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The Relationship between Service Quality and Customer Satisfaction on Electronic Banking Services: the Case of Ahantaman Rural Bank, Ghana

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Abstract: Many banks specifically rural banks, in the quest to improve their service quality for the benefit of their clients have joined the ride to adopt electronic banking. The study sought to examine the relationship between service quality and customer satisfaction in electronic banking services, with Ahantaman Rural Bank being the bank in focus. Using quantitative methodology, the study employed questionnaires to collect primary data for the analysis. The results showed that customers found ease of use, privacy and security, control, reliability, enjoyment, and speed of use as significant service quality dimensions expected of electronic banking services. This paper contributes to literature by offering a critical and comprehensive review of the relationship between service quality and customer satisfaction in electronic banking services and how important it is to continuously improve service quality of banks' entire operations.

Keywords: Electronic Banking, Ahantaman Rural Bank, Service Quality, Customer Satisfaction.

1. INTRODUCTION

Background of the study

In the development and growth of a country's economy, financial institutions play an important role. The main drivers and stakeholders of the financial sector in Ghana comprise the capital markets, the commercial banks, rural and community banks, non-bank financial institutions, insurance companies, pension and provident funds and the microfinance

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institutions. The emergence of rural banks, being backed by the money and capital markets keeps the financial system complete whilst boosting the general growth of the economy. Therefore, an efficient and effective financial system is essential for proper financial mediation resulting in growth and viable private sector investment and the growth of entrepreneurship.

In line with directives to boost entrepreneurship and private sector growth, the Ahantaman Rural Bank was established. Ahantaman Rural Bank over the years has been doing tremendously well. According to Benjamin Afful-Eshun (CEO) (2018), Ahantaman Rural Bank's reserve is twice more than the required minimum capital demanded by Bank of Ghana for a rural bank. The Rural Bank continues to be in a strong position in the Efficiency Monitoring Unit (EMU) Rankings which was undertaken by ARB Apex Bank. In 31st December, 2017, Ahantaman Rural Bank was ranked 9th out of 142 Rural and Community Banks in the country and the 1st in Western Region for the last Quarter ending (Afful-Eshun, 2018).

The solvency and profitability of Ahantaman Rural Bank can only be partly credited to customer satisfaction and the remarkable performance of employees within the bank. Undoubtedly, customers are the pivot around which organisational resources and decisions are revolve. Hence, an appreciation of the relationship between an organisation and its marketing and sales personnel are necessary for customer satisfaction and competitiveness. Customer satisfaction in as much as is important, cannot be achieved without service quality. Service quality is the elemental basis on which tasks are carried out to ensure the expected outcome is achieved. Service quality becomes the most basic primary weapon by banks as these banks are mainly in a business of undifferentiated services. Studies by Odunlami (2014), and Schmitz, Bartsch and Meyer (2016) have both attested to the fact that clients who enjoy the best of service quality tend to remain loyal, attracts new clients, enhances business prestige which results in an all rounded business continuity and effectiveness. Also, Zeithaml (1996) opined that service quality has not only become the market frontrunner but also has progressively significant.

Problem Statement

Over the years, banks and other service organizations' continuity have been hinged on positive responses from customers and have therefore put in place considerable measures to enhance their business processes especially areas that deal with service quality. According to IBM Business Consulting Services (2005), a way to retain customers is through harnessing product, service and process innovation to anticipate and meet consumer's requirement. Hence, service quality and customer satisfaction has been a topic of much interest as many scholars and various school of thoughts expound on their findings and other contributions to knowledge (Al-Azzam, 2015; Shin, Hwang, Lee and Cho, 2015; Jiang and Zhang, 2016; Paul, Mittal and Srivastav, 2016; Hapsari, Clemes and Dean, 2017; Oh and Kim, 2017; Farooq et al., 2018).

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The issue of customer loyalty cuts across several industries and contextual locations. Here, Jiang and Zhang (2016) in their work discovered that in line with previous studies, service quality variables are significant factors influencing customer satisfaction levels in the airline industry in china and Asia. With a focus on banks, Al Azzam (2015) found out that in as much as customer service increased with an improved service quality, service quality also serves as an appropriate tool to measure the quality of service in the banking sector in the Arabian banking industry. Majority of these studies assess customer loyalty and customer satisfaction in line with dimensions of service quality proposed by the SERVQUAL model. The dimensions of customer satisfaction typically remain tangibles, reliability, assurance, empathy, price, and reliability. Nonetheless, very few studies have focused on assessing service quality dimensions peculiar to the electronic banking system – as is the focus of this study.

Again, in spite of the extant research on service quality and customer satisfaction, previous studies from Ghana have failed to focus on rural banks. Thus, it is unclear whether or not the findings of the previous studies may be applicable to rural banks in Ghana. This paper seeks to fill the issue-context gap by focusing on rural banks in Ghana, specifically Ahantaman Rural Bank. Here, the researcher seeks to describe the relationship between service quality and customer satisfaction with the introduction of electronic banking services in the bank. Also, the researcher seeks to find out how the antecedents of service quality play a role in establishing the relationship between service quality and customer satisfaction. Thus, specifically, it sought to; identify the demographics of the users of the E-banking channels at Ahantaman Rural Bank; identify the electronic banking channels used by customers of Ahantaman Rural Bank; assess the customers' extent of agreement of the service quality dimensions per the electronic banking services of Ahantaman Rural Bank; and assess the relationship between service quality and customer satisfaction of Ahantaman Rural Bank.

2. METHODOLOGY

The study was guided by the correlational design of the quantitative approach. Considering the current research work, the research questions posed can be said to be firmly grounded in hypothesis. The research questions per the current study seek to assess the extent of the relationship, and the extent of agreement between customer satisfaction and electronic service quality. Thus, in line with Miah (2018), the quantitative research approach was better suit for the study. The population for the study were clients, employees and managers of Ahantaman Rural bank. These qualify as the population because they engage the electronic banking platforms offered by Ahantaman Rural banks and were participants of the study. A population of 310 respondents were considered, for the study as the data analysis technique required such an approximated number of respondents. However, with the aid of convenience sampling, only 167 were selected to formed part of the study. The survey with a close-ended questionnaire (SERQUAL model) that were mainly made up of 7-point likert scale was employed in the data collection for this study. All ethical considerations such as anonymity, confidentiality, informed consent, and objective reporting were adhered to. Data gathered were collated, edited, entered into SPSS software. The data were cleaned, preliminary tests

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such as descriptive statistics, reliability and normality tests were run. Moreover, Pearson correlation test was used to analysed the relationship between variables.

Findings and Discussion of Analysis

Demographics of Respondents

From the demographic data responses, it can be seen that 46 of the respondents were between the ages of 18 and 29, while only 4 were within the age range of 50-69. Majority of the respondents were between the ages of 30-49. These counted as 117. The data has been presented in the bar graph below. The data collated from the demographics also showed that roughly 25% of the respondents were female. The males accounted for roughly 75%. On the basis of count, while 42 were females, 125 were males. Also, 92 of the respondents were married, 70 were single without having ever been married, 4 were separated or divorced. Just 1 of the respondents was a widow(er). The respondents' data revealed that more than half (55.09%) of the respondents had a bachelor's degree. 39.52% of the respondents had a master's degree. Both undergraduate and diploma students made up 0.60% each. The remaining of the sample size had either a secondary certificate or some other tertiary certificate. Regarding length of service usage, 77 of the respondents reported to have been using e-banking services for more than 6 years. 31 have been using e-banking services between 4 to 6 years. 45 reported to have been using e-banking services between 1 and 3 years. And only 13 reported to have been using e-banking services for less than a year. From the respondents' data, it can be observed that 109 (65.27%) of the respondents reported to have been using e-banking services for more than twice weekly. 36 (21.56%) of them reported to have been using e-banking services for just once a week. And 22 (13.17%) of them reported to have been using e-banking services exactly twice weekly.

The Use of Electronic Devices to Access E-Banking Services

It was revealed that majority of the respondents comprising 152 (91.02%) reported to be accessing the bank's e-banking services from their mobile phone devices. However, 9 (5.39%) of them reported to access the bank's e-banking services using the desktop PC. The remaining 5 (3.59%) use other devices to access the bank's e-banking services.

Service Quality Dimension – Speed of Delivery

From Table 1, the highest agreement was seen in the statement "the use of electronic banking is time saving" which rated 6.53 mean with a .863 standard deviation. The standard deviation being the lowest in the dimension category shows that there were few variances in the responses. Thus, almost all the respondents give good empirical evidence that the e-banking services of the Ahantaman Rural Bank makes them save time while banking. The next statement that received similar unanimous approval was "the use of electronic banking makes my transactions very fast". This statement received a 6.47 mean rating with a .910 standard deviation. The last statement "digital banking services give me prompt service" received the least mean rating of 6.13 with the highest standard deviation of 1.110. However, in terms of the coefficient of variation metrics, statement 1 still ranks as the most agreeable with the responses received. Statement 3 has the highest coefficient of variation metric showing that some considerable number of respondents disagreed with the average choice of Agree.

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Table 1: Service Quality Dimension – Speed of Delivery

	M	SD	CoV	Interpretation
The use of electronic banking makes my transactions very fast	6.47	.910	0.141	Agree
The use of electronic banking is time saving	6.53	.863	.132	Agree
Digital banking services give me prompt service.	6.13	1.110	.181	Agree

Service Quality Dimension – Ease of Use

Table 2 shows that except statement 3 "electronic banking does not demand a lot of effort", all respondents agreed that ease of use as a service quality dimension was really necessary for customer satisfaction. Accordingly, all mean ratings for the statements acting as proxies for ease of use were between 6.15 to 6.43 which are within the agree interpretation of the Likert scale used. The statement receiving the highest acceptance among respondents was "learning how to use digital banking services is easy for me" since it had the 6.43 mean rating. Nonetheless, the statement in question did not receive the lowest standard deviation seeing its standard deviation was .947, albeit the second lowest. All mean ratings, but that of statement 3, were within the agree interpretation. Statement 3 remained within the slightly agree interpretation.

In terms of the coefficient of variation metrics, statement 2, statement 1, statement 4, statement 5, and statement 3 respectively show an increasing order of magnitude of the coefficient of variation. Thus, these statements as arranged capture the respective increasing order of discrepancies among the statements.

Table 2: Service Quality Dimension – Ease of Use

	M	SD	CoV	Interpretation
Learning how to use digital banking services is easy for me.	6.43	.947	.147	Agree
I found that e-banking services are easy to use	6.37	.922	.145	Agree
Electronic banking does not demand a lot of effort	5.99	1.164	.194	Slightly agree
My interaction with the e-banking system is clear and understandable	6.24	.971	.156	Agree
I find the e-banking system to be flexible to interact with.	6.15	1.022	.166	Agree

Service Quality Dimension – Reliability

In Table 3, statement 1 recorded a mean response value of 3.91 with a standard deviation of 1.813. The mean response value qualified the statement under the slightly disagree interpretation on the Likert scale. This is also the statement with the least mean response value. However, the highest mean response value of 5.78 was recorded in statement 3 "e-banking services are available 24/7" which qualifies the statement to be in the slightly agree section. Statements 2 and 4 recorded mean response values of 5.43 and 5.14 respectively qualifying them to be in the slightly agree interpretation.

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Next, statement 4 follows with a high standard deviation value of 1.335. Statements 3, 2 and 5 reported standard deviation values of 1.299, 1.095, and 1.068 respectively.
The coefficient of variation metrics for the statements reveal that statement 1 "the use of electronic banking can lead to errors in transactions" is the most controversial statement regarding the reliability of the responses since it has a coefficient of variation value of .464. Statements 4, 3 and 2 have a coefficient of variation value of .260, .225, and .202. The most agreeable statement per the data responses received is statement 5 which had the least coefficient of variation value of .167.

Table 3: Service Quality Dimension – Reliability

	M	SD	CoV	Interpretation
The use of electronic banking can lead to errors in transactions	3.91	1.813	.464	Slightly disagree
Electronic banking is reliable and dependable	5.43	1.095	.202	Slightly agree
E-banking services are available 24/7.	5.78	1.299	.225	Slightly agree
I have always found e-banking service channels in working order	5.14	1.335	.260	Slightly agree
I prefer using e-banking services instead of visiting the branch for doing my transactions	6.38	1.068	.167	Agree

Service Quality Dimension – Control
Statements 1 and 2 from Table 4 show a mean response value of 6.18 and 6.41 respectively. These mean response values fall within the agree interpretation of the Likert scale. Statement 3, however, falls within the slightly agree interpretation of the Likert scale since it has a 5.60 mean response value. The highest standard deviation of 1.299 was recorded in statement 3, while the least standard deviation of .971 was recorded in statement 2. Statement 2 records a standard deviation value of .971. The coefficient of variation values are .157, .138, and .232 for statements 1, 2, and 3 respectively.

Table 4: Service Quality Dimension – Control

	M	SD	CoV	Interpretation
Electronic banking gives me control over my transaction	6.18	.971	.157	Agree
Electronic banking means I can perform transactions as and when I wish	6.41	.886	.138	Agree
I find digital banking services useful in my daily life.	5.60	1.299	.232	Slightly agree

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Service Quality Dimension – Enjoyment

From Table 5, both statements under the enjoyment dimension recorded an interpretation of agree on the Likert scale. This was due to the mean response values of 6.27 and 6.36. The standard deviations of the statements 1 and 2 are .953 and .859 respectively. Also, the coefficient of variation for the statements 1 and 2 are .152 and .135 respectively.

Table 5: Service Quality Dimension – Enjoyment

	M	SD	CoV	Interpretation
Electronic banking is fun	6.27	.953	.152	Agree
I find digital banking services useful in my daily life.	6.36	.859	.135	Agree

Service Quality Dimension – Privacy and Security

Statements 2, 3 and 5 report having been rated as neutral from the responses received. The mean values for these statements range between 4.12 to 4.85. However, statements 1 and 4 rated slightly agree per the Likert scale with mean values of 5.47 and 5.04.

The standard deviations of the statements are as follows: statement 1 (1.176), statement 2 (1.923), statement 3 (1.434), statement 4 (1.355), and statement 5 (1.392).

The coefficient of variation of the statements are also as follows: statement 1 (.215), statement 2 (.467), statement 3 (.296), statement 4 (.269), and statement 5 (.291).

Table 6: Service Quality Dimension – Privacy and Security

	M	SD	CoV	Interpretation
Using digital banking services is secure.	5.47	1.176	.215	Slightly agree
I am not worried about the security of digital banking services	4.12	1.923	.467	Neutral
I trust that digital banking services protect my privacy.	4.85	1.434	.296	Neutral
E-banking service provides high protection for my banking transactions	5.04	1.355	.269	Slightly agree
I feel secure while making transactions through the internet	4.79	1.392	.291	Neutral

Correlation Analysis

Table 7 shows the correlation output between service quality and customer satisfaction. It can be observed that the correlation coefficient of .758 is significant at 0.01 significant level since the p-value of .000 is less than the alpha value of 0.01. The correlation coefficient of .758 is also strong and positive. Thus, the correlation coefficient would suggest that customer satisfaction is positively and significantly correlated to service quality.

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Table 7: Correlation between Quality of Service and Customer Satisfaction

Correlations			
		Quality of Service	Customer Satisfaction
Quality of Service	Pearson Correlation	1	.758
	Sig. (2-tailed)		.000
	N	167	167

3. DISCUSSIONS

Majority of the respondents were between the ages of 30 to 49 years. Males also dominated the number of respondents per gender. Most of the respondents were also married. Bachelor degree holders also outnumbered the sample size. About 46% of the sample size also reported to have been using e-banking services for more than 6 years. Majority (65%) of the respondents also claimed to engage e-banking services more than twice weekly. Lastly, 91% of the respondents reported having accessed e-banking services via their mobile phones. The six dimensions of service quality engaged in the study are speed of delivery, ease of use, reliability, control, enjoyment, and privacy and security. Regarding the speed of delivery, the respondents highly agreed with the statement that "the use of electronic banking makes my transactions very fast". All statements in the speed of delivery dimension received an agree interpretation per the Likert scale used. The ease of use as a service quality dimension also saw Likert scale interpretations of slightly agree and agree. Statement 2 that "I found that e-banking services are easy to use" received the least coefficient of variation of .145. This implies customers of the e-banking services of Ahantaman Rural Bank claim the bank's electronic banking services are user-friendly. Reliability as a service quality dimension recorded one statement that "The use of electronic banking can lead to errors in transactions" as receiving a slightly disagree interpretation. This would mean that the customers of the bank did not fully accept that electronic banking could lead to transactional errors. The statement also sparked much variance in responses as seen by the coefficient of variation of .464 which is the highest for the dimension. The respondents seemed to agree the most with the statement "I prefer using e-banking services instead of visiting the branch for doing my transactions". The statement received the least coefficient of variation of .167. Regarding control as a service quality dimension, the results revealed that customers of the e-banking services offered by Ahantaman Rural Bank expressed considered control relevant to their service quality experience. Particularly, the customers cited that "electronic banking means I can perform transactions as and when I wish" was their most agreeable statement with a coefficient of variation metric of .138 which was the lowest in that dimension. Customers of the electronic banking services of Ahantaman Rural Bank found e-banking services to be relevant to their daily living. The statement received a lower coefficient of variation of .135 against them considering e-banking services to be fun which received a higher coefficient of variation of .152. Nonetheless, both statements were in the agree interpretation of the Likert scale. Both statements were categorized under enjoyment as a service quality dimension.
Lastly, under the privacy and security dimension of service quality, customers of the e-banking services reported some belief that using e-banking services was secure. The

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statement received a coefficient of variation of .215 while being considered within the neutral interpretation of the 7-point Likert scale used in the study. The correlation analysis between service quality and customer satisfaction revealed that the two attributes are highly significantly and positively related. Thus, it would imply that higher service quality perceptions of customers would be associated with higher customer satisfaction.

4. CONCLUSION

Respondents have to access e-banking services on their mobile phones. Small proportion of the respondents reported to have been using e-banking services for more than 6 years. All six service quality dimensions were found to be relevant to the customer satisfaction experience of customers of Ahantaman Rural Bank. Customers purported all service quality dimensions, except security, as having a definite influence over their use of the electronic banking services deployed by the bank. However, customers of the electronic banking services of Ahantaman Rural Bank were neutral about whether or not the bank's electronic service channels were safe enough for their financial transactions. Further, service quality and customer satisfaction were positively correlated.

Recommendations

First, since most of the respondents accessed e-banking services on their mobile phones, the services have to be continually accessible by mobile devices and must be mobile devices-friendly. Second, in order to improve customer satisfaction, the bank would have to focus on improving its service quality. Particularly, the speed of delivery of the e-banking services must be improved and or maintained since statement 1 under speed of delivery received overall the highest mean value rating. The statement revealed how customers of Ahantaman Rural Bank believed that delivery of e-banking services was very fast. Next, Ahantaman Rural Bank must invest into its security systems for the electronic banking service platforms. The bank must also educate its customers of all the security measures that have been put in place to ensure banking transactions over the electronic channels are safe. Customers would be more likely to accept the channels and express greater faith in security of the channels. Also, the study recommends that further research be conducted on assessing the impact of the service quality dimensions on the customer satisfaction using the regression model. This would help the bank assess how much a unit change in any of the service quality dimensions may improve a unit change in the customer satisfaction. It would also help advise management on which of the service quality dimensions to heavily invest in knowing that its investment resources are scarce.

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