Comparative evaluation of critical factors in Delivering service quality gaps in the Bangladeshi banking Industry.

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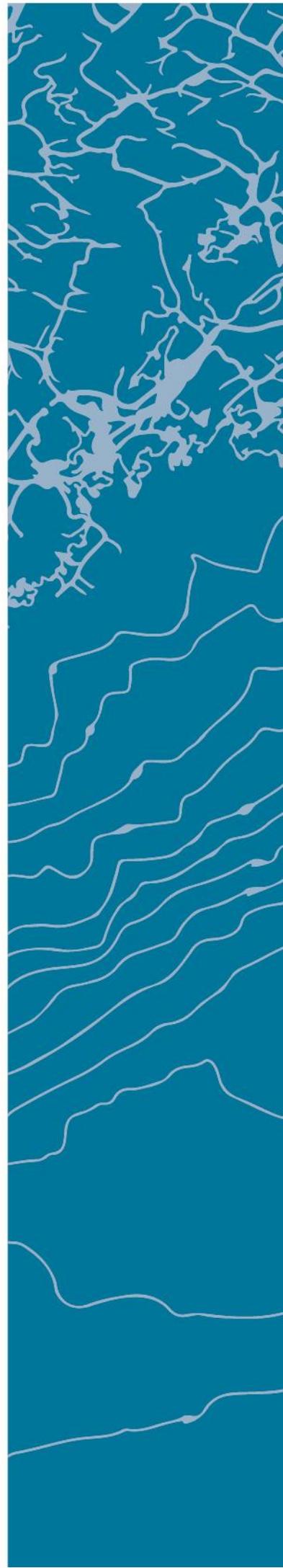
Preface

This master thesis is the final assignment of my master's in business administration at the business and law school of University of Agder (Uia). I have been a student of this university for the last two years, and I have acquired a lot of knowledge and experience through different realistic courses, Assignments and group works. Which I believe help me in my near future careers.

Writing this thesis has been an exciting and informative experience for me. Throughout this study, I have gradually increased my understanding of the topic and gained insightful knowledge which I can utilise in my future professional life. I have stumbled upon hurdles and difficulties along the way, but with hard work and dedication and top of this help from my supervisor, I am now happy with the result of my research.

I want to thank my supervisor JökullHafthorJohannesson for excellent help with writing my thesis.

CERTIFICATION

The undersigned certifies that Md Salman Oahed has read and hereby recommends for acceptance by University of Agder (Uia), a dissertation entitled "Comparative evaluation of critical factors in service quality gaps in the banking Industry of Bangladesh." a final fulfilment of the requirement for the Masters of Business Administration of the University of Agder (Uia).

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Dr.JökullHafthorJohannesson

(Supervisor)

Date………………………………

DECLARATION

I, Md Salman Oahed, declare that this dissertation is my original work, and it is not announced either in the same university or in others to similar or any different degree of the award.

Signature …………………………………….
Date …………………………………….

DEDICATION

This dissertation is dedicated to my beloved wife Nadia Islam and Our daughter Shayna Oahed

Erum. I love them all.

ACKNOWLEDGEMENTS

Keywords: Service Quality, Bangladeshi Banks, SERVQUAL Model, Customer's Perception, Customer's Expectation, Tangibility, Assurance, Responsiveness, Empathy.

Purpose: This study aims to investigate the service quality of Bangladeshi banks on the perception of customers who are mainly do banking transactions in Bangladesh.

Methodology: This study applies the dominance analysis of the SERVQUAL Model which allows to conduct the direct comparison of each measure within the model and permits interference regarding the immediate effects, total effects, and partial effects of the attributes.

Empirical Foundation: I have collected from 120 selected respondents by conducting interviews through a Questionnaire.

Conclusion: From this study, it has also found that the Bangladeshi banks need to understand the factors of fulfilling customer's expectation by restructuring them to improve the value of the service quality. According to this study, the customer relationship management system of the banks should also be restructured which would focus on the worth of the customers and be able to understand the expectation of the customers.

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Abstract

This research study aims to search for the gaps in the quality of the service for the customers in different types of banks in Bangladesh. The study will evaluate the service quality gaps regarding different critical factors based on the SERVQUAL model which is initially established by Parasuraman. The relative importance and necessity of these vital factors in the evaluation of overall service quality gaps investigated in the dominance analysis technique. This study was run by the questions and interviews of bank customers to find their perceptions about the service quality of selected Bangladeshi banks (Mary & Karl 2012). Data collected from the meetings of 160 customers of banks with the help of the structured questionnaire. The service quality gaps analysed from the data analysis obtained from the interviews. The result of this study indicates the positive impact of the empathy-reliability-assurance on the service quality of the banks, and so, the need for improvement in these factors has revealed. This study has identified that banks should possess some quality by restructuring the management system to minimise the service quality gaps so that they can deliver superior quality of services for retaining existed customers and for attracting new customers.

1 Introduction

The growth and the development of the service sectors of different types of business enterprises depend on the service quality (Powell, 1995). The service quality is the most critical factor as it plays as the antecedent for customer satisfaction (Ruyter and Bloemer, 1995). Though the class was the concern only for the products at the previous time, the importance of measuring the quality of service has been increased a lot over time. In the last time, the class in the service sector was less pointed out because of the lack of dominance in the service sector. But now, the importance of the service sector has been increased a lot, and so, the need for the measurement of the service quality has also been improved.

The focus and aim of this study are to determine the service quality gaps in the Bangladeshi banks regarding customer satisfaction. The competition in the banking industry of Bangladesh is high. According to the International Finance Corporation (2013), there is six state-owned banks, 40 private commercial banks, nine foreign commercial banks, three government-owned specialised banks, six non-scheduled banks, and 34 non-bank financial institutes. The central bank- Bangladesh Bank control the overall financial sector. There are 65 total banks with more than 6600 branches in Bangladesh. According to the IMF (2007), the highest market share is commanded by private commercial banks in Bangladesh. Private commercial banks also govern industrial assets and deposits. According to the record of the GDP in the financial sector assets, the total contribution was 69% while the banking industry accounted for 58% out of them.

The interrelationship between the service quality and the customer satisfaction level is the key point to provide a critical explanation about the service quality in the banking sector and a key to get the creative ideas to improve the quality of the service for achieving the competitive advantage in the banking sector of Bangladesh. The most essential and critical success factor is the service quality for the banking industry development that can influence the competitiveness of a banking organisation. A bank can show its quality and cope up with the competition by providing the best service quality to its customer base (Lewis, 2001). The most critical factor that can differentiate a banking industry regarding its overall quality is its capacity to provide the quality service to its customers. So, the service quality is the most attractive areas for the researchers over the last several years in the banking sector. Service quality researches are the most crucial part that can explain the status and present consequence of the economic condition of the whole country because the banking sector covers the more part of the economy of a nation.

This study aims to find out the factors that will give the banks the capacity to attract and effectively maintain the customers. The excess availability of banks in Bangladesh increases the competition. The customers of the Bangladeshi banks are in the strong bargaining position for the significant growth and continuous development of the banks in Bangladesh. So, every bank needs to be careful about providing quality service to customers. Banks in Bangladesh need to improve and change their strategy of providing their service continuously (Oludele, Emilie & Mandisa2012). The bans in Bangladesh cannot be sure about the service that given today will work for tomorrow even if that is praising today. The banks need to develop new strategies to provide quality service continuously and regularly.

1.1 The Objectives:

The objectives of this study are:

1. To measure the quality of the service of the banks in Bangladesh.

2. To evaluate the gap between the expectation level of the customer and the perceived service from the banks.

3. To find the solution that is needed to adapt by the banks to confirm the best quality of the bank service.

This research study identifies the factors of service quality regarding the banks located in Bangladesh. It determines the correlation between the overall quality and the factors related to the banking service. The overall quality of the bank can be defined as the total quality of the banks and their service functions which include the growth rate of the banks in the market. It also consists of the liquidity position of them, the service quality details, the development continuity of each bank etc This study will explore the relationship between the professional status, age, educational background, length of the experience, and types of the services of the clients collected from the participants and the factors regarding the service quality.

The hypothesis postulated in the study is the quality of the service of the banks located in Bangladesh is not at the desired level of the customers.

1.2 Quality:

According to the ISO standards, the condition is explained as the abundance of the characteristics and properties of the quality of the product, service, and the process. Crosby (1979), who was a famous researcher of the quality of the service. Defined the

service quality as the 'conformance to the requirements. The expert of the quality movement in the service sector, Juran (1988) marked quality as the 'fitness for the use'. Deming (1986) defined quality as the process of promising to the better result of products and services. In the eighties, Parasuraman (1985) and Zeithaml (1990) described the quality as the gap between the expectation of the customers and the provided services. A single focus was always pointed out to the hope of the users regarding the quality of service (Pijl,1994; Parasuraman, 1985; Teas, 1994; Zeithaml, 1988; Khader, 1997).

1.3   Service Quality:

The concept of the service quality has been considered with great interest and for debate in the research study. The difficulties of defining and measuring the service quality are emerging (Wisniewski, 2001). The topic of service quality analysis has become an interesting topic for academic study and investigation. The quality maintenance in providing service is now the key to get the way of keeping competitive benefits and to get sustainable methods for satisfying function as customers to arise (Zeithmal et al.2000). So, the actual definition of the service quality stands for the relationship between customer satisfaction and customer expectations (Asubonteng et al.,1996). It means when the customer expectations to the prior service are more significant than the perceived service quality then the dissatisfaction of customer will arise (Parasuraman, 1985; Lewis and Mitchell, 1990). t

The definition of the service quality can be explained by the difference between the expectation of the performance of the service providers and the perceived service to the customers (Asubonteng et al.,1996). A positive impact for the quality service has been found to the bottom-line performance of the company. The quality service opens the

door to adhere to the advantages of the competitive world (Caruana, 2002; Chumpitaz.2004). To exceed the service quality than the desired level of service which had been promised to the customers, service quality needs to be improved. According to the definition of Gefan (2002), the subjective comparison between the variety of service customers receive and had been promised to get, on the customer's perception is the service quality.

1.4   Service Sector in the Economic Status:

In the industrialised country, the service sector is now the most dominant element in the country's economy for the past two decades. United States Department of Commerce, (1993), the service sector had been accounted for 69% of the gross domestic product in the USA in 1989. The GDP was estimated at 62% in the UK, 60% in Germany, 56% in Japan and 67% in France. The service sector's contribution encompasses a diverse and complex structure of different organisations and enterprise. These organisations include national and local government-owned organisations, non-profit private organisations, and for-profit private organisations. The federal and local governmental organisations include educational, health, social security, police, legal, the military, information, transport, and credit (Witkowski, and Mary, 2001). The non-profit private services include research foundations, charities, respective societies, churches, and art foundations. The for-profit private services include hotels, utilities, airlines, restaurants, architects, solicitors, banks, insurance companies, retailers, entertainment, advertising agencies, market research companies, consultancy firms, and communications.

1.5   SERVQUAL Model:

The theories and suggestions incorporated by Swan (1988) explained the possible comparison standards like predicted service, excellent service, ideal service, desired

service, deserved service, cultural norms, needs and values, promises, adequate service, best brand norm, fair service, brand norm, favourite brand model, product type norm, comparative expectations, equity and fairness. This study uses the SERVQUAL model to determine the service quality of the banking sector in Bangladesh to incorporate a coarse aggregate of selection of all these factors.

The SERVQUAL model is the most popular method to measure the service quality which was developed by the Prasuraman et al. (1988). Its use is widespread and widely cited in the literature of marketing. This model is designed to measure and explain the service quality as the perceived service by the customers. This model identifies the basic dimensions which reflect the service attributes which are used by the consumers to evaluate the service quality provided by the service providers. It relies on the information collected from the focus group interviews. The focus group emphasised on the extent to which the service performance on the dimensions matched the performance level that customers think service should be provided. The aspects of the service performance were the reliability, the responsiveness, and the businesses including banking, appliance repair, and credit cards (Liljander, 1995). The level of the performed service quality should match the level that consumer expects. If the performance level is slightly below expectations, consumer naturally judges it as the quality to be low. According to the SERVQUAL model, the perception of the consumers regarding the quality of the service emerges from the gap between the performance and the expectation. With the increase of the production, the quality increases. When the performance level exceeds the hope of the consumers, the quality of the service is identified as the high quality. So, the gap between the performance and the expectation on the attributes which consumers use for the evaluation of the service quality build the theoretical foundation of the SERVQUAL model. Among all the contemporary instruments to measure the service quality, the

SERVQUAL model has got the superior attention by the researchers in various types of the field like the bank, education, insurance, information technology (IT) etc. (Parsuraman et al., 1985, 1991, 1994).

1.6 The Scale of the SERVQUAL Model

A broadly used instrument to assess and measure the quality of the service in a variety of fields is the scale of the SERVQUAL model. This model introduced by the Parasuraman et al. (1988), and he made five dimensions of this model to measure the quality of the services. These dimensions are The Reliability, the Responsiveness, the Empathy, the Assurance, and the Tangibility. The quality measured regarding these factors. This model is known as a standard method of assessing service quality. Every element or dimension is used for twice to evaluate and measure the expectations and the perception level of the quality of service. The central concept of this model on which it works for is the gap or calculate points between the expectation and the perception of the service quality.

These dimension work with different separate factors. Those are:

1.   Reliability includes the ability to complete and perform promised service correctly and reliable ways.

2.   Responsiveness consists of the willingness to help customers and provide them with prompt service.

3.   Empathy includes the care and the individualised attention which will firm the promise of delivering better services.

4.   Assurance consists of the skill, courtesy, and knowledge of employees and their willingness to try for inspiring the trust and the confidence of the customers on their service.

5.   Tangibility includes: The entire facilities for providing better service quality consists of the physical facilities, instruments and the appearance of the personnel.

1.7   Importance of the SERVQUAL Model

One of the substantial criticisms of the SERVQUAL model is a high degree of inter-correlation among different dimensions. The SERVQUAL model is, generally, treated as the most independent factors in the primary research studies (Newman, 2001). The relative importance of these factors is derived from the absolute mean differences between expectation and perception. For the interdependency nature of this model, the dominance analysis can be used to achieve the relative importance of the critical factors on the gap of the overall service quality. Researchers may choose the multiple regression model to derive the absolute influence of the essential elements of the service quality gap, but multiple regression analysis can be unstable for the strong relationship between two or more predictor variables. Multiple regression model can estimate parameters which have ordinal-level properties. So, in the regression analysis model, we only can build the interference regarding their rank order of the covariation with the dependable variables. We cannot conduct the direct comparison in the regression model. But the dominance analysis of the SERVQUAL Model allows to perform the direct comparison of each measure within the model and permits interference regarding the immediate effects, total effects, and partial effects of the attributes. The most important part is that it allows for the direct comparison of the measure and permits us to predict the influence level of one character in contrast with others. In this research paper, the SERVQUAL

model was re-examined to identify and determine the critical factors of the service quality gaps in the banking industry of Bangladesh. Besides that, the comparison as also made among the banks in Bangladesh regarding the standard critical factors using the dominance analysis process which as modifies by the SERVQUAL Model.

1.8   Economic Condition of Bangladesh

According to the GDP Growth rate of Bangladesh, the economy of Bangladesh has been expanded a lot since the last two years. It was more than 7% per year. Even then, with the entire calculations of data, experts concurred that this growth rates could be increased at the higher price. But the fortunate thing is that Bangladesh has tremendous potential in the economic field positively. Bangladeshis have proved to innovative people with the evidence of their improvement and success in various types of the area including the scientific field even in the competitive environment. So, their potential for every success can be increased with proper guidance. Besides, the amount of working aged people is high which can be called a great workforce (Ruyter, and Bloemer, 1997). With the help of the workforce and by using correctly, this workforce can open the window of every opportunity with the demographic dividend which can increase the capacity of overall production. For this, the workforce needs to be incorporated in the correct sector. Another helpful news for Bangladesh is that the market growth is high in Bangladesh and it is increasing with the growth of the foreign markets for the geo-economic and geopolitical reasons. This is an expanding the opportunities to grow more.

The unfortunate news for Bangladesh is that increased growth cannot be fruitful for every person in this country because of the lack of balanced distribution (Keith, Paul &Ruxin 2012). Though the rich people have got their share of development, poorer cannot achieve it. The government study on October 17, 2017, said that the achievement

of commercial finance regarding their income growth for the 5% most impoverished population of this country had been reduced from 078% in 2010 to 0.23% in 2017. But this amount for the 5% wealthiest population of this country has been raised from 25.61% in 2010 to 27.89% in 2017. But nobody should be surprised for this condition because the automatic wealth transferring system from the poor to the rich people has become the modern-age trend globally. This trend already established parallel with the complete collapse of the service of the long-established banks and the norms and the regulations of these banks. So, Bangladesh is also facing this unexpected issue.

In Bangladesh, there are two types of banks now- scheduled bank and the non-scheduled bank. Which banks follow the Bank Company Act, 1991, are known as the scheduled bank. Which banks follow only some rules of the Bank Company Act, 1991, are the non-scheduled bank. All the state-owned commercial banks, Islamic commercial banks, foreign commercial banks, and private banks are the non-scheduled banks. These non-scheduled banks are operating for certain specific service and purposes. They do not have the similar power as the scheduled banks because they do not follow the criteria which are supported by the scheduled banks. These types of banks are a Pragati bank, Grameen bank, Ansari VDP Unnayan bank, probashikallayan bank, and karmasangsthan bank etc. banks. Among Islamic banks, six banks are operating by the private commercial bank, and other ten banks formed by conventional banks (Swan, 1988).

Bangladesh Bank is the government bank which controls all other banks with specific rules and regulatory systems. According to the reports of Bangladesh banks, the non-performing-loans (NPLs) issued from 40 private banks, eight state-owned banks, and nine foreign banks, stood at TK 80,397 crores in September 2017 and this is 10.67% of all bank loans. When the restructured loans are being included in this figure, then the

score for the NPLs rise to 17% of total loans. In these three types of banks, the rating for the state-owned banks is the worst, and the score for the eight state-owned is the best which is about 55% of the total.

Besides, these banks have also faced a financial shortfall of TK 12,683 crore at the end of June 2017, despite the government's injection of TK 2000 crore from the funds of taxes. Besides this, the government also gave TK 116.6 billion handouts to the state-owned banks, and this has also come from the taxpayers collected between the year of 2011 to 2012. Experts and economists are worrying now for this continuing transfer of wealth from the public to the corrupted people.

2 Literature review:

The SERVQUAL Model is the SERVICE QUALITY MODEL. The American marketing expert Valarie Zeithaml, Leonard Berry, and Parasuraman, in 1988, developed and implemented the SERVQUAL method. This method is used to identify and measure the service quality for the customers. At the primary stage, the quality measuring system only used for the product quality measurement. Over time, the need for this method for identifying and finding improve quality service ways in the related field is increasing (Vanumamalai, Bose & Kannan 2012). The improved service can ensure a competitive edge. With the increase of the importance of service quality, the need for this SERVQUAL method has been increased, especially in the eighties. At the previous time, it was an abstract work because the service quality cannot be quantifiable (Ghobadian, Speller, Jones, 1994).

The SERVQUAL model is a qualitative analysis of the service quality, in general. When the aim of the survey depends on the financial transactions between the service provider and the buyer, the study is conducted through the environmental factors and the general factors.

2.1 Gap Analysis

The SERVQUAL model is, generally, used for the measurement of the shortcomings of the service of the company and o identify them. This part is known as the gap analysis. It compares the expected quality and the experience service quality. It is measured depending on the customer's perceptions (Powell, 1995). This is an external analysis

based on the needs of the customers relating to the services experienced by the customers.

2.2 Expectancy Pattern

The main point of the SERVQUAL model is the expectancy pattern of the quality of the service and the comparison between the service expected and perceived by the customers (Siddiqi, 2011). The SERVQUAL model identifies the factors which play a vital role in the formation of the expectancy pattern depending on the measurement of the comparison between the experienced and perceived services (Prakash and Lounsbury, 1984). The organisation can improve its service quality by enhancing the factors which have been pointed out depending on the SERVQUAL model analysis.

2.3 Dimensions

The previous studies, which followed the SERVQUAL model, were done on the measurement of the service quality of the telecommunications, a maintenance company, and a banking company. From the complete questionnaire of these studies of about 100 questions, only 25 items were finally considered necessary for the research and by the customers. These studies worked with ten dimensions of the SERVQUAL model and these dimensions are:

1. The Reliability

2. The Responsiveness

3. The Competence

4. The Access

5. The Courtesy

6. The Communication

7. The Credibility

8. The Security

9. Knowledge about the customer

10. The Tangibles

The reliability of the SERVQUAL model depends on the accuracy and the honesty of the service. The responsiveness means the prompt and the adequate response to the customer's complaints, inquiry and any types of questions. The competencies are related to the expertise of a company or organisation, and it is the access of customers to contact the right department efficiently and effectively. The courtesy is the proper attitude and behaviour to the customers, and the communication is the easy access to precise and honest information for the customers. The credibility explains to what extent the message of an organisation can be believable and reliable. Security is the trust level of the service and the proper access of the service to the customers (Ramaswamy, 1996). Knowledge about customers includes the personal approach and a well-managed response to the customers' needs and wishes. The tangibility depends on the reliable information base which is visible for the customers regarding the appearance of the staffs, the decoration and the cleanliness of the premises or office buildings and other facilities.

There is a small version of the SERVQUAL model, and it is the RATER model. This smaller version works with the five dimensions - Reliability, Responsiveness, Assurance, Empathy and the Tangibility.

2.4   SERVQUAL Gaps:

The SERVQUAL model works with the gaps that are described below:

2.4.1   The Communications Gap:

The internal communication of the organisations and the communication between the customer and the service-providers both is very much important to know, understand an identify the gaps between the quality service expected and experienced. As the first step, recognising the expectancy pattern will be great, and then the SERVQUAL model analyses the differences which can occur between the customer's needs and offered services.

The external communication formed by the organisation to inform the customers of all the offer and other inquiries can create a misunderstanding about the service quality. Sometimes, the offered service may not match the capacity of the organisation to provide (Manuel, Tricia &Su 2012). All these issues can create a significant loss of hope for the customers.

2.4.2   The Knowledge Gap:

The knowledge about the expectation of the customer is the central point, and when it is lacking, the customers cannot go in the right direction to get expected service. Service providers also fail to provide correct service as customers want even when the organisation is making a great effort.

2.4.3   The Standard Gap

When the format and system of assisting the customers of an organisation already formed on their idea, and the plan does not match the expectation of the customer, the

service quality will fail (Salih, Salime, Ceyhun&Doğan 2012). It will make a significant risk for the organisation which would be explained in the wrong pattern for the quality policy and the corresponding rules.

2.4.4 The Delivery Gap

When the offered service provided in the wrong model or late, a gap can be identified. The incorrect implementation of the service and the incorrect terms of delivering the service can be the leading cause of making a massive difference in customers' expectations.

2.4.5 The Satisfaction Gap:

The most significant gap will be formed when a dissatisfaction will occur for the difference between the expected service and the experienced service. When customers cannot be satisfied with the service, then all efforts will go in vain.

2.5 Banks of Bangladesh:

After the independence in 1971, the banking industry of Bangladesh had only six nationalised commercial banks, three state-owned banks and nine foreign banks. After 1980, the banking industry of Bangladesh had been expanded significantly with the addition of private banks. Depending on the original structure of the banking industry of Bangladesh, the banks are of two major types- scheduled and the non-scheduled banks. The licensed banks under the Bank Company Act 1991 are the planned banks and the banks formed for a specific reason and functionality are non-scheduled banks. These non-scheduled banks cannot work all the functions that banks planned can but only particular objectives.

2.5.1 Schedule Banks

In Bangladesh, there are 58 established schedule banks and these banks are entirely controlled by the Bangladesh Bank. The permission and order to manage all the scheduled banks for the Bangladesh Bank were made under the Bangladesh Bank Order, 1972 and the Bank Company Act, 1991. Scheduled banks are of several kinds, and their operating systems are also entirely different.

1) SOCBs (State-Owned Commercial Banks): The Government of Bangladesh wholly controls 6 SOCBs

2) SDBs (Specialized Banks): 3 SDBs are working for some specific function like agricultural or industrial development purpose these banks are also controlled entirely by the Government of Bangladesh.

3) PCBs (Private Commercial Banks): 40 PCBs are owned by private entities which are also controlled by the Government of Bangladesh. There are two types of PCBs: the conventional PCBs and the Islamic Shariah-based PCBs.

a) The conventional PCBs: 32 PCBs are included in this category. These banks perform traditional fashion like interest-based operations.

b) The Islamic Shariah-based PCBs: 8 PCBs are included in this category. The banking functions and rules are structured by the principles of Islamic Shariah which involves the profit-loss sharing mode.

4) FCBs (Foreign Commercial Banks): 9 FCBs are operating in Bangladesh as the branches of the abroad-incorporate bank. These are also included in the scheduled banks.

2.5.2   Non-scheduled banks

There are only six non-scheduled banks in Bangladesh, and they are:

- Ansar VDP Unnayan Bank,

- Grameen Bank,

- Karmashangosthan Bank,

- PalliSanchay Bank

- Jubilee Bank,

- ProbashiKollyan Bank

There are 34 FIs (non-bank Financial Institutions) in Bangladesh. The Bangladesh Bank regulates these types of financial institutions and follows the rules of the Financial Institution Act, 1993. Among all the FIs, 2 FIs is entirely controlled by the Government, one bank works as the subsidiary of a SOCB, the joint venture initiative initiated 15 FIs, and 15 were started by private efforts (Bahia, &Nantel, 2000). The primary sources of the funds of these FIs are the team deposits, Credit Facility from banks, Bon and Securitization, and the Call Money. The main difference between banks and the non-bank organisations are:

- FIs cannot issue cheques, the pay-orders or demand drafts.

- FIs cannot perform foreign exchange financing works,

- FIs cannot receive the demand deposits.

• FIs can conduct various types of business operations with diversified financing models like bridge financing, syndicated financing, lease financing, private placement of equity, securitisation instruments, etc.

2.5.3 Consequences of the Banking Industry:

There has been seen terrible effects in the case of the licensing of new banks. Those banks are performing the worst which had got the licensing permissions on the political considerations. These banks had also been accused of the money laundering. Besides, there are nine new banks which have performed bad and failed to fulfil the conditions given by the Bangladesh Bank. The Bangladesh Bank now faces the consequence of the failure of these banks.

3 Methodology:

The SERVQUAL Model is the SERVICE QUALITY MODEL. The American marketing expert Valarie Zeithaml, Leonard Berry, and Parasuraman, in 1988, developed and implemented the SERVQUAL method. This method is used to identify and measure the service quality for the customers. At the primary stage, the quality measuring system only used for the product quality measurement. Over time, the need for this method for identifying and finding improve quality service ways in the related field is increasing (Vanumamalai, Bose & Kannan 2012). The improved service can ensure a competitive edge. With the increase of the importance of service quality, the need for this SERVQUAL method has been increased, especially in the eighties. At the previous time, it was an abstract work because the service quality cannot be quantifiable (Ghobadian, Speller, Jones, 1994).

The SERVQUAL model is a qualitative analysis of the service quality, in general. When the aim of the survey depends on the financial transactions between the service provider and the buyer, the study is conducted through the environmental factors and the general factors.

The sample for this research has been made of 300 customers of different types of banks in different areas of Bangladesh. Three parts structure the questionnaire from which data collected. The first part has consisted of the banking behaviour and the use of banking channels by the participants. The second part has comprised of questions about the dimensions of service quality of banks. The third part was involved in the social-demographic details of the participants. Following the pattern of the questionnaire which

was used by the Parasuraman and Zeithaml (1985), this study structured the survey with the 5 points scale that is raged from the strongly disagree (1) to the strongly agree (5). The socio-demographic profiles and the background details of the participants collected for correlating that information with the factors of the service quality. The questionnaire structured in the Bengali language for the better understanding of the participants of the interviews. A short training conducted on the participants and the data collectors for the knowledge the questions and the purpose of the study.

3.1 Source of the Data

To test the hypothesis which stated that the service quality of the banks in Bangladesh is not up to the expected level according to the customers' perception, data was collected from the private, government-owned, and foreign banks located and operating in Bangladesh. By the Annual report of the banks of Bangladesh, the government-owned banks are found to perform the most of financial activities in the banking industry in Bangladesh. Except for the specialised banks, 55 banks are operating in Bangladesh in which 40 banks are private, six are public, and 9 are foreign banks. The highest share of the aggregated activities of the banks in Bangladesh including deposits and the loans or advances is still in the hold of the government-owned banks. It is around 49.56% of total activities which is operated by the Government banks. While the private sector banks only hold 42.29% and the foreign banks hold only 8.15% of overall banking activities. The selected banks for this study hold 7338% of the aggregated business of banks in Bangladesh. The selected banks are Sonali, Islami, Pubali, Agrani, Janata, Rupali, IFIC, Dutch Bangla Bank, National, Uttara, AB, and Standard Chartered.

3.2   Design of the sample

This study is, based on the questionnaire survey of the banks' customers in Bangladesh. A segmentation of all respondents was built upon the basis of the nature of the services provided by the selected banks. Service nature as a like deposit, lending money and other financial activities. The government statistics said that there are 5000 to 6000 immigrant clients of Norway having their financial services from different types of banks all over Bangladesh. The clients for the samples of this study were selected based on the suggestion made by Yamane (1967). For the calculation of the sample size, the assumptions were-

a.   The population size is more significant than 160.00 clients.

b.   The Degree of the variability assumed as 50%.

c.   The precision level is 5%.

Here, about 50% shows the greater variability level which indicates the maximum variability in the population. This was used to determine the more conservative side of the sample size which means that the size of the sample can be more significant than when the actual variability of the population used. It has also been identified that the clients selected for this research study are heterogeneous regarding their transactions and accounts details with the selected banks.

3.3   Selection of the Sample

The sample clients or participants were chosen from the branches of the selected banks located all over Bangladesh. The sample clients from the Bengali immigrants living in Norway who make transactions on the banks selected from the offices located in 5 Bank

area clusters including Dhaka city, Sylhet, Rajshahi, Khulna city, and Chittagong city. The sample clients include the clients of the corporate branches and other branches. About 300 clients were approached, and other 160 clients were showed up indicating a response rate of about 59%.

In selecting the sample clients, it was found that the bank customers of the selected locations are more sensitive in getting their services in comparison with the clients of the other areas. It is because they are more educated than the people in other areas. It has been proved by the research done by Ruyter (1997). The clients for the study were selected randomly at the spot during interviewing. The respondents' number was determined based on the volume of the financial activities performed by banks like deposits and loans or advances. This volume of the events of the banks was used as the basis to determine the sample number from each selected bank.

3.4   Data Collection and the Design of the Questionnaire

For the assessment of the quality of the service of the selected banks, the questionnaire which was used by Parasuraman and Zeithaml (1985), was used sharply. The 7 points scale of this questionnaire pattern used which is ranged from 1 meaning strongly disagrees to 7 sense strongly agree. The background details of all respondents were included with the questionnaire to determine the correlation with the factors of the service quality. The survey was set in two languages- English and Bengali so that participants of the interviews can conduct the interviews and answers all the questions at ease. MBA students of the University of Dhaka helped to collect data. A short training was held to the interviewers before they go for collecting data.

3.5   Data Analysis and Empirical findings:

In this study, around 300 respondents use Bangladeshi foreign banks, private commercial banks, and government banks. The comparison of service quality of these banks has been identified in this company.

After receiving all the data, a comprehensive screening procedure conducted. Incomplete and biased data were sorted out and completely deleted from the data sector of the study to minimise the error — both the descriptive and interferential statistics used in the data analysis process. The aim of using the descriptive statistics was to depict the specific situation of the financial position of every bank and other aspects of relating to the service quality. For the test of the hypothesis which was that the service quality of the banks in Bangladesh, it does not meet the expected level, the analysis of various factors was performed. To do this, the Principal Components Analysis method which allows for the extraction of multiple elements regarding the subject variables from the data set as used in the analysis as it seeks the linear combination of variables like the maximum variance can be extracted from the variables. For the test of the hypothesis of this study, the correlation between the factors of the service quality and age, profession, education, length of experience in the banking job, and the types of the services achieved were identified to understand and show the relationships. To identify and determine the relationship between customer expectation and perceived function of the bank, multiple regression analysis conducted (Ruyter, and Bloemer, 1995). The overall quality is defined here as the total quality of the banks in Bangladesh including the relative position of the bank in market service quality, growth rate, liquidity position etc.

$$\chi^2(199) = 351.776.756, p = 0.0000, CFI = 0.94, TLI = 0.93, RMSEA = 0.058$$

Figure I: Confirmatory Factor Analysis model of Expectation

Table A: Expectation estimates of factor loading

Factor		Item	Loading	S.E.	Est./S.E.	Two-Tailed P-Value
Tangibility	BY	IT1	0.713	0.048	14.886	0
	BY	IT2	0.663	0.05	13.208	0
	BY	IT3	0.65	0.052	12.553	0
	BY	IT4	0.481	0.064	7.53	0
Reliability	BY	IT5	0.763	0.039	19.346	0
	BY	IT6	0.74	0.041	18.164	0
	BY	IT7	0.309	0.061	5.102	0
	BY	IT8	0.853	0.029	29.102	0
	BY	IT9	0.839	0.032	26.137	0
Responsiveness	BY	IT10	0.512	0.062	8.322	0
	BY	IT11	0.66	0.049	13.496	0
	BY	IT12	0.913	0.043	21.123	0
	BY	IT13	0.58	0.06	9.706	0
Assurance	BY	IT14	0.66	0.048	13.758	0
	BY	IT15	0.73	0.047	15.404	0
	BY	IT16	0.727	0.046	15.917	0
	BY	IT17	0.869	0.03	28.677	0
Empathy	BY	IT18	0.793	0.035	22.638	0
	BY	IT19	0.631	0.048	13.11	0
	BY	IT20	0.762	0.039	19.644	0
	BY	IT21	0.752	0.049	15.4	0
	BY	IT22	0.493	0.063	7.851	0

Table A shows the Expectation estimates of factor loading. It was further revealed that all the indicators loaded significantly on their respective critical factors of expectation.
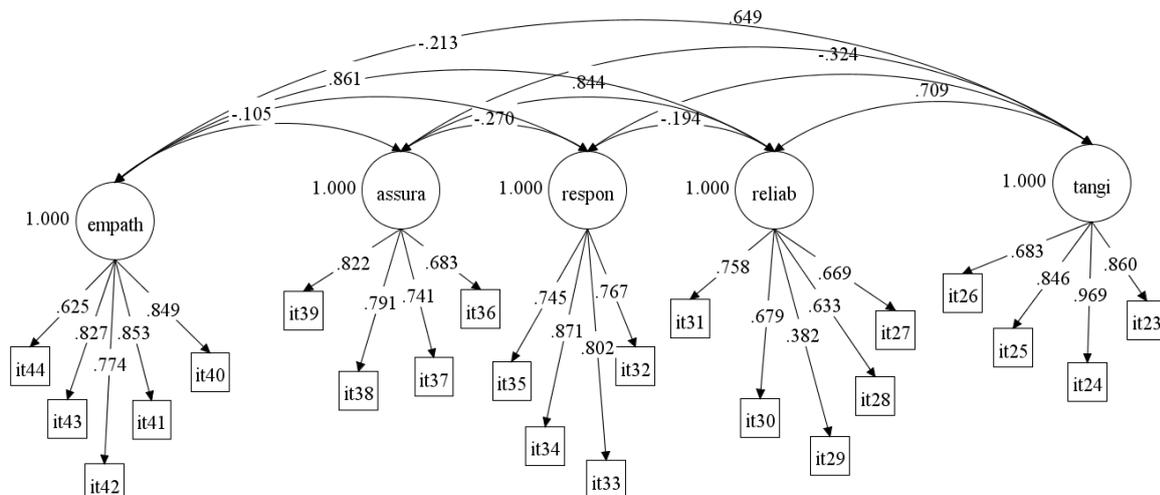
$$\chi^2(199) = 333.748, p = 0.0000, CFI = 0.95, TLI = 0.94, RMSEA = 0.075$$

Figure II: Confirmatory Factor Analysis model of Perception

Table B: Perception estimates of factor loading

Factor		Item	Estimate	S.E.	Est./S.E.	Two-Tailed P-Value
Tangibility	BY	IT23	0.86	0.026	33.558	0
		IT24	0.969	0.016	61.073	0
		IT25	0.846	0.033	25.695	0
		IT26	0.683	0.044	15.603	0
Reliability	BY	IT27	0.669	0.054	12.484	0
		IT28	0.633	0.061	10.455	0
		IT29	0.382	0.076	5.016	0
		IT30	0.679	0.046	14.648	0
		IT31	0.758	0.052	14.693	0
Responsiveness	BY	IT32	0.767	0.043	17.947	0
		IT33	0.802	0.04	20.054	0
		IT34	0.871	0.03	28.729	0
		IT35	0.745	0.042	17.808	0
Assurance	BY	IT36	0.683	0.051	13.468	0
		IT37	0.741	0.044	17	0
		IT38	0.791	0.038	20.956	0
		IT39	0.822	0.04	20.484	0
Empathy	BY	IT40	0.849	0.026	32.92	0
		IT41	0.853	0.029	29.163	0
		IT42	0.774	0.039	19.92	0
		IT43	0.827	0.034	24.471	0
		IT44	0.625	0.05	12.395	0

Table B shows the Perception estimates of factor loading. It was further revealed that all the indicators loaded significantly on their respective critical factors of perception.

Table C: Comparison of expectation, Perception and gap score

D	Variable No	Attributes	Expectations					Perception					GAP SCORES				
			AGB	ICB	FCB	PB	NSB	AGB	ICB	FCB	PB	NSB	AGB	ICB	FCB	PB	NSB
	1		5.53	6.35	5.19	6.20	6.00	4.82	5.19	5.63	5.80	2.75	-0.71	-1.16	0.44	-0.40	-3.25
Tangibility	2		5.53	5.65	5.31	5.90	4.75	5.03	5.27	5.75	5.90	2.75	-0.50	-0.38	0.44	0.00	-2.00
	3		5.94	6.15	5.25	6.02	5.25	4.97	5.81	5.63	6.15	4.25	-0.97	-0.34	0.38	0.13	-1.00
	4		5.59	5.58	5.25	5.88	5.50	4.65	5.69	5.50	5.68	4.00	-0.94	0.11	0.25	-0.20	-1.50
Reliability	5		5.85	6.08	6.06	6.02	4.25	5.50	5.85	5.31	5.59	4.00	-0.35	-0.23	-0.75	-0.43	-0.25
	6		5.68	5.81	6.00	6.20	3.50	5.00	4.92	5.50	5.44	6.25	-0.68	-0.89	-0.50	-0.76	2.75
	7		4.59	5.31	5.94	5.49	2.75	4.26	5.38	5.88	5.44	6.75	-0.33	0.07	-0.06	-0.05	4.00
	8		6.00	6.35	6.00	6.24	4.50	5.24	5.73	5.50	5.37	5.00	-0.76	-0.62	-0.50	-0.87	0.50
	9		5.97	6.08	6.19	6.49	4.25	5.53	5.73	5.69	6.02	5.75	-0.44	-0.35	-0.50	-0.47	1.50
Responsiveness	10		4.21	3.85	4.50	4.41	3.50	4.26	4.46	4.13	3.63	5.00	0.05	0.61	-0.37	-0.78	1.50
	11		4.56	3.65	3.75	3.51	3.75	4.15	4.12	3.75	3.85	5.25	-0.41	0.47	0.00	0.34	1.50
	12		3.21	3.00	3.38	2.76	5.00	3.68	3.12	4.06	3.68	4.25	0.47	0.12	0.68	0.92	-0.75
	13		3.68	3.77	4.25	3.93	4.75	3.88	3.23	4.19	4.15	3.25	0.20	-0.54	-0.06	0.22	-1.50
Assurance	14		5.41	5.85	5.44	5.73	4.75	5.26	5.46	5.19	5.59	4.00	-0.15	-0.39	-0.25	-0.14	-0.75
	15		5.50	5.46	5.81	5.93	5.00	5.50	5.35	5.06	5.95	5.25	0.00	-0.11	-0.75	0.02	0.25
	16		5.85	6.08	6.25	6.27	5.25	5.18	5.77	5.50	5.51	5.25	-0.67	-0.31	-0.75	-0.76	0.00
	17		5.62	6.08	5.94	5.88	5.75	4.88	5.58	5.13	5.34	3.25	-0.74	-0.50	-0.81	-0.54	-2.50
Empathy	18		3.88	3.46	4.44	4.05	5.00	4.74	4.08	4.50	4.22	3.00	0.86	0.62	0.06	0.17	-2.00
	19		3.97	3.42	4.38	4.24	5.00	4.82	4.19	4.38	4.07	3.00	0.85	0.77	0.00	-0.17	-2.00
	20		3.85	3.65	4.06	4.10	5.00	4.09	4.69	4.56	3.85	4.50	0.24	1.04	0.50	-0.25	-0.50
	21		4.15	3.54	4.13	4.29	4.25	4.35	4.35	4.00	4.34	4.75	0.20	0.81	-0.13	0.05	0.50
	22		4.00	3.81	3.94	4.02	3.50	4.29	4.27	4.06	4.20	5.25	0.29	0.46	0.12	0.18	1.75

D= Dimensions; AGB= All Government Owned Commercial Bank; ICB = Islamic Commercial Bank; FCB = Foreign Commercial Bank; PB = Private Bank; NSB = Non-Scheduled bank

Table C shows a comparison of expectation, Perception and gap score of the service quality delivery for the five banks. It was shown that there had been mixtures of both good and poor service delivery to customers among the five banks.

The service quality in all Government Owned Commercial Banks (AGB) indicated that there were good service delivery in term of Staff telling customers precisely when services will be performed, staff willingness to help, prompt response from staff, individual attention given by faculty, convenient operating hours, team giving customers best interest at heart, personal attention given and understand the specific needs of customers while poor service delivery in term of modern looking-equipment, appealing physical facilities, neat appearance of staff, materials associated with the service are visually appealing, team keeping promise, sincere interest in solving customers' problems, team performing service right the first time, provide services at the time they promise to do so and insists on error-free records were recorded.

The service quality in Islamic Commercial Banks (ICB) indicated that there was good service delivery in term of materials associated with the service are visually appealing, staff performing service right the first time, Staff telling customers precisely when functions will be conducted, prompt service.

Staff willingness to help, individual attention given by staff, convenient operating hours, team giving customers best interest at heart, team giving customers best interest at heart, personal attention given and understand the specific needs of customers while poor service delivery in term of modern looking-equipment, appealing physical facilities, neat appearance of staff, staff keeping promise, sincere interest in solving customers' problems, provide services at the time they promise to do so, insists on error-free records, prompt response from staff, behaviour of staff instils confidence in customers,

customers feel safe in their transactions, friendliness and courtesy of faculty and staff have the knowledge to answer questions were observed.

The service quality in Foreign Commercial Banks (FCB) indicated that there was good service delivery in term of modern looking-equipment, appealing physical facilities, neat appearance of staff, materials associated with the service are visually appealing, prompt service, staff willingness to help, individual attention given by faculty, convenient operating hours, staff giving customers best interest at heart and understand the specific needs of customers while poor service delivery in term of team keeping promise, Sincere interest in solving customers' problems, team performing service right the first time, provide services at the time they promise to do so, insists on error-free records, staff telling customers exactly when functions will be performed, Prompt response from team, Behaviour of staff instils confidence in customers, customers feel safe in their transactions, friendliness and courtesy of faculty, staff having the knowledge to answer questions and personal attention given was observed.

The service quality in Private Banks (PB) indicated that there was good service delivery in term of appealing physical facilities, neat appearance of staff, prompt service, staff willingness to help, immediate response from the team, customers feel safe in their transactions, individual attention given by faculty, personal care given and understand the specific needs of customers while poor service delivery in term of modern looking-equipment, materials associated with the service are visually appealing, staff keeping promise, sincere interest in solving customers' problems, team performing service right the first time, provide services at the time they promise to do so, Insists on error-free records, Insists on error-free documents, staff telling customers exactly when functions will be performed, behaviour of staff instils confidence in customers, friendliness and

courtesy of team, staff having the knowledge to answer questions, convenient operating hours and team giving customers best interest at heart were observed.

Finally, the service quality Non-Scheduled Banks (NSB) indicated that there was good service delivery in term of sincere interest in solving customers' problems, staff performing service right the first time, provide services at the time they promise to do so, Insists on error-free records, staff telling customers exactly when functions will be performed, prompt service, customers feel safe in their transactions, friendliness and courtesy of staff, personal attention given and understand the specific needs of customers while poor service delivery in term of modern looking-equipment, appealing physical facilities, neat appearance of personnel, materials associated with the service are visually appealing, team keeping promise, staff willingness to help, prompt response from team, behaviour of staff instils confidence in customers, staff having the knowledge to answer questions, individual attention is given by faculty, convenient operating hours and staff giving customers the best interest at heart were observed.

Table D: Sample Characteristics

Demographic	Categories	Frequency (%)				
		AGB	ICB	FCB	PB	NSB
Gender	Male	58.8	73.1	43.8	65	50
	Female	41.2	26.9	56.2	35	50
Age	16-30 yrs	64.7	61.5	31.3	47.5	-
	31-45 yrs	14.7	15.4	50	35	25
	46-55 yrs	14.7	11.5	12.5	12.5	50
	56+ yrs	5.9	11.5	6.3	5	25
Yearly Income	0-1000000BDT or Equivalent	61.8	61.5	43.8	67.5	50
	1000001-2000000 BDT or Equivalent	20.6	26.9	25	12.5	25
	2000001-3000000 BDT or Equivalent	11.8	11.5	25	10	25
	3000001-5 million or more	5.9	-	6.3	10	-
Occupation	Service Holder	17.6	30.8	56.3	50	25
	Business	20.6	11.5	12.5	10	25

		AGB	ICB	FCB	PB	NSB
	Student	58.8	46.2	12.5	25	25
	Freelancer	2.9	11.5	18.8	15	25
Education Level	Not Educated	2.9	3.8	-	2.5	25
	Secondary	5.9	3.8	-	2.5	25
	HigherSecondary	-	11.5	12.5	2.5	-
	Bachelor Degree	58.8	53.8	18.8	40	50
	Masters or Above	32.4	26.9	68.8	52.5	-

Note: AGB= All Government Owned Commercial Bank, ICB = Islamic Commercial Bank, FCB = Foreign Commercial Bank, PB = Private Bank, NSB = Non-Scheduled bank

In the day-to-day transactions of the banks, out of a total of 120 respondents in this study, 34, 26 and 40 are users of All Government Owned Commercial Bank, Islamic Commercial Bank and Private Bank respectively. The Foreign Commercial Bank and Non-Scheduled bank were represented with 16 and four respectively.

The percentages of male and female customers are equally distributed in Non-Scheduled Banks while varied in other banks. In All Government Owned Commercial Bank, the ratio (in proportion) of male to female customers was 58.8 to 41.2 while it was 73.1 to 26.9 for Islamic Commercial Bank. In the same vein, the private Bank also recorded 65% male customers and 35% for female customers. However, it was found that Foreign Commercial Bank filed more female customers than male customers. The result showed that female customers registered were 65 while male customers had just 35%.

 The age distribution of the customers for the five banks showed that most of the customers belong to the age group of 16 to 55. However, for the Non-Scheduled bank, the customers belong to the age group of 31 years and above.

Similarly, more than 50 per cent of the customers of all Government Owned Commercial Bank, Islamic Commercial Bank and Private bank belong to the income range of not

more than 1million BDT or Equivalent while Foreign Commercial Bank accounted for about 44 per cent. Only few that is not more than 10 per cent of customers of all Government Owned Commercial Bank, Foreign Commercial and the Private bank had yearly income range of 3 to 5million BDT or more.

The occupation of the customers of the sampled banks indicated that students dominated all Government Owned Commercial Bank (about 59 per cent) and Islamic Commercial Bank (46 per cent) while service holders dominated Foreign Commercial Bank and Private bank with well over 50 per cent. However, it was also found that occupations of Non-Scheduled bank's customers were equally distributed (service holder, Business, Student and Freelancer).

More than 50 per cent of the customers of all the banks that are all Government Owned Commercial Bank, Islamic Commercial Bank, Foreign Commercial, Private bank and the Non-Scheduled bank had bachelor's degree or above. However, 25 per cent (one-quarter) of the customers of the Non-Scheduled bank were not educated as indicated in the study.

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Table E: Differences between overall perception and expectation: paired sample t-test

Type of bank	Overall expectation (E)	Overall perception (P)	Overall SERVQUAL gap (P-E)	t-value (sig-two-tailed)
ALL GOVERNMENT OWNED COMMERCIAL BANK	4.93	4.73	-0.2	-1.957 (0.059)
ISLAMIC COMMERCIAL BANK	4.95	4.92	-0.03	-0.466 (0.645)
FOREIGN COMMERCIAL BANK	5.07	4.95	-0.12	-0.823 (0.424)
PRIVATE BANK	5.16	4.95	-0.22	-2.009 (0.051)
NONSCHEDULED BANK	4.6	4.43	-0.17	-0.732 (0.517)

Table E shows the difference between overall perception and expectation of service quality along with the SERVQUAL gap among the five banks. A negative value

indicates a shortfall in service quality. The pair sample t-test carried out further shows that there is no significant difference in the service quality of overall perception and expectation on service quality along with SERVQUAL gap among the five banks (All Government Commercial banks, Islamic Commercial Bank, Foreign Commercial Bank, Private Bank and Non-Scheduled Bank. The SERVQUAL gap is calculated by subtracting the mean score of expectation from perception.

Table F: Differences between overall perception and expectation of service quality among the five banks: Analysis of variance (ANOVA)

		Mean	SD	ANOVA	Sum ofSquares	df	MeanSquare	F	Sig.
Overall Expectation	ALL GOVERNMENT OWNED COMMERCIAL BANK	4.93	0.907	Between Groups	1.922	4	0.48	1.047	0.386
	ISLAMIC COMMERCIAL BANK	4.95	0.461	Within Groups	53.24	116	0.459		
	FOREIGN COMMERCIAL BANK	5.07	0.581	Total	55.162	120			
	PRIVATE BANK	5.16	0.624						
	NONSCHEDULED BANK	4.60	0.205						
Overall Perception	ALL GOVERNMENT OWNED COMMERCIAL BANK	4.73	0.877	Between Groups	1.807	4	0.452	0.886	0.475
	ISLAMIC COMMERCIAL BANK	4.92	0.506	Within Groups	58.637	115	0.51		
	FOREIGN COMMERCIAL BANK	4.95	0.813	Total	60.444	119			
	PRIVATE BANK	4.95	0.649						
	NONSCHEDULED BANK	4.43	0.401						

Table F shows analysis of variance (ANOVA) and the differences between overall perception and expectation on service quality among the five banks (All Government Commercial banks, Islamic Commercial Bank, Foreign Commercial Bank, Private Bank and Non-Scheduled Bank). The result indicated that there is no significant difference among the banks in both overall perception and expectation of service quality delivery.

Table G: Differences between overall perception and expectation based on the dimensions of SERVQUAL: paired sample t-test

Type of Bank		Expectation Perception	SERQUAL gap	t-value	p-value (2-tailed)
ALL GOVERNMENT OWNED COMMERCIAL BANK	Tangibility	5.65	-0.7795	3.33	0.002
	Tangibility	4.87			
	Reliabilityexpectation	5.62	-0.5117	2.462	0.019
	Reliabilityperception	5.11			
	ResponsivenessExpectation	3.91	0.0808	-0.308	0.76
	Responsivenessperception	3.99			
	AssuranceExpectation	5.60	-0.3897	2.307	0.027
	AssurancePerception	5.21			
	EmpathyExpectation	3.97	0.4882	-1.767	0.086
	EmpathyPerception	4.46			
ISLAMIC COMMERCIAL BANK	Tangiblesexpectation	5.93	-0.4423	2.389	0.025
	Tangiblesperception	5.49			
	Reliabilityexpectation	5.92	-0.4	1.958	0.061
	Reliabilityperception	5.52			
	ResponsivenessExpectation	3.57	0.1635	-0.862	0.397
	Responsivenessperception	3.73			
	AssuranceExpectation	5.87	-0.3269	2.136	0.043
	AssurancePerception	5.54			
	EmpathyExpectation	3.58	0.7385	-3.682	0.001
	EmpathyPerception	4.32			
FOREIGN COMMERCIAL BANK	Tangiblesexpectation	5.25	0.375	-1.171	0.26
	Tangiblesperception	5.63			
	Reliabilityexpectation	6.04	-0.4625	1.157	0.266
	Reliabilityperception	5.58			
	ResponsivenessExpectation	3.97	0.0625	-0.16	0.875

	Responsivenessperception	4.03			
	AssuranceExpectation	5.86	-0.6406	2.976	0.009
	AssurancePerception	5.22			
	EmpathyExpectation	4.19	0.1125	-0.263	0.796
	EmpathyPerception	4.30			
PRIVATE BANK	Tangiblesexpectation	6.00	-0.1159	0.955	0.345
	Tangiblesperception	5.88			
	Reliabilityexpectation	6.09	-0.5171	3.12	0.003
	Reliabilityperception	5.57			
	ResponsivenessExpectation	3.65	0.1769	-0.839	0.406
	Responsivenessperception	3.83			
	AssuranceExpectation	5.95	-0.3536	2.132	0.039
	AssurancePerception	5.60			
	EmpathyExpectation	4.07	0.02	-0.089	0.93
	EmpathyPerception	4.09			
NONSCHEDULED BANK	Tangiblesexpectation	5.38	-1.9375	4.554	0.02
	Tangiblesperception	3.44			
	Reliabilityexpectation	3.85	1.7	-7.141	0.006
	Reliabilityperception	5.55			
	ResponsivenessExpectation	4.25	0.1875	-0.454	0.681
	Responsivenessperception	4.44			
	AssuranceExpectation	5.19	-0.75	3.286	0.046
	AssurancePerception	4.44			
	EmpathyExpectation	4.55	-0.45	1.192	0.319
	EmpathyPerception	4.10			

The table G shows that differences between overall perception and expectation based on the dimensions of SERVQUAL in a paired sample t-test. It was revealed that the difference between knowledge and hope of each factor is found to be statistically significant for all

Government Commercial Banks except Responsiveness and Empathy factors. In all Government Commercial Banks, SERVQUAL gap varies from -0.7795 to 0.4882. The result of Islamic Commercial Banks further shows that the difference between perception and expectation of each factor is found to be statistically significant for all except for Reliability and Responsiveness. In all Islamic Commercial Banks, SERVQUAL gap varies from -0.4423 to 0.7385.

In the same vein, the result for Foreign Commercial Banks shown that the difference between perception and expectation on each factor is found to be insignificant for all except for Assurance factor. For Foreign Commercial Banks, SERVQUAL gap varies from -0.6406 to 0.1125. The table further revealed the result for Private Banks as it was shown that the difference between perception and expectation on each factor is found to be statistically significant for all except for Reliability and Assurance factors. For Private Banks, SERVQUAL gap varies from -0.5171 to 0.1769. The result for Non-Scheduled Banks also revealed that the difference between perception and expectation on each factor is found to be statistically significant for all except for Responsiveness and Empathy factors. In the Non-Scheduled Banks, SERVQUAL gap varies from -1.9375 to 1.70.

Table H: Differences among banks based on dimensions of SERVQUAL for overall perception and expectation: Analysis of variance (ANOVA)

		Mean	SD		ANOVA Sum ofSquares	Df	MeanSquare	F	Sig.
Tangibility (Expectation)	ALL GOVERNMENT OWNED COMMERCIAL BANK	5.65	1.041	Between Groups	8.32	4	2.08	2.749	0.032

		Mean	SD		Sum of Squares	df	Mean Square	F	Sig.
	ISLAMIC COMMERCIAL BANK	5.93	0.650	Within Groups	87.772	116	0.757		
	FOREIGN COMMERCIAL BANK	5.25	1.304	Total	96.092	120			
	PRIVATE BANK	6.00	0.620						
	NONSCHEDULED BANK	5.38	0.433						
Reliability (Expectation)	ALL GOVERNMENT OWNED COMMERCIAL BANK	5.62	1.054	Between Groups	20.843	4	5.211	6.025	0.000
	ISLAMIC COMMERCIAL BANK	5.92	0.999	Within Groups	100.327	116	0.865		
	FOREIGN COMMERCIAL BANK	6.04	0.961	Total	121.17	120			
	PRIVATE BANK	6.09	0.782						
	NONSCHEDULED BANK	3.85	0.342						
Responsiveness (Expectation)	ALL GOVERNMENT OWNED COMMERCIAL BANK	3.91	1.473	Between Groups	3.872	4	0.968	0.463	0.763
	ISLAMIC COMMERCIAL BANK	3.57	1.083	Within Groups	242.649	116	2.092		
	FOREIGN COMMERCIAL BANK	3.97	1.717	Total	246.521	120			
	PRIVATE BANK	3.65	1.552						
	NONSCHEDULED BANK	4.25	0.612						
Assurance (Expectation)	ALL GOVERNMENT OWNED COMMERCIAL BANK	5.60	1.258	Between Groups	4.024	4	1.006	0.906	0.463
	ISLAMIC COMMERCIAL BANK	5.87	0.840	Within Groups	128.851	116	1.111		
	FOREIGN COMMERCIAL BANK	5.86	1.158	Total	132.875	120			
	PRIVATE BANK	5.95	0.949						
	NONSCHEDULED BANK	5.19	0.966						
Empathy(Expectation)	ALL GOVERNMENT OWNED COMMERCIAL BANK	3.97	1.468	BetweenGroups	7.268	4	1.817	0.848	0.498
	ISLAMIC COMMERCIAL BANK	3.58	1.235	Within Groups	248.684	116	2.144		
	FOREIGN COMMERCIAL BANK	4.19	1.377	Total	255.952	120			
	PRIVATE BANK	4.14	1.656						
	NONSCHEDULED BANK	4.55	0.661						
Tangibility (Perception)	ALL GOVERNMENT OWNED COMMERCIAL BANK	4.87	1.654	Between Groups	35.674	4	8.918	5.983	0.000

		Mean	SD		Sum of Squares	df	Mean Square	F	Sig.
	ISLAMIC COMMERCIAL BANK	5.49	1.188	Within Groups	172.899	116	1.491		
	FOREIGN COMMERCIAL BANK	5.63	1.080	Total	208.572	120			
	PRIVATE BANK	5.88	0.803						
	NONSCHEDULED BANK	3.44	1.161						
Reliability (Perception)	ALL GOVERNMENT OWNED COMMERCIAL BANK	5.11	1.185	Between Groups	5.003	4	1.251	1.3	0.274
	ISLAMIC COMMERCIAL BANK	5.52	0.753	Within Groups	111.61	116	0.962		
	FOREIGN COMMERCIAL BANK	5.58	1.112	Total	116.613	120			
	PRIVATE BANK	5.57	0.893						
	NONSCHEDULED BANK	5.55	0.473						
Responsiveness (Perception)	ALL GOVERNMENT OWNED COMMERCIAL BANK	3.99	1.534	Between Groups	2.673	4	0.668	0.289	0.884
	ISLAMIC COMMERCIAL BANK	3.73	1.136	Within Groups	267.887	116	2.309		
	FOREIGN COMMERCIAL BANK	4.03	1.483	Total	270.56	120			
	PRIVATE BANK	3.83	1.765						
	NONSCHEDULED BANK	4.44	0.375						
Assurance (Perception)	ALL GOVERNMENT OWNED COMMERCIAL BANK	5.21	1.338	Between Groups	7.589	4	1.897	1.549	0.193
	ISLAMIC COMMERCIAL BANK	5.54	0.905	Within Groups	142.036	116	1.224		
	FOREIGN COMMERCIAL BANK	5.22	1.338	Total	149.625	120			
	PRIVATE BANK	5.60	0.903						
	NONSCHEDULED BANK	4.44	1.008						
Empathy (Perception)	ALL GOVERNMENT OWNED COMMERCIAL BANK	4.46	1.440	Between Groups	2.691	4	0.673	0.338	0.852
	ISLAMIC COMMERCIAL BANK	4.32	1.081	Within Groups	229.052	115	1.992		
	FOREIGN COMMERCIAL BANK	4.30	1.439	Total	231.744	119			
	PRIVATE BANK	4.09	1.595						
	NONSCHEDULED BANK	4.10	0.622						

Table H shows differences among banks based on dimensions of service quality for overall perception and expectation. The result presented in the Analysis of variance (ANOVA) indicated that there were significant differences among the banks based on dimensions (tangibility and reliability) for overall expectation. In the same vein, on the overall perception, there are no significant differences among the bank based on dimensions except (tangibility) for whole hope.

Table I: Differences in service quality gap of critical factors among banks: Analysis of variance (ANOVA)

Dimension	Type	Service quality gap	SD		Sum ofSquares	df	MeanSquare	F	Sig.
	ALL GOVERNMENT OWNED			Between				5.85	0.00
Tangibles	COMMERCIAL BANK	-0.78	1.365	Groups	27.191	4	6.798	4	0
	ISLAMIC COMMERCIAL BANK	-0.44	0.944	Within Groups	134.693	116	1.161		
	FOREIGN COMMERCIAL BANK	0.38	1.281	Total	161.884	120			
	PRIVATE BANK	-0.12	0.777						
	NONSCHEDULED BANK	-1.94	0.851						
	ALL GOVERNMENT OWNED			Between				3.39	0.01
Reliability	COMMERCIAL BANK	-0.51	1.212	Groups	18.677	4	4.669	1	2
	ISLAMIC COMMERCIAL BANK	-0.40	1.042	Within Groups	159.711	116	1.377		
	FOREIGN COMMERCIAL BANK	-0.46	1.600	Total	178.388	120			
	PRIVATE BANK	-0.52	1.061						
	NONSCHEDULED BANK	1.70	0.476						
Responsivenes	ALL GOVERNMENT OWNED			Between				0.03	0.99
s	COMMERCIAL BANK	0.08	1.530	Groups	0.287	4	0.072	9	7
	ISLAMIC COMMERCIAL BANK	0.16	0.967	Within Groups	211.973	116	1.827		

Factor	Bank	Gap	SD	Source	SS	df	MS	F	Sig.
	FOREIGN COMMERCIAL BANK	0.06	1.561	Total	212.259	120			
	PRIVATE BANK	0.18	1.349						
	NONSCHEDULED BANK	0.19	0.826						
Assurance	ALL GOVERNMENT OWNED COMMERCIAL BANK	-0.39	0.985	Between Groups	1.637	4	0.409	0.456	0.768
	ISLAMIC COMMERCIAL BANK	-0.33	0.780	Within Groups	104.113	116	0.898		
	FOREIGN COMMERCIAL BANK	-0.64	0.861	Total	105.75	120			
	PRIVATE BANK	-0.35	1.062						
	NONSCHEDULED BANK	-0.75	0.456						
Empathy	ALL GOVERNMENT OWNED COMMERCIAL BANK	0.49	1.611	Between Groups	12.149	4	3.037	1.476	0.214
	ISLAMIC COMMERCIAL BANK	0.74	1.023	Within Groups	236.648	115	2.058		
	FOREIGN COMMERCIAL BANK	0.11	1.711	Total	248.797	119			
	PRIVATE BANK	0.02	1.426						
	NONSCHEDULED BANK	-0.45	0.755						

Table I shows the differences in service quality gap of critical factors among banks using Analysis of variance (ANOVA). The results revealed that there were significant differences (Pai-Yi Chiu, Chun-Tang Tsai, Ping-Kun Chen 2016) among the banks based on dimensions (tangibility and reliability) while others are insignificant. The findings of paired sample t-test to statistically verify whether a difference exists in the SERVQUAL gap on each factor among the five banks. It was observed, the SERVQUAL gap on each critical element is significantly higher in some of the banks, except for the Responsiveness, Assurance and Empathy factors. Examining each statement under various critical factors will give more insights into the differences in the service quality among the five banks. Table I presents the mean expectation, mean perception and the SERVQUAL gap on all the 22 statements for the five banks.

Table J: Marginal R2 contribution: ALL GOVERNMENT OWNED COMMERCIAL BANK

	R Square	x1	x2	x3	x4	x5
		0.104	0.069	0	0.084	0.005
x1	0.104		0	0.001	0.011	0.008
x2	0.069	0.035		0.002	0.024	0.012
x3	0	0.105	0.071		0.084	0.013
x4	0.084	0.031	0.009	0		0.001
x5	0.005	0.107	0.076	0.008	0.08	
x1x2	0.104			0.002	0.012	0.008
x1x3	0.105		0.001		0.064	0.391
x1x4	0.115		0.001	0.054		0.004
x1x5	0.112		0	0.001	0.007	
x2x3	0.071	0.035			0.252	0.013
x2x4	0.093	0.023		0.001		0.28
x2x5	0.081	0.031		0.003	0.292	
x3x4	0.084	0.033	0.01			0.001
x3x5	0.013	0.483	0.071		0.072	
x4x5	0.085	0.034	0.012	0		

Table K: Marginal R2 contribution: ISLAMIC COMMERCIAL BANK

	R Square	x1	x2	x3	x4	x5
		0.023	0.185	0.012	0.152	0.037
x1	0.023		0.169	0.029	0.13	0.056
x2	0.185	0.007		0.023	0.021	0.112
x3	0.012	0.04	0.196		0.153	0.027
x4	0.152	0.001	0.054	0.013		0.059
x5	0.037	0.042	0.26	0.002	0.174	
x1x2	0.192			0.017	0.027	0.107
x1x3	0.052		0.157		0.006	0.052
x1x4	0.153		0.066	-0.095		0.059
x1x5	0.079		0.22	0.01	0.133	
x2x3	0.208	0.001			0.014	0.09
x2x4	0.206	0.013		0.02		0.024
x2x5	0.297	0.002		0.001	-0.067	
x3x4	0.165	0	0.061			0.047
x3x5	0.039	0.065	0.259		0.173	
x4x5	0.211	0.001	0.099	0.001		

Table L: Marginal R2 contribution: FOREIGN COMMERCIAL BANK

	R Square	x1	x2	x3	x4	x5
		0.022	0.206	0.274	0.08	0.429
x1	0.022		0.192	0.274	0.058	0.407
x2	0.206	0.008		0.216	0.005	0.325
x3	0.274	0.022	0.148		0.215	0.179
x4	0.08	0	0.131	0.409		0.357
x5	0.429	0	0.102	0.024	0.008	
x1x2	0.214			0.217	0	0.317
x1x3	0.296		0.135		0.039	0.037
x1x4	0.08		0.134	0.255		0.358
x1x5	0.429		0.102	0.026	0.009	
x2x3	0.422	0.009			-0.211	0.132
x2x4	0.211	0.003		0.3		0.008
x2x5	0.531	0		0.023	-0.312	
x3x4	0.489	0.01	0.022			0.026
x3x5	0.453	-0.12	0.101		0.062	
x4x5	0.437	0.001	0.098	0.078		

Table M: Marginal R2 contribution: PRIVATE BANK

	R Square	x1	x2	x3	x4	x5
		0.055	0.195	0.165	0.012	0.087
x1	0.055		0.142	0.267	0.003	0.198
x2	0.195	0.002		0.185	0.061	0.154
x3	0.165	0.157	0.215		0.065	0.008
x4	0.012	0.046	0.244	0.218		0.134
x5	0.087	0.166	0.262	0.086	0.059	
x1x2	0.197			0.199	0.061	0.166
x1x3	0.322		0.074		0.125	0.286
x1x4	0.058		0.2	0.389		0.195
x1x5	0.253		0.11	0.071	0	
x2x3	0.38	0.016			-0.124	0.002
x2x4	0.256	0.002		0.132		0.021
x2x5	0.349	0.014		0.033	-0.072	
x3x4	0.23	0.093	0.158			0.001
x3x5	0.173	0.435	0.209		0.058	
x4x5	0.146	0.107	0.216	0.085		

Table N: Marginal R2 contribution: NON-SCHEDULED BANK

	R Square	x1	x2	x3	x4	x5
		0.911	0.162	0.585	0.086	0.005
x1	0.911		0.088	0.007	0.045	0.086
x2	0.162	0.837		0.669	0.003	0.83
x3	0.585	0.333	0.246		0.003	0.164
x4	0.086	0.87	0.079	0.502		0.059
x5	0.005	0.992	0.987	0.744	0.14	
x1x2	0.999			0.001	0.001	0.001
x1x3	0.918		0.082		0.082	0.082
x1x4	0.956		0.044	0.044		0.044
x1x5	0.997		0.003	0.003	0.003	
x2x3	0.831	0.169			0.169	0.169
x2x4	0.165	0.835		0.835		0.835
x2x5	0.992	0.008		0.008	0.008	
x3x4	0.588	0.412	0.412			0.412
x3x5	0.749	0.251	0.251		0.251	
x4x5	0.145	0.855	0.855	0.855		

Tables J, K, L, M and N summarise the effects of five dimensions (independent variables) – tangibility (X1), reliability (X2), responsiveness (X3), Assurance (X4) and Empathy (X5) on the overall SERVQUAL gap (dependent variable) for All Government Owned Commercial Bank, Islamic Commercial Bank, Foreign Commercial Bank, Private Bank and Non-Scheduled Bank respectively. Column 1 is composed of the five variables individually and then in unique pairings. The column labelled R2 presents the squared multiple correlations for each model. Thus, simple linear regression composed of individual of X1, X2 X3, X4 and X5 and the dependent variable yields a squared multiple correlation of 0.104, 0.069, 0, 0.084 and 0.005 respectively for the All Government Owned Commercial Bank. The simple linear regression composed of individual of X1, X2 X3, X4 and X5 and the dependent variable yields a squared multiple correlation of 0.023, 0.185, 0.012, 0.152 and 0.037 respectively for the Islamic Commercial Bank. The simple linear regression composed of individual of X1, X2 X3,

X4 and X5 and the dependent variable yields a squared multiple correlation of 0.022, 0.206, 0.274, 0.08 and 0.429 respectively for the Foreign Commercial Bank. The simple linear regression composed of individual of X1, X2 X3, X4 and X5 and the dependent variable yields a squared multiple correlation of 0.055, 0.195, 0.165, 0.012 and 0.087 respectively for the Private Bank. Lastly, the simple linear regression composed of individual of X1, X2 X3, X4 and X5 and the dependent variable yields a squared multiple correlation of 0.911, 0.162, 0.585, 0.086 and 0.005 respectively for the Non-Scheduled Bank.

Similarly, the multiple linear regression of the dependent variable on X1 and X2 were associated with the R2 of 0.104 in the case of All Government Owned Commercial Bank, and 0.192 in case of Islamic Commercial Bank, 0.214 in case of Foreign Commercial Bank, 0.197 in case of Private Bank and 0.999 in case of Non-Scheduled Bank.

The correlations between each independent variable and the dependent measure of All Government Owned Commercial Bank was as $rY.X1 = 0.322$, $rY.X2=0.263$, $rY.X3= 0$, $rY.X4=0.290$ and $rY.X5=0.071$. Similarly, the correlations between each independent variable and a dependent measure of Islamic Commercial Bank was observed as $rY.X1= 0.152$, $rY.X2=0.430$, $rY.X3= 0.110$, $rY.X4=0.390$ and $rY.X5=0.192$. The correlations between each independent variable and dependent measure of Foreign Commercial Bank was observed as $rY.X1= 0.148$, $rY.X2=0.454$, $rY.X3= 0.523$, $rY.X4=0.283$ and $rY.X5=0.655$. The correlations between each independent variable and dependent measure of Private Bank was observed as $rY.X1= 0.235$, $rY.X2=0.442$, $rY.X3= 0.406$, $rY.X4=0.110$ and $rY.X5=0.295$. Lastly, the correlations between each independent variable and a dependent measure of Non-Scheduled Bank was observed as $rY.X1=$

0.954, rY.X2=0.402, rY.X3= 0.765, rY.X4=0.293 and rY.X5=0.071. These correlations squared made up the first row of tables J, K, L, M and N.

The final four columns of the Tables XIII and XIV present the change in model R 2 that occurs when each variable was added to the models implied by the first column of the table. For example, consider the marginal contribution to the squared multiple correlations when X1 is attached to the model: Y = f(X2, X4). Tables J and K show that the addition of X1 will yield a marginal decrease to 0 and 0.12 to the R2 respectively for All Government Owned Commercial Bank and Islamic Commercial Bank respectively. The reduction occurred when X3 added to the simple linear regression of Y on X1.

It is possible to begin developing an idea of relative dominance of independent variables on the outcome variable. Tables O and P present a means of understanding the relative importance of each critical factor in All Government Owned Commercial Bank and Islamic Commercial Bank respectively. The first row presents the squared (multiple) correlations for each variable with the dependent variable. Successive rows present the average marginal increase in R2 when each variable is added to an existing model composed of one or two variables. The row corresponding to M(Cx) presents each variable's marginal contribution averaged over all regression combinations. The last row converts each variable's average negligible due to the squared multiple correlations to a proportion of the total.

As can be observed from tables O, X1 (tangibility) exerts the greatest marginal influence followed by X4 (assurance). The tangibility and assurance are found to be the relatively more dominating dimensions in All Government Owned Bank. These two dimensions together can help to reduce the overall service quality (Kumar, M., Kee, F. T., & Charles, V. (2010). The Gaps to the extent of 66 per cent in the case of All Government

Owned Bank. In the same vein, from tables P, X2 (Reliability) exerts the greatest marginal influence followed by X4 (assurance). The reliability and confidence are found to be the relatively more dominating dimensions in Islamic Commercial Bank. These two dimensions together can help to reduce the overall service quality (Kumar, M., Kee, F. T., & Charles, V. (2010) gaps to the extent of 77 per cent in the case of Islamic Commercial Bank. On the same note, from tables Q, X5 (Empathy) exerts the greatest marginal influence followed by X3 (responsiveness). The empathy and responsiveness are found to be the relatively more dominating dimensions in Foreign Commercial Bank. These two dimensions together can help to reduce the overall service quality (Kumar, M., Kee, F. T., & Charles, V. (2010) gaps to the extent of 74 per cent in the case of Foreign Commercial Bank.

Besides, from tables R, X5 (Empathy) exerts the greatest marginal influence followed by X3 (responsiveness). The empathy and responsiveness are found to be the relatively more dominating dimensions in Private Bank. These two dimensions together can help to reduce the overall service quality (Kumar, M., Kee, F. T., & Charles, V. (2010) gaps to the extent of 58 per cent in the case of Private Bank. Lastly, from tables S, X1 (tangibility) exerts the greatest marginal influence followed by X3 (responsiveness). The tangibility and responsiveness are found to be the relatively more dominating dimensions in Non-Scheduled Bank. These two dimensions together can help to reduce the overall service quality (Kumar, M., Kee, F. T., & Charles, V. (2010) gaps to the extent of 53 per cent in the case of Non-Scheduled Bank.

The application of dominance analysis is to predict the SERVQUAL gap indicates that the difference between the five types of banks is regarding degree and not regarding pattern. The factors that need to be given as most important by the management are

Empathy followed by reliability, tangibility, assurance and responsiveness for the five types of banks (All Government Owned Commercial Bank, Islamic Commercial Bank, Foreign Commercial Bank, Private Bank and Non-Scheduled Bank) respectively.

Table O: Summary of dominance analysis relative importance metrics: ALL GOVERNMENT OWNED COMMERCIAL BANK

K	X1	X2	X3	X4	X5
0	0.104	0.069	0	0.084	0.005
1	0.0695	0.039	0.00275	0.04975	0.0085
2	0.1065	0.015833	0.010167	0.1165	0.116167
M(Cx)	0.093	0.041	0.004	0.083	0.043
Per cent	35	16	2	31	16

Note: X1= Tangibility, X2= Reliability, X3= Responsiveness, X4= Assurance and X5= Empathy

Table P: Summary of dominance analysis relative importance metrics: AISLAMIC COMMERCIAL BANK

K	X1	X2	X3	X4	X5
0	0.023	0.185	0.012	0.152	0.037
1	0.0225	0.16975	0.01675	0.1195	0.0635
2	0.013667	0.143667	-0.00767	0.047667	0.063167
M(Cx)	0.020	0.166	0.007	0.106	0.055
Percent	6	47	2	30	15

Note: X1= Tangibility, X2= Reliability, X3= Responsiveness, X4= Assurance and X5= Empathy

Table Q: Summary of dominance analysis relative importance metrics: FOREIGN COMMERCIAL BANK

K	X1	X2	X3	X4	X5
0	0.022	0.206	0.274	0.08	0.429
1	0.0075	0.14325	0.23075	0.0715	0.317
2	-0.01617	0.098667	0.149833	-0.06883	0.146333
M(Cx)	0.004	0.149	0.218	0.028	0.297
Per cent	1	21	31	4	43

Note: X1= Tangibility, X2= Reliability, X3= Responsiveness, X4= Assurance and X5= Empathy

Table R: Summary of dominance analysis relative importance metrics: PRIVATE BANK

K	X1	X2	X3	X4	X5
0	0.022	0.206	0.274	0.08	0.429
1	0.09275	0.21575	0.189	0.047	0.1235
2	0.111167	0.161167	0.1515	0.008	0.111833
M(Cx)	0.075	0.194	0.205	0.045	0.221
Percent	10	26	28	6	30

Note: X1= Tangibility, X2= Reliability, X3= Responsiveness, X4= Assurance and X5= Empathy

Table S: Summary of dominance analysis relative importance metrics: NONSCHEDULED BANK

K	X1	X2	X3	X4	X5
0	0.022	0.206	0.274	0.08	0.429
1	0.758	0.35	0.4805	0.04775	0.28475
2	0.421667	0.2745	0.291	0.085667	0.257167
M(Cx)	0.401	0.277	0.349	0.071	0.324
Percent	28	19	25	5	23

Note: X1= Tangibility, X2= Reliability, X3= Responsiveness, X4= Assurance and X5= Empathy

3.6   The profile of the Respondents

All the details about the clients performed in the interviews include the age distribution, educational background, profession, length of the experience in the banking sector, and types of the services they provide. Respondents are mostly from Dhaka, and few are living in abroad especially in Norway as Immigrants having a business as job holder, businessman, PhD employee, and students.

4 Theoretical framework

The gap analysis based on the SERVQUAL method found that the most gap is in the empathy between the expectation of the customer and the perception of the quality of the service. To reduce this gap bank must give concentration on the individual personal specific needs to understand their expectation. Then the dimension of the accessibility showed the more gap. The customers expect the service for more hour on Saturday. Some customers explained their dissatisfaction to the ATM service. They demand the better maintenance of the ATM. So, banks should concentrate to restructure or reform the support of the ATM service. Next gap was found in the dimension of the responsiveness. They showed this gap in the attribute of responding the customer queries in the busy time.

So, it has been found that the influence of Empathy-Reliability-Assurance factor works positively on improving the service quality of Bangladeshi banks. The happy news is that employees of the banks will willingly come forward to increase customer satisfaction by minimising the customer problems.

The commercial banks of Bangladesh play the most significant role in the growth and development of the economy. These banks are contributing in the country's economy by the actual act in the promotion of the formation of the capital, promotion of trade and industry, promotion of economic activity, investment opportunities in new ventures, agricultural development, implementation of monetary policy. In the rural areas, the banking industry expansion has not been formed well. Instead, there has been seen a decrease in the number of banks from 57.94% to 57.20%. But the opposite is observed in the growth and development

of bank formation in urban areas. The problem regarding quality service is widespread, and it not only depends on the system of the banks.
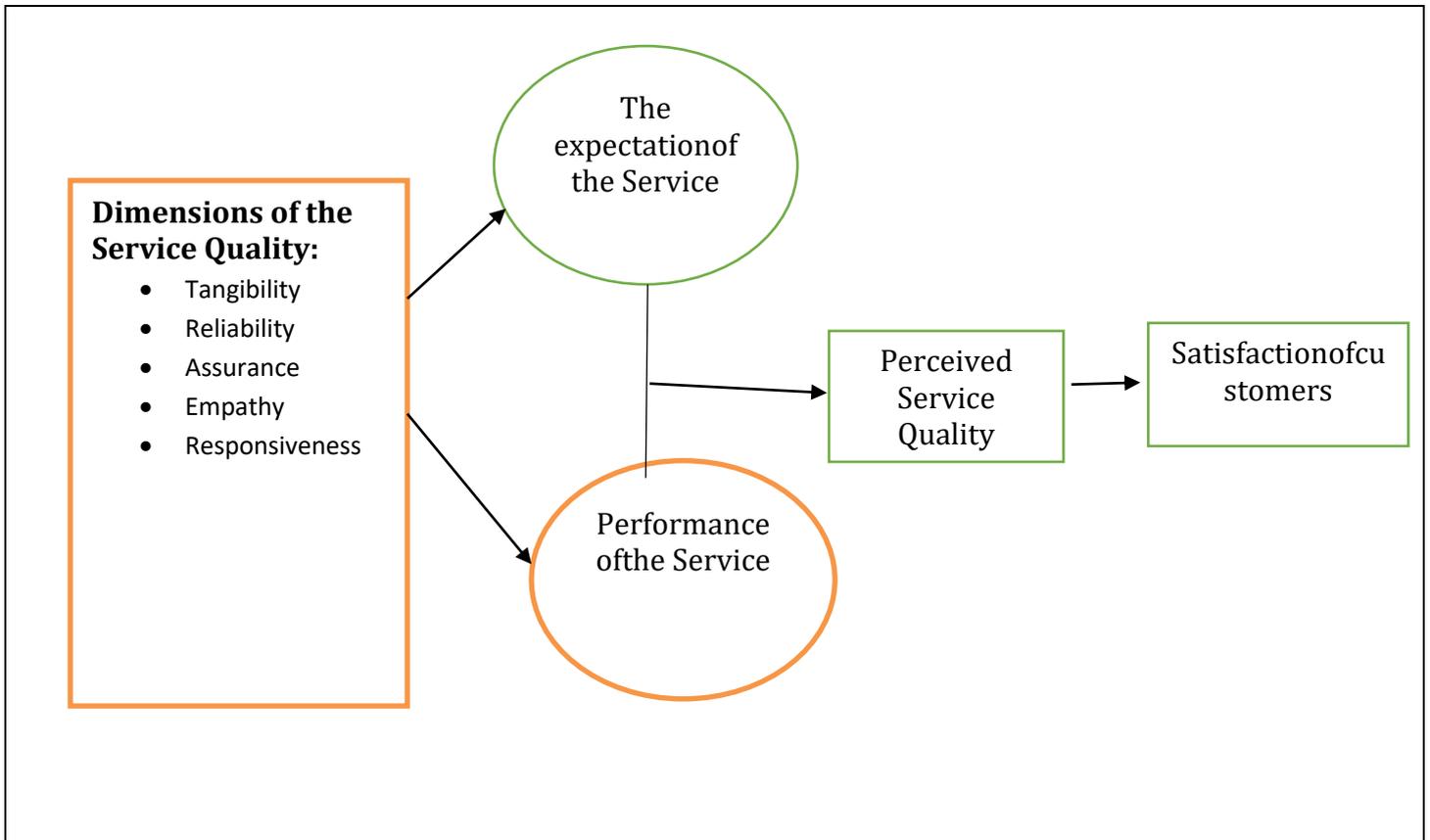

Figure-1: Conceptual Framework of SERVQUAL Model (Repository.out.ac.tz, 2018)

The accountability and independence of the controlling body and the regulatory agency is still at stake. According to the reports in June 2017, TK 20 billion were injected to recapitalise the state-owned banks of Bangladesh (Pijl, G., Van Der 1994). But minimal actions have been taken to mark the defaulters, to strengthen the bank management, and to improve the risk management issues (Rajesh, Nikhil & Navneet 2013). If the problems could be addressed, new opportunities can be found to restructure these banking sectors. Some solutions to reform these banks and solve the issues can be-

- The acceleration of the expansion of the banking facilities due to a high number of populations,

- The ability of the banks to meet the global standards regarding product quality,

- The prospects for the new global banks to start operation in Bangladesh,

- The opportunity for the banking sector for becoming a significant contributor to the national economy.
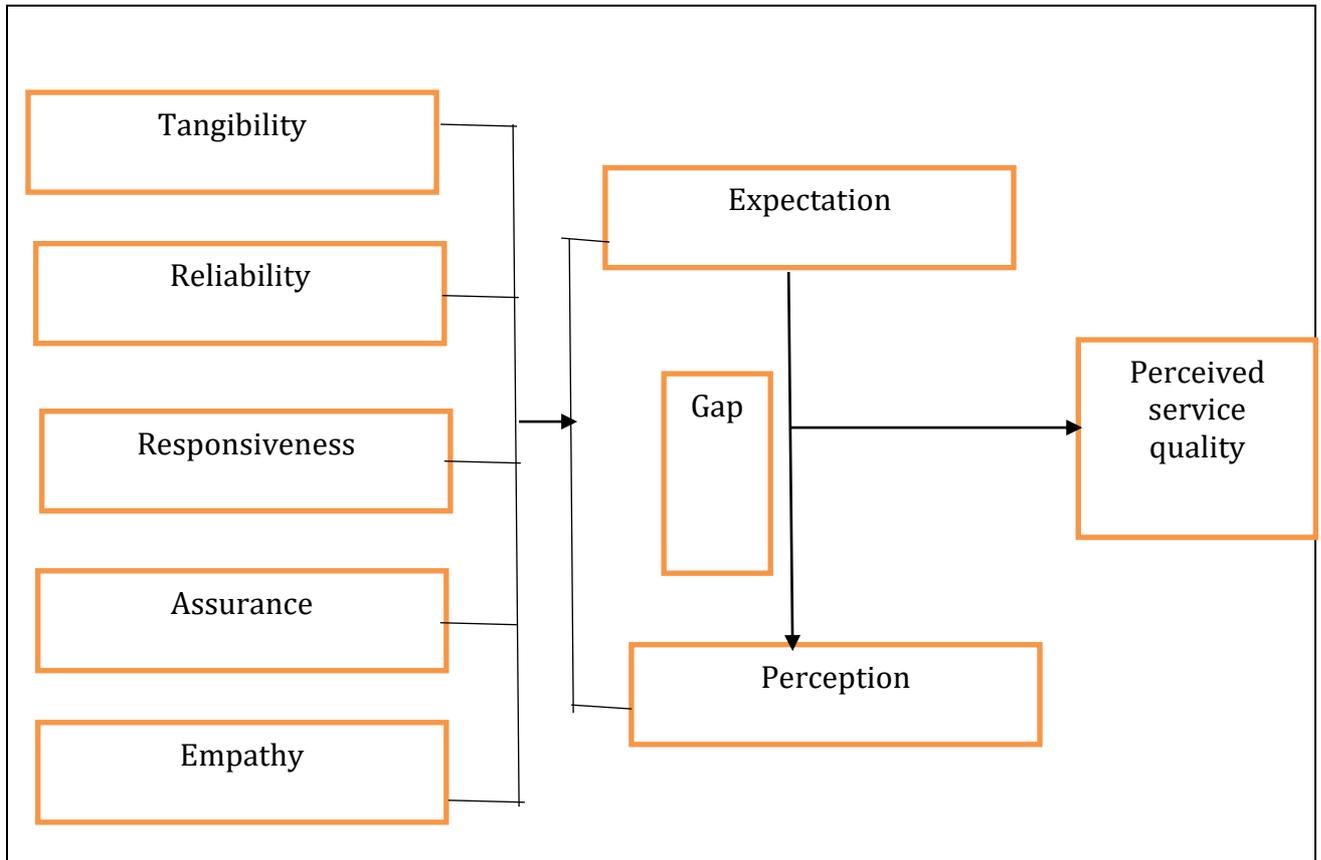
Figure-2: SERVQUAL Model (Scribd, 2018)

4.1   The Expected Service Quality by the Customers

From the analysis, four service quality factors have been found that are expected by the clients and customers. These factors are:

(I) Performing the promised service in time,

(ii) Personal attention of the employees to the clients,

(iii) The tangible bank facilities, and

(iv) Courteous, attentive and knowledgeable bank employees.

The most expected service among all of these is that providing the promised service in time by the bank employees (Nunnally, 1978). It means that the service should be submitted in time and the quality of the service should be as the providers promised previously. The faith and trust of the clients about the performance of the bank depends on this factor. The second most important factor or expectation of the clients is the personal attention of the employees, the third most important has been given to the physical bank facilities, and the courteousness, the attentiveness, and the knowledge level of the bank employees have been marked as the fourth important factor.

4.1.1   Timely Promised Service

The convenient promised quality service is the primary expectation of the clients and the main factor in the way of improvement of the service quality as it determines the faith of the customers on the bank's performance (Ebrahim, Bradley, Jawad & Ying-Ying 2012). This factor has been formed in 7 variables, and these variables are:

i) When banks make a promise to perform specific work by time, they act precisely so,

ii) Banks provide their service just at the time they promised to do so,

iii) The bank is dependable,

iv) When clients have any problem, banks will show a sincere interest to solve it,

v) Banks tell the clients the exact time when the services will perform,

vi) Employees give prompt service to their clients, and

vii) Banks insist on making total error-free records.

Ensuring these variables can determine the confirmation of getting the promised service on time and so, determine the level of the interest of the clients to the bank service as well.

4.1.2   The Personal Attention of the Employees to the Clients

This is the second important factor for determining the service quality of the banks. The six expected variables form this factor. These variables are:

(i) Banks have such employees who give clients personal attention willingly,

(ii) Banks have the interest in the client's best need at heart,

(iii) Banks have followed the operating hours which is convenient and reliable for all their clients,

(iv) Banks give the clients individual attention,

(v) The employees of banks know and understand the specific needs of their clients,

(vi) Employees are never too busy they become unable to respond to the client's requests.

These factors determine the actual employees' performance level. When these factors are secured, the client's interest in the bank service will increase.

4.1.3   The Tangibility of the Bank Facilities

Clients gain faith depending on the visible facilities of the banks (David 2012). Physical facilities determine the achievement of the trust of the customers by the banks. This factor depends on four variables of expected quality service. These are:

i.   The physical facilities of the banks are visually attractive,

ii.   The banks have updated instruments and equipment including all the hardware and software,

iii.   The dress-up sense and the appearance of the bank's employees are well-managed and neat, and the presence of the bank's physical facilities should work in keeping the kind of services that are provided by the banks.

These variables will determine the tangibility of the settings of the physical facilities of the bank which will evaluate the performance of the bank in whole.

4.1.4   The Courteousness and the Knowledge Level of the Bank Employees

The bank clients expect the employees who provide the services are knowledgeable enough to understand what they want. Their behaviour and attitude should be courteous also when they give the service. This factor is composed of 5 variables, and these are:

i.   The employees are consistently courteous with the clients,

ii.   The employees have enough knowledge of what they need to do and how to perform their job well,

iii.   The clients felt safe and secured in their financial transactions with the bank's employees,

iv.   The behaviour of employees should instil high confidence level tin clients, and

v.   The employees should be willing to provide support to the clients.

The service quality does not only depend on the service quality provided by the bank but also depends on the variety of service providers.

4.1.5   The Factors for Perceived Service Quality for the Customers

The analysis of the perceived service quality from the Bangladeshi bank's customers' perception, three essential factors have been identified. These factors are:

(i) The personal attention of the employees to the clients,

(ii) The error-free records and the safety in the financial transaction, and

(iii) The physical bank facilities.

The most critical factor for the perceived service quality on the bank client's perception located in Bangladesh is the personal attention of the employees to the clients. The second important factor is the error-free records and the security of the transaction process, and the third important factor is the tangibility in the bank facilities.

4.1.6   The Personal Attention of the Employees to the Customers

It is the most crucial factor for the quality service of the bank of Bangladesh based on the customer's perception. This factor is composed of 8 quality variables, and these are:

i.   The bank has employees who, willingly, give clients their attention,

ii.   The bank has the operating hours which is convenient and reliable for all their clients,

iii. The bank has the client's best interests at their heart,

iv. The bank gives the customer individual attention,

v. The employees of the bank easily understand the specific needs of their clients,

vi. The employees are never too busy that they can quickly respond to client's requests,

vii. The employees are always willing to provide help to the clients

viii. The employees are consistently still courteous to clients.

The personal attention to the customers of the bank can explain by the transaction hours, the individual awareness, the understanding of the specific needs of every customer.

The responsiveness to the request or enquiries by the customers, the willingness of the employees to help bank customer at all aspect of their need, and the consistency in the courteousness with the clients. Recently It found that the Bangladeshi banks are reluctant to provide personal attention to the clients instead the banks put more focus on the banking schedule and the rules and regulatory systems. It causes frustration among the clients and as well creates a negative impact on service quality.

5 Further Research

To identify the proper service quality gaps in the banking industry, new research on service quality should be done on different matters to understand the satisfaction level of customers. For this reason, further study could make possible to do on employee performance on customer perception, bank performance measurement, bank business success measurement; people's choice of bank etc. to get the idea about the service level of the bank. Further research also possible to do on performance measurement in different departments. These researches can be quantitative and qualitative. Quantitative investigations can be of research on bank performance measurement, bank business success measurement, quantitative analysis of bank transaction per year for the public bank, quantitative analysis of bank transaction per year for commercial banks.

Quantitative analysis of bank transaction per year for private banks, quantitative analysis of bank transaction per year for specialised banks.

Quantitative analysis of the comparison on transaction rate on different types of bank, quantitative analysis on the comparison of transaction rate on banks of separate locality.

Number or proportion of customer presence per month, amount or percentage of customer presence per area etc. Qualitative analysis possible to do on employee performance on customer perception, people's choice of bank, progress comparison on different types of banks, customer service in a separate section of bank works, bank quality dimensions that can increase customer satisfaction, recommendation to improve bank service quality, service quality on single bank etc.

5.1 Table-2: Further Research (Nawaz and Stene, 2018)

Qualitative Research Option	Quantitative Research Option
1. Employee performance on customer perception, 2. People's choice of bank, 3. Progress comparison on different types of banks, 4. Customer service in a separate section of bank works, 5. Bank quality dimensions that can increase customer satisfaction, 6. Recommendation to improve bank service quality, 7. Service quality on a single bank	1. Bank performance measurement, 2. Bank business success measurement, 3. Quantitative analysisof bank transaction per year for the public bank, 4. Quantitative analysisof bank transaction per year for commercial banks, 5. Quantitative analysisof bank transaction per year for private banks, 6. Quantitative analysis of bank transaction per year for specialized banks, 7. Quantitative analysisof the comparisonof transaction rate on different types of bank, 8. Quantitative analysis on the comparisonof transaction rate on banks of separate locality, 9. Number or proportion of customer presence per month, 10. Number or percentage of customer presence per locality

6 Recommendation

To increase the responsiveness of the banks, banks authority needs to increase the online sales and the channels to increase the sales online so that the customers' utility can be improved. To adopt the digital time and the turbulent developments of the social arena and social network, bank authorities must do these steps and must improve their facilities for their customers in the online area. It is challenging to implement the requirements for the determination of the leaders. Besides that, banks created from the state enterprises, the survey in the perception for many workers can be affected by the thought of bureaucratic and short of enthusiasm.

Moreover, services of the banks may need much modernisation and upgrading systematically and comprehensively. To do this, modern technology should be adopted and applied in every possible way. There are different types of contemporary machinery developed for the ease of bank service both for customers and service providers. These modern types of machinery are billing machines, Visa Debit Card or Visa Master Card as the payment machines, cash-paying ATMs, price product scanners etc. and all this machinery should encode in the system of providing bank services. Banks authorities must set a plan to implement in the checking operation smoothly, maintaining a timely repair of vehicles, machines, equipment etc. the checking and repair operations should be done at a regular basis and in a periodic set of time. These can ensure the comfort and security for the customers.

To improve the tangibility, banks need to continue the improvements of new facilities. Banks should focus on three essential terms, and they are to attract qualified and targeted customers, to provide training for human resources and to maintain the eligible employees. All the employees must be trained the foreign languages and many other different cultures which require from employees to have a certain extent of knowledge, skills, and experiences. Banks need to raise awareness and build a corporate culture for total personnel to create a good image of the banks in the mind of customers. Banks need to improve several other facilities like accommodation facility, transportation facility, documentation and publications which introduce services and products, staff uniforms, souvenir gifts etc. Banks should increase other supports in the process of providing quality service to every client.

To increase the reliability, banks should set a hotline service for 24/7 to get feedback from every customer if they have a problem with the service quality. Banks need to show up instant reaction to every change and upgrade in the processing of providing their services. Besides that, banks need to set up reviewing system for measuring servicing performance and controlling and supervising existing rules so that it can help to adjust temporarily before creating certain norms and further directions. There should be settings that can allow monitoring the cross-checking internally and among different departments of the banks which can reduce mistakes like lack of enthusiasm of staffs and employees, poor service quality, wrong service attitude and behaviour etc. It is for ensuring the perfect service quality for the customers. Banks need to retain all the existing customers too along with targeting new customers. By measuring the customer satisfaction, banks can have the idea and indication of how the banks are in providing services to the market. For this, customer satisfaction should be measured in the individual customer level.

To increase the empathy, banks need to review the policy regulations to have access to the customers. Banks need to discuss timeserving, corporate image, sales office locations, branch network, transaction forms, website interface, means and methods of payment etc. Then banks need to plan with strong efforts for the development and the diversification of service types for customers including the promotion of online payment and transaction services, online booking option, servicing through phones, online e-payment option, pay through credit cards, and others. Banks should be cautious to build an impressive and definite service style which can create several benefits for the customers.

Table-3: Recommendations (Kumar, Kee, Charles, 2010).

To increase the responsiveness.	1. Increasing online sales and the channels to increase sales online so that the customers' utility can be improved. 2. Modern machinery is billing machines, Visa Debit Card or Visa Master Card as the payment machines, cash-paying ATMs, price product scanners etc. an all ofthis machinery should be encoded in the system of providing bank services.
To improve the tangibility	1. Continuing the improvements of new facilities. 2. All the employees must be trained the foreign languages and many other different cultures. 3. Raising awareness and build a corporate culture for total personnel to create a good image of the banks in the mind of customers. 4. Improving several other facilities like accommodation facility, transportation facility, documentation and publications which

	introduce services and products, staff uniforms, souvenir gifts etc. 5. Increasing other supports in the process of providing quality service to every client.
To increase the reliability	1. Setting a hotline service for 24/7 to get the feedback from every customer if they have a problem with the service quality. 2. Showing up instant reaction to every change and upgrade in the processing of providing their services. 3. Setting up reviewing system for measuring servicing performance and controlling and supervising existing rules. 4. Monitoring the cross-checking internally and among different departments of the banks which can reduce mistakes like a lack of enthusiasm for staffs and employees, poor service quality, wrong service attitude and behaviour etc. 5. Retaining all the existing customers too along with targeting new customers. 6. Customer satisfaction should be measured in the individual customer level.
To increase the empathy	1. Reviewing the policy regulations. 2. Reviewing timeserving, corporate image, sales office locations, branch network, transaction forms, website interface, means and methods of payment etc. 3. Planning with strong efforts for the development and the diversification of service types for customers including the promotion of online payment and transaction services, online booking option,

| | servicing through phones, online e-payment option, pay through credit cards. |
| | 4. Building an impressive and definite service style which can create several benefits for the customers. |

Chapter-7

7 Conclusion

The before mentioned fact is that service quality is mainly the difference between the service expected by the clients and perceived by the clients. From this research study, four service quality factors are identified to be assumed by the clients of the Bangladeshi banks and these are promised service in time, the personal attention of the employees to the clients, the physical bank facilities, and the courteousness and knowledge-ability of the bank employees. This study has been identified three-factor to be perceived by the bank customers, and these are the personal attention of the employees to the customers, safe and entirely error-free records, and the physical bank facilities.

Because of the cultural differences and contextual differences in a little extent, the findings of this study do not match perfectly with the results of the five dimensions of the SERVQUAL model of the Parasuraman and Zrithaml (1985). Two of the perceived service qualities which are identified in this study are the personal attention for the clients and physical bank facilities, and these are like the expected service quality (Kasmarini, Norliya& Siti 2003).

So, the expectation for the Bangladeshi bank's customers is the promised timely service and a knowledgeable and courteous handling system in the banking operations which are absent or less in the Bangladeshi banks. The Bangladeshi banks need to understand these factors and try to change these by restructuring them to improve the value the service quality (Mentzer, Bienstock, and Kahn, 1993). The customer relationship management system of the banks should also be restructured which would focus on the worth of the customers and be able to understand the expectation of the customers.

Chapter-8

8 Reflection Note

This study worked in the context of the economic emergency. This study focuses on the service quality factors and the status of the Bangladeshi banking industry. Here the base country is Bangladesh. The variances of this thesis appear in Bangladesh in the regional level. This study has been chosen in Bangladesh because it is a Bold developing country having a significant amount of population and having a small community who are Non-residential Bengali immigrant in Norway. This country had seen in an upcoming economic giant base. This study aims to find relative terms for the service quality and foreign investments which come from the developed countries to Bangladesh. From the findings of this study, it found that the access to the educational resources combines with the general infrastructure like the length of the national highways as a possible link which will explain the reason for lacking in service quality in Bangladeshi Banking industry. This study also found that a sound characteristic of every financial organisation like a bank in acquiring a sound measurement can be an explanatory factor through the international experience of banks that can affect the inflows foreign investments in Bangladesh.

8.1 Internationalisation

The study has gained a global phenomenon, and it is about research on service quality of Bangladeshi Banking industry for Bengali Immigrants living abroad and which has been enhanced for the past two decades. Developing countries like Bangladesh had already been receiving a broad level of foreign inflows from abroad. So, the service quality facts in Bangladeshi banks considered as a general thing in this study which stretches across many regions and many borders. Since the global exchange and trade business is going under

expanding stages actively, the topic of the assessment on the service quality gaps on Bangladeshi Banks is an essential topic, especially for the Bengali immigrants living abroad especially in Norway. More than 5000 Bengali immigrants are living in Norway. This study worked for them too because I have some respondent from them. Their requirements, perception, and expectation also identified in this study. This study worked on the international service level and global service quality factor in Bangladeshi banks. So, it already proved that this research study is internationalised thesis.

This study can explain how regions of this country can organise the existing resources so that Banks of this country can improve their service quality and helps to develop an international level. Regarding requisite for sustaining the level of support in an international field which Bangladesh receives, this study recommends that the infra-structural improvement having educated, skilled, and trained employees in the banks of Bangladesh. As this study worked on the service quality gaps for local people of Bangladesh and Bengali immigrants living in abroad, it has provided specific recommendations for the development of some improvement steps which helps in improving service quality of Bangladeshi Banks from the international perspectives. So, this study is an internationalised thesis.

8.2 Innovation

The motivations of this study stem from the factors like sharing of the technology, market dominance, and the sharing of the managerial skills for financial organisations like a bank, and it combines all the resources in this sector. Thus, banks of Bangladeshi market can enhance the competitiveness of banks in inside Bangladesh and their ability to make innovative moves. The creative ideas need to appear at the time of sharing and buying any banking products from developed countries. Banks can achieve recently acquired knowledge,

creative ideas, and technology advancements which will help to establish subsidiaries that can facilitate Bangladesh.

Banks of Bangladesh may have the ability to empower the business if they can adopt technological support to fill the technology and product gaps. Sometimes, acquiring facilities from smaller banks which offers a set of revenue model and financially developmental products, is secure than receiving a big building which has a business unit from scratch. In the technological perspective, a larger bank has the permission to upgrade technical platform in a significant amount. By providing specific suggestions, this study helped in providing innovative ideas.

The topic is also innovative because no thesis work had been done yet on this topic and this topic is also a vital topic to research for local people and Bengali immigrants living abroad. They are poorly feeling the need for it and the improvements in service quality in the Bangladeshi banking industry.

8.3 Responsibility

The profit generally drives most of the banks in Bangladesh which have been entered into the market. Since Bangladesh is a developing country, banking organisations are also less developed, and so these banks often forget the corporate social responsibilities and only investigate the country people's needs.

From this study, it has been suggested that these banks should respect and fulfil their social responsibility in the corporate sector especially in the international corporate industry by building up a shared value as many developed countries have already invested in these banks, and much foreign investment depends on their services. Corporate social responsibility can be improved by focusing on the creation of the shared value which means that they need to produce services and products for building value for both the bank and the large environment

around the organisation. The telecommunication companies are such example that enters in Bangladesh to empower the poor population in different types of places including rural areas by providing better banking services with the help of mobile devices, and it can create shared value for all the stakeholders.

This telecommunication services can be developed to get more remittance from non-residential Bengali immigrants too. But banks service providers especially every employee need to be trained to support corporate social responsibility towards all kind of customers like industrialist, service holder, rich, poor and immigrants who are sending money from other countries. This study offers such recommendations to help in understanding these facts, and so this study acts as responsible research to assist Bangladeshi banks in adapting improvements.

Chapter-9

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Appendix- 1

These questionnaires act as part of this research study, and this study has been done for the assessment of the service quality and the customer satisfaction using the SERVQUAL model. I have translated it through google translator.

Questionnaire.

নির্দেশাবলী: এই জরিপে ব্যাংকিং পরিষেবাগুলির বিষয়ে আপনার মতামত রয়েছে। প্রতিটি প্রশ্নের পাশে সাত নম্বরের একটি নির্বাচন করে এটি করুন। আপনি দৃঢ়ভাবে সম্মত হন যে এই ব্যাংকে একটি বৈশিষ্ট্য থাকা উচিত, চেনাশোনা নম্বর সাত। আপনি যদি দৃঢ়তার সাথে একমত হন যে এই ব্যাঙ্কটিতে একটি বৈশিষ্ট্য থাকা উচিত, চেনাশোনা নম্বর এক। আপনার অনুভূতি এত শক্তিশালী না হলে, তাদের মধ্যম থেকে একটি চিহ্নিত করুন। কোন সঠিক বা ভুল উত্তর নেই। এই অংশটি গ্রাহক প্রত্যাশা বলা হয়:

1. এই ব্যাংক আপ টু ডেট সরঞ্জাম থাকা উচিত

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

2. শারীরিক সুবিধা (হেল্প ডেস্ক, কম্পিউটার ইত্যাদি) দৃশ্যত আকর্ষণীয় হতে হবে।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

3. তাদের কর্মীদের ভাল পরিহিত এবং সুদর্শন প্রদর্শিত হওয়া উচিত।

（1） θ দৃঢ়ভাবে অসম্মতি

（2） θ অসম্মত

（3） θ সামান্য অসম্মতি

（4） θ নিরপেক্ষ

（5） θ সামান্য সম্মত

（6） θ সম্মত

（7） θ দৃঢ়ভাবে সম্মত

4. এই ব্যাংকগুলির শারীরিক সুবিধার উপস্থিতিগুলি প্রদত্ত পরিষেবাগুলির ধরনগুলি পালন করা উচিত।

（1） θ দৃঢ়ভাবে অসম্মতি

（2） θ অসম্মত

（3） θ সামান্য অসম্মতি

（4） θ নিরপেক্ষ

（5） θ সামান্য সম্মত

（6） θ সম্মত

（7） θ দৃঢ়ভাবে সম্মত

5. যখন এই ব্যাংকগুলি কোন নির্দিষ্ট সময়ে কিছু করার প্রতিশ্রুতি দেয়, তখন তাদের তা করা উচিত।

（1） θ দৃঢ়ভাবে অসম্মতি

（2） θ অসম্মত

（3） θ সামান্য অসম্মতি

（4） θ নিরপেক্ষ

（5） θ সামান্য সম্মত

（6） θ সম্মত

（7） θ দৃঢ়ভাবে সম্মত

6. গ্রাহকদের সমস্যা হলে, এই ব্যাংক সহানুভূতিশীল এবং আশ্বস্ত করা উচিত।

（1） θ দৃঢ়ভাবে অসম্মতি

（2） θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

7. এই ব্যাংক নির্ভরযোগ্য হতে হবে।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

8. তারা যখন তাদের প্রতিশ্রুতি দেয় তখন তাদের পরিষেবা প্রদান করা উচিত।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

9. ব্যাংক সব রেকর্ড আন্তরিকভাবে এবং সঠিকভাবে রাখা উচিত।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

10. পরিষেবাগুলি সঞ্চালিত হবে ঠিক কখনই তাদের গ্রাহকদের জানাতে হবে না।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

11. গ্রাহকদের এই ব্যাংকের কর্মচারীদের কাছ থেকে তাত্ক্ষণিক পরিষেবা আশা করার পক্ষে বাস্তবসম্মত নয়।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

12. তাদের কর্মীদের সবসময় গ্রাহকদের সাহায্য করতে ইচ্ছুক হতে হবে না।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

13. তারা দ্রুত গ্রাহকের অনুরোধ সাড়া খুব ব্যস্ত হলে ঠিক আছে।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

14. গ্রাহকরা এই ব্যাংকগুলির কর্মচারীদের বিশ্বাস করতে সক্ষম হওয়া উচিত।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

15. গ্রাহকগণ এই ব্যাংকের কর্মচারীদের সাথে তাদের লেনদেনে নিরাপদ বোধ করতে সক্ষম হবেন।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

16. তাদের ব্যাংক কর্মচারীদের নম্র করা উচিত।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

17. তাদের কর্মীদের ভালভাবে কাজ করার জন্য তাদের কর্মীদের এই ব্যাংক থেকে পর্যাপ্ত সহায়তা পেতে হবে।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

18. এই ব্যাংকগুলি গ্রাহককে ব্যক্তিগত মনোযোগ দেওয়ার আশা করা উচিত নয়।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

19. এই ব্যাংকের কর্মচারী গ্রাহকদের ব্যক্তিগত মনোযোগ দিতে পারে না।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

২০. কর্মীদের জানতে হবে যে তাদের গ্রাহকদের কী চাহিদা আছে তা প্রত্যাশা করা অবাস্তব।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

২১. এই ব্যাংকগুলি তাদের গ্রাহকদের হৃদয়ে সবচেয়ে ভাল আগ্রহের আশা করা অবাস্তব।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

22. তারা তাদের সমস্ত গ্রাহকদের জন্য অপারেটিং ঘন্টা সুবিধাজনক হবে আশা করা উচিত নয়।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

নির্দেশাবলী: নিচের বিবৃতিগুলি বাংলাদেশের আপনার পছন্দের ব্যাংক সম্পর্কে আপনার মতামতের সাথে সম্পর্কিত। প্রতিটি বিবৃতির জন্য, অনুগ্রহ করে আপনার পছন্দসই ব্যাঙ্কটি বিবৃতিতে বর্ণিত বৈশিষ্ট্যটি অনুগ্রহ করে দেখান। আবার, প্রতিটি প্রশ্নের পাশে সাত নম্বরের একটি নির্বাচন করে এটি করুন। আপনি দৃঢ়ভাবে সম্মত হন যে এই ব্যাংকে একটি বৈশিষ্ট্য থাকা উচিত, চেনাশোনা নম্বর সাত। আপনি যদি দৃঢ়তার সাথে একমত হন যে এই ব্যাঙ্কটিতে একটি বৈশিষ্ট্য থাকা উচিত, চেনাশোনা নম্বর এক। আপনার অনুভূতি এত শক্তিশালী না হলে, তাদের মধ্যম থেকে একটি চিহ্নিত করুন। কোন সঠিক বা ভুল উত্তর নেই। এই অংশ Perceivedসেবা বলা হয়।

আপনার আর্থিক লেনদেন পরিচালনা করতে আপনি কোন ধরনের ব্যাঙ্ক পছন্দ করেন।

(১) θ সমস্ত সরকারি মালিকানাধীন বাণিজ্যিক ব্যাংক

(২) θ ইসলামী বাণিজ্যিক ব্যাংক

(৩) θ বিদেশী বাণিজ্যিক ব্যাংক

(৪) θ প্রাইভেট ব্যাংক

(৫) θ ননসেডেল্ড ব্যাংক (অগ্রগতি ব্যাংক, গ্রামীণ ব্যাংক, আনসারি ভিডিপি উন্নয়ন ব্যাংক বা প্রবশি কোলন ব্যাংক)

1. এই ব্যাঙ্ক আপনি আপ টু ডেট আছে সরঞ্জাম আপ।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

2. আপনার পছন্দের ব্যাংকে, তাদের এই ব্যাঙ্কের শারীরিক সুবিধা (হেল্প ডেস্ক, কম্পিউটার ইত্যাদি) দৃশ্যত আকর্ষণীয়।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

3. আপনার পছন্দের ব্যাংক কর্মচারী ভাল পরিহিত এবং সুদর্শন প্রদর্শিত।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

৪. এই ব্যাংকের শারীরিক সুবিধার উপস্থিতিগুলি প্রদত্ত পরিষেবাগুলির ধরনগুলি পালন করে।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

৫. আপনার ব্যাংক একটি নির্দিষ্ট সময় দ্বারা কিছু করার প্রতিশ্রুতি যখন, এটা তাই।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

৬. আপনার সমস্যা হলে, আপনার ব্যাংক সহানুভূতিশীল এবং আশ্বস্ত।

(১) θ দৃঢ়ভাবে অসম্মতি

(২) θ অসম্মত

(৩) θ সামান্য অসম্মতি

(৪) θ নিরপেক্ষ

(৫) θ সামান্য সম্মত

(৬) θ সম্মত

(৭) θ দৃঢ়ভাবে সম্মত

7. আপনার ব্যাংক নির্ভরযোগ্য।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

৪. আপনার ব্যাংক যখন এটি করার প্রতিশ্রুতি দেয় তখন এটি তার পরিষেবা সরবরাহ করে।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

9. আপনার ব্যাংক আন্তরিকভাবে এবং সঠিকভাবে সব রেকর্ড রাখে।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

10. পরিষেবাগুলি সঞ্চালিত হবে যখন আপনার ব্যাঙ্ক গ্রাহকদের ঠিক বলে না।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

11. আপনি আপনার পছন্দের ব্যাংক কর্মচারীদের কাছ থেকে প্রম্পট সেবা পাবেন না।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

12. আপনার পছন্দের ব্যাংকের কর্মচারীরা সবসময় গ্রাহকদের সাহায্য করতে ইচ্ছুক নন।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

13. আপনার পছন্দের ব্যাংকের কর্মচারীরা অবিলম্বে গ্রাহকের অনুরোধে প্রতিক্রিয়া জানাতে খুব ব্যস্ত।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

14. আপনি আপনার ব্যাংকের কর্মীদের বিশ্বাস করতে পারেন।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

15. আপনি আপনার পছন্দের ব্যাংক কর্মচারীদের সাথে আপনার লেনদেনে নিরাপদ বোধ।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

16. আপনার পছন্দের ব্যাংকের কর্মচারী নম্র।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

17. কর্মচারীরা তাদের কাজ ভালভাবে করতে আপনার ব্যাংক থেকে পর্যাপ্ত সহায়তা পান।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

18. আপনার পছন্দের ব্যাংক আপনাকে ব্যক্তিগত মনোযোগ দেয়।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

19. আপনার ব্যাংকের কর্মচারী আপনার ব্যক্তিগত মনোযোগ দেয় না।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

20. আপনার পছন্দের ব্যাংকের কর্মচারীরা আপনার প্রয়োজনীয়তাগুলি জানেন না।

（1）θ দৃঢ়ভাবে অসম্মতি

（2）θ অসম্মত

（3）θ সামান্য অসম্মতি

（4）θ নিরপেক্ষ

（5）θ সামান্য সম্মত

（6）θ সম্মত

（7）θ দৃঢ়ভাবে সম্মত

21. আপনার ব্যাংকে আপনার সেরা আগ্রহ নেই।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

22. আপনার ব্যাংকের সমস্ত গ্রাহকদের সুবিধাজনক সময় নেই।

(1) θ দৃঢ়ভাবে অসম্মতি

(2) θ অসম্মত

(3) θ সামান্য অসম্মতি

(4) θ নিরপেক্ষ

(5) θ সামান্য সম্মত

(6) θ সম্মত

(7) θ দৃঢ়ভাবে সম্মত

লিঙ্গ

(1) θ পুরুষ

(2) θ মহিলা

বয়স

(1) θ 16-30

(2) θ 31-45

(3) θ 46-55

(4) θ 55-000

আপনার শিক্ষা মাত্রা

(1) θ সব শিক্ষিত না

(২) θ মাধ্যমিক স্কুল সার্টিফিকেট

(৩) θ উচ্চ মাধ্যমিক

(৪) θ স্নাতক ডিগ্রী

(৫) θ মাস্টার বা উপরে

পেশা

(১) hold পরিষেবা ধারক

(২) θ ব্যবসায়িক

(৩) θ শিক্ষার্থীর

(৪) θ ফ্রিল্যাঙ্গার

বাৎসরিক আয়

(১) θ 0-1000000 বিডিটি বা সমান

(২) θ 1000001-2000000 বিডিটি বা সমান

(৩) θ 2000001-3000000 বিডিটি বা সমান

(৪) θ 3000001-5 মিলিয়ন বা তার বেশি

9.1 APPENDIX-2: PRIMARY DATA

FIGURE-3: BANK ASIA FINDINGS AND ANALYSIS (Slideshare.net, 2018)

Agent Banking and Its Prospects in Bangladesh   **Findings & Analysis**

4.1.21 Agents Support

Figures-25: Agents Support

		Frequency	Percent	Valid Percent	Cumulative Percent
	The agents of Agent banking of Bank Asia Ltd. are very much supportive and transparent in banking transection.				
Valid	Disagree	1	1.7	1.7	1.7
	Neutral	10	16.7	16.7	18.3
	Agree	26	43.3	43.3	61.7
	Strongly Agree	23	38.3	38.3	100.0
	Total	60	100.0	100.0	

Source: Primary Data

Figures-23: Agents Support
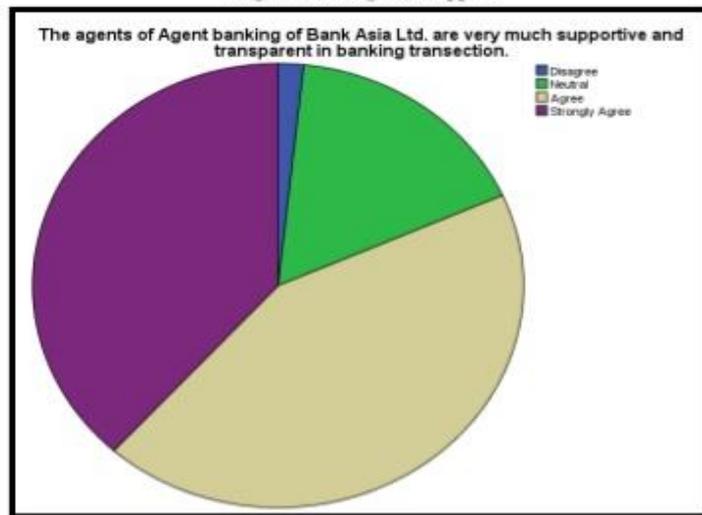
Source: Primary Data

Interpretation: From the above table and chart, it shows that most of the respondents think that the agents are very much supportive and transparent in their banking transaction.

FIGURE-4: (Google.com, 2018)
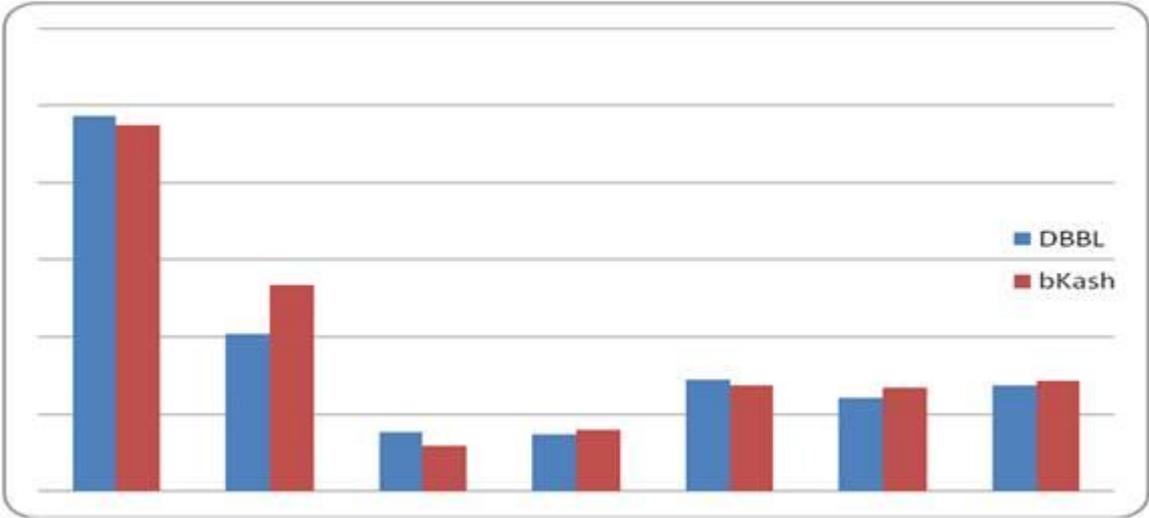
FIGURE-5: (Assignmentpoint.com, 2018)