

The Influence of Demographic Factor on Customer Service Quality Perception

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Abstract

Banks are continually striving for increased service quality in order to achieve a competitive edge. In order to improve service quality is necessary understanding the factor that can influence the customer perception of the service quality. Marketing literature posits demographics as an important factor affecting customer service quality. Development of marketing strategies requires appropriate understanding of factor that can influence customer perception about service quality. Bank customers' needs according to their demography are still an unserved area. So, the purpose of this paper is to analysis the relationship between customer demographic characteristic such as gender, income, age and occupation and the bank service quality factors in Albania. For this purpose the data was collected through the survey of bank customers (N=352) in two major cities in Albania. For measuring bank service quality perceptions a modified BSQ instrument was used. Statistical techniques used to determine the influence of demographic factor on customer perception of service quality were one way ANOVA and post hoc test. A significant difference was found in service quality perception by age groups whereas no significant difference was found on bases of gender, income and occupation. The results of the study enhance the understanding of service quality perception in Albanian banking industry and provide useful insight for the management and delivery of service quality. Also, the study finding can help bankers to design strategies that can fulfill customer requirements according to their gender, ages, and income and occupation characteristics.

Keywords: demographic factor, service quality, perception, banking, Albania

1. Introduction

The banking industry in Albania has undergone revolutionary changes due to liberalization and globalization measure since 1990. This measure has transformed the banking sector in Albania with strong contributions from government, private and foreign banks. Challenges coming from several fronts (e.g. structural, regulatory and customer related) make the banking landscape in Albania more competitive than ever before (Lleshanaku, 2008). The competitive situation makes it necessary for the banks to choose superior strategies and tactics in order to succeed. Because financial services compete in the market place with generally undifferentiated products, service quality becomes a primary competitive weapon (Stafford, 1996).

Development of marketing strategies requires appropriate understanding of factor that can influence customer perception about service quality. According to Meng (2009) demographic information shows that customers with different demographic characteristics have different perceptions of service quality. Gagliano (1994) and Webster (1989) found that age, gender and income were significantly related to service quality expectations for professional services. Demographics continue to be one of the most popular and well accepted bases for segmenting markets and customers (Belch, 2003). Given that demographic information is a fundamental and generally necessary consideration for segmentation and targeting (McCarty, 1993) understanding the effect of key demographic such as age, income and gender on customer perceptions of quality is important.

It is important for bank managers to understand potential demographic effects in the evaluation of service quality for the development of effective marketing strategies, because without sound evidence and guidelines, managers may run the risk of making wrong decisions.

Therefore, the objective of this study is to investigate whether the demographical characteristics of customers such as gender, income, age and occupation influence the perception of service quality in Albanian banking industry.

This article is organized as follows: first we review prior theory and research relevant to service quality and demographic effects on service quality perceptions. Then we describe the method and present the results from our field of study. We conclude by discussing the finding and implications of the research.

2. Literature review

Service quality may be measured using multiple dimensions and attributes. Studies were conducted to explore and identify major attributes which determine success in offering a service (Parasuraman, 1985). The SERVQUAL model developed by Parasuram (1985, 1988) is the most cited and applied model for measuring service quality. The SERVQUAL model is composed by ten dimensions or determinants of service quality: *reliability, access, understanding of the customer, responsiveness, competence, courtesy, communication, credibility, security, and tangible*.

From reviewing the literature on the area of bank service quality measurements can be concluded that SERVQUAL was design as a universal scale applicable within and across a wide range of service settings has been used, replicated and modified within specific banking sector.

To provide a lasting solution to the problem of the unsuccessful measurability of SERVQUAL, researchers agreed on a possible modification of the SERVQUAL model to suit the specific service settings (Bahia and Nantel, 2000; Jabnoun and Khalifa, 2005; Amin and Isa, 2008; Othman and Owen, 2001; Guo, Angus and Hair, 2008; Jabnoun and Al - Tamimi, 2003; Obaid, 2006; Karatepe, Yavas and Babakus, 2005).

To build their BSQ retail banking – specific metric Bahia and Nantel (2000), modify the SERVQUAL model. Bahia and Nantel (2000) used a number of the SERVQUAL dimensions and incorporated additional dimensions in order to cover all the facets of the marketing mix. After modification, the dimensional structure of the BSQ scale was based on six dimensions *effectiveness and assurance* (which was composed from six SERVQUAL dimension *competence; responsiveness; credibility; security; empathy; and communication*), *access, price, tangibles, service portfolio, reliability*. While the dimensions use to define bank service quality may be similar in different countries, the relative importance and interpretation of the dimension differ from country to country.

The paper of Spathis (2004) investigated the effect of gender differences on customers' perceptions of service quality dimensions using the BSQ model developed by Bahia (2000). Surveys results indicated that customers' gender affects service quality perceptions and the relative importance attached to the various service quality dimensions.

Existing research models and measures may be inapplicable to other cultures unless the dimensionality of scales and reliability are demonstrated to exist (Douglas, 1983; Hui, 1985). For this study purposes was decided to use a modified BSQ instrument tested before for its reliability and validity in Albanian banking industry. This instrument differs from the original six dimensional BSQ instrument and is composed 28 items and four dimensions (1) *Responsiveness and Informing*, (2) *Reliability and Security*, (3) *Commodities* and (4) *Effective Access* (see table 11).

2.1 Effect of demographics on the perception of service quality

Although interest in life – style or psychographic information has increased among marketing practitioners, demographic information is still a fundamental and generally necessary consideration for segmentation and targeting (McCarty, 1993). Stafford (1996) stated that service quality continues to be a significant issue in the banking industry and identified distinct elements of bank service quality and ascertains which of those elements are most important to different demographic groups.

Gupta (2011) found that gender, age, occupation, education level and income rated differently the dimensions of service quality of banks. Bhat (2005) found that there were differences across demographic characteristics in variable such as income and age.

Similarly, Javalgi (1990) found that older customers perceived personal service and financial advices important attributes of bank services. The pronounced emphasis on service interactions among the elderly was also highlighted in a study by Mattila (2003) where the lack of personal service in e-banking was found to be major barrier of internet banking adoption among mature customers.

Customers with different income levels have been found to have different perceptions of service quality (Scott, 1993). It is generally accepted that individuals with higher income levels also have higher education levels (Farley, 1964). Kotler (2010) suggest an increase in educated people leads to an increase in the demand for quality products. So, customers with higher income levels may perceive service quality differently from their lower income counterparts.

Previous research on gender effects on customer perceptions of service quality has produced somewhat conflicting results. For example, Stafford (1996) suggests service quality may be more important to women than to men when transacting business with bank. It was also noted within the research, that there are differences between men and women in terms of the degree of importance attached to service quality (Stafford, 1996). Spathis (2004) found that male clients of Greek banks have a more positive perception of the quality of the service they receive than do women clients. Also, there are several other examples in marketing literature that indicate that female customers tend to rate service quality lower when comparison is made for both genders (Lin, 2001; Tan, 2004; Juwaheer, 2011).

3. Methodology

The research has been conducted in two major cities in Albania. A total of 380 customers from 13 different banks have been approached from whom 352 correctly completed questionnaires have been obtained. The customers interviewed for the present study are selected through non probability sampling technique for four month. The service quality is assessed based on a modified BSQ model which was designed priory by the author for measuring bank service quality in Albania. The 28 items of this instrument were measured through a seven point Likert scale ranging from 1 – strongly disagree to 7- strongly agree. The score on each dimension is the mean of the sum of the corresponding items scores. Perceptions – only score rather than gap score (P - E) was used since the perceptions only scale was the most appropriate for Albanian context. One way ANOVA test (testing the difference between the mean of two independent variables) were employed to examine if the service quality dimensions means varied among respondents with different demographic characteristics such as gender, age, occupation and income. For detailed analysis, post hoc analysis had been applied.

4. Results

The results revealed that there was a significant relationship between age and customer service quality perceptions, while there was not a relationship between gender, occupation, income and service quality perceptions.

The relationship between gender, income and occupation and bank service quality perceptions

Analysis of variance (table 2) exhibited that none of dimensions differed significantly on *gender* basis i.e. male and female respondents perceived the bank service quality dimensions as same. It means that no statistically significant difference was found between male and female means scores of service quality dimensions in Albanian banking industry.

Analysis of variance (table 2) depicted that none of the service quality dimensions differed significantly on the basis of *income* i.e. respondent from different group income grasped the bank service quality dimensions as same. Due to technology and communication advancement, respondent of different income level have no differences in perceptions regarding service features offered by banks.

Analysis of variance depicted that none of the service quality dimensions in Albanian banking industry differed significantly on the basis of *occupation*.

4.1 *The relationship between service quality perception and age*

Analysis of variance presented in table 2 revealed that age had a influence on commodities and effective access perceptions and had no influence on Responsiveness/Informing and Reliability/Security perceptions of bank customers in Albania.

4.2 *The relationship between effective access perception and age*

Post hoc analysis (table 4) revealed that respondent of the age group 18 – 24 years differ significantly from the respondent of age groups 35 – 44 years, 45 – 54 and 55 – 65 years with respect to effective access perceptions of service quality for bank in Albania. Negative mean difference between the respondent of age groups 18 – 24 years with the respondent of age groups 35 – 44 years, 45 – 54 and 55 – 65 years shows that respondent of age group 35 – 44 years, 45 – 54 and 55 – 65 years have higher mean scores than the respondent of age group 18 – 24 years for effective access. Respondent of the age group 35 – 44 years, 45 – 54 and 55 – 65 years had a more positive perception about the banks sufficient number of ATMs; convenient location of branches and ATMs; sufficient number of open tellers and interruption of the service than the respondent of age group 18 – 24 years.

Post hoc analysis (table 4) revealed that respondent of the age group 25 – 34 years differ significantly from the respondent of age groups 35 – 44 years, 45 – 54 years and 55 – 65 years with respect to effective access perceptions of service quality for bank in Albania. Negative mean difference between the respondent of age groups 25 – 34 years with the respondent of age groups 35 – 44 years, 45 – 54 years and 55 – 65 years shows that respondent of age group 35 – 44 years, 45 – 54 years and 55 – 65 years have higher mean scores than the respondent of age group 25 – 34 years for effective access. Respondent of the age group 35 – 44 years, 45 – 54 years and 55 – 65 years had a more positive perception about the banks sufficient number of ATMs; convenient location of branches and ATMs; sufficient number of open tellers and interruption of the service than the respondent of age group 25 – 34 years.

4.3 *The relationship between Commodities perception and age*

Post hoc analysis (table 6) revealed that respondent of the age group 25 – 34 years differ significantly from the respondent of age groups 45 – 54 years and 55 – 65 years with respect to commodities perceptions of service quality for bank in Albania. Negative mean difference between the respondent of age groups 25 – 34 years with the respondent of age groups 45 – 54 years and 55 – 65 years shows that respondent of age group 25 – 34 years have lower mean scores than the respondent of age group 45 – 54 years and 55 – 65 years for commodities.

Post hoc analysis (table 6) revealed that respondent of the age group over 65 years differ significantly from the respondent of age groups 45 – 54 years and 55 – 65 years with respect to commodities perceptions of service quality for bank in Albania. Negative mean difference between the respondent of age groups over 65 years years with the respondent of age groups 45 – 54 years and 55 – 65 years shows that respondent of age group over 65 years have lower mean scores than the respondent of age group 45 – 54 years and 55 – 65 years for commodities.

The mean score of Commodities and Effective Access for each age group are presented on table 6 and 8.

So, the younger age groups have had lower mean scores for Effective Access items than the older ones because they like to spend their time in leisure activities.

4.4 *The relationship between Effective Access perception and Period dealing with the bank*

Post hoc analysis (table 8) revealed that respondent that have 6 month dealing with a bank differ significantly from the respondent that have 1 year and 2 year dealing with a bank with respect to effective access perceptions of service quality for bank in Albania. Positive mean difference between the respondent that have 6 month dealing with a bank have higher mean scores than the respondent that have 1 year and 2 year dealing with a bank for effective access.

Post hoc analysis (table 8) revealed that respondent that have 5 years dealing with a bank differ significantly from the respondent that have 1 year dealing with a bank with respect to effective access perceptions of service quality for bank in Albania. Positive mean difference between the respondent that have 5 year dealing with a bank have higher mean scores than the respondent that have 1 year dealing with a bank for effective access. So, the customer recently approached a bank and they who have a long period dealing with the bank perceive had a more positive perception about the banks

sufficient number of ATMs; convenient location of branches and ATMs; sufficient number of open tellers and interruption of the service.

4.5 *The relationship between Commodities perception and Period dealing with the bank*

Post hoc analysis (table 9) revealed that respondent that have 2 years dealing with a bank differ significantly from the respondent that have 6 month, 1 year, 3-5 years, over 5 years dealing with a bank with respect to commodities perceptions of service quality for bank in Albania. Negative mean difference between the respondent that have 2 years dealing with a bank have lower mean scores than the respondent that have 6 month, 1 year, 3-5 years, over 5 years dealing with a bank for commodities. So, the managers have to deal with these group of customers in order to improve their perceptions levels related to bank visually appealing physical facilities; work environment; orderliness and cleanness of employees and premises; service information visually attractive and facile to understand and complete gamut of services.

5. Conclusions

Our objective was to determine whether demographic affect perceptions of the four dimensions of service quality in Albanian banking industry. The study found strong evidence of the effect of age on service quality perceptions. That is, effective access dimension of bank service quality were significantly higher for mature individuals compares to their younger counterparts. Overall, the findings suggest that service quality should be more closely tailored to age and not to other demographic characteristics.

The mean differences on the basis of age were significant for commodities and effective access perceptions. The finding that mature people had higher perceptions on effective access of bank service has several important implications. The high mean scores of the older age group for effective access indicated that they had a more positive perception about the bank visually appealing physical facilities; work environment; orderliness and cleanness of employees and premises; service information visually attractive and facile to understand and complete gamut of services.

The finding reinforces the need for banks managers to place an emphasis on the underlying dimensions of service quality and take into account the moderating effect of demographics.

Contrary to our expectations, no evidence for perceptions of bank service quality differed by gender, income and occupation was found. The failure to establish gender difference in perceptions of service quality has implications for treatment of customers in these service contexts. That is, results imply that stereotyping along gender lines may be inappropriate.

5.1 *Limitations and future research*

As is the case with any research, this study has several limitations. Neither psychographics nor the full range of demographic characteristics (e.g. education, marital status, and ethnicity) was included in this study. Thus, the inclusion of the full range of demographic and psychographics variables could also yield insights into segmentation possibilities. Further, the interaction effects within the demographic variables were not investigated. Yet this could be a worthy area of future research. Replication of this study with a larger random sample would increase the generalizability of the results.

Contrary to our expectations, we found no evidence that perceptions of bank service quality differed by gender, income, and occupation.

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Tables

Table 1: Respondents' Profile

Demographic	Category	Percent
Gender	Male	56.0
	Female	44.0
Age	18 – 24 year	9.7
	25 – 34 year	37.2
	35 – 44 year	29.8
	45 – 54 year	10.8
	55 – 65 year	10.8
	Over 65 year	1.7
Monthly Income	No income	2.8
	19.000 – 25.000 ALL	5.4
	25.000 - 40.000 ALL	25.9
	40.000 - 60.000 ALL	31.8

	60.000 - 80.000 ALL	20.2
	Over 80.000 ALL	13.9
Occupation	Employee	31.0
	Self - Employee	4.8
	Retired	4.3
	Student	4.0
	Housewife	2.0
	Sole trader	.3
	SME owner	4.5
	Civil Servant	24.1
	Other	25.0
Period of dealing with the bank	3 month	1.4
	6 month	6.3
	1 year	12.8
	2 years	15.6
	3 - 5 years	26.7
	More than 5 years	37.2

Table 2. ANOVA between Service Quality Dimensions and Gender, Age, Income, Occupation, Period Dealing With the Bank

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Gender						
Responsiveness_ Informing	Between Groups	3.215	1	3.215	1.440	.231
	Within Groups	781.269	350	2.232		
Reliability_Security	Between Groups	1.806	1	1.806	1.124	.290
	Within Groups	562.512	350	1.607		
Commodities	Between Groups	2.638	1	2.638	1.851	.174
	Within Groups	498.641	350	1.425		
Effective_Access	Between Groups	.648	1	.648	.289	.591
	Within Groups	785.801	350	2.245		
Age						
Responsiveness_ Informing	Within Groups	15.463	5	3.093	1.391	.227
	Between Groups	769.021	346	2.223		
Reliability_Security	Within Groups	15.180	5	3.036	1.913	.092
	Between Groups	549.138	346	1.587		
Commodities	Within Groups	19.191	5	3.838	2.755	.019
	Between Groups	482.088	346	1.393		
Effective_Access	Within Groups	38.711	5	7.742	3.583	.004
	Between Groups	747.738	346	2.161		
Income						
Responsiveness_ Informing	Between Groups	16.486	5	3.297	1.485	.194
	Within Groups	767.998	346	2.220		
Reliability_Security	Between Groups	9.289	5	1.858	1.158	.330
	Within Groups	555.029	346	1.604		
Commodities	Between Groups	9.357	5	1.871	1.316	.256
	Within Groups	491.922	346	1.422		

Effective_Access	Between Groups	23.582	5	4.716	2.139	.060
	Within Groups	762.867	346	2.205		
Occupation						
Responsiveness_Informing	Between Groups	19.949	8	2.494	1.119	.350
	Within Groups	764.535	343	2.229		
Reliability_Security	Between Groups	10.632	8	1.329	.823	.582
	Within Groups	553.686	343	1.614		
Commodities	Between Groups	13.178	8	1.647	1.158	.324
	Within Groups	488.101	343	1.423		
Effective_Access	Between Groups	24.353	8	3.044	1.370	.208
	Within Groups	762.095	343	2.222		
Period dealing with the bank						
Responsiveness_Informing	Between Groups	13.362	5	2.672	1.199	.309
	Within Groups	771.122	346	2.229		
Reliability_Security	Between Groups	14.652	5	2.930	1.845	.104
	Within Groups	549.666	346	1.589		
Commodities	Between Groups	17.361	5	3.472	2.483	.032
	Within Groups	483.918	346	1.399		
Effective_Access	Between Groups	26.072	5	5.214	2.373	.039
	Within Groups	760.377	346	2.198		

Table 3: Mean of Responsiveness_Informing, Reliability_Security, Commodities and Effective_Access

Gender	Responsiveness_Informing	Reliability_Security	Commodities	Effective Access
Female Mean	4.7317	5.4497	5.6660	4.8249
Male Mean	4.5392	5.3054	5.4916	4.9113

Table 4: Post Hoc analysis of Age on Commodities - LSD Method

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Commodities	18 - 24 year	25 - 34 year	.16929	.22719	.457	-.2776	.6161
		35 - 44 year	-.07529	.23292	.747	-.5334	.3828
		45 - 54 year	-.31950	.27865	.252	-.8676	.2286
		55 - 65 year	-.41950	.27865	.133	-.9676	.1286
		Over 65 year	.86471	.52268	.099	-.1633	1.8927
	25 - 34 year	18 - 24 year	-.16929	.22719	.457	-.6161	.2776
		35 - 44 year	-.24458	.15461	.115	-.5487	.0595
		45 - 54 year	-.48879*	.21749	.025	-.9166	-.0610
		55 - 65 year	-.58879*	.21749	.007	-1.0166	-.1610
		Over 65 year	.69542	.49280	.159	-.2738	1.6647
	35 - 44 year	18 - 24 year	.07529	.23292	.747	-.3828	.5334
		25 - 34 year	.24458	.15461	.115	-.0595	.5487
45 - 54 year		-.24421	.22346	.275	-.6837	.1953	

		55 - 65 year	-.34421	.22346	.124	-.7837	.0953
		Over 65 year	.94000	.49547	.059	-.0345	1.9145
	45 - 54 year	18 - 24 year	.31950	.27865	.252	-.2286	.8676
		25 - 34 year	.48879*	.21749	.025	.0610	.9166
		35 - 44 year	.24421	.22346	.275	-.1953	.6837
		55 - 65 year	-.10000	.27080	.712	-.6326	.4326
		Over 65 year	1.18421*	.51854	.023	.1643	2.2041
	55 - 65 year	18 - 24 year	.41950	.27865	.133	-.1286	.9676
		25 - 34 year	.58879*	.21749	.007	.1610	1.0166
		35 - 44 year	.34421	.22346	.124	-.0953	.7837
		45 - 54 year	.10000	.27080	.712	-.4326	.6326
		Over 65 year	1.28421*	.51854	.014	.2643	2.3041
	Over 65 year	18 - 24 year	-.86471	.52268	.099	-1.8927	.1633
		25 - 34 year	-.69542	.49280	.159	-1.6647	.2738
		35 - 44 year	-.94000	.49547	.059	-1.9145	.0345
		45 - 54 year	-1.18421*	.51854	.023	-2.2041	-.1643
		55 - 65 year	-1.28421*	.51854	.014	-2.3041	-.2643
* . The mean difference is significant at the 0.05 level.							

Table 5: Mean of Commodities

	18 - 24 year	25 - 34 year	35 - 44 year	45 - 54 year	55 - 65 year	Over 65 year
Mean	5.5647	5.3954	5.6400	5.8842	5.9842	4.7000

Table 6: Post Hoc analysis of age on Effective_Access - LSD Method

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Effective_Access	18 - 24 year	25 - 34 year	-.28362	.28295	.317	-.8401	.2729
		35 - 44 year	-.66912*	.29007	.022	-1.2396	-.0986
		45 - 54 year	-.85333*	.34703	.014	-1.5359	-.1708
		55 - 65 year	-1.16254*	.34703	.001	-1.8451	-.4800
		Over 65 year	-.54412	.65096	.404	-1.8244	.7362
	25 - 34 year	18 - 24 year	.28362	.28295	.317	-.2729	.8401
		35 - 44 year	-.38550*	.19256	.046	-.7642	-.0068
		45 - 54 year	-.56971*	.27086	.036	-1.1025	-.0370
		55 - 65 year	-.87892*	.27086	.001	-1.4117	-.3462
		Over 65 year	-.26050	.61374	.672	-1.4676	.9466
	35 - 44 year	18 - 24 year	.66912*	.29007	.022	.0986	1.2396
		25 - 34 year	.38550*	.19256	.046	.0068	.7642
		45 - 54 year	-.18421	.27830	.508	-.7316	.3632
		55 - 65 year	-.49342	.27830	.077	-1.0408	.0540
		Over 65 year	.12500	.61706	.840	-1.0887	1.3387
	45 - 54 year	18 - 24 year	.85333*	.34703	.014	.1708	1.5359

		25 - 34 year	.56971*	27086	.036	.0370	1.1025
		35 - 44 year	.18421	27830	.508	-.3632	.7316
		55 - 65 year	-.30921	.33726	.360	-.9725	.3541
		Over 65 year	.30921	.64580	.632	-.9610	1.5794
	55 - 65 year	18 - 24 year	1.16254*	34703	.001	4800	1.8451
		25 - 34 year	.87892*	27086	.001	.3462	1.4117
		35 - 44 year	.49342	27830	.077	-.0540	1.0408
		45 - 54 year	.30921	.33726	.360	-.3541	.9725
	Over 65 year	Over 65 year	.61842	.64580	.339	-.6518	1.8886
		18 - 24 year	.54412	.65096	.404	-.7362	1.8244
		25 - 34 year	.26050	.61374	.672	-.9466	1.4676
		35 - 44 year	-.12500	.61706	.840	-1.3387	1.0887
		45 - 54 year	-.30921	.64580	.632	-1.5794	.9610
		55 - 65 year	-.61842	.64580	.339	-1.8886	.6518

*. The mean difference is significant at the 0.05 level.

Table 7: Mean Effective_Access

	18 - 24 year	25 - 34 year	35 - 44 year	45 - 54 year	55 - 65 year	Over 65 year
Mean	4.3309	4.6145	5.0000	5.1842	5.4934	4.8750

Table 8: Post Hoc analysis of Period of Dealing With A Bank on Effective_Access - LSD Method

Dependent Variable	(I) Period of dealing with a bank	(J) Period of dealing with a bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Effective_Access	3 month	6 month	-.126364	.73445	.086	-2.7082	.1809
		1 year	-.28889	.69883	.680	-1.6634	1.0856
		2 years	-.52273	.69245	.451	-1.8847	.8392
		3 - 5 years	-.80426	.68037	.238	-2.1424	.5339
		More than 5 years	-.94198	.67550	.164	-2.2706	.3866
	6 months	3 months	1.26364	.73445	.086	-.1809	2.7082
		1 year	.97475*	.38565	.012	.2162	1.7333
		2 years	.74091*	.37396	.048	.0054	1.4764
		3 - 5 years	.45938	.35110	.192	-.2312	1.1499
		More than 5 years	.32165	.34157	.347	-.3502	.9935
	1 year	3 months	.28889	.69883	.680	-1.0856	1.6634
		6 months	-.97475*	.38565	.012	-1.7333	-.2162
		2 years	-.23384	.29798	.433	-.8199	.3522
		3 - 5 year	-.51537	.26873	.056	-1.0439	.0132
		More than 5 years	-.65310*	.25615	.011	-1.1569	-.1493

	2 years	3 months	.52273	.69245	.451	-.8392	1.8847
		6 months	-.74091*	.37396	.048	-1.4764	-.0054
		1 year	.23384	.29798	.433	-.3522	.8199
		3 - 5 years	-.28153	.25167	.264	-.7765	.2135
		More than 5 years	-.41926	.23819	.079	-.8877	.0492
	3 - 5 years	3 months	.80426	.68037	.238	-.5339	2.1424
		6 months	-.45938	.35110	.192	-1.1499	.2312
		1 year	.51537	.26873	.056	-.0132	1.0439
		2 years	.28153	.25167	.264	-.2135	.7765
		More than 5 years	-.13773	.20039	.492	-.5319	.2564
	More than 5 years	3 months	.94198	.67550	.164	-.3866	2.2706
		6 months	-.32165	.34157	.347	-.9935	.3502
		1 year	.65310*	.25615	.011	.1493	1.1569
		2 years	.41926	.23819	.079	-.0492	.8877
		3 - 5 years	.13773	.20039	.492	-.2564	.5319

*. The mean difference is significant at the 0.05 level.

Table 9: Post Hoc analysis of *Period of dealing with a bank on Commodities - LSD Method*

Dependent Variable	(I) Period dealing with the bank	(J) Period dealing with the bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Commodities	3 months	6 months	-.20727	.58591	.724	-1.3597	.9451
		1 year	.07111	.55750	.899	-1.0254	1.1676
		2 years	.60364	.55240	.275	-.4829	1.6901
		3 - 5 years	.15191	.54277	.780	-.9156	1.2195
		More than 5 years	-.00061	.53889	.999	-1.0605	1.0593
	6 months	3 months	.20727	.58591	.724	-.9451	1.3597
		1 year	.27838	.30766	.366	-.3267	.8835
		2 years	.81091*	.29833	.007	.2241	1.3977
		3 - 5 years	.35919	.28009	.201	-.1917	.9101
	1 year	More than 5 years	.20666	.27249	.449	-.3293	.7426
		3 months	-.07111	.55750	.899	-1.1676	1.0254
		6 months	-.27838	.30766	.366	-.8835	.3267
		2 years	.53253*	.23772	.026	.0650	1.0001
	2 years	3 - 5 years	.08080	.21438	.706	-.3408	.5025
		More than 5 years	-.07172	.20434	.726	-.4736	.3302
		3 months	-.60364	.55240	.275	-1.6901	.4829
		6 months	-.81091*	.29833	.007	-1.3977	-.2241
		1 year	-.53253*	.23772	.026	-1.0001	-.0650
	3 - 5 years	3 - 5 years	-.45172*	.20077	.025	-.8466	-.0568
		More than 5 years	-.60425*	.19001	.002	-.9780	-.2305
3 months		-.15191	.54277	.780	-1.2195	.9156	

		6 months	-.35919	.28009	.201	-.9101	.1917
		1 year	-.08080	.21438	.706	-.5025	.3408
		2 years	.45172*	.20077	.025	.0568	.8466
		More than 5 years	-.15253	.15986	.341	-.4669	.1619
More than 5 years		3 months	.00061	.53889	.999	-1.0593	1.0605
		6 months	-.20666	.27249	.449	-.7426	.3293
		1 year	.07172	.20434	.726	-.3302	.4736
		2 years	.60425*	.19001	.002	.2305	.9780
		3 - 5 years	.15253	.15986	.341	-.1619	.4669

*. The mean difference is significant at the 0.05 level.

Table10: The modified BSQ instrument

			Responsiveness and Informing	Reliability and Security	Commodities	Effective Access
		% of variance explained	20.62 %	20.47 %	13.53 %	11.47 %
		Cronbach's Alpha	0.910	0.940	0.873	0.838
		Eigen value				
	Corrected Item-Total Correlation	Factor Loading	F1	F2	F3	F4
BSQ 39 bank employees provide financial advice	.767		.785			
BSQ 37 bank employees know what your need are	.771		.732			
BSQ 19 bank inform you every time that a better solution appears for a problem	.720		.722			
BSQ 20 bank contacts you every time it is useful and in your interest	.716		.675			
BSQ 34 bank employees give prompt services and waiting is not too long	.731		.660			
BSQ 38 bank employees explain all direct and indirect service fees	.735		.649			
BSQ 10 no delays due to bureaucratic factors and procedures	.666		.604			
BSQ 2 bank respects and values his customers	.745			.750		
BSQ 21 bank has precision of account statements	.740			.670		
BSQ 1 bank keep your transactions and personal detail as confidential	.704			.664		
BSQ 3 bank has a good reputation	.676			.664		
BSQ 5 bank gives you a complete information about the services to be performed	.728			.623		

BSQ 22 bank has clarity of service related material	.743		.612	
BSQ 7 bank provide its services at the time it promises to do so	.768		.582	
BSQ 32 bank employees instill confidence by proper behavior	.766		.581	
BSQ 6 information of the services to be performed is facile to be found	.726		.542	
BSQ 9 - feel safe and secure in your transactions	.752		.530	
BSQ 8 deliver services as per specification done in contract, advertising, brochure etc	.724		.521	
BSQ 42 bank employees process your transactions without errors	.657		.501	
BSQ 25 have visually appealing physical facilities	.795			.807
BSQ 26 have work environment, which improves effectiveness and efficiency of bank employees	.750			.786
BSQ 24 bank employees and premises appear neat and clean	.713			.730
BSQ 23 the information regarding banking services is visually attractive and facile to understand	.624			.587
BSQ 27 complete gamut of services	.663		.504	
BSQ 15 sufficient number of ATMs	.767			.838
BSQ 16 the branches and the ATMs are conveniently situate	.706			.796
BSQ 14 sufficient number of open tellers	.638			.639
BSQ 12 no interruption of the service	.574			.545