IMPACT OF PERCEIVED SERVICE QUALITY ON CUSTOMER SATISFACTION: AN ASSESSMENT OF AGRICULTURAL LOANING SCHEMES OFFERED BY ZARAI TARAQIATI BANK

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ABSTRACT: The agriculture sector is the blood line for Pakistan's economy. The subsidies in the form of loaning-schemes facilitate the flow of funds from areas of surplus to areas of deficit. The result shows the significant impact of all variables towards customer satisfaction (P<0.01). An attempt has been made in the study to ascertain the amount of gratification for farmers about agricultural finance schemes provided by public sector banks to fulfill timely needs of farmers with reference to Zarai Taraqiati Bank, Limited. In present study, erection of banking as regards to SERVQUAL measurements via satisfaction of the farmers from the loan was studied. The relationship of service quality dimensions were examined using structural equation modeling (SEM) analysis. The F-value (64.17) of alterations is good which suggests the model is robust and fit, that means variation among all variables are up to the mark. The study exposed that SERVQUAL dimensions (reliability, tangibility, responsiveness, empathy, assurance) have influenced the customer satisfaction.

INTODUCTION

Pakistan's agriculture sector is the main source of GDP contributor to the Pakistan economy as it contributes almost 19 percent to Gross Domestic Product and engages 42 percent of labor force (Pankaj and Ramyar, 2019). Foreign exchange earnings are highly dependent on it and it also accelerates growth in other segments of the economy (Rafique and Rehman, 2017). The government is focused on facilitating the farming community having less than 25 acres of land (Subsistence borrowers) by forming policies/ schemes to provide subsidy to boost growth in this high grossing sector. According to 6th Population and Housing Census of Pakistan 2017 (Statistics, 2017) indicate that the country's population growth rate is 2.4 percent per annum which is more than the previous years. Due to this speedy increase in population agricultural products supply is getting short of the demand required (Willer *et al.*, 2018). For this different government and commercial banks are offering a variety of loaning schemes to cater the needs of the farmers following the compulsory orders from the Ministry of Finance and State Bank of Pakistan to make rise in growth of the Agricultural produce by removing financial barriers in the way of farmers (SBP, 2017).

This item was designed by which the operational investment loans are delivered for existing as well as new borrowers of seed, harvest construction, poultry, insecticides, fertilizers, livestock and tractors. Agricultural commercial market in Pakistan is made up of two major segments i.e. the informal and formal. The formal sector constitutes banks regulated by State Bank of Pakistan while informal sector mainly comprises of Aarthis. Financial institutes make up 57% of agricultural credit supply (China's *et al.*). It is assumed that remaining 43% credit is provided by informal sector, Analysis of Rural Finance Report (Pankaj and Ramyar, 2019). Aarthis charge much higher than banks (ANGIR, 2018). However, they offer an array of services which are very convenient to farmers. In a country like Pakistan, agriculture finance (Khan and Khan, 2017) is a service of extreme importance and closely related to the continued progress of the country, as agriculture sector is continuously playing a key role in the economy.

Pakistan is basically an agrarian country (Mahmood and Munir, 2018), and finance is the key for bringing a positive development in this sector. Zarai Taraqiati Bank Limited is the main government bank with the major portfolio with respect to agri loaning amounting to Rs. 92.451 billion with an achievement of 90.20 percent during the period July-June (2016-2017), ZTBL Research Report, (Saqib *et al.*, 2017). ZTBL charges 12.50% mark-up on production loan while its Kissan-Assan-Karobar scheme has the lowest mark-up i.e. 8.25 %. Different schemes (Khan and Khan, 2019) are introduced by the bank in this respect including Warehouse Receipt Financing Scheme, Tahafuz-e-Ajnas-Scheme, Sada-Bahar-Schemes, Red-Meat-Financing-Package-for-Sheep/ Goat Raising etc. Aarthis charge much higher than banks however, they offer an array of services at convenience of farmers (Akram *et al.*, 2018).

Agricultural credit is the blood line of this less appreciated sector. It is also responsible for its modernization and commercialization because the more finances are available for this sector the bettor the growth will be from raw materials to finished products and the farmers will not have to be looted from the middle agents who took the most benefit from the produce of the farmers as they have the finance and farmers are short of it. In developing economies, there is a major gap in determining the service quality of the banking industry with special reference to agricultural context. Many researchers have, nevertheless, initiated to discover this part of the study (Hussain and Thapa, 2012; Khandker and Faruqee, 2003). Different researches have examined the performance of the private banks by using measures service quality, customer satisfaction, connection and customer loyalty (Al-Eisa and Alhemoud, 2009; Anthonisamy et al., 2010). Research results shows that public service banks' achievements are less with refers to the private sector banks (Chintala and Praveen Kumar, 2016; Al-Eisa and Alhemoud, 2009).

By Conducting this study using farmers, which represents a particular cluster that will support in defining if the quality of banking facilities delivered to them with respect to loaning schemes is sufficient to make them prefer the bank, this also brings to the aim of study to evaluate satisfaction of the farmers with respect to service quality of the bank under study (ZTBL) which is made specifically to cater the needs of the farmers. Additionally, the study also makes clear on several further facets, likewise banks' struggles at looking over and emerging the facilities provided to the farmers. The study helps to scrutinize the liaison among the service quality provided and the gratification of customers, which is mostly considered the same in the service industry (Oh and Parks, 1996).

In farming areas of Pakistan, smallholders of land (owning less than 25 acres of land) obtain credit from recognized and non-recognized sources of finance (Khan et al., 2017). Recognized sources are those who are under the umbrella of State Bank of Pakistan, Securities and Exchange Commission of Pakistan and MOF like ZTBL (Bari et al., 2016), National Bank of Pakistan, Commercial Banks, financial institutions while non-recognized sources include relatives, warehouse owners, bulk sellers, exporters, friends, suppliers' involvement and the retailers (Khandker and Faruqee, 2003). Between the monetary bases, official acclaim bases are the most common in Pakistan's countryside zones (Chandio et al., 2017). Midst financial institution of Pakistan, Micro Finance and Islamic Banks showed remarked performance by achieving their credit disbursement target i.e. 114.13 billion and 112.06 billion respectively during the year 2016-2017, while the five major commercial banks achieved 100.61 percent agri. credit disbursement against assigned targets by SBP. The

ZTBL disbursed an amount of Rs. 92.451 billion with an achievement of 90.20 percent during the period July-June 2016-2017 (Analysis of Rural Finance Report) . The policies so formed are somewhat successful in lifting the access of agricultural credit to the farming community (Hussain and Thapa, 2012). The policies formed for the betterment of small rural farmers (subsistence farmers), are they delivering to that extent for what they are formed is the main research gap of this study.

Customer Satisfaction: It is the definitive aim of every organization because the organizations now have understood a satisfied customer is linked to the profitability and market share and retention of the customers (Hallowell, 1996; Yeung and Ennew, 2000).

Service quality and customer satisfaction are overlapping concepts (Sureshchandar et al., 2002) because the more advanced the service quality will be, the more advanced the customer satisfaction will be. This is applicable in organizations, whether these are product oriented, manufacturing firm or service industry (Ali and Raza, 2017).

In banking industry, there are no set rules to examine perceived service quality of banks' service (Kant and Jaiswal, 2017). Customer satisfaction is discussed in both the developed and developing banking economies both in comparison and separately e.g. (Anthonisamy et al., 2010; Chintala and Praveen Kumar, 2016) Some recent contributions have come from such scholars as (Hennig-Thurau et al., 2002; Lymperopoulos et al., 2006; G. Walker et al., 2008; Nasserzadeh et al., 2008) and (Al-Eisa and Alhemoud, 2009). The literature review in this respect tells that for a bank to have successful business and have competitive upon other banks, customer satisfaction is the only this one should be looking for (Gursoy and Swanger, 2013). On contrary, the loyalty of customers' towards the bank can be measured more precisely through customer satisfaction (Donio' et al., 2006; Oly Ndubisi, 2007). When the customer is satisfied from the services of a particular bank, he/she will recommend that bank to others positively (Chi and Gursoy, 2009; Olorunniwo et al., 2006). The bank under study is ZTBL, which is formed to deal with the financial issues of the farming community and making ease for them by providing financial assistance and easy loaning schemes.
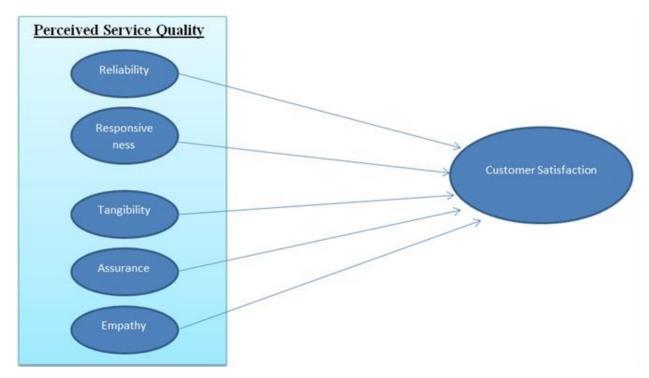
Service quality: Service quality as the name indicates is the measurement of the quality of services (Priporas et al., 2017), provided by any organization and is it is also the most researched topic in the service industry to examine satisfaction of customers from services they are receiving e.g. (Paul et al., 2016). After Parasuraman et al. (1985) research paper on service quality, the search for its measurement become strong as Parasuraman et al. (1988) also introduced model for its depth comprising of perceptions and the expectations of the customers with

regards to certain service (Moghavvemi *et al.*, 2018). Only thing that differentiates one bank from another is how quickly and efficiently they resolves the issues of their customers and the facilities they provide (Anthonisamy *et al.*, 2010; Dinçer *et al.*, 2019). All the changes not come suddenly or overnight, these changes in the operations of the banks comes according to the requirements of the customers. With a lot of options of banks available in the market and none is less as compare to the facilities from the other, the only thing that make a difference in this respect is the quality of the services they are providing (Woodside *et al.*, 1989). In accordance with (Parasuraman *et al.*, 1988), Service quality contains five magnitudes that are: Tangibles, reliability, responsiveness, assurance, and empathy. Centered to all dimensions of service quality the research conducted through considering perceived service quality of the loaning schemes as the main focus is to get the results in this respect to find out whether the government's schemes primarily formed for the betterment of agricultural sector are giving fruitful results or there is a need to improve the policies if they are not delivering

what is being expecting of them. On these bases we form the following hypothesis

H1. Reliability of the loaning schemes positively affects customer satisfaction of the agricultural farmers.

H2. Tangibility of the loaning schemes positively affects customer satisfaction of the agricultural farmers

H3. Responsiveness of the loaning schemes positively affects customer satisfaction of the agricultural farmers

H4. Assurance of the loaning schemes positively affects customer satisfaction of the agricultural farmers

H5. Empathy of the loaning schemes positively affects customer satisfaction of the agricultural farmers.

The aim of the study was to discover in what ways the tangibility, empathy, responsiveness; assurance and reliability pay to the fulfillment of individuals while they obtain credits facilities from the banks. All five dimensions form the perceptions of service quality that is requirement of the research to get perceptions of farmers regarding the service quality of the loaning schemes and to finds its impact upon the satisfaction of the borrowers who availed the loan in any of the schemes offered through ZTBL.

THE THEORETICAL FRAMEWORK

MATERIALS AND METHODS

The methodology employed in obtaining information about service quality of the loaning schemes in ZTBL was via a survey (Creswell and Creswell, 2017) conducted from a sample of the loan community of farmers from branches of ZTBL of three major cities of

Punjab namely Lahore, Faisalabad and Sheikhupura who were availing any of the schemes or availed it recently. Targeted respondents were the customers of the banks who had utilized the loan from ZTBL in any of the schemes referring to crops, livestock and tractors.

Sample Size: To produce generalizable results in this research, the sample was collected from three major cities of the Punjab so that maximum valid response can be

gathered. Loan cases for five major crops of wheat, maize, rice, sugarcane and cotton were 19,814 for the year of 2018 and on the basis of the population with 95% confidence level and 5% edge of error, the sample size selected 377 respondents. The respondents of research belong to different age groups, caste, profession, gender, educational level, income, status etc.

Measure: For making the research questionnaire graspable for the farmers, the questionnaire was designed both in English and Urdu formats for the farming community as major portion of respondents of this study cannot read English properly. The questionnaire is designed in a way that firstly the respondents was made aware of study by telling the aim of study and for what purpose it was conducted and what results will it generates. In the second part the respondents was explained how to fill the questionnaire by ticking the most suitable answer according to their understanding from a range of five multiple choice selections, strongly disagree to strongly agree.

Measurement Scale: Parasuraman *et al*. (1988) anticipated scale regarding the perceived service quality was used for assessing insights of service quality of farmer as it is being considered the most authentic and reliable for results till now. A number of researchers applied this model in several service manufacturing (Rezaei *et al*., 2016; Al-Borie and Damanhouri, 2013). SERVQUAL scale consists of 22 items which were distributed among five dimensions: For tangibles (four Items), for reliability (five Items), for responsiveness (four Items), for assurance (four Items), and for empathy (five Items). For the customer satisfaction already established scale of (Kim and Son, 2009) was used which comprises of 3 questions asking about content and satisfaction.

RESULTS

The aim of the study was to discover how the tangibility, empathy, responsiveness, assurance and reliability pay to the fulfillment of customers, at time when they obtain credits facilities from the banks. The research undoubtedly presented the importance of service quality dimension in customer satisfaction when obtaining the credit facilities. From 500 photocopies of questionnaires dispersed, only 380 answered. The style to communicate was through face-to-face and email, which produced an overall respond level of 76.00%. Cronbach's alpha interpretation representing that the internal reliability for concrete constructs is deliberated good that is, Cronbach's alpha > 0.7. The results demonstrations that a mixture of assurance, reliability, tangibles, empathy and responsiveness collectively delivered to 53.2% influence on Customer Satisfaction. The F-value (64.17) of alterations is good which suggests the model is robust

and fit, that means variation among all variables are up to the mark. It is concluded that assurance, reliability, responsiveness and empathy have no momentous influence on Customer Satisfaction. Only Tangibles have significant effect on Customer Satisfaction. (p-value< 0.01).

DISCUSSIONS

Assurance Based on the finding, it has positive relationship with Customer Satisfaction, but without significant effect with reference to previous literature (Chakraborty and Bhat, 2018). Assurance means being harmless, the reactions governs that customers don't sense assurance is being important as part of service quality that should be included. There are two possibilities; firstly the customers feel that trade banks have delivered enough safety and confidence in their service (El-Adly, 2019). Most customers started to take it as granted that there is no safety problem in dealing with any banks. In this manner, that retail banks should improve security concern to community, numerous circumstances had described that sanctuary gap in banking through internet and phone banking, and most of the time is due to the customers' carelessness and recklessness (Khan *et al*., 2017). It is the method to keep your customers, even though it becomes retailing view towards a specific bank whether they deliver an improved security as compared to other banks.

Reliability: It is about the accuracy and timeliness in the service provided. Responses to our research, Reliability does not have any significant impact on customer satisfaction. This may be caused by the growth of the phone banking and internet banking. Customers do not concern about the reliability level in customer service since they have an alternative to turn into. This paper attempts to illustrate factors that might affect customer satisfaction in the Zarai Taraqiati Bank Limited. The current study however has some limitations. An impact of the certain environmental variables and their influence in shaping service quality need to be further explored. This study also does not separate the population sample into separate geographical locations. For instance, an individual who resides in a inaccessible residence, can have a different expectation and perception to customer services presented via banks, in arrears with the diverse values, level of education and some other demographic factors.

Conclusion: Undoubtedly, no trade can survive without customers. This is absolutely true. The value of the customer is a boon for any business. Therefore, for the purpose of obtaining and sustain the customer, organization requires to confirm that accurate goods and services reinforced through an accurate advancement and provide at accurate time for consumers (Štreimikienė *et*

al., 2019). While quality service (Raza *et al.,* 2019) and commodities are necessary in today's modest marketplace, it is similarly significant that a customer practices the "Wow Effect" that merely superior customer service can provide. The responses from the questionnaires are evidence for the customer satisfaction hypothesis utmost certainly; there exists a positive relationship between all the variables towards customer satisfaction. It is far-off more problematic to measure the degree of enactment and satisfaction at times once it arises to insubstantial beliefs. Taking a worthy retrieval procedure for displeased customers is the same significant and essential procedure for every service association.

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