the most effective element in all the economies of the world in general. If we talk about being one of the parties that the bank deals with, we will consider it the essence of the financial banking operations and the main source of the funds by making it save its money through the incentives and facilities granted to it. All this must be studied and taken care of by the banks, otherwise it will be lost opportunities to stay in markets dominated by full competition.

Through all of the above comes to mind the following question:

What is the essential role of the service quality banking dimensions in achieving customer satisfaction?

This problem stems from a number of sub-questions:

- What is the role of the responsiveness in achieving customer satisfaction?
- What is the role of safety in achieving customer satisfaction?
- What is the role of empathy in achieving customer satisfaction?

➤ **Main hypothesis: There is a great role of banking service quality in achieving customers' satisfaction.**

First Hypothesis: the great responsiveness leads to more customer satisfaction.

Second Hypothesis: the real assurance leads to more customer satisfaction.

.Third Hypothesis: The best empathy behavior leads to more customer satisfaction.

➤ **The importance of the study:**

The importance of this study is that it addresses one of the important topics in the banks, which is quality banking. Especially, when we talk about the customers of these banks, because the quality is toward customers and the decision refer to the customers if they like the quality or dislike it.

➤ **Objectives of the study:**

Throughout this study, the researchers look for achieving a set of objectives:

- Identify the reality of quality banking in our banks in Algeria.
- Illustrating the relationship between quality banking and customers.
- Highlighting the critical importance of relationships with customers.
- Show how to reach to satisfy customers and keeping of their loyalty.
- Raise the banks' results to the best by adopting the best quality banking compatible with customers.

➤ **Methodology of the study:**

In order to understand the most important dimensions of the study, and in order to answer the questions raised and to prove or deny the validity of the hypotheses, we will rely on descriptive analytical method through the study of a sample of Algerian banks using the questionnaire tool, we will then study the amount of data obtained through the use of SPSS, The results obtained allow us to circulate the results to Algerian banks.

➤ **Previous studies:**

Measuring Service Quality in the Banking Industry: A Hong Kong Based Study, The study aims to find out the most important attributes of service quality in retail banks, which can be used to evaluate the characteristics of banking service quality as perceived

by customers. This show the need of service quality in banks (Lau, Cheung, Lam, & Chu, 2013).

This study analyzed the direct and indirect effects of uniformity and customization on customer satisfaction and loyalty through quality of service, which has been divided into two dimensions: technical quality and functional quality, where it pioneered the Quality of Service model by including precedents for quality of service.

The results showed that integration of standardization and the allocation of service offering critical to improving the quality of service and customer satisfaction has a great impact on customer loyalty (Kasiri, Guan Cheng, Sambasivan, & Sidin, 2017).

This study measures the relationship between quality of service and customer satisfaction among customers of Islamic banks in Pakistan. A field survey was conducted in the questionnaire to determine the perceived quality of service and customer satisfaction.

The results showed that the multidimensional quality of service is positively correlated with the single measure of customer satisfaction. In addition, this study has practical implications for better understanding the behavioral intentions of Islamic bank customers (Raza, 2017).

This study analyzed the five dimensions of service quality that affect customer satisfaction and loyalty. The results confirmed that all six hypotheses proposed and customer satisfaction had Positive impact on customer loyalty. The results all showed that "empathy" had the greatest impact on satisfaction followed by "assurance" and "reliability" (Lai & Nguyen, 2017).

By presenting the previous studies it is clear to us that our study is characterized by the following:

- This study demonstrates the importance of supply chain management and its necessity for customers.
- This study is concerned with studying the relations of the institution with customers and the need to consolidate them on the one hand, and on the other shows the position that must be acquired by customers in supply chain management.
- This study shows that there is no one-way effect but an opposite effect, that is, supply chain management affects and is influenced by customers in the market.

2. Theoretical framework:

2.1. Service Quality Banking:

There are many researchers that treat this subject in many field of study. We need to know and to identify some of searchers which have done in banks, which examine the service quality banking and its dimension. We found that we can say the measure of service quality has been growing in the managers and researchers interesting (A. Parasuraman, Zeithaml, & Berry, 1994) and there are many searches have done about service quality and another variable such as customer satisfaction and loyalty and internet banking (Ariff, Yun, Zakuan, & Ismail, 2013). We can say it visualizes service quality as a comparison of service expectations with actual performance scenarios (Bloemer, Ruyter, & al, 1999), quality service is the personal assessment of customers that the service they receive is the service they expect (Gefan, 2000), so we can study the evolution of service quality in banking (Khan & Mahapatra, 2009), we found also that the service quality is examined in the banking industry (Angur, Nataraajan, & Jahera, 1999) .

It's becoming more evident the need of technology in banks to deliver banking services, which help the bank to deal with customers more efficiently to reduce costs and especially the elimination of uncertainties (Joseph, McClure, & Joseph, 1999). Processes consisting of a set of activities, which occur through interaction between the customer, individuals, goods and other material resources, systems and / or infrastructure represented by the service provider, which may contain (involve) other customers (Grönroos.C, 2006).

And we need to know more about technical functional of service quality and the relationship between service quality and satisfaction (Lassar, Manolis, & Winsor, 2000). Indeed, we know that there is a mediating role of service quality on customer satisfaction (Caruana, 2002). It has been based on a range of dimensions among them responsiveness, assurance and empathy , but in our study we examine the effect of the three dimension of service quality banking on customer satisfaction.

a. Responsiveness:

Responses are particularly critical when you understand customer emotions because emotions are related to things a person

re-events personal events that either hurt or benefit (Smith & Ellsworth, 1985). When the employee offer the service they confronted anxiety and anger which they are emotions must understand it and evaluate it to give more effective services (Menon & Dubé, 2004). There is a development and a real investigation about how to ensure an effective role to achieve a great customer satisfaction by helping retail managers to design an effective response to sales representatives to the feeling and emotions of customers (Menon & Dubé, 2000). This is what we call it as a real and effective service to customers.

There is an approach for the design of various condition of time domain which can used in designing of bank procedure (Nayebi, Barnwell, & Smith, 1992). So, this mean there is a real interesting to analyze the need of the right time in banks and how to deal with it when the bank meets customers. When the institution knows the perceptions of customers about waiting time this means more understanding to customers. Furthermore, the waiting time must be reduced in the point of view of institution, but this is not enough because maybe the customers have seen this waiting time is too long, in turn, it must deal with waiting time perception (Baker & Cameron, 1996).

b. Assurance:

Assurance is the ability of employees to use their skills to gain customer confidence, Where the staff who deal with customers with the features that mention: literature and good communication and efficiency (Alhkami & Alarussi, 2016). It is the confidence that the client feels when dealing with the organization. This trust is attributed to the reputation of the organization and the services or products it provides, in addition to the information provided, which is clear and transparent (Parasuraman, Zeithaml, & Malhotra, 2005).

We found a study examined the effect of service quality on consumer trust and commitment in the context of obtaining a financial loan and how these relationships vary across different generational cohorts (Cho & Hu, 2009).

So, the trust is an actual element which helps to do the procedures of banks. Several studies have also shown a positive relationship between the computerization of the workplace and the employment of skilled labor, it has been made clear that authors believe that improvements in computer-based technology create incentives to

replace machines with people in performing tasks, this has significant implications for skill requirements (Autor, Levy, & Murnane, 2002).

It is proposed that perceived control be a critical variable in mediating the emotional and behavioral responses of consumers to the physical environment and the communication staff who make up the service, which emphasizes the fun of service experience and consumer avoidance responses to meet the service (Hui & Bateson, 1991). Personal information processing suggests that self-reference is a rich and powerful coding process, and its important to study the human information processing system (T. B. Rogers, Kuiper, & Kirker, 1977). The increasing regulatory dependence on information systems brings management's attention to improving the quality of information systems (Gorla, Somers, & Wong, 2010).

c. Empathy:

There is a study about the five dimension of service quality which include empathy and there researchers make a studies to conceptualize and to measure empathy (Gerdes, Segal, & Lietz, 2010). Empathy defined as the therapist's ability 'to sense the client's private world as if it were your own, but without ever losing the "as if" quality (Rogers, 1957, p. 99). empathy was a specific skill (Carkhuff, 1969), and was seen as a "facilitative communication skill" (Corcoran, 1982, p. 63).

Twenty-first century managers, charged with motivation, training, and service orientation staff, must now focus on one of the most important and effective aspects of effective listening (Stiel, Barker, & Watson, 1983), and listening behavior has on key organizational dimensions (Brownell, 1994). There are a number of different ways we could approach this task of thinking about ethical challenges in the new millennium (Carroll, 2000, p. 34).

2.2. Customers Satisfaction:

Customer satisfaction is the positive or negative impression that a customer feels towards the experience of purchase and / or consumption and is the result of a comparison between his (client's) expectations of a product's direction and its perceived performance (Kotler, .Keler, Manceau, & Dubois, 2006).

The corporate image, has an impact on customer satisfaction (Wallin Andreassen & Lindestad, 1998). So, image plays a role in creating value and building customer satisfaction (Lai, Griffin, & Babin, 2009). Furthermore, customer loyalty is more and more considered as a main determinant of long-term financial performance in achieving competitive markets (Jones & Sasser, 1995).

3. Empirical study:

3.1. Population and sample of the study: we targeted the population of the study consists of the customers of banks active in Algeria. Then, the sample of the study was determined by the random stratified sample of the study population,

150 questionnaires were distributed to the customers of the banks under study (four banks), 134 were recovered, 119 were accepted, which represent the ratio 88% of the total questionnaires.

3.2. Study tool: for scientific research tools, it has been relying on the questionnaire. Where the questionnaire was designed based on the relevant literature.

3.3. Statistical Methods: These methods were used to obtain general indicators about the characteristics of the study population and to describe the variables of the study, including the frequency distribution, percentages, the mean and the standard deviation, as shown in our study.

a. Alpha Kronbach coefficient: this was then reinforced with the Alpha Kronbach in order to know the sincerity and consistency of the paragraphs and themes of the questionnaire among themselves in order to determine the validity of this study. We found that Alpha Kronbach %87.6 which mean that we can use these data to answer to our problem study.

b. Coefficient of correlation: Use the correlation coefficient to find out the relevance of the paragraphs of the questionnaire among them, and to find the real variables of our study.

3. Results and discussion.

3.1. Results of variable correlation:

We explain the results of variable correlation as follows:

a. Dependent variable is customer satisfaction (CS).

The values of correlation, as we see in the table 1, they were all statistically significant at the α (0,01). Thus, the dependent

variable which is customer satisfaction has been achieved and it is confirmed.

Table 1. Results of correlation

Paragraphs	P1	P2	P3
P1	1	,530**	,602**
		,000	,000
	119	119	119
P2	,530**	1	,546**
	,000		,000
	119	119	119
P3	,602**	,546**	1
	,000	,000	
	119	119	119

Source: Prepared by researchers based on the SPSS.

b. Independent variable is service quality banking:

Table 2. Results of correlation

Paragraphs	P1	P2	P3
P1	1	,542**	,456**
		,000	,000
	119	119	119
P2	,542**	1	,682**
	,000		,000
	119	119	119
P3	,456**	,682**	1
	,000	,000	
	119	119	119

Source: Prepared by researchers based on the SPSS.

The values of correlation, as we see above in the table 2, they were all statistically significant at the α (0,01). Thus, the independent variable which is service quality banking has been achieved and it is confirmed and valid.

3.2. Hypothesis test results:

First Hypothesis: the great responsiveness leads to more customer satisfaction.

Table 3 the mean values of the study sample for the questionnaire paragraphs were set in the first axis of the first hypothesis as follows:

Table 3. Results of the mean and standard deviation

Paragraphs	Mean	Standard deviation
responsiveness		
P1	3,5462	1,11041
P2	4,0252	,89691
P3	3,7143	1,01800
P4	3,9580	,87716
P5	3,7563	,99972
Assurance		
P1	3,8319	,82667
P2	3,6891	,97205
P3	3,7143	,89389
P4	3,5966	,95951
P5	3,7227	,88226
Empathy		
P1	3,5798	,87813
P2	3,5882	1,02023
P3	3,5714	,97051
P4	3,8319	,92351
P5	3,3950	,91335
Customer Satisfaction		
P1	3,5210	1,06444
P2	3,5630	,96233
P3	3,5462	,86110

Source: Prepared by researchers based on the SPSS.

The first paragraph with a mean of 3.54, the second paragraph with a mean of 4.02, the third paragraph with a mean of 3, 71, while the fourth paragraph was a mean of 3.95, the fifth paragraph with a mean 3.75. We note that the means are limited between 3.54 and 4.02 and with a standard deviation was between 0.87 and 1.11. The second paragraph was ranked first because of its importance to the respondents entitled with "the bank offers you the services at the right time". Table 3 also shows that the means of the first axis of the questionnaire for the first hypothesis were higher and greater than the assumed average of $(3).(1+2+3+4+5)/5=3$

Table 4. Results of the mean and standard deviation

Paragraphs	P1	P2	P3	P4	P5	CS
P1	1	,548**	,357**	,337**	,251**	,237**
		,000	,000	,000	,006	,010
	119	119	119	119	119	119
P2	,548**	1	,453**	,443**	,479**	,332**
	,000		,000	,000	,000	,000
	119	119	119	119	119	119
P3	,357**	,453**	1	,290**	,347**	,269**
	,000	,000		,001	,000	,003
	119	119	119	119	119	119
P4	,337**	,443**	,290**	1	,268**	,292**
	,000	,000	,001		,003	,001
	119	119	119	119	119	119
P5	,251**	,479**	,347**	,268**	1	,746**
	,006	,000	,000	,003		,000
	119	119	119	119	119	119
CS	,237**	,332**	,269**	,292**	,746**	1
	,010	,000	,003	,001	,000	
	119	119	119	119	119	119

Source: Prepared by researchers based on the SPSS.

As well as on the values of correlation above in table 4, which were all statistically significant at the α (0,05). Thus, the first hypothesis of "the great responsiveness leads to more customer satisfaction" has been achieved and it is confirmed and valid.

Second Hypothesis: the real assurance leads to more customer satisfaction.

In the table 3, we show the mean of the study sample on the paragraphs of the questionnaire in the second axis which related by the second hypothesis as follows:

The first with a mean of 3.83, the second with a mean of 3.68, the third with a mean of 3.71, the fourth with a mean of 3.59, the fifth with a mean of 3.72. We note that the means are limited between 3.59 and 3.83 and with a standard deviation were between 0.82 and 0.97, and that the fifth paragraph was ranked first because of its importance to the respondents entitled, "the bank keeps all secret information of you". Table 3 also shows that the means of the second

axis of the questionnaire for the second hypothesis were higher and greater than the average of 3.

Table 5. Results of correlation

Paragraphs	P1	P2	P3	P4	P5	CS
P1	1 119	,430** ,000 119	,485** ,000 119	,341** ,000 119	,191* ,037 119	,213* ,020 119
P2	,430** ,000 119	1 ,000 119	,385** ,000 119	,682** ,000 119	,462** ,000 119	,561** ,000 119
P3	,485** ,000 119	,385** ,000 119	1 ,000 119	,398** ,000 119	,286** ,002 119	,564** ,000 119
P4	,341** ,000 119	,682** ,000 119	,398** ,000 119	1 ,000 119	,447** ,000 119	,559** ,000 119
P5	,191* ,037 119	,462** ,000 119	,286** ,002 119	,447** ,000 119	1 119	,449** ,000 119
CS	,213* ,020 119	,561** ,000 119	,564** ,000 119	,559** ,000 119	,449** ,000 119	1 119

Source: Prepared by researchers based on the SPSS.

The values of correlation in table 5, which were all statistically significant at the alpha level $(0.05) = \alpha$). Thus, the second hypothesis, "the real assurance leads to more customer satisfaction" has been achieved, which is confirmed and correct, indicating that the banks must take full responsibility in the assurance as a dimension of service quality banking to customers.

Third Hypothesis: The best empathy behavior leads to more customer satisfaction.

Table 3 shows the means of the study sample on the paragraphs of the questionnaire in the third axis on the third hypothesis as follows: The first paragraph with a mean of 3.57, the second with a mean of 3.58, the third with a mean of 3.57 while the fourth paragraph was estimated to a mean 3.83, the fifth paragraph mean is 3.39. We note that the means are limited between 3.39 and 3.83 and with a standard deviation between 0.87 and 1.02. Paragraph four was ranked first

because of its importance to the respondents, which was called "employees listening carefully to all your questions in the bank".

Table 6. Results of correlation

Paragraphs	P1	P2	P3	P4	P5	CS
P1	1	,363**	,622**	,194*	,409**	,750**
		,000	,000	,034	,000	,000
	119	119	119	119	119	119
P2	,363**	1	,514**	,385**	,367**	,495**
	,000		,000	,000	,000	,000
	119	119	119	119	119	119
P3	,622**	,514**	1	,278**	,479**	,637**
	,000	,000		,002	,000	,000
	119	119	119	119	119	119
P4	,194*	,385**	,278**	1	,290**	,289**
	,034	,000	,002		,001	,001
	119	119	119	119	119	119
P5	,409**	,367**	,479**	,290**	1	,443**
	,000	,000	,000	,001		,000
	119	119	119	119	119	119
CS	,750**	,495**	,637**	,289**	,443**	1
	,000	,000	,000	,001	,000	
	119	119	119	119	119	119

Source: Prepared by researchers based on the SPSS.

The values of correlation, as shown in table 6, they were all statistically significant at the alpha level $(0.05) = \alpha$. Thus, the third hypothesis, "the best empathy behavior leads to more customer satisfaction" has been achieved, which is confirmed and correct, indicating that the banks must take full responsibility in using the empathy behavior as a dimension of service quality banking to customers.

4. Conclusion.

It can be said that the financial institutions in the field of study are distinguished in their ability to implement the quality dimensions of banking, which is in response, safety and empathy, which confirmed the great role played by this dimension in achieving customer satisfaction.

As it turns out that the time that the customer is waiting for is essential in responding to the increase in the quality of banking service, which has already been reflected positively on customers. The reaction raised by employees to customers had a significant and real impact on customer satisfaction. The customer also wishes to guarantee all personal information and things he / she does not want to share with others. This is reflected positively in customer satisfaction.

Customers have paid great attention to how employees treat them by listening to all the questions that are in their minds and concerns. This has allowed this sympathy to capture their satisfaction, which is what the banking institutions seek, which confirms that the dimension of empathy has had a positive role for customer satisfaction.

We also suggest that banks stress the importance of human composition in terms of understanding all customer concerns and providing adequate staffing. Also give priority to the competent and skilled to deal with the software to ensure the confidentiality of the information of customers with the bank, and the departments of commercial banks must be equipped with modern technological means that ensure the provision of services quickly.

We offer as perspectives for our research as the great extent, taking care of the customer as it represents the main profits and the most important link for banks. We also believe in the need to conduct in-depth customer studies and compare the customers of each bank to explain the fundamental difference each bank has in satisfying its customers.

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