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Service Environment and Customer Satisfaction in Centenary Bank Kabalagala Branch, Kampala, Uganda

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Abstract:

The study sought to determine the relationship between service environment on customer satisfaction at centenary bank, Kabalagala branch and the main objectives were to examine the level of customer satisfaction at Centenary bank, Kabalagala branch, to identify the level of service environment at Centenary bank, Kabalagala branch and to establish whether there is a relationship between service environment and customer satisfaction at Centenary bank, Kabalagala branch. The study used a survey research design and data was collected from 80 respondents. The findings of the study revealed that there is a significant positive relationship between service environment and customer satisfaction ($p < .05$, $r = 0.85$). The null hypothesis was rejected and the alternate was accepted, therefore there is a significant relationship between Service Environment and Customer Satisfaction in Centenary Bank Kabalagala, Kampala – Uganda. This was also asserted as the conclusion. The recommendation was made that in order for the positive and significant relationship between the two variables to be maintained, issues relating 'employee to customer ratio' and 'ATM accessibility' have to be addressed.

Keywords: Service environment, customer satisfaction, Kampala, Uganda

1. Introduction

The contemporary business environment is becoming more competitive and challenging. With the multifaceted challenges exacerbated by globalization, businesses are forced to reorganize their products and systems to enhance the service environment and ensure competitiveness (Yasin et al, 2004). As organizations are more and more becoming customer focused and driven by customer demands. It is becoming equally challenging to satisfy and retain customer loyalty. Research by Oliver (2009) suggests that both service environment and customer satisfaction are two distinct but related constructs. It is particularly true for the service firms where increased level of customer satisfaction results in profit maximization. Celuch & Robinson (2016) defined customer satisfaction as the ability of customers to enjoy the services or products offered and the willingness to buy them at any time regardless of the price. Sakthivel et al. (2005) stated that the elements of customer satisfaction are customer retention, Customer loyalty, improved pleasure and trustworthiness all coming from the improvements in the service environment. Voon (2012) suggested that the service environment can affect consumers in terms of emotional, cognitive, and physiological reactions, which in turn determines their behavior.

In the service industry the association between customer satisfaction and service environment has been complex to recognize due to the fact that services are intangible (Hong and Goo, 2004). The intangible nature of services makes it hard for businesses to analyze how the customers perceive and evaluate the desired outcome of the service environment (Parasuraman, Zeithaml & Berry, 2008). Customer satisfaction is the solitary most vital factor determining organizational survival. It has the most significant effect on customer retention and in order to narrow it down, it is therefore argued that emphasis on a good service environment is one of the customer satisfaction factors (Ako-Nai, 2011). Service environment

is considered as an essential part of any facade of industry and it defines the progress of any organization. The swift advances in technology-based systems associated to internet are leading to essential ways in how different organizations interact with customers (Hong and Goo, 2004). Customer satisfaction is an asset that should be monitored and managed just like any physical asset. In a competitive market place, understanding customer needs become central, therefore companies and banks in this case, have moved from product-centric to customer-centric positions. Customer satisfaction is greatly subjective due to the type of service environment provided (Khadka and Maharjan, 2017).

Satisfaction is a challenge particularly in the banking sector as customers can easily switch from one bank to another of a better service (Khadka and Maharjan, 2017). However, banks have improved service environment, centenary bank inclusive but customer satisfaction is very low evidenced by biggest the population adhering to the use of mobile money than banks. Therefore, this study sought to determine the effect of service environment on customer satisfaction at Centenary Bank Kabalagala branch. The following objectives were stated: (i) to examine the level of customer satisfaction at Centenary bank, Kabalagala branch, (ii) to identify the level of service environment at Centenary bank, Kabalagala branch, and (iii) to establish whether there is a relationship between service environment and customer satisfaction at Centenary bank, Kabalagala branch.

2. Literature Review

2.1. Customer Satisfaction

This is a psychological concept that involves the feeling of wellbeing and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service (Kotler and Keller, 2016). Lovelock (2001) conceptualizes customer satisfaction as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation. According to Wirtz and Lovelock (2017), customer satisfaction is a consumer's post-purchase evaluation and affective response to the overall product or service experience.

Satisfaction can be determined by subjective (e.g. customer needs, emotions) and objective factors (e.g. product and service features). Customer satisfaction is professed as a cumulative and transactional. On the one hand from a transactional-specific perspective, customer satisfaction is based on a one-time, specific post-purchase evaluative judgment of a service encounter (Wang and Lo, 2002). On the other hand, in the cumulative customer satisfaction perspective, it is conceptualized as an overall customer evaluation of a product or service based on purchase and consumption experiences over a time period (Wirtz and Lovelock, 2017). Wirtz and Lovelock (2017) argue that since cumulative satisfaction is based on a series of purchase and consumption experiences, it is more useful and reliable as a diagnostic and predictive tool than the transaction perspective that is based on a one-time purchase and consumption experience.

Oliver (2017) mentions that customer satisfaction a judgment that a product or service feature, or the product or service itself, provides pleasurable consumption related fulfillment. Satisfaction is not evaluative state but a process extending across the entire consumption horizon. According to customer satisfaction paradigm, confirmed expectations lead to moderate satisfaction, positively disconfirmed (exceeded standards lead to high satisfaction) and negatively disconfirmed, that is, underachieved standards lead to dissatisfaction. Oliver (2010) discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. That is, customer's perceptions that compare their pre-purchase expectations with post purchase perception. Oliver (2017) identified several types of satisfaction which are: pleasure, relief, novelty and surprise. The extent of satisfaction or strength of the pleasure felt depends on: preferences (ability to meet customer's needs), price (perceived overall value of the offer) and performance (difference between expected benefits and actual benefits received). Awuor (2014) divided customer satisfaction into four categories: (i) a cognitive concept to be rewarded for the consumers through payment; (ii) evaluation on the accord of prior expectation with alternatives of the selection; (iii) affective response after purchase; and (iv) judgments influenced by both emotional responses and cognitive disconfirmation. Oliver (2017) stated that disconfirmation of expectations is present when the satisfaction mode is pleasure, relief or surprise. That is, performance of a product or service meets the expectations of the purchaser. Gibson (2005) viewed satisfaction as a precursor of attitudinal brand loyalty, with increases in satisfaction leading to increases in attitudinal brand loyalty. Gibson (2005) found satisfied customers become repeat purchasers of a product or service and provide positive word of mouth.

Namkung and Jang (2008) suggested that customer satisfaction is a cognitive reaction which arises as a response to a single or prolonged service encounters. It is the customer's subjective satisfaction judgment resulting from observations of attribute performance regarding a product or service (Oliver and Desurbo 1988). These definitions indicate that customer satisfaction is not based on a single factor but multiple factors. The greatest difficulties in the provision of customer satisfaction vary from customer to customer. Specification of service environment is based on the expectations of a particular customer. Namkung and Jang (2008) argued that quality improvements that are not based on customer needs will not lead to improved customer satisfaction which in turn leads to loyalty and retention. Winners in today's retail banking must therefore track their customers' needs, expectation and perceived company performance. Mc Connell (1968) confirmed that customer dissatisfaction leads to loss of market share, reduced sales and lower profit margin. To transform, McDougall and Levesque (2000), identified the drivers of customer satisfaction in retail banking to be performance, loyalty, location, skilled employees and competitive interest to deliver these benefits on an ongoing basis to its existing clientele will impact on customer satisfaction.

2.2. Service Environment

Voon (2012) emphasized that the components of service environment are the customer, organizational culture, Human resources, products/deliverables and the delivery system. Service environment in form of experienced human resource is considered a vital aspect of any industry and it defines the prospects of any organization. Grönroos (2000) confirmed that quality service environment must be intended as the difference between customer's expectations and the perceived performance. The customer compares his expectations with his experience of the service, perceived through the sieve of the company's image. According to Grönroos (2000), in order to increase long term quality, the customer expectations should be focused, revealed, and calibrated. When customers evaluate service, they compare their expectations with what they think they received from the other service providers and if the expectations are met or even exceeded customers believe that the service have high quality. Customer expectations vary depending on what kind of business the service is connected to; expectations also vary depending on different positioning strategies of different service providers. Grönroos (2000) proposed evaluation of perceived service environment along technical and functional dimensions. Technical quality refers to the content of service provided to the customer. Functional quality refers to methods of service execution: treatments reserved to customers by staff, behavior of the staff and so on; that is, how the service is provided.

Wong and Sohal (2003) reinforced Grönroos' (2000) observation that customers compare the expected service environment with what they actually receive; that is service environment expectation and perception. Wong and Sohal (2003) postulate service environment as dependent on two variables: perceived services customers actually receive from organization and expected services from the customer's previous experience or overall perception of the service. When expected service is higher than perceived service, service is said to be of low quality and when service expected is less than perceived service, overall service environment is considered to be high. Customer expectations vary depending on what kind of business the service is connected to. Expectations also vary depending on different positioning strategies of different service providers. Wong and Sohal (2003) posit that the expectations are influenced by previous experiences of the service provider, competing services in the same industry or related services in different industries. If the customer don't have any previous experience they are more likely to base their expectations on word of mouth, news stories or the marketing efforts of the company. Unlike Wong and Sohal (2003) and Grönroos (2000), Ekinci and Sirakaya (2014) looked at service environment from the perception of angle. Ekinci and Sakaya (2014), thus, defined service environment in four perspectives: excellence, value, conformance to specifications and meeting and/or exceeding expectations. Excellence looks at services performing its intended purpose.

An array of factors or determinants has been identified in the literature for measuring service environment. For instance, Sachev and Verma (2014) measure service environment in terms of customer perception, customer expectation, customer satisfaction, and customer attitude. Despite the numerous models for measuring service environment, Nyeck et al. (2002) admit that the SERVQUAL model remains as the most absolute attempt to conceptualize and measure service environment. The SERVQUAL model developed by Parasuraman suggested five dimensions: tangibles, reliability, responsiveness, assurance and empathy are the basis for service environment measurement. The tangibles encompass the appearance of the company representatives, facilities, materials, and equipment as well as communication materials. The condition of the physical surroundings is seen as tangible evidence of care and attention to detail exhibited by the service provider (Fitzsimmons & Fitzsimmons, 2006). The reliability and consistency of performance of service facilities, goods and staff is seen as significant (Kelemu, 2017). This includes prompt service delivery and ability to keep promise made to the customer. Kelemu (2017) described responsiveness as the speed and timeliness of service delivery. Fitzsimmons and Fitzsimmons (1999) argued that keeping the customer waiting for no obvious reason creates needless negative perceptions of quality and a lack of professionalism. The assurance dimension includes the following aspects: competence to perform the service, courtesy and respect for the customer, efficient communication with the customer and the overall attitude that the service provider has the customer's best interest at heart (Fitzsimmons & Fitzsimmons, 2006). Fitzsimmons and Fitzsimmons (1999) conjectured that empathy includes friendliness, kindness, and effort to understand the customer's needs. Kelemu (2017) describes empathy as the ability to make the customer feel welcome, particularly by the contact staff.

2.3. Service Environment and Customer Satisfaction

According to Ryu, Lee, and Gon Kim, (2012), quality service environment in organization provides confidence to the management of the organization and customer. He argues that the organization needs to control improve service environment in order to avoid unacceptable performance standard that leads to customer turnover. However, Wesner et al., (2015) contends that the customer is the key driver for change and acknowledging their satisfaction is vital for business success. Factors which lead to customer turnover like actual price charged, changing address, ineffectiveness and poor communication among others, should be considered in proper alignment to produce quality services. According to the international journal service industry management (2014), it is explained that customer satisfaction is managing customer relationship and profits. Implying that there is a dynamic relationship quality or link between service environment and customer satisfaction.

According to Kang and James (2004), Service environment and customer satisfaction are divergent concepts, although they are closely related. Service environment is a form of overall evaluation of a product similar in many ways to attitude. Quality acts as a relatively global value judgment of service environment. Perceived quality is the consumer's judgment about an entity's overall excellence or superiority. It is a form of attitude related but not equivalent to satisfaction and results from comparison of expectations with perceptions of performance. Kang and James (2004) further revealed that there is a positive relationship between service environment customer satisfaction. Mc Connell (1968) adds

that customers need to feel at ease and relax on the business surrounding. They require differentiated products and services that give them experiences they cannot acquire from the competitors. Attention should be placed on customer complaints relating to the service environment so as to maintain the existing customers and attract new ones. He therefore revealed that service environment can either have a negative or positive relationship with customer satisfaction depending on its mode of execution (Mc Connell, 1968). The customers analyze satisfaction by their perceptions of the way in which services or facilities are provided. In other words, quality is associated with customer expectation of services and what is received and delivered. A bad service environment experience results to customer turnover.

According to Oliver (2017), satisfaction is a mental state ensuing when the emotions surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience. Thus, satisfaction is linked to a specific transaction. Comparative studies revealed that regardless of the type of service, customers used basically the same general criteria in arriving at an evaluative judgment about service environment. Like Kang and James (2004), he also inferred that service environment positively affects customer satisfaction. Similarly, Zemke and Anderson (1990) stated that satisfied customers improve business and dissatisfied customers weaken business. They therefore urged that a clear service environment positively improves customer satisfaction. Wesner et al. (2015), contends that the winning organizations are the ones that provide higher standards within the confines of what the customer can afford. They argued that service environment does not have to be expensive but it has to reflect extensive value for money in order to satisfy the customers. In their study they also suggested that service environment has a direct relationship with customer satisfaction (Wesner et al., 2015). On the basis of the reviewed literature the null hypothesis is stated as:

- H₀₁: There is no significant relationship between Service Environment and Customer Satisfaction in Cenetrary Bank Kabalagala, Kampala – Uganda.

3. Methodology

The study employed a descriptive correlation and cross-sectional survey design. This survey research design according to Amin (2005) was helpful to the researcher to attain systematic data from a sample. A qualitative approach was used because it helped to ensure that data collected was quantitatively analyzed and descriptively interpreted. Data was analyzed using means, and Pearson linear correlation. The study target population comprised of 100 participants purposively selected from the customers of Centenary Bank Kabalagala branch. The Slovenes formula was used to

determine the minimum sample size.
$$n = \frac{N}{1 + Ne^2} = \frac{100}{1 + 10(0.05)^2} = 80 \text{ Respondents.}$$
 The researchers used a self-

administered questionnaire to collect data. The questionnaires consisted of 3 sections: (i) demographic characteristics of respondents, (ii) service environment and (iii) customer satisfaction. Informal interviews were also carried out with willing customer. According to Amin (2005), the research instrument must be appropriate for the study objectives to be achieved. The leader researcher consulted and discussed validity of the instruments with colleagues and the supervisor to limit errors as much as possible. To get the reliability, the data was entered in the computer and analyzed using the Statistical Package for Social Scientists (SPSS), which was useful for providing a Cronbach Co-efficient Alpha (α) test for testing reliability. The α for both the IV and DV were 0.83 and 0.79 respectively. Values between 0.70 and 0.90 can be regarded as satisfactory (Tavakol and Dennick, 2011).

4. Results

4.1. Demographic Characteristics

Majority of the respondents were male and accounted for 56% of the respondents; the largest numbers of respondents are within the age range of 40-49 years (33%) followed by those in the age range of 30-39 and 50-above (both cases account for 22% respectively). Most of the respondents are married (44%) followed by singles at 22% and a majority of the respondents had a university education (67%).

4.2. Levels of Customer Satisfaction and Service Environment

The independent variable of the study was Service Environment, while Customer Satisfaction is the dependent variable. Using range scale: 4.21-5.00 – Very High, 3.41-4.20 - High, 2.61-3.40 -Moderate, 1.81-2.60 –Low, and 1.00-1.80 - Very Low, respondent where asked to rate questions basing on a five-point Likert scale relating to their perception of the bank branch: 1 (Disagree) to 5 (Strongly Agree). Tables 4.1 and 4.2 displays the main descriptive summary details.

4.2.1. Customer Satisfaction

Items	Means	Interpretation
Service Consistency	3.76	High
Service Accessibility	4.24	Very High
Employee customer service	4.17	High
Service quality	3.80	High
Employee Client cooperation	3.58	High
Perceived Bank Ranking	4.36	High
Service delivery Satisfaction	3.48	High

Items	Means	Interpretation
Customer retention	4.26	Very High
Customer focused	4.26	Very High
Customer loyalty	3.99	High
Word of Mouth marketing	3.95	High
Customer trust	3.18	Moderate
TOTAL	3.92	High

Table 1: Level of Customer Satisfaction

With regards to Table 1, the level of customer satisfaction is high (mean = 3.92) in centenary bank Kabalagala. Though the respondent show that customer trust appears to be moderate (mean = 3.18), service accessibility, customer retention and customer focus rank were very high in their response.

4.2.2. Service Environment

Items	Means	Interpretation
Employee to customer ratio	2.58	Low
Physical environment	3.20	Moderate
Bank Hall Space	4.13	High
Banking furnishing	2.91	Moderate
Noise population	3.21	Moderate
Entertainment facilities	3.51	High
Office accessibility	3.79	High
Social attachments	4.63	Very High
Security	3.61	High
Accessibility of ATMs	2.21	Low
Adoption of technology	4.63	Very High
Visual appeal	4.26	Very High
Total	3.55	High

Table 2: Level of Service Environment

Table 2 shows that both employee to customer ratio (mean = 2.58) and accessibility of ATM (Mean =2.2) ranked low, while Social attachment, Adoption of technology and Visual appeal were rated as very high. Table 2 also confirms that Service environment was rated high (mean =3.55).

This means that both the service environment and customer satisfaction level are perceived by customers to be high with means of 3.55 and 3.92 respectively. The two suggest a positive relationship as is displayed and confirmed in Table 3.

4.3. Customer Satisfaction and Service Environment

Variables	r-value	P value	Interpretation	Decision on H ₀
Customer Satisfaction vs. Service Environment	0.85	0.004	Significant	Rejected

Table 3: Relationship between Customer Satisfaction and Service Environment

$P < .05$, $R = 0.85$

Table 3 confirms that there is a significant positive correlation between Customer Satisfaction and Service Environment in Centenary Bank Kabalagala Branch. This implies that the null hypothesis: There is no significant relationship between service environment and customer satisfaction in Centenary Bank Kabalagala Branch is rejected and the alternative is accepted. Thus, there is a significant positive relationship between the two variables. Due to the fact that the Coefficient of Determination, the R square value is 0.72. The R square shows percentage variation in customer satisfaction (dependent variable) which is explained by the service environment, the independent variable. In this case 72% of the changes in customer satisfaction can be explained by the service environment.

5. Conclusions and Recommendations

The finding of this study suggests that service environment is a significant correlate of customer satisfaction; it in fact confirms that customer satisfaction is positively associated with service environment. The study's findings resonate the findings of Kang and James (2004), Mc Connell (1968), Wesner et al. (2015) and Zemke and Anderson (1990). Mc Connell (1968) argued that service environment can either have a negative or positive relationship with customer satisfaction depending on its mode of execution. This study suggests that both service environment and customer satisfaction were well implemented in the case study organization. It is however important to note that in the indicators for the service environment, both employee to customer ratio (mean = 2.58) and Accessibility to ATMs (mean = 2.21)

scored poorly. They would call for the recommendations in spite of the high levels of the two variables that the banks need to address issues relating to ATM accessibility possibly in terms of locations and functionality as well as ratio for employees to customer, probably during rush hour (peak hours). Addressing these issues can guarantee the continued sustenance of both the service environment and customer satisfaction in centenary Bank Kabalagala Branch, Uganda.

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