

Measuring Customer's Satisfaction Level and Service Gap Between bKash and Rocket in Bangladesh

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Abstract

Customer satisfaction is very much important to keep the customers attached to the organization. Mobile banking is a kind of service marketing and satisfaction is a burning issue here. In Bangladesh, mobile banking is a growing sector. The users of mobile banking have a lot of opinion and suggestion regarding mobile banking service. From this thinking, this study aims to assess the customer's satisfaction level as well as the service gap of the services. To measure this satisfaction level and service gap, we have chosen bKash and Rocket as a familiar mobile banking service provider. This study based on descriptive research-based qualitative and quantitative data. Exactly the data were collected from 200 respondents through a structured questionnaire. We have used SERVQUAL model which have five dimensions and these five dimensions consist of 22 statements. We have used a 5-point Likert scale ranging from very dissatisfied to very satisfied. This study found that users of Rocket are satisfied that the users of bKash. The service gap of bKash was a little bit higher than Rocket. Whether we know that more gap implies less satisfaction and less gap implies more satisfaction. Finally, the service provider should increase their focus on these dimensions to meet their long-term goals.

Keywords

Mobile Banking, Service Provider, SERVQUAL Model, Customer Satisfaction, Mobile Money, Bangladesh

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1. Introduction

Customers are the king of the market [1]. The king should be pleased. So, customer satisfaction is very much important to make them pleased. The business world is very competitive today. Because of this competition the company is required to continuously improve performance [2]. This performance improvement must be done so that the company can survive and get an acceptance to the customers. In addition to survival, improved performance is also intended to give satisfaction to the customer or user services [3]. In recent period people using banking service on a regular basis and

mobile banking is a common service of banking sectors where maximum banks launch mobile banking facilities. Mobile banking is banking where the transaction occurs over mobile phone [4]. People are very familiar to this service and it's become an integral part of the daily life. People use it for the purpose of very little transaction to moderate transaction. The banking activities depend on the banking institutions [5]. Mobile banking involves some sort of activities which is enable to do with or without internet connection, basically in internet mobile banking app is required to run the services [6]. This type of banking is much feasible for the customers rather than to go to the bank. The banks in India are racing to

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use this latest technology to reduce their operational cost and increase customer base [7]. A lot of people engaged with this service and their level of expectation is increasing day by day. Companies need to make them satisfied because satisfied customers are the asset for an organization [8]. Customer satisfaction is an important as theoretical as well as practical issue for most marketers and consumer researchers [9]. Customer satisfaction can be considered the essence of success in today's highly competitive world of business [3, 10, 11]. Thus the significance of customer satisfaction and customer retention in strategy development for a Market oriented" and" Customer focused" firm can't be underestimated [2, 12]. Consequently, customer satisfaction is increasingly becoming a corporate goal as more and more companies strive for quality in their product and service [13, 14]. Mobile banking is a way for the customer to perform banking actions through mobile phone [15]. Mobile banking is a most popular method of banking where the people may lead a technology-oriented lifestyle. In Bangladesh, currently 18 Banks providing the mobile banking service [16]. In a common view we have seen that people are familiar to sing bKash and Rocket. It is a matter of concern to know the user's perception about the satisfaction level of bKash and Rocket. The study has been summarized to measure customer's satisfaction and service gap based on SERVQUAL model. The main objective of the study is to measure the customer satisfaction of bKash and Rocket. There are some specific objectives are to measure the customer's satisfaction level of bKash, and identify the service gap.

2. Review of Literature

Mobile banking is an application of m-commerce which enables customers to access bank accounts through mobile devices to conduct and complete bank-related transactions [17]. According to Oliver [18], "Full meeting of one's expectations is called customer satisfaction". Customer satisfaction is the feeling or attitude of a customer towards a product or service after it has been consumed. Customer satisfaction is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behavior. Customer will make repeat purchase and will extend the line if only they satisfied with the services. Taylor and Baker [19] told that Customer satisfaction is key influencing factor of the intention of repeat purchase. Satisfied customers are a great source of positive word of mouth communication and they will share their positive experience if only they be satisfied [20].

This positive word of mouth advertising is particularly useful in collectivist Middle Eastern cultures where social life is

structured in a way to improve social relationships with others in the society [21]. In present times, customer satisfaction has achieved new attention and it shift from transactional marketing to relationship marketing [22], which refers "to all marketing activities directed toward establishing, developing, and maintaining successful relationship with customers" [23]. In different publications satisfaction was treated as the major factor of customer retention. Kotler stated that: "The key to customer retention is customer satisfaction" [24]. Mobile banking service began in Bangladesh in the year 2011. In the very beginning of mobile banking service the initial objective was to provide banking service to the people who are not connected with the bank [12]. Research on measuring customer satisfaction closely connected with service Quality thus SERVQUAL Model [21, 25, 26]. While satisfaction is a feeling or an attitude of a customer towards a service after it has been used, service quality is simply: Customers' overall impression of the relative inferiority/superiority of the organization and its services.

Lovelock et al. [27] proposed five dimensions of SERVQUAL model. Tangibility: physical appearance, equipment, and personnel; Reliability: ability to provide service accurately with trustworthiness; Responsiveness: giving quick feedback intend to help the customers; Assurance: knowledge and consistency of employee's performance and empathy: caring individualized attention the firm provides to its customers. Mobile banking customers found four factors of SERVQUAL which are reliability, responsiveness, tangibility and empathy have positive relationship with mobile banking customer satisfaction [21]. However, the assurance factor does not show any significant relationship with customer satisfaction [28, 29, 30]. Reliability, responsiveness and assurance have significant positive relationship with customer satisfaction in E-banking service of Bangladesh and there is no significant relationship found by researcher with tangibility and responsiveness [26]. Maximum number of customers are suggested the banks to extend their service through m-banking [31]. A large number of users among them are satisfied with the service while only 8.3% stating that they are very disappointed.

3. Methodology

We have designed research as a qualitative research. For this purpose, we used questionnaires to collect data and 22 set of questions or statements are developed on the basis of SERVQUAL Model. The model stands on five dimensions of the service quality which are tangibility, reliability, responsiveness, assurance and empathy. The dimensions are divided into two segments which are expectation and

perception. A Likert scale is used to question the respondents on the five-point scale. To measure the level of expectation and perception, the respondents are asked to rate on the scale between very dissatisfied to very satisfied [32]. The data were analyzed through SPSS (16.0 Version). By providing a paper of questionnaire to respondent we got my desired data. In performing any applied research, a clear and specific methodology has to be followed where methodology is a set of methods sample size, sample selection procedure, process of collecting data, other relevant activities and combination of rules and techniques have been used. The methodology adopted for the current study is presented below in a sequential manner:

3.1. Study Area

For the convenience of the study and due to time limitation, we have selected Dinajpur and Thakurgaon city as a sample area. We went to Market, outlets, and educational institutions to collect the data.

3.2. Population and Sample

For the current study the customers or users of bKash and Rocket (mobile banking). Data have been collected from 100 respondents of bKash and 100 respondents of Rocket.

3.3. Data Collection

Source of data-The study was conducted on the basis of both

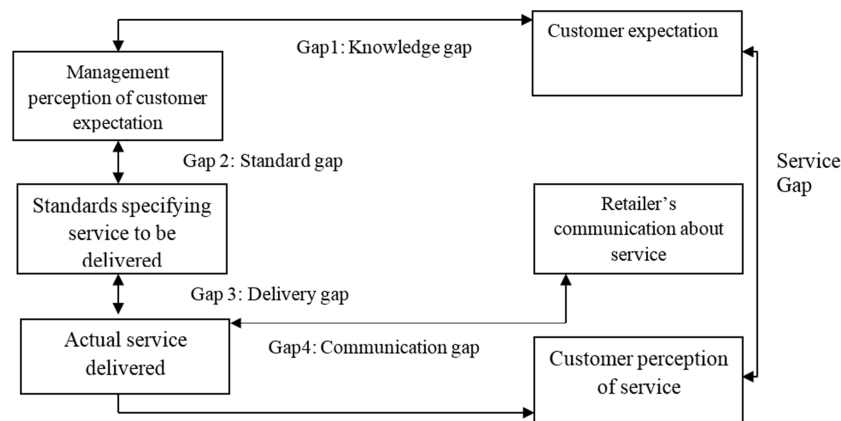


Figure 1. The gap of SERVQUAL model.

Service gap is the difference between the customer's expectation and perception. There are four service gaps. From the above Figure 1, gaps are given below-

Gap 1- The Knowledge Gap: Difference between the target markets expected service and management's perceptions of the target markets expected service.

Gap 2- The standard Gap: Difference between management's perceptions of customer expectations and the translation into service procedures and specifications.

primary and secondary sources of information. Primary data were collected through a structured questionnaire which is developed on the basis of SERVQUAL model. Different types of secondary data are included here in this study. Sources of secondary information are following: research papers, website and various publications [33]. We have used convenience sampling method for the study. In order to get the appropriate data, we have selected non-probability sampling methods.

3.4. Conceptual Framework of SERVQUAL Model

A review of the literature, however, suggests that service quality is not a one-dimensional construct. Service quality consist of five dimensions such as reliability, tangibles, responsiveness, assurance and empathy [31]. The first one refers to the core aspects of the service (e.g. reliability) and the second one refers to the relational aspects of the service (e.g. tangibles, responsiveness, assurance and empathy). Reliability is mainly concerned with the outcome of service, whereas tangibles, responsiveness, assurance and empathy are concerned with the service delivery process. In this circumstance, we propose that the antecedents of customer satisfaction in service quality are both the core and relational dimension. The gaps of SERVQUAL model are given below by Zeithaml et al. [35] (Figure 1).

Gap 3- The Delivery Gap: Difference between service quality specifications and the service actually delivered.

Gap 4- The Communications Gap: Difference between service delivery intentions and what is communicated to the customer.

Bitner et al. [34] and Zeithaml et al. [35] determined five dimensions for the measurement of service quality in different service-oriented industries. The dimensions identified by them are as follows:

3.4.1. Tangibility

According to Philip Kotler [24], Bitner et al. [34] and Zeithaml et al. [35], the appearance of physical appearance, equipment, personnel, and communication material of an organization is the tangibles. We have considered types of service provided by bkash, Advertisement, outlet of the service provider, store sign (bill board, poster) as the tools of tangibility.

3.4.2. Reliability

According to Philip Kotler [24], Bitner et al. [34] and Zeithaml et al. [35], the ability to perform the promised service dependably and accurately is the reliability. We have taken promise, error free service, sincerity, motion of work, free from fraud to this dimension.

3.4.3. Responsiveness

According to Philip Kotler [24], Bitner et al. [34] and Zeithaml et al. [35], responsiveness is the willingness to help customers and provide prompt service. Customer usually see the service provider as they are ready to perform. The dimension responsiveness includes Eagerness to help customer, Answer to customer query, Availability of personnel, and Cooperation of service provider.

3.4.4. Assurance

According to Philip Kotler [24], Bitner et al. [34] and Zeithaml et al. [35], assurance represents the knowledge and courtesy of employees and their ability to convey trust and confidence. We have considered Friendly Behavior, Safety Transaction, Knowledge of personnel, Consistent performance for this dimension.

3.4.5. Empathy

According to Philip Kotler [24], Bitner et al. [34] and Zeithaml et al. [35], empathy represents the execution of caring, individualized attention to the customer. Empathy involves Individual Attention to customer by bkash, Operation Hours, Personal attention by service provider, Service provider’s feeling to customer needs, their interest to serve.

4. Results and Discussion

Table 1 shows the expectation (mean score) level of the users of bKash and Rocket. The users of Rocket have more expectation regarding the Tangibility, Assurance and Empathy dimensions of service quality. On the contrary Reliability and responsiveness dimensions of bKash has higher expectation (mean score) level than Rocket (Table 1).

Table 1. Comparison of customer’s expectation between bKash and Rocket.

Dimension	Expectation (Mean Score)		Perception Mean Score	
	bKash	Rocket	bKash	Rocket
Tangibility	4.50	4.59	3.70	3.38
Reliability	4.56	4.55	3.41	3.55
Responsiveness	4.65	4.58	3.43	3.47
Assurance	4.54	4.60	3.42	3.46
Empathy	4.58	4.59	3.40	3.50

Source: Survey report, July 2018.

Table 1 shows the perception (mean score) level of the users of bKash and Rocket. The perception score of bKash are greater than Rocket for Tangibility dimension of service quality. The perception scores of Rocket are greater than bKash for the rest dimensions (Reliability, responsiveness, assurance and empathy) of service quality. Here the table represents that there is an only one dimension where bKash was moved ahead. In other dimensions Rocket are ahead to meet the customers expectation.

The responsiveness dimension has the highest service gap 1.22 and the tangibility has the lowest gap of bKash. On the contrary the tangibility dimension has the highest gap 1.21 and reliability dimension has the lowest gap 1.00. That means the tangibility dimension of bKash is much more be better than the tangibility dimension of Rocket. The gap of reliability, responsiveness and empathy dimensions of bKash

are greater than gap of reliability, responsiveness and empathy dimensions of Rocket. And finally, the assurance gap 1.14 of Rocket is greater than the assurance gap 1.12 of bKash. Service gap is the difference between the level of expectation and perception (Table 2). That implies more gap more customer dissatisfaction and less gap more customer satisfaction.

Table 2. Determining the service gap and comparing between bKash and Rocket.

Dimension	Service Gap Mean Score	
	bKash	Rocket
Tangibility	0.80	1.21
Reliability	1.15	1.00
Responsiveness	1.22	1.11
Assurance	1.12	1.14
Empathy	1.18	1.09

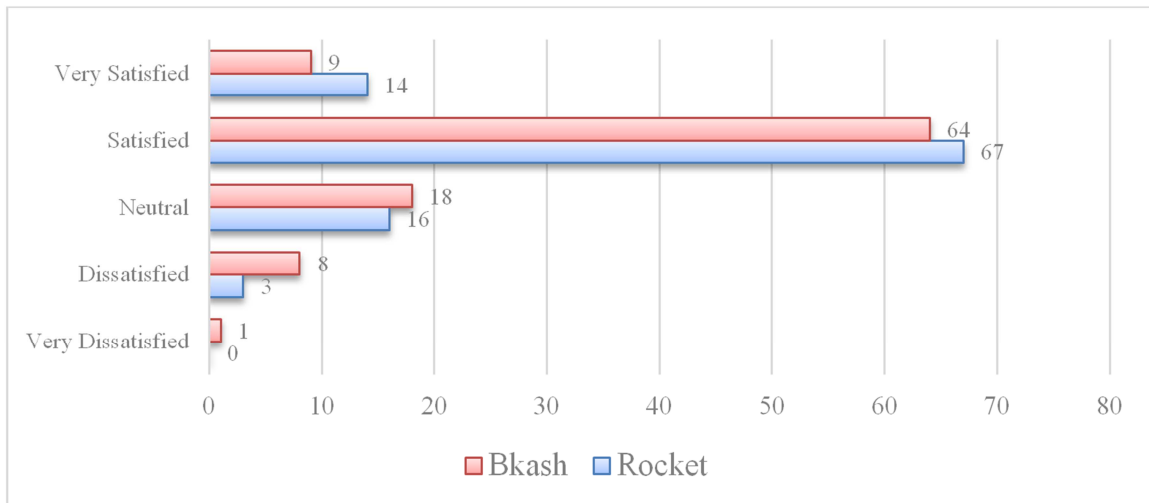


Figure 2. Comparing the customer's satisfaction level between bKash and Rocket.

Figure 2 represents a comparing the customer's satisfaction level between bKash and Rocket. We have seen that Rocket has more satisfied customers than bKash. The most important point to be discussed that Rocket has only 3 dissatisfied customers where bKash has 8 and 1 very dissatisfied customer on the contrary Rocket has no very dissatisfied customer. In can make a comment here that customers are more satisfied with Rocket rather than bKash.

5. Policy Recommendations

Knowledge gap, standard gap, delivery gap and communication gap are the key components of service gap. Based on the findings of this study we will suggest some sort of suggestion regarding the mobile banking operator of bKash and Rocket. The recommendations are following:

5.1. Knowledge Gap

The operator should increase the tangible clues by which the users can easily identify their service booth. The clues should be ease that will be understandable to all cases people. The clues should be designed as like as it easily catches the user's attention.

5.2. Standard Gap

There should have a standard level of service. The service provider should be expert so that they can easily understand the user's want as well as serve them regarding their desire. During the delivery of service, the service provider must be aware about their level of service standard.

5.3. Delivery Gap

Prompt delivery absolutely get customers attention. They should reduce and carefully handle the wait and customer's claim. The service provider must maintain the word

“consumer first”. Service provider should deal with the users with full of manner.

5.4. Communication Gap

Mobile banking operator must keep informing the users about their update service facility. Quickly inform the users about their change and modification.

Mobile banking operator should prior to the user's preference and activate the change after getting confirmation that user is well known about their change or modification.

6. Conclusion

This study provides a clear understanding about the present status of bKash and Rocket about their level of customer satisfaction. The implication of SERVQUAL model was identification of service gap. Based on the dimension of SERVQUAL model we figure out and made a comparison between the gap of bKash and Rocket. The findings of the study will help the service provider to develop the quality of service as per the desire and demand of the customers or users. The customers always want reliable, responsive, assurance and empathy service from the mobile banking service provider. We have found out that the customers are satisfied with the service of bKash, though they have some sorts of complain, which leads a gap. This study will provide useful guidelines to the researcher for further research and it will help the customer as well as the service provider to compare themselves with others. Actually, it is very difficult to figure out the exact accepted level of service gap to the users. But it will be possible if the zone of tolerance is determined. So, the future research can be conducted on zone of tolerance of bKash and Rocket regarding the satisfaction level and service gap of bKash and Rocket.

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Conflicts of Interest

The authors declare no conflict of interest.

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