An Analysis on Bangladeshi SMEs service performance: A study based on SERVQUAL dimensions and customer satisfaction

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Abstract: *SMEs in our country are not well known for providing good services & even some of the SMEs are serving below the generally required service standards. Researchers have been using SERVQUAL as a measure in evaluating service quality performance of different industries worldwide. SERVQUAL dimensions have been extended into sub-dimension level after conducting necessary fieldworks in this paper. These sub- dimensions are suitable to judge SMEs service performance. In this paper the SERVQUAL dimensions have been described with their newly introduced sub-dimension level and SMEs service performance has been judged by using the sub-dimensions. The relationships of customer satisfaction and the sub-dimensions also have been depicted here. The relevant statistical analysis revealed some problems regarding SMEs service performance & some recommendations have been designed also. This paper will be helpful for SME managers in identifying & correcting their service performance flaws.*

Keywords - *Customer satisfaction, Hypotheses, Service performance, SERVQUAL, SME.*

I.   Introduction

A service is an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interactions between customers and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems (Fitzsimmons & Fitzsimmons, 2000) [1]. Service in this present competitive business world has now become an essential part of every organization. It has now become a source of competitive advantage also. The organization which provides more service can earn more trust & business from customers.

SMEs in our country are not concerned enough about their service activities. They believe in traditional business practices. So, they are losing the service concerned segments of the market which are prepared to pay more for better service. These are very profitable segments & must not be neglected. These segments are being captured by organizations providing more services unlike SMEs.

Service quality dimensions are imperative theoretical background to judge an organization's overall service performance. The five main SERVQUAL dimensions namely reliability, assurance, empathy, tangibles & responsiveness have been considered in this paper to judge the state of SMEs service performance. The five main dimensions has been sub divided in twenty-two sub dimensions to identify the service flaws in an efficient manner. The relationships of customer satisfaction with sub-dimensions also have been identified here.

These results will be helpful for SME managements in correcting their mistakes regarding their service performances. Some suggestions have also been provided in this regard to deal with the lack in service problem. If the SMEs pay attention to the SERVQUAL dimensions regularly and adapts their service performance accordingly then they will be able to improve their service performance in an efficient manner and will get a loyal and satisfied customer base.

II.   Literature review

The arena of service quality is very widespread. Many researchers have worked and are also working continuously in this arena. Garvin (1988) was one of the advanced scholars who studied the quality concepts to cover up both goods and services. He elucidated perceived quality as the subjective perception of quality through indirect measures of quality comparison [2]. Christopher (1994) described perceived service quality as a result of estimating the real experience with the expectation of a customer before consuming the service [3].

In the conceptual model of Parasuraman, Zeithaml, & Berry (1985) 10 quality dimensions were introduced which included reliability, responsiveness, competence, access, courtesy, communication, creditability, security, understanding/knowing the customer, and tangibles [4]. Parasuraman, Zeithaml, & Berry (1988) developed a multiple-item scale (SERVQUAL) for measuring service quality and reduced the 10 dimensions of service quality to five dimensions as tangible, reliability, responsiveness, assurance and empathy [5]. Shahin & Dabestani (2010) identified a comprehensive set of 12 SQDs [6].

The results of studies on service quality addressed several contributions to the measurement structure

of service quality in the hospitality industry. These studies have argued that in the hotel sector, some of the quality dimensions are different from the five dimensions described by the original SERVQUAL researchers. Akan (1995) developed a questionnaire acclimatized from the SERVQUAL instrument and examined the application of the SERVQUAL instrument in an intercontinental environment [7]. Akan (1995) aimed to investigate the dimensions of the SERVQUAL and quantify the level of importance of the dimensions for the clients of four and five star hotels in Turkey. He identified seven dimensions namely courtesy and competence of the personnel, communication and transactions, tangibles, knowing and understanding the customer, accuracy and speed of service, solutions to problems, and accuracy of hotel reservations. Courtesy and competence of hotel personnel were the most noteworthy dimensions affecting the perception of quality [7].

Uddin (2008) stated that the economic efficiency and overall performance of the SMEs mainly in the developing countries are significantly dependent upon macroeconomic policy environment and specific promotion policies followed for their benefit [8].

Chowdhury (2007) highlighted that in the context of Bangladesh SME is characterized by Low capitalization and limited assets, geographical diversity and high mortality, poor credit knowledge, very limited access to formal source of credit, cash intensity in transactions, very limited record keeping habit, poor financial disclosure on account of tax issues, high risk perception has led to high borrowing costs [9].

In a research concerning SME sector of Bangladesh Miah (2006) stated that the major constraints for SMEs are lack of adequate investment, lack of modern technology, high rate of interest on bank loans, irregular/inadequate supply of power, poor physical infrastructure and high transportation cost, poor information about market opportunities and requirements, inadequate availability of raw materials, lack of skilled technicians and workers, lack of research & development facilities, fierce competition, absence of effective and transparent legal system, difficulties in accessing technology, credit constraints, low access to business services, constraint of quality of human resources, low awareness, low lobbying capacity, rapid changes in policy environment [10].

Ahmed (2006) observed that the availability of finance is a major constraint to formation and growth of SMEs in Bangladesh. Banks are unwilling to expand their SME credit portfolio because they do not consider SME lending an attractive and profitable undertaking. This is so because SMEs are regarded as high risk borrowers because of their low capitalization, insufficient assets and their inability to comply with collateral requirements of the banks. Administrative costs are also higher because close monitoring and supervision the SME operation becomes necessary [11].

Here in this paper the SERVQUAL dimensions have been described by introducing sub dimensions under the five main dimensions. This study has similarity with the study of Shahin & Dabestani (2010) where more SERVQUAL dimensions had been identified in two levels. But this study is different in the point that the base point of this study is only the five main SERVQUAL dimensions and their sub-dimensions [6]. Shahin & Dabestani (2010) studied a hotel's consumers [6] and in this paper customers of different SMEs have been studied. Twenty-two sub dimensions are the twenty-two independent variables for study and the dependent variable is customer satisfaction in this aspect. SMEs service performances have been judged with the twenty-two sub dimensions.

From the literature review it is clear that there is lack of research works on SERVQUAL dimensional implications over SME's. SERVQUAL dimensions are imperative to consider in providing value added services and raising customer satisfaction. SMEs can raise their service quality as well as customer satisfaction by proper implication of SERVQUAL dimensions in their organizations. So, this topic has been selected for conducting research in this regard.

III. Conceptual framework

One service quality measurement model that has been extensively applied is the SERVQUAL model developed by Parasuraman et al. (1985, 1988); Zeithaml et al., (1990). SERVQUAL as the most frequently used approach for measuring service quality has been developed to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos, 1982; Parasuraman et al., 1985) [4,5,12,13]. The SERVQUAL instrument has been the major method used to measure consumers' perceptions of service quality. After widespread research, Zeithaml, Parasuraman and Berry found five dimensions customers use when assessing service quality. They named their survey instrument as SERVQUAL. These five dimensions have been presented in the Table 1 with their sub-dimensions. For research purpose sub-dimensions of each SERVQUAL dimensions have been introduced in this regard. These sub-dimensions have been depicted below:

Table 1. SERVQUAL dimensions with their sub-dimensions

SERVQUAL dimensions (First level)	SERVQUAL sub-dimensions (Second level)
1. Reliability	1.1 Accurate service 1.2 Dependable service 1.3 Consistent service
2. Responsiveness	2.1 Taking feedback 2.2 Willingness to help customers 2.3 Providing timely information 2.4 Prompt service
3. Assurance	3.1 Knowledgeable employees 3.2 Psychological satisfaction 3.3 Confidence building 3.4 Courtesy 3.5 Trust building
4. Empathy	4.1 Customized attention 4.2 Caring attitude 4.3 Understanding the customer 4.4 One to one marketing
5. Tangibles	5.1 Attractive physical facilities 5.2 Communication materials 5.3 Qualified employees 5.4 Contemporary equipments 5.5 Internal decoration

Objectives of the study

The objectives working behind writing the paper are provided below:
- Analyzing Bangladeshi SME's service performance based on SERVQUAL dimensions and customer satisfaction..
- Helping the Bangladeshi SME organizations to understand their service performance state.
- Helping the SMEs growth in Bangladesh.

Hypotheses

Hypothesis is an unproven statement which must be proved true from one of the either sides named null hypothesis and alternative hypothesis. The acceptance of any one of the sides as true automatically indicates the rejection of the other side of the hypothesis. Here, two sets of hypotheses have been developed for identifying whether the SMEs are in a good position in providing their services or not. According to the rule one part of the hypothesis will be accepted and other part will be rejected after conducting statistical analysis & discussion supporting the true fact. The developed hypotheses for this study are provided below:

First set of hypotheses:

H_0: The mentioned variables are not responsible for identifying customer satisfaction/dissatisfaction on SMEs in our country.

H_1: The mentioned variables are responsible for identifying customer satisfaction/dissatisfaction on SMEs in our country.

Second set of hypotheses:

H_0: There is insignificant relationship between the dependent and independent variables.

H_1: There is significant relationship between the dependent and independent variables.

Methodological issues involved

SMEs are not in the habit of practicing SERVQUAL dimensions in measuring their service performance. So, this research widens a new area for SMEs to explore. A survey has been conducted upon customers of Bangladeshi SMEs with the help of a questionnaire to judge SMEs service performance. The research is a descriptive one in nature. Primary data has been collected from fieldwork. Specially instructed & trained interviewers were sent to collect data. Secondary data has been collected from previous researches, publications & internet. According to the convenience of the respondents the methods used to collect the data are E-mail, Telephone, Personal interviews and Electronic interviews etc. Respondents were asked to fill up the questionnaire using a seven point Likert scale as 1 = Very Strongly Agree, 2 = Strongly Agree, 3 = Agree, 4 = Somewhat Agree, 5 = Disagree, 6 = Strongly Disagree, 7 = Very Strongly Disagree.

Convenience sampling technique has been used to collect the samples. Sample size is 250 in this regard. The samples were collected from different customer segments that have experience of visiting various SME organizations.

Model

The multiple regressions analysis model is a very effective method for statistical analysis of research papers. Hair (2005) stated that for analyzing the relationship between one dependent variable and several

independent variables multiple regressions analysis can be applied [14]. Thus multiple regression analysis has been used to test the relationships between independent variables and dependent variable in this regard.

The multiple regression model for this study has been depicted as follows:

$CS = D + \beta_1 A + \beta_2 CSV + \beta_3 DS + \beta_4 PT + \beta_5 W + \beta_6 P + \beta_7 TF + \beta_8 PS + \beta_9 CB + \beta_{10} TB + \beta_{11} C + \beta_{12} KE + \beta_{13} U + \beta_{14} CA + \beta_{15} CAT + \beta_{16} O + \beta_{17} CM + \beta_{18} QE + \beta_{19} AP + \beta_{20} CE + \beta_{21} I + e_i.$ (1)

Where,
CS= Customer satisfaction
A= Accurate service
CSV= Consistent service
DS= Dependable service
PT= Providing timely information
W= Willingness to help customers
P= Prompt service
TF= Taking feedback
PS= Psychological satisfaction
CB= Confidence building
TB= Trust building
C= Courtesy
KE= Knowledgeable employees
U= Understanding the customer
CA= Caring attitude
CAT= Customized attention
O= One to one marketing
CM= Communication materials
QE= Qualified employees
I= Internal decoration
CE= Contemporary equipments
AP= Attractive physical facilities
D= Multiple Regression constant
e_i = Error

IV. Results

In this section the statistical results will show where the SMEs are lagging behind. These findings will portray a clear picture of SMEs service performance on the basis of SERVQUAL dimensions. The relevant analysis in this regard has been done below:

Table 2. Descriptive Statistics

	N	Mean
Consistent service	250	4.8880
Accurate service	250	4.8520
Trust building	250	4.7760
Psychological satisfaction	250	5.0560
Prompt service	250	5.2160
Willingness to help customers	250	4.4680
Customized attention	250	5.2800
Caring attitude	250	4.8440
Attractive physical facilities	250	4.8680
Communication materials	250	4.9440
Customer satisfaction	250	4.8560
Qualified employees	250	5.0360
Providing timely information	250	5.0480
Understanding the customers	250	4.8200
Contemporary equipments	250	4.9160
Dependability	250	4.8240
Confidence building	250	4.7960
Courtesy	250	5.0120
One to one marketing	250	5.1080
Taking feedback	250	5.0720
Knowledgeable employees	250	4.6600
Internal decoration	250	5.2160
Valid N (listwise)	250	

Hypothesis testing (First set)

From the above descriptive Table it's clear that Bangladeshi SMEs have so many problems regarding their service performances. All the variables have mean value of more than 4 (Somewhat Agree) and some are above 5 (Disagree) which is alarming. It is indicating dissatisfaction of customers on Bangladeshi SMEs service performance. These findings support the rejection of the null hypothesis from the first set of hypothesis that the mentioned variables are not responsible for identifying customer satisfaction/dissatisfaction on SMEs in our country. The rejection of the null hypothesis indicates the acceptance of the alternate hypothesis from the first set of hypothesis that the mentioned variables are responsible for identifying customer satisfaction/dissatisfaction on SMEs in our country.

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables

		Consistent service	Accurate service	Trust building	Psychological satisfaction	Prompt service	Willingness to help customers	Customized attention	Caring attitude
Customer satisfaction (Dependent Variable)	Pearson Correlation Sig. (2-tailed) N	.094 .139 250	-.012 .844 250	-.038 .552 250	.062 .329 250	-.156* .013 250	-.066 .302 250	-.062 .328 250	-.059 .357 250

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables (Continued)

		Attractive physical facilities	Communication materials	Customer satisfaction	Qualified employees	Providing timely information	Understanding the customers	Contemporary equipments
Customer satisfaction (Dependent Variable)	Pearson Correlation Sig. (2-tailed) N	-.096 .129 250	.101 .112 250	1 250	-.074 .241 250	-.199** .002 250	-.115 .071 250	.000 .999 250

Table 3. Two Tailed Pearson Correlation test for finding correlations between dependent and independent variables (Continued)

		Dependability	Confidence building	Courtesy	One to one marketing	Taking feedback	Knowledgeable employees	Internal decoration
Customer satisfaction (Dependent Variable)	Pearson Correlation Sig. (2-tailed) N	-.181** .004 250	-.084 .186 250	.016 .798 250	.014 .829 250	-.180** .004 250	.003 .966 250	.290** .000 250

*. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01 level (2-tailed).

Description of the correlation table

Correlation analysis helps to identify the relationship between dependent variable & each independent variable. Here the dependent variable Customer satisfaction is positively related with the independent variables namely Consistent service, Psychological satisfaction, Internal decoration, Courtesy, One to one marketing, Knowledgeable employees & Communication materials. This result indicates that these variables are much closer to influence the dependent variable. All of the variables have their separate influence and importance.

Table 4. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547[a]	.300	.235	.97075

a. Predictors: (Constant), Internal decoration, One to one marketing, Courtesy, Communication materials, Dependability, Psychological satisfaction, Providing timely information, Understanding the customers, Contemporary equipments, Confidence building, Willingness to help customers, Attractive physical facilities,

Knowledgeable employees, Trust building, Caring attitude, Qualified employees, Accurate service, Customized attention, Taking feedback, Prompt service, Consistent service.

Description of the model summary table

Here, the Value of R = 0.547 indicates that there is a high degree of positive correlation among the independent & dependent variables. The value of R^2 = 0.300 means that 30.0% variation in the dependent variables can be explained by the regression model. The value of adjusted R^2 = 0.235 or 23.5% suggests that addition of the other independent variables couldn't make a remarkable contribution in explaining the variation in the dependent variable.

Table 5. ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	91.960	21	4.379	4.647	.000[a]
Residual	214.856	228	.942		
Total	306.816	249			

a. Predictors: (Constant), Internal decoration, One to one marketing, Courtesy, Communication materials, Dependability, Psychological satisfaction, Providing timely information, Understanding the customers, Contemporary equipments, Confidence building, Willingness to help customers, Attractive physical facilities, Knowledgeable employees, Trust building, Caring attitude, Qualified employees, Accurate service, Customized attention, Taking feedback, Prompt service, Consistent service.
b. Dependent Variable: Customer satisfaction

Hypothesis testing (Second set)

The above ANOVA Table provides us the significance value of **.000**. This finding indicates that there is a significant relationship between dependent & independent variables. So, it can be said that SMEs customer satisfaction is significantly influenced by the independent variables namely Internal decoration, One to one marketing, Courtesy, Communication materials, Dependability, Psychological satisfaction, Providing timely information, Understanding the customers, Contemporary equipments, Confidence building, Willingness to help customers, Attractive physical facilities, Knowledgeable employees, Trust building, Caring attitude, Qualified employees, Accurate service, Customized attention, Taking feedback, Prompt service, Consistent service. This finding supports the rejection of the null hypothesis from the second set of hypothesis that there is insignificant relationship between the dependent and independent variables. The rejection of the null hypothesis indicates the acceptance of the alternate hypothesis from the second set of hypothesis that there are significant relationship between the dependent and independent variables.

Table 6. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.004	1.805		6.651	.000
	Consistent service	-.025	.090	-.021	-.276	.783
	Accurate service	-.064	.078	-.055	-.813	.417
	Trust building	-.189	.073	-.164	-2.601	.010
	Psychological satisfaction	.024	.070	.021	.341	.734
	Prompt service	-.252	.078	-.233	-3.231	.001
	Willingness to help customers	-.127	.072	-.121	-1.774	.077
	Customized attention	-.046	.076	-.046	-.602	.548
	Caring attitude	-.053	.067	-.049	-.800	.424
	Attractive physical facilities	-.204	.071	-.177	-2.885	.004
	Communication materials	.113	.065	.102	1.732	.085
	Qualified employees	-.191	.066	-.182	-2.910	.004
	Providing timely information	-.219	.063	-.205	-3.465	.001
	Understanding the customers	-.111	.070	-.096	-1.578	.116
	Contemporary equipments	.012	.066	.011	.185	.853
	Dependability	-.244	.072	-.217	-3.398	.001
	Confidence building	-.107	.071	-.092	-1.505	.134
	Courtesy	.071	.071	.063	1.001	.318
	One to one marketing	-.022	.071	-.020	-.308	.759
	Taking feedback	-.164	.072	-.149	-2.272	.024
	Knowledgeable employees	.051	.064	.047	.797	.426
	Internal decoration	.281	.065	.262	4.320	.000

b. Dependent Variable: Customer satisfaction

Regression Equation
The Regression equation for this study has been shown below:
Customer Satisfaction = 12.004 + (-.025) (Consistent service) + (-.064) (Accurate service) + (-.189) (Trust building) + (.024) (Psychological satisfaction) + (-.252) (Prompt service) + (-.127) (Willingness to help customers) + (-.046) (Customized attention) + (-.053) (Caring attitude) + (-.204) (Attractive physical facilities) + (.113) (Communication materials) + (-.191) (Qualified employees)+ (-.219) (Providing timely information) + (-.111) (Understanding the customers) + (.012) (Contemporary equipments) + (-.244) (Dependability) + (-.107) (Confidence building) + (.071) (Courtesy) + (-.022) (One to one marketing) + (-.164) (Taking feedback) + (.051) (Knowledgeable employees) + (.281) (Internal decoration).

From the above evidences it is clear that the dependent variable customer satisfaction is influenced by the independent variables namely Internal decoration, One to one marketing, Courtesy, Communication materials, Dependability, Psychological satisfaction, Providing timely information, Understanding the customers, Contemporary equipments, Confidence building, Willingness to help customers, Attractive physical facilities, Knowledgeable employees, Trust building, Caring attitude, Qualified employees, Accurate service, Customized attention, Taking feedback, Prompt service, Consistent service. Among these variables we can find from Table.6 that Prompt service (.001), Attractive physical facilities (.004), Qualified employees (.004), Providing timely information (.001), Dependability (.001), Internal decoration (.000) are highly significant than the other ones in this regard.

V.   Conclusions
SERVQUAL dimensions have been mentioned with their sub dimensions in this paper. The variables or sub dimensions have been identified after conducting survey. These variables have been identified here for which SMEs are not performing well in providing their service. Statistical analysis has been conducted upon the variables to test the relevance. But factor analysis in between the dimension and sub dimensions has not been identified in this paper. This limitation has opened a wide space for further research by other researchers after conclusion of this study. The main five SERVQUAL dimensions could be treated as main factors and then the sub dimensions could be treated as variables under each factor. Then factor loading score of each variable could be calculated to reveal which variables are much closer to influence each factor. After conducting factor analysis it will be clear that which variable under each factor is the most influential one in this regard. The most influential variables would be given priority to deal with the situation in an efficient manner. Then remedies could be designed & implemented according to the priority.

Other limitations of this study are samples were not taken equally from all age groups; all regions of Bangladesh were not covered while collecting the data through questionnaire and samples were not taken equally from all income groups etc. The future research may take on larger sample size to make the research more germane. Another direction for further research is that the future research may cover all regions of Bangladesh to increase coverage of the research.

The previous section of this paper has proved that there are problems related to SMEs service performance. The variables designed for research in this paper showed that SMEs are rendering below standard level service. SMEs have to design tasks to overcome their bad performance in this aspect. Here in this section some suggestions to SME managers regarding the problematic variables have been designed. To deal with reliability issues they may establish & communicate superior service standards and implement automated service systems. To deal with assurance issues they may inform employees about the processes of building confidence among customers, back up the employees by providing up to date information to communicate with customers confidently, keep post purchase communication with the customer & appreciating him/her for his/her purchase decision and inform the customers about other satisfied customers who bought the same product from the organization. To deal with responsiveness issues they may provide the service with automated machines to increase the promptness of service and employ required number of service people for providing service to many people at a time. To deal with empathy issues they may inform the employees about importance of each individual customer and train up employees in dealing with each individual customer effectively. To deal with tangibility issues they may employ service people who have higher degrees in marketing, reject the recruitment of low qualified & other background holder people in service department, blend the communication materials to reach & serve the customers effectively & efficiently and use different & contemporary communication materials for reaching different customers. These are the major suggestions for SMEs in dealing with their service performance problems. If they can be able to take action according to the suggestions then they could hope to improve in this regard. SMEs can also find other ways to deal with their service performance problems. But they have to make the adjustments at an early date to compete well in the market with large organizations.

SMEs are not doing well with the changing customer demand for services. Gradually, customers are becoming more & more demanding as they are getting higher education. Big organizations have their

arrangements for keeping pace with the demanding customers. But SMEs are lagging behind in this aspect. As a result SMEs are losing the service oriented segment of customers to the big organizations.

SMEs have quality products but they have no pool of good sales & service people to present & promote these quality products in front of customers. Modern customers love to know about the products as well as love those products of the organizations which can provide superior service. Big organizations are far more advance in these aspects than the SMEs.

If the SMEs want to improve their current state they have to involve in continuous research efforts to reveal how to improve their service standards. If the SMEs can be able to improve their service performance then they can hope for continuous growth and customer satisfaction achievement. SMEs have to understand that service has the equal importance like having quality products. So, SMEs can follow the suggested framework of SERVQUAL to measure their service performance continuously. If they can do it then they can get regular view about their concurrent service performance.

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