



Research Paper

Service quality across cultural dimensions influencing customers' preference.

Dr. Pallabi Mishra, Dr. Biswajit Prasad Chhatoi

Assistant Professor Department of Business Administration Utkal University, Bhubaneswar

Assistant Professor Department of Economics and Management Khallikote University

Corresponding author: Dr. Biswajit Prasad Chhatoi

Abstract

Purpose

Culture has been a vital factor in challenging the marketing strategy. Service quality is perhaps the most powerful competitive trend currently shaping marketing and business strategy. The influence of culture on assessment of service quality thus becomes an imperative issue. The current study aims to evaluate the challenges faced by marketers to differentiate service quality across cultural dimensions.

Design/methodology/approach

The research involves the collection of data from 200 respondents which includes customers of private and nationalized banks. The cultural dimensions taken are traditional and contemporary customers basing on age group. A structured questionnaire using 7-point Likert scale was designed for the survey. SERVQUAL method was used for generating data regarding the service quality provided by the banks.

Findings

The findings indicate that culture has an effect on the performance of banks based on service quality. There was a significant difference found between the traditional and contemporary customers on the dimensions of Reliability and Empathy of service quality. But the difference in culture did not have a significant effect on the overall service quality provided by both the private and nationalized banks.

Research limitations

This research has been only confined to the city of Cuttack. A further study can be taken up considering other cultural dimensions.

Originality/value

This study has incorporated SERVQUAL approach into the analysis of the preference of service quality based on culture. It provides insights into the relationship between service quality, customers' services preferences and experiences in private and nationalized banks.

Keywords: *culture, service quality, SERVQUAL, customer preference*

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I. INTRODUCTION

In the contemporary world of comprehensive competition, rendering of proper service quality is a way for success. Service quality is the most potent competitive trend presently shaping business and marketing strategy as concurred by experts. Service quality has been connected with better sustainability since the 1980s. It is found that service quality provides an important competitive advantage to different sectors like education, banking, hotels and others. It further helps in affirmative word-of-mouth spread, increased customer loyalty and competitive service differentiation. The priority issue on the top today involves studying the influence of service quality on profit generation and other financial results of the organization. Service sector in India contributes 54.3% towards the GDP growth in 2019 and provides employment up to 28.1% of employed population. It includes banks, airlines, tourism, health, education, hotel and other industries (prsindia.org). The banking system in India consists of 18 public sector banks, 22 private sector banks, 1,542 urban cooperative banks, 46 foreign banks, 53 rural regional banks, and 94,384 rural cooperative banks. Public-sector banks control 58.8 percent of the banking service market, thereby leaving much smaller shares for its private competitors (www.ibef.org, 2019). India's banking and financial sector is escalating rapidly as it has the potentiality to

become the fifth largest banking industry in the world by 2020 and third largest by 2025 according to KPMG-CII report. Consumer perception of service quality is a complex process. Service quality being abstract in nature is difficult to measure. The diversity, intangibility and inseparability dimension of service makes it all the more difficult to measure and assess its quality (Zhengwei et al., 2019). To make things easier, manifold dimensions of service quality have been suggested (Brady & Cronin, 2001). SERVQUAL, which is one of the most accepted models used in service marketing, was developed by Parasuraman et al (1985, 1988). This model is based on the gap between the perceived service quality received and the expected service quality. It has been extensively adopted by researchers and organisations for explaining consumer perception of service quality. According to Oliver (2005), "SERVQUAL is the method that assesses client satisfaction as a result of the difference between expectation and the performance obtained". According to Zeithaml, Parasuraman and Berry (1990), "SERVQUAL is universal model and can be applied to any service organization to assess the quality of services provided".

Culture is the belief, habit and values that is followed and practised by human beings. The globe consists of various continents, countries, states, religion, community and even neighbourhoods with their distinct cultures. The variations across cultures has become a challenge for marketers while designing products and services and formulating marketing strategies. Apart from these geographic cultural variations there are dimensions like age, gender, lifestyle and other demographic and psychographic variables which influence the marketing activities.

Objective of the study

To find the variability of service quality across cultural dimensions influencing customers preference.

II. LITERATURE REVIEW

Service Quality is a commercial term which is used to express realization in service. It includes both the objective and subjective perspective of service. The use of carefully predefined criteria is required for precise measurement of the objective aspect of consumer service. The measurement of subjective aspects of consumer service depends on the consistency of the expected benefit of the service and the perceived result. This result is based upon the customer's perceived thoughts of the service they might receive and the service provider's understanding to provide the imagined service.

The five key dimensions of SERVQUAL model were Tangibility, Reliability, Responsiveness, Assurance and Empathy. 22 attributes (Parasuraman et al. 1985, 1988) for the SERVQUAL model was considered as the variables of the study and distributed over 5 dimensions. The details of the 5 dimensions are as

- Reliability is the capability to perform the promised service consistently and accurately.
- Assurance includes the knowledge and courteousness of employees and their ability to communicate trust and confidence to customers.
- Tangibility is the physical facilities, equipment, personnel and communication materials provided by the service holder.
- Empathy is providing individualized attention to customers and taking care of them.
- Responsiveness includes the willingness of the employees to assist customers and provide prompt service.

Khatab et al., 2019 studied the effect of dimensions of service quality on customer satisfaction. The findings indicate that dimensions of service quality –tangibility, reliability, assurance, responsiveness, and empathy have a significant and positive effect on customer satisfaction in Kurdistan's public sector and private sector banks. Empathy indicated the greatest favourable client satisfaction correlation and reliability indicated the least favourable client satisfaction correlation. These dimensions played a major part in service marketing and have a beneficial and substantial impact on customer satisfaction. They further stated that this will also help private-sector and public-sector banks in Kurdistan in evaluating their employee service quality performance and provide researchers with grounds for further research into alternative techniques of client communication that will help improve customer satisfaction.

Choudhury, 2015 has found four dimensions of service quality in retail banking named reliability, tangibility, customer-orientedness and convenience. The study revealed that the factor, customer-orientedness which comprises of the responsiveness and attitude of employees is most important influence on customers' behavioral intentions in the case of private sector banks whereas reliability of the service is most influential effecting the customers of public sector banks.

Choudhury, 2014 has found that in private sector banks, customer-orientedness is the most important factor while for public sector banks, reliability is the most important factor.

Franklin and Balaji, 2013 have examined the dimensions of service quality and their impacts on customers' satisfaction across the bank customers in Trichy. Results indicate that females express high level of satisfaction towards the service quality dimensions compared to male. There is little aspect they do not satisfy.

Also, it was found that customers satisfaction did increased or decreased with service dimension across the private banks customers. Additionally, results indicate that 5 aspects of the service dimension are examined individually in relation to their satisfaction, only 3 facets of the service dimension were significantly correlated namely tangibility, reliability and responsiveness with satisfactions. In generally it can be said that the results of this study indicate the extant of the high satisfaction levels that exist among the customers towards the service dimension across customers of private banks in Trichy, Tamilnadu State.

Swar, 2012 studied that banks can measure dimensions of service delivered to determine the service level provided and then decide the dimensions that need improvement. In order to improve the delivery of service, it is needed to contact employees regularly and evaluate their service experiences.

Mehta, 2012 studied the service quality influence on customer satisfaction in the banking sector. Customers were segmented based on their perception about service quality factors from high to low and the relation between both the highest and the lowest factors. The importance of diverse dimensions of service quality and their influence on customer satisfaction was also found. The study also defined the dimensions of service quality and tried to understand the relative importance between the dimensions by regression analysis. Purposive sampling and personal interview was conducted taking sample population of 293 respondents from 6 banks. Segmentation analysis was performed basing on the service quality scores of customers. The report found that the type of account held by the customer has more effect on the service quality segments. The type of account has been considered a significant demographic variable in measuring the service quality perception. The relative importance of the dimensions influencing the overall service quality, customer satisfaction, loyalty and recommendation were analysed. The study finally concluded that the reliability had the highest shortfall with customer expectations and assurance the lowest. The findings also suggested that account type is a significant variable in profiling the two segments.

Malik, et. al, 2011 discussed perception of service quality and its contribution in customer satisfaction. The research hypothesis is that "customers using retail banking services with favorable perceptions of service quality dimensions will experience higher satisfaction". Data collection was conducted from the customers of government, international and private banks in Lahore, Pakistan. The findings conclude that the satisfaction level of the customers is not influenced by all the SERVQUAL dimensions. Assurance had better contribution than reliability. The positive relationship of service quality with customer satisfaction was supported by the findings. The study concluded that the variability of the service quality dimensions varies the relationship between service quality and customer satisfaction.

Santhiyavalli, 2011 evaluated the service quality of State Bank of India (SBI) in Coimbatore in southern India. The objective of the study was to find out the customer perception regarding the service quality in selected branches of SBI and the major factors of service quality responsible for customer satisfaction. The study was performed for duration of 6 months covering five branches of SBI. SERVQUAL technique was used for the study having 22 variables under the dimensions, tangibility, reliability, responsiveness, assurance & empathy. Gap Analysis was used to find the deficit in the dimensions of service quality of the services provided by the bank. The data was collected using demographic variables like gender, age, educational qualification, marital status, occupation and annual income. Primary data was collected through a questionnaire with 22 statements under five dimensions of SERVQUAL from 250 e-banking customers of the branches. The questionnaire was designed using 7 point Likert scale. The technique of convenience sampling was used to select the sample respondents. Results of the study exhibit that most of the customers fall in the range of "agree" and "partially agree" for the services offered by SBI. The low gap scores for Assurance dimension showed that the customers were satisfied with security aspects whereas the highest gap score of Empathy implied the dissatisfaction of the customers. Factor analysis conducted indicated that the five dimensions Assurance, Empathy, Tangibility, Reliability and Responsiveness of service quality are the major factors influencing the customer satisfaction.

Ghosh and Gnanadhas, 2011 have found out that service quality is important mostly for the business enterprises providing service. Growth, expansion and development of an enterprise mainly depends on the quality of service it provides. As service quality has become the most impressive key to satisfy customers, enterprises are concentrating further on the service quality. Quality included with service is also interconnected to other consumer behavior outcomes. The study found the customer perceptions about the various service quality factors like Responsiveness, Assurance, Empathy, Reliability and Tangibility in the banking industry. It further measured the satisfaction level of the customers for the banks. The impact of the above service quality factors on the satisfaction level based on the demographic differences was also analysed through purposive sampling method. The data were collected on the basis of the an assortment of demographics like, rural and urban area, educational standards, income level, occupation difference, age groups etc. The study concluded with the existence of a significant relationship between the service quality factors and the customer satisfaction level. It is found that service quality factors impact on customer satisfaction varied with the demography of the customers.

Heryanto, 2011 objective of the study was to understand the impact of service quality on customer satisfaction of the main branch of Bank Nagari. The study focused on the influence of service quality on the satisfaction of customers of the Bank Nagari, Padang. The chosen sample size was 100 customers having saving accounts in the bank. Accidental random sampling technique was used to collect data. A simple Regression model was fitted to the data. Responsiveness, Reliability, Tangibility, Assurance and Empathy were taken as service quality dimensions to be evaluated. Customer satisfaction factors like "Speed, Accuracy, Safe, Suave, and Comfort" were also coined. Respondents were chosen based on their demographic profiles like sex, age, income, occupation. The perception of the customers and their satisfaction levels were measured from indicators. There were 17 indicators for measuring service quality and Customer satisfaction had 12 indicators. The various indicators of both customer satisfaction and service quality were measured using the scores obtained from the questionnaire given to the sample population on a 5- point Likert Scale. The regression model was estimated using the tool SPSS. The analysis concluded a significant relationship between service quality and customer satisfaction. Service quality was very important for the bank as it consisted of actions like "quick response, commitment, staff availability, right service at right time, complaint solution, competency and capability" of the employees in the bank.

Munusamy,et. al., 2010 have focused on customer satisfaction measured through delivery of service quality in banking sector in Malaysia. It highlights the parameters to be utilized in banking industry for improvement in delivery of service quality. It also gives a snapshot of some methods which have been used for the measurement of customer satisfaction. The methodology adopted was data collection from randomly from general population. Considering the fact that diverse group of people from different backgrounds may have unlike expectation level, a large respondent population was targeted for the research. The questionnaire was collected from 117 respondents from diverse backgrounds. The study found that assurance has a positive but insignificant relationship with customer satisfaction. Reliability is the timeliness and accuracy in service provided and does not have much impact on customer satisfaction. Tangibles include the appearance of the company, and it has high positive correlation with customer satisfaction. The study also says that there is insignificant relation between empathy and satisfaction. Responsiveness is the well-timed response, which the customers get from their service providers. The study suggests that responsiveness is highly related to customer satisfaction.

Servqual

The original SERVQUAL scale consists of 22 questions to measure the five dimensions of service quality: reliability, assurance, tangibility, empathy and responsiveness. These questions are notched up on a Likert scale from 1 to 7. The extremes are marked as completely agree which is equal to excellent and completely disagree which is mediocre. The results of the two parameters i.e perceptions and expectations are compared and the gap between them if any is studied for each item in the questionnaire. The final score is attained by calculating the parameter gap which is the difference between Perception and Expectation. A negative score indicates that perceptions are below expectations, revealing the service failures that predict an unsatisfactory service quality. A positive score indicates that the service provider is offering a better service than expected by the customers (COELHO, 2004). In this study a modified SERVQUAL model is chosen with an addition of two more dimensions- price and attitude to the original five (Kumar et al., 2010). Price refers to the interest rates and the service charges of the company or organisation. Attitude depicts the predisposition that one carries towards the service holder. It may be positive, negative or indifferent in nature.

Age as a cultural challenge

Tsoukatos, 2020 have concluded that domestic markets can be culturally segmented on basis of demographics in the service industry. The research focused upon individual culture and national culture.

Kalia et.al, 2018 tried to understand if there exists any significant difference in perceived service quality (PSQ) amongst demographic characteristics of online shoppers such as education, age, gender, monthly income, occupation and marital status. They found that demographics act as a base in segmentation and targeting of banking customers.

Jazzizi and Sultan 2017 have assessed the perceptual differences across demographic subgroups of Islamic and Jordanian banking consumers in banking service quality (BSQ) . A sample size of 2,000 banking customers in Jordan were randomly chosen for the online survey. The responses were then analysed using one way ANOVA. Tukey's honest significant difference *post hoc* tests was performed to assess the subgroup differences among six demographic variables- education, occupation, income, gender, age and religion. It was found that age and education did not have an effect on the banking service quality banking service quality perceptions.

Bhat and Sajad 2016 have shown that the SERVQUAL dimensions significantly vary across ages in some cellular network services. For others the difference was insignificant.

Bhatta and Singhal 2015 have shown that there is no effect of age on service quality in case of banks in Nepal. Atkin and LaRose (1999) in their study found age, gender, education, occupation and income to be antecedents in service related to new media adoption.

Geller 2013 has cited that the age group of customer base is a major factor that should be considered by financial institutions in planning their distribution channel mix which include physical banking, online banking and mobile banking. The latest consumer study conducted by Market Research Insight, a research firm shows a connecting link between age group of customers and their choice for banking channels. Digital banking is the choice of the younger consumers, whereas the older ones prefer traditional branch banking. The study further found that 24% of Gen Y consumers between the ages of 18 and 35, preferred to visit a branch physically for their requirements. 25% of Gen X consumers, between the age 36 to 46, follow that pattern closely. On the contrary, 38% of senior consumers aged 67 or over, and 31% of baby boomers, between the ages of 47 and 66 prefer the physical banking method. This shows a variance of nearly 14% between Gen Y and the senior citizens. The converse was seen in online banking. It was found that majority of Gen Y, 69%, and Gen X, 68%, preferred online banking channel, while only 61% of senior age and 65% of baby boomers did so. In case of mobile banking, which is still at a nascent stage, the scenario is quite similar. The youngest group of consumers known as Gen Y at 6% had embraced mobile banking as their preferred banking channel followed by Gen X at 4% and baby boomers at 2%. None of the senior age group of respondents showed a preference for mobile banking.

Sirikit 2000 has found statistically significant relationship between age and perceived service quality. His research was on telecommunication services. The results imply that customer service quality ratings of Thai telecommunication services are dependent of the respondent's age.

Stafford and Well 1996 have shown significant variance in SERVQUAL dimensions across different age groups for insurance service providers. It has been researched that the gap lessens as age increases. This shows that the satisfaction level of senior citizens is higher than the younger ones or else it can be debated in another way by saying that the expectations and the perceptions of customers do not vary much as they grown older.

Keeping in view the above literature the following hypothesis has been proposed.

H₀: Performance of service quality of banks does not differ across culture.

III. RESEARCH METHODOLOGY

The research design adopted for the study is exploratory and descriptive by nature. The collection of data includes both from primary and secondary sources. Customers of both nationalized and private banks in the city of Cuttack were taken as the population for the study. 200 sample respondents were selected randomly. The respondents were segregated into two groups basing on culture – traditional customers and contemporary customers. Traditional customers belonged to the age group of 40 and above where as the respondents between the age group of 18 to 40 were treated as contemporary customers. The data was collected through deliberate sampling. The major data collection tool developed was a questionnaire, using a seven point (1 to 7) Likert scale, elaborating 30 variables based on a modified SERVQUAL model having seven dimensions.

IV. RESULTS AND DISCUSSION

The collected data was put forth for analysis leading to the following results and discussions.

Table 1: Demographics of the respondents

Age	Percentage (%)
18-46 years	54
47 and above	46
Gender	
Male	66
Female	34
Educational qualification	
General	
<Graduate	6
Graduate	41
Post Graduate	19
Above	0

Professional	
<Graduate	0
Graduate	4
Post Graduate	11
Above	0
Technical	
<Graduate	0
Graduate	11
Post Graduate	8
Above	0
Profession	
Government Service	26
Private Service	36
Businessman	25
Housewife	5
Student	8
Income	
< 2.5 lakhs	25
2.5 lakhs-5 lakhs	46
5lakhs-10lakhs	18
> 10 lakhs	11

From table 1 it is seen that most of the respondents were youngsters between the age group of 18-46 who are taken as customers belonging to contemporary culture and the rest were between the age group of 47 and above belonging to traditional culture. 34% of the respondents were female whereas 66% were male. Under education most of the respondents were graduates in general education followed by post graduates in professional and graduates in technical. Most of the respondents are private service holders. The income level was maximum between 2.5 lakhs-5 lakhs.

Table 2. Expectation of traditional vs contemporary customers on service quality attributes

Service quality attributes	Traditional		Service quality attributes	Contemporary	
	Mean	Rank		Mean	Rank
Equipment	5.8000	1	Equipment	5.7933	1
Support	5.7600	2	Busy	5.6533	2
Convenience	5.7600	3	Appeal	5.5733	3
Promise	5.7400	4	Safety	5.5533	4
Personal attention	5.7200	5	Problem handling	5.5400	5
Heart	5.7000	6	Politeness	5.5333	6
Trust	5.6400	7	Support	5.5333	7
Individual attention	5.6400	8	Trust	5.4867	8
Appeal	5.6200	9	Appearance	5.4733	9
Appearance	5.6200	10	Neatness	5.4533	10
Timeliness	5.6200	11	Promise	5.4267	11
Service charge	5.6200	12	Individual attention	5.4267	12
Interest rates	5.6000	13	Convenience	5.4200	13
Need	5.5800	14	Interest rates	5.4200	14
Good words	5.5600	15	Helpful	5.4133	15
Neatness	5.5400	16	Complains	5.4133	16
Dependability	5.5400	17	Recommend others	5.4067	17
Safety	5.5400	18	Repeat business	5.4067	18
Problem handling	5.5200	19	Timeliness	5.4000	19
Recommend others	5.5200	20	Personal attention	5.4000	20

Busy	5.5000	21	Encourage others	5.3933	21
Politeness	5.5000	22	Good words	5.3867	22
Repeat business	5.4800	23	Dependability	5.3733	23
Complains	5.4600	24	Heart	5.3533	24
Encourage others	5.4600	25	Need	5.3533	25
Performance	5.3800	26	Promptness	5.3467	26
Helpful	5.3800	27	Performance	5.3333	27
First choice	5.3800	28	First choice	5.3200	28
Accuracy	5.3400	29	Service charge	5.3133	29
Promptness	5.3000	30	Accuracy	5.2733	30

Table 2 shows the expectation of traditional vs contemporary customers on service quality attributes. It is seen from the table that equipment attribute ranks first in preference of both traditional as well as contemporary customers. It is followed by support in case of traditional customers and busy for contemporary customers. The mean values of convenience for traditional customers and appeal for contemporary customers put them in third position as expectations of the respondents. Promptness and accuracy score the least in case of customers belonging to traditional and contemporary customers respectively.

Table 3. Experience of traditional vs contemporary customers on service quality attributes

Service quality attributes	Traditional		Service quality attributes	Contemporary	
	Mean	Rank		Mean	Rank
Equipment	6.1400	1	Equipment	6.0133	1
Timeliness	6.1200	2	Promise	5.8800	2
Dependability	6.0800	3	Dependability	5.8733	3
Problem handling	6.0600	4	Appeal	5.8533	4
Promise	6.0400	5	Neatness	5.8333	5
Appeal	6.0200	6	Promptness	5.7933	6
Neatness	5.9800	7	Helpful	5.7867	7
Helpful	5.9400	8	Appearance	5.7667	8
Performance	5.9200	9	Accuracy	5.7533	9
Busy	5.9200	10	Safety	5.7467	10
Individual attention	5.9200	11	Timeliness	5.7400	11
Promptness	5.9000	12	Problem handling	5.7333	12
Trust	5.9000	13	Convenience	5.7333	13
Safety	5.9000	14	Individual attention	5.7133	14
Accuracy	5.8400	15	Busy	5.7000	15
Politeness	5.8400	16	Performance	5.6933	16
Convenience	5.8200	17	Support	5.6867	17
Heart	5.8000	18	Heart	5.6733	18
Appearance	5.7800	19	Politeness	5.6533	19
Support	5.7800	20	Personal attention	5.6067	20
Service charge	5.7600	21	Need	5.6067	21
Encourage others	5.7600	22	Trust	5.6000	22
Need	5.7200	23	Service charge	5.5333	23
Complains	5.7200	24	Good words	5.4867	24
First choice	5.7200	25	Interest rates	5.4667	25
Good words	5.6800	26	Repeat business	5.4600	26

Recommend others	5.6800	27	Recommend others	5.4533	27
Repeat business	5.6800	28	Encourage others	5.4400	28
Personal attention	5.6600	29	Complains	5.4200	29
Interest rates	5.6200	30	First choice	5.3933	30

Table 3 shows the experience of traditional vs contemporary customers on service quality attributes. As seen from the table equipment attribute ranks first in preference of both traditional as well as contemporary customers. It is followed by timeliness in case of traditional customers and promise for contemporary customers. The mean values of dependability for both traditional customers and contemporary customers put them in third position as experienced by the respondents. Interest rates and first choice of bank score the least in case of customers belonging to traditional and contemporary customers respectively.

Table 4. Traditional vs Contemporary culture expectation of service quality dimensions

Service quality dimensions	Traditional		Service quality dimensions	Contemporary Mean	
	Mean	Rank		Rank	Rank
Empathy	26.9800	1	Empathy	28.9800	1
Attitude	26.5000	2	Attitude	27.2133	2
Tangibility	22.6800	3	Assurance	22.4200	3
Reliability	21.9200	4	Tangibility	22.2600	4
Assurance	21.5000	5	Reliability	21.9067	5
Responsiveness	21.4200	6	Responsiveness	21.7933	6
Price	15.3000	7	Price	16.6067	7

Traditional vs Contemporary culture expectation of service quality dimensions is represented in table 4. It is seen that empathy holds the top most preference for customers belonging to both traditional and contemporary culture followed by attitude. The third place is taken by tangibility for traditional customers and assurance for contemporary customers.

Table 5. Traditional vs Contemporary culture experience of service quality dimensions

Service quality dimensions	Traditional		Service quality dimensions	Contemporary Mean	
	Mean	Rank		Rank	Rank
Reliability	27.6400	1	Reliability	29.8133	1
Empathy	26.9800	2	Empathy	28.9800	2
Attitude	26.9800	3	Attitude	27.7467	3
Tangibility	22.2600	4	Tangibility	24.0200	4
Responsiveness	22.1400	5	Responsiveness	23.4867	5
Assurance	21.8000	6	Assurance	23.2267	6
Price	15.4400	7	Price	16.9733	7

Table 5 represents the traditional vs Contemporary culture experience of service quality dimensions is represented in table 4. It is seen that reliability holds the top most preference for customers belonging to both traditional and contemporary culture followed by empathy. The third place is taken by attitude for traditional customers and contemporary customers.

Table 6: SERVQUAL gap cultural perspective

SERVQUAL Dimensions		N	Mean	Std. Deviation	Std. Error Mean
Reliability	Cont	108	-1.2120	.81963	.06692
	Trad	92	-.9400	.73983	.10463
Assurance	Cont	108	-1.0500	.84989	.06939
	Trad	92	-1.0150	.71502	.10112
Tangibility	Cont	108	-1.1833	.85465	.06978
	Trad	92	-1.0400	.71849	.10161

Empathy	Cont	108	-1.1400	.86784	.07086
	Trad	92	-.8480	.58493	.08272
Responsiveness	Cont	108	-1.0183	.74359	.06071
	Trad	92	-.9250	.56526	.07994
Attitude	Cont	108	-1.1840	.83979	.06857
	Trad	92	-1.1120	.92066	.13020
Price	Cont	108	-1.1358	.86913	.07096
	Trad	92	-.9660	.70730	.10003

The SERVQUAL gap basing on the cultural perspective is shown in table 6. The mean value difference is significant in case of reliability and empathy. For other dimensions the difference in mean values is not very significant. There is not much variations in the standard deviations of the dimensions in both cases.

Table 7 . Service quality gaps rank on culture basis

SERVQUAL Dimensions	Traditional culture	Contemporary culture
Reliability	5	1
Assurance	3	7
Tangibility	2	3
Empathy	7	4
Responsiveness	6	6
Attitude	1	2
Price	4	5

Basin on the results of table 6 the gaps in service quality dimensions across culture is shown in table 7. It is seen that in case of traditional culture the gap between the experience of customers on attitude of banks and their employess and their expectations is the highest followed by tangibility and assurance. For contemporary culture the highest gap score goes to reliability followed by attitude and tangibility. In order to test the hypothesis H_0 : Performance of service quality of banks does not differ across culture, t test has been performed.

Table 8. t- test for assessing variations in SERVQUAL dimensions across culture.

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Reliability	Equal variances assumed	1.018	.314	2.080	198	.039	.27200	.13074	.01418	.52982
	Equal variances not assumed			2.190	92.220	.031	.27200	.12420	.02534	.51866
Assurance	Equal variances assumed	3.100	.080	.262	198	.794	.03500	.13367	-.22861	.29861
	Equal variances not assumed			.285	98.813	.776	.03500	.12264	-.20835	.27835
Tangibility	Equal variances assumed	.365	.546	1.066	198	.288	.14333	.13440	-.12171	.40838
	Equal variances not assumed			1.163	98.887	.248	.14333	.12326	-.10125	.38792
Empathy	Equal variances assumed	3.398	.067	2.215	198	.028	.29200	.13180	.03208	.55192
	Equal variances not assumed			2.681	125.135	.008	.29200	.10892	.07643	.50757
Responsiveness	Equal variances assumed	2.416	.122	.812	198	.418	.09333	.11491	-.13327	.31994
	Equal variances not assumed			.930	109.818	.355	.09333	.10038	-.10560	.29227
Attitude	Equal variances assumed	.246	.621	.512	198	.609	.07200	.14052	-.20511	.34911
	Equal variances not assumed			.489	77.977	.626	.07200	.14715	-.22096	.36496
Price	Equal variances assumed	1.423	.234	1.250	198	.213	.16980	.13587	-.09813	.43773

Equal variances not assumed			1.384	102.221	.169	.16980	.12264	-.07346	.41306
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The t-test in table 8 shows two-tailed test at 95% significance level showing the difference between dimensions of the modified SERVQUAL. As represented from the table the p-value of reliability is 0.039 which falls in the rejection region. Similarly in case of empathy too the p-value is 0.028 which rejects the hypothesis which is shown in a concise form in table 9.

Table 9. Hypothesis testing results

Dimension	p- Value	Comment
Reliability	0.039	Reject
Assurance	0.794	Accept
Tangibility	0.288	Accept
Empathy	0.028	Reject
Responsiveness	0.418	Accept
Attitude	0.609	Accept
Price	0.213	Accept

The table 9 shows the results of hypothesis testing. Basing on the p-value the hypothesis H_0 : Performance of service quality of banks does not differ across culture is assessed. In case of reliability and empathy it is rejected whereas for other dimensions- assurance, tangibility, responsiveness, attitude and price it is accepted.

V. FINDINGS AND DISCUSSION

The findings of the study lead to the following discussions. Cultural dimension age has an effect on the performance of banks based on service quality which rejects the findings of Bhatta and Singhal 2015. A significant difference is found between the traditional and contemporary customers on the dimensions of Reliability and Empathy of service quality which supports the study of Geller 2013. Preference, compulsion and unwillingness to change are some of the factors forces traditional customers to visit banks. Dissatisfaction of the traditional customers with the services of banks widens the gap. Poor performance of the banks in meeting the promises made increases the reliability gap. Banks lack in providing caring and individualized attention to traditional customers as expected and experienced by them. This increases the empathy gap. Contemporary customers prefer modern and digital banking and seldom visit banks leading to small service quality gap. Difference in culture did not have a significant effect on the overall service quality provided by both the private and nationalized banks. This is because the study has been made in urban area where even traditional customers are trying to be technology savvy. Age can help bankers in formulating separate marketing strategies in terms of segmentation and targeting customers.

VI. CONCLUSION

A trend becomes a habit which cultivates to culture. Cultural challenges have always influenced marketing strategies. Age as a cultural challenge for marketers has been dealt in this study revealing certain differences and variations in the results. The results can be applied by bankers in developing and upgrading their services. Bank managers should take proper care of the traditional customers since most of them are senior citizens.

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