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An evaluation of Service Quality in Saudi Banks by SERVQUAL

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Abstract
Service firms like other organizations have been improving the provided services to satisfy their customers. The service quality has been widely regarded as driver of corporate marketing and financial performance. Thus it is necessary for companies in general and services ones in particular to measure continuously the quality of their service using measure scales such as: SERVQUAL which has been the first and doubtless most popular measurement tool for service quality. This scale has been studied in for profit organizations, nonprofit organizations as well as the banking sector in the developed countries. The measure of service quality in the Arabic banking sector and the Saudi one has never been investigated by SERVQUAL. So the aim of this paper is to evaluate using SERVQUAL the service quality of the Saudi banks (women branches). After discussing the service quality literature review, its different measure scales as well as data collected from 121 Saudi women branches' customers, the study shows that the quality of service in the studied women branches is moderate. It is therefore recommended that those branches should review their operation hours, pay more personal attention to their customers, solve the customers' problems, provide prompt services in the promises time as well as have the will to help their customers.

Keywords: service quality, SERVQUAL, Saudi Banks, women branches, operation hours, personal attention, prompt service

1.0 Introduction
Banking sector plays a crucial and active role in the growth of many economics' sectors. Also its effectiveness influences strongly the economic and financial development of countries.

Now days many regulatory, structural and technological factors contribute to significant changes in the financial services around the world. Also, there are big changes in the customer needs that banks must understand. So, those banks have to adopt the latest information technology in order to face its competitors more effectively in the global market place (Malhotra & Mukherjee, 2004).

In order to differentiate their institutions from others in this new context of banking services, bank managers have to meet the aspirations of the actual customers who are demanding accurately high quality services from their banks. Consequently, banks now days have to be world- class standards and to improve their service quality.

In the last two decades, service quality has become an important topic of research due to its importance and influence on customer satisfaction, revenues, customer retention (Bolton and Drew, 1991; Boulding et al, 1993). Therefore many models have studied and measured this concept. We distinguish a measure scale known as SERVQUAL with its five dimensions (Parasuraman et al, 1988) which has been widely acknowledged and applied in various domains in the past decades : dry cleaning, fast food restaurants, pest control, large retail chain, health care, dental clinic and banking. Another model SERVPERF developed by Cronin and Taylor (1992) that measures the perceived quality by customers in all service's entities including banks in general and especially Saudi ones.

Since 1952 Saudi government has taken many measures to revise and to develop the Saudi banking sector by the establishment of Saudi Arabian Monetary (SAMA) and the royal decree of 1966. Also the Saudi council of ministers has the power to allow the constitution of new commercial banks or licensing the international banks' branches. Currently Saudi banking system is composed by 24 banks Including 12 national banks and women branches. Those banks are facing now hostile competition (Albarq, 2014). So, Saudi banks focus on

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conceiving strategies to retain clients and to increase the profit (Mouawad and Kleiner, 1996). Consequently, the Saudi Banks have to improve customer loyalty by the adoption of system improving the quality of its service (Almossawi, 2001).

Due to The importance of Saudi banks and its service quality for the national economic growth and development, many researches was conducted in the Saudi banks investigating the clients' perception of quality using SERPERF (Al-Mubareek, 2002). Also SERVQUAL was used to study the impact of service quality on the customer loyalty (Albarq, 2013) and on customer satisfaction (Almotairi et al, 2013. Finally Service quality has been studied in Saudi Islamic banks and has investigated the importance of the various dimensions of the quality of banks' services in Saudi Arabia.

In spite of the importance of Saudi banking sector and especially its women branches, the value of SERVQUAL scale to measure customers' perception of service quality, and the proliferation of studies investigating service quality of Saudi banks. There is no research investigating the customers' perception of service quality in women branches using SERVQUAL. So, the aim of this study is to evaluate the quality of service in Saudi women banks branches using SERVQUAL.

Finally, it is important to evaluate the quality of service using SERVQUAL for a number of reasons. Firstly, the evaluation may provide considerable recommendations, which if implemented rightly, could ameliorate the service quality of the branches. Secondly, the recommendations will increase the Saudi banks performance. In addition, this evaluation could contribute to literature of service quality in Saudi banking sector.

2. Literature Review
2.1 Quality in service
During the last decade, service quality has become an important research subject because of its noticeable link to customer satisfaction (Bolton and Drew, 1991; Boulting et al, 1993). Also quality of the provided services insures the repetition of purchasing, enlarges market share (Bowen and Hedges, 1993). As well as increases revenues and customer retention (Benett and Higgins, 1988),

Compared to product quality, it is difficult to define service quality due to some unique and special features of it including inseparability, heterogeneity, intangibility, and perishability (Chang and Yeh, 2002).

Hence, many researchers conducted in different services companies including banks have tried to explain service quality. Gronroos (1978) explained this concept by two components: technical quality which refers to what is delivered by the employee during the service provision and functional quality concentrating on the manner with it service is provided. Also, service quality was defined as a meeting of customer's needs and expectations (Smith, 1998). Thus, it was explained as the gap between customers' expectations and their perceptions of actual service. (Parasuraman et al, 1985). Thus service quality was described as a general evaluation of a service by customers (Eshghi et al, 2008). In addition, Asubonteng et al. (2006) assumed that service which conforms to customer expectations is a good quality one.

Especially in the banking sector, banks offer the same kinds of services, but they provide different level of service quality. Moreover, current customers are more attentive of offered choices and their expectations of service have amplified. So banks are making more effort to eliminate defects completely and to retain every customer who must be successfully served to reach service brilliance (Reichheld and Sasser). The elimination of defects needs continuous efforts to improve and to measure the service quality delivered by the banking system.

Consequently, service quality is regarded as a critical success factor for companies in general and banks particularly because it increases customer satisfaction and becomes a key to bank's success, performance and competitive advantage. Hence service quality was measured by several scales and dimensions.

2.2 Service Quality measures
It is difficult to measure service quality because of its special and unique characteristics: inseparability, intangibility, heterogeneity and perishability (Bateson, 1995). The concept of service quality is related to customers' perceptions of the actual delivered service and their expectations before providing them with it. So the quality of service is considered superb when perceptions are superior to expectations. It is viewed as adequate if it is equal to expectations and it is assigned as low or bad if it is less than expectations. (Vazquez et al., 2001).

Hence, based on this perspective, a quality service measure scale called "SERVQUAL" was developed by Parasuraman et al (1988). It is the most prevalent scale which evaluates the difference between expectations and perceptions. It is composed by five service quality dimensions: tangibles, reliability, responsiveness, assurance and empathy. Those dimensions contain 22 items. Thus the SERVQUAL has been used to measure service quality in a many researches realized in various types of services, cultural contexts and places such us : hospitals (Babakus and Mangold, 1989), business school, tire store, dry cleaning, fast food (Carman,1990) (Cronin and Taylor, 1992).

SERVQUAL has been also tested in the banking sector (Cronin and Taylor, 1992) (Spreng and Singh, 1993).

Another measure scale of service quality known as "SERVPERF" model was extracted of the SERVQUAL by Cronin and Taylor (1992). It is based on customers' perceptions to measure service quality. For Cronin and Taylor only perception was enough for evaluating service quality and for this reason, this scale could not comprises an expectation as proposed by SERVQUAL. Also SERVPERF was used in many studies mesearing the service quality in banking sector (Zahoor,2011) (Mensah, 2010) (Sulieman, 2011). insures the repetition of purchasing as well as enlarges market share (Bowen and Hedges, 1993).

Consequently SERVQUAL and SERVPERF models are crucial and widely used to measure service quality in banks.

So we will present in the following part the Saudi banking system.

2.3 Saudi Banking sector
Before 1952, Saudi financial market was regulated by few resident money exchangers and scarce foreign banks which provided some modest financial services to the trading community and pilgrims. Saudi authority founded in 1952 the Saudi Arabian Monetary Agency "SAMA". Giving this

establishment the primary responsibility for monetary stability in Saudi Arabia (SAMA,2013), it accomplished the role of the central bank, governed the monetary issues as well as organized the work of banks and other financial institutions. Then, the Saudi banking industry has been structured by the banks control system issued by Royal Decree in 1966. This decree imposed several adjustments and reviews to the Saudi banking system. Thus the regulation allows the council of ministers to authorize the foundation of commercial banks or to provide branches of international banks with appropriate licenses.

Actually, 24 banks are working in Saudi Arabia with its women branches dispersed in all the cities of the kingdom. Those banks include 12 national banks. The Saudi banking sector is becoming more consolidated and competitive. Also technologies as Internet and mobile phone have supported the Saudi financial entities to serve their clients and the local economy.

Saudi banks are facing today a hostile competition (Albarq, 2014) which motivates those banks to formulate different strategies to retain clients by increasing service loyalty levels. Customer loyalty enhances firm's growth and profit. (Almosawi, 2001). Hence, Saudi banks need a system increasing customer loyalty (Albarq, 2013).

Due to the importance of service quality and Saudi banks mentioned above, many researches have studied the service quality in Saudi Banking System. Therefore we will present in the following the findings of these previous researches.

2.4 Previous researches on Service quality in Saudi Banking System

The issue of quality service in banking system has occupied significant place in the quality's studies over the last two decades. So many researchers on the banks' service quality have been conducted in many countries including Saudi Arabia.

One of the studies that assessed the quality in Saudi banks is realized by Jennadi and Al Saqqaf (2000) in the Saudi Electric Company"SEC". These authors found that service quality was perceived differently by various types of customers and they mentioned that the quality of service in in SEC is high in tangibles dimension and it has a low score in responsiveness and reliability.

A second study investigated the link between the online banking services delivered by three Saudi banks in Riyadh: National Commercial Bank, Al Rajhi Bank and Riyadh Bank. (Almotairi et al, 2013). This study interested to university student in Riyadh and used four dimensions of SERVQUAL model: tangibles, reliability, responsiveness as well as empathy. It found that tangibles and reliability enhance customers' satisfaction more than responsiveness and empathy.

Thus, a third study conducted in Saudi women branches assessed the service quality in those branches using SERVPERF. This study found that the first four dimensions of the scale reflected a positive impression of the overall quality of banking service level. The scale didn't show any positive correlation between the fifth dimension and the service quality in the Saudi women branches (Al-Mubarek, 2002). In addition a study completed in Riyadh - Saudi Arabia investigated the impact of service quality on customer loyalty using SERVQUAL mode. Its results show that ameliorating service quality has a positive impact on customer loyalty. Also the study

indicates that there is a need for quality improvement and that the dimensions of service quality insuring this positive impact are; Reliability and Empathy. (Albarq, 2013).

Another research conducted by Sabaei (2014) aimed to determine the level of Quality in Saudi Islamic banks and to study the different dimensions of the service quality in Saudi banks. The findings reveal that quality of services is high because of the high level of security, confidence and physical aspects. However, the relative importance of services quality varies from one dimension to another. Also the application aspects including: the personal attention of customers, supporting customers to enhance the services delivered to them and the customer's wishers don't have the equal importance.

A final study performed by Kadasah and Ageel (2015) assessed the service quality dimensions of the banking system in Jeddah – Saudi Arabia from a customer point of view.

The results showed that banks had in general good and very sophisticated electronic venues that delivered many and various services. Concerning the service quality of branches conduct like: duration of service delivery and employees number, it was low. The respondents are satisfied with financial services like: Sharia compatible products and financial solutions. Also it was found that the respondents' loyalty is high. Finally, the study showed that most of banks' profits come from female clients under 25 years old and service quality is viewed high by highly educated respondents.

As mentioned in the previous studies on service quality of Saudi Banking system, the investigations was performed in many regions of Saudi Arabia and no studies on this topic in the region of Qassim Saudi Arabia. Also all the studies were conducted in all the banks of the Saudi banking system and the service quality in Saudi women branches has been assessed in only one research which used SERPERF model. For these reasons, the aim of this paper is to evaluate the perceived service quality of the banks women branches in Qassim – Saudi Arabia using SERVQUAL.

3. The Methodology

The questionnaire method (Bush and Ortinau, 2000) is used in this study, it comprises five parts The first part measures Tangibiles with 4 items; the second part measures Reliability with 4 items; the fourth part measures Responsiveness with 4 items, the fifth part measures Assurance with 5 items and finally Empathy is measured by 5 items. A translation of the questionnaire into the Arabic language was prepared (see Appendix A).. To guarantee consistency with the original version, the questionnaire was also translated from English into Arabic by a bilingual business professor from Saudi Arabia, and then the obtained Arabic version was translated back into English by an independent translator. The comparison of the two versions was done, and any variances between the two versions were adjusted. Finally, to ensure the cultural validity of the survey, the Arabic translation was pretested in chosen women branches. We use the convenience sampling method, 121 Saudi women branches' customers in the Qassim region of Saudi Arabia were sampled randomly. The study's variables: Tangibiles (TANG), Reliability (RELIAB), Responsiveness (RESP), Assurance (ASS) as well as Empathy (EMPA) were assessed by using

the 7-point Lickert scale. The interviewees were asked to classify each one of the 4 items of TANG, each one of the 4 items of RELIAB, each one of the 4 items of RESP, each one of the 5 items of ASS as well as the 5 items of EMPA on the Lickert scale. The answers were analyzed using descriptive statistics (frequency, mean, grand mean, and deviation). We obtained a single index (in form of mean) for each item of: TANG, RELIAB, RESP, ASS and EMPA. Any score (mean and/or grand mean) between 1 and 2.99 indicated very low TANG, RELIAB, RESP, ASS and EMPA. Scores from 3 to 3. 99 were considered an indication of low TANG, RELIAB, RESP, ASS and EMPA. Scores between 4 and 4.99 showed moderate TANG, RELIAB, RESP, ASS and EMPA. Scores ranging

from 5 to 5.99 indicated high TANG, RELIAB, RESP, ASS and EMPA, and finally scores ranging from 6 to 7 were considered very high TANG, RELIAB, RESP, ASS and EMPA.

4. The Findings
4.1 Reliability Test
To test the scale reliability, Cronbach's alpha was used. It measures the average of quantifiable items and its correlation. Analysis demonstrated that TANG scale is reliable by 81.5 %, RELIAB scale is reliable by 90.8 %, RESP scale is reliable by 83.5%, ASS is reliable by 84.5%, EMPA scale is reliable by 85 % and finally, the reliability of SERVQUAL scale is 95,6%, (See Table 1)

Table 1: Reliability coefficients of the research variables

Variables	Number of items	Cronbach's Alpha
TANG (Tangibiles)	4	0.815
RELIAB (Reliability)	4	0.908
RESP (Responsiveness)	4	0.835
ASS (Assurance)	5	0.845
EMPA (Empathy)	5	0.850
SERVQUAL (Service quality)	22	0.956

4.2 Tangibles of the studied banks
Analysis showed the mean scores for each of the four items on the Tangibility scale. On the seven-point scale, the mean score for MODEEQUI is 4.85 (Std. Deviation=1.943), PHYFAC is 4.40 (Std. Deviation=1.935), VISUALMAT is 4.61 (Std. Deviation=1.747), NEATAPP is 4.92 (Std. Deviation=1.994. (See table 2).
The obtained results indicate that the customers of Saudi

Women banks branches perceive that the possession of: best modern equipment, visual appealing physical facilities as well as visual appealing materials by women branches is moderately satisfactory. Also, the descriptive statistics below shows a moderate level of employees' elegance in the studied women branches.
So, according to respondents, the tangibles' level of the Saudi women branches is moderate (grand mean=4.69).

Table 2: Saudi Women branches' level of Tangibles "TANG"

Attributes	Mean	Std. Deviation
The bank has best modern equipment. **MODEQUI**	4.85	1.943
The bank has visual appealing physical facilities. **PHYFAC**	4.40	1.935
The bank has visual appealing materials. **VISUALMAT**	4.61	1.747
Employees are neat appearing. **NEATAPP**	4.92	1.994

Source: Survey data (2016), Grand mean: 4.69

4.3 Reliability of the studied banks
Analysis showed the mean scores for each 4 items of the Reliability (See table 3 for frequency distribution of reliability). On a seven-point scale, analysis revealed a mean score between 4.03 and 4.68 for the four items assessing reliability; which indicates a moderate level of reliability (Grand mean = 4.30).
The mean score for PROMPTIME is 4.03 (Std. Deviation = 2.209), SOLVPROB is 4.05 (Std. Deviation=2.082),

SERVRIGH is 4.68 (Std. Deviation=2.050), KEEPPROM is 4.53 (Std. Deviation=2.142) as presented in the Table 3.
The results show that women branches have a moderate level of providing its services in the promised time. According to respondents, those branches have a moderate capability to resolve customers' problems. Concerning the capacity to perform the service right at the first time, women branches have a moderate level. Also, analysis revealed that they keep moderately their promises.

Table 3: Saudi Women branches' level of Reliability "RELIAB"

Attributes	Mean	Std. Deviation
Bank provides its service at the time it promises to do so **PROMTIME**	4.03	2.209
Solving customers' problems. **SOLVPROB**	4.05	2.082
Perform the service right at the first time. **SERVRIGH**	4.68	2.050
Keep promises. **KEEPPROM**	4.53	2.142

Source: Survey data (2016), Grand mean: 4.30

4.4 Responsiveness of the studied banks
On a seven-point scale, analysis showed a mean score between 4.03 and 4.77 for the four items of responsiveness scale; this indicates a moderate level of responsiveness

(Grand mean=4.40) (See table 4). Concerning the insistence on error-free records, the mean is 4.77 which indicate that women branches rarely interest to have records without errors. Also, the branches rarely inform

their customers about the exact time of providing its services (mean=4.74). Concerning the rapidity in serving customers, the study indicates that employees in women branches don't serve quickly their customers (mean = 4.03). According to respondents, employee' banks are rarely welling to help their customers (mean=4.07).

Table 4: Saudi Women branches' level of Responsiveness "RESP"

Attributes	Mean	Std. Deviation
Insist on error-free records. **ERRFRREC**	4.77	1.950
Inform exactly when services will be performed. **SERVPERF**	4.74	2.072
Employees in the bank give you prompt service. **PROMSER**	4.03	2.223
Employees are always willing to help you. **WILLTOHELP**	4.07	2.378

Source Survey data (2016), Grand mean: 4.40

4.5 Assurance of the studied banks

Results indicate a moderate level of assurance (see table 5). Concerning the immediate response to customers' request, the mean is 3.85 which indicate that employees are always too busy to answer customers' questions. Analysis indicates also that employees' branches rarely instill confidence in their customers (mean=4.88). According to respondents, the level of transactions safety in women branches is high (mean=5.60). Also, the results show that the level of employees politeness in those branches is moderate (mean=4.88). Finally, the study found that employees in women branches have a high knowledge and are highly capable to answer customers' questions.

Table 5: Saudi Women branches' level of Assurance "ASS"

Attributes	Mean	Std. Deviation
Employees in the bank are never too busy to respond to your request. **NEVERTOBU**	3.85	2.203
Employees' behavior instills confidence in you. **CONFINBANK**	4.88	2.131
Customers feel save in their transactions. **SAVETRANS**	5.60	1.911
Employees in the bank are consistently courteous with you. **EMPCOURT**	4.88	2.034
Employees have knowledge to answer questions. **KNOWTOANS**	5.14	1.812

Source: Survey data (2016), Grand mean: 4.85

4.6 Empathy of the studied banks

Analysis showed the mean scores for each of the five items on the Empathy scale. On the seven-point scale, the mean score for INDIVATT is 4.69 (Std. Deviation=1.888), CONVENCUST is 3.63 (Std. Deviation=2.345), PERSONALATT is 4.27 (Std. Deviation=2.277), CUSTINTER is 4.58 (Std. Deviation=2.152). SPECIFICNEEDS is 4.60 (Std. Deviation=2.035). (See table 6).

The obtained results indicate that the customers of Saudi Women banks' branches perceive that banks and its employees don't give them individual attention. Also, the descriptive statistics below shows that operating hours in the studied women branches are not convenient to all customers. Additional, those branches rarely interest to their customers and understand their specific needs. According to respondents, the empathy of the Saudi women branches is moderate (grand mean=4.34).

Table 6: Saudi Women branches' level of Empathy "EMPA"

Attributes	Mean	Std. Deviation
Bank gives customers individual attention. **INDIVATT**	4.69	1.888
Operating hours are convenient to all customers. **CONVENCUST**	3.63	2.345
Bank has employees who give you personal attention. **PERSONALATT**	4.27	2.277
Customer's best interests at heart. **CUSTINTER**	4.58	2.152
Employees understand specific needs of customers. **SPECIFICNEEDS**	4.60	2.035

Source: Survey data (2016), Grand mean: 4.34

4.7 Service Quality in the studied banks

Analysis revealed the mean scores for each five dimensions of the Service quality (See table 7 for frequency distribution of service quality). Results show that service quality in the studied banks is moderate (mean=4.5218).

Table 7: Saudi Women branches' level of Service Quality "SERVQUAL"

	Mean	**Std. Deviation**
Tangibles **TANG**	4.69	1.528
Reliability **RELIAB**	4.3058	1.88320
Responsiveness **RESP**	4.4050	1.77988
Assurance **ASS**	4.8583	1.63279
Empathy **EMPA**	4.3467	1.70088
Service quality **SERVQUAL**	4.5218	1.48570

Source: Survey data (2016)

4. Discussion of Findings

The research studied the level of service quality in women branches of Saudi banks (In Qassim, region) and found that the investigated banks provide modestly their different services. This moderate level of service quality is due to a low level of branches' reliability, and more specifically the study found that Banks don't provide its service rapidly at the promised time to do. Also, the research revealed that customers' problems are not resolved continually which indicates that employees don't interest to customers' request. One of research results, women branches don't keep promises; this could be attributed to the monopolization of serving women by a very few number of women banks' branches. The study also showed that empathy is moderated in the studied branches. This is due to the inconvenience of operating hours to all customers, in particular the studied banks don't focus on providing the service in the right

time which is one of the most important customers' needs that banks have to satisfy. Also, employees aren't elegant and don't give a personal attention to customers which could be caused by a lack of training in how to serve customers efficiently. Essentially, the research revealed a moderate level of responsiveness in the women branches. Which means that the studied banks' employees are not able to give a quick service to customers and don't have a willing to help those customers.

5. Conclusions and Recommendations

In general the level of service quality of Saudi banks' women branches is founded to be moderated. More precise, the reliability, the empathy as well as the responsiveness of the studied banks are moderate and they have the lowest levels compared with the other service quality's dimensions. Concerning tangibles and assurance, they are higher than the others dimensions and they have moderated levels. Noting that it was remarkable that a majority of respondents were satisfied with the high level of transactions safety and the employees' knowledge, courteously as well as their confident behavior.

Consequently, this study recommends that the women banks' branches should take care of resolving customers' problems and to interest to their request. Those branches should review their operating hours and improve the elegance of their employees. To improve their service quality, women banks' branches should provide their customers with quick service in the promised time which needs a more focus on employees' training.

It's highly recommended that studied banks should focus on employees' welling to help customers. This is very important to improve their capability to serve customers rapidly, and to help banks in keeping its promises which will improve the service quality in the studied banks.

6. Appendix A. "Servqual scale" "22 items" (Parasuraman et al, 1988)

I- Tangibles "TANG" " 4 items"	1	2	3	4	5	6	7
The bank has best modern equipment. MODEQUI							
The bank has visual appealing physical facilities. PHYFAC							
The bank has visual appealing materials. VISUALMAT							
Employees are neat appearing. NEATAPP							
II- Reliability "RELIAB" " 4 items"							
Bank provides its service at the time it promises to do so PROMTIME							
Solving customers' problems. SOLVPROB							
Perform the service right at the first time. SERVRIGH							
Keep promises. KEEPPROM							
III- Responsiveness "RESP" " 4 items"							
Insist on error-free records. ERRFRREC							
Inform exactly when services will be performed. SERVPERF							
Employees in the bank give you prompt service. PROMSER							
Employees are always willing to help you. WILLTOHELP							
IV- ASSURANCE "ASS" "5 items"							
Employees in the bank are never too busy to respond to your request. NEVERTOBU							
Employees' behavior instills confidence in you. CONFINBANK							
Customers feel save in their transactions. SAVETRANS							
Employees in the bank are consistently courteous with you. EMPCOURT							
Employees have knowledge to answer questions. KNOWTOANS							
V- Empathy "EMPA" "5 items"							
Bank gives customers individual attention. INDIVATT							
Operating hours are convenient to all customers. CONVENCUST							
Bank has employees who give you personal attention. PERSONALATT							
Customer's best interests at heart. CUSTINTER							
Employees understand specific needs of customers.							

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