Service quality and switching behavior of customers

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A R T I C L E I N F O	A B S T R A C T
	The dimensions of service quality and their relationship with the behavioral pattern of customers have received immense importance in the banking sector. The relational impact of service quality on customers' propensity to switch from their banking service provider, is therefore, very much relevant. Empirical studies have revealed that there is a significant relationship between retention of customers and profitability. Therefore, to have an understanding of the behavioral pattern of the customers with respect to their intention to defect from their bank is financially justified. This paper investigates the relationship between service quality and switching behavior of customers in the context of the largest nationalized bank of India –State Bank of India (SBI) for two of their branches in sub-urban West Bengal namely Bolpur and Santiniketan.

1. Introduction

Service quality has emerged as a critical success factor towards growth and survival of service firms. High service quality to customer offers a firm to differentiate themselves in competitive markets (Karatepe et al., 2005). Perception of quality with respect to a service is difficult to frame due to intangibility and heterogeneity associated with the same. Perceived service quality has been considered as an attitude towards interpreting superiority of the service (Zeithaml & Bitner, 2000). The service quality dimensions of the Indian banking sector is going through a phase of rapid transition with the advent of multinational foreign banks and aggressive expansion drives of the private banks. The transition has been further stimulated by the integration of technology, which has catapulted the banking experience of the customers to a digitalized platform. Convergence of technologies namely internet, mobile telecommunication, auto-vending machines etc. has virtually offered customers a seamless banking process where they have more options and benefits. This has triggered a gradual migration of customers from the dominating public sector banks to the foreign and private banks. Banking sector reforms witnessed a metamorphosis of the Indian public sector banks, which got rid of their age-old operational procedures and upgraded to electronically networked branches. According to Ndubisi (2003), customers' perception of superior service is related to

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customers' perceived mutualism (i.e. customer-firm interaction) associated with customer support, which results in increasing market share/profit. Therefore, defection of customers from their existing bank is a signal to worry about. 'Propensity to switch' is one of the behavioral intentions exhibited by the customers that should be studied since it can influence profit.

The current study has been made on the customers of the State Bank of India (Bolpur and Santiniketan branches of West Bengal). Both the branches are operating with Core Banking System (CBS) with modern transaction facilities.

2. Literature review

2.1 Service quality

The rising contribution of service sector to global economy and intensive competition thereof has compelled researchers to explore the concept of service quality quite often. Over the years, exploration to enhancement of service quality has remained as the focal research object (Yavas et al., 1997, Rust & Zahorik, 1993; Cronin & Taylor, 1992, 1994; Buttle, 1996; Crosby & Stephens, 1987; Parasuraman et.al. 1988; Kearns & Nadler, 1992; Avkiran, 1994; Julian & Ramaseshan, 1994; Llosa et.al., 1998). Gaining sustainable competitive advantage over competitors through satisfying customer relationships has become one of the strategic weapons for a modern day service firm (Zeithaml et al., 2000). Grönroos (1982) described service quality as a customer's perception of difference between the expected service and the perceived service. He then defined the concept of perceived service quality as the outcome of an evaluation process, where the customer compares his expectations with the service he perceives or has received (ibid). The study of service quality was pioneered by PZB, who developed the gaps framework in 1985 and its related SERVQUAL instrument in 1988 (Parasuraman et al., 1985, 1988, 1991). Quite a few numbers of scholars did agree to the fact that service quality can be represented by a dual-dimension process (Grönroos, 1983; Lehtinen & Lehtinen, 1982). The first dimension deals with what the service actually delivers and is referred to by PZB (1985) as "outcome quality" and by Grönroos (1984) as "technical quality". The second dimension deals with how the service is delivered. PZB (1985) described it as "process quality" while Grönroos (1984) termed it as "functional quality". Parasuraman and Zeithaml (2006) defined service quality as "the degree and direction of discrepancy between customers' service perceptions and expectations". One of the results of the studies initiated by Parasuraman, Zeithaml and Berry (1985) was the identification of ten determinants of service process quality listed in Table 1 as follows,

Table 1
Ten determinants of service process quality by PZB (1985)

Reliability	Involves consistency of performance and dependability.
Responsiveness	Concerns the willingness or readiness of employees to provide service
Competence	Means possession of the required skills and knowledge to perform the service
Access	Involves approachability and ease of contact
Courtesy	Involves politeness, respect, consideration and friendliness of contact personnel
Communication	Keeping customers informed and listening to them
Credibility	Involves trustworthiness, believability, honesty.
Security	Freedom from risk ,uncertainty and fraudulence
Knowing the customer	Involves making the effort to understand the customer's needs
Tangibles	Include the physical evidence of the service

In a later study conducted by Parasuraman et al. (1988) revealed that there is some overlapping among the dimensions listed in Table 1. The study compressed the ten dimensions identified earlier into five composite dimensions:

1. Tangibles   2. Reliability   3. Assurance   4. Responsiveness   5. Empathy

Buttle (1996) found serious concerns with the number of dimensions as well as their consistency in different contexts. Carman (1990), after conducting a research which involved testing five dimensions in services other than those used by Parasuraman et al. (1988) warned that " while Parasuraman, Zeithaml and Berry [PZB] items provide a start for item development, all items need to have validity and reliability checks before commercial application." Woo and Ennew (2005), meanwhile, found that in business services markets, the dimensions were completely different. As noted by Doran (2002), it is imperative that we seek to examine commonly accepted, western-based marketing theory in the context of different countries to see whether such concepts explain the same phenomena in consumers from different countries. Whilst extensive research has been conducted on service quality over the past two decades (e.g. Bitner, 1990; Cronin & Taylor, 1992, Parasuraman et al., 1988), relatively little attention has been paid to issues surrounding service quality in non-western countries, like the Asian region and in particular, Malaysia. Of the knowledge gained in the service quality literature, the work of Parasuraman et al. (1988) provides an approach for defining and measuring service quality, known as SERVQUAL. Incorporating five service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy, SERVQUAL has been well utilized within the literature. This being said however, it is important to note that SERVQUAL has been found to possess certain limitations, particularly when applied across different service industries (e.g.: Babakus & Boller, 1992; Schneider & White, 2004). For example, DINESERV for restaurants was developed by Stevens et al. (1995), in response to findings that SERVQUAL was inadequate for the 'unique' restaurant environment (Dube et al., 1994).

2.2 Behavioural consequences of service quality

The research suggests that most employees have a real customer orientation, understand customer needs, and possess empathy and respect for their customers (Bitner et al., 1994). Quality service sustains customer faith and it is necessary for keeping competitive advantage (Berry et al., 1994). Superior service quality leads to desirable behavioral intentions, which leads to retention, which leads to ongoing revenue, increased spending, payment of price premiums, and generation of referred customers (Zeithaml et al., 1996). Excellent service is a profit strategy because the results include new customers, fewer lost customers and increased business with existing customers, more cushioning from price competition and fewer mistakes (Berry et al., 1994). Listening to the customer is one of the main components of furnishing excellent service. Listening and responding to the customer's requirements based on quality service has a direct effect on the quality of service provided (Berry & Parasuraman, 1997). To maximize long term customer and shareholder value, firms need to develop customer retention strategies (Weinstein et al., 1999c).

Inferior quality leads to unfavorable behavioral intentions, which lead to customer defection from the organization, which leads to decreased spending, lost customers, and increasing costs associated with attracting new customers (Zeithaml et al., 1996). Customer switching behavior can damage market share and profitability. Switching can cost an organization the customer's future revenue stream (Keaveney, 1995). Evidence that customer loyalty makes an organization more profitable makes it imperative that complaints and other unfavorable behavioral intentions are handled effectively to ensure the stability of these relationships (Tax & Brown 1998a). It is important for organizations to also realize that customers may also switch because of the attraction of competitors that are providing better service, more personable service or higher quality. In this case, the customer is not switching because of unsatisfactory service. Managers of service firms should know that some customers would switch services even when they are satisfied with a former provider (Keaveney, 1995).

Zeithaml et al. (1996) proposed a comprehensive, multi-dimensional framework of customer behavioral intentions, nomenclated as Behavioural Intentions Battery (BIB), to be used in the service industry. The framework consists of 13-items across five dimensions namely loyalty to organization,

propensity to switch, willingness to pay more, external responses to a problem and internal responses to a problem. In due course of time a number of conceptual and empirical criticisms were raised by Bloemer et al. (1996) pointing towards the fact that the dimensions of BIB may exhibit overlapping thereby difficult to identify the exact behavioral cause-effect relationship.

3. Methodology

The study which was conducted on the State Bank of India (Bolpur and Santiniketan branches, West Bengal) with 178 usable response generated via a structured questionnaire (400 of them were distributed, 200 for each branch); investigates the relationship between the service quality (perceived) and customers' propensity to switch their existing service providers. To understand the perceived service quality of customers, SERVQUAL scaling technique has been used with adequate modification (done with exploratory factor analysis using principal axis factoring procedure with orthogonal rotation through the VARIMAX process) to fit the study with five identified dimensions namely tangibles (4 factors), reliability (5 factors), convenience (six factors), empathy (4 factors) and responsiveness (3 factors). The expected and perceived service quality score was summated over a 7 point Likert scale across the five identified dimensions and 22 factors of SERVQUAL instrument. To understand the 'propensity to switch' of the customers, the Behavioral Intentions Battery (BIB), developed by Zeithaml, et al. (1996) was used whereby two variables were considered namely 'do less business with bank (SBI) in the next few years' and 'to take some/whole of the business to a competitor bank that offers better service quality' . Random sampling technique was used to generate the response.

4. Findings

The demographic data findings are appended in Table 2.
Table 2
Demographic profile of the respondent

Demographic Variable	Demographic Characteristics	Kolkata	
		Frequency	%
Gender	Male	129	72.47
	Female	49	27.53
Age	≤ 21 years	18	10.11
	22-32 years	58	32.58
	33-43 years	66	37.07
	44-54 years	26	14.60
	≥ 55 years	10	5.64
Income	≤ Rs. 14999.00	21	11.79
	Rs. 15000-Rs. 24999.00	132	74.15
	Rs. 25000-Rs. 44999.00	14	7.86
	≥ Rs. 45000.00	11	6.20
Occupation	Service [govt./prv]	105	58.98
	Self employed	15	8.42
	Professionals	7	3.93
	Student	11	6.20
	Housewives	32	17.97
	Others [retd., VRS etc]	8	4.50
Educational qualification	High school	0	0.00
	Graduate	148	83.14
	Postgraduate	22	12.35
	Doctorate & others (CA, fellow etc)	8	4.51

The Cronbach's alpha were calculated to assess the internal consistency of the scales used (both SERVQUAL and BIB) and the alpha values for both the scales were found to indicate adequate reliability (Nunnally, 1978) and the results are summarized in Table 3.

The KMO measure of sample adequacy (0.819 and 0.709 respectively) indicates a high-shared variance and a relatively low uniqueness in variance (Kaiser & Cerny, 1979). Barlett's sphericity test (Chi-square=3123.987, p<0.001 for SERVQUAL and Chi-square=2098.222, p<0.001 for BIB) reported on Table 4 indicates that the distribution is ellipsoid and amenable to data reduction (Cooper & Schindler, 1998).

Table 3
Reliability Statistics

Scales	No. of factors	α - value
SERVQUAL	22	.906
BIB	12	.816

Table 4
KMO and Barlett's test

		SERVQUAL	BIB
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.819	.709
Bartlett's Test of Sphericity	Approx. Chi-Square	3123.987	2098.222
	Df	163.000	149.000
	Sig.	.000	.000

The service quality score [SQS] was obtained by taking the mean value of P-E (perception-expectation) score obtained by a 7 point Likert scale, where '1' stands for 'strongly disagree' and '7' for 'strongly agree' for all the 178 responses across the five dimensions and twenty two factors of SERVQUAL scale (Table 5). The SQS did not reveal any gap i.e. a negative P-E score.

Table-5: SQ Score

	Tangibles	Reliability	Convenience	Empathy	Responsiveness
P-E mean score	+0.16	+0.83	+0.44	+0.08	+0.17
SQS	+0.336				

The propensity to switch index (PTS index) was obtained by taking the composite mean of the response generated over a 7 point Likert scale across two factors that indicate switch in BIB and the results are summarized in Table 6.

   a. Do less business with SBI in next few years
   b. Take some of your business to a competitor that offers a better price

Table 6
PTS index

	Do less business with SBI in next few years	Take some of your business to a competitor that offers a better price
Mean Score	1.79	3.31
PTS index	2.55	

Bivariate correlation was done to obtain the Pearson correlation coefficient to understand the nature of relationship between the SERVQUAL dimensions, which are the determinants of service quality

and the factors of 'propensity to switch' as per the Behavioral Intensions Battery namely –'do lee business with the bank (DLB)' and 'take business away to other bank (TBATOB). The results given in Table 7 showed that intention of doing less business with the bank (DLB) has strong negative correlation with reliability (r=-.753**, p<.001), convenience (r=-.376**, p<.001) and responsiveness (r=-.396, p<.001). Therefore, increase in reliability, convenience and responsiveness factors will reduce the intention of the customers to lessen the gamut of business transactions with their bank (SBI). The intention of the customers to take away some part or all of their business to other banks offering better price/service (TBATOB) was found to be negatively correlated with reliability (r=-.819**, p<.001), convenience (r=-.481**, p<.001), responsiveness (r=-.209**, p<.001) and empathy (r=-.130, p<.001). Therefore, the intention to take away business will reduce upon increase in reliability, convenience, empathy and responsiveness factors of service quality. We did not find significant relationship with regard to 'tangibles' dimension,

Table 7
Correlation between SERVQUAL dimensions (determinants of service quality) and factors of propensity to switch

		DLB	TBATOB	Tangibles	Reliability	Convenience	Empathy	Responsiveness
DLB	Pearson Correlation	1.000	-.010	.038	-.753**	-.376*	-.037	-.396**
	Sig. (2-tailed)		.785	.317	.000	.000	.321	.000
	N	178.000	178	178	178	178	178	178
TBATOB	Pearson Correlation	-.010	1.000	.134	-.819**	-.481**	-.130**	-.209**
	Sig. (2-tailed)	.785		.265	.000	.000	.000	.000
	N	178	178.000	178	178	178	178	178
Tangibles	Pearson Correlation	.038	.134	1.000	.159**	.314**	.069	.290**
	Sig. (2-tailed)	.317	.265		.000	.000	.067	.000
	N	178	178	178.000	178	178	178	178
Reliability	Pearson Correlation	-.753**	-.819**	.159**	1.000	.042	-.076*	.578**
	Sig. (2-tailed)	.000	.000	.000		.258	.043	.000
	N	178	178	178	178.000	178	178	178
Convenience	Pearson Correlation	-.376*	-.481**	.314**	.042	1.000	.040	.523**
	Sig. (2-tailed)	.000	.000	.000	.258		.284	.000
	N	178	178	178	178	178.000	178	178
Empathy	Pearson Correlation	-.037	-.130**	.069	-.076*	.040	1.000	.563**
	Sig. (2-tailed)	.321	.000	.067	.043	.284		.000
	N	178	178	178	178	178	178.000	178
Responsiveness	Pearson Correlation	-.396**	-.209**	.290**	.578**	.523**	.563**	1.000
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	178	178	178	178	178	178	178.000

** Correlation significant at 0.01 level (2-tailed)
* Correlation significant at 0.05 level (2-tailed)
DLB- Do less business with their existing bank
TBATOB-Take business away to other banks that offer a better price

The SERVQUAL dimensions (independent variables) were regressed with the 'Propensity to Switch' index (PTS) (dependent variable) with determination of marginal impact of a 1% change in independent variables on dependent variable (Chakravarty et al., 2003). The model summary given in Table 8 showed $R^2 = 0.908$, which showed the existence of 90.8% relationship between dimensions of service quality and PTS index which is adequate.

Table 8
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.908[a]	.824	.819	.39587	.824	261.203	5	172	.000

Adjusted R square (R^2) (.819) showed that the five dimensions of SERVQUAL explained 81.9% variation in switching propensity.

Table 9
ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	126.313	5	25.263	161.203	.000[a]
Residual	26.955	172			
Total	153.268	177			

a. Predictors:(Constant), RESP, TAN, RELIAB, EMP, COVEN
b. Dependent variable: PTS

The results of ANOVA (Table 9) established that the variation showed by the SERVQUAL dimensions was significant at 1% level (F=161.203, p<.001). The standardized regression coefficient results (Table 10) showed that the SERVQUAL dimensions namely reliability (β=-.097, t=-1.132, p<.001), convenience (β=-.098, t=-1.307, p<.001), and responsiveness (β=-.131, t=-1.073, p<.001), have statistical significance and are negatively correlated to propensity to switch (PTS).

Table 10
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.138	.412		-.335	.738
	TAN	.613	.062	.557	.204	.000
	RELIAB	-.294	.289	-.097	-1.132	.000
	COVEN	-.156	.119	-.098	-1.307	.000
	EMP	.092	.082	.089	0.242	.216
	RESP	-.280	.261	-.131	-1.073	.000

The regression equation to predict 'propensity to switch' can be represented as:

$$PTS = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon \tag{1}$$

where, PTS is the propensity to switch, X_1 to X_5 are P-E score of five SERVQUAL dimension across 22 factors, β_0 is the regression constant, β_1 to β_5 are the estimated coefficients and ε is the residual of the regression. On the basis of the results of the regression analysis, the equation obtained was as follows:

$$PTS = -.138 + 0.613 X_1 - 0.294 X_2 - 0.156 X_3 + 0.092 X_4 - 0.280 X_5 + \varepsilon \tag{2}$$

By replacing the values for X_1 to X_5 for an individual customer, propensity to switch of that particular individual can be predicted.

The marginal effect of 1% change in the independent variables (i_1- i_5) on the dependent variable exhibited that a 1% increase in reliability, convenience and responsiveness will reduce propensity to switch by 0.36%, 0.29% and 0.19%, respectively.

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Table 11
Marginal effect on dependent variable

Variables	Standardized coefficients	p value	Marginal effect (%)
Tangibles (i_1)	.557	.000	0.6118
Reliability (i_2)	-.097	.000	-0.3627
Convenience (i_3)	-.098	.000	-0.2954
Empathy (i_4)	.089	.216	0.1921
Responsiveness (i_5)	-.131	.000	-0.2875

5. Conclusion

The objective of the study was to understand the relationship between service quality and customers' propensity to switch. Due to inherent intangibility and heterogeneity being associated with the service industries, perception of service quality is highly individualistic in nature. Further to this, the service quality dimensions as identified by Zeithaml et al. (1985), may receive a differential weight from assorted customer base. This influences the customers' intention to switch as the switching cost may differ from one individual to another.

The study revealed that the customers of State Bank of India at Bolpur and Santiniketan are satisfied with their bank on the basis of 'gap analysis' which did not reveal gap i.e. a negative P-E score. It was found that the service quality dimensions, which are significantly important to influence the switching decision of the customers, are reliability, convenience and responsiveness. The study established that a decrease in the perceived reliability, convenience and responsiveness factors would increase customers' propensity to switch. The regression analysis allowed to construct equation predicting customers' propensity to switch (PTS) on the basis of service quality dimensions).

The study has been restricted to the sub-urban town of Bolpur-Santiniketan, West Bengal. Therefore, in future other geo-demographic locations may be included for the study to obtain a generalized acceptability of relationship between the dependent and independent variables. A further study can be taken up to understand the specific factor/factors pertaining to switching behavior with an estimation of switching cost which may be both monetary and non-monetary. As retention of customers is significantly related to profitability (Reichheld & Sasser, 1990), analysis of switching behavior of bank customers is of prime importance.

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