A study on the influencing factors of service quality on customer satisfaction in the Banking Sectors: The Case of Ga-West Municipality

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Abstract
The aim of this paper is to study the influencing factors of service quality on customer satisfaction of banking sector in the Ga-West Municipality. Moreover, it tries to ascertain the association between service quality and customer satisfaction. This study focused on primary data collected by using a well-structured questionnaire. The questionnaire was administrated to a sample size of 200. Convenient sampling was used to select respondents from the four banks in the Ga-West Municipality, i.e., Ghana Commercial Bank, Amasaman Rural Bank, Ecobank, and Prudential Bank. After which a simple statistical tool, specifically Smart PLS algorithm, bootstrapping, blindfolding and statistical package for social sciences (SPSS) version 23 were employed to analyze the data collected. The outcome of the study reveals that, there is a positive association between the dimensions of service quality and customer satisfaction. The study discovered that, empathy and reliability play a crucial role in customer satisfaction level followed by tangibility, and finally the bank responsiveness. The findings concluded that, providing high quality service to customers usually rise customer satisfaction, which result in high customer commitment.
KEYWORDS: Service quality, Customer satisfaction, Reliability, Responsiveness, Tangibles and Empathy
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I. INTRODUCTION

Globally, customers in the banking sector are in a strong bargaining position due to the significant growth of banks. Therefore, banks have to provide good service because of the availability of many competitors. As a result, the concept of service quality remains a vital one as providers try to keep a comparative merit in their work. The quality of service depends on customer's pre-service expectations (Kumbhar, 2012). Studies by Armstrong (2002) noted that, the main technique for the success and survival of any firm depends on how the quality of services delivered to customers. Chang (2008) established that, the success of firms will be achieved when there is good service quality. Hence, the quality of service provided to customers is vital instrument when it comes to achieving success in a business. Kheng *et al.*, (2010) hold the view that, when customers are satisfied, they easily get involve in a bank's row, which in turns secure business and increase profit making. Thus, if a bank cannot provide proper customer service, then the bank would be losing its customers.

Ha and Jang (2009) hold the view that, when customer perceptions do not meet customer expectations, there is always a failure in service. Thus, the problem associated with service failure is that, it destroys the relationship between the customer and the organization. They further expatiated that, satisfied customers are likely to share their experiences with other five or six people around them. Equally well, dissatisfied customers are more likely to tell another ten people about their unfortunate experiences with a particular organization. Guo *et al.*, (2008) expatiated that, the term bank relies upon the customers for their survival in the market. A bank can differentiate itself from competitors by providing high quality customer service (Naeem & Saif, 2009). Ahmossawi (2001) holds the view that, service quality is very vital in the banking services since it gives high level of customer satisfaction. Research work has established that, banks with good quality service record reported a 72% increase in profit per employee compared to banks that provide poor service. Lakshmi et al., (2013) expatiated that, a banking firm can only differentiate itself from competitors via imparting high-quality services. Thus, when structures in banks are modified, the outcome in activities widens up and enables them to be more aggressive in providing quality service. Ladhari, et al. (2011) explained that, banks that excel in quality services can have different advertising area since increased tiers of service are focused on greater revenue, greater cross-sell ratios and increased market share. They added that, greater earnings will be earned by banks if

they can function higher than their rivals (Ladhari, et al., 2011). In Ghana, customer satisfaction and service quality have turn out to be the main factor of all banking sectors within the country, and Ga-West Municipality Banking sector is not an exception. It is against this background that, this study focused on ascertaining the influencing factors of service quality on customer satisfaction with in the Banking sectors: The Case of Ga-West Municipality.

II.   LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Customer satisfaction

Solomon (2009) conceptualized customer as the most vital stakeholder of an organization who gives payment for the product offering supplied to a him or her by the organization with the aim of fulfilling a need. Kotler and Keller (2009) see satisfaction as the feeling of delight that takes place from assessing a product's performance with its expectations. Bennett (2012) sees customer satisfaction as a cognitive response. He further apprehends that; customer satisfaction is made up of cognitive dimensions. Albarq (2013) sees customer satisfaction as the final state that takes place from the consumption experience. This final state may have a positive perception of an emotional response which happen as a result of the evaluation of sacrifices in opposition from the use of the product or service.

Service quality

Keller and Kotler (2009) see service as any work that one party gives to another that does not end up in the ownership of anything. Kotler et al, (2002) see quality as the functions and features of a product or services that has the ability to satisfy a particular requirement. Parasuraman et al. (2006) conceptualized service quality as service being given to customers. Therefore, service quality is what differentiate the customer's expectation and the perceptions of services given to them by an organization.

Al Karim (2014) highlights service quality as the service properties needed to accomplish service satisfactory and achieve productivity at the work place. From Zeithaml and Parasuraman (2004) point of view, customers assess services quality not only by the service outcome but more importantly by the production and delivery process as well as by the activities related to the service.

Lewis and Booms (1983) expatiated that, service quality ascertain how the service delivered is connects to customer expectations. Here, service quality delivery has to do with the confirmation of customer expectations on a consistent basis.

Dimensions of Service quality

Pakurar (2019) sees reliability as the ability to do and perform the needed service for customers as promised and being able to handle problems faced by customers. Thus, organizations should try to fulfill promises and pay attention to the outcome. Secondly, he posits in his study that, responsiveness which is one of the dimensions of service quality refers to willingness of employees in telling customers exactly when things will be done, giving them attention, and giving response to their requests (Pakurar, 2019). Moreover, in the study carried out by Nagy et al., (2019), Tangibles was conceptualized as the physical image of the service that customers will use to assess quality. Tangibles has to do with the physical facilities, tools, and machines used in order to provide the service. Ennew et al., (2019) conceptualized empathy as caring, paying personal attention, and providing services to customers.

Customer satisfaction and service quality in banking sectors

In recent times, service quality and customer satisfaction are dominating the marketing literature. Agbor (2011) holds the view that, the quality of service and customer satisfaction are the same. Iacobucci et al. (1995) established that, service quality and customer satisfaction are used conversely both in industry and in academia. Armstrong & Seng (2000) submitted that, the determinants of customer satisfaction in the banking sector include; customer intentions, transactional paradigm, and fairness. Jamal & Naser (2002) hold the view that, customer satisfaction is not usually based on the judgment that the customer makes towards the reliability of the service delivered to him/her, but more importantly has to do with the customers' experiences with the service transport process. Thus, customer satisfaction reveals the regular evaluation of the actions carried out within a given business in relation to expectations gathered after more than a few contacts between the customer and sector (Jamal & Naser, 2002). Beatty et al., (2008) expatiated that, the satisfaction degree with the service company will extend when a customer anticipates that, they are getting extra benefits from their relationship with establishment employees. Thus, benefits that a customer gets from their relationship with the employee of a firm can then be seen as a vital element for customer satisfaction with financial businesses.

Hazlina et al., (2011) stated that, the quality of service is a vital instrument for measuring customer satisfaction. They further added that, the quality of service offered is related to overall satisfaction of the customer. Levesque and McDougall (1996) study on the influence of key determinants of service quality on

customer satisfaction in financial institutions revealed the impact of service problems on customer satisfaction and their intensions to switch. In the study conducted by Yavas et al. (1997) they noted that, the quality of service can influence the customers satisfaction to take decisions.

III. RESEARCH MODEL

The relationship between tangibility and customer satisfaction

Lakshmi et al., (2013) stated that, there is a significant association of tangibility on customer satisfaction. In line with the above, many researchers have also affirmed that, there is a meaningful influence in this sense. Akroush (2008) sees tangibility as the appearance of physical facilities, equipment, personnel, and communication materials. He further expatiates that, it can be seen as prominence of resources needed for providing service to customers, the physical appearance of the management team and professional employees, brochures and booklets of the organization is likely to have an effect on customer satisfaction. Lone (2017) highlighted that, attractiveness, physical facility etc. could be seen as positive attributes of tangibility on customer satisfaction in the banking sector.

H1: There is a significant association between tangibles and customer satisfaction in the banking sectors of Ga-West Municipality.

The relationship between reliability and customer satisfaction

Researchers have revealed that, reliability which is one of the dimensions of service quality has a positive impact on customer satisfaction. Lone, (2017) indicated in his study that, reliability may be seen as the extent to which customers can rely on the service that the organization has promised them. Agbor (2011) holds the view that, reliability can be seen as the capability of a firm to stir up the service, dependently and independently. They further indicated that, reliability has a significant impact on customer satisfaction. Kumbhar (2012) conceptualized the term reliability as the ability to provide service to customers dependably, accurately and as promised
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H2: There is a positive relationship between reliability and customer satisfaction in the banking sectors of Ga-West Municipality.

The relationship between responsiveness and customer satisfaction

Kumbhar (2012) holds the view that, responsiveness which is one of the dimensions of service quality has to do with the organization's willingness and ability to give support to customers, and to provide service with appropriate timeliness. Thus, the willingness of employees to furnish the needed service at any time without any problem will have an effect on satisfaction of the customer. Responsiveness focus on how the services of firm give ears to customers individual needs (Kumbhar, 2012). Attention of individuals usually increases the customer's satisfaction. So, in a situation where the problems faced by customers are not met by employees, there is the likelihood that, their satisfaction will shift radically (Agbor, 2011). With this, it can be deduced that, banking sector responsiveness has a direct relationship with customer satisfaction.

H3: There is a positive association between responsiveness and customer satisfaction in the banking sectors of Ga-West Municipality.

The relationship between empathy and customer satisfaction

Lone (2017) holds view that, empathy which is one of the dimensions of service quality has to do with being attentive in communicative situations, understanding customer needs, showing good behavior, and taking care of a customer's needs. Lai (2004) established that, empathy is the ability to take care of customers and to be attentive to them individually while offering services. Mualla (2011) holds the view that, focusing on what the customer wants better than competitors' interest strongly has some effect on customer's satisfaction. Agbor (2011) established that, there is a positive association on consumer satisfaction. In this regard, the empathy dimension, plays a vital role in customer satisfaction.

H4: There is a positive association between empathy and customer satisfaction in the banking sectors of Ga-West Municipality.

Conceptual framework
Independent Variables

Service quality is made of several attributes that affects customer satisfaction. The model highlights the following attributes: tangibles, responsiveness, empathy, reliability. The questionnaire for the independent variables was constructed with 4 questions each: 4 for tangibility, 4 for responsiveness, 4 for empathy and 4 for reliability.

Dependent Variable

The dependent variable for the study is customer satisfaction. This has to do with how services are given to customers. The questionnaire for the customer satisfaction was constructed using four questions.
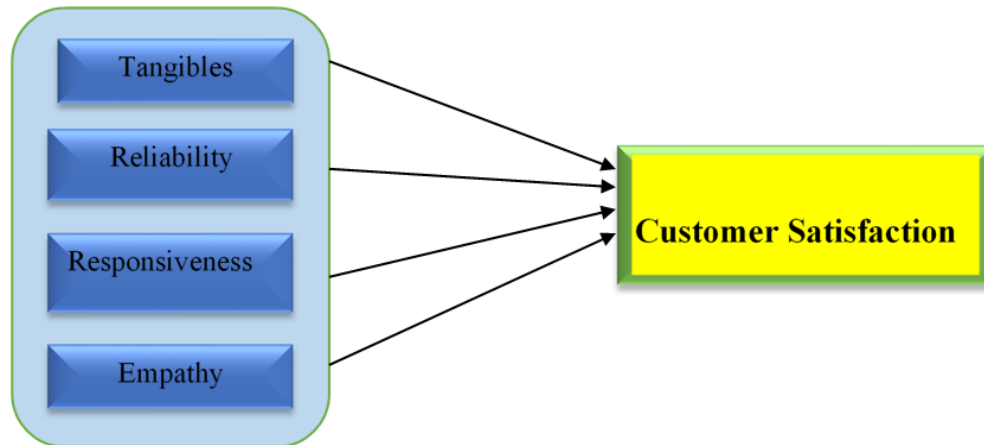

Figure 1: Research framework

IV.   RESEARCH METHODOLOGY

Study Area

The Greater Accra Region of Ghana has seven Municipalities, of which the Ga-West Municipality is one of them. It is made up of 219788 people, of which (51.0%) are females and males represent (49.0%) (Population and Housing Census, 2010)

Data Collection

Out of the 15 banking sectors in the Municipality, the researchers focused on the customers within the four selected banks. i.e., Ghana Commercial Bank, Amasaman Rural Bank, Ecobank, and Prudential Bank. The sample size used for the study was 200 customers from the selected Banks. Primary data gathered through a questionnaire administration. This was done using a convenient sampling. The questionnaire was created based on the study by Berry et al., (1985) and Zeithaml & Bitner (1996) who stated five attributes of service quality: tangible, reliability responsiveness, assurance, and empathy. With regards to the above, this study will focus on four attributes which include: Tangibles Reliability, Responsiveness, Empathy. Respondents were asked to indicate the level of satisfaction. The scale ranged from 1 to 5 representing: 1 = Highly satisfied: 2 = Satisfied: 3 = Somehow satisfied: 4 = Dissatisfied: 5 = Highly dissatisfied. The questionnaire was made up of 20 items. Smart PLS algorithm, bootstrapping, and blindfolding and statistical package for social sciences (SPSS) version 23 was used for the data analysis.

V.   RESULTS AND DISCUSSIONS

Analysis of sample Characteristics

Table 1.1: Age distribution of respondents

Age	Frequency	Percentage
21-30	100	50
31-40	75	37.5
41-50	20	10
51-60	5	2.5
Total	**200**	**100**

Source: Field Survey (2020)

The Table 1.1, indicated that hundred (100) customers representing 50 % were within the ages of 21-30, seventy-five (75) customers representing 37.5% were between 31-40 years, twenty (20) customers representing 10 % of the respondents were between 41-50, five (5) customers representing 2.5 % were between the ages 51-60.

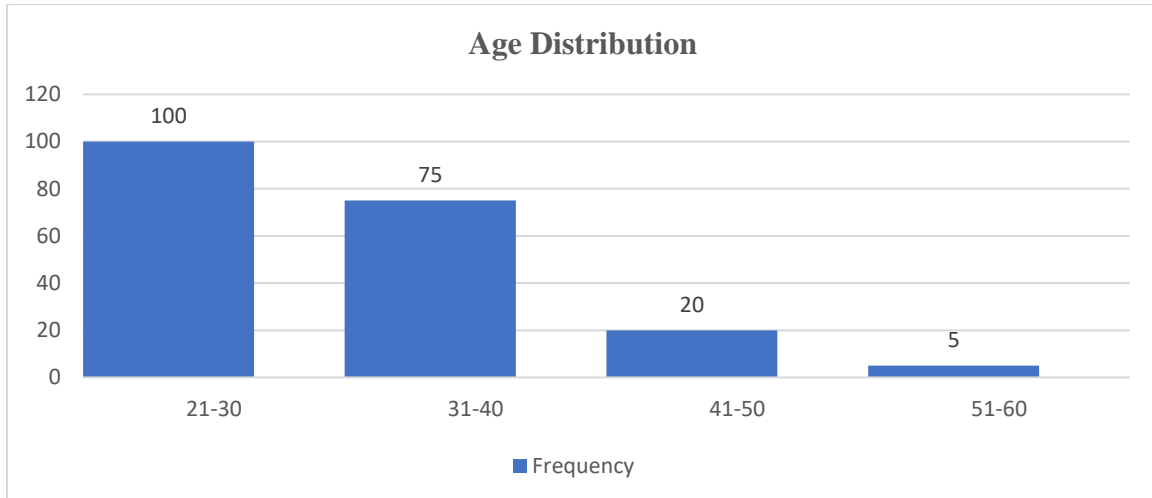**Figure 1; Shows a Bar Chart of the age distribution of respondents**

Table1.2: Level of Education distribution of respondents

Level of Education	Frequency	Percentage
Non formal education	15	7.5
Primary/Middle	35	17.5
University/polytechnic	104	52
Secondary/technical	46	23
Total Number of respondents	**200**	**100**

Source: Field Survey (2020)

The table 1.2 projected that, fifteen (15) customers representing 7.5 % have no formal education, thirty-five (35) customers representing 17.5% have had primary/middle school, hundred and four (104) customers constituting 52% of the total respondents had University/Polytechnic education, forty-six (46) customers representing 23% have had secondary/technical education.

Table1.3: Gender distribution of respondents

Gender	Frequency	Percentage
Male	119	59.5
Female	81	40.5
Total	**200**	**100**

Source: Field Survey (2020)

With regards to the gender distribution, the table 1 indicated that, out of a total of 200 respondents, 81 were females representing 40.5% and 119 males representing 59.5 %.

Reliability and Validity of Constructs

Table 2: Reliability and Validity of Constructs

Constructs	Notations	Factor Loadings	AVE	Cronbach Apha	Composite Reliability
Tangibles	T1	0.822	0.642	0.824	0.872
	T2	0.776			
	T3	0.855			
	T4	0.722			
Reliability	R1	0.802	0.679	0.845	0.895
	R2	0.839			
	R3	0.806			
	R4	0.805			
Empathy	E1	0.779	0.639	0.812	0.875
	E2	0.833			
	E3	0.795			
	E4	0.794			
Responsiveness	RP1	0.812	0.656	0.737	0.851
	RP2	0.781			
	RP3	0.835			
Customer Satisfaction	CS1	0.866	0.751	0.890	0.924
	CS2	0.863			
	CS3	0.889			
	CS4	0.849			

Composite Reliability (CR), and Average Variance Extracted (AVE), indicated that, the item loadings were above the threshold of 0.6, this is affirms the study carried out by (Chin, Peterson, & Brown, 2008). Hair Jr et al., (2016), hold the view that, the composite reliability values reveal the extent of the construct indicators. The latent construct exceeded the threshold value of 0.7 while average variance extricated, which indicates that, the total measure of variance in the latent structure indicators, surpassed the suggested value of 0.5

Collinearity Statistics

Table 3: Collinearity of items

Constructs	VIF
T1	1.853
T2	1.979
T3	1.810
T4	1.759
R1	1.667
R2	1.630
R3	2.050
R4	1.955
E1	1.606
E2	1.815
E3	1.682
E4	1.675
RP1	1.507
RP2	1.584
RP3	1.521
CS1	2.400
CS2	2.257
CS3	2.773
CS4	2.143

The table 3 revealed that, the VIF values for all the constructs are low than the threshold of 5, this shows that, there is no collinearity problems (Kim, 2019). Hair et al., (2016) established that, the AVE of a construct's square root should be greater than its correlation with other constructs for satisfactory discriminant validity. They further establish that, in order to converge with the discriminant validity, the diagonal factors should be greater than its corresponding values (Fornell– Larcker's,1981).

Discriminant Validity of Constructs

Table 4: Discriminant Validity of Constructs

Construct	1	2	3	4	5
Tangibles	**0.845**				
Reliability	0.795	**0.826**			
Empathy	0.790	0.815	**0.797**		
Responsiveness	0.763	0.801	0.768	**0.810**	
Customer Satisfaction	0.754	0.792	0.770	0.787	**0.867**

Table 5: Direct Effects

Hypotheses	Path Coefficient	t-statistics	p-values	f square	Decision
H1: T >> CS	0.364	3.469	0.001	0.144	Supported
H2: R >> CS	0.446	5.036	0.000	0.267	Supported
H3: E >> CS	0.285	7.543	0.000	0.285	Supported
H4: RP >> CS	0.056	3.258	0.001	0.056	Supported

The researchers employed covariance-based structural equation modeling (SEM) to ascertain the direct effect (Table 5) of this study. Testing for direct effect. Table 5 shows that H1 [T >> CS]; is supported (β = 0.364; t = 3.469, p < 0.001). It revealed that, Tangibles (T) has positive and significant effect on Customer Satisfaction (CS). Again, H2 [R >> CS]; is supported (β = 0.446; t = 5.036, p < 0.000). It shows that Reliability (R) has positive and significant effect on Customer Satisfaction (CS). H3 [E >> CS]; is supported (β = 0.285; t = 7.543, p < 0.000). This indicated that Empathy has positive and significant relationship with customer satisfaction. Finally, H4 [RP>> CS]; is supported (β = 0.056; t = 3.258, p < 0.001). This also indicated that, Responsiveness has significant and positive association with customer satisfaction.

Table 6: Predictive relevance

Constructs	R square	Adjusted R square	Q square
Customer satisfaction	0.752	0.749	0.450

In order to find the *p-value*, the researchers examined the effect sizes (f^2) which indicated that, the *p-value* shows a significance relationship's; but the effect of size does not show. Hence, data and findings were difficult to understand by readers. Again, the substantial significance (f^2), as well as statistical significance (p), must be reported. Hair Jr et al. (2016) hold the view that, variations in the R^2 value must be tested. Cohen's (1988) procedures were used to measure the effect of size, this includes; 0.02 for small effects, 0.15 for medium effects, and 0.35 for large effects.

From the Table 5, it was realized that Empathy has the most significant positive impact on Customer Satisfaction with an f^2 value of 0.285, followed by Reliability with a significant positive medium effect on customer satisfaction with an f^2 value of 0.267. Tangibles has a significant positive effect on customer satisfaction with an f^2 value of 0.144 and Responsiveness has a f^2 value of 0.056. However, tangibles, reliability, Empathy and responsiveness indicated 75% of the total amount of variance in customer satisfaction; thus, R^2 = 0.752, which is greater than the threshold value of 0.26 proposed by Cohen (1988). This indicates that the model is substantial. Chin et al., (2008) posited that, the predictive sample reuse technique (Q^2) in addition to the size effect of the R^2 and f^2 which can effectively exhibit predictive significance. From the analysis of blindfolding

technique used, Q^2 submits how data can be summoned through the model and the PLS parameters. In this study, we acquired our Q^2 through cross-validated redundancy procedures. A Q^2 value bigger than zero (0) indicates that, the model has predictive significance. While a Q^2 value below 0 indicates that, the model's predictive significance is lacking. The table 6 recorded 0.450 as the Q^2 value. This indicates that the model had acceptable predictive significance.

VI.   DISCUSSION OF FINDINGS

This study provides an evidence on the influencing factors of service quality on customer satisfaction in the Banking sectors: The Case of Ga-West Municipality.

First, the findings from the study show that, that tangibility has a positive and significant effect on customer satisfaction with β = 0.364; t = 3.469, p < 0.001). This is in line with the study carried out my Pakurar and Nagy (2019) as it sorts to examine service quality using the dimensions. It revealed that, majority of the customers from the four selected banks in the municipality were satisfied with the neat appearance of employees, modern technology used and the materials associated with the service.

Second, the study revealed that, responsiveness which is one of the dimensions of service quality has a positive and significant effect on customer satisfaction with (β = 0.056; t = 3.258, p < 0.001). The outcome of the study is similar to the outcome in (Al Karim,2014) as it sorts to discover the impact of service quality on customer satisfaction in private sector banks. Majority of the respondents affirmed that, they are satisfied as bank employees are able to respond to requests and they have the confidence to tell customers when services will be performed.

Moreover, it was deduced from the study that, Empathy is significantly related to customer satisfaction. This is consistent with the study of Popp (2019). The findings show that, customers are satisfied because they receive good care from employees, good operating hours and staff have an understanding of their needs. These findings are in line with previous studies by Pakurar et al., (2019). Last, the findings from the study show that, reliability has a positive and significant effect on customer satisfaction. This outcome is in line with the study carried out by Ahmad and Naser (2002). The findings confirmed that, customers are satisfied with the reliability of the banks since there is accurate keeping of records and the readiness of employees to help with problems.

Hypothesis results summary.
With regards to the evidence provided above, the acceptance or rejection of this hypothesis would inform the conclusions and recommendations of the study**.**

	Hypothesis	**Results**
HI	There is a positive relationship between tangibles and customer satisfaction in the banking sector	**Accepted**
H2	There is a positive relationship between reliability and customer satisfaction in the banking sectors	**Accepted**
H3	There is a positive association between responsiveness and customer satisfaction in the banking sectors	**Accepted**
H4	There is a positive relationship between empathy and customer satisfaction in the banking sectors	**Accepted**

VII.   CONCLUSION

The study focused on the influencing factors of service quality on customer satisfaction of the banking sector in the Ga-West Municipality. As a way of finding answers to the research objectives, the researcher focused on four attributes of service quality; reliability, responsiveness, tangibles and empathy. The findings from the study show that, tangibility, reliability, responsiveness and empathy have significant effect on customer satisfaction. The study established that, empathy and reliability play a crucial role in customer satisfaction level followed by tangibility, and finally the bank responsiveness. The findings concluded that, providing high quality service to customers usually rise customer satisfaction, which results in high customer commitment. We therefore recommend that, future research should focus on a large number of private and public banking sectors within the municipality.

Recommendation and Limitation of the study

The study recommends that, the Banking sectors within the Ga-West Municipality should frequently organize training for their employees on issues relating to their customers. The study submits that, for banks to keep their existing customers and to improve service quality, they should continuously maintain error-free transactions. The limitations of this study include; first, the sample size of this study was too small which may not represent the whole population since the study focused on only four banking sectors within the municipality. Second, policies within the banking sectors that prevents them from disclosing some sensitive information was a hindrance to the study, since that could be very much useful.

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