Alternatives to Cash : Analyzing Customer's Loyalty towards E-Service Quality Offerings

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Abstract

There is a daily increase in the wide range of IT applications in the market. Companies are gearing up to invest into it and to ensure that they will provide excellent services to their customers. The purpose of this paper is to study the impact of IT enabled services on customer's loyalty about the bank. The researcher highlights the significance of service quality in offering IT enabled services and found its impact on the customer's loyalty. The present study develops and validates a scale to measure e-service quality. Potential items for e-service quality scale were drawn from relevant literature review and analyzed on 600 respondents. The respondents were selected from Punjab on convenience sampling basis. Multiple Regression Analysis was run with the help of SPSS and it assessed the impact of IT enabled services on customer's loyalty about the bank. The findings reveal thatempathy has a significant impact on customers' loyalty. In today's competitive world, it is very difficult to retain the customer's loyalty. Even if the organization provide better service offerings, it is quite difficult or hard job for service provider to understand them. It can be done by dealing with customers in an empathetic way and win the loyalty of the customers. The analysis of the regression equation revealed that Customer's Loyalty is dependent on the empathy factor.

Key Words

Banking Service, Customers' loyalty, Economic Growth, Empathy, E-Services, IT Enabled Services, Internet, Service Quality, Technology.

INTRODUCTION

Bank plays an important role in the economic development of any

country. It is a financial institution whose function is to bridge between surplus and deficits units of the economy. It accept deposits and channels, these deposits into lending activities. Now-a-days, the role of banks have been shifted with additional roles and responsibilities and its focus has shifted from customer acquisition to customer retention. The Success mantrafor every bank is to provide better customer service with an objective of attaining customer satisfaction Chaudhary (2014) and Verma (2021) as is vital for the well-being of the economy. Information technology (IT) has dramatically changed the working strategy of the banking sector. Various Customer-oriented products like ATM services, internet banking, mobile banking, plastic money, tele banking, electronic finance and electronic payment have reduced the workload of the customers to large extent. In the recent world, the services provided by banks are commendable as people have no time to avail banking services by standing in queue. Black (2002) concluded that understanding of synergies among workplace practices, human capital investmentand IT lead to organizational productivity. Due to stiff competition in banking sector, lots of challenges have been faced by banksand that include challenges of quality of service,customer retention, customer satisfaction and customer loyalty Parasuraman *et al.* (2005). Customer satisfaction in the banking sector can be achieved if and only if quality of services can have been provided to the customers. According to Parasuraman *et al.* (1985), service quality means "The discrepancy between consumers' perceptions of services offered by a particular firm and their expectations about firms offering such *services*". With the increasing demand of IT enabled services, the more focus is diverted on the measurement of e-service quality.Here is a need to understand customer and evolve new marketing strategies accordingly. The accurate predictions can yield good results and inaccurate predictions can result in the loss Adithya (2013 and Gopalakrishnan (2003). The management of the bank should focus on understanding the needs, wants, preferences, perceptionsof customers and provide quality service to enhance the level of customer satisfaction Ibrahim (2015).

IT-ENABLED SERVICES VIS-A-VISSERVICE QUALTIY

It is defined as the interactive services that cover the entire range of operations whichwill help in increasing the efficiency of an organization. Here Value Addition plays a significant contribution in ITES Verma (2018). It could be in the form of offering quality services, better customer relationship management, improved databases etc. With the advent of technology, the traditional banking

practices have been replaced by ATM, plastic money and digital platforms. IT has made the customer say good-bye to traditional banking practices.

ITES are those services which are delivered with the help of software and internet. Few examples of such services are as given below :-

- Credit Cards
- Debit Cards
- ATM
- DEMAT Account
- Mobile Banking
- Internet Banking
- Electronic Cheque
- Electronic Funds Transfer (EFT)
- RTGS, NEFT and IMPS
- EDI (Electronic Data Interchange)
- E-Wallet

REVIEW OF LITERATURE

Sunthorncheewin *et al.* (2013) evaluated the four dimensions of customer perception consisting of perceived functional value (quality and price), perceived emotional value, perceived social value and perceived relational value and its positive impact on customer satisfaction and customer loyalty. Data was collected from 253 home buyers/owners living in housing estates developed in Bangkok and peripheral areas and found that relational value emerged as the most important factor to customer satisfaction rather than core function of the product in housing estate sector. Agrawal *et al.* (2014) examined the new dimensions of e-service quality and proposed a model for measuring e-service quality in the banking sector perceived by the customers. Nine dimensions were extracted and exploratory factor analysis was applied to data of 323 respondents. The instrument has been checked further for reliability and validity analysis. The nine dimensions found in the study are- Reliability, Ease of use, Personalization, Security and trust, Responsiveness, Website aesthetic, efficiency, contact and fulfillment. Alqasa *et al.* (2014) found the impact of two non-financial variables- attitude and subjective norms on individuals' intention to use banking services. The study took a sample of university students in Yemen. Multiple Regression analysis was carried out where the independent variables were attitude and subjective norm and the dependent variable was behavioral intention to use banking services and found much impact of attitude on the behavioral intention of individuals. Choudhury (2014) identified the four dimensions of service quality

namely, attitude, reliability, tangibles and convenience. Multiple regression analysis was used and service quality factor was treated as independent variables and customers' complaining behavior as the dependent variables. The result conclude attitude as the most important dimensions of service quality that influence customers' complaining behavior. Valmohammadi and Beladpas (2014) and Polatoglu (2001) were of the view that effective communication between the bank employees and customers play important role in customer relationship management (CRM) implementation and that will lead to quality of service. Multiple Regression Analysis was performed to assess the relationship between service quality (dependent variable) and customer relationship management (independent variable) and found significant relationship between the two variables. Viswanadham (2017) in his study mentioned about IT enabled services of banking sector and recommended that the bank should improve employee's incentives policies and should conduct research to identify customers' needs and wants. He found improper awareness, lack of facility and securities were the three reasons for not using IT enabled services by the customers. Abdullai and Micheni (2018) investigated the effect of internet banking on operational performance of commercial banks in Kenya. The study adopted a census survey as the number of banks were few and its population comprised of 56 employees of the commercial banks. Data was collected using structured questionnaires and was analyzed using correlation and regression analysis. They found that internet banking has a positive significant effect on operational performance of the commercial banks. They recommended that commercial banks should invest in internet banking as it positively influences operational performance and that will lead to growth.

RESEARCH METHODOLOGY

Research Methodology is defined as a systematic study of theoretical analysis of the various research methods applied to a field of research. The objective of this study is to analyze the impact of IT enabled services on the customers' loyalty.

OBJECTIVES OF THE STUDY

The objectives of the present study are :-
- To construct a model and assess its significance.
- To study the impact of IT-enabled services on the customers' loyalty about the bank.

RESEARCH HYPOTHESES

To fulfill above stated objectives, following research hypothesis are framed :-

H_1 : There is a significant impact of Tangibles on customers' loyalty about the bank.

H_2 : There is a significant impact of Reliability on customers' loyalty about the bank.

H_3 : There is a significant impact of Empathy on customers' loyalty about the bank.

H_4 : There is a significant impact of Responsiveness on customers' loyalty about the bank.

H_5 : There is a significant impact of Assurance on customers' loyalty about the bank.

PROPOSED MODEL OF THE STUDY

Following Figure 1 depicts the proposed model of the study. It consists of five dimensions of IT-Enabled Service Quality namely, reliability, assurance, tangibles, empathy and responsiveness. These dimensions are considered here as independent variables and the dependent variable is Customers' loyalty about the bank.

Figure1
Proposed Model of the Study
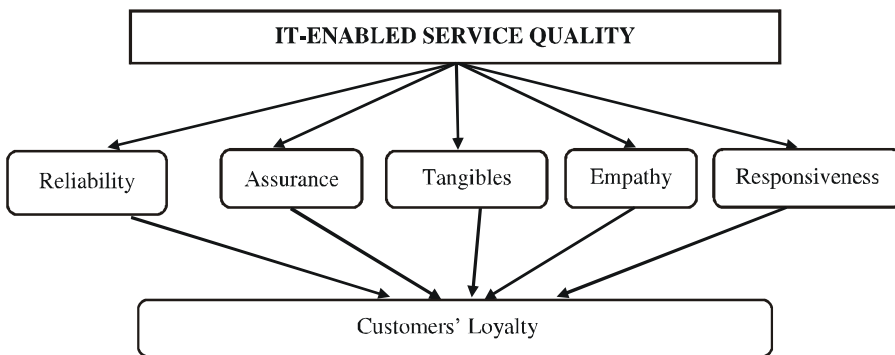
Source : Self-Generated

RESEARCH DESIGN

A research design will explain about the complete plan of data

collection, selection of appropriate instrument, its usage in study.Herethe researcher has used the descriptive research design as there is a need to describe, clarify and explain the relationship among the constructs under study. Deductive research approach is used as the present study involves the development and testing of hypothesis. The impact of IT-enabled services in consumer's point of view will be analyzed at a particular time, hence the time perspective of research is "Cross-sectional". The sampling units are the selected public and private banks included in this study. The study is extended to the boundaries of Punjab state only. The entire end users of selected IT-enabled services are considered as element of the study. To ensure that the survey sample represents the population adequately, a convenient sampling technique would be adopted. In this study, the sample size is selected as 600 respondents.

Measurement of Constructs

The questionnaire is divided into three parts. The first part will ask the respondents to answer about demographic information. The second part consists of questions in terms of Reliability, Assurance, Tangibles, Empathy and Responsiveness, related to IT-enabled banking services. The third part consists of questions that will help to measure customers' loyalty about the bank. A comprehensive literature review is done on the basis of IT enabled services and various variables related to service quality dimensions andcustomers' loyalty about the bank came out and are closely analyzed. Most of the questions in the questionnaire are adopted from Parasuraman *et al.* (1988) and Izquierdo (2005) with a little customization. Therefore, the instrument has to be modified as per the requirement.

SCOPE OF THE STUDY

The present study will focus on the respondents of at least 18 years of age. The study will take into account the responses of both male and female as the study is not gender specific.The study will be conducted in the selected public and private banks of five cities of Punjab state. Top public bank, i.e., SBI (State Bank of India) and top private bank i.e., HDFC on the basis of market capitalization have been taken. The five cities are selected on the grounds that these are urban agglomeration type and having maximum population density in Punjab. These are the oldest & premiere cities of Punjab. These cities are- Ludhiana, Amritsar, Jalandhar, Patiala and Bathinda. Sixty (60) respondents from each bank will be selected for the study. The reason for selecting equal number

of respondents from each bank is to keep uniformity of sample size (total 600 respondents) and data analysis. Pilot testing of questionnaire means pretesting questionnaire on small samples to identify problems and then take remedial action on it. Question content, question sequencing and wording, layout and instructions were tested and corrected. Grammatical corrections have also been done. The sample size was small and included only 50 respondents for the preliminary testing.

SIGNIFICANCE OF THE STUDY

This research work is quite significant for service providers of banking industry as they can work upon their policies and strategies for providing better services to their customers. Along with this, it is significant for the users of banking service as they will receive flawless service from service providers.The studies that conducted in IT-enabled services were less focused in analyzing the customer loyalty in the changing scenario. There are very few studies that a researcher could trace relating to IT-enabled services of Indian banking sector of Punjab state and which emphasize its impact on the customer loyalty.

Types of Data Source & Data Analysis Techniques

Multi-item Questionnaire will be used to solve the problem at hand. Online databases like ebscohost, emerald, jstor, worldcat, RBI website etc. are assessed to collect the secondary data. SPSS 24 will be used to analyze the collected data.Inferential statistics makes predictions about a population with the help of sample selected from the population. These will be used to find out the impact of defined variables under study with the help of multiple regression and factor analysis.

RELIABILITY AND VALIDITY ANALYSIS

Reliability and validity of the multi item scale data are used to measure the constructs under study.

Reliability refers to the degree to which the items that make up the scales 'hang together' (Pallant, 2007 : 95). The minimum acceptable value for Cronbach's alpha of a scale is 0.70 (Pallant, 2007 : 95). Multi items scales were used to measure six variables namely, Reliability, Assurance, Tangibles,Empathy, Responsiveness, Customers' Loyalty about the Bank.

The following Table 1 shows the Cronbach's alpha values of all six variables used in this study and the standard scale of Service Quality by Parasuraman *et al.* (1988) and Customers' Loyalty about the Bank Scale by

Izquierdo (2005). Here all the values are above 0.70, which shows a good internal consistency of the data or high level of reliability. The value ranges from 0.887 to 0.940 in the current study whereas the standard scale values ranges from 0.66 to 0.86. With some amendments in the standard questionnaire, a reliable scale of good internal consistency values for service quality and customers' loyalty about the bank has been developed and validate.

Table 1

Comparison of Cronbach's Alpha Value for Each Construct

Variables		Cronbach's Alpha Values	
Used in Standard Research	Used in Current Study	Used in Standard Research	Used in Current Study
Tangibility (4Qs)	Tangibles (7Qs)	0.72	0.905
Reliability (5Qs)	Reliability (8Qs)	0.83	0.916
Responsiveness (4Qs)	Responsiveness (12Qs)	0.82	0.940
Assurance (4Qs)	Assurance (7Qs)	0.81	0.900
Empathy (5Qs)	Empathy (6Qs)	0.86	0.887
Customers' Loyalty about the Bank (3Qs)	Customers' Loyalty about the Bank (6Qs)	0.69	0.888

Source : Field Investigation Survey, Parasuraman *et al.* (1988), Izquierdo (2005)

Validity of the Scale

        The validity of a scale refers to the ability of an instrument to measure the properties of the construct used in the study. Content validity of the instrument was established in consultation with academicians and users of banking services. The questions were framed in simple manner so that the respondents can fill it properly without any difficulty. Construct validity refers to whether a scale measures the construct adequately or not. Construct validity of Service Quality scale was determined by Principal Component Analysis (PCA) as the value of Kaiser Meyer Olkin (KMO) Test was 0.946 and Bartlett's test was significant ($p = 0.000$) and it is shown in Table 2 given below :-

Table 2
KMO and Bartlett's Test Values

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.946
Bartlett's Test of Sphericity	Approx. Chi-Square	14917.023
	df	780
	Sig.	0.000

Source : Field Investigation Survey

Analysis of Impact of Service Quality of It Enabled Services on the Customers' Loyalty about the Bank

The Regression analysis was conducted using SPSS statistics regression procedure in which all the predictors were entered into the equation simultaneously under the independent variable box and customers' loyalty about the bank was entered in dependent box.Multicollinearity refers to the relationship among the independent variables. When the independent variables are highly correlated with each other, then the problem of multicollinearity exists. It can be checked with the help of Variance Inflation Factor (VIF). Singularity exists when one independent variable is a combination of other independent variables (Pallant, 2007:149). The existence of both Multicollinearity and Singularity in study will tend to deteriorate the regression model. It should be avoided. The problem of Multicollinearity can be recognized by 'Collinearity Diagnostics', which is a part of SPSS output of Multiple Regression Analysis and are represented in the following Table 3.

Table 3
A Summary of Collinearity Coefficient for Regression Model

Model	Unstandardized Coefficient		Sig.	Collinearity Coefficient	
	B	Std Error		Tolerance	VIF
(Constant)	0.253	0.101	0.012		
Reliability	-0.015	0.017	0.372	0.983	1.017
Responsiveness	-0.005	0.018	0.796	0.999	1.001
Assurance	0.063	0.049	0.198	0.121	8.278
Empathy	0.919	0.017	0.000	0.996	1.004
Tangibles	-0.052	0.048	0.285	0.121	8.238

Source : Field Investigation Survey

Here the tolerance values are 0.983, 0.999, 0.121, 0.996 and 0.121 for reliability, responsiveness, assurance, empathy and tangibles and all are more than 0.10. VIF values for each independent variable are 1.017, 1.001, 8.278, 1.004, 8.238, which was below the cut off values of 10. Therefore, model has not violated the multicollinearity assumption. The value of R^2 gave you an idea about the amount of variance in the criterion variable (Customers' Loyalty) explained by the predictor variables namely reliability, responsiveness, assurance, empathy and tangibles. In the below Table 4 labelled model summary, R square value in the third column is 0.831. It means 83.1% of variance in the Customers' Loyalty was explained by the five predictor variables. Hence the model was accepted.

Table 4
Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.912a	0.831	0.830	0.34988

Source: Field Investigation Survey

The following Table 5 determined the statistical significance of thismodel. ANOVA test explains whether the overall model results is providing a significant good result for outcome variable or not.

Table 5
ANOVA for the Regression Model

	Sum of Squares	df	Mean Square	F	Sig.
Regression	358.682	5	71.736	586.013	.000b
Residual	72.714	594	0.122		
Total	431.396	599			

Source : Field Investigation Survey

The statistical significance of the model was tested using ANOVA with significant value of 0.000 (should be less than 0.005) and it was found that the regression model is significantly a better predictor of Customer Perception about the Bank. Here, $F_{(5,594)} = 586.013$, <0.005, $R^2 = 83.1\%$. F-test is highly significant and we can assume that the model explains a significant amount of variance in Customers' Loyalty.In this case, the highest beta coefficient was 0.911 which was related to Empathy. This indicated that the Empathy made the highest contribution to explain the Customer's Loyalty. The beta values for

remaining variables are -0.015, -0.004, 0.062 and -0.052 for Reliability, Responsiveness, Assurance and Tangibles respectively. Here the values are less as compared to empathy, which means these variables less contributory towards Customer's Loyalty.

In order to check the statistical significance of predictor variables to the criterion variables, we examined the sig. value. If the significance value is less than 0.05, it means the predictor variable have significant contribution to the criterion variable and that variable is included in the regression equation. If the sig. value is more than 0.05, it means the variable is not making any contribution to the criterion variable and is not included in the regression equation. Here, only empathy variable is having the less value of significance (less than 0.05) and is a contributory variable for prediction as compared to others variables.

The regression equation for model is as follows :-

Customer's Loyalty = 0.253 + (–0.015 × Reliability) + (–0.005 × Responsiveness) + (0.063 × Assurance) + (0.919 × Empathy) + (–0.052 × Tangibles) + e

The analysis of the regression equation revealed that Customer's Loyalty is dependent on the empathy factor of SERVQUAL model.

FINDINGS OF THE STUDY

Five dimensions of service quality namely Reliability, Responsiveness, Assurance, Empathy and Tangibles were treated as independent variables whereas 'Customers' Loyalty' was taken as the dependent variable. The paper has R square value of 0.831 that means 83.1% of variance in the Customers' Loyalty was explained by the five predictor variables. The statistical significance of the model was tested using ANOVA with significant value of 0.000 (should be less than 0.005) and it was found that the regression model is significantly a better predictor of Customer Perception about the Bank. Here, $F (5,594) = 586.013$, <0.005, $R^2 = 83.1\%$. F-test is highly significant and we can assume that the model explains a significant amount of variance in Customers' Loyalty about the Bank. This model was used to test the hypotheses, i.e., H_1, H_2, H_3, H_4 and H_5 and the outcomes are shown below :-

H_1 : There is a significant impact of Tangibles on Customers' Loyalty.

It is found that the Tangibles is not a positive predictor of Customer's Loyalty. Hence, alternative hypothesis H_1 is rejected and it can be concluded that there is no significant impact of Tangibles on Customers' Loyalty.

H$_2$: There is a significant impact of Reliability on Customers' Loyalty.

It is found that the Reliability is not a positive predictor of Customer's Loyalty. Hence, alternative hypothesis H$_2$ is rejected and it can be concluded that there is no significant impact of Reliability on Customer's Loyalty.

H$_3$: There is a significant impact of Empathy on Customers' Loyalty.

It is found that the Empathy is a positive predictor of Customer's Loyalty. Hence, alternative hypothesis H$_3$ is accepted and it can be concluded that empathy has a significant impact on Customer's Loyalty.

H$_4$: There is a significant impact of Responsiveness on Customers' Loyalty.

It is found that the Responsiveness is not a positive predictor of Customer's Loyalty. Hence, alternative hypothesis H$_4$ is rejected and it can be concluded that there is no significant impact of Responsiveness on Customer's Loyalty.

H$_5$: There is a significant impact of Assurance on Customers' Loyalty.

It is found that the Assurance is not a positive predictor of Customer's Loyalty. Hence, alternative hypothesis H$_5$ is rejected and it can be concluded that there is no significant impact of Assurance on Customer's Loyalty.

In the model of multiple regression analysis, only independent variable 'empathy' has a significant impact on the dependent variable 'Customer's Loyalty'. In today's competitive world, it is very difficult to retain the customer's loyalty. Even if the organization provide better service offerings, it is quite difficult or hard job for service provider to understand them. It can be done by dealing with customers in an empathetic way and win the loyalty of the customers. The analysis of the regression equation revealed that Customer's Loyalty is dependent on the empathy factor.

IMPLICATION OF THE STUDY

As the present study is concerned with the customers of IT enabled banking services so its findings may be important for policy makers, practitioners, researchers, who can better work on their service offerings and maintain customers' loyalty.Thus, the banks need to focus on providing effective services to the customers.

CONCLUSION

The findings of this paper have important implications for banks as well as users of banking services. It provided the detailed summary of the literature

reviews and tried to fill the gaps that were identified in the area of IT enabled services of banks.The findings reveal that empathy has a significant impact on customers' loyalty. In today's competitive world, it is very difficult to retain the customer's loyalty. Even if the organization provide better service offerings, it is quite difficult or hard job for service provider to understand them. It can be done by dealing with customers in an empathetic way and win the loyalty of the customers. The analysis of the regression equation revealed that Customer's Loyalty is dependent on the empathy factor. The banks need to hire well educated and experienced employees so that they can create trust and confidence among customers and make good customer relationships with them. Customers are satisfied with the prompt responses of their requests by telephone or emails. They are expecting to get immediate respond for their queries and other issues. The service quality objective can be achieved if the customers are satisfied with the prompt responses via any means of communication. Quick responses for their queries and effective way of sorting their complaints will lead to service quality. The service providers need to focus on these factors. It can be concluded that the service provider needs to focus on the interest of the customers and provide them services within less time. The customers want empathize treatment from the service provider. They expect that the service staff must understand their needs. Thus, the banks need to focus on providing effective services to the customers.

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