

An Assessment of the Perceived Service Quality: Comparison of Islamic and Conventional Banks at Pakistan

This paper aims to investigate how service quality is perceived by customers of Pakistani Islamic and conventional banks keeping the focus on three major cities of Peshawar, Karachi and Islamabad. This study also seeks to find out elements of service quality that are more important for bank customers. Out of 1000 distributed questionnaires, 520 were collected back including 190 responses from Islamic banks' customers and 330 from conventional banks' customers. Sampling was done using convenience sampling technique. For data analysis, descriptive statistics and t-tests were used. The results indicate that customer perception is relatively highest on the assurance dimension of Islamic banks and on the tangibles dimensional of conventional banks; however customer perception is lowest in the technology and responsiveness area of Islamic banks. The study also indicates that overall perception about service quality is highest in Islamic banks. The study suggests that Islamic banks can improve their service quality by improving their internet facilities and online services. Conventional banks can improve their services by comprehensive training of employees.

Key words: Service quality, Expectations, Perceptions, Islamic and Conventional Banks

1. INTRODUCTION

Banking services have shifted their strategic focus from price to service quality in the retail banking industry since last ten years. The reason for turnover in their focus is because of the emergence of competition, challenging process, inundated and volatile business environment, modern technology and improvements in service delivery systems (Al-Eisa and Alhemoud, 2009). Continuous improvements in service quality are considered as important for growth and success

in the banking sector, as service quality has also become an increasingly imperative factor in determining market shares and profitability in the banking sector (Spathis *et al.*, 2004). Maintaining service quality these days has become serious issue in the competitive market for banks, to measure firms' performance. In order to compare performance of various banks, customer's perceived service quality can be used as a basic instrument (Hossain and Leo, 2009). Perceived service quality determines the level of satisfaction that customer meets while experiencing the service (Berndt, 2009). It has positive impacts on customer satisfaction, retention, reduction in cost and higher profitability for organizations (Zeithaml *et al.*, 2006). It also helps in increasing productivity,

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higher market shares, attractive convincing methods, lower staff turnover and high morale of employees (Ducan and Elliot, 2004).

The Islamic bank (IB) and conventional bank (CB) are different in terms of their objectives, Riba and risk sharing practices. IB obeys the principles of Sharia'h set by Islamic scholars, whereas CB follows commercial rules and regulations for banking. Ahmed et al. (2010) have given some more differentiating points as well, for instance the IB generates income as profit that is variable, although CB earns from the interest that is fixed; risk is shared among lender, borrower and bank in IB system, while CB transfers the whole risk to others. The basic aim of Islamic banking is to provide interest-free products and services based on principles of Sharia'h and makes transactions only on the basis of profit and loss (Amin and Isa, 2008). On the other, the conventional banks are business oriented banks.

There is sufficient research and many have put efforts on giving the definition, modelling, measurement, data-collection procedure, as well as data analysis relevant to issues of service quality (Taap *et al.*, 2011). However, less work has been done in the context of Banking Industry in Pakistan. There are only few studies conducted on the customer perceived service quality by making comparison between Islamic and conventional banks. So this paper aims at investigating on how service quality is perceived by bank customers in Pakistan, keeping the focus on three major cities of Peshawar, Karachi and Islamabad.

2. LITERATURE REVIEW

2.1 Service Quality

Service quality has stimulated considerable interest and debate in the literature on its definition and measurement (Wisniewski, 2001). Service quality has been defined in services marketing literature as an overall assessment of service provided to the potential customers (Al-Hawari, 2008). Generally service quality can be defined as the extent to which a service meets customers' needs or expectations (Asubonteng *et al.*, 1996; Wisniewski and Donnelly, 1996). Service quality is also defined as the difference between customer expectations on service provided and perceived service. If the expectations are greater than performance, then perceived quality is less than satisfactory. Hence customer dissatisfaction occurs (Lewis and Mitchell, 1990; Parasuraman *et al.*, 1985). Service quality has been defined by the practitioners in terms of key dimensions that customers use while evaluating the service provided (Ganguli and Roy, 2011). Conceptualization of service quality should include both the service delivery process (Parasuraman *et al.*, 1985) as well as the service outcomes (Lehtinen and Lehtinen, 1991). Gronroos (1984) offered a service quality model with dimensions of technical quality (what consumer gets), functional quality (how consumer gets the service) and corporate image (how customer perceives the firm and its services).

Service quality is intending to bear a key strategic value by traditionally service-oriented



industries such as restaurant and banking sector. Key payback of well-built service includes satisfied customers, chances for cross selling, spreading-out of customer relationship, enlarged sales and market share, improved company image, reduced costs and enlarged profit margins and business performance (Kumar and Kee, 2009; Lewis *et al.*, 1994). Service quality has become more important because of its relationship with the level of financial performance, customer satisfaction, and retention (Ali *et al.*, 2012; Aslam *et al.*, 2011; Al-Hawari, 2008).



2.2 Usage and Criticism of SERVQUAL

There are number of studies which have provided plenty of assessment and investigation on SERVQUAL model. The most well-known and widely used study to measure the service quality is given by Parasuraman *et al* (1988) and Cronin and Taylor (1992). There are five variables in SERVQUAL Model which are reliability, tangibility, assurance, empathy, and responsiveness (Parasuraman *et al*, 1985, 1988). There are also many studies conducted in banks to evaluate service quality. Most of these researches measure service quality and satisfaction by adapting and using the SERVQUAL model (Kumar and Kee, 2009;

Amin and Isa, 2008; Guo *et al*, 2008; Lopez, Hart, and Rampersad, 2007; Yaysa *et al*, 2004). The SERVQUAL Instrument dimensions are explained below:

- **Tangibles**

This dimension refers to the physical appearance of the things and facilities provided to customers, for instance, response of bank employees, equipments they use, material associated with service which are visually appealing the customers etc (Guo *et al*, 2008). Tangible items are considered to be the most significant element in providing services (Kumar and Kee, 2009; Jabnoun, 2003). Employees and customers are usually influenced by the tangibles facet of service in physiological, psychological, emotional, and cognitive ways (Khan and Aslam, 2011).

- **Reliability**

This dimension refers to sincerity and interest of bank and its employees in solving customers' problem, and providing them right services at the first time (Parasurman *et al.*, 1985). The attributes of the reliability are providing on time services, having error-free record, fulfilling the promises made, providing complete and better information to the customers, and the availability of the service are important determinants of reliability (Nantel and Bahia, 2000).

- **Responsiveness**

It determines employees' level of involvement and concerns for customers required assistance, and provide them quick services. Responsiveness also involves understanding the



need and wants of the customers. It also includes convenient operating hours, individual attention given to customers by the staff, attention to problems and customers' safety in their transaction (Kumar and Kee, 2009; Othman *et al*, 2001).

- **Assurance**

Assurance play important role to ensure high quality service in Banks. Assurance can be given to customers by showing kindness, courtesy, admiration and neat appearance of the employees. And also by providing them financial advices, comfortable environment of the banks, experience well trained management team, and providing customers the information which is easily understandable and accessible at every time (Kumar and Kee, 2009; Othman *et al*, 2001; Nantel and Bahia, 2000).

- **Empathy**

Strength of the relationship between customers and employees can be determined through level of empathy. It lets customers feel that how much bank owns customer's concerns. Empathy is the caring, personalization and importance for the customer from the employees in the bank. Understanding customers' needs and problems, suitable bank timings, bank location and brand name, parking facilities, low cost and high

benefits are important aspects of the empathy (Kumar and Kee, 2009; Sureshchandar *et al*, 2002; Othman *et al*, 2001; Parasurman *et al*, 1993).

As stated earlier, SERVQUAL model is widely used in different studies, but many researchers have criticized it as well. The major problem of the instrument is in the instability of its dimensions (Dyke and Van, 1997). In the banking sector, the SERVQUAL model is not helpful in measuring the service quality like delivery of loan product (Galloway and Blanced, 1994; Lee and Kwan, 1994). SERVQUAL model is also not suitable for measuring the service quality when evaluating totally different service in transversely unlike industry (Bakakus *et al*, 1992). In fact, different countries are having different culture, and the number of dimensions of SERVQUAL model varies from one cultural environment to another (Mattila, 1999; Gilmore, 2003). In the financial sectors, the SERVQUAL model is not complete model to measure service quality but it is widely accepted (Bakakus *et al*, 1992; Cronin *et al*, 1992). A list of service quality dimensions in the banking sector across the globe is given in Table 1.



Table 1. Quality dimensions in the banking sector across the globe.			
No	Year	Author (s)	Dimensions of Service Quality
1	1982	Gronroos	Suggest three dimensions of service quality: technical quality; functional quality; corporate image
2	1982	Lehtinen and Lehtinen	Identified three dimensions of service quality: physical quality; corporate quality and interactive quality
3	1984	Gronroos	Refined their previous work into three dimensions of service quality
4	1985	Parsuraman et al.	Identified ten dimensions of service quality
5	1988	Parsuraman et al.	Refined their previous work and explored five dimensions of quality: reliability; responsiveness; empathy; assurance; empathy
6	1990	Gronroos	Explored six dimensions of service quality
7	1991	Parsuraman et al.	Refined five dimensions of service quality and devised the final version of SERVQUAL (replicate in three service industries . banking, telephone repairing and insurance)
8	1992	Cronin and Taylor	Developed SERVPERF to compare with SERVQUAL
9	1994	Avkiran	Developed four factor scale that consists of seventeen items to measure Service quality
10	1995	Johnston	Identified eighteen dimensions of service quality.
11	2000	Oppewal and Vriens	Explored twenty eight attributes to measure service quality
12	2000	Bahia and Nantel	Developed six dimensions of service quality contained thirty one items
13	2002	Sureshchander et al.	Developed five dimensions of service quality that consists of forty one item scale
14	2005	Malhotra et al.	Used 10 dimensions to measure service quality

The rapid advances in technology-based systems are leading to fundamental changes in how companies interact with customers (Bauer et al., 2005). This trend is well established in the service industry, where service providers are increasingly urged to invest in technology to better secure their future in the electronic age (Zhang and Prybutok, 2005). The challenging business environment in the financial service market has also resulted in more pressure on banks to develop and utilise alternative in delivery channels, with a view to attracting more customers, improving customers' perceptions, and encouraging loyalty (Lee and Lin, 2005; Parasuraman et al., 2005). More recently, the delivery channels are also introduced in electronic banking. Daniel (1999) defines the

term as the provision of information and/or services by a bank to its customers via computer, telephone or television channels. A more developed service, in Daniel's (1999) view, is providing the customers with the opportunity to gain access to their accounts, execute transactions or buy products online or via other electronic means such as telephone, computer or automated teller machines (ATM). This makes it important for this study to include "technology" as a service quality dimension.

The current study takes-up all the dimensions of the SERVQUAL model and adds one more dimension, i.e., technology in it, in order to assess the customers' perceived service quality of Pakistani banks.





Figure 1: Dimensions of Service Quality

3. METHODOLOGY

The main purpose of the study is to compare the perceived service quality of Islamic and conventional banks and to highlight the gaps between their performances. 1000 questionnaires were distributed among the banking customers out of them 520 were returned back (190 from Islamic bank customers and 330 from conventional bank customers) from the three cities i.e., Peshawar, Karachi and Islamabad. Data were collected by self-administrated questioners on convenient basis from six conventional banks and two Islamic banks. The instrument’s design causes it to be best suited for use as a diagnostic methodology utilized for determining large areas of service quality strengths and weaknesses. To evaluate the six service quality dimensions, twenty statements were selected from various sources and then modified to make the, precise and best suitable for banking sector.

The five dimensions of SERVQUAL proposed by Parasuraman et al. (1988) and Wong et al., (2008) were adapted and modified in this study, in addition to one dimension named “Technology” as proposed by Ganguli and Roy (2011) and Ibrahim et al., (2006). The modifications consisted of substituting questionnaire items particularly suited to a

specific service industry in banking and in context of Pakistan. The number of questions and the length of the statements were squeezed to provide convenience to the respondents (customers) who were actually less willing to answer so many questions. The questionnaire was based on Likert scale ranging from 1 (completely disagree) to 5 (completely agree), and the questionnaire had seven sections. Each of the first six parts described the one dimension of modified SERVEQUAL model: tangibles, reliability, responsiveness, empathy, assurance and technology (Parasuraman et al, 1985, 1988). Whereas the last part enquired the demographic characteristics of the respondents including gender, age, education level and occupation. After conducting the survey all the questionnaires were collected for tabulation and analysis.

4. FINDINGS AND ANALYSIS

4.1 Respondents Profile

One of the parts of the questionnaire was designed to collect personal information of respondents. This part included questions related to the gender, age, education level and occupation of the respondents. The following table is displaying the profile of the respondents of this study.



Table 1: Respondents Profile			
Variables		Islamic Banks	Conventional Banks
		% (n = 190)	% (n = 330)
Age	<25	11	15
	25-30	22	24
	30-35	24	13
	35-40	24	28
	40-45	8	8
	>45	11	12
Educational Level	Primary	9	10
	Diploma	24	17
	Undergraduate	21	21
	Graduate	40	44
	Postgraduate	6	8
Occupation	Civil servant	41	45
	Private Sector	11	21
	Student	16	11
	Labourer	8	10
	Businessman	24	13
Gender	Male	44	59
	Female	56	41

4.2 Reliability Analysis

Multiple items were used to evaluate each variable on a 5-point Likert scale, anchored by "strongly disagree" and "strongly agree". Assessing the reliability of the measures used in this study was deemed necessary, so reliability analysis was conducted to assess the internal consistency of each measure. The reliability

coefficient (Cronbach's alpha) values for the six dimensions were calculated as presented in Table 2. Almost all of the reliability alphas close to the cut-off point of 0.60, which is generally considered to be the standard for representing internal consistency of scales (Nunnally and Bernstein, 1994).

Table 2: Reliability Analysis			
Measures	No. of Items	Islamic Banks	Conventional Banks
		Cronbach's Alpha	Cronbach's Alpha
Tangibles	4	0.868	0.895
Reliability	4	0.8	0.819
Responsiveness	3	0.773	0.676
Assurance	3	0.839	0.681
Empathy	2	0.836	0.771
Technology	4	0.754	0.712

4.3 Descriptive Statistics

The following table-3 is presenting the descriptive statistics related to the customer's perception on each of the dimensions of the

service quality in both the Islamic banks and the Conventional banks.



Table 3: Descriptive Statistics								
Variables	Islamic Banks			Conventional Banks			T-Test for Equality of Mean	P-Value
	Mean	SD	CV	Mean	SD	CV		
Tangibility	3.6	0.55	0.156	3.62	0.54	0.1	2.285	0.023
The Bank has all the necessary modern equipment	3.22	0.86	0.266	3.58	1	0.3	2.24	0.02
Employees are having a neat and clean appearance	3.88	0.99	0.256	3.57	1.03	0.3	2.323	0.02
The pamphlets and statements are clear and well-explained	4.09	0.69	0.169	3.73	1	0.3	3.127	0.000
The branches have proper and convenient waiting and sitting arrangements	3.69	0.78	0.212	3.52	1.13	0.3	-1.091	0.276
Reliability	3.61	0.61	0.169	3.51	0.62	0.2	1.32	0.188
the banks delivers all the services within the promised deadlines	3.68	0.91	0.247	3.55	0.96	0.3	1.04	0.298
I feel safe in all my transactions with the bank.	3.71	0.83	0.223	3.51	1.07	0.3	1.627	0.104
The advertising and promotional messages of the bank reflect reality	3.55	1	0.282	3.48	0.99	0.3	0.269	0.788
The bank maintains error-free records	3.59	0.91	0.254	3.49	0.98	0.3	0.769	0.442
Responsiveness	3.63	0.7	0.193	3.43	1	0.3	2.363	0.019
The employees prevent long waiting lines	3.55	0.96	0.27	3.41	1.15	0.4	1.043	0.297
Whenever I face any sort of banking problems, the employee help me in solving the problems	3.47	1.14	0.327	3.19	0.98	0.3	1.945	0.052
The bank operates a regular and effective complaint handling process	3.85	0.94	0.284	3.41	1.11	0.3	2.213	0.027
Assurance	3.85	0.66	0.172	3.62	0.66	0.2	2.659	0.008
The employees are efficient and fast in service delivery	3.89	1.09	0.28	3.57	1.18	0.3	2.17	0.03
The employees are courteous with the customers	3.65	1.06	0.291	3.6	1.12	0.3	0.369	0.711
Employees have strong knowledge to answer enquiries about the offerings and the operations	4.07	0.92	0.225	3.76	1.04	0.3	2.433	0.01
Empathy	3.65	0.73	0.2	3.45	0.66	0.2	2.279	0.023
The banks maintains strong customer relationships	3.62	1.02	0.28	3.41	1.03	0.3	1.598	0.111
The banks always informs me about new and attractive offers	3.73	1.07	0.286	3.51	1.07	0.3	1.645	0.000
Technology	3.45	0.61	0.169	3.46	0.74	0.2	3.662	0.000
The ATM Machines are friendly and easy to use	3.98	1	0.251	3.73	1.16	0.3	1.797	0.05
ATM machines are installed at proper locations	4.11	0.87	0.21	3.81	1.1	0.3	2.317	0.02
The bank offers mobile banking services	2.88	0.82	0.284	3.68	1.08	0.3	3.233	0.000
The bank offers internet banking services	2.86	1.35	0.471	2.79	1.13	0.4	0.444	0.652



As shown in the table, the responses first pooled into two groups of Islamic banks and Conventional bank customers. The mean and variance of each statement were calculated and then the difference between the mean scores of service quality dimensions of Islamic bank and conventional bank were also tested. It can be seen that *tangibles* is very important dimension of service quality. This includes appearance of physical facilities, equipment, personnel, and written materials (Parasurman *et al.*, 1985). Proper tangibles may lead to attract new customers as well as satisfies existing customers (Kumar and Kee, 2009). The mean score of this dimension for Conventional banks is 3.62, whereas for the mean score for Islamic banks is 3.60. The coefficient of variation shows that there is minor variation in the responses. T-Score for the equality of mean is 2.25 with p-value of 0.023. This indicates that there is a significant difference between the mean scores. Perception regarding the tangibles of conventional banks is greater compared to that of Islamic bank customers. Therefore Islamic banks should pay more attention on physical facilities and waiting/parking spaces to improve the perception of their customers.

The second dimension of service quality is *Assurance*, which refers to knowledge and courtesy of employees and their ability to inspire customers with trust and confidence (Nantel and Bahia, 2000). The mean score for perception of Islamic bank' customers towards this dimension is 3.85, whereas the mean score for perception of conventional bank' customers towards this dimension is 3.62 with coefficient

of variation value of 0.172 and 0.182 respectively. T-Score for this dimension is 2.65 with p-value of 0.008. These results indicate that there is a significant difference between these mean scores. This dimension is not satisfactory for conventional bank customers. Employee customer relationship is very important to retain and attract new customers. Proper trainings should be given to the employees in conventional banks in order to improve customers' perception.

Responsiveness is another dimension of service quality which refers to the willingness to help customers and provide prompt service to the customers (Kumar and Kee, 2009). The mean score for the Islamic and conventional banks' customers towards this dimension is 3.63 and 3.43 respectively. Coefficient of variation is 0.193 with a T-Score of 2.36 and p-value of 0.019 indicating that this issue is ignored by the conventional banks as compared to Islamic banks. Conventional banks can improve customers' perception regarding this dimension by providing a quick response on request and prompt services to the customers.

Another important dimension is *Empathy*, which includes caring and individual attention which the firm provides to its customers (Sureshchandar *et al.*, 2002; Parasurman *et al.*, 1985) With regard to this parameter, the mean score for Islamic bank is 3.65 and for conventional bank is 3.45. Coefficient of variation is 0.20 and 0.191 respectively. T-Score for this parameter 2.27 with p-value 0.23 indicating that these two mean scores are also significantly different from each other.



Conventional banks' customers' perceptions of empathy are lower compared to that of Islamic banks which needs to be taken into consideration.

Reliability is another service quality dimension which refers to the ability of performing the promised service dependably and accurately (Parasurman *et al.*, 1985). For this dimension, the mean score of responses for Islamic bank is 3.61 and for conventional bank is 3.51, with coefficient of variation as 0.169 and 0.178 respectively. The T-Score is 1.32 with a p-value of 0.188, which indicates that the perception of Islamic bank customer is better than the perception of conventional bank customers. Reliability is a very important parameter in service quality especially for financial institutions (Nantel and Bahia, 2000). Conventional banks can develop a positive perception of customers towards this dimension by ensuring to deliver promised services.

An additional dimension of service quality studied in this paper is *Technology*, which refers to the online banking system and the ATM technology. Islamic banks have mean score of 3.45 and conventional banks have mean score of 3.46 for this dimension with coefficient of variations 0.169 and 0.214 respectively. The T-Score for this dimension is 3.66 with p-value 0.00 which shows that the difference between two means is highly significant. Islamic banks are having a lower perception compared to Conventional banks. Islamic banks can improve these perceptions of their customers by providing better internet and online services to the customers. In addition, Islamic banks need

to install more ATM machines in various locations.



5. LIMITATIONS OF THE STUDY

Four limitations have been identified in this study. First, the study only focuses on banks in three cities of Pakistan. Second, the limited numbers of banks were covered under the study. Third, the sample size is limited. The researcher may use a bigger sample size to find out more about the perception of service quality. Finally, a more robust analysis is needed in financial service industry to reach at a strong conclusion.

6. CONCLUSION

Despite limitations of the study, financial sector has grown rapidly in recent years in Pakistan, and banking sectors are having major shares in the financial structure of Pakistan. Banking sector have been contributing in economic growth and financial development in the country. The sector has also assist the country in providing employment and developing human resources. A total number of 38 different banks are currently operating in Pakistan (SBP, 2011), having both the conventional and Islamic banks. The discussion presents the customers' perception of both the Islamic and Conventional banks focusing on three cities in Pakistan.



Islamic banks are growing rapidly due to their attractive interest free products. The competition between both types of banks is getting tense and is pushing the management of both the banking systems to attract and retain customers. Data were collected from 520 respondents. Findings revealed that service quality is positively perceived by the customers of Islamic banks compared to conventional banks. A significant difference was observed in the perception of customers from both Islamic banks and conventional banks towards all the service quality dimensions. For Islamic banks, the highest perceived dimension was '*assurance*' that refers to the knowledge and courtesy of employees and their ability to inspire trust and confidence of customer, whereas the lowest perception was observed towards the '*technology*'. As for the conventional bank customers, highest perception was shown towards the dimensions of '*tangibles*' and '*assurance*'. The conventional banks are perceived lowest in '*responsiveness*' which refers to willingness to help customers and providing prompt services. Moreover the perception on service quality for Islamic banks is significantly greater than the conventional banks except in '*technology*'. Islamic banks can improve this dimension by upgrading online

system and by providing better internet services. Banks all over the world have continually been moving towards the integration of more technology to innovate, with the objective of reducing the human resource costs associated with the management of individualized personal relationships with clients. Some of the examples of these innovations include ATMs, internet banking platforms, mobile banking platforms and dedicated 24/7 call centres. The key point to ponder is that innovations in customer relations and operations act as a competitive advantage and are required to differentiate one bank from another.

Usually, organizations innovate by getting new and/or improved products to market. However, for service provider organizations such as banks, the product is the '*process*'. Thus, innovation in banking industry refers to changes of process and organizational structures. Not only the Islamic banks, but the conventional banks in Pakistan must also invest in information technology to provide new distribution channel systems and provide more ways for consumers to access their accounts. Banks must provide enhanced and innovative services to their customers and develop their perceptions that at least meets or better if exceeds their expectations.



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