



EXPLORING THE SERVICE GAP OF MOBILE FINANCIAL SERVICES IN BANGLADESH

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ABSTRACT

Mobile financial services (MFS) have proven to be a revolutionary instrument in promoting financial inclusion, specifically in developing nations such as Bangladesh. Despite significant advancements in the implementation and acceptance of mobile financial services, a noticeable disparity persists between the quality of service provided and customers' expectations. The purpose of this study is to investigate the service gap pertaining to mobile financial services in Bangladesh. Once the service gap is understood, the areas in which consumers' expectations are not being met can be more easily pinpointed. By analyzing this gap, service organizations can make the necessary changes to enhance the customer experience, leading to improved customer satisfaction. The study is quantitative, and it takes a deductive, positivist approach. A structured questionnaire gathered information from 550 participants. This study employed a non-probability sampling technique, selecting participants based on their proximity and accessibility to the researcher. We used SPSS version 25 and MS Excel 2013 to analyze the data. The research revealed service gaps for all dimensions of the SERVQUAL model. The service gaps were largest in the areas of service recovery and customization and smallest in the areas of user interface and security, according to the findings. The service providers can compare the quality of their mobile financial service to that of competitors and industry norms by measuring the service gap. They can also differentiate themselves from the competition, expand their customer base, and improve their bottom line by identifying and fixing service gaps. Thus, service providers need to work on service quality dimensions to reduce service gaps and boost customer satisfaction.

Keywords: Mobile financial service (MFS), service gap, SERVQUAL model

INTRODUCTION

Technology has changed the world (Patel 2018). Technology has transformed financial services, making them an essential part of the global banking business. This move aims to increase customer acquisition, perception, and brand loyalty for alternate distribution channels (Sharma and Malviya 2011). Mobile phones and Internet-enabled smartphones have also changed customer behavior (Nisha *et al.* 2015). Mobile devices enable financial institutions to provide the most up-to-date financial services. Mobile financial services refer to the delivery of financial services

through mobile networks and their execution on mobile devices such as smartphones. Mobile banking enables users to access their accounts and conduct all the same transactions they would normally be able to do at any time and from any location. In this particular context, transactions encompass a range of activities such as accessing the most recent transactions, facilitating peer-to-peer transfers, conducting electronic bill payments, and transferring funds between a customer's own accounts or those of another individual (Inan *et al.* 2023). In the realm of financial services that are based on mobile phones, Bangladesh has achieved significant progress. However, this sector has also experienced a significant degree of competition. The prevalence of mobile banking services in Bangladesh can be attributed to the current trend of financial globalization, as financial institutions have adopted this technology (Sachdev and Verma 2004; Rouf and Babu 2023). The reliance on mobile devices and increased market competition make it challenging for mobile financial service providers to satisfy their customers' requirements. Consequently, it is imperative that mobile financial service providers offer consistent support and assistance to consumers who express apprehensions regarding the quality of the service.

Measuring service quality and service gaps has emerged as a crucial concern in marketing within the current business landscape, receiving significant attention following deregulation and heightened competition in various service sectors, particularly healthcare, banking, and telecommunications (Sudhakar *et al.* 2011). Prior research indicated that service quality, system quality, and the quality of information are significant determinants of customer satisfaction (Badlani and Singhal 2017; Rouf *et al.* 2024) and customer satisfaction is a primary indicator of service quality for organizations in the service industry (A'aqoulah *et al.* 2022). This holds significance not only in terms of professional accountability, but also with regard to consumer pleasure and the organization's standing. With the increased emphasis on markets, profits, and competition in today's globalized world, service providers must prioritize quality to survive (Badlani and Singhal 2017). It became vital for the organization to measure the quality of the service and determine the difference between the service that was perceived and the service that was anticipated in order to find areas for improvement and concentrate on those areas in order to improve service. In order to quantify service quality and identify the service gap, a number of parameters have been presented (Urban 2009). Service quality research is typically centered on the service quality model developed by Parasuraman *et al.* (1985 and 1988). A model for assessing service quality has been developed, which categorizes perceived service quality into five distinct dimensions: tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman *et al.* 1988). The model has been evaluated in various sectors of the service industry and has yielded fruitful insights (Gounaris *et al.* 2003). In addition, they proposed a GAP model and developed the SERVQUAL scale. This tool is widely used across multiple service sectors and industries to measure the perceived service gap from the consumer's perspective (Badlani and Singhal 2017). The five discovered service gaps are called Gaps 1, 2, 3, 4, and 5, and they relate to comprehension, service standard, service performance, communication, and service quality, respectively. Gaps 1 through 4 show how the service is provided, while Gap 5 relies on the size and direction of the other four gaps. The GAP model and its corresponding SERVQUAL model, which are situated within the GAPs framework, were formulated by Parasuraman *et al.* (1985) and

give definition of the concept of service quality as to the extent and orientation of the difference between the perceptions and expectations of customers. The term "perceived service quality" is utilized to denote the disparity between the perceptions and expectations of customers, which serves as an indicator for evaluating service quality. The narrower the gap, the higher the level of service quality offered, resulting in increased levels of customer satisfaction. Bala *et al.* (2021) discovered that consumers' expectations for all service quality dimensions were greater than their perceptions. Khan *et al.* (2019) identified the gaps between expectation and the perception of quality of mobile financial service users. As a result of consumers' perceptions of the tangibility dimension surpassing what they expected, Almomani (2018) found that there was no service disparity in this dimension. On the other hand, deficiencies in service were detected in the following areas: dependability, promptness, confidence, and empathy. In assessing the service gap, however, expectations exceeded perceptions across all five SERVQUAL model variables (Imtiaz *et al.* 2018). Rouf *et al.* (2019) found a distinct disparity in service quality, as measured by the SERVQUAL model, when consumers' expectations exceeded their actual views.

The predominant focus of research has been the application of the five well-established dimensions of service quality in order to evaluate the extent of customer satisfaction as well as the existence of a service gap (Omar 2015; Mutinda 2020; Ghimire 2021). Mobile financial services are closely associated with mobile technology, necessitating heightened security measures, user interface optimization, tailored customization, and effective service recovery mechanisms. The present study incorporates additional dimensions into the SERVQUAL model. Furthermore, it has been contended by certain scholars that the dimensions of the service quality model lack genericity due to their variability across different industries (Zhao *et al.* 2002; Nagan and Khoi 2020). Thus, SERVQUAL may be modified or enhanced to fit the service environment (Shankar *et al.* 2019). So, in this study, the SERVQUAL model has been augmented with four supplementary dimensions (namely security, user interface, customization, and service recovery) to evaluate the service gap and quality of service of mobile financial service providers. These dimensions are in addition to the five standard service quality dimensions (visibility, reliability, responsiveness, assurance, and empathy). The gap being addressed in this study pertains to the above-mentioned evaluation of service quality and gap analysis. Conversely, limited research has been conducted on the disparity between clients' expectations and their evaluations of the quality of services provided by mobile financial service organizations. The SERVQUAL framework is utilized for evaluating the quality of service as perceived by customers, as well as to assess their expectations. This model is not only employed to evaluate service performance, but also to measure the service gap (Siami and Gorji 2012). By measuring the service gap the service organizations can get a clear picture of their organization. Hence, the objective of this research is to explore the service gap between customers' anticipations and their actual experiences using the SERVQUAL gap model.

METHODOLOGY

The research is quantitative and deductive in nature, in accordance with positivist philosophy. Creswell (2014) argued that quantitative methods are optimal for determining the effect of an

intervention on a particular outcome. Due to the circumstances and characteristics of the study, the quantitative research methodology is deemed suitable. The aim of the present study is to gather information from primary and secondary sources. The data collection process involved the utilization of a standardized questionnaire to obtain primary data, which refers to the original incidence of the work. The secondary data primarily centered on existing literature that was readily available in various sources such as books, journals, newspapers, and the World Wide Web. For this study, three of Bangladesh's eight divisions—Dhaka, Rajshahi, and Rangpur—were chosen at random. Then, three districts (for a total of nine) were picked at random from the three chosen divisions. For this study, researchers chose nine upazila from nine districts purposively. From each of the nine (09) upazila, respondents were chosen to provide information. Presently 13 mobile financial service providers operate in Bangladesh (MFS 2023) with bKash, Nagad, and Rocket leading with about 97% market share (Latifee and Tamanna 2022). So bKash, Nagad and Rocket have been considered for this study. The responses of 550 respondents were collected through the distribution of a structured questionnaire. The questionnaire is structured into three distinct segments, aimed at evaluating fundamental demographic data, as well as the expectations and perceptions of the participants. The study utilized a five-point Likert scale, as suggested by Sachdev and Verma (2004), where respondents rated each service attribute on a scale ranging from 1 to 5. The scale's endpoints were labeled as '1' for strongly disagree and '5' for strongly agree. According to Lam (1997), implementing a Likert scale with five points might reduce respondent frustration and enhance the overall quality of the responses. The participants in the current study were a group whose comprehension and awareness levels were more thoroughly recorded by the researchers. This ensured that the planned number of sample customers was available for the researchers to choose from while performing their study. To get the required responds from customers, the researchers used the non-probability convenience sampling approach. In this study the researcher used descriptive statistics like percentages, means, and standard deviations. This method of analysis allows researchers to organize, validate, and condense data for easy interpretation. We used the Pearson Chi-square test to evaluate the significance of service dimensions. We employed the chi-square test due to the irregular sample sizes and ordinal variables of the study groups. The chi-square test can determine the significance of observed means (Volsuuri *et al.* 2023).

Service quality gap model

We modified the SERVQUAL model (gap analytical framework) to serve as the foundational model in this study. The rationale behind its adoption is that it provides a robust customer-centric framework for service evaluation (Tan and Foo 1999). As stated by Ho and Lin (2010), the model remains the most reliable, desirable, and valid instrument for assessing service expectations and satisfaction. We calculated the disparity of each service quality dimension by subtracting the actual (perceived) score from the anticipated score during model application (Volsuuri *et al.* 2023).

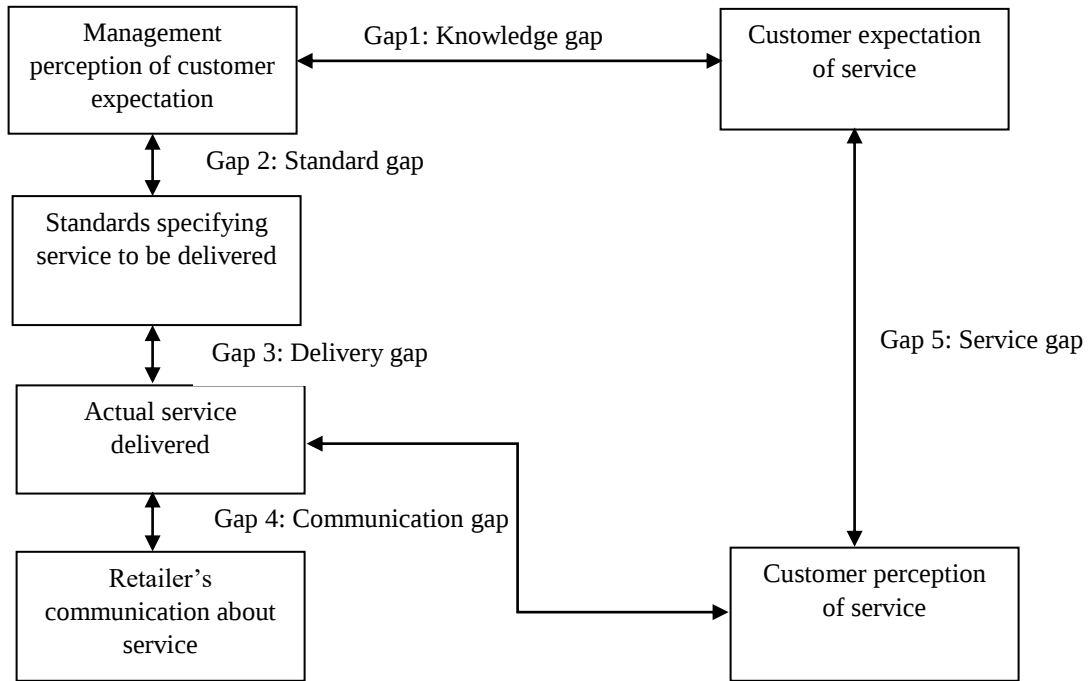


Figure 1. Service quality gap model in schematic form (Source: Parasuraman *et al.* 1985, 1988)

RESULTS AND DISCUSSION

The term "gap" refers to the differences between an individual's perception and their expectation. In order to determine the existence of a gap, an initial step involved an examination of customers' perceptions regarding the services being provided. Subsequently, an examination was conducted on the anticipated requirements of customers of mobile financial service organizations. Following this, we used these two variables to calculate the discrepancy between expectation and perception. The identification of a gap gives an opportunity to fill it and so improve the organization's services.

Almost all demographic factors, including gender, age, education, occupation, and monthly income, are present in the respondents to mobile financial services. The demographics of the sample were examined using simple percentages for the relevant criteria. The demographic statistics of the respondents (n=550) are depicted as numbers and percentages through table. According to the respondents' demographics (see Table 1), 260 of them were service holders and the majority of them were males in the 26 to 35 years age range. Moreover, 149 of the respondents had incomes below BDT 10,000, and the majority of respondents were graduates.

Table 1. Demographic profile of the respondents

Particulars	Description	Frequency	Percentage	Cumulative Percentage
Gender	Male	451	82	82
	Female	99	18	100
Age	16 – 25 Years	169	30.7	30.7
	26 – 35 Years	245	44.5	75.5
	36 – 45 Years	118	21.5	96.7
	46 – 55 Years	17	3.1	99.8
	Above 55 Years	1	0.2	100
Education	Below SSC	41	7.5	7.5
	SSC	54	9.8	17.3
	HSC	146	26.5	43.8
	Graduate	187	34.0	77.8
	Post Graduate	122	22.2	100
Occupation	Unemployed	8	1.5	1.5
	Student	151	27.5	29
	Service	260	47.3	76.3
	Business	97	17.6	93.9
	Agriculture	14	2.5	96.4
	Others	20	3.6	100
Monthly Income (BDT)	Less than 10,000	149	27.1	27.1
	10,001 – 20,000	140	25.5	52.6
	20,001 – 30,000	126	22.9	75.5
	30,001 – 40,000	88	16.0	91.5
	Above 40,000	47	8.5	100
Mobile financial service user's profile	bKash	190	34.5	34.5
	Rocket	188	34.2	68.7
	Nagad	172	31.3	100

Reliability Statistics

Table 2 displays the Cronbach Alpha test results, which demonstrated the scale's reliability and internal consistency. The overall Cronbach Alpha for perception and expectations from the scale is found to be 0.935 and 0.955 illustrating the required lower limit of 0.70 (Nunnally 1978), representing good internal consistency of the variables.

Customer perception and expectation

Table 2 shows consumers' perceptions of mobile financial service organizations nine service quality dimensions. Reliability, responsiveness, assurance, empathy, tangibles, security, user interface, customization, and service recovery were addressed. Customer visibility ratings averaged 3.88 with a standard deviation of 1.02. Reliability is 3.73 and 1.01, respectively. In terms

of responsiveness, consumers had positive impressions of the service quality provided by service providers (mean = 3.74; standard deviation = 1.02).

Table 2. Customers' expectation and perception of mobile financial services

Dimensions	Expectation (E)			Perception (P)		
	Mean	SD	Cronbach's Alpha	Mean	SD	Cronbach's Alpha
Visibility	4.48	0.63	0.955	3.88	1.02	0.935
Reliability	4.50	0.65		3.73	1.01	
Responsiveness	4.49	0.65		3.74	1.02	
Assurance	4.55	0.63		3.82	0.99	
Empathy	4.40	0.67		3.65	1.10	
Security	4.55	0.68		3.99	0.93	
User Interface	4.51	0.66		4.07	0.89	
Customization	4.46	0.68		3.68	1.11	
Service Recovery	4.47	0.65		3.61	1.09	

Likewise, consumers' perceptions of service providers' assurance remained positive (Mean = 3.82; Standard Deviation = 0.99). The findings revealed that consumers had favorable impressions of businesses' empathetic tendencies (Mean = 3.65, Standard Deviation = 1.10). As shown by the mean score of 3.99 and standard deviation of 0.93, consumers are satisfied with providers' security services. Customers had a favorable view of service providers' user interfaces, with a mean score of 4.07 and a standard deviation of 0.89. The results show that, even though there were differences, customers really enjoyed the flexibility that companies offered (Mean = 3.68, Standard Deviation = 1.11). With a mean score of 3.61 and a standard deviation of 1.09, consumers rated service providers' service recovery favorably. The study measured expectations as well since the gap between the two will decide how good the service is. Consumer expectations are shown in Table 2. The assessment was for expected tangibility (Mean = 4.48, Standard Deviation = 0.63). The statistical analysis showed expected reliability with a mean score of 4.50 and a standard deviation of 0.65. The findings showed that customers had high expectations on responsiveness dimension (Mean = 4.49, Standard Deviation = 0.65). Consumers' assurance expectations were quite high (Mean = 4.55, Standard Deviation = 0.63). The strong scores indicated that consumers valued mobile financial services' trustworthiness. Respondents' expectations are high for service providers' customer empathy (mean = 4.40, SD = 0.67). With mean scores of 4.55 and 4.51 and standard deviations of 0.68 and 0.66, expected security and user

interface were substantially higher. Customers also have high expectations for customization (Mean=4.46, Standard Deviation =0.68) and service recovery (Mean=4.47, SD=0.65).

Table 3. Service GAP score analysis on the dimensions of extended SERVQUAL model

Particulars	Expectation (E)	Perception (P)	Paired Correlation		Gap (P-E)
	Mean	Mean	Coefficient	Sig. (2-tailed)	
Visibility	4.48	3.88	0.53	0.00	-0.60
Reliability	4.50	3.73	0.62	0.02	-0.77
Responsiveness	4.49	3.74	0.42	0.00	-0.75
Assurance	4.55	3.82	0.72	0.00	-0.73
Empathy	4.40	3.65	0.52	0.02	-0.75
Security	4.55	3.99	0.52	0.00	-0.56
User Interface	4.51	4.07	0.62	0.00	-0.44
Customization	4.46	3.68	0.42	0.04	-0.78
Service Recovery	4.47	3.61	0.46	0.03	-0.86
Average mean and gap score	4.49	3.80			-0.69

Overall service GAP score

The SERVQUAL gap for all service quality dimensions was -0.69, as shown in Table 3. This indicates that customers are dissatisfied with the services provided by the mobile financial service organizations. Every service dimension exhibited a negative (less than zero) disparity. Consequently, service providers fell short of satisfying customer expectations across all assessed service dimensions. Consequently, a correlation between consumers' expectations and perceptions of all service quality dimensions was identified with a p-value below 0.05. Regarding the individual SERVQUAL dimensions of visibility, reliability, responsiveness, assurance, empathy, security, user interface, customization, and service recovery, customers expressed significantly less dissatisfaction with the services provided (GAP Means = -0.60; -0.77; -0.73; -0.75; -0.75; -0.56; -0.44; -0.78 & -0.86), with a p value of less than 0.05. According to these findings, the level of service is poor.

Table 4. Relative importance of service quality dimensions of mobile financial services

Dimensions	Percentage	Rank
Visibility	11.62	3
Reliability	11.15	5
Responsiveness	8.86	9
Assurance	11.45	4
Empathy	10.92	7
Security	11.95	2
User Interface	12.22	1
Customization	11.03	6
Service Recovery	10.80	8

Service dimensions' relative importance

The following dimensions were ranked as the most significant by customers of mobile financial service organizations: user interface (12.22 %), security (11.95%), visibility (11.62%), assurance (11.45%), reliability (11.15%), customization (11.03%), empathy (10.89 %), service recovery (10.80%), and responsiveness (8.86 %) respectively, as shown in Table 4. It was anticipated that user interface and security would be ranked highest due to their secure transaction process and user-friendliness.

RESULTS AND DISCUSSION

The results obtained from applying the gap score model suggest that customers show dissatisfaction with the services rendered by mobile financial service organizations as a result of a discrepancy between their expectations and perceptions. Despite being viewed as a potential remedy for inadequate delivery of services (Onyanta 2016), the findings indicate discrepancies between customers' perceptions and their expectations. Thus, it was not surprising that customers of mobile financial services had exceptionally high expectations across all of the different areas of operation for all of the different aspects of service quality: visibility (Mean=4.48), reliability (Mean=4.50), responsiveness (Mean=4.49), assurance (Mean=4.55), empathy (Mean=4.40), security (Mean=4.55), user interface (Mean=4.51), customization (Mean=4.46), and service recovery (Mean=4.47). These findings support Mohd-Zikry (2017), who found high expectations for visibility, reliability, responsiveness, assurance and empathy. Odayor (2003)'s research in South Africa indicated high customer expectations in all aspects. A service gap has been identified wherein the perceived quality of service received by customers falls below their expected level of service quality (Badlani and Singhal 2017). Gap analysis showed service gaps below 0 (zero) for

all dimensions. Every aspect of service provision fell short of meeting the expectations of the customers. In gap analysis, a gap score of 0 (zero) implies customer expectations were satisfied, whereas a score below 0 (zero) indicates a service disparity. In this current study service recovery and customization had the biggest service gaps while user interface and security had the lowest. Service providers must provide customized services and improve service recovery system to reduce service gaps and satisfy customers. Thanabordeekij *et al.* (2021) analyzed data using frequency, percentage, mean, reliability analysis, and paired t-test. The results indicated that the perceptions of members regarding tangibility, reliability, and empathy dimensions were higher than their expectations. Additionally, there is a 0.01 statistically significant appearance. Sudhakar *et al.* (2011) found a considerable service gaps in security (-2.98), followed by consumers' sense of transaction safety (-2.84) and customization facility (-2.10). Tamanna (2020) found that there was a large amount of variation in the expectations and views of the service that was delivered by a financial institution among the respondents. Nevertheless, the tangible dimension of the SERVQUAL model found that there was a little disparity between expectations and perceptions. By using the SERVQUAL gap model Siami and Gorji (2012) found that there are discrepancies between consumers' expectations and perceptions in all dimensions of service quality. The results indicated that the first, third, fourth, and fifth gaps had negative rates of -2.5, -2.5, -0.2, and -1.6, respectively. In their research, Bhattacharya *et al.* (2023) used the SERVQUAL model to assess the service gap using a weighted gap score. The researchers disclosed that the aggregate gap score was -1.13, indicating that the services do not meet the consumers' expectations. In their study, Wang *et al.* (2023) used an enhanced SERVPERF framework to investigate the relationship between assurance, tangibility, responsiveness, dependability, and customer satisfaction. Their research found that these factors have a major impact on consumer satisfaction. They also found that customers' expectations exceeded their perceptions. Uddin and Nasrin (2023) found that information quality, service quality, system quality, and trust affect customer satisfaction. They found a negative service gap score for all service quality dimensions. Based on what the students said and what they expected, there were gaps in the service's quality. It was found that all five dimensions have negative gaps. According to the research conducted by Saleem and Ahmad (2017), a statistically significant disparity ($p < 0.000$) was found between the students' expectations and perceptions. A research was carried out by Volsuuri *et al.* (2023) with the purpose of determining the relative significance of several aspects of service quality. Among the service aspects that were evaluated by respondents, they discovered that dependability and responsiveness were thought to be the most vital, while empathy and visibility were chosen as the least important among the respondents. According to the research, user interface and security are regarded as the most crucial aspects, whereas service recovery and responsiveness are deemed to be the least significant. The ranking outcomes validated the findings of a Malaysian service organization study (Mohd-Zikry 2017). In this study, there was an ideal statistically significant positive relationship ($p \text{ value} < 0.05$) between consumers' perceptions and expectations. The implication is that perception increases in parallel with expectation. A robust and statistically significant positive correlation was observed between anticipated and perceived levels of service recovery, reliability, responsiveness, assurance, empathy, security, user interface, and

customization. It can be inferred that heightened expectations would almost certainly result in improved evaluations of every aspect pertaining to service quality.

CONCLUSION

The present study evaluated the service disparity in accordance with the perceptions and expectations of the customers of mobile financial services. All dimensions received a negative gap score, indicating that there is a discrepancy between perception and expectation. Service recovery and customization assessed the greatest service gaps, while user interface and security recorded the lowest. In order to mitigate service breaches and enhance customer contentment, service providers must prioritize the delivery of tailored services and the implementation of a robust service recovery infrastructure. Along with the service gap, this research determined the dimensions' respective value. The user interface took the first place, followed by security, visibility, assurance, reliability, customization, empathy, service recovery, and responsiveness, from most important to least important respectively. The measurement of the service gap, which provides significant information, can help understand the quality of the mobile financial service. It helps identify specific areas that need improvement, such as user interface design, transaction processing speed, account security, or customer support. By addressing these gaps, mobile financial service organizations can enhance the overall service quality and deliver a better user experience. The study may impact the policy makers, regulators, and mobile banking service providers. By aligning strategy with customer needs, improving regulatory frameworks, and enhancing service quality, the findings could enhance mobile financial services.

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Rouf / Exploring the service gap of mobile financial services in Bangladesh

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