Examining the Influence of Vehicle Loan Service Quality On Customer Satisfaction

Dr. S. C. Vetrivel,
Associate Professor, School of Management Studies, Kongu Engineering College, Perundurai – 638060,
Dr.V. Krishnamoorthy,
Assistant Professor, School of Management Studies, Kongu Engineering College, Perundurai – 638060,
Dr. J. Rajini
Assistant Professor, Department of English, Kongu Engineering College, Perundurai – 638060,

Abstract
The main purpose of the study is to identify the antecedents and consequences of vehicle loan service quality in Salem Districts. The scope of the study is confined only to the customers who have obtained vehicles loan from both public and private sector banks in Salem district. The researchers adopted convenience sampling method for collecting data from the respondents.This study was conducted from the period of October 2019 to December 2019. The researchers adopted questionnaire method for collecting data from respondents. This study identified ten dimensions of vehicle loan service quality. They are:caring, competency, speed of service, tangibility, reliability, empathy, responsiveness, convenience, trust and accuracy. Out of the identified dimensions, this study found thatcompetency, speed of service, tangibility, reliability, empathy, responsiveness, trust and accuracyhave significant impact on the outcome variable i.e. customer satisfaction.The model developed by the researchers in the study can assist the bank officials to allocate their scarce resources effectively in order to improve the bank services.

Keywords: Vehicle Loan, Service Quality, Tangibility, Convenience, and Accuracy.

1. INTRODUCTION:

Service quality plays an important role in attracting and retaining customers. In the changing business situation Banks were using service quality as a Tool for retaining customers. This has been viewed as a strategic requirement in highly competitive business environment(Parasuraman et al., 1985, Zeithmal et al., 1990). In addition, building strong customer relationships constitutes a competitive advantage (Mc kenna, 1991) by means of greater sales volumes, secured repeat sales, lower marketing expenses, better operating efficiencies, positive word-of-mouth, lower costs per transaction and customer loyalty (Beatty et al, 1996). For increasing market share and profits, organizations deliver superior service quality(Buzzell and Gale, 1987). Edvardsson (1998) stated that the customer's overall perception of the service has its basis on his/her perception of the service provided and how it was provided. To stay ahead in the business, superior service quality is a major determinant and acts as an order winner in the marketplace (Singh and Sushil, 2013). Furthermore, Research studies show that superior service quality increases customer satisfaction, improves customer retention, enlarged market share, increases return on investment, enhances profitability and facilitates the establishment of a sustainable competitive advantage (Han etal,2008;Gagnon and Roh,2008;Wilkins et al.,2010). Service quality is critically important in providing a competitive advantage to a company , as it is impacting on several factors such as customer satisfaction (Amin et al.,2013), Loyalty(Kim et al.,2013;Prentice 2013)intentions(Hooper et al., 2013;Srivastava and Sharma,2013), and value perceptions (Wu,2013). Customer perception of service quality is emphasized as a key to customer satisfaction, customer retention and profitability (Cronin and

Taylor, 1992; Lassar et al., 2000).Liberalization and globalization have changed the competitive landscape in the service sector the banking sector is not an exception. Interbank competition has intensified (Gan et al., 2006) and banks have adopted their marketing to this reality (Tsoukatos and Mastrojianni, 2010.

2. LITERATURE REVIEW:

Service quality has been a topic of particular interest among many business researchers from USA, Europe and other developed countries for over 30 years (Saaer et al., 1978; Gronroos, 1982;Lehtinen and Lehtinen, 1982; Buttle, 1996, Dabholkar et al., 1996). Researchers have established different definition of service quality. However, they agreed that service quality should be assessed by using customer perspective (Leblanc and Nguyen 1997; Nagata et al., 2004). Service quality is the customer's judgement about on overall excellence or superiority (Zeithaml, 1998). The parasuraman et al., (1988) proposed that five service quality dimensions: tangibles, reliability, empathy, responsiveness and assurance to measure the gap between service quality expectation and perceptions. The SERVQUAL scale has been widely used to study service quality in different service industries(For example Parasuraman et al.,1988,Carman,1990;Finn and lamb,1991;Bolton and Drew,1991;Babakus and Mangold,1992;Dotchin and Oakland,1994;Chao et al.,2007;Cui et al.,2003). Several studies examine the importance of various service quality on retention of current customers.(Fornell and Wernerfelt,1987; Rust and Zahorik,1993; Gerson,1998; Oliver,1999; Clark,2002; Jones and Farquhar,2003, Aldlaigan and Buttle,2005; Chen and Chang,2006) and profitability (Rust et al.,1995;Zeithaml,2000;Duncan and Elliott,2004;Lee and Hwan,2005). Qin et al., (2010) revealed that reliability, responsiveness and tangibles are three important attributes of service quality inthe fast food industry.

SERVQUAL is also widely used by researchers for measuring public land transport service quality (Erdil and Yildiz, 2011; Chikwendu et al., 2012). Numerous studies revealed that one of the most prominent determinant of loyalty is customer satisfaction. (Alves and Raposo,2010; Douglas et al.,2008; Ryu et al.,2012;Helgesen and Nesset,2011) and corporate image (Alves and Raposo,2010; Arpan et al.,2003;Hu et al.,2009). Customer loyalty is perceived as the main consequences of customer satisfaction. (Helgesen and Nesset, 2011). Service quality is critically important in providing a competitive advantage to a company as it is impact on several factors such as Customer satisfaction(Amin et al.,2013), Loyalty (Kim et al.,2013; Prentice,2013), Intentions(Hooper et al.,2013; Srivastava and Sharma,2013) and Value perceptions (Wu,2013). A study conducted by Boulding et al., (1993); Baker and Crompton, (2000); Gonzalez et al., (2007); Choudhury (2013) founded that customers who are satisfied with a business quality of service are more likely to choose that business again.

3. PROPOSED RESEARCH MODEL:

The model of the Study consists of ten predictor variables, namely caring, competency, speed of service, tangibility, reliability, empathy, responsiveness, convenience, trustand accuracy which would affect outcome variable i.e. customer satisfaction.
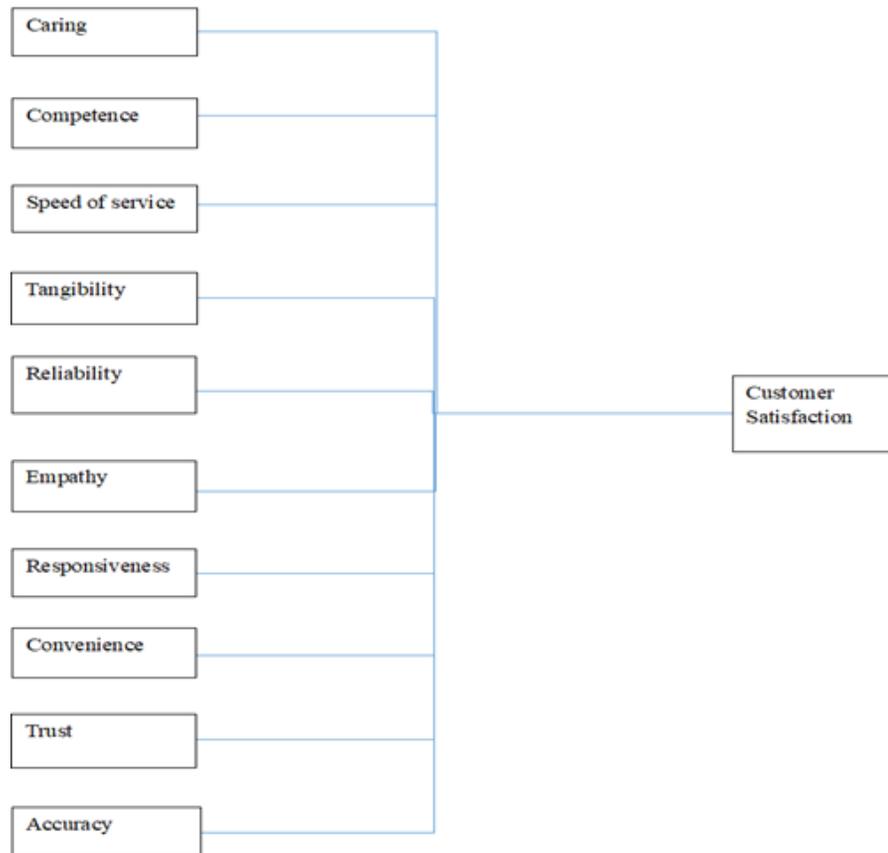
4. OBJECTIVES OF THE STUDY:

This study is approached with the following objectives:

- To identify the important dimensions of vehicle loan service quality.
- To examine the impact of vehicle loan service quality dimensions on customer satisfaction.

5. RESEARCHMETHODOLOGY:

The scope of the study is confined only to the customers who have obtained vehicles loan from both public and private sector banks in Salem district. Salem district has 12 taluk, namelyArthur, Edappadi, Gangavalli, Mettur, Omalur, Salem, Salem south, Salem west, Sankagiri, Pethanaickenpalayam, Valapady, Yercaud. The researchers selected 2 Public sector and private sector banks from each taluk to collect data. The researchers adopted convenient sampling method for collecting data from the respondents.This study was conducted for the period of October 2019 to December 2019 . The researchers adopted questionnaire method for collecting data from respondents. The questionnaire for this study is divided into three parts. A, B and C sections. Section A of the questionnaire contains questions on the demographic profile such as theName of the respondents, Gender, Annual income, Occupation, Year of association with banks and Type of account. Section B of the questionnaire solicits responses on the key constructs of theresearch framework, namely caring, competence, speed of service, tangibility, reliability, empathy, responsiveness, convenience, trust and Accuracy. Section C of the questionnaire contains questions relating to customer satisfaction.Customer satisfaction was measured item scale developed by (Cronin et al., 1992). Service quality was measured item scale developed by (Parasuraman et al., 1988).

The sampling unit was customers who have obtainedvehicle loans from private and public sector banks banks. A Questionnaire was distributed among the respondents waiting in the bank. A total of 200 questionnaireswere distributed to the respondents. A Total of 137 completed questionnaires was received from the respondents. Therefore the response rate of the study is 68.5 percent. Before collecting data from the respondents the researchers checkedthe content validity of the questionnaire.The researchers examined the content validity by constituting a panel which consists of one expert from banking. Furthermore, we conducted a pilot study using a group of 20 bank customers.

6. PROPOSED HYPOTHESIS:

H_{01}:Caring will have no significant impact on customer satisfaction.

H_{02}:Competency will have no significant impact on customer satisfaction.

H_{03}: Speed of service will have no significant impact on customer satisfaction.

H_{04}:Tangibility will have no significant impact on customer satisfaction.

H_{05}:Reliability will have no significant impact on customer satisfaction.

H_{06}:Empathy will have no significant impact on customer satisfaction.

H_{07}:Responsiveness will have no significant impact on customer satisfaction.

H_{08}:Convenience will have no significant impact on customer satisfaction.

H_{09}:Trust will have no significant impact on customer satisfaction.

H_{010}: Accuracy will haveno significant impact on customer satisfaction

7. DATA ANALYSIS:

7.1. DEMOGRAPHIC PROFILE OF THE RESPONDENTS:

Table No.1 - Demographic characteristics of the Respondents

S .No	Profile variables	Description	Percentage
1	Gender	Male	69
		Female	31
2	Annual income	Below Rs.2 lakhs	35
		Rs.2 to Rs.5 lakhs	42
		Rs.5 to Rs.10 lakhs	19
		Above Rs.10 lakhs	04
3	Occupation	Businessman	54
		Agriculture	12
		Private Employment	34
4	Education Qualification	Up to +12	18
		Undergraduate	37
		Postgraduate	28
		Others	17
5	Type of account	Current account	24
		Savings account	74
		Fixed Deposit	02
6	Age of the Respondents	Less than 30 Years	22
		30 to 40 Years	28
		40 to 50 Years	29
		Above 50 Years	21

Table No.1 reveals the demographic profile of the respondent in which 69 percent of the respondents are male and 31 percent are females. As depicted in Table No 1, 42 percent of the respondents earned 2 to 5

Lakhs rupees as yearly income. In total, 54 percent of the respondents were Businessman, 37 percent of the respondents had an undergraduate qualification.Only 74 percent of the respondents had a savings bank account, 29 Percent of the Respondents falling under the age group of 40 to 50 years.

7.2Reliability Analysis

Cronbach alpha was used to test internal consistency of 38items for all dimensions which are caring, competence, speed of service, tangibility, reliability, empathy, responsiveness, convenience, trust and accuracy. The alpha value ranged from 0.710 to 0.719, indicating that the result of this study were acceptable.The results of reliability analysis are exhibited in Table no.2.

Table No. 2 - Reliability Analysis

S.No	VehicleLoan Service Quality dimensions	No. of Items	Cronbach Alpha
1	Caring	4	0.741
2	Competence	5	0.732
3	Speed of service	4	0.747
4	Tangibility	5	0.723
5	Reliability	4	0.816
6	Empathy	4	0.811
7	Responsiveness	4	0.819
8	Convenience	3	0.814
9	Trust	3	0.714
10	Accuracy	4	0.710

7.3 Results of Factor Analysis:

The Kaiser-Meyer-Olkin measure (KMO=0.712) and the Bartlett test of sphericity (1072.598) indicated sample adequacy and appropriateness of factor analysis of the data. The results of the factor analysis are exhibited in Table No. 3

Table 3 - Vehicle Loan Service quality dimensions

Sl.No.	Vehicle Loan Service Quality Factors	No. of Variables Included	Eigen Value	Percentage of Variance Explained	Cumulative Percentage of Variance Explained
1	Caring	4	6.394	19.988	19.988
2	Competence	4	2.044	6.386	26.375
3	Speed of service	4	1.905	5.952	32.326
4	Tangibility	4	1.596	4.987	37.314
5	Reliability	4	1.498	4.682	41.995
6	Empathy	4	1.445	4.514	46.509
7	Responsiveness	4	1.302	4.069	50.578

8	Convenience	3	1.239	3.871	54.449
9	Trust	3	1.152	3.359	58.048
10	Accuracy	4	1.086	3.393	61.441
	KMO Measures of Sampling Adequacy 0.712			Bartlett's Test for Sphercity 1072.598	

Factor 1, which labeled as "caring", was composed of four items and accounted for a 19.988 percent variance explained.Factor 2 composed of four items that related to the "competence" dimensions of service quality and accounted for 6.386 percentof thevariance. Factor 3, was a "speed of service" that contained four items. It accounted for an additional 5.952 percent.Factor 4, which labeled as "Tangibility", was composed of four items and accounted for a 4.987percent variance explained. Factor 5 composed of four items that related to the "reliability" dimensions of service quality and accounted for 4.682 percentof thevariance.Factor 6, was a empathy factor that contained four items. It accounted for an additional 4.514 percent.Factor 7, which labeled as "responsiveness", was composed of four items and accounted for 4.069 percentof thevariance explained. Factor 8 composed of three items that was related to the "convenience" dimensions of service quality and accounted for 3.871 percent of the variance.Factor 9, was a "trust" factor that contained three items. It accounted for an additional 3.359 percent.Factor 10, which labeled as "accuracy", was composed of four items and accounted fora 3.393 percent variance explained.

7.4 Measurement Model:

Confirmatory Factor Analysis(CFA) was administered to confirm the uni-dimensionality of measurement constructs obtained from exploratory factor analysis. The degree to which multiple methods of measuring a factor provide the same result is called convergent validity (Churchill,1979; Spector,1992). Wixom and Waston(2001) indicated that the acceptable value of convergent validity is 0.5 for all leadings of the item and Kim et al., (2008) also stated that all items should load to only one factor with an eigenvalue greater than 1. Convergent validity can be assessed by examining the factor loadings and squared multiple correlations from the CFA. Following Hair et al., (1998) recommendations, factor loadings greater than 0.5 are considered to be very significant. All the items in the service quality dimension had significant factor loadings greater than 0.5. Composite reliability indexes ranged from 0.7276 to 0.7012, which also exceeds the 0.6 threshold necessary for measurement(Bagozzi and Yi, 1988;Fornell and Larcker,1981). Therefore, all dimensions in the measurement model have adequate convergent validity. The measurement model is shown in Table No.3.

Table No - 3 Validity of the measurement model Constructs

S.No	VehicleLoan Service Quality dimensions	Range of standardized factor Loading	Range of t-statistics	Composite reliability	Average variance Extracted
1	Caring	0.7142-0.6172	5.3217[*]-2.7120	0.7242	54.82
2	Competence	0.8216-0.6443	4.3618[*]-2.4916	0.7143	53.64
3	Speed of service	0.8314-0.6218	4.273[*]-2.6141	0.7014	54.17
4	Tangibility	0.7418-0.6317	4.8431[*]-2.7142[*]	0.7216	56.71
5	Reliability	0.7463-0.6914	4.6178[*]-2.6143	0.7213	52.41
6	Empathy	0.7416-0.6814	4.7214[*]-2.7243	0.7012	53.79

7	Responsiveness	0.7618-0.6914	4.8341-2.6917[*]	0.7276	52.16
8	Convenience	0.7863-0.6743	4.9143[*]-2.4166[*]	0.7268	53.71
9	Trust	0.7942-0.6842	4.8143[*]-2.7163[*]	0.7149	52.49
10	Accuracy	0.7614-0.6296	4.8196[*]-2.6732	0.7136	54.38

[*]Significant at the percent level

Table No-4 The Results confirmatory factor analysis for Goodness of fit

Criteria	Cut-off Value	Result	Conclusion	Reference
RESMA	<=0.08	0.074	Good	Hair et al.,2010
NFI	>=0.90	0.92	Good	Hair et al.,2010
NNFI	>=0.90	0.91	Good	Hair et al.,2010
CFI	>=0.90	0.93	Good	Hair et a.l,2010
IFI	>=0.90	0.92	Good	Hair et al.,2010
RFI	>=0.90	0.94	Good	Hair et al.,2010

7.5. Regression Analysis Results:

The effect of customer perceived vehicle loan service quality on customer satisfaction Table No: 5

Table 5 - Effect of customer perceived vehicle loan service quality to customer satisfaction

Sl.No.	Independent Variables	Standardised Co-efficients	t	sig	Co linearity Statistics	
					Tolerance	VIF
1	Constant	-	2.027	.045		
2	Caring	.068	2.011	.285	.687	1.456
3	Competence	.131	2.011	.047	.647	1.546
4	Speed of service	.193	2.823	.006	.594	1.684
5	Tangibility	.210	3.005	.003	.567	1.765
6	Reliability	.128	2.025	.045	.690	1.449
7	Empathy	.132	2.182	.031	.761	1.315
8	Responsiveness	.124	2.030	.045	.740	1.350
9	Convenience	.076	1.318	.190	.830	1.205
10	Trust	.132	2.332	.022	.860	1.163
11	Accuracy	.155	2.538	,013	.748	1.336
R Square						.697
Adjusted R^2						.660
F Statistics						25.114
Significance						.000

To study the influence of customer-perceived vehicle loan service quality on customer satisfaction, multiple regression analysis was carried out. The factor scores of the ten service quality factors obtained from the factor analysis (Caring, competency, speedof service, tangibility, reliability, empathy, responsiveness, convenience, Trustand accuracy) represented the independent variables, whereas customer satisfaction represented the dependent variable. It is thus evident from the adjusted R^2 in 66.0percent.Table No.5, revealed that the model explains 69.7 percent of the variance in customer satisfaction. The multiple regression model was found to be statistically significant (F=25.114). The vehicle loan service quality, tangibility is the most important factor for influencing customer satisfaction (β=210, t=3.005,<0.05) followed bySpeed of service,accuracy,empathy,Trust, competency, tangibility, reliability, responsivenessare significant predictors of customer satisfaction.

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7.6 Hypothesis Testing:

Multiple Regression were administrated to test the hypothesis.Table No.7 shows the result of the hypothesis. 8 out of the ten hypotheses revealed a p value less than 0.5, while the remaining two hypotheses were not significant at the 5 percent level.

Table No:7 Testing Of hypotheses

S.No	Hypothesis	Beta	Results
H_{01}	Caring will have no significant impact on customer satisfaction.	.068	Accepted
H_{02}	Competency will have no significant impact on customer satisfaction.	.132	Rejected
H_{03}	Bank service will have no significant impact on customer satisfaction.	.193	Rejected
H_{04}	Tangibility will have no significant impact on customer satisfaction.	.210	Rejected
H_{05}	Reliability will have no significant impact on customer satisfaction.	.128	Rejected
H_{06}	Empathy will have no significant impact on customer satisfaction.	.132	Rejected
H_{07}	Responsiveness will have no significant impact on customer satisfaction.	.124	Rejected
H_{08}	Convenience will have no significant impact on customer satisfaction.	.076	Accepted
H_{09}	Security will have no significant impact on customer satisfaction.	.132	Rejected
H_{10}	Accuracy will have no significant impact on customer satisfaction.	.155	Rejected

8. DISCUSSION:

A 38item scale has been developed to examine the vehicle loan bank service quality in Salem District, Tamilnadu. The results show that vehicle loan service quality has been conceptualized and evaluated as a ten factor consisting of caring, competence, speed of service, tangibility, reliability, empathy, responsiveness, convenience, Trust and accuracy. The scale surpasses all the reliability and validity test. The result of the study demonstrated that out of ten factors eight factors appear as highly influencing of customer satisfaction. These are: Tangibility,Speed of service,accuracy,empathy,Trust, competency, tangibility, reliability and responsiveness.. The study found that Tangibility is the most important

dimension influencing among the vehicle loan customer: whereas Tangibles was counted as the least important among five dimensions of service quality according to Zeithaml et al.,(1990).Regarding the tangibles factor, it has been found that positively affect customer satisfaction which is in line with the study carried out by numerous researchers (Levesque and MC Dougall, 1996; Jamal and Naser, 2002; Sohail and Shaikh, 2008; Jamal and Anastasiadou, 2009; Hossain and Leo, 2009). However, some researchers found that tangibles have no impact on customer satisfaction (Wakefield and Blodgett, 1999; Oppewal and Vriens, 2000; Jones, 2004; Kheng et al., 2010; Ladhari et al., 2011).

9. MANAGERIAL IMPLICATIONS:

The findings of this study have a several practical implications for Bank managers. This study found that Vehicle loan service quality positively influences customer satisfaction. The model developed the researchers in the study can assist the bank officials to allocate their scarce resources effectively in order to improve the bank services. Furthermore, periodic measurement of bank service quality could help bank managers track changes over time.

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