

## **THE INFLUENCE OF PERCEIVED SERVICE QUALITY ON CUSTOMERS' SATISFACTION WITH CRDB SIM-BANKING SERVICES IN MWANZA, TANZANIA**

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### **ABSTRACT**

*This study was conducted at CRDB Nyanza branch in Mwanza with the aim of measuring the level of customers' satisfaction with CRDB SimBanking services. CRDB Nyanza branch was chosen because it is one among the financial institution providing SimBanking services and is located in Mwanza City center. A SERVQUAL model on the five dimensions of tangibility, reliability, responsiveness, assurance and empathy was used. Convenience sampling technique was used to sample 100 CRDB customers who are using CRDB SimBanking services. A self-administered SERVQUAL Model based questionnaire comprising of 22 items. Results were analyzed using SPSS. Quantitative analytical techniques of Cronbach Alpha, correlation and regression analysis were fully applied. The findings revealed that the strongest predictor of customer satisfaction was reliability ( $R^2= 50.2$ ) followed by assurance ( $R^2=28.2$ ), tangibility ( $R^2= 25.4$ ), Responsiveness ( $R^2=12.7$ ) and empathy ( $R^2= (9.5)$ ). The study recommends that CRDB as an institution should improve their services by focusing on empathy by improving its customer care to its clients.*

**Keywords:** *SimBanking, Customer satisfaction, Service Quality, SERVQUAL Model*

## **1. INTRODUCTION**

### **1.1 Background Information**

The rapid proliferation of mobile phones and other electronic gadgets has not only transformed the way people live, but also created a new channel for banking services known as mobile banking (Masrek *et al.*, 2012). Kamakodi & Khan (2008) pointed out that advancement in technology innovation has been witnessed in every industry; its revolution and impact in the service sector have been tremendously alarming especially in the banking industry. Kamakodi & Khan also stated that there is a paradigm shift in banks from the traditional banking system to an improved platform anchored on electronic system. Oteh, Ibok and Nto (2017) argue that technological advancement has made it easy for people to manage their finances, have easy access to their account without visiting the bank hall and has seamlessly sparked digital finance management thereby creating what has been called a cashless society in Nigeria.

Recent economic crisis along with increasing market intricacies has placed extraordinary pressure on financial institutions. The demand for a digital lifestyle in addition to the technological insurrection brings to residences and places of work as well as the momentous demographic shift. Regulatory structures are subjecting the finance sector to significant challenges in a time of rigorous market uncertainty. Conversely, times like this present opportunities for commercial banks to embrace change resulting in innovation over the delivery of financial services (Kohali & Sheleg, 2011). Theoretically, alternative banking channels will enhance good performance of banking services and increases the level of customer satisfaction by providing anytime, anywhere and multi way banking services including varieties of services, convenience, speed, efficiency, security and cost effectiveness (Kumbhar, 2011).

### **1.2 Statement of Problem and Justification**

Many of the previous studies have concentrated on measuring service quality and customer satisfaction in the banking industry using SERVQUAL Model by comparing banks with other banks or assessing the Alternative Banking channels in its generality (e.g. Sedigheh, Su Teng & Siew Peng, 2018; Rijwani, Patel, and Patel, 2017; Kumbhar, 2011).

However, little is known specifically on CRDB Sim-Banking as one among the Alternative Banking Channels. Thus, the study intends to fill this existing knowledge gap.

The study will benefit different stakeholders at various levels such as the CRDB bank, the public and researchers and academicians interested in this line of research. To CRDB Bank the findings will enable the latter to know how their Sim-Banking services are perceived in terms of quality by their customers. To academicians the findings will serve as a platform for further researches by establishing the research gaps to be filled in relation to service quality measurements in the Banking industry. To the Public this study will pave a way for them to have an insight on the service quality that is provided by CRDB Bank and therefore make a decision as to whether to join the services or not.

The general objective of this study was to evaluate the effect of perceived service quality on satisfaction of CRDB Sim-banking services and the specific objectives were;

- a) To examine the impact of reliability and responsiveness on customer satisfaction.
- b) To identify the impact of assurance and empathy on customer satisfaction.
- c) To analyse the impact of tangibility on customer satisfaction.

### **Hypothesis of the study**

H-1: Reliability will have effect on customer satisfaction in CRDB SimBanking.

H-2: Responsiveness will have effect on customer satisfaction in CRDB SimBanking.

H-3: Assurance will have effect on customer satisfaction in CRDB SimBanking.

H-4: Empathy will have effect on customer satisfaction in CRDB SimBanking.

H-5: Tangibility will have effect on customer satisfaction in CRDB SimBanking.

## **2.0 LITERATURE REVIEW**

### **2.1 Definition of key terms**

#### **2.1.1 Alternative Banking channels**

According to Shrotriya (2007) and Kumbhar (2009) there are various means of alternative banking i.e. Core banking Solution, Automated Teller Machine, and Point of Sales Terminals, Mobile Banking, Internet Banking, Credit Cards, and Debit Cards etc. which have been adopted by banks currently. SIM Banking that is offered by CRDB Bank is one of the alternative banking channels that has been recently adopted.

#### **2.1.2 Customer's satisfaction**

According to Hansemark & Albinsson (2004) customer satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire. This implies that it is how customers react over the service delivered signifying their level of satisfaction or dissatisfaction of the latter.

#### **2.1.3 SimBanking**

SimBanking is a service that allows customers to carry out banking transactions using mobile phone. (www.crdbbank.com, 2019). Currently, almost all banks have adopted a technology of using mobile phones to facilitate bank transactions commonly known as mobile banking. Various banks have adopted different names, NMB Mobile for National Microfinance Bank (NMB) and "SimBanking" for CRDB.

#### **2.1.4 Service Quality**

Service quality is defined as the perceived quality which results from the difference between customer service expectations and perceptions of actual service performance (Gruber et al., 2010). The SERVQUAL Model assesses service quality based on many parameters such as Assurance, Empathy, Reliability, Responsiveness and Tangibility.

## **2.2 Theoretical literature review**

### **2.2.1 Customer service theory**

#### ***Internet banking model***

One of the key challenges of the internet as a service delivery channel is how service firms can manage service quality as these remote formats bring significant change in customer interaction and behaviour. In the context of internet, five key elements are treated as central influences on perceived service quality. Such elements are customer expectation of the service, the image and reputation of the service organization, aspects of service setting, the actual service encounter

and customer participation (Broderick & Vachirapornpuk, 2002). The essence of choosing this model is due to the fact that Sim- Banking uses internet service for its operation.

Speed or responsiveness is one among the principles of good customer care service. Speed shows up in almost all studies as the main determinant of service quality. The second principle is accuracy that is besides being fast your service answers should obviously be correct. Another principle is clarity which entails how process able your communication is. The other principles are transparency, accessibility empowerment and efficiency (<https://www.customer service principles>)

### ***The SERVQUAL Model***

The SERVQUAL model proposes that customers evaluate the quality of a service on five distinct dimensions: reliability, responsiveness, assurance, empathy, and tangibles and that the SERVQUAL instrument consists of 22 statements for assessing consumer perceptions and expectations regarding the quality of a service. Perceived service quality results from comparisons of consumers’ expectations with their perceptions of service delivered by the service providers (Zeithaml *et al.*, 1990). It can be argued that the factor underpinning delivery of good perceived service quality is actually meeting the expectations of the customers. Thus, excellent service quality is exceeding the customers’ expectations (Zeithaml *et al.*, 1990). According to Zeithaml & Bitner (2000) they suggested that customer expectations are beliefs about a service that serve as standards against which service performance is judged.

**Table 1: Five Broad Dimensions of Service Quality Model**

<b>Dimensions</b>	<b>Definition</b>
Tangibles	Appearance of physical facilities, equipment, personnel and written materials
Reliability	Ability to perform the promised service dependably and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Employees’ knowledge and courtesy and their ability to inspire trust and there
Empathy	Caring, easy access, good /communication, customer understanding and individualized attention given to customers

Source: Adapted from Zeithaml et al. (1990)

### **2.2.2 Customer satisfaction theory**

Customer satisfaction is measured by “Disconfirmation Theory”. Disconfirmation theory is the comparison of the performance level after using the product or service with the expectation level before using the product or service as better or worse. If the product or service is worse than expected (Expectation>Performance) “negative disconfirmation”, if better (Expectation< Performance) “positive disconfirmation”, and if as expected (Expectation = Performance) “confirmation” has occurred. Customer satisfaction occurs in the situation of “confirmation” and “positive disconfirmation”. In “negative disconfirmation” situation there is dissatisfaction. Customer satisfaction will be provided if a product or service meets the customers’ expectations. This is the situation of “positive disconfirmation”. If the perceived performance of a product or service is under the customers’ expectations, a product or service will not satisfy the customer. This is the situation of “negative disconfirmation”. If the perceived performance of a product or service and the expectations before using a product or service are equal there is formed customer satisfaction. This is the situation of “confirmation (Kursunluoglu, 2011)

### **2.2.3 Empirical literature review.**

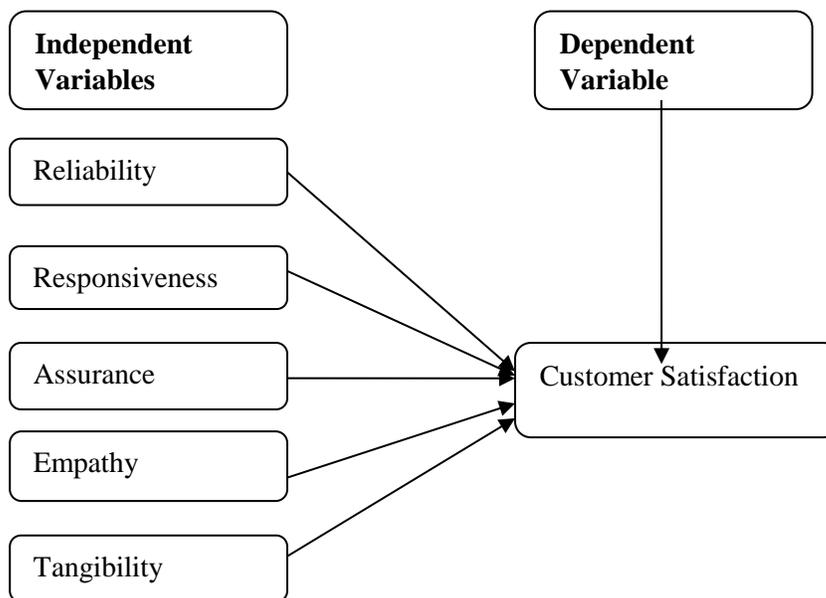
Yousuf (2017) contended that for firms to remain competitive, they must understand the importance of service quality and its impact on customer satisfaction. Parasuraman et al, (1985) in their study they found that there is very strong relationship between quality of service and customer satisfaction. Several studies found that satisfaction affects customer loyalty and retention, and organizational profitability (Angelova & Zekiri, 2011). Omar et al, (2015) in a study on E-commerce customers in Libya revealed that reliability is the most important dimension of E-commerce quality which is also an important dimension in the SERVIQUAL scale. Yousuf also contended that empathy is necessary for winning customer loyalty. It improves service quality, which consequently leads to customer loyalty and satisfaction. Empathy not only changes customer attitude and behaviour but it also acts as a moderator between service

quality and customer satisfaction (Al-Azzam, 2015). Assurance entails the level of service courtesy provided by employees to customers. Several studies have found a strong linkage between assurance and customer satisfaction (Khan & Fasih, 2014; Loke et al., 2011). Arokiasamy & Tat (2014) suggested that tangible aspects such as the decorum of branches will increase customer satisfaction. In case of responsiveness, the banks have to utilize technology to meet the needs of customers. If the service industry is responsive to customers' complaints, it will enhance the level of association between the two groups. It is important for banks to stay abreast with customer needs and adopt appropriate measures to cater for them (Ibrahim et al., 2016)

### 2.2.4 Conceptual Framework

Fig. 1 provides a guideline on how the study will be undertaken. The five identified dimensions are derived from the SERVQUAL model which the researchers have found them to be appropriate for measuring the customers' satisfaction.

Fig. 1: Conceptual framework



Source: Adopted from Rijwani, et al., (2017)

## 3 RESEARCH METHODOLOGY

This study was conducted at CRDB Nyanza branch in Mwanza with the aim of measuring the level of customer's satisfaction with CRDB SimBanking services. CRDB Nyanza branch was chosen because it's one among the financial institution providing SimBanking services and is located in Mwanza city center. This study used SERVQUAL model to measure the five service quality dimensions comprising 22 scale items due to its high reliability and validity in previous studies (Al-Rousan & Mohamed, 2010). Convenience sampling technique was used to sample 100 CRDB customers who are using CRDB SimBanking services.

The study adopted descriptive research design. Descriptive design involves collecting information about people's attitudes, opinions, habits and other possible behaviour (Orotho and Kombo, 2002). A self-administered SERVQUAL Model based questionnaire was used in this study to measure the level of customer's satisfaction with Sim-banking. SPSS-22 Software was chosen for data analysis. The selection of tools was guided by the nature of the study, the available time and hypothesis of the study. After data entry into the SPSS software, descriptive statistics of the questionnaire were generated using SPSS. Afterwards, reliability testing has been carried out by using Cronbach's Alpha of a value of 0.887.

## 4. RESULTS AND DISCUSSIONS

### 4.1 Empirical results

#### 4.1.1 Reliability Test (Internal consistency)

Reliability means the data collection techniques and analytic procedures will produce consistent findings if they will be replicated by different researchers (Saunders et al, 2012). Likewise, Msabila & Nanaila (2013) defined reliability as the measure of degree or extent to which a research instrument yields consistent results of data after repeated trials. In this study, calculated Cronbach's alpha values for all scale exceed the minimum acceptable alpha value of 0.60 (Phan & Matsui, 2012). From Table 2 below the Cronbach's alpha value of all SQ dimensions are ranging from 0.658-0.738 which is more than required level of 0.6 (Cronbach, 1951) indicating that the scales are internally consistent.

**Table 2: Reliability analysis**

SQ Dimensions	Number of items	Cronbach's Alpha
RE	5	0.721
RS	4	0.727
AS	4	0.684
EM	5	0.738
TG	4	0.658

#### 4.1.2 Correlation analysis

Correlation analysis was carried out to study the strength of the relationship between independent variables: Reliability (RE), Responsiveness (RS), Assurance (AS), Empathy (EM) and Tangibility (TG) and dependent variable-customer satisfaction. Table 3 below presents the summary of the results.

**Table 3: Correlations Analysis**

	RE	RS	AS	EM	TG	CS
RE	1	.221*	.579**	.339**	.559**	.709**
RS	.	1	.330**	.046	.169	.357**
AS			1	.227*	.400**	.531**
EM				1	.450**	.309**
TG					1	.504**
CS						1

\*. Correlation is significant at the 0.05 level (2-tailed).  
 \*\*. Correlation is significant at the 0.01 level (2-tailed).

By analyzing the results of the correlation Table 3 above, it should be noted that correlation coefficients range from -1 to +1. The analyzed results of the correlation table show that most of the service Quality (SQ) dimensions has strong relationship with customer satisfaction with an exception of Responsiveness and Empathy with values 0.357 and 0.309 respectively. Reliability dimension had the highest correlation value of 0.709 as compared to the rest of the dimensions. Assurance and Tangibility dimensions are moderately correlated with values of 0.531 and 0.509 respectively.

#### 4.1.3 Hypothesis testing

Hypothesis testing was performed to show the impact of the service quality dimensions on customer satisfaction using CRDB SimBanking. The dependent variable selected for this study was CS.

#### H1: Reliability and Customer Satisfaction

The hypothesis reliability affects positively customer satisfaction. This was tested through simple regression analysis method. Table 4 presents the summarized results.

**Table 4: Summarized Results (Simple regression)**

	Standardized Beta	T	Sig.	R2
Constant		5.364	.000	
Reliability	.709	9.943	.000	0.502

The regression results show that reliability explains 50.2% of the variance in customer satisfaction ( $R^2 = 50.2\%$ ,  $p < 0.05$ ) In addition, reliability has a significant positive influence on customer satisfaction.

## H2: Responsiveness and Customer Satisfaction

The hypothesis responsiveness affects positively customer satisfaction. This was tested through a simple regression analysis. Table 5 presents the summarized results.

	Standardized Beta	T	Sig.	R2
Constant		9.713	.000	
Reliability	.357	3.781	.000	0.127

The regression results show that responsiveness explains 12.7% of the variance in customer satisfaction ( $R^2 = 12.8\%$ ,  $p < 0.05$ ). It was also found that responsiveness shown to have a significant positive effect on customer satisfaction.

## H3: Assurance and Customer Satisfaction

The hypothesis assurance affects positively customer satisfaction. This was tested through a simple regression analysis. Table 6 presents the summarized results.

	Standardized Beta	T	Sig.	R <sup>2</sup>
Constant		5.946	.000	
Reliability	.531	6.209	.000	0.282

The regression results show that assurance explains 28.2% of the variance in customer satisfaction ( $R^2 = 28.2\%$ ,  $p < 0.05$ ). It was also found that assurance has a significant influence on customer satisfaction. This was supported by (Khan & Fasih, 2014; Loke et al., 2011).

## H4: Empathy and Customer Satisfaction

The hypothesis empathy influences positively customer satisfaction. This was tested through a simple regression analysis. Table 7 presents the summarized results.

	Standardized Beta	T	Sig.	R2
Constant		2.712	.008	
Reliability	.309	3.215	.002	0.095

The regression results show that empathy explains 9.5% of the variance in customer satisfaction ( $R^2 = 9.5\%$ ,  $p < 0.05$ ). It was also found out that empathy has a minimal significant impact to customer satisfaction these result were contrary to other studies such as (Al-Azzam, 2015).

## H5: Tangibility and Customer Satisfaction

The hypothesis tangibility affects positively customer satisfaction. This was tested through a simple regression model. Table 8 presents the summarized results.

	Standardized Beta	T	Sig.	R2
Constant		6.612	.000	
Reliability	.504	5.775	.000	0.254

The regression results show that tangibility explains 25.4% of the variance in customer satisfaction ( $R^2 = 25.4\%$ ,  $p < 0.05$ ). It was also found that tangibility has a significant impact on customer satisfaction. The R-squared ( $R^2$ ) in each hypothesis provides an estimate of the strength of the relationship between the regression model and the response variable, it does not provide a formal hypothesis test for this relationship. The significance level in Table 3 throughout table 8 determines whether this relationship is statistically significant.

## 5. CONCLUSION AND RECOMMENDATIONS

### 5.1 Conclusion

The aim of the study was to analyse the effect of perceived service quality on CRDB customer's satisfaction in Mwanza. The findings clearly show the attitude of CRDB customers towards Sim-Banking services. The study found out that CRDB customers give less importance to empathy contrary to many previous studies such as (Al-Azzam, 2015). The study also revealed that CRDB customers give more importance to reliability, followed by assurance, tangibility and responsiveness.

### 5.2 Recommendations and further research

The results have several important implications. First, CRDB Bank should particularly concentrate on ways of improving the empathy component which implies the following: CRDB gives you individual attention, CRDB employee deals customers with care, CRDB Bank has your best interest at heart, Employees of CRDB understand the customers' requirements and CRDB Sim Banking has convenient operating hours. The latter factors are mostly tied to customer care unit thus the personnel at this unit should be trained more to meet the needs of demanding customers. Secondly, CRDB Bank has focused most of its attention in the urban areas less emphasis is injected in the rural areas as most areas lack facilities to support this system. Thus, it is with this contention that the study recommends the focus of inclusion of rural clients as Priority.

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