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Assuring Service Quality through SERVQUAL at the Land Bank of the Philippines North NCR Branches

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Abstract

This study aims to assess and assure service quality through SERVQUAL in the Land Bank of the Philippines North NCR Branches. Quantitative methods were employed, with 100 clients/customers, 216 front-liners, and 66 administrators from 82 LANDBANK North NCR Branches participating as respondents. A structured questionnaire served as the primary data collection tool. Statistical analyses included weighted mean, frequency and percentage distribution, standard deviation, Slovin's formula, and Cronbach alpha reliability test. This study assesses the service quality perceptions among administrators, front-liners, and clients at LANDBANK. Results revealed a majority of female presence across all respondent groups. Administrators, aged 51 years and above, are mainly single and highly educated with postgraduate degrees. In contrast, majority of the front-liners and clients are aged 26-30 years and are married and hold mostly college degrees. Assessment across five dimensions of LANDBANK's service quality – tangibility, reliability, responsiveness, assurance, and empathy – revealed different perceptions. Tangibility was rated as commonly observed, with concerns about outdated equipment and system functionality. Reliability was rated higher by administrators than the front-liners and clients, issues encountered include long waiting times, system maintenance, ATM failures, and client-reported poor customer service. Administrators rated responsiveness higher than front-liners and clients, who highlighted delays and system failures. Assurance received higher ratings from administrators and front-liners but there are concerns encountered regarding hidden charges and security from clients. Empathy was consistently rated higher by administrators and front-liners compared to clients, citing instances of unsatisfactory customer service. Administrators rated LANDBANK's service quality higher than the front-liners and clients, suggesting opportunities for enhancing alignment with customer expectations. Key issues identified include system reliability, long waiting times, and ATM failures. Recommendations focus on facility upgrades, IT enhancements, staffing increases, professionalism development, and improved customer service training to elevate service quality, customer satisfaction, and competitiveness at LANDBANK North NCR Branches.

Keywords: Service Quality, Tangibility, Reliability, Assurance, Responsiveness, Empathy, Master in Public Administration, Polytechnic University of the Philippines

INTRODUCTION

The Land Bank of the Philippines (LANDBANK) is a financial institution wholly owned by the Government of the Philippines. It aims to balance in fulfilling its social mandate of promoting countryside development while remaining financially viable. Despite commendable satisfaction ratings in the Nationwide Customer Satisfaction Survey (NCSS) in 2019 and 2020, concerns persist regarding LANDBANK's services. An article by Maderazo (2022) highlights issues such as poor banking service and unresponsive feedback, particularly affecting government employees, Pantawid Pamilya beneficiaries, and pensioners. The article underscores

LANDBANK's capacity constraints, with the institution handling up to 1.1 million transactions nationwide, yet facing challenges such as frequent ATM unavailability and outages, especially during peak periods. These operational deficiencies are particularly relevant to LANDBANK's North NCR Branches, including the Batasan and East Avenue branches responsible for servicing Pantawid Pamilya Program beneficiaries and SSS pensioners. Given the substantial number of beneficiaries in these areas, addressing these issues is crucial to ensuring efficient and reliable service delivery.

Recognizing service quality as an essential strategy for success, banks must address

customer feedback to bridge the gap between expectations and reality. As noted by Barber and Goodman (2011), service quality is crucial for survival in today's competitive environment. Addressing customer complaints not only improves satisfaction but also enhances the institution's competitiveness (Sathyan & Raj, 2018).

The SERVQUAL Model, also known as The Service Gap Model, was created by Parasuraman, Zeithaml, and Berry (1985) as a way to compare an organization's service quality performance to customer service quality needs. This model is a framework for measuring service quality and customer satisfaction through its five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. These dimensions can help researchers assess and improve the service quality of LANDBANK North NCR Branches. The SERVQUAL model helps bridge the gap in perception between what the company believes it is delivering to customers and what those customers expect, want, or need during customer service (Cuofano, 2024).

The objective of this study is to assure service quality through SERVQUAL assessment in the Land Bank of the Philippines as perceived by these three groups of respondents using the SERVQUAL dimensions to identify the gap between consumer expectations and the actual services offered. Its main objective is to propose recommendations and Programs, Projects and Activities (PPA) to the LANDBANK for the issues and concerns encountered by the clients and address the gaps observed by improving the quality of service. The findings of this study can help Government Offices, Government and Private Bank administrators improve the quality of services provided and enhance stakeholders' satisfaction. Moreover, this study is in compliance with RA 11032, "An Act Promoting Ease of Doing Business and Efficient Delivery of Government Services, by Amending Republic Act No. 9485, otherwise known as the Anti-Red Tape Act of 2007, and for Other Purposes."

LITERATURES

Below is the collection of related literature and studies pertinent to this research sourced from both local and international materials. The themes discussed include Service Quality, New Public Management (NPM), the SERVQUAL model with its dimensions of tangibility, reliability, responsiveness, assurance, and empathy; customer satisfaction, and the issues and challenges faced by banks.

Service. The concept of service varies across different contexts. Kotler and Keller (2009) define service as an intangible action or process provided by one party to another, which does not involve the transfer of ownership. Similarly, the Cambridge Dictionary describes service as an activity or provision of something necessary, either by a government or private entity. Services are intangible outcomes of human efforts, such as deeds, processes, or performances, that satisfy human needs and can be monetized, except when they violate laws, ethics, or public policy. These human activities can be supported by tools, machinery, robots, energy, or natural resources. Additionally, services form the core offering of companies in the service industry, where customer needs are met through services rather than physical goods. This encompasses industries such as trade, transportation, finance, education, and social services.

Quality. Crosby (2001) views quality as meeting specified requirements, focusing on the need for precision and accuracy in adhering to set standards. On the other hand, Armand Feigenbaum (1983) offers a customer-oriented perspective, arguing that quality is defined by the customer's real experience with a service. This customer-centric view highlights that quality is assessed based on the client's requirements, which can be explicit or implicit, and that quality is a dynamic concept that evolves with customer preferences and market conditions. Thus, the evaluation of quality is closely tied to customer satisfaction and competition in the market.

Service Quality. Service quality is crucial and is often defined by the ability of a service provider to retain customers. Philip Kotler and Gary Armstrong (2023) emphasize that customer retention is a key measure of service quality. Christian Gronroos (2019) adds to this by differentiating between two dimensions of customer-perceived quality: the technical dimension (the result of the service) and the process dimension (the manner in which the service is delivered). A. Parasuraman, Valarie A. Zeithaml, and L. Berry describe service quality as providing exceptional or superior service compared to customer expectations. In the banking sector, service quality is vital for maintaining a competitive advantage, as financial services and products are often perceived as similar across providers. Banks must continually enhance their service quality by identifying and prioritizing attributes that are most valued by different customer segments.

New Public Management. It refers to a set of strategies and approaches designed to improve the performance and effectiveness of government organizations, as defined by Robert Behn (1998). NPM encourages viewing the public as "customers" and restructuring public services around their needs. This shift represents a departure from traditional government methods focused on power dynamics and managerial control. Instead, NPM emphasizes a people-centered approach to public management, where responsiveness to citizen needs and continuous service delivery improvements are prioritized to meet the changing demands of the public, as highlighted by Chen and Zheng (2022).

SERVQUAL Model. The SERVQUAL Model, developed in 1988 by Valarie Zeithaml, A. Parasuraman, and Leonard Berry, is a framework designed to evaluate and measure service quality from the customer's perspective. Initially focused on product quality systems, the model gained prominence as service quality became a crucial competitive advantage by the late 1980s. The SERVQUAL Model helped to address the previously challenging task of quantifying

service quality through its five key dimensions: Tangibility, Reliability, Responsiveness, Assurance, and Empathy. These dimensions collectively offer a comprehensive assessment of service quality across various industries.

Tangibility. This refers to the physical aspects of a service, such as facilities, equipment, and communication materials, which customers use as cues to judge a company's service quality. This dimension is essential for businesses, as maintaining well-kept physical facilities can significantly shape the firm's image. Research highlights the importance of tangibility in various sectors, such as microfinance and telecommunications, where the visual and sensory aspects of service greatly influence customer satisfaction. Studies have consistently shown that customers value tangible elements, making this dimension crucial for enhancing service quality perceptions.

Reliability. This is the ability to deliver promised services accurately and consistently. It is a key factor in customer loyalty, as businesses that fulfill their promises are more likely to retain customers. In sectors like banking, reliability involves maintaining consistency in service delivery, addressing complaints effectively, and keeping customers informed. Research across different industries, including e-banking and public sector banking, underscores the importance of reliability as a primary driver of customer satisfaction. Reliable service not only enhances customer experiences but also provides a significant competitive advantage.

Responsiveness. This measures the willingness and ability of employees to assist customers and provide prompt service. It emphasizes the importance of timely and effective communication in addressing customer inquiries, complaints, and requests. High responsiveness is indicative of a company's commitment to prioritizing customer needs and delivering high-quality service. Research suggests that improving responsiveness, particularly in government

services and banking, can lead to significant enhancements in overall service quality and customer satisfaction. Prioritizing responsiveness ensures that customers feel valued and important, thereby fostering loyalty.

Assurance. This involves the expertise, politeness, and ability of employees to instill trust and confidence in customers. This dimension is particularly vital in industries where customers may find it challenging to evaluate service outcomes, such as banking and insurance. Assurance is built through employees' professionalism, courteousness, and the security of transactions. Studies have shown that assurance plays a critical role in shaping customer perceptions of service quality and satisfaction. When employees demonstrate professionalism and confidence, they reinforce positive customer experiences, which is essential for building long-term loyalty.

Empathy. This is characterized by personalized and attentive service that acknowledges each customer's unique needs. This dimension emphasizes understanding and addressing individual customer preferences to foster a sense of value and personal connection. Empathy involves tailoring services to meet diverse customer requirements and ensuring that each interaction reflects genuine care. Research indicates that empathy significantly enhances customers' perceptions of service quality and contributes to more favorable evaluations and successful sales outcomes. By integrating empathy into service delivery, businesses can strengthen customer relationships and improve overall satisfaction.

Customer Satisfaction. This is crucial in the banking sector, particularly as technology, consumer expectations, and service delivery evolve. Banks must prioritize customer satisfaction as it now takes precedence over other aspects. Modern banking practices have led to moderate customer satisfaction, driven by factors such as service quality, e-banking, customer relationship management, employee

behavior, streamlined processes, and competitive interest rates. In North Cyprus, strong relationships between customers and bank employees significantly influence satisfaction. Studies recommend that banks invest in employee training, improve service quality, and offer beneficial programs to enhance customer satisfaction.

Public and Private Banking System. In the Philippines, the *Bangko Sentral ng Pilipinas (BSP)* differentiates between commercial banks and universal banks. Universal banks offer a broader range of financial activities, including investment services and ownership of thrift banks, while commercial banks focus on credit, deposits, and foreign exchange. A small but stable segment of the universal banking sector consists of government-owned banks, whose presence has remained constant from 2011 to 2021, reflecting their enduring role in the financial industry.

Issues and Challenges Encountered by the Banks. Banks face several issues that impact customer satisfaction. One significant issue is the withdrawal limits on ATMs, followed by long wait times, which could be mitigated by installing more ATMs in busy areas. High service fees are another concern, suggesting the need for lower charges. Streamlining loan application processes and offering educational programs for digital banking are also recommended to enhance service efficiency. Studies show that while many customers are generally satisfied with their banking services, issues such as unresponsive staff, discriminatory behavior, and inconvenient banking hours—especially in rural areas—lead to dissatisfaction. In public sector banks, infrequent ATM availability in remote areas and overcrowding further aggravate customer dissatisfaction. Addressing these issues through targeted employee training and improved service delivery can significantly enhance overall customer satisfaction.

METHODS

Design. This research utilized a quantitative, survey-based methodology, with a

questionnaire serving as the primary data collection tool. The quantitative approach was selected for its ability to provide statistical accuracy and precision, enabling the drawing of definitive conclusions. The study specifically aimed to evaluate the service quality of the Land Bank of the Philippines at its North NCR branches.

Population and Sampling. The study targeted three respondent groups from 82 branches: 100 Clients/Customers, 216 Front-liners, and 66 Administrators, totaling 382 participants. Slovin's Formula ensured a statistically accurate and representative sample. The Clients/Customers group had a population of 719,487, and a sample size of 100 was computed using a 10% margin of error. For the Front-liners, with a population of 470, a sample of 216 was determined using a 5% margin of error, ensuring a more precise representation. Meanwhile, the Administrators/Branch Managers group, with a population of 66, surveyed the entire population without using Slovin's formula due to the manageable size. Respondents included individual account holders (Clients/Customers), Bank Tellers, New Accounts Clerks, Document Examiners (Front-liners), and Branch Heads, Officers-in-Charge, Branch Operations Officers, and Branch Service Officers (Administrators). The study used a structured questionnaire validated by a LANDBANK Department Manager and tested for reliability (Cronbach Alpha coefficient of 0.963).

Instrumentation. The researcher used a structured questionnaire that was validated by the Department Manager of LANDBANK's East Avenue Branch and underwent reliability testing. This type of questionnaire produced quantitative data that was analyzed statistically. The questionnaire's reliability was confirmed through a pilot testing phase. Fifty participants answered the questionnaire, and the results were evaluated using the Cronbach's Alpha Test to determine the internal consistency and reliability of the items within the questionnaire. Based on the Cronbach Alpha test, data showed a general

Cronbach alpha coefficient of $\alpha=0.963$ which is excellent. However, in terms of individual constructs, Tangibility showed a Cronbach alpha of $\alpha=0.789$ which is acceptable. This means that the instrument for the study is understood and reliable for use. See Table 1 below:

Table 1

Cronbach Alpha Test of Instrument

Constructs	Number of Items	Cronbach Alpha	Internal Consistency
Tangibility	4	.789	Acceptable
Responsiveness	4	.888	Good
Reliability	4	.941	Excellent
Assurance	4	.855	Good
Empathy	4	.911	Excellent
Overall	20	.963	Excellent

Legend: $\alpha \geq 0.9$ (Excellent); $>0.9\ \alpha \geq 0.8$ (Good); $> 0.8\ \alpha \geq 0.7$ (Acceptable); $>0.7\ \alpha \geq 0.6$ (Questionable); $>0.6\ \alpha \geq 0.6$ (Poor); $0.5 > \alpha$ (Unacceptable)

Data Source. The researcher collected all required data using questionnaires. Additionally, to support and enrich the findings, library research and consultations with various books and online resources were conducted. Following the endorsement of the research instrument by the research adviser, the researcher arranged with the Land Bank of the Philippines to proceed with the study. After obtaining the necessary permissions, the questionnaires were distributed to the respondents. The survey was conducted over five consecutive days within LANDBANK's business hours. Once the data collection was completed, the information was systematically organized and analyzed by a certified statistician, who applied descriptive statistical techniques to interpret the results.

Data Analysis. The data analysis for this research incorporates multiple methods and techniques. Descriptive statistics such as percentages, weighted means, frequency distributions, and standard deviations are employed to summarize and analyze the survey data. Additionally, the Likert scale is used to measure the perceptions of the three respondent groups concerning the service quality at LANDBANK's North NCR Branches.

RESULTS

This section presents the findings on the demographic profile of respondents, their perceptions of LANDBANK's service quality across five dimensions, and the challenges and issues encountered during service delivery.

The demographic profile of respondents revealed a majority female presence across all groups. Administrators were mainly aged 51 and above, whereas front-liners and clients were primarily in the 26-30 age range. Marital status showed that most administrators were single, while the majority of front-liners and clients were married. In terms of educational attainment, most administrators held postgraduate degrees, whereas front-liners and clients predominantly possessed college degrees. These findings underscore the significance of higher education, especially for administrative roles within LANDBANK.

In assessing LANDBANK's service quality, the results showed varied perceptions across the five dimensions. Tangibility was perceived as "commonly observed" by all groups, with clients and front-liners highlighting issues such as difficult-to-operate systems and outdated equipment. Reliability was rated "always observed" by administrators but "commonly observed" by front-liners and clients, who reported problems like long waiting times, frequent system maintenance, ATM failures, and instances of poor customer service. Responsiveness was "commonly observed" by front-liners and clients but "always observed" by administrators, with challenges like long waiting times and system failures affecting clients' perceptions. Assurance received higher ratings from administrators and front-liners ("always observed") compared to clients ("commonly observed"), influenced by issues such as hidden charges and security concerns. Empathy was consistently rated "always observed" by administrators and front-liners, while clients rated it as "commonly observed," possibly due to experiences with poor customer service or unpleasant employees. To enhance empathy, it is recommended to implement Customer Service Training focused on active listening, empathy, and problem-solving.

Table 2

Similarities or Differences on the Assessment of Service Quality of LANDBANK

Service Quality variables	Administrator			Front-liners			Clients		
	$\bar{x}$	SD	VI	$\bar{x}$	SD	VI	$\bar{x}$	SD	VI
Tangibility	3.23	0.61	CO	3.04	0.75	CO	3.14	0.77	CO
Reliability	3.53	0.54	AO	3.4	0.63	CO	3.29	0.66	CO
Responsiveness	3.61	0.5	AO	3.45	0.64	CO	3.27	0.73	CO
Assurance	3.6	0.5	AO	3.54	0.56	AO	3.37	0.68	CO
Empathy	3.59	0.53	AO	3.53	0.58	AO	3.24	0.72	CO
Overall Mean	3.51	0.55	AO	3.39	0.66	CO	3.26	0.72	CO

Scale: 3.51-4.00 (Always observed "AO"); 2.51-3.50 (Commonly observed "CO"); 1.51-2.50 (Slightly observed "SI"); 1.00-1.50 (Not observed "NO")

Overall, administrators viewed LANDBANK's service quality more positively, rating it as "always observed" in most aspects, unlike front-liners and clients, who generally rated it as "commonly observed." This indicates areas for improvement in aligning service delivery with customer expectations.

The challenges and issues encountered by respondents in delivering quality service at LANDBANK included frequent offline incidents and system failures during over-the-counter transactions, long waiting times, and frequent ATM failures. Additional challenges included difficulties in operating LANDBANK systems and concerns about manpower inadequacy, with fewer reports of security issues and customer service problems. Particularly, many administrators, front-liners, and clients reported not encountering any issues, suggesting a varied experience across different branches and roles.

DISCUSSION

Based on the findings derived from this study, several conclusions can be drawn regarding the service quality at Land Bank of the Philippines' North NCR Branches. From the clients' perspective, all aspects of service quality—tangibility, empathy, responsiveness, reliability, and assurance—are perceived as commonly observed, indicating a need for LANDBANK to prioritize improvements in these areas, particularly starting with tangibility.

Administrators emphasized the importance of tangibility, noting that better equipment can enhance overall service quality, particularly in responsiveness and reliability. Front-liners also stressed the need to focus on tangibility, reliability, and responsiveness, pointing out that outdated equipment significantly impacts their ability to provide efficient service. Upgrading ATMs and the systems used for over-the-counter transactions would mitigate offline incidents and system failures, thus improving reliability and responsiveness. The study identified several key challenges and issues encountered by administrators, front-liners, and clients, including frequent offline incidents and system failures during over-the-counter transactions, long waiting times, and frequent ATM failures, which affect the tangibility, reliability, and responsiveness aspects of service quality. Other concerns, though reported less frequently, include difficulties in operating LANDBANK systems (tangibility), manpower inadequacy (responsiveness), security issues (assurance), and customer service problems (assurance and empathy).

To address these findings, the following recommendations are proposed. For tangibility, upgrade physical facilities to create a more modern and inviting banking environment and ensure all equipment and technology are up-to-date and in good working condition. In terms of reliability, invest in IT systems to minimize downtime and system failures, establish proactive maintenance schedules for all equipment and technology, and implement backup systems and contingency plans to mitigate the impact of unexpected disruptions. For responsiveness, increasing manpower during peak hours, providing ongoing training to employees, implementing efficient queuing systems, and ensuring adherence to the timeline of the posted Citizen's Charter are recommended. To improve assurance, fostering a culture of accountability and professionalism among front-liners, developing and enforcing service standards and protocols, offering transparent and accurate information to customers, and adhering to laws such as the Bank Secrecy Law and Data Privacy Act are essential. For empathy, conducting training and

seminars on active listening and empathy, encouraging front-liners to personalize interactions with customers, and implementing feedback mechanisms to capture and address customer complaints promptly are recommended. By focusing on tangibility, reliability, responsiveness, assurance, and empathy, the bank can improve overall customer satisfaction and loyalty, ultimately leading to greater success and competitiveness in the banking industry. Furthermore, the study proposed several Programs, Projects, and Activities (PPA) to enhance the overall service quality of LANDBANK, addressing the identified challenges and aligning the service delivery process with customer expectations.

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