

Emerging Market Queries in Finance and Business

High-educated consumer perceptions of service quality: an assessment of the SSTQUAL scale in the Romanian banking industry

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Abstract

Service quality has gained researchers' attention all over the world. Despite the great contribution that has been made to the literature in this field so far, researchers and practitioners still need to make an attempt to better understand consumers' perceptions of service quality in the present technological environment. In the banking context, technology enabled services such as ATMs, Internet Banking and Mobile Banking have been gradually adopted by the Romanian banks at the expense of territorial units. Therefore, banks' management attention should be directed towards identifying consumers' perceptions of electronic banking service quality. The aim of this paper is to evaluate consumers' perceptions of technology enabled services within the banking industry. For this purpose, a large sample of high-educated young consumers was surveyed using the SSTQUAL dimensions. Results indicate that the SSTQUAL scale needs to be refined in order to better fit the Romanian banking context. To the best of authors' knowledge, this study is the first which tests the SSTQUAL scale in a developing country. Therefore, the findings highlighted in this paper are of great importance both from a theoretical and a practical perspective.

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1. Theoretical background

Services offered by banks are similar so that it becomes difficult for customers to distinguish one from another Ravichandran et al., 2010 In these circumstances, it is important that banks strive to improve their services' quality level in order to gain a competitive advantage. This, coupled with customer sovereignty, given by the large number of banks, suggests that customers' needs cannot be neglected Blanchard and Galloway, 1994. Banks need to anticipate or identify those factors which may affect the quality of their services as a result of the changes in the environment in which they operate Tsoukatos and Mastrojianni, 2010. Among other factors, technology plays an important role in banks' activity due to the shift from an interpersonal to a remote client-bank relationship. Put it differently, self-service technologies SSTs allow bank customers to obtain the services they need without a direct, face-to-face contact with bank employees Chen et al., 2009. Based on the idea that the manner in which customers may obtain bank services allow a classification of banks' offer, researchers' interest have slowly shifted from traditional to electronic banking service e-banking service as well as from bank service quality to the quality of electronic bank services i.e. e-banking quality.

1.1. *E-banking services and e-banking quality*

A brief review of the current conceptualizations of electronic services reveals that most definitions refer only to the Internet as a means for service delivery and hence they diminish the importance of other alternative distribution channels that a bank may use in order to reach its customers. Such definitions are, in our opinion, incomplete for the reason that a consumer's experience with electronic banking is not limited to obtaining a service or making a transaction through a website. Some authors however, formulate broader definitions in order to extend the meaning of electronic services to any distribution channel that does not suppose a direct interpersonal contact. A comprehensive definition of e-banking is, in our opinion, offered by Fassnacht and Koese 2006 who consider electronic banking services as "services delivered via information and communication technology where the customer interacts solely with an appropriate user interface e.g., automated teller machine or Web site in order to retrieve desired benefits" p. 23. The term "interface" in the definition above emphasizes the lack of any interpersonal contact during the use of e-banking services. Given the meaning assigned to electronic services, most authors take into consideration only the Internet as a distribution means in their attempts to define the e-quality concept. As such, a definition frequently cited considers e-quality over internet as "the extent to which a Web site facilitates efficient and effective shopping, purchasing, and deliver" Parasuraman et al., 2005, p. 5. Fassnacht and Koese 2006, however, extend the meaning of e-banking quality to "the degree to which an electronic service is able to effectively and efficiently fulfill relevant customer needs" p. 25. This definition, coupled with the two authors' conceptualization of e-banking services, emphasize the idea of a contact between customers and any interface, be it the ATM, Mobile phone or the Internet as a distribution means. It is also important to emphasize that unlike the definitions formulated for traditional service quality those proposed for the e-quality concept do not include either the term "expectation" or the comparison between expectations and performance perceptions. One possible explanation would be that that when evaluation the quality of electronic services expectations are less important because customers tend to rely on their experience Santos 2003. Besides, research has shown that most customers "do not have a clear conception of what expectations they held for online service" Yang and Jun, 2002, p. 23.

Fassnacht and Koese's 2006 perspective is in accordance with that followed by Lin and Hsieh 2011 in the development of the SSTQUAL scale and is therefore adopted for the present study.

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