

# Do the Arabian Customers Who Belong to Similar Markets Differ in the Evaluation of Banking Service Quality?

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The main purpose of this paper is to study the customers' evaluation from three similar markets, aiming at finding significant differences among three types of answers. Service quality was measured by using an existing scale from the literature, thus SERVPERF was selected to evaluate three types of answers. Customers of this study came from three similar markets: the Kingdom of Saudi Arabia, the United Arab Emirates and Kuwait. SPSS was used to analyse the data and one-way ANOVA was run to investigate differences among the groups. The findings showed that there were significant differences between the three groups. Also, the results indicated that except empathy, all other four dimensions showed partial differences.

*Key Words:* service quality, quality of banking service, Arab world, culture

## INTRODUCTION

Numerous articles, studying Service Quality – SQ were written as well as many articles discussed the Quality of Banking Service – QBS. Basically, QBS has become an interesting topic for scholars since Parasuraman, Zeithaml, and Berry (1985). Some works had been done before that time (e.g. Rathmell 1966). A good example about seminal work was found by Sasser, Olsen, and Wyckoff (1978) as they proposed five 'gaps,' including the gap between consumers' expectations and the actual service delivered, that determines service quality. All those scholars discussed the SQ and they paved the way for the others.

Mainly, there are two main schools of this discipline, the North American School and the Nordic One. The Nordic School consists of

[26] two dimensions, namely: *functional quality and technical quality*. The North American School identified five dimensions that customers use to evaluate service quality: *tangibles, reliability, responsiveness, assurance and empathy* (Parasuraman, Zeithaml, and Berry 1985). The identified dimensions gave birth to a service quality measurement tool called SERVQUAL.

The main influence recorded for the American School based on the fact that unaccounted researches depended on it, particularly on SERVQUAL. The scale of SERVQUAL which was developed by Parasuraman, Zeithaml, and Berry (1985) played a vital role in the SQ research stream. The other contribution was SERVPERF which was developed by Taylor and Cronin (1994). The Nordic school played an essential role as many thoughts were introduced especially by Nordic scholars (Gronroos 1984; Edverson 1992; Lehtinen and Lehtinen 1982; 1991).

Due to the fact that the bank markets become very competitive, an urgent need was shaped in the sense to understand some aspects of the QBS discipline. The majority of work in the latest 20 years has been focusing on evaluation and measuring of the QBS. Basically, there are three trends for measuring and evaluation of QBS. First, some scholars try to apply SERVQUAL or SERVPERF without any changes, based on the fact that these scales are universal. Second, other scholars try to adjust SERVQUAL or SERVPERF to make it more applicable to the environment of the study. Third: A few scholars have worked hard to design new scales.

#### LITERATURE REVIEW

After introduced SERVQUAL, many researchers started to use this scale to measure the SQ worldwide, which motivated other scholars to study influences of culture on the service quality. Donthu and Yoo (1998) studied cultural influences on the service quality expectation. Their results implied that consumer vary in both, their overall service quality expectations and their expectations on each dimension of service quality at the same time. A call for studying differences between cultures was raised by Anderson and Fornell (1994), Collier (1994), Furrer et al. (2000) and Horovitz (1990). Subsequently, many articles were published to meet this call (e.g., Mattila 1999;



Winstaed 1997). Many of these studies focused on the differences between the Western culture and the Asian culture. The results discovered some important notions. Researchers concluded that these differences limited the capability of service multinationals to expand their activities internationally (Furrer et al. 2000; Kogut and Singh 1988; Li 1994; Li and Guisinger 1991; 1992). In fact, these notions help to differentiate between these two cultures. Mattila (1999) concluded that customers with Western cultural backgrounds are more likely to rely on the tangible cues from the physical environment to evaluate service quality than their Asian counterparts (Furrer et al. 2000; Mattila 1999). Mok and Armstrong (1998) concluded that tourists from the UK, the USA, Australia, Japan and Taiwan have different expectations in two of the five service quality dimensions, while there was no significant difference for the other three dimensions.

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Researchers went beyond studying differences between cultures. In fact, a new trend has been shaped to study the personality, values, attitudes, interests, and lifestyles. And a call was found to study the psychographics aiming to have an explicit understanding about the service quality. The results indicated that psychographics strongly depends on cultural elements (Heskett, Sasser, and Hart 1990; Furrer et al. 2000). Studying the psychographics was not the mere effort. Another work was found to create a service quality measures that are country/culture specific (Benkhoff 1997; Hofstede 1990; Karatepe, Yavas, and Babakus 2005; Winsted 1997; Yavas 1997; Yavas and Konyar 2002).

QBS was not exempt from the previous discussion. Winsted (1997) compared Japanese and American bank consumers. Basically, he focused on provider behaviours as indicators of service encounter quality. The main contribution for his study was to discover new dimension which had not been a part of the service quality concept before; the 'authenticity' dimension which refers to genuineness of service providers' behaviours. This dimension was an important component of service quality for Japanese consumers. On the other hand, it did not play an important role in the case of the American consumers (Winsted 1997; Karatepe, Yavas, and Babakus 2005).

It is an essential action when taking into account the impact of

[28] the culture and recognizing its implications on the QBS. This belief emerged after noticing that plenty of measurement scales had been developed, but just a few of these take into account only the method of measurement and ignore the principle that the same scale could not be automatically applied to different industries or in different cultures (Angur et al. 1999; Pisman Korda and Snoj 2010; Sangeetha and Mahalingam 2011). As an extension of the previous idea, a call to develop a new method to measure the QBS for different national cultures could be easily noticed. This idea was found due to the fact that banking system using generic widely used measures such as SERVQUAL, and this may end up missing important concerns of their customers. Multi-national companies should go beyond customizing their services to different countries to customize their measures of service quality (Jabnoun and Khalifa 2005).

Most of researchers mentioned the importance of adapting the western scales or developing national scales. This is really accomplished by analysing the service quality literature in the banking industry, which reveals that the majority of studies have been conducted in developed economies or within the western cultural environment rather than developing economies (Hanzaee and Salehi 2011; Herbig and Genestre 1996). A sharp standpoint was developed by scholars to avoid to use SERVQUAL worldwide (Imrie, Cadogan, and McNaughton 2002; Karatepe, Yavas, and Babakus 2005).

#### THE AWARENESS OF CULTURAL IMPACT ON QBS

Aldlaigan and Buttle (2002) developed and validated a new scale for retail-banking industry in the UK. Based on the fact that this scale was developed in the UK's retail banking context only, the authors mentioned that the scale may be less valid in a different context, since it has been influenced by the respondents' perceptions of UK managerial banking and transactional system. Chaoprasert and Elseyy (2004) conducted a research to improve the QBS in Thailand. They discovered that the behaviour of Thai customers might be different and distinctive from others. Specifically, Thais prefer the personal touch when it comes to services. They contacted familiar bank staff because they believed their needs would be well under-



stood. At the same time, Thais would like to develop good relations with bank employees for the same purpose as stated before. On the other hand, many Thai customers are neither able to understand nor be confident in using self-service machines. Abdullah et al. (2000) worked to develop a new scale for BQS. The final result was to create a national service quality index, 'BSQ Index.' Although the group developed and validated this scale, they were not sure about using this scale worldwide. The importance of awareness of impact of culture grew very rapidly. Jabnoun and Al-Tamimi (2003) worked to measure the QBS in UAE. Because the authors did not have a chance to investigate the national customers separately from residents, the research missed the impact of the national culture on the perception of banks' service quality. The authors classified that as a limitation for the study. Sangeetha and Mahalingam (2011) made a review for the service quality model in banking. Their consequent findings mentioned that not all antecedents models contribute equally to quality and their contributions might be subject to variation in different industries and different countries at different times.

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Hanzaee and Sadeghi (2010, 250) said 'Owing to cultural and environmental effects, consumers in different countries have different perception of what service quality is. Thus, managers who seek to develop service standards may not succeed unless they are aware of the value of environmental differences between countries in terms of economic development, political ideology, cultural value system, and other culture-specific factors.' Some researchers went further; they believed that there was a need to consider the impact of the certain environmental variables and their influence in shaping service quality needed to be further explored in the one country (Munusamy, Chelliah, and Mun 2010).

While the majority of researchers focused on the differences between cultures, some researchers mentioned some evidence due to the fact that there are similar aspects between quality services worldwide. These analogous results are considered as an evidence for the universal aspects for BQS. Karatepe, Yavas, and Babakus (2005) designed a scale based on a study which took place in the Turkish Republic of Northern Cyprus; they mentioned that the di-

[30] mensions identified in the study show similarities to other service quality measures, such as SERVQUAL and SYSTRA-SQ. Counting on this, they suggested that there might be some potentially universal facets of service quality and that perhaps scholars might not need to develop specific measures for each context. Bahia and Nantel (2000) developed a new scale in Canada. This scale was validated only in the French language version. They concluded that the proposed items might serve as the basis for further research and scale development in other languages. Although we have many similar stances, none of those scholars disclosed sharply that a certain scale could be used worldwide.

Between these two standpoints, a third moderate standpoint could be noticed. This point of view was abstracted by Avkiran (1994). Avkiran focused on retail operations as embodied by the branch. The project was hosted by a major Australian trading bank with a large branch network. At the end of his research he mentioned that the result of studies could be applied in countries in a similar position.

#### HYPOTHESES

There are literally hundreds of papers written on cultural issues in SQ. However, the majority of research occurred in the Western environments. This article attempts to fill in some of the gaps in the literature on the evaluation of the Quality of Banking Service of the customers who belong to similar environment in the Arab world. Studies that studied the culture and SQ (e.g., Donthu and Yoo 1998; Furrer et al. 2000; Kueh and Voon 2007; Ladhari et al. 2011; Laroche et al. 2004; Tsikritsis 2002) used the Hofstede model to investigate the cultural role or impact on SQ. On the other hand, although some of these studies affirm that culture influences evaluations of service quality (Furrer et al. 2000; Kueh and Voon 2007; Tsoukatos and Rand 2007), it looks unsuitable to depend merely on the Hofstede model of culture as this model may vary in one country as sometimes remarkable changes might happen to a certain environment (Fam and Merrilees 1998; Kale 1991; Kueh and Voon 2007). Moreover, Hofstede (1980) provides an extremely broad classification for



Arabic countries like Egypt, Iraq, Kuwait, Lebanon, Libya, Saudi Arabia and the United Arab Emirates. While Hofstede's research had an extremely important impact on understanding the cross-cultural behaviour; this large classification is clearly a limitation of his findings and highlights the need for additional research that is country-specific in the Middle East' (Whiteoak, Crawford, and Mapstone 2006, 80).

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Also, there is a proof that 'significant cultural differences are evident across organisations owned and managed by individuals of one nationality, and significant cultural similarities are evident across organisations owned and managed by individuals of different nationalities' (Bhaskaran and Sukumaran 2007, 54).

The Arab world, particularly Gulf States, have their own unique culture. All the Gulf States consider Arabic their official national language, while the common business language is English (Wilkins 2001). The three studied markets made a remarkable effort to Westernise the society with a strong link to the west in general and in particular with the USA (Hammond 2007). As religion plays a vital role in the daily life and because not all Muslims are Arabs, but most Arabs are Muslim (Feghali 1997; Jabra 1971; Rice 2003; Khakhar and Rammal 2013), some countries in the Arab World can be described as heterogeneous communities (e.g. Syria), while the situation is different in the Gulf States, where the majority of population is Arab – Muslim.

This study will investigate the case of customers who belong to similar markets in the Arab World, and will investigate if those customers might evaluate the QBS differently.

*H<sub>0</sub> There are no differences in evaluating the quality of the banking service in the three similar cultures: KSA, UAE and Kuwait.*

## METHODOLOGY

### *Research Design, Measuring Instrument and Sample*

This study aims to find the main differences between similar markets in terms of perceiving the quality of the banking service.

Because the paper is aiming at gathering information in order to

[32] compare three groups and to make inferences about possible differences between the three sampled populations, a one-way ANOVA test was used to compare the means between these three groups of clients and to understand whether there are differences in perceiving the quality of the banking service.

To achieve the previous aim, a unified questionnaire was developed and modified. Subsequently, the same questionnaire was handed out for three different types of clients at three similar environments: KSA, the UAE and Kuwait. The questionnaire based on SERVPERF, which is a wide common scale for measuring and evaluating the BSQ. However, this instrument was created by Taylor and Cronin (1994). This model – SERVPERF based on the American school. Researchers used this instrument as well as SERVQUAL to measure and evaluate BSQ regardless of the impact of culture. This paper applied the same instrument (SERVPERF) to evaluate the BSQ for three kinds of clients to record any differences that might be found.

The questionnaire was personally administered on a sample size of 67, and the paper was constructed on five dimensions: *reliability, responsiveness, assurance, tangibles and empathy* which cover the 21 parameters/scale. The degree of perception of customers for the parameters is quantified by using a 5-point Likert scale (1 – strongly disagree, 2 – disagree, 3 – neutral, 4 – agree, and 5 – strongly agree). However, the customer demographic information was included in the questionnaire. Of the 67 clients surveyed, 62 responded, representing a response rate of 92.53%.

## DATA ANALYSIS AND RESULTS

### *Demographic Profile of Respondents*

Of the respondents, the majority were male customers (58.06%). Respondents who were in the age range 23–27 years (45.16%) comprised the largest age group. In addition, the majority were full-time employees (75.81%). The majority of the respondents (62.90%) had BS (or more). In terms of their career, the most of the customers were working in the business and financial sector (30.65%). Considering their Marital status, the majority of respondents were sin-



## Do the Arabian Customers Who Belong to Similar Markets ...

TABLE 1 Dimensions

Tangibility 1	The Bank has a modern-looking equipment.
Tangibility 2	The Bank's employees have nice appearance.
Tangibility 3	The has Bank visually attractive materials (statements or passbook) associated with bank services.
Tangibility 4	The appearance of the physical facilities of the bank is in line with the type of service provided.
Reliability 1	The bank performs what is promised in time.
Reliability 2	When you have problems, the bank is sympathetic and reassuring.
Reliability 3	The bank performs the service correctly on the first time.
Reliability 4	The bank providing the service by the time promised.
Reliability 5	The bank keeps its records accurate.
Responsiveness 1	You receive a prompt service.
Responsiveness 2	Bank Employees are always ready to respond to customer requests.
Responsiveness 3	Employees of the banks are always willing to help customers.
Responsiveness 4	Employees inform the customer exactly when the service will be performed.
Assurance 1	Employees of the bank instil confidence in customers.
Assurance 2	You feel that you are safe when conducting transactions ... with the bank's employees.
Assurance 3	Employees of the bank are always courteous/polite.
Assurance 4	Employees have knowledge to answer the customer's question.
Empathy 1	A bank considers your best interests.
Empathy 2	Employees of the bank give individual attention to customers.
Empathy 3	Operating hours are convenient to all customers.
Empathy 4	Employees of the bank give personal attention to customers.
Empathy 5	Employees of the bank understand the specific needs of their customers.

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gle (64.52%). Finally we established that 46.77% of the respondents came from the UAE, 24.19% from Kuwait and 29.03% from KSA.

### *Discussion on Descriptive Statistics*

The One-Way ANOVA evaluation of the bank service that was made by Saudi, Emirati and Kuwaiti clients revealed that there were sig-

TABLE 2 ANOVA Analysis: Tangibility

Item		Sum of sq.	df	Mean sq.	F	Sig.
Tangibility 1	(a)	2.971	2	1.486	1.776	0.178
	(b)	49.367	59	0.837		
	(c)	52.339	61			
Tangibility 2	(a)	6.703	2	3.352	4.339	0.017*
	(b)	45.571	59	0.772		
	(c)	52.274	61			
Tangibility 3	(a)	4.948	2	2.474	3.478	0.037*
	(b)	41.971	59	0.711		
	(c)	46.919	61			
Tangibility 4	(a)	2.483	2	1.242	1.845	0.167
	(b)	39.710	59	0.673		
	(c)	42.194	61			

NOTES Row headings are as follows: (a) between groups, (b) within groups, (c) total. \* $p < 0.05$ .

TABLE 3 ANOVA Analysis: Reliability

Item		Sum of sq.	df	Mean sq.	F	Sig.
Reliability 1	(a)	15.941	2	7.971	8.720	0.000*
	(b)	53.930	59	0.914		
	(c)	69.871	61			
Reliability 2	(a)	0.624	2	0.312	0.377	0.687
	(b)	48.795	59	0.827		
	(c)	49.419	61			
Reliability 3	(a)	1.832	2	0.916	0.936	0.398
	(b)	57.717	59	0.978		
	(c)	59.548	61			

Continued on the next page

nificant differences in the evaluation of SQ. According to table 2, two items from tangibility dimension show significant differences, thus we need to reject the null hypothesis and to accept the alternative hypothesis for *tangibility 2* and *tangibility 3*. At the same time, we need to accept the null hypothesis for *tangibility 1* and *tangibility 4*.

The result of table 3 indicates that items no. 1 and 4 show signif-



TABLE 3 Continued from the previous page

Item		Sum of sq.	df	Mean sq.	F	Sig.
Reliability 4	(a)	6.490	2	3.245	4.512	0.015*
	(b)	42.430	59	0.719		
	(c)	48.919	61			
Reliability 5	(a)	0.645	2	0.322	0.467	0.629
	(b)	40.726	59	0.690		
	(c)	41.371	61			

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NOTES Row headings are as follows: (a) between groups, (b) within groups, (c) total. \* $p < 0.05$ .

TABLE 4 ANOVA Analysis: Responsiveness

Item		Sum of sq.	df	Mean sq.	F	Sig.
Responsiveness 1	(a)	8.106	2	4.053	3.791	0.028*
	(b)	63.071	59	1.069		
	(c)	71.177	61			
Responsiveness 2	(a)	38.881	2	19.440	0.698	0.502
	(b)	1644.103	59	27.866		
	(c)	1682.984	61			
Responsiveness 3	(a)	8.515	2	4.258	4.764	0.012*
	(b)	52.726	59	0.894		
	(c)	61.242	61			
Responsiveness 4	(a)	1.928	2	0.964	1.305	0.279
	(b)	43.572	59	0.739		
	(c)	45.500	61			

NOTES Row headings are as follows: (a) between groups, (b) within groups, (c) total. \* $p < 0.05$ .

icant differences. For this reason we reject the null hypothesis and accept the alternative hypothesis for *reliability 1* and *reliability 4*. On the other hand, null hypothesis is accepted for *reliability 2*, *reliability 3* and *reliability 5*.

The results disclosed in the table 4 lead us to accept the alternative hypothesis for both, *responsiveness 1* and *responsiveness 3*, and to accept the null hypothesis for *responsiveness 2* and *responsiveness 4*.

We concluded from table 5 that there is a significant difference

TABLE 5 ANOVA Analysis: Assurance

Item		Sum of sq.	df	Mean sq.	F	Sig.
Assurance 4	(a)	8.728	2	4.364	5.393	0.007*
	(b)	47.740	59	0.809		
	(c)	56.468	61			
Assurance 1	(a)	2.912	2	1.456	1.829	0.170
	(b)	46.975	59	0.796		
	(c)	49.887	61			
Assurance 2	(a)	0.651	2	0.326	0.571	0.568
	(b)	33.623	59	0.570		
	(c)	34.274	61			
Assurance 3	(a)	3.010	2	1.505	1.517	0.228
	(b)	58.538	59	0.992		
	(c)	61.548	61			

NOTES Row headings are as follows: (a) between groups, (b) within groups, (c) total. \* $p < 0.05$ .

for *assurance 4*, thus we reject the null hypothesis and accept the alternative hypothesis, while we will accept the null hypothesis for *assurance 1*, *assurance 2* and *assurance 3*.

As hypothesized, we accept the null hypothesis for the empathy dimension (table 6).

#### DISCUSSION

Based on the literature, there are three main notions related to the measuring and evaluation of the QBS in different cultures. The first team claims that culture has strong and explicit impact on QBS; the second team claims that the impact of culture can be ignored when the QBS need to be evaluated and/or measured; the third team claims that similar cultures can be evaluated and/or measured using the same scale.

According to the statistical analysis we concluded that there is an opportunity to find differences in the customer evaluation even for those customers who belong to similar cultures. Although we selected very similar areas to apply the same instrument, we found significant differences in some items for most dimensions. Our analysis leads us to accept that each dimension needs to be studied sep-



TABLE 6 ANOVA Analysis: Empathy

Item		Sum of sq.	df	Mean sq.	F	Sig.
Empathy 1	(a)	2.238	2	1.119	1.739	0.185
	(b)	37.971	59	0.644		
	(c)	40.210	61			
Empathy 2	(a)	2.052	2	1.026	1.291	0.283
	(b)	46.868	59	0.794		
	(c)	48.919	61			
Empathy 3	(a)	3.465	2	1.733	1.251	0.294
	(b)	81.712	59	1.385		
	(c)	85.177	61			
Empathy 4	(a)	0.805	2	0.402	0.348	0.708
	(b)	68.244	59	1.157		
	(c)	69.048	61			
Empathy 5	(a)	0.672	2	0.336	0.442	0.645
	(b)	44.812	59	0.760		
	(c)	45.484	61			

[37]

NOTES Row headings are as follows: (a) between groups, (b) within groups, (c) total. \* $p < 0.05$ .

arately; we concluded that one dimension might be partially under the impact of culture.

As we found out that there were significant differences among the three studies markets, the findings of this study confirm the findings of Bhaskaran and Sukumaran (2007) as they concluded that significant cultural differences could be found in organizations which is owned and managed by individuals of one nationality.

By testing the means for the previous answers, we found a possibility that culture can perform significant role in perceiving the BSQ. *Tangibility 2, tangibility 3, reliability 1, reliability 4, responsiveness 1, responsiveness 3, and assurance 4* were classified as items under the impact of culture. We still do not know about the reason why culture can partially affect a dimension.

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