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The Impact of Quality Service on Customer Satisfaction in the Banking Sector amidst Covid-19 Pandemic: A Literature Review for the State of Current Knowledge

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Abstract: The relationship between quality service and customer satisfaction has gained remarkable recognition since the 1980s. To date, researchers are still determined to find out how quality service in terms of tangibility, reliability, responsiveness, assurance, and empathy, impact customer satisfaction. This study provides a review of the literature on the influence of service quality on customer satisfaction in the banking sector amidst the COVID-19 pandemic to determine the existing research gap. Evidence from the literature review shows mixed results where some of the dimensions of quality service positively influence customer satisfaction while others impact it negatively. However, while evidence from the African context reveals positive relationships between the variables, the phenomenon remains inadequately researched, mainly in the Namibian context. Furthermore, empirical evidence covered under this study has examined the matter from the quantitative perspective, leaving no evidence from a qualitative standpoint. Thus, a call for further investigation to delve deeper into the issue to constrict the gap. In so doing, the study developed a conceptual framework that future studies can employ. The conceptual framework consolidates the moderation role of the COVID-19 pandemic to the relationship between quality service and customer satisfaction based on the amendments made to the services which come with variations in customer satisfaction.

Keywords: Quality service, Customer satisfaction, COVID-19, SERVQUAL model, Kano model, Service quality

1. Introduction

Customer satisfaction is a crucial aspect of the business in pursuit of high cash inflows and profit maximization (Geoffrey and Kemboi, 2014). In that essence, Yadav and Rai (2015) underscore that customer satisfaction is a psychological trait that plays an imperative role in attracting the customers' attention and deciphers their contributions to the business' overall performance. Apart from being a psychological attribute, Geoffrey and Kemboi (2014) supplement that it also depends on economic and physical factors, with quality service being the primary determinant. According to Parasuraman et al. (1988), quality service is a measure of the customers' perceptions of the expected service against the actual service performance. Therefore, companies aspiring to outcompete their rivals adopt it as a tactic to satisfy both the internal and external business customers (Jain et al., 2013). Over the years, the quest to understand the impact of quality service on customer satisfaction has been augmenting as customers' expectations become robustly aligned with their desire to acquire exceptional value for their money (Ajmal et al., 2018). This emphasizes the necessity to maximize customer satisfaction, predominantly in the era of globalization with perpetual competition, which increases customers' ability to express dissatisfaction (Cook, 2011; Sarkar and Islam, 2021).

Incontrovertibly, businesses do not want to lag behind their competitors in the delivery of quality service (; Ampah, et. al., 2019; Asa, et al., 2021; Ujakpa et al., 2017). Thus, they continue to strive for competitive advantage commercial banks being no exception. According to Stafford (1998), quality service has a relevant function of stimulating banks to pursue competitive advantage and customer satisfaction. Undeniably, commercial banks are crucial for every economy. Thus, they are the backbone of the financial sector and they act as intermediary facilitating the transactions between the lenders and the borrowers (Toqeer et al., 2021). In Namibia, commercial banks pertain to the financial sector that is envisioned to make significant contributions leading to realization of the country's vision 2030 of attaining a growth rate of 6.2% by 2030 on average (Namibia Vision 2030, 2004). However, there is public discontent over unfavorable customer services rendered by the commercial banks, including long queues, among other things (Uahengo and Shihomeka, 2018). This is indicative of customers' negative perceptions of the service provision within the banking sector, which is a critical concern and failure to address it can lead to customer dissatisfaction that can hinder the national agenda for achieving the desired growth under the vision 2030.

In that frame of reference, the researchers cannot overlook the necessity to delve deeper into the phenomena of quality service and customer satisfaction in commercial banks. The end view is to have the impediments of quality service assuaged before the calamity of customer dissatisfaction could occur and undermine the banking sector' performance and hinder its efforts to effectively pursue goals. Thus, this study aimed to ascertain the state of current knowledge on the link between quality service and customer satisfaction within the banking sector by reviewing the literature. In so doing, the study sought to discover the existing literature gap and engage in further exploration, especially with regard to the COVID-19 pandemic' great economic (Saif et al. 2021) and business implications (Su et al., 2022). We develop a conceptual framework that future studies can adopt and/or adapt to assess the phenomenon.

2. Literature Review

From the theoretical point of view, a combination of the SERVQUAL and Kano models informed the study, as detailed in this section. Moreover, the study reviewed the literature on the impact of quality service on customer satisfaction to provide empirical evidence from the hospitality industry where the SERVQUAL model was first applied, as well as from the banking sector that is the main focus of this study. Evidence from the empirical literature was used to draw the research gap and subsequently led to the formation of the conceptual framework for future research.

2.1. The SERVQUAL Model

Customer satisfaction is a prominent driver of the firm's continuous success, and it can only be realized when the company's delivery exceeds the customers' expectations (Asa, et al., 2021; Asa, et al., 2014; Zeithami et al.,1996). For that reason, it is imperative for firms to deliver the best quality services to maximize customer satisfaction accounting for the fact that satisfied customers become the key ambassadors and sales representatives for the organization (Fida et al., 2020; Gupta and Dev, 2012). Quality service has a long history that stems from the 1980s. It was inspired by the ideologies of Churchill and Surprenant (1982), Kano et al. (1984), and Parasuraman et al. (1985) on customer satisfaction theory. These authors proposed the measuring of firm service provision actual quality instead of the customers' perceived quality. In 1988, three American Marketing gurus, Parasuraman, Zeithaml, and Berry, broadened the concept of quality service by cataloging it into five critical measures for quality service encompassing tangibility, reliability, responsiveness, assurance, and empathy dimensions to develop a SERVQUAL model (Parasuraman et al., 1988). Figure 1 illustrates the SERVQUAL model.

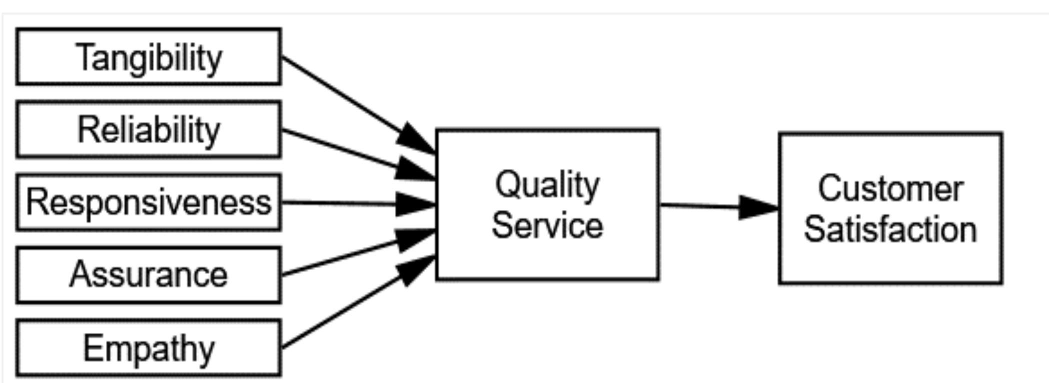

Figure 1: The SERVQUAL Model
Source: Adopted from Parasuraman et al. (1988)

Parasuraman et al. (1988) initially tested the SERVQUAL model in the restaurant service industry. Since then, it has been a center of attraction for various academic and practical researchers applying it to the dynamics of customer satisfaction within their respective domains and industries. In the SERVQUAL model, Sanjuq (2014) elucidates the five dimensions of quality service as presented in table 1:

Table 1: Quality Service Dimensions

Dimensions	Explanations
Tangibility	The appearance of physical facilities, equipment, personnel, and communication materials.
Reliability	The ability to perform the promised service accurately and reliably.
Responsiveness	The willingness to render prompt and helpful services to the customers.
Assurance	The employees' knowledge, courtesy, and ability to convey trust and confidence.
Empathy	Assesses the company's caring nature, and individualized attention to the customers.

Source*: Adopted from Sanjuq (2014)*

2.2. The Kano Model

The Kano model postulates that customer satisfaction varies with innovations or amendments in the service/product's features (Kano et al., 1984). That is, the modifications in the features of the commodities can either satisfy or dissatisfy the customers (Tontini et al., 2013). In that light, figure 2 depicts the Kano model. The horizontal axis of the figure represents the commodity's functional fulfillment, while the vertical axis represents customer satisfaction. In the model, the imperative requirement is a high priority to the extent where failure to comply will lead to extreme customer dissatisfaction, while fullfilling the requirement maximizes customers' satisfaction (Kano et al., 1984). Contrary to Kano's reasoning, Rassmusen (2015) argues that fulfillment does not significantly stimulate customer satisfaction as customers often take the 'must-be' requirement for granted. In terms of the one-dimensional requirement, the model illustrates that customer satisfaction is relative to the fulfillment of the commodity's features (Kano et al., 1984), and in the same line customers will explicitly demand the one-dimensional requirements. Nevertheless, the 'attractive' requirement is neither mandated nor part of the customers' expectations, but it exponentially enhances customer satisfaction (Kano et al., 1984). Thus, failure to fulfill this requirement does not necessarily lead to consumer dissatisfaction (Tontini et al., 2013).

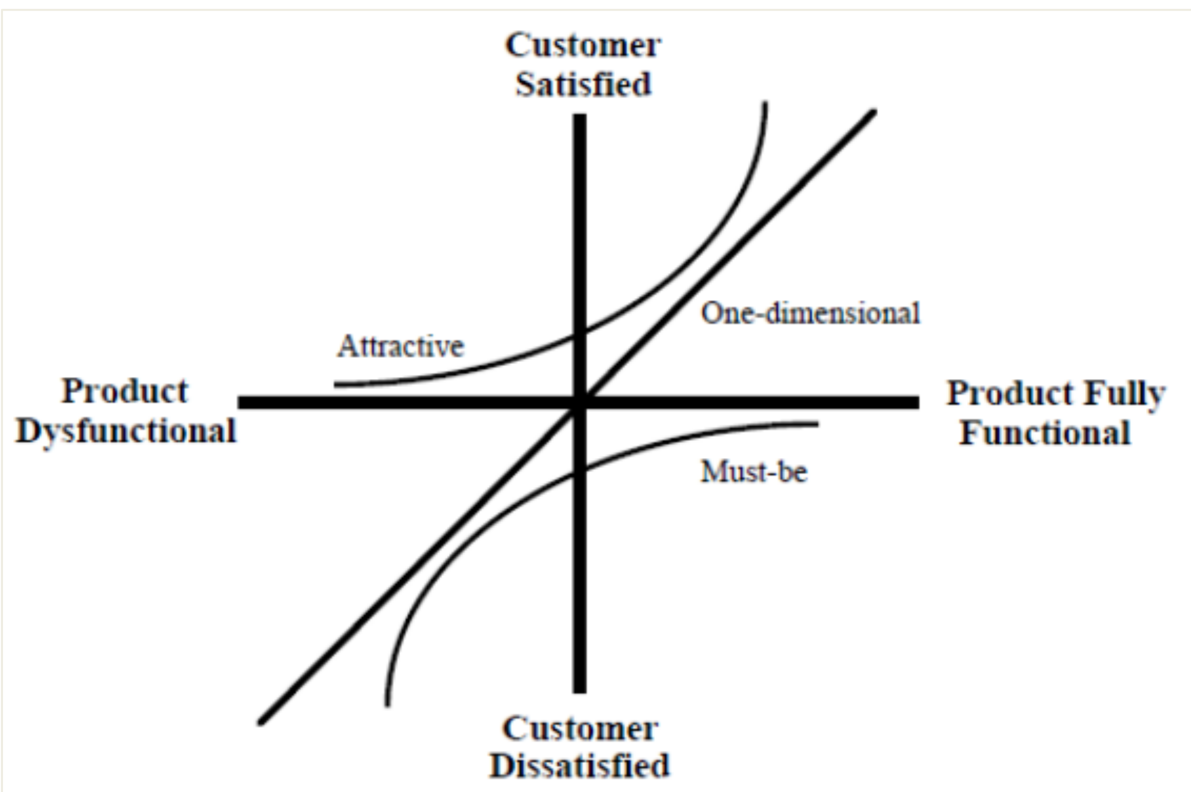

Figure 2: The Kano model
Source: Adopted from Kano et al. (1984)

Over the years, commercial banks have been amending their services by introducing new features such as internet banking, mobile banking, and others. Moreover, the outbreak of COVID-19 has also caused the commercial banks to tenaciously amend their services to meet the prevention measures imposed by the government to curb the spread of the virus. The changes in services provision include ATM deposit services, among others. However, whether these amendments have enhanced, or reduced customer satisfaction remains unclear. Hence, it is essential to incorporate the Kano model's dynamics into the SERVQUAL model when assessing the impact of quality service on customer satisfaction amidst the pandemic where the crisis propelled changes in the commodity features.

2.3. Evidence on the Impact of Quality Service on Customer Satisfaction in the Hospitality Sector

The relationship between service quality and customer satisfaction is mainly grounded in the SERVQUAL model and was first tested in the hospitality industry. Hence, this study sought to gather evidence on the phenomenon from the industry where the model was initially applied to validate the causal effects of tangibility, reliability, responsiveness, assurance, and empathy dimensions of quality service on customer satisfaction in the hospitality sector across countries. In that light, Marsrurul (2019) applied the SERVQUAL model to quantitatively examine the influence of service quality on customer satisfaction in the Bangladeshi tourism industry. The study used a convenience sampling technique to select a sample size of 100 participants, and the data were analyzed using descriptive statistics, correlation analysis, and regression analysis. The results reveal a good influence of service quality dimensions on customer satisfaction. Similarly, Alauddin et al. (2019) employed the same model within the same industry in Bangladesh to quantitatively analyze the relationship between service quality, customer satisfaction, and customer loyalty, while Raj and S.A. (2018) found the loyalty to the brand remains as long as the service is accompanied by superior value for consumers. They collected the data from 100 local and international tourists and analyzed them using correlation analysis and regression analysis in SPSS. The findings confirm a positive relationship between service quality attributes and customer satisfaction, as well as evidence of service quality resulting in customer satisfaction, and customer satisfaction resulting in customer loyalty. In addition, Ali et al. (2021) conducted a quantitative investigation on the effect of service quality on customer satisfaction within the hospitality industry in Iraq using the SERVQUAL model. The study applied a random sampling technique to select a sample size of 111 participants who provided the data, which were analyzed using factor analysis, correlation analysis, and regression analysis. While four dimensions of service quality, including tangibility, responsiveness, assurance, and empathy, reveal positive effects on customer satisfaction, the reliability dimension reveals a negative impact on customer satisfaction.

In Africa, Tessera et al. (2016) used the SERVQUAL model to evaluate the impact of service quality on customer satisfaction in the Ethiopian hotel industry. The data was collecting using questionnaire from 130 participants through snowball sampling technique and analyzed using descriptive statistics, frequencies, Pearson correlation analysis, as well as multiple regression analysis. The results reveal that tangibility, responsiveness, and empathy have strong positive and significant impacts on customer satisfaction, unlike reliability and assurance dimensions. However, there was no evidence in the Namibian context. Overall, evidence from the empirical literature on the impact of service quality on customer satisfaction in the hospitality industry points to the lack of scholarly consensus on the matter. While some researchers such as Marsrurul (2019); and Alauddin et al. (2019) confirm positive effects of all service quality dimensions on customer satisfaction, others, including Tessera et al. (2016); and Ali et al. (2021), contradict with negative impact on reliability and assurance dimensions. This calls for further investigation into the phenomena, mainly from Africa, where little attention has been given.

2.4. Empirical Evidence of Quality Service on Customer Satisfaction from the Banking Sector

This study sought to establish the state of current knowledge on the impact of quality service on customer satisfaction in the banking sector amidst the COVID-19 pandemic through the literature review. From the global perspective, Nguyen et al. (2020) assessed the relationship between quality service in terms of SERVQUAL dimensions, customer satisfaction, and switching costs on the customers' satisfaction within the e-banking commercial banks in Vietnam. The study used the multivariate linear regression analysis and found all the dimensions of quality service to be positively related to customer satisfaction. Similarly, Fida et al. (2020) investigated the influence of quality service in SERVQUAL dimensions on customer loyalty and customer satisfaction in the Islamic banks of Oman using correlation analysis and regression analysis. Correlation results demonstrate a significant relationship between the variables. In contrast, regression results depict positive and significant effects of empathy and responsiveness dimensions only on customer satisfaction, unlike the rest of the dimensions. Supriyanto et al. (2021) examined the influence of service quality and customer satisfaction on bank customers' loyalty in Indonesia using structural equation modeling (SEM) and one-way analysis of variance (ANOVA). The study measured quality service based on SERVQUAL's five dimensions, and the results divulge an indirect effect of service quality on customer satisfaction.

From the continental context, Aremu et al. (2017) applied the SERVQUAL model to quantitatively examine the influence of service quality on customer satisfaction within the commercial banks in Nigeria. The study used descriptive statistics, correlation analysis, and multiple regression analysis to analyze the data. The findings indicate a positive relationship between the variables with proven statistical significance effects of tangibility, reliability, and responsiveness dimensions. Furthermore, Mujinga (2020) examined the impact of electronic banking service quality on customer satisfaction in South Africa using t-statistical analysis and ANOVA. The results indicate a moderate effect of quality service on customer satisfaction requiring further improvement. Amin, Onyeukwu, and Osuagwu. (2018) examined the relationship between service quality and satisfaction in Nigerian banks and found a significant positive relationship. Due to the positive connection between the two, Kumar (2018) calls for the promotion of value added services in banking sectors to all income group customers. Finally, based on the evidence from the national context, Uahengo and Shihomeka (2018) conducted a study to assess the impact of quality service on the organizational performance of one bank in Namibia using descriptive statistics. The results from the analysis show a positive relationship between quality service and customer satisfaction.

Cumulatively, the literature review points to the positive relationships between quality service and customer satisfaction within the banking sector of several countries. However, there is a dearth of studies to validate the positive relationship between the variables in Namibia and Africa. Lastly, the analyses from the SERVQUAL model reveal mixed results where some of the dimensions of quality service show a positive impact on customer satisfaction while others show negative effects. This signifies room for further debate on the phenomenon.

2.5. Conceptual Framework

Kano et al. (1984) underscore that customer satisfaction varies with changes made to the service. In this respect, commercial banks keep amending their services, precisely amid COVID-19, to adhere to the mitigating measures imposed by the government to curb the spread of the virus. However, the impact of these changes on customer satisfaction is unknown based on the untraced studies that consolidated the influence of COVID-19 on the relationship between quality service and customer satisfaction. Therefore, this study amended the SERVQUAL model by moderating the impact of COVID-19 to develop a conceptual framework that future studies can adopt and/or adapt to examine the phenomenon.

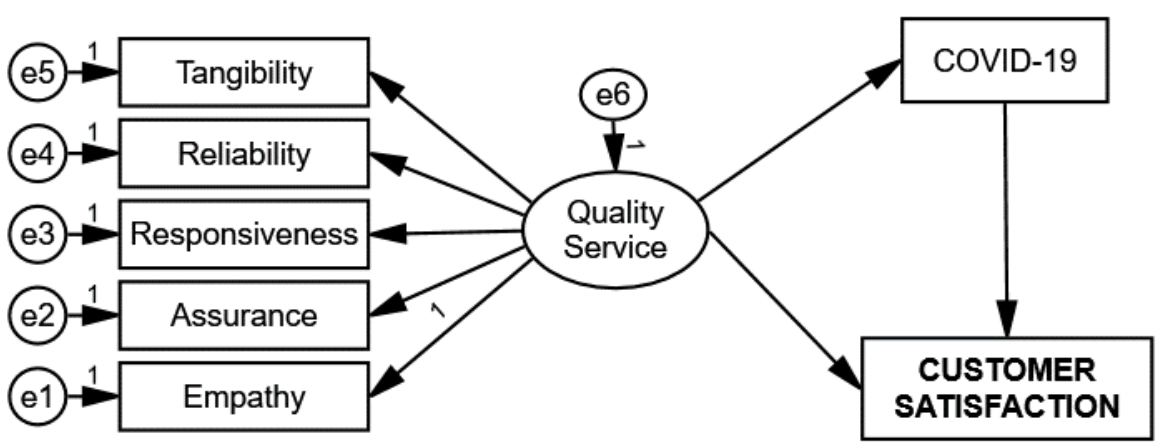

Figure 3: The amended SERVQUAL Model
Source: Authors' construction (2022), adapted from Parasuraman et al. (1985)

3. Research Methodology

This paper draws from existing literature to ascertain the current state of knowledge on the impact of quality service on customer satisfaction and develop a conceptual framework for future studies on the phenomenon. In that frame of reference, the study followed the SERVQUAL model by Parasuraman et al. (1985), where five dimensions of quality service, encompassing tangibility, reliability, responsiveness, assurance, and empathy are the determinants of quality service on customer satisfaction. In so doing, the review of the literature was twofold. First, the study reviewed various journal articles on the impact of quality service on customer satisfaction with respect to the hospitality industry where the SERVQUAL model was first applied. Second, since the focus of this study is with reference to the banking sector, it further reviewed more journal articles that examined how quality service impacts customer satisfaction within financial industry. Finally, our study proceeded from global to the continental and national perspectives so we could obtain a comprehensive understanding of the phenomenon using diverse perceptions, which informed the development of the conceptual framework.

4. Results and Discussion

Overall, various studies have examined the relationship between quality service and customer satisfaction in the hospitality and banking sectors. The literature review shows that majority of the studies were quantitative and present inconclusive findings on the impact of quality service on customer satisfaction. This conclusion was made given some of the dimensions of quality service in the SERVQUAL model reveal positive impacts while others reveal adverse effects on customer satisfaction in both sectors. Particularly, in the hospitality industry, Marsrurul (2019); and Alauddin et al. (2019) found a positive impact of all the dimensions of service quality on customer satisfaction while Tessera et al. (2016); and Ali et al. (2021) indicate inverse effects of reliability and assurance on customer satisfaction. In addition, evidence from the banking sector a positive impact of all the dimensions of quality service on customer satisfaction (Aremu et al. (2017); Mujinga (2020); Nguyen et al. (2020); Uahengo and Shihomeka (2018) while Fida et al. (2020) reveal negative effects of tangibility, reliability, and assurance.

Also, important to note, while the evidence on the relationship between quality service and customer satisfaction in the banking sector indicates a positive association in the African and Namibian contexts, the phenomenon did not receive adequate research on a continental level to validate this effect, predominantly in Namibia. Furthermore, the outbreak of the COVID-19 pandemic has led to amendments in the services' features provided by the commercial banks. This could influence customer satisfaction, as postulated by Kano et al. (1984). Nevertheless, this study could not trace analyses that consolidated the effect of COVID-19 on the relationship between quality service and customer satisfaction in the banking sector. Moreover, the combination of the contradicting results in the literature on the relationship between the variables and the uncertainty of the mediation and/or moderation role of the COVID-19 pandemic on the phenomenon continues to attract the researchers' interest for further debate. Therefore, the study developed a conceptual framework by integrating the Kano model to the SERVQUAL model by moderating the role of the pandemic that leads to amendments in the services' features, particularly the COVID-19 pandemic. Finally, this study is limited as it provides no qualitative perspective. Thus, the study recommends further research to delve deeper into the phenomenon to gain an in-depth understanding of the influence of quality service on customer satisfaction from a qualitative perspective.

5. Conclusion

Conclusively, the impact of quality service on customer satisfaction is well-documented in the literature, rendering numerous quantitative studies. However, the results are inconclusive given both direct and indirect relationships between quality service and customer satisfaction among various studies. Therefore, there is a need for further qualitative exploration of the phenomenon. Finally, we witnessed commercial banks commonly amending their services, which was more evident during the era of the COVID-19 pandemic. According to Kano et al. (1984), such changes either enhance or hinder customer satisfaction. Nevertheless, the impact of changes to the bank services due to the exceptional circumstances of the COVID-19 pandemic remains unknown. Thus, this study incorporated the moderation role of the pandemic to the relationship between quality service and customer satisfaction to develop a conceptual framework for future use.

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