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AGE OF THE CONSUMER AND SERVICE QUALITY

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Abstract

Banking and financial services are a demand driven industry, which constitute an important part of the services industry (Mishkin, 2001). Many regulatory, structural and technological changes have taken place within the world banking industry, in line with the trend towards a more integrated global banking environment (Angur et al., 1999). The banking sector in Sri Lanka grew rapidly in the recent years. Services sector accounts 56.2% of Gross Domestic Product in Sri Lankan economy which is the highest in all sectors where as the financial services which includes banking industry contribute 9.7% to total Gross Domestic Product (Central bank Report 2006). Further in Sri Lanka, financial system of the country mainly depends on banking system because banking sector represents a share of 70.8% of total financial system of the economy. The rapidly changing and highly competitive environment which banks are forced to operate within are pushing them to rethink about their attitude towards customer satisfaction and optimization of service quality.

Therefore identifying the significance of the age categories of the consumers' on the evaluation of service quality in the retail commercial banking industry of Sri Lanka is significantly important. Further, it is worth to identify whether there is any difference based on the age categories of the consumers on evaluation of service quality of the banks that they are dealing with. Based on the stratified sampling technique 150 consumers were selected as the sample. The scope of the study was retail consumers of private and public commercial banks situated in the Gampaha district, who have been dealing with those particular banks more than two years.

The retail consumers who are maintaining savings accounts, fixed deposit accounts and current accounts were considered proportionately in drawing the sample elements.

Survey method used to gather primary data and it was developed on SERVQUAL model of service quality. The gathered data were analyzed using ANOVA and findings showed that there is a difference among the consumer groups based on their age categories in terms of evaluation of service quality provided by the banks.

Keywords: Service Quality, Retail Consumers, Banking industry, Age

1. Introduction

Service quality being an important factor to retain the customers with the firm as proven through several past studies had been gained a greater prominence among the service driven industries. It is the main weapon of tangiblizing the service to be differentiated among the intense competition. Again the results of past studies indicate and establish that there is an impact from the demographics of the consumers on the way that they perceive the level of service. When there is such an impact and* if still the banks are ignoring that and render the same level of service to all the consumers though they are different in their demographics, it is a critical point on where the management might lose their control over their customer bases, because the consumers tend to leave the organization and will shift to another. More than that the bad recommendation he or she gives to the potential customers through word of mouth communication might affect considerably in attracting new customers.

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Though it gives such type of negative behavioral consequences it cannot found any significant effort that has taken to address this issue in the Sri Lankan context other than some actions such as increasing the number of bank branches, installing more Automated Teller Machines and training the human resource and so on. Those which can be found when go through the history of the banking industry, despite of going into roots of the problem.

It is evident that earlier researches carried out on service quality were basically twofold. Studying the dimensions of service quality and developing measurement scales for different service sectors were the prominent research areas that can be witnessed. The impact of organizational variables on service quality has also studied in a few instances, especially in banking industry of developed countries. But with respect to the Sri Lankan context very few studies shave been carried in the area of service quality.

In the early nineteen fifties, the banking industry in the country was confined to 16 commercial banks, out of which nine were foreign and held more than 60% of banking assets. None of these commercial banks saw any reason to extend their services to rural areas, and then home to nearly 85% of the population. The wide spread IT usage in the Sri Lankan banking sector began only in the late nineteen eighties, with initiatives taken by a few private banks. This IT wave brought the computer terminals out of the air-conditioned and entry restricted computer rooms to the teller countries. The transactions were carried out on-line against the batch processing mode used earlier and the manual work was gradually replaced by the automated procedure such as online real time computer operations. This breaks the barrier of confining a customer to a branch, but making the resource of the bank available to them, anywhere, anytime. With the expansion of the computer network was also more than doubled. The card base too was expanded aggressively. The bank continually enhances the richness of its IT based product and services. Today customers enjoy services through Internet banking, Tele-banking, Mobile telephone banking (provided through both Short Message Service and WAP technologies) and Visa Electron/Visa Credit card facilities. A notable feature is the integration of an e-trading hub with Internet banking and the bank's web-site.

Technology has changed the contours three major functions performed by banks. That is access to liquidity, transformation of assets and monitoring risk. Further information technology and communication network systems have a critical bearing on the efficiency of money, capital and foreign exchange markets.

Entry of new Banks resulted in a paradigm shift in the ways of Banking in Sri Lanka. The growing competition growing expectations led to increase awareness amongst Banks on the role and importance of technology in Banking. The arrival of foreign and private Banks with the superior state-of-heart technology based services pushed Sri Lanka also to follow suit by going in for the latest technologies so as to meet threat of competition and retain customer base.

In response to the reforms, the financial services sector in Sri Lanka and the banking sector, in particular, have undergone substantial changes to ensure an increased level of service which may have impacted on efficiency and productivity change, and competition and market structure. The main driving forces behind these changes were financial deregulation, development in information and communication technologies and the globalization of the financial services industry in general. The consequent changes were observable in areas such as the scope of banking operations, number of banks and bank branches, technologies used and quality of human resources in the banking industry. These changes might ultimately be reflected in efficiency and productivity gains with the aim of improving the level of service. Even though there is a growing body of literature that focuses on efficiency and productivity gains, market structure and the performance of banking industries in other countries (Casu & Molyneux 2003; Chakrabarti & Chawla 2002; Girardone, Molyneux & Gardener 1997; Hondroyiannis, Lolos & Papapetrou 1999; Maudos & Pastor 2002), no major study has been conducted in Sri Lanka addressing the impact of demographic characteristics of consumer on evaluation of the quality of the service in the banking industry.

2. Research Problem

The study mainly focuses only on the retail consumers of the commercial banks with in the local context. It includes all the commercial banks of the private sector local banks and public sector banks. And also the researchers evaluate how the level of service quality varies in terms of the age of the consumers. The study is done taking the bank branches located in the Gampaha District only. Further the study includes consumers who have been dealing with the bank for more than two years, who are maintaining current accounts, fixed deposit accounts and savings accounts in the above mentioned banks of the Gampaha district. Though there are several types of factors which are affecting on consumer behaviour such as cultural factors, social factors and psychological factors, this study focusing only on the age of the consumer which is a demographic factor.

3. Literature Review

Customer satisfaction is determined by defining customer perceptions of quality, expectations, and preferences (Bowen, 1990). Said another way, satisfaction, or lack of it, is the difference between how a customer expects to be treated and how he or she perceives being treated (Bowen and Headley., 1995). To attain true customer satisfaction companies need to achieve quality not only by eliminating the causes for direct complains but they need to provide their products with excellent, attractive quality and provide the delight to the customer. So research on customer satisfaction is often closely associated with the measurement of service quality (Cronin and Taylor, 1992;Rust and Oliver, 1994).Quality is the most important purchase decision factor influencing the customer's buying decisions. Furthermore, it has strategic benefits of contributing to market-share and return on investment as well as in lowering manufacturing costs and improving productivity.

Service quality has been reported as having apparent relationship to costs , profitability (Rust and Oliver, 1993), customer satisfaction (Boulding et al, 1993), customer retention (Reichheld and Saser , 1990), behavioral intention, and positive word-of- mouth. Parasuraman et al. (1985) described service quality as: the ability of the organization to meet or exceed customer expectations. Customer expectations may be defined as the desires and wants of consumers that is what they feel a service provider should offer rather than would offer (Parasuraman, Zeithaml and Berry, 1988). Definitions of service quality, therefore, focus on meeting the customers' needs and requirements, and how well the service delivered matches the customers' expectations of it. In recent years, greater emphasis has been placed on the need to understand the role of expectations , given the fact that consumers' expectations of quality are increasing, and people are becoming more discerning and critical of the quality of service that they experience. Swartz and Brown (1989) drew some distinctions between different views on service quality, drawing from the work of Gronroos (1983) and Lehtinen and Lehtinen (1982) concerning the dimensions of service quality. What the service delivers is evaluated after performance (Swartz and Brown, 1989, p.190). This dimension is called outcome quality by Parasuraman et al. (1985), technical quality by Gronroos (1983), and physical quality by Lehtinen and Lehtinen (1982). How the service is delivered is evaluated during delivery (Swartz and Brown, 1989, p. 190). This dimension is called process quality by Parasuraman et al. (1985), functional quality by Gronroos (1983), and interactive quality by Lehtinen and Lehtinen (1982).In their empirical findings, Cronin and Taylor specifically explored the relationship between service quality, satisfaction, and purchase intention. Furthermore, they compared SERVQUAL's efficacy with attitude-based methods (as applied in consumer satisfaction/dissatisfaction research) of measuring service quality.

An attitude-based conceptualization would argue for either an importance-weighted evaluation of specific service attributes or even just an evaluation of performance on specific service attributes. The service quality models they examined were (1) a performance measure, (2) a performance measure weighted by importance, and (3) SERVQUAL weighted by importance. Their analysis suggests that service quality is an antecedent of customer satisfaction and that satisfaction has a stronger influence than does service quality on purchase intentions. (McAlexander, Kaldenberg, Dennis, Koenig, Harold, 1994).

In an effort to understand the main concepts incorporated under the umbrella of service quality better, many conceptual quality models have been postulated. Obviously, service quality research has given the customer perspective a predominant role and these quality models have centered on measuring the gap between customer expectations and experiences as a determinant of satisfaction. However, despite the wealth of information which can be gleaned from these various service quality models , we still lack substantial knowledge as to how consumer evaluations of a particular service are really formed. Much of this recent research has been carried out within the framework of the Service Quality Gap Model of Parasuraman et al. (Parasuraman, A., Zeithaml, V.A. and Berry, L.L, 1985). This conceptual framework has made a substantial contribution to our understanding of the concept of service quality and the factors that influence it, by identifying four gaps" which can occur in organizations.

According to Parasuraman et al. (Parasuraman, Zeithaml, Berry, 1985), a gap represents a significant hurdle in achieving a satisfactory level of service quality. This model is more of a diagnostic tool, which if used properly should enable management at all levels to identify service quality short-falls systematically. Since this model is externally focused it has the potential to assist management in identifying pertinent service quality factors from the perspective of the customer. These gaps "can cause quality problems and it is these quality problems which give rise to a fifth gap of the difference between the customer's expectations of the service and his/her perceptions of the service that is actually received. The authors have defined this difference as Service Quality. In this respect, perceived service quality is the disconfirmation or disparity that is the mismatch, between the consumer's expectations and perceived service performance. Without doubt, conceptual service quality models are useful in so much as they provide an overview of the factors which have the potential to influence the quality of an organization and its service offerings. They facilitate

our understanding and can help organizations to clarify how quality shortfalls develop. However, they are almost invariably simplified versions of reality. They can be misleading in that they tend to suggest that there are simple relationships between complex phenomenon, and that systems operate by rules of cause and effect. However, human behavior significantly affects the quality of an organization and its offerings, and this is more evident in service organizations.

Fig. 3.1 The Gaps Model of Service Quality
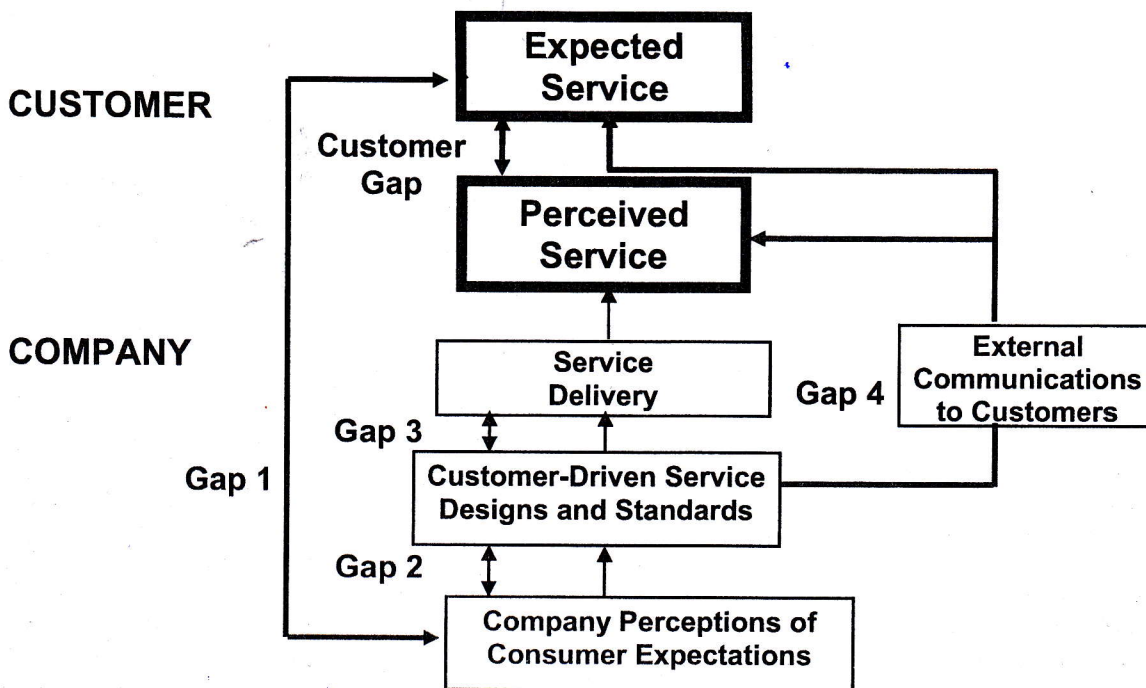
Source: Parasuraman, Zeithamal and Berry, 1995

3.1 Age Differences in Consumer Behaviour

Previous research has shown that demographic variables are related to service Expectations quality expectations (Gagliano and Hathcote, 1994; Thompson and Kaminski, 1993; Webster, 1989). More specifically, Thompson and Kaminski (1993) found a significant relationship between age and dimensions of service quality. Age is a simple, yet critical demographic variable, since purchases vary by age category. Age also allows a marketer to determine how wants and needs change as an individual matures. Further, Hansman and Schutjens (1993) proposed an irrational assumption that age is a strong predictor of changes in attitudes and behavior. For example, Mathur and Moschis (1994) found that age is inversely related to credit card use; younger adults use credit cards significantly more than older adults. With regard to the current study, there is a critical need to understand just how age affects perceptions of service quality by determining which elements of service quality are important to different age groups.

4. Methodology

In this study it measures the relationship between the service quality dimensions and the level of perceived service quality considering the differences of age groups of the consumers by which it explains the existing situation rather going to examine cause and effect situation. Therefore the design of the research falls under the research design of descriptive research. Both primary and secondary data were used. Secondary data were collected through text books and previous research articles. Primary data were collected on survey method based on a structured questionnaire

developed on SERVQUAL Model and variables were operationalized on the basis of SERVQUAL instrument. Stratified Random Sampling technique was used to select the sample elements and gathered data were analyzed using one way ANOVA. The questionnaire was circulated among 150 consumers who have been already dealing with the bank more than two years. The sample elements were selected in the following manner.

Table 4.1- Sample Profile

Ownership		No. of Respondents
Private Sector Local Banks		90
Savings Accounts Holders	45	
Fixed Account Holders	30	
Current Account Holders	15	
Public Sector Banks		60
Savings Accounts Holders	30	
Fixed Account Holders	22	
Current Account Holders	08	
Total Respondents		150

4.1   Reliability and Validity of Instruments

Though the SERVQUAL is an internationally tested instrument still the testing the reliability is needed since it is going to apply to different nature of context. And also it has to be checked whether language of questionnaire does any impact on the reliability of the measurements. "At times, we may also have to adapt an established measure to suit the setting. For example, a scale that is used to measure job performance, job characteristics, or job satisfaction in the manufacturing industry may have to be modified slightly to suit a utility company or a health care organization. The work environment in each case is different and the wordings in the instrument may have to be suitably adapted" (Research Methods for Business, Sekaran Uma, 4th Edition, pp 208).

Since the data was generated using scaled responses reliability of the questionnaire was measured through Cronbach's alpha to ensure the internal consistency of the instrument. Cronbach's Alpha was measured for all the dimensions of the service quality of both expected and perceived. And also the reliability of the expected service quality part of the questionnaire and the perceived service quality part of the questionnaire was measured separately. All the scores of Cronbach's Alpha for all dimensions were over 0.7 as shown in the below table. Scales that receive alpha score over 0.7 are considered to be reliable (Malhothra 2005).

Table 4.2: Reliability Statistics

Variables	Cronbach's Alpha	No. of Items
Expected Service Quality-Tangibles	.797	4
Expected Service Quality-Reliability	.858	5
Expected Service Quality-Responsiveness	.808	4
Expected Service Quality-Assurance	.816	4
Expected Service Quality-Empathy	.836	5
Perceived Service Quality-Tangibles	.836	4
Perceived Service Quality-Reliability	.877	5
Perceived Service Quality-Responsiveness	.880	4
Perceived Service Quality-Assurance	.775	4
Perceived Service Quality-Empathy	.900	5

	.947	22
Expected Service Quality		
Perceived Service Quality	.956	22

Source: Results of Data Analysis

Convergent Validity of the questionnaire was measured through Paired Sample Correlation. Convergent validity was measured in the two sections of questionnaire separately. In the sections of expected service quality and the perceived service quality, it was measured the degree to which the dimensions of service quality and the expected service quality and the perceived service quality correlate to each other. Convergent validity is established when, the scores obtained with two different instruments measuring the same concept are highly correlated (Sekarakn Uma, 2006).

Table 4.3: Paired Samples Correlations: Expected Service Quality

		N	Correlation	Sig.
Pair 1	Mean Expected Tangibles & Expected Service Quality	150	.771	.000
Pair 2	Mean Expected Reliability & Expected Service Quality	150	.905	.000
Pair 3	Mean Expected Responsiveness & Expected Service Quality	150	.907	.000
Pair 4	Mean Expected Assurance & Expected Service Quality	150	.885	.000
Pair 5	Mean Expected Empathy & Expected Service Quality	150	.863	.000

Source: Results of Data Analysis

Table 4.3 represents the coefficients of, in between all the dimensions which are measuring the variable of expected service quality and the variable of expected service quality as a one variable. They are showing a higher correlation. It says that in between the five dimensions of expected service quality and the expected service quality, convergent validity is there.

Table 4.4: Paired Samples Correlations: Perceived Service Quality

|		N	Correlation	Sig.
Pair 1	Mean Perceived Tangible & Perceived Service quality	150	.800	.000
Pair 2	Mean Perceived Reliability & Perceived Service quality	150	.899	.000
Pair 3	Mean Perceived Responsiveness & Perceived Service quality	150	.913	.000
Pair 4	Mean Perceived Assurance & Perceived Service quality	150	.853	.000
Pair 5	Mean Perceived Empathy & Perceived Service quality	150	.898	.000

Source: Results of Data Analysis

Table 4.4 shows the coefficients of, in between the dimensions of perceived service quality and the perceived service quality variable. Since it shows higher correlations among the pairs it can be said that convergent validity is there in the instrument of data collection.

4.2 Conceptual Model

Based on the reviewed literature the researcher was able to identify dimensions of service quality of reliability, tangibles, responsiveness, assurance and empathy as per the SERVQUAL Model and those dimensions are using as the base for measure the service quality of the banks. Further it is evident through the literature that the relationship between the independent variables of dimensions of service quality and the dependent variable of service quality is moderated through the impact of the demographic variables of the consumer such as gender, age, income level, and education level, geographic area of living and social class. But, the researcher is focusing only on the gender of the consumers under this study. Figure 4.1 illustrates the relationship among these variables.

Fig. 4.1 Conceptual Framework
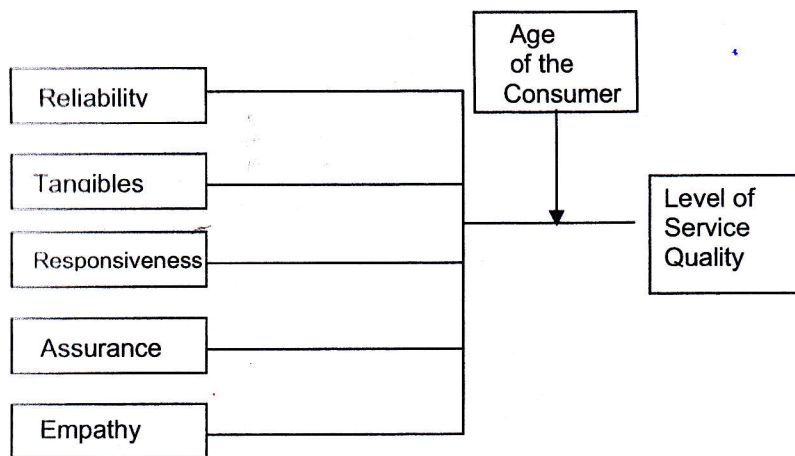
Source: Researcher's own construction, based on SERVQUAL Model

4.3 Hypotheses

H1: Consumer evaluation on service quality varies in terms of the age of the consumer.

H2: The importance assigned to the each dimension of service quality varies in terms of the age of the consumer.

4.4 Data Analysis

To test the hypotheses developed, ANOVA was used through the SPSS package.

H1: Consumer evaluation on service quality varies in terms of the age of the consumer

The mean values of service quality obtained by subtracting the expectations by perceptions were related with age groups of the consumers and table 4.5 indicates the results of the data analysis obtained using ANOVA. There by it can be said that the hypothesis of consumer evaluation on service quality varies in terms of the age groups of the consumer can be accepted since it is statistically significant, because table value of 0.035 is lesser than the P value of 0.05.

Table 4.5: ANOVA Table- Service Quality and the Age Groups of the Consumer

ANOVA

Service Quality

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.557	4	2.639	2.670	.035
Within Groups	143.314	145	.988		
Total	153.872	149			

H2: The importance assigned to the each dimension of service quality varies in terms of age groups of the consumer.

Within the frame work of this hypothesis another five hypotheses can be built up on the basis of each dimension of service quality. Again using ANOVA the status of these hypotheses was tested. For that the mean values of service quality with respect to each dimension in overall were related with the age group of the consumers. According to the table 4.6 the acceptability or the rejection of following mentioned hypotheses can be tested.

- The importance assigned to the tangibles of service quality varies in terms of the age group of the consumer-
  This hypothesis is accepted since the table value of 0.030 is lesser than 0.05.

- The importance assigned to the reliability of service quality varies in terms of the age group of the consumer-
  This one is also accepted because the table value of 0.020 is lesser than 0.05.

- The importance assigned to the responsiveness of service quality varies in terms of the age group of the consumer- It is accepted because the value in the table of 0.039 is lesser than 0.05.

- The importance assigned to the assurance of service quality varies in terms of the age group of the consumer-
  It is rejected because the value in the table of 0.111 is greater than 0.05.

- The importance assigned to the empathy of service quality varies in terms of the age group of the consumer-
  This is also rejected since the value of 0.092 which indicates the table is greater than the value of 0.05.

Table 4.6: ANOVA Table- Service Quality and Age Groups of the Consumer

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Service Quality Tangible	Between Groups	12.735	4	3.184	2.765	.030
	Within Groups	166.983	145	1.152		
	Total	179.719	149			
Service Quality Reliability	Between Groups	16.981	4	4.245	3.024	.020
	Within Groups	203.558	145	1.404		
	Total	220.539	149			
Service Quality Responsiveness	Between Groups	13.120	4	3.280	2.598	.039
	Within Groups	183.088	145	1.263		
	Total	196.208	149			
Service Quality Assurance	Between Groups	8.719	4	2.180	1.913	.111
	Within Groups	165.218	145	1.139		
	Total	173.937	149			
Service Quality Empathy	Between Groups	13.725	4	3.431	2.040	.092
	Within Groups	243.836	145	1.682		
	Total	257.562	149			

5. Discussion of Findings

As the results of the previous studies have shown that age group of the consumers is a significant discriminator of service quality, the acceptance of the first hypothesis of that consumer evaluation on service quality varies in terms of the age of the consumer proves the same with respect to the Sri Lankan context as well. Further it says that based on the age group of the consumer he or she expects different levels of service quality from the banks. When it comes to the second hypothesis of that the importance assigned to the each dimension of service quality varies in terms of the age group of the consumer, acceptance of this hypothesis with respect to the service quality dimensions of tangibles, responsiveness and reliability again says that based on the age of the consumer there is a difference with the way that they evaluate the service quality of the banks of which they are dealing with. Therefore the management should give their special attention to these three dimensions and the age of the consumer when they deliver the service. But based

on the other two dimensions of service quality of assurance and empathy this hypothesis was not proven with the empirical data gathered. Therefore it can be said that assurance and empathy dimensions are expected at a higher level by all the consumers regardless of their age groups.

6. Conclusion

Based on the results of the study it can be concluded that age of the consumer exerts a significant impact on evaluations of service quality of the consumers. Further the findings imply that overall service quality and also service quality with respect to the dimensions of tangibles, reliability and responsiveness are differentiated on the basis of age of the consumer. Hence the manager should identify carefully the relation between the age groups and the way that they evaluate service quality in overall and also with related to the dimensions of service quality. Service quality related to the dimensions of assurance and empathy are not differentiated by the age of the consumer which indirectly says that every consumer is expecting a higher level of service quality with respect to these two dimensions. Therefore what it can be recommended for the managers of the banks in segmentation of markets since the age of the consumer plays a critical role as suggested through the findings age can be a better demographic variable to segment the markets.

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