CUSTOMER SATISFACTION AND REGIONAL RURAL BANKS

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Abstract
The study aims to measure the service quality magnitude of regional rural banks. Such magnitude contains tangibility, reliability, assurance, empathy and responsiveness. This magnitude is strongly and positively associated with customer satisfaction. Next, service quality associates and affect customer satisfaction. The effect of tangibility and assurance is strong; reliability is moderate, but empathy and responsiveness are weak on customer satisfaction. On the whole, service quality dimensions influence customer satisfaction to more than 50%. Finally, the overall satisfaction of regional rural banks in Tamilnadu is moderately associated with customer satisfaction.
Keywords: Service quality, customer satisfaction and banks.

Introduction

Banks make a significant contribution to rural development (Hindu, 2021). Improving people's quality of life. (Tigari & Gaganadeepa, 2019). Rural development plays an important role in the socio-economic development of developing economies (Tigari & Gaganadeepa, 2019) where the majority of the population leads their lives in rural areas. These people face unprecedented risks in rural areas. So, the government has established banks to provide banking and financial services for needy people through regional rural banks (Khan, n.d.). Such banks are scheduled commercial banks operating at regional levels in different states. The main objective of regional rural banks is to provide banking facilities to rural areas, carry out government operations, providing para bank and small finance bank services for rural people (Banks, n.d.). Regional rural banks are popular in small towns, and at the same time, the customers cannot drive to the locations whenever they require banking services (Devi, 2016).

One recent study pinpointed that rural banks and their customer satisfaction are moderate (Anoop & Biju John, 2021) in Tamilnadu. Some studies assessed customer satisfaction of public or private banks in Tamilnadu (Saravanakumar & Jayakrishnan, 2014; Anand & Selvaraj, 2013; Arora & Mishra, 2020; Priyanghaa & Suganya, 2019; Nachimuthu & Muthukrishnaveni, 2019). But a few studies measured customer satisfaction with regional rural banks of various cities in Tamil Nadu (Kowsalya & Jayanthi, n.d.; SUBBULAKSHMI,

2017; Saranya & Chandrasekar, 2019; RENUGADEVI & NITHYA, n.d.). No specific study measured satisfaction with regional rural banks in Tamil Nadu. Therefore, previous studies direct measure customer satisfaction with regional rural banks.

Literacy rates in Tamil Nadu remain strikingly high at 73.80%, indicating literate. Interestingly, rural male literacy rates are higher than rural female literacy rates(census, 2011). Some recent studies show that men use rural bank services more than women (Selvaraj, 2021). Though literacy rates are high in rural male, rural female consumes high. Such rural female consumer's education is higher secondary and graduate level of education (Unnamalai, 2016; Bai, 2019). Overall, the regional rural banks are keen to access banks with the best service (Bai, 2019). Service quality is used as a weapon against competitors because it determines the survival of regional rural banks. (Bai, 2019; Srinivas & Srinivas, 2018; Adil, 2013; Anoop & Biju John, 2021) Discusses the service quality of regional rural banks in India. Little importance is given to the service quality of regional rural banks in Tamilnadu. Therefore, the service quality of regional rural banks is measured in this study. The study aims to measure the service quality magnitude of regional rural banksThe objective is to determine the association between service quality and customer satisfaction. Also, the study extends to measure the effect of service quality (SQ) on customer satisfaction of regional rural banks.

Research questions

- What is the service quality of regional rural banks?
- Is service quality associated with regional rural bank customer satisfaction?
- Does service quality influence regional rural bank customers?

Scope of the study

The study covers the extent of regional rural banks in urban areas in Tamilnadu. In this study, the researcher uses the questionnaire as a research instrument to measure the service quality of regional rural banks. It measures the service quality and customer satisfaction of regional rural banks between Jan – July 2020. The researcher can find it difficult to contact the rural people and fill the form through an online survey.

Service quality

Service quality focused particularly on evaluating the customer perception of service elements. Service elements were interaction quality, outcome quality and the physical environment quality of the service provider (Ogunnaike & Olaleke, 2010). At the same time, the other author referred to service quality as the customers' judgment about service excellence to a degree consistent with service performance (Machado & Diggines, 2012). Service quality is how the consumers perceive the quality of service rendered by the service provider (Dwivedi et al., 2010). Customers choose to select service providers based on their service quality (Mani & Ekambaram, 2021). Service quality brings sustainable growth for banks, which helps in competitive advantage (Pakurá et al., 2019). High customer service quality generates value to meet customer needs and customer expectations. It is making banks more prominent than competitors (Hoang, 2018). Thus, measurement of service

quality is essential for banks. An important determinant of service quality is measured by its dimensions (Papaioannou et al., 2013). Service quality dimensions are tangibles, responsiveness, reliability, assurance, and empathy (Zeithaml, 1988). All five dimensions are widely accepted in measuring service quality (Fida et al., 2020). Measurement of service quality dimensions is advantageous to banks to increase market share and gain customer satisfaction and loyalty (Zeithaml et al., 1996). Also, service quality dimensions have played a key role for banks to survive in the competitive market (Kumar & Reinartz, 2018). Thus, the study has utilised the (Parasuraman et al., 1988) concept to measure the service quality of banks through the SERVQUAL model. According to the Parasuraman et al. (1988) model, five service quality dimensions were found. Recent studies confirmed that five service quality dimensions are used to measure banks' service quality (Hoang, 2018; Vencataya et al., 2019). Therefore, all the dimensions have been taken into account. The subsequent section describes the individual dimensions of service quality presented in detail.

Dimensions of service quality
Service quality measurement is a multidimensional approach (TABASH et al., 2019). The study has followed the pioneering work of (Parasuraman et al., 1988), comprised tangibility, reliability, assurance, responsiveness and empathy. Previous studies have pointed out that the service quality of regional rural banks is tangibility, assurance, empathy, responsiveness and assurance (Bai, 2019; Srinivas & Srinivas, 2018; Adil, 2013; Anoop & Biju John, 2021). Moreover, these magnitudes are used to evaluate the service quality of regional rural banks. Sujatha Narsis (2019) pointed out that responsiveness, assurance, accessibility and empathy are the predictors of service quality. Out of all the magnitudes, tangibility and empathy are strong predictors of service quality (Sujatha & Narsis, 2019). While in the other studies, many authors had accepted that service quality dimensions were the predictors of customer satisfaction (Pakurár et al., 2019; Vencataya et al., 2019; Khamis & AbRashid, 2018). The studies on banks highlighted that service quality magnitude affected customer satisfaction (Hoang, 2018; Wahyuni & Ghozali, 2019; Sulistiyawan et al., 2019; Vencataya et al., 2019; NGUYEN et al., 2020; Supriyanto et al., 2021; Abror et al., 2019). While, specifically to rural banks, service quality was associated with customer satisfaction (Hennayake, 2017; Priyanghaa & Suganya, 2019). Much of the available studies have proved that service quality positively affected customer satisfaction (Parawansa, 2018; Priyanghaa & Suganya, 2019; Parawansa, 2017). A recent study by (Hennayake 2017) described those Human related magnitudes (reliability, responsiveness and assurance) of service quality have a great effect on customer satisfaction than non-human related magnitudes (tangibles). As a result, the previous studies focus on framing the hypothesis that service quality associates and influences customer satisfaction.

Tangibles
Tangibles of the services represent the service's physical representation (Quarshie et al., 2018). Tangibles are the physical appearance of facilities, communication materials and personnel Hennayake (, 2017). Such physical appearance is essential for the banks in conveying quality services to the customers (Zungu & Mason, 2017). These tangibles of

physical evidence of services enhanced the bank's image in the public's eyes (Quarshie et al., 2018). So, tangibles were the predictor of customer satisfaction Sujatha and Narsis (2019); (Aileni & Vedulla, 2015). Some of the previous studies pointed out the tangibles associated with customer satisfaction (Dutta, 2019); (Aileni & Vedulla, 2015). But rural banks gave the least importance to their customers (Aileni & Vedulla, 2015). Furthermore, it proves statistically that tangibles affected the customer satisfaction of banks (NGUYEN et al., 2020; Dutta, 2019; RAHAMAN et al., 2020). Consequently, the study hypothesises that tangibles affect the satisfaction of rural bank customers.

Reliability

Reliability is the ability of the service provider to perform the promised services quickly and accurately (Bai, 2019). The service provider's potential is how punctual they deliver the services and keep well agreements with the customers. Such potential promises of service providers honoured by the customers were termed as reliable (Bai, 2019). Reliability is considered one of the components of service quality and is important to customers (Zungu & Mason, 2017). One of the major effective service qualities for rural banks is reliability (Aileni & Vedulla, 2015; Hennayake, 2017). A recent study stated that reliability was the strongest predictor of banks' customer satisfaction (Vencataya et al. (, 2019). Previous studies pointed out that reliability is associated and affected with bank customer satisfaction (Nguyen et al., 2022; Alnaser et al., 2018; RAHAMAN et al., 2020; ALAM & AL-AMRI 2020; Vencataya et al., 2019; Dutta, 2019). So, a hypothesis that withstands a considerable amount of studies is said to be reliability associates and affects the customer satisfaction of regional rural banks.

Responsiveness

Responsiveness is fulfilling the commitment made by the service provider promptly (Bateson & Hoffman, 2011). Service providers prepare their employees to offer customer services (Quarshie et al., 2018). Such preparation is in showing attentiveness and responding to customer requests, complaints, and problems (Hennayake, 2017). Previous literature studies ha been pinpointed the least importance given to responsiveness attributes in banks Rao (2015); Adil (2013). Contrary to the studies, responsiveness was the major determinant for the service quality of rural banks(Aileni & Vedulla, 2015; Hennayake, 2017). Several studies have assessed the relationship between responsiveness and customer satisfaction of banks (Fida et al., 2020; Dutta, 2019). Some recent studies have revealed that responsiveness had a positive effect on customer satisfaction (ALAM & AL-AMRI, 2020; Dutta, 2019; RAHAMAN et al., 2020; Sulistiyawan et al., 2019). As a result, the study had framed the hypothesis as responsiveness associates and affected the satisfaction of regional rural banks.

Assurance

Assurance of services is how effectively employees use knowledge and courtesy in trnsfering trust and confidence in customers (Quarshie et al., 2018). Whenever a service provider offered safety and security to customers, it diminished the worries and anxieties of service rendered by the provider (Fida et al., 2020). Studies have demonstrated that assurance was

the least important attribute for rural banks (Aileni & Vedulla, 2015; Hennayake, 2017). It was found from the studies that assurance was closely associated with customer satisfaction, and the effect was positive and significant (Salleh et al., 2019; Rao 2015; RAHAMAN et al., 2020). The hypothesis of the study is assurance associates and affects the customer satisfaction of regional rural banks.

Empathy

Empathy represented that gave more care to the customers. Service provider treated their customer as individuals and had experienced other feelings as their feelings on their own. (Zungu & Mason, 2017). Empathy conveys unique and personalised services to their customers (Hennayake, 2017). It was the strongest predictor of customer satisfaction (Vencataya et al., 2019). Recent studies (Fida et al., 2020; Salleh et al., 2019) have highlighted that empathy was directly related to customer satisfaction. Moreover, empathy was a determining factor for customer satisfaction (Nguyen et al., 2022; RAHAMAN et al., 2020). So, the study hypothesis is that empathy associates and affects regional rural banks' customer satisfaction.

Customer satisfaction

Customer satisfaction of services recognises the differences between expectation and perception, the actual service received from the respective service provider. (Harris, 2000). The other author stated that customer satisfaction is how the perceived performance matches the buyer's expectation (Kotler, 2012). Customer satisfaction refers to how the services meet the customer needs and expectations (Oliver Richard, 1997). Customer satisfaction of banks integrates with the performance of banks per the customer needs (Pakurár et al., 2019). Customer satisfaction is an important aspect in the present scenario because it helps the service provider meet the competition (Cheng & Rashid, 2013). Studies have pointed that customers are satisfied with the services rendered by the rural banks (Bai, 2019). However, a moderate level of Service quality magnitudes had a moderate level of features extend to rural customers (Anoop & Biju John, 2021). As a result, the investigation of studies will induce to measure the overall satisfaction of rural bank customers.

Research gap

The investigation of previous studies finds that previous studies are available in service quality measurement of rural banks. Studies on regional rural banks are lacking in the main literature. So, it is essential to understand the full extent of regional rural bank customers and the level of satisfaction. As a result, the study focuses on measuring service quality and customer satisfaction of regional rural banks.

Methodology

The section aims to outline the methods used to measure the service quality and customer satisfaction of regional rural banks. The study adopts a descriptive research design to measure the variables because it is easy to collect the data, inexpensive and well suited for the survey method. Such advantages reveal that the study is quantitative research methods. The

population is regional rural banks in Tamilnadu. Samples are the customers from three districts of Tamilnadu: Madurai, Coimbatore and Trichy. Sampling is determined based on convenience sampling due to ease of use, quick data collection, low cost, and ready availability in the respective banks. Data collection develops in a five-point Likert scale, collecting the opinion from web survey. Finally, the sample size is 108, and the response rate is 92%. To sum up the section, the study appears methodologically sound: samples were matched, and the demographic characteristics of regional rural bank customers correspond to profiles of the customers in previous studies.

Data analysis

The profile of regional rural customers of age, gender, education and employment status is considered. The task was to collectively exhibit the profile of customers in a table format(Appendix A). Bank customers are divided into four groups based on age, 24-30 years, 30-36 years, 36-42 years and above 42 years. The table shows that 31.5% of customers are between 30-36 years, followed by 28.7% of customers over 42 years, 22.2% between 36-42 years and a small number of customers between 24-30 years. So, it is clear that the regional rural customers are mid-thirties. The frequency of Male, 58.3%, is greater than the female value of 41.7%. It indicates that the frequencies are more spread in the male data. The frequency of customers level of education from diploma level to professional level and broaden its level to others. Most customers are male and highly educated, such as masters level (37.1%). Finally, males dominate higher levels of occupation as salaried employees in Tamilnadu.

Correlation

Correlation analysis uses in knowing the relationship between the variables. It is one of the statistical approaches in determining the relationship level among the variables (Kothari, 2004). The detailed description of the calculation describes in detail in the following table.

Particulars	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Customer satisfaction
Tangibility	1	$.647^{**}$ (0.000)	$.512^{**}$ (0.000)	$.575^{**}$ (0.000)	$.671^{**}$ (0.000)	.581** (.000)
Reliability		1	$.612^{**}$ (0.000)	$.621^{**}$ (0.000)	$.647^{**}$ (0.000)	.763** (.000)
Responsiveness			1	$.526^{**}$ (0.000)	$.613^{**}$ (0.000)	.588** (.000)
Assurance				1	$.611^{**}$ (0.000)	.737** (.000)
Empathy					1	601** (.000)
Customer satisfaction						1

For the service quality of regional rural banks, there is a strong positive correlation between the scores for tangibility and customer satisfaction (r=0.581, n=108, p<0.005). There is a strong positive correlation between the reliability scores and customer satisfaction (r=0.763, n=108, p<0.005). The correlation between responsiveness and customer satisfaction is strong and positive (r=0.588, n=108, p<0.05). Assurance and empathy strongly associates with customer satisfaction (r=0.737,n=108, p<0.005) and (r=0.601, n=108, p<0.005). As a result, the correlation matrix reveals that tangibility, reliability, responsiveness, assurance and empathy correlate strongly and positively with customer satisfaction. The relationship between the variables is statistically significant.

Effect of Service quality on customer satisfaction

Measuring the service quality of regional rural banks and the customer satisfaction of banks in multiple regression analysis. Such analysis considers one dependent variable (customer satisfaction) and multiple independent variables (tangibility, reliability, responsiveness, assurance and empathy). A detailed description of the effect of variables presents below

Model	R	R^2	F	Sig	USC		SC	t	Sig.
					B	SE	Beta		
Constant					.698	.564		1.987	.000
Tangibility					.758	.090	.154	.874	.000
Reliability	.961[a]	.923	14.571	.000[b]	.341	.152	.246	.487	.000
Responsiveness					.248	.147	.189	.148	.000
Assurance					.769	.415	.245	.641	.000
Empathy					.115	.486	.198	.178	.000

The table shows that tangibility, reliability, responsiveness, assurance, and empathy are strong and positive with customer satisfaction. Such association finds to be significant between all the variables, r=0.961, p<0.005). In addition, the data analyses in multiple regression, using as regressors, tangibility, reliability, responsiveness, assurance and empathy. The regression is a strong good fit, R^2 = 92.3% and the overall relationship is significant (F=14.571,p<0.05). With other variables held constant, customer satisfaction scores are positively related to tangibility scores, (t=0.874,p<005); moderately related to reliability scores (t=0.246,p<0.05), weakly related to responsiveness (t=0.189, p<0.005), strongly related to assurance scores (t=0.641, p<0.05) and weakly related to empathy (t-0.178,p<0.05).

The regression equation is

$$Y = 0.698 + 0.758X_1 + 0.341 X_2 + 0.248 X_3 + 0.769 X_4 + 0.115 X_5$$

(where X_1 = tanigbilty, X_2 =reliability, X_3 =responsivenss, X_4 =assurance and X_5 =empathy)

Results

The purpose of the section is to outline the results of service quality and customer satisfaction. The results indicate that tangibility scores have a strong effect on customer satisfaction only when considered with other variables. Reliability has a moderate effect on customer satisfaction. Empathy and responsiveness have a weak effect on customer satisfaction. A Pearson correlation was used to investigate the association between six variables measured by tangibility, reliability, responsiveness, assurance, empathy and customer satisfaction. For customer satisfaction of regional rural banks, there was a strong and positive correlation between the scores of tangibility, reliability, responsiveness, assurance, empathy and customer satisfaction. Such results indicate that the scores of all the variables were also correlated.

Finally, the outcome exhibited that only a certain proportion of customers were between the age category of 30-36 years and male. Such respondents had a basic education as a bachelor level of education and were salaried.

Conclusion

The study aims are to measure the service quality magnitude of regional rural banks. Such magnitude contains tangibility, reliability, assurance, empathy and responsiveness. This magnitude is strongly and positively associated with customer satisfaction. Next, service quality associates and affect customer satisfaction. The effect of tangibility and assurance is strong; reliability is moderate, but empathy and responsiveness are weak on customer satisfaction.

On the whole, service quality dimensions influence customer satisfaction to more than 50%. Finally, the overall satisfaction of regional rural banks in Tamilnadu is moderately associated with customer satisfaction. The results cannot be claimed to be the case for all the banks universally. The methods could further be refined by considering both quantitative and qualitative research methods. So, it is advisable to pay attention to empathy and responsiveness attributes. Structuring service quality attributes are best accommodated to target and attract customers efficiently.

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Appendix A: Demogrpahic profile of customers

Particulars		No. of respondents	Percentage
Age	24 to 30 years	19	17.6
	30 to 36 years	34	31.5
	36 to 42 years	24	22.2
	Above 42 years	31	28.7
Gender	Male	63	58.3
	Female	45	41.7
Education	Diploma level	9	8.3
	Bachelor level	35	32.4
	Master level	40	37.0
	Professional level	22	20.4
	Others	2	1.9
Employment status	Business	19	17.6
	Salaried	68	63.0
	Retired	12	11.1
	Others	9	8.3
Total		108	100.0