East West Journal of Business and Social Studies

Vol. 3, January 2012 ISSN 2074-5443

EAST WEST UNIVERSITY excellence in education

Published by
Center for Research and Training (CRT)
East West University

East West Journal of Business and Social Studies

Vol. 3, January 2012

Business Office: Office of the Editor
East West Journal of Business and Social Studies
Center for Research and Training (CRT)
East West University
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Website: www.ewubd.edu

Printed by: Progressive Printers PVT. LTD

ISSN 2074-5443

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Contents

Editorial

We are living through an unprecedented era of economic, social and cultural change and development which are intrinsically multifaceted that demand an understanding of human capital development process in the contemporary world. In such a context, there is a growing consensus and demand to conceptualize and materialize a balanced methodological rigour of research in conducting educational research through multiple lenses and interdisciplinary approaches. With this in mind, the *East West Journal of Business and Social Studies (EWJBSS)* is intended to bring out its third volume to address diverse socio-economic and cultural issues in order to promote inclusive learning process in an academic space.

We believe that the papers collated in this edition of *EWJBSS* would certainly provide insightful and in-depth perspectives to readers, scholars and researchers in cutting-edge learning environment for academic development.

Md. Humayun Kabir Chowdhury, ***Ph.D.***
Editor
East West Journal of Business and Social Studies (EWJBSS)

In the Lineage of the King: Conversion, Identity and Why the Rajbanshi in Bangladesh Claim to be Kshatriya

Dr. Margot Wilson*

ABSTRACT

Claims to Kshatriya status by lower caste or tribal groups are by no means restricted in time and place to the Rajbanshi. Nevertheless, Rajbanshi claims provide a characteristic example of the colonial, caste and academic dialogues about conversion, elite emulation, ethnicity, and identity development which surround the processes defined as Hinduization and Sanskritization by Weber and Srinivas. This paper relies on ethnographic research in a Rajbanshi community in northwest Bangladesh to augment and illustrate discussion points from that literature.

Introduction

This paper uses ethnographic data from fieldwork among the Rajbanshi[1] of northwest Bangladesh to discuss the acculturation and identity development among minority groups in South Asia. Claims of royal descent from the Barman kings of Kamrupa, combined with Brahmanical justifications found in stories of warrior caste persecution in ancient texts, provide the basis for Rajbanshi claims to Kshatriya status. These claims characterize the acculturative processes of Sanskritization and Hinduization as defined by M. N. Srinivas (1952) and Max Weber (1958). These models emerge in the colonial and immediately post-colonial era, but are less prominent in academic discussion of late. The Rajbanshi of Bangladesh are largely unknown in the anthropological literature and although they follow the strictures of Hinduism, they are routinely discounted as "tribals" by people in other parts of the country.

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[1] Also spelled Rajbangshi, Rajbonshi and Rajbansi,

Sanskritization and Hinduization

Sanskritization and Hinduization are sophisticated and complex advancement strategies that, nevertheless, have been largely unsuccessful for most lower caste, tribal, aboriginal (adivasi) and Dalit people in South Asia. Even after converting to Hinduism and assimilating into the mainstream of South Asian society, these groups rarely find their social, economic or political circumstances improved, and continue to find themselves ranked many rungs below other Hindus in society (Jivha, 2003). Further, while they may be reluctantly recognized as Hindu, these groups are often treated with overt hostility and repression, and have been targeted by the majority community (Clarke 2004, 1, see also Basu 1995).

Gooptu (1993) contends that ancient South Asian kingdoms were ruled by Dravidian (indigenous/Dalit) people prior to the arrival of the Aryans. As the autothonous inhabitants of Hindustan (India) these rulers were, by definition, the "original" Hindus, having *bhakti* as their religion. Archaeological and linguistic work on the Indus Valley civilization, also known as Harappan, supports claims for "a unique culture which owes its uniqueness to indigenous influences" (Fairservis 1989, 215). Phule (1991) takes this argument further yet. Characterizing Aryans as invaders who subjugated the indigenous inhabitants of India, he claims lower ranked castes as descendants of these "original" inhabitants and upper castes as descendants of foreigners. Thus, caste represents a mind-set of belief system predicated on an internalized hierarchical pattern, relying on the degree of ritual purity,…[that is] alien to India's original people" (Jaffrelott 2003, 2, 11). Weber (1958:4) similarly views caste as the "fundamental institution of Hinduism…a system of particularly rigid and exclusive hereditary estates…social rank as determined by one's social distance from the Brahman caste which holds the central position" (quoted in Pearce 2003). In this sense, caste constitutes a "sacralised social order" (Gould 1987) for which Brahmans provide "universal references" or role models in contrast to which all other castes are ranked in terms of their relative purity (Dumont 1970, cited in Kolenda 1978).

M. N. Srinivas (1952) has defined Sanskritization as the process by which a lower ranked Hindu caste, tribal or other group changes its customs, ritual, ideology and way of life in the direction of a higher ranked, and frequently, "twice-born" caste – what Lynch (1969) has called elite emulation.[2] Weber (1958) used the term Hinduization to describe the specific process by which groups outside the caste

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[2]Xaxa (1999: 1521) also uses the terms Kshatriyisation and Rajputisation

system convert to Hinduism and, depending on their occupation and wealth, negotiate social ranking within the system. More recently, Hinduization, sometimes called Saffronization (Jamanadas 2003), has been equated with the concept of *Hindutva* (a term coined by V. D. Sarvarkar in 1969) in advocating for the consolidation of religious, ethnic and cultural minorities into a "Brahmanic construction of an Indian nation" (Clarke 2004 1-3); a construction that in Clarke's opinion "manifests a propensity to eradicate all forms of variant plurality [and] threatens all minorities." Jamanadas (2003, 1-4) further argues that this process should more properly be termed Brahminization as it reflects the maintenance of Brahmin supremacy.[3]

Sanskritization provides not only an avenue for challenging and possibly improving one's position within the system but a mechanism by which upper castes can consolidate their own position while simultaneously undermining the solidarity among the lower castes. Emulation of Brahman elites reinforces the existing hierarchy and the privilege of the Brahman caste, creates tension between lower ranked castes, and provides coherence in a system that does not display any real cohesion (Jaffrelot 2003, see also Kolenda 1978, Tylor 1972). In this regard, Srinivas (1967:92) argues that although a caste may struggle for a higher position for itself in the local hierarchy, it simultaneously resents the efforts of other castes (particularly lower ones), to move up in the system. Furthermore, the struggle to move up frequently results in dissention among closely related castes or division within single castes with successfully Sanskritized segments "pulling rank" on other segments of the same caste through actions such as refusing to give their daughters in marriage or to accept food and drink. The final effect is to increase the number of existing *jatis* and prevent solidarity by creating divisions and dissent among them (Kolenda 1978). Gould (1988, 146) argues that, "one of the prime forces behind Sanskritization is…repressed hostility which manifests itself not in the form of rejecting the caste system [*in toto*] but in the form of its victims trying to seize control of it" (quoted in Jaffrelot 2003); what Ambedkar (1989, 101-102) has called "graded inequality."

Thus, there is no real challenge to the authority of the caste hierarchy. Rather, it is self-reinforcing and the primary focus of Sanskritization becomes maneuvering for position within the system rather than overthrowing or opting out of it. Furthermore, although this strategy is sometimes successful for some segments of

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[3]Throughout the rest of this paper, I use the term Sanskritization to refer to conversion and/or elite emulation as a means to engage the caste system at a higher rank

society, that success is never sufficient to allow caste members to achieve true equality with the higher castes. Kolenda (1978,100) has argued that "Sanskritization is…at best a very slow method for a *jati* to raise its status. It is likely to be successful only if reinforced by economic or political power." Nevertheless, from Vedic times, Sanskitization has theoretically offered a way by which high status is conferred on groups both inside and outside of the caste system. Indeed the broad appeal of this strategy is evidenced by the pervasive spread of Hinduism throughout South Asia (Jivha 2003), where even today communities attempt to raise their status through conversion to Hinduism and/or emulation of high caste behaviours and beliefs, such as wearing the sacred thread, becoming vegetarian and hypergamy (marrying their daughters into higher caste groups).

In the context of this paper, Sanskritization among the Rajbanshi of northwest Bangladesh provides an example of an unsuccessful attempt to improve the status of one group and achieve social, political and economic advancement through conversion and elite emulation. I begin the discussion that follows with an explanation of how I became interested in these issues and a description of the historical sequence of the Rajbanshi. This is followed by an examination of Sanskritization as a change strategy and its less than successful outcomes for Rajbanshi people. I've struggled to find a middle ground between colonial interpretations of caste and Sanskitization on the one hand and indigenous scholars' critiques of those interpretations on the other. I've also tried to contextualize my research in the ongoing debate about identity politics.[4]

Chuchuli and the Rajbanshi

I had never heard the word Rajbanshi before the middle of July 1989, although I had already spent some 10½ months in Bangladesh working in the capital and conducting research in the rural areas. I was riding in a jeep with the District Chairman to attend a tree planting ceremony when he looked out the window and seeing a group of people walking along the side of the road remarked, "Do you

[4]"Identity politics" has come to signify a wide range of political activity and theorizing founded in the shared experiences of injustice of members of certain social groups. Rather than organizing solely around belief systems, programmatic manifestos, or party affiliation, identity political formations typically aim to secure the political freedom of a specific constituency marginalized within its larger context. Members of that constituency assert or reclaim ways of understanding their distinctiveness that challenge dominant oppressive characterizations, with the goal of greater self-determination (Stanford Encyclopedia of Philosophy).

know these people?" I said that I had noticed people like them before in other parts of northern Bangladesh, people whose faces are different from the people of the south.[5] He said: "These are Rajbanshi people. They have two castes: the Rajbanshi and the Shujabanshi" A literal translation of the term Rajbanshi is "lineage (or family) of the king," or "Royal Race" (Hunter 1876, Basu 1995) and the Chairman translated Shujabanshi as "lineage of the sun or priest." He was a kind man and supportive of my research: indeed, when I expressed an interest in knowing more about the Rajbanshi people, he suggested I live in his household and conduct research in a neighbouring Rajbanshi village. In the end for a number of reasons, I was not able to accept his offer and in the midst of finding another village in which to do my research, I put the Rajbanshi out of my mind. Indeed, I forgot the word entirely and later had to retrieve it in conversation with the villagers of Chuchuli, where I finally conducted my research.

Following a series of discussions about the different ways in which people identify and define themselves in Bangladesh generally and in Chuchuli in particular, about religious divisions, economic differences, gender roles, political affiliations and citizenship (*Bangalees* vs Bangladeshis vs *bideshis*, i.e. foreigners), my landlord said: "And of course, we are Rajbanshi." Shortly thereafter, my friend and research collaborator who had lived his whole life in Chuchuli came to my house and quietly said, "How can we claim to be in the lineage of the king? We are only poor rural people with nothing to support this claim. What we really are is *poliya*."[6] Now this was another word that I had heard but had not used because I had been warned it was derogatory and insulting to rural people—a word, I had been told, that roughly translates into English as "rustic" or "country bumpkin." Nevertheless, it is a word that appears regularly in the colonial literature as a descriptor for certain groups who live in this part of Bangladesh and in neighbouring West Bengal.

These two conversations piqued my interest in the Rajbanshi but in contextualizing my research, I found a relatively small amount of information about them and even less about the Shujabangshi, who are sometimes called Sivabangshi or Surajbanshi (cf. Dalton 1872, Risley 1891). In the seminary library in Dhaka, I located a single monograph written in English and published by the

[5]Risley (1891) has described the Rajbanshi as Mongolo-Dravidian people living in lower Bengal and Orissa, as broad headed, dark complexioned and medium in stature, the offspring of Tibeto-Burman people invading from the east and the autochthonous Dravidians (cited in Tylor 1973, 14-15)

[6]Also spelled paliya – I'll return to this point later

Asiatic Society in Calcutta (Sanyal 1965). Aside from this and a few more recent references in academic articles primarily focused on other issues (cf. Bandyopadhyay 2009, Chatterjee 2008, Sengupta 1990, Toulmin 2006), much of the published material on the Rajbanshi comes from the British colonial literature and administrative accounts, and more recently from the internet. Some exceptions include Basu's (2003) and Mukherjee's (1994) discussions of caste movements and associations, and Das Gupta's (2010) discussion of festivals among the Rajbanshi.[7] Much of the internet material focuses on political activism by the Kamatapuri People's Party, establishment of self-governance, the expansion of opportunities for economic development by Rajbanshi people in India (cf. www.revolutionarydemocracy.org, 2003), and agitation for the preservation of a distinct Rajbanshi cultural and linguistic identity – a claim supported by Toulmin's (2006) linguistic research (see also Chatterjee 2008, Mukherjee 1994). The demand for a separate Rajbanshi state called Kamatapur is undoubtedly a response to the relatively recent creation of the new "tribal" states of Chhattisgar, Jharkhand and Uttaranchal/Uttarkhand in India in November 2000 (Hazarika 2004).

Historical Sequence for Northwest Bangladesh

The majority of Rajbanshi people in Bangladesh live in Dinajpur, Rangpur and Mymensingh districts, which comprise the northwestern portion of Bangladesh, bordering the Indian states of Assam and West Bengal where Rajbanshi groups are also found. Rajbanshi groups also live in Nepal. The historical experience of this part of Bangladesh has been distinct from that of southern portions of the country (cf. Bahadur 1966, Bessaignet 1964, Gait 1963). In fact, until the establishment of the Moghul Empire in 1566, this area along with present-day Assam, was part of a series of kingdoms known variously as Pragjyotisha, Kamarupa, Kamrup, Kamata and Cooch Bihar.

References are made to Pragjyotisha in the Ramayana and the Mahabharata, and there is little doubt that the Kings recorded in the Mahabharata were indeed historic figures who ruled over Pragjyotisha (Bahadur 1966). Greek accounts of the area from 400 BC indicate that the southern boundary of Pragjyotisha was the Lohitya Sagara, a sea that covered most of what is now southern Bangladesh. By 200 A.D. when Ptolemy described the Gangetic coast, the southern islands in the Lohitya Sagara had coalesced and formed a landmass, which subsequently

[7]See also Mukherjee (1994. footnote 1) for a list of studies on the Rajbanshi up to 1994

became known as Samatata. A Chinese pilgrim, Hsiuen Tsang visited Pragjyotisha in approximately 640 A.D., describing the country and the people in some detail, and reporting that the area is now known as Kamarupa. Reputed to be a land of magic and incantation, the Tantric form of Hinduism is said to have developed here. Indeed, the name Pragjyotisha derives from prag meaning "eastern" and *jyotisha* meaning "star," "astrology," or "shining"; hence, the land of eastern mysticism. The capital city (currently Guwahati) was known as Pragjyotishpur (Bahadur 1966, Gait 1963).

The earliest inhabitants of Pragjyotisha are believed to have been Austric people who were replaced by Dravidians who came from the west, probably from the Indus Valley (Harappan) civilization. Indeed some villagers in Chuchuli claimed that they are descendants of people who came from “Sindhudesh” (most probably a reference to the Indus Valley region). Aryan influence began to reach Pragjyotisha by approximately 100 A.D. bringing with it rudiments of the caste system. Divided into two major divisions – Aryans and non-Aryans, Aryan society was further divided into four sub-categories or *varnas* (for an extensive treatment of caste see Mandelbaum 1970, Dumont 1970, Kolenda 1978). More recent discussions of the impact of caste on tribal groups can be found in Mukherjee (1994), Chatterjee (2008) and Xaxa (1999). The assimilative nature of Aryan culture and religious belief allowed the incorporation of deities and beliefs not manifest in the original Vedas and many customs, including *linga* and *yoni* cults (which play such a large part in Hindu religious practice), are now ascribed to pre-Aryan Dravidian (indigenous) belief. Indeed, Gooptu (1993), Jivha (2003) and Tylor (1973) (among others) argue that it is indigenous belief that forms the basis of present-day Indian society, culture and religion. Thus, it was the syncretic nature of indigenous (Dravidian) belief (or *bhakti*) that permitted the incorporation of imported (Aryan or Vedic) custom and belief.

Tibeto-Burman people from the Indo-Chinese group were also present in large numbers in Pragjyotisha, having entered the area through the Himalayan passes to the north and northeast. Although Aryans were present in Kamarupa from a very early period, the majority of the population was, and still remains, non-Aryan in origin and "even now the people of Dravidian and Mongoloid origin largely predominate" (Bahadur 1966, 15, see also Tylor 1973.) Bhadra (2004), Chatterjee (2008) and Mukherjee (1994) have discussed the ways in which Rajbanshi and Koch (tribal) groups are related, and the impact of the Kshatriya Movement in northern Bengal, Bangladesh and Assam.

The earliest rulers of Kamarupa belonged to the Danava dynasty founded by Mahiranga prior to the 4th century BC. He was succeeded in a direct line by a series of 25 rulers about whom little is known (Assam Homepage 2003, 1), however, Gait (1963, 16) suggests that "the appellations *Danab* [Danava] and *Asur* suggest that they were non-Aryans." Certainly the mythical Danava and *Asura* referenced in early Hindu texts (see the *Asura* myth in the Rig *Veda* in particular) are believed to be pre-Harappan in origin (see Tylor 1973, see also Frawley 2002). Kumar (1999) disputes these interpretations arguing that terms such as Aryan, *Asura*, *Danava* and *Mlechchha* have behavioural rather than "racial" connotations. Misinterpreted by colonial researchers, these terms are properly applied to any person (regardless of their ethnic origin) who assumes a particular behaviour, occupational role or position vis-à-vis the caste system.

A popular and colourful figure in legend and a direct descendent of Mahiranga, King Narakasura is reputed to have been of "the Mongoloid race" and was the first king of Kamarupa to convert to Hinduism. He constructed a temple at Kamakhya (near present-day Guwahati) and established Pragjyotishpur as the capital of his kingdom, which the Kalika Purana and Vishnu Purana confirm extended for 450 miles in all directions (Social History of Assam 2003, 1-2, see also Bahadur 1966, Gait 1963). Despite (or perhaps because of) his ability to unify the kingdom of Pragjyotisha, Narakasura is routinely characterized as a demon and his death anniversary is commemorated as Naraka Chaturdashi, the first day of Diwali. It was Narakasura's son, Bhagadatta, who distinguished himself in the Mahabharata war.

By the time the Chinese visitor, Hsiuen Tsang, arrived in the court of Bhaskar Barman in 640 A.D., a long line of Hindu dynasties had been documented by stone and copper inscriptions. Nevertheless, it is unclear to what extent the general population had apostatized to Hinduism (Assam Homepage 2003, 1). Indeed, Kumar (2003) argues that, for people of the northwest, converting to Hinduism is a complete misconception – a colonial lie; already Hindu and Kshatriya, Kings actually converted to Brahmanism (see Jamandas 2003 for a similar argument). Although Buddhism is not in evidence in Kamarupa at the time of Hsiuen Tsang's visit, nevertheless, he described Ashokan stupas in the village of Dhamrai (near present-day Dhaka) in the kingdom of Samatata immediately to the south. Between 730–1197 A.D., the ruling family of Gaur (present-day Dinajpur) patronized Buddhism, which flourished under their tutelage (Belitz, 2001).

Kamarupa eventually became a centre of Vajrayana[8] Buddhism and Bahadur (1966, 9-10) has argued that although there is no obvious connection between the name Pragjyotishpur and the reputation of Kamarupa as the birthplace of Tantric Hinduism, the widespread practice of Vajrayana Buddhism and the presence of the Kamakhya temple may have contributed to the area's reputation as a land of magic and sorcery.

Viswa Singha and the Rajbanshi

By the end of the fifteenth century, Kamarupa no longer enjoyed any form of centralized government and the area was ruled by a number of tribal chiefs. One chief, reputedly the grandson of Haju, a Koch warlord, rose to a position of power through military strength and ability. Amassing support, Hajo conquered the southern portion of Kamarupa and proclaimed himself king in 1515. He apostatized to Hinduism, changed his name to Viswa Singha, and was integrated into the caste system at the level of Kshatriya (Bahadur 1966, Bessaignet 1964, Gait 1963).

All kings, if they are Hindu, must demonstrate their right to claim Kshatriya status—what is sometimes called the Kshatriya movement (Hazarika 2004, see also Xaxa 1999, Chatterjee 2008). Accordingly, the Brahman courtiers of Viswa Singha created an origin myth for him based on the persecution of Kshatriya warriors at the hands of Parasurama, an incarnation of the god Vishnu. The story follows that Parasurama's father had been insulted and badly treated (perhaps even killed) by a group of Kshatriya warriors. In retaliation, Parasurama vowed to rid the world of all Kshatriya. One group of warriors are said to have saved themselves by running away and hiding in the jungles of Kamrup, adopting the customs of the indigenes and accepting tribal women as wives. By arguing that he was a descendant of these runaway warriors now reclaiming his rightful heritage, a legitimate claim to Kshatriya status was established for Viswa Singha. This story also provides substantiation for present-day claims to higher status by the Rajbanshi. Jamanadas (2003) recognizes this as a common strategy recently adopted by the *Hindutva* movement to support assimilation policies.

[8]Also known as the Thunderbolt Vehicle, in contrast to Mahayana and Hinayana Buddhism, Vajrayana Buddhism was established in Tibet in the 11th Century. Founded on a doctrine of reversal, "instead of denigrating the phenomenal world,…[it] insists that the phenomenal world can be used as a means of attaining salvation" (Tylor 1973,62-65).

A divine origin was devised for Viswa Singha in another story, which accredits his conception to the god Siva, who seeing the great beauty of Hira (the daughter of Haju and mother of Viswa Singha), assumed her husband's form and had sexual intercourse with her. This divine justification not only supports present-day Rajbanshi claims for high status in the caste system but also provides the basis for the title Sivabangshi. Members of the royal family who expressed concern regarding their own position in the caste system are reputed to have been reassured that since they were "*rajbanshi*", literally "of the king's lineage," they were assured a high place in the caste system. Other members of the community were not accorded such high status and many subsequently converted to other religions (Bahadur 1966, Bessaignet 1964, Giri 1950, Mukherjee 1963, Sattar 1971).

After the death of Viswa Singha in 1540, his son Narnarayan took control of the kingdom, extending the borders, consolidating his power and repulsing attacks of Ahoms from the east and of Muslims from the south. It is also during this time that a *Vaishnava* reformation took place under the tutelage of Sankar Deb who preached salvation through faith and prayer rather than the ritual sacrifice demanded by Saktism (Bahadur 1966; Gait 1963). Narnarayan's brother, Sukladhvaj, was also known as Chilarai or the "Kite King" because of his great agility in battle.[9] Between the two brothers, they extended the kingdom into parts of Dinajpur, Jalpaiguri and Rangpur in present-day Bangladesh (Bahadur 1966, Gait 1963). In the late 1500s, however, the kingdom was divided into east and west portions under warring factions of the royal family. The western portion, (where Chuchuli is located) continued to be known as Kamarupa, but also took the name Koch Hajo after one of its kings. Allied with Muslim forces securely established immediately to the south, the western portion shortly thereafter became no more than a satellite of Bengal. The eastern half of the kingdom fell under the control of the Ahoms and became known as Kamata Koch and later Cooch Behar. It continued to exist until under the Cooch Bihar Merger Agreement of August 1948 when it became part of the Indian union.

Conversion and the Hindus of Chuchuli

Whether the Kshatriya origins of Viswa Singha are legitimate or contrived, the term Rajbanshi has remained in popular use and conversion of tribal groups to Hinduism is common and ongoing throughout northern Bangladesh, northern

[9] A kite is a bird of prey of the Falconidae family

West Bengal, and Assam (Bahadur 1966, see also Mukherjee 1994, Chatterjee 2008, Xaxa 1999). Conversion to Hinduism has also been documented among a number of plains groups (Basu 1995, Hazarika 2004, Risley 1891, Sattar 1971) and today, large numbers wear the sacred thread (lugun) and claim Kshatriya status (Bahadur 1966, Giri 1950). Mukherjee describes Rajbanshis in north Bengal who "follow the occupation of *Vaisya*, in the absence of the occupation of the *Kshatriya*, and because they became fallen in the past" (1963, 208-9). Jaffrelot (2003) similarly asserts that "myths of origin of the low castes are always centred around the idea of an initial decline…they have fallen from this rank."

These claims take caste as a given; they recognize and reinforce the superiority and power of the Brahmins. For the most part, however, Hindus from other parts of the country do not accept the Rajbanshis' claim and designate them instead as Scheduled Castes or tribal people (Basu 1995, Chatterjee 2008, Hazarika 2004). Nevertheless the Hindus of Chuchuli wear the sacred *lugun*, follow Hindu precepts, and claim the caste title of Barman – a title derived from the dynasty of early kings of Pragjyotisha. Harikishore Adhikari, who wrote the 1st history of the Rajbanshi in Bengali in1907 (cited in Basu 1995), supports Rajbanshi claims of direct descent from King Bhaskar Barman, the last and reputedly most powerful of the Barman kings of Kamarupa (594-650 AD). As indicated in the introduction, the Rajbanshi of Chuchuli do not claim the "*rajbanshi*" descriptor outright as a general rule, although the term is appropriate and is used by outsiders to describe them. It was only after considerable discussion that the claim was made by my landlord: then immediately was discounted by my friend and research companion, who in claiming "*poliya*" to be a more appropriate term raised another interesting correspondence. Since the word *poliya* derives from the verb "*paliya jan*", meaning "to run away" or "to throw off", the reference to the Kshatriya of the Parasurama myth who ran away from persecution seems evident.[10]

A number of indigenous Rajbanshi scholars (cf. Adhikari 1907, cited in Basu 1995, see also Barman 1928, Roy 1902) have asserted distinct cultural and status differences between the Koch and Rajbanshi groups based on reinterpretations of the same "racial" and scriptural evidence used by colonial scholars (Basu 1995, 48). Roy (1902) argues for a long-standing distinction between Rajbanshi and Koch people in Rangpur district of Bangladesh; based on the claim that the Rajbanshi are not Hinduized or "converted" Koch but rather a separate and

[10]I did not make this connection until after I had left Bangladesh and was able to research this connection in the literature (see Basu 1995, Chatterjee 2008, Dalton 1872, Gruning 1912, Mukherjee 1994, Risley 1891)

distinct group of long duration (cited in Basu 1995). Adhikari (1907 cited in Basu 1995) similarly claims that Rajbanshi Hindus claiming Kshatriya status long before the Sanskritization of Viswa Singha were recognized as *Bhanga Kshatriyas* (see also Barman 1941, Karlsson 1997). Basu (1995, 60-61) citing Roy-Barma (1988) claims the Rajbanshi as a branch of the Kamboj royal dynasty who originated in north-western Kashmir and established themselves as rulers in north Bengal in the 10th century AD. Similarly, popular belief in north Bengal holds the Rajbanshi to be descendents of the Cooch Behar royal family (Karlsson 1997). "The common thread that bind all of [these explanations] together," claims Basu, "is the effort to create a convincing myth to prove the Kshatriya status of the Rajbanshis" – a mythical justification which Phule (1991), Ambedkar (1989) and Kumar (1999) would argue (if for different reasons) is unjustified and unnecessary.

According to Jaffrelot (2000, 3), Phule (1991) created a "pre-Aryan pedigree for the Shudras" based on historical accounts of protest against the Brahman caste. His aim was to engender unity among lower ranked castes by rejecting the caste system altogether, along with Brahmans as role models. In this way, the vain struggle for acceptance implicit in the Sanskritization process is evaded (Jaffrelot 2003, 14). Similarly, Ambedkar (1989) writing specifically about Dalit groups rejected "racialized" myths that justify the caste system, arguing instead that indigenous (i.e. Buddhist) kings had been subjugated by Aryan invaders. Ambedkar's appeal intent was for Dalit people to develop a strong ideological basis for questioning their subordinate rank and for them to opt out by (re)embracing the egalitarian doctrines of Buddhism (Jaffrelot 2000, 3). Kumar (1999, 9), by contrast, places the responsibility for caste prejudice firmly, if more recently, at the door of the British colonial administration, their inability to comprehend the intricacies of the system and their willingness to capitalize on the inherently hierarchical social structure.

In the end regardless of how one explains the situation, the message from all of these scholars remains the same: Adivasi, Dalit and lower caste communities are descended from the original inhabitants of India. As such, they should be free to reject racist interpretations of caste as "alien" to South Asia, a system imposed by force by outsiders. Accordingly, there is no justification for elite emulation or continuing to negotiate for a higher position within the system. Rather, opting for a more egalitarian alternative provides the only viable course of action.

Conclusion

Hinduization and Sanskitization are processes that characterize the Rajbanshi movement and from a purely theoretical perspective, these processes should confer higher status and all of the benefits that accompany this. Nevertheless, the Rajbanshi in Bangladesh continue to live in poverty, unemployment and underemployment, landlessness and political marginalization (Hazarika 2004). Accordingly, the strategies of conversion to Hinduism and elite emulation have not benefited the Rajbanshi in terms of social, economic and political advancement. Indeed, it would seem that these strategies only reinforce pre-existing social, political and economic structures and prejudices. Today there are no kings and Sanskritization among the Rajbanshi of Bangladesh has proven to be an interesting, albeit not particularly successful, study in indigenous development.

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Work Satisfaction and Employee Turnover Intentions: An Empirical Study

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ABSTRACT

There has been a theoretical presumption in HRM that job satisfaction and employee turnover intention are negatively correlated. Based on this premise of argument, business leaders aspire to ensure optimal job satisfaction which is a key to the success of any business that relies on a variety of organizational and psycho-economic factors. This study was conducted in the fast-growing Grameenphone (GP) limited, which is the largest mobile phone company in Bangladesh. The factors i.e. independent variables are compensation package, supervision, career growth, training and development, working atmosphere, company loyalty and performance appraisal. The result shows that training and performance appraisal, work atmosphere, compensation package, supervision, and company loyalty are the key factors that positively influence job satisfaction which in turn reduce employees' turnover. The study also finds that the employees of this company possess the above at the moderate level and positive attitude towards work satisfaction which causes lower turnover incidence.

Keywords: Mobilephone company, Job satisfaction, Employee turnover intentions.

Introduction

There are very few organizations today that may not agree with the premise that human resources are the most important assets of any organization which ensures significant competitive advantage for the organizations (Szamosi, 2006). In line with this, other scholars emphasized the importance of human resources as

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employees are extremely crucial to the organization and the value they produce is essentially intangible which is not easily replicated (Sloven & Bontis, 2002). Therefore, retention of productive workforce is one of the top most priorities for organizational success in today's competitive business environment. The study of employee's job satisfaction and its effects on their intentions to leave the organization has been of concern and of interest to organizational managers and researchers since Hoppock's first study of the topic in 1935. Studies have unearthed that the lack of satisfaction can have severe consequences. One is the intent to turnover (Porter & Steers, 1973), which can pave the way to the second, the actual turnover event (Lambert et al., 2001). This implies that turnover intention may have a domino effect on other human resource concerns including quality of service, productivity and ultimately overall organizational success (Test et al., 2003). These consequences may lead to costly training and recruitment issues and in addition may aggravate service delivery and productivity (Meyer & Allen, 1997). Since job satisfaction and turnover are key factors in organizational effectiveness (Sowa et al., 2004), understanding how to prevent these incidents is why organizational leaders and researchers vie for knowing more about the constructs of job satisfaction and turnover intention and their potential relationship

Participation of workforce in corporate sector of Bangladesh has been growing since early 1990s (Islam et al., 2000). Open market policies of the government and the huge market volume have eased to attract international giants in telecommunication industry to invest in Bangladesh. Particularly the recent growth of the mobile phone sector is astounding. Since the last half the 1990s Bangladesh, one of the most densely populated countries of the world, has become a fertile land of momentous growth of mobile telecommunication organizations. A country with a population of 150 million inhabitants (World Fact Book, 2008), and continued economic growth, appears to be a highly lucrative market, both for the mobile phone operators and network system manufacturers. A recent market survey conducted by a Swedish research institute reveals Bangladesh to be the biggest potential telecom market in Asia after China and India (see Hasan, 2008). In 2004 and 2005 the cellular phone business grew in Bangladesh at the rate of 100 percent and 137 percent respectively (Ahmed, 2006). Be that as it may, corporate cultural environment as well as keen labor market competitiveness has been forging its seminal shape in Bangladesh that creates huge work scope for educated young people having degree in business administration together with Information

Technology (IT) literacy. This competition has paved the smooth niche for the employees to switch the job in order to hunt for better opportunities in other similar companies. Employment turnover and job satisfaction appraisals are, thus, at the hub of the corporate policy concerns in Bangladesh today.

The prime thrust of this paper is, therefore, to identify the factors responsible for turnover intentions of the employees of a mobile phone company in Bangladesh. This objective has been achieved by employing a mediator variable of job satisfaction which subsequently impacts on the turnover intention of the employees of the multinational mobile phone corporation of Grameenphone, which was surveyed during the month of June to December in 2008.

Literature Review

Job satisfaction refers to an individual's general attitudes towards her/his employment (Huang, 1999; Ostroff, 1992). Locke (1976) is also succinct in this regard as employees' work satisfaction consists of a pleasurable or positive psychological state resulting from the appraisal of one's work and work experience. However, when people speak of employee attitudes, they often mean employees' work satisfaction (Robbins, 1993). This attitude is, in fact, formed over a period of time as employees acquire in-depth information about the workplace.

A study of employee job satisfaction and its consequential effects on the turnover intentions is not rigorously done in the corporate sectors in Bangladesh. Yet few attempts are worth noting. Islam and Saha (2001) have evaluated job satisfaction of bank officers in Bangladesh. They focus on the relative importance of the factors determining job satisfaction and their impact on the overall job satisfaction. The result shows that salary, efficiency in work, fringe supervision and co-worker relation are the most important factors contributing job satisfaction. However, they do not focus on whether those factors are responsible for employees to leave the organization. Huang (1999) analyzes the job rotation practice that affects employees' attitude towards their work. Using data obtained from twenty-one Taiwan's large companies, the author highlights the significant effect of job rotation on employees' work satisfaction and training evaluation. There has been an ample empirical evidence of the proven links between aggregate work satisfaction and organizational productivity. Shipton et al. (2004) investigate the nexus between aggregate work satisfaction and organizational innovation. Based on a sample of manufacturing companies in the UK, the results reveal that aggregate work satisfaction is a significant predictor of subsequent organizational innovation and profitability.

Employee turnover has received a vast amount of attention from both academics and organizational managers (Ton & Huckman, 2008), and it is mainly a concern to the professionals of human resource department to develop human expertise (Peterson, 2004). However the literal meaning of the term ‘turnover’ is defined as the ratio of the number of organizational members who have left during the period being considered divided by the average number of people in that organization during that specific period (Ton & Huckman, 2008; Price, 1977). However the widely accepted definition of employee turnover is the employees willingly terminate the relationship with the organization for the benefits offered by other organization. According to the definition of Abbasi and Hollman (2000), turnover is the “rotation of workers around the labor markets between firms, jobs and occupations, and between the states of employment and unemployment”. They focus on the employee’s movement from one firm to another, from one occupation to another or sometimes they move out without any job. However, the basic definition of turnover is given by Price (1977) i.e. the movement of members across the boundary of an organization.

Turnover intention is defined as employee’s voluntary cessation of membership of an organization (Morrell et al., 2001), and it’s their freedom that they can leave the organization for any reasons such as work environmental factors, career issues or may be influenced by the external opportunities. In the turnover literature, turnover intention has been cited as the degree of extent that an employee intends to terminate his or her employment relationship with the current organization (Kim, Price, Mueller, & Watson, 1996). In other words, researchers explained turnover intention as an individual’s own estimated probability that they are permanently leaving the organization at some point in the near future (Vandenberg & Nelson, 1999). Many scholars viewed employee turnover intention as the best predictor of the actual leaving or turnover behavior (Bluedorn, 1982; Steel & Ovalle, 1984; Griffeth & Hom, 1988; Tett & Meyer, 1993), and in order to reduce the actual turnover, the identification of the associated factors with the turnover intentions, is however indispensable (Maertz & Campion, 1998). In this study, however, the employee job satisfaction has been used as the moderating variable which directly affects the employee decision to leave the organization.

For the past century, employee turnover has been of keen interest for both managers and researchers (Lambert et al., 2001) who focus on the effect of employee work satisfaction on turnover intent in American organizations. The results indicate that the work environment is more important in shaping workers' overall satisfaction than are demographic characteristics and the work satisfaction is a highly salient antecedent of turnover intent. Similar empirical investigation has been carried out by Abraham (1999) who examines the relationship between differential inequity, work satisfaction and intention to turnover and of self-esteem in the United States. Significant relationships between age inequity and employee satisfaction and between company inequity and to turnover are found. Sims and Galen (1994) inspect the influence of ethical fit on employee attitudes, work satisfaction and intentions to turnover. Ethical fit is found to be significantly related to turnover intentions and commitment, but not to employee work satisfaction. Another study has been done by Porter et al. (1974) that enquires about organizational commitment, work satisfaction of the employees and turnover among psychiatric technicians. Results indicate that significant relationships exist between attitudes and turnover. Tett and Meyer (1993) analyze the relationship between the satisfaction of the employees, commitment and turnover intention. Findings reveal that satisfaction and commitment each contribute independently to the prediction intention and intentions are predicted more strongly by satisfaction than by commitment.

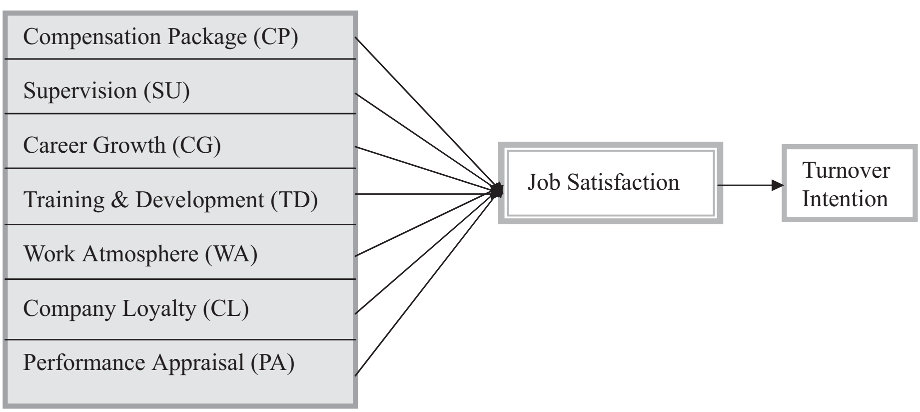
Satisfaction is multidimensional (Locke, 1976) and work satisfaction concerns the moderating effects of facet importance (Rice et al., 1991). Work is also correlated with meta-analysis of life satisfaction and correlation is more in the case of female workers (Tait et al., 1989). Nevertheless, environment and genetic components cause variation of work satisfaction. Many empirical researches (Arvey et al., 1989) reveal that in the study area of Minneapolis, USA, about 30 percent of the observed variance in general work satisfaction is due to genetic factors. The study is done on 34 monozygotic twin pairs who had been reared apart. The prime thrust for this present study is to investigate factors influencing the corporate work satisfaction which can subsequently impact on employee turnover intention among employees in a mobile phone company in Bangladesh.

Methodology

Conceptual Framework

This study investigated the factors affecting corporate employee work satisfaction of the measured variables and the cause and effect relationship between work satisfaction and employee turnover intention. Altogether seven independent determinants related to both human resource and organizational factors have been identified that are likely to affect the employees' work satisfaction, which focuses on employees' perception of how their work gives something important as an expression of satisfactory feeling (Narimawati, 2007). Researchers (Gibson et al. 1994) have identified five dimensions of work satisfaction that includes salary or compensation package, supervision, work atmosphere, promotion or career growth and partner. In addition to those (except partner), this study includes three more dimensions such as training and development, company loyalty and performance appraisal in order to determine the overall level of work satisfaction of the employees in a mobile phone company in Bangladesh.

Figure 1: Conceptual Model for Job Satisfaction and Turnover Intention of the Employees working at Grameenphone Bangladesh Limited.



In the context of employee satisfaction and turnover, many studies (Griffeth et al., 2000; Mobley et al., 1979) find that salary or pay package has little impact on the satisfaction-turnover relationship, but compensation package is the most important motivational factors for the employees in the context of the United Kingdom's and Bangladeshi organizations (see e.g. Martin, 2003; Islam & Saha, 2001; Abbasi and Hollman, 2000; Firth et al., 2004; Mano-Negrin and Shey, 2004). Companies often provide various pay packages for their employees to stay in the organization (Idson & Feaster, 1990). These include special pay premiums, stock options or bonuses, incentives, profit sharing etc. Thus, it can be said that the compensation package has a strong influence on employee work satisfaction as well as turnover intention of the employee. Significant areas throughout the literature that are most often investigated regarding work satisfaction are rewards and salary or pay package (Boyer, 1990; Hagedorn, 1996; Matier, 1990).

Supervision is another factor that could induce lower work satisfaction which in turn affects intention to quit or finally turnover. Scholar's view is (Ongori, 2007) that poor personnel policies as well as poor supervisory practices may cause dissatisfaction in the workplace that lead to high labor turnover. Insufficient information on how to perform the job adequately, unclear expectations of peers and supervisors may cause less satisfaction with their career growth. Supervisors are the mentors who can direct the workers in the right direction. In this way, supervision enhances organizational commitment. Work satisfaction and organizational commitment are considered to be related but represent distinguishable attitudes (Elangovan, 2001; Lum et al., 1998). Thus, it appears that supervision has a positive influence on employee satisfaction and on turnover intention of the employees in the organization. Organizations today encourage team building and group oriented project that enhance chances for more socialization both on and off the job. Teamwork increases commitment to the work unit's efforts and provides integrated building block to the organization (Parker, 1996). Hence, healthy supervision can make the work place the most enjoyable sanctuary for the employees in an organization.

Creating a positive and upbeat work atmosphere that nurtures trust and imbues workers with a sense of common purpose is not easy (Carney, 1998). Among the organizational factors work atmosphere or working environment is the most important variable. People like a friendly place to work. The friendly-factor does not require a large investment and expense, but it does require time and thoughtful consideration. Evidence suggests that employees will be satisfied with a corporation that clearly considers and cares for their priorities and problems and give importance to their personal and family life. But in the absence of openness in sharing information, employee satisfaction and the chances of continuity of employees are minimal.

Career growth or promotion is, thus, considered to be one of the important reasons for affecting emotional state (Locke, 1976; Porter et al., 1974; Williams & Hazer, 1986) of the corporate employees who frequently display a propensity to leave or stay in the organization (Tor & Owen, 1997). Career satisfaction in the projects and its results are important for a high performance job market milieu in which employees can achieve their personal goals in career development.

Reasonably enough, training and development is another dimension that the employees care for considering to be dynamic and to be competent in the job market for which work satisfaction for the corporate employees could be affected. Hence, more training and developmental tasks stimulate satisfaction of the employees and motivate the employees to stay for longer in the company (Chang, 1999).

Managerial background may affect the company loyalty of the corporate employees, because manager's myopic vision often experiences excessive churning, which may end up with an insufficient number of qualified people (Solomon, 1993). As a result, the concept of employee loyalty appears to be changed forever (Abbasi and Hollman, 1998). Abbasi and Hollman (2000) are succinct to say about these people who may not be able to get most out of those who say they do not feel valued. For this reason subordinates may be disloyal and this disloyalty may show signs of diminished employee work satisfaction and poor performance (Koss-Feder, 1998). Consequently, it causes workers to reduce their commitment to the organization and to disagree with company work rules, create tension and cause general frustration and dissatisfaction among the employees of the organization that hampers productivity and performance (Hollman and Abbasi, 1987).

Sharing of information should be made at all levels of management. This accessibility of information would lead to strong performance from the employees (Slovel and Bontis, 2002). The smartest and most talented employees are the most mobile and the ones who are disproportionately more likely to leave (Weis and Lincoln, 1998). Performance appraisal is a key to provide incentive to the talented employees to be satisfied with the company. Otherwise, the loss of key employees may negatively impact the quality and innovation of services delivered. Attractive performance appraisal policy of the corporation attracts employees more to come and to join the company. This outcome stems from the result of satisfaction of the employees of the company, which reduces in effect the employee turnover (Hacker, 1996).

Data Sources and Analytical Measures

The prime thrust of the study is to identify the key factors that are responsible to determine the overall employee work satisfaction and its impact on turnover intention of the employees of a mobile phone company in Bangladesh. The phone company, which is explored here in the study, is Grameenphone (GP) Bangladesh Limited. The factors included in the investigation as independent variables are compensation package, supervision, career growth, training and development, performance appraisal, working atmosphere, company loyalty. The total numbers of questions selected in the questionnaire were 37. The employees under this investigation are meant to range from the lowest level of junior executives to the top management position of the companies and they were not differentiated on gender basis. In order to achieve this objective, judgment sampling technique, which is perfectly acceptable for exploratory research was adopted (Hill, 1996). Altogether 96 persons responded to the survey questionnaire. The data were collected from June to December 2008. A structured questionnaire in a 7-point scale was used in the survey. In the measurement, scale 1 indicates strongly disagree and scale 7 indicates strongly agree. The reliability test has been performed to verify the internal consistency of the variables obtained in the sample. The overall Cronbach's alpha value is found 0.8864, which is substantially higher than minimum acceptable level (.50) suggested by Nunnally (1978). Several analytical techniques such as Factor Analyses, Multiple Regression Analyses, ANOVA have been used to measure the level of work satisfaction of the selected mobile phone company in Bangladesh.

Data Analyses and Interpretations

A principal component factor analysis was conducted on the 32 items related to corporate employee work satisfaction, which formed seven main factor components with eigenvalues greater than one. Each of the numbers in the third column of the table is a factor loading and can have a value of between +1 and -1. A value close to +1 indicates that the variable has a strong positive loading (influence) on that factor and a value close to -1 indicates a strong negative loading. Whilst there is no definitive rule about the cut-off value for considering a variable, this study uses +/- 0.60 factor loading values in each case.

The six identified factors account for about 82% of the variance in the data on attitudes towards job satisfaction of the employees working in the mobile phone corporate namely Grameenphone (GP) in Bangladesh. This implies about 18% variations could be explained by other factors, which are not included in the model of analyses of this study. The study shows that Training and Performance Appraisal, Working Atmosphere Compensation Package, Supervision, Company Loyalty and Career Growth are the key factors that determine the overall employee work satisfaction in this phone company.

Table 1: Factor Analysis: Job Satisfaction of the Employees in Grameenphone Bangladesh Limited

Factor Name*	Variables	Factor Loading	% of Variance Explained (Cumulative)	Cronbach's Reliability Coefficient
Training & Performance Appraisal (7.579)	Appropriate training In-house managerial training Evaluation of work related skills Transparent performance evaluation Periodical review of performance Performance reward Reward provided immediately	.823 .758 .823 .653 .600 .748 .787	23.683 (23.683)	.9282
Work Atmosphere (5.510)	Casual dress is allowed in work place Work place is spacious Office-look is excellent Cross functional team work Neat and clean work environment	.807 .600 .630 .975 .978	17.265 (40.948)	.8637
Compensation Package (4.594)	Vacation and leave policy Family members' incidental fees Welfare facilities Festival bonus is competitive Overtime payment is reasonable	.829 .626 .654 .664 .796	14.451 (55.399)	.8069
Supervision (4.571)	Co-operative supervisor Supervisor's attention to employee suggestions Supervisor provides suggestions for improvement Duties assigned by supervisor are fair	.850 .868 .838 .791	14.284 (69.683)	.8928
Company Loyalty (2.137)	Loves to come to office Feels homely in the company Promotes social responsibility	.808 .750 .751	6.679 (76.362)	.8475
Career Growth (2.070)	Company evaluates job efforts Company provides in-time promotion Have job freedom Have equal chance of promotion to top levels	.694 .880 .694 .823	5.749 (82.111)	.8992

* Numbers in the parentheses in the first column represent eigenvalues of the corresponding factors.

The first factor, Training and Performance Appraisal, which accounts for the most variance (23.68%), consists of seven control variables. Eigenvalue for this factor is 7.579, which indicates that this factor contains more information than the other factors. This factor provides the maximum insights of work satisfaction of the mobile phone corporate officers in Bangladesh. It broadly includes the skills development by training and performance rewards. The seven variables contained in the key factor or control variable training and performance appraisal are: Appropriate training, In-house training, Work related skills evaluation, Performance evaluation, Periodic review of performance, Performance rewards and Rewards provided immediately. The mean values of these seven variables are 4.86, 4.92, 5.03, 4.98, 5.27, 4.97 and 4.77 respectively. The component mean value is 4.99. In the seven point scale, these mean values represent about simply positive level of employee work satisfaction. The factor loading points for these variables are considerably higher that range from .65 to .82. Hence, policy makers in the mobile phone company of Grameenphone should be more concerned with these variables to increase corporate work satisfaction of their employees.

The second most important factor is work atmosphere, which explains the variation of employee work satisfaction about 17.265. It includes the Provision of casual dress, Office space, Office look, Cross functional team work and Neat work environment variables. The mean values of these variables are 5.57, 5.72, 5.74, 5.48 and 5.88 respectively and the component mean value is 5.83 that represent moderate employee work satisfaction level. The eigenvalue for this key factor is 5.51, which signifies moderate level of insights as well. Thus, work atmosphere factor is in fact carrying heavy weight in terms of importance of explaining corporate work satisfaction.

The third most important factor is compensation package, which exhibits eigenvalues and percentage of variance shown as 4.594 and 14.451 respectively. Included variables in this component are Vacation and leave policy, Family members' incidental fees, Welfare facilities, Festival bonus and Overtime payment. The mean values of them are respectively 5.16, 5.05, 4.76, 4.99 and 4.82, and the component mean value is 4.95, which also shows the simply positive level of employee satisfaction.

The fourth most important factor is supervision that accounts for 14.284 of the variance and it broadly covers supervision and supportive supervisor. The variables specifically are: Co-operative supervisor, Supervisor's attention to employee suggestions, Supervisor provides suggestions for improvement and Duties assigned by supervisor. It has an eigenvalues of 4.571. The mean values of these four variables are 5.90, 5.80, 5.95 and 5.70 respectively. The mean value of the component factor is 5.83 that characterizes close to moderately corporate employee work satisfaction level.

The factor of company loyalty is also an important factor which explains the variation of 6.679 per cent. Thus, the results show that the concerned phone companies should be more careful with those identified factors by which they can achieve higher work satisfaction for their employees and it, in effect, will help to push up the overall productivity of the company.

Descriptive Statistics and Correlation Analyses

Table 2 presents the means, standard deviations and correlations between all the control variables in the study. On an average, study participants estimated their attitudes towards the corporate employee work satisfaction in positive sentiment that ranges from moderate to simple agreement. All the mean values of the factors are in favor of that conclusion. Specifically, compensation package shows negative correlations with overall supervision of the company. It makes sense that compensation package and supportive supervision have a negative relation to each other. These negative relationships indicate that the respondents answered the questions consistently. The factor of career growth and training and development are in perfect correlation exposing the value of it as 1.00. For this reason, career growth has been excluded from the regression analyses. Most of the correlation coefficients are significant at 1 percent level except the correlation between work atmosphere and training & development, which is significant at 5 percent level.

Table 2: Mean, Standard Deviation and Correlation Coefficient

Factors	Mean	Std. Dev.	CP	SU	CG	TD	WA	CL	PA
Compensation Package (CP)	4.96	1.18							
Supervision (SU)	5.84	1.00	-.065						
Career Growth (CG)	4.94	1.41	.630**	.155					
Training & Dev. (TD)	4.94	1.41	.630**	.155	1.00**				
Work Atmosphere(WA)	5.83	2.27	.141	.319**	.319**	.202*			
Company Loyalty (CL)	5.41	1.04	.403**	.445**	.500**	.500**	.389**		
Performance Appraisal (PA)	4.99	1.25	.629**	.308**	.308**	.789**	.303**	.661**	
Work Satisfaction (WS)	5.31	1.11	.603**	.288**	.724**	.724**	.250**	.682**	.749**

*P<.05 **p<.01***p<.001 N=96

Besides, most of the correlation values appear to show positive and strong associations among the control variables. Overall, the study uncovers the fact that the employees of Grameenphone are satisfied with the practicing corporate culture of the company under this study. Nevertheless, there must have been some other factors unfolding here that have not been included in this study.

Multiple Regression Analyses

In the analysis, step-wise regression technique was used. Overall corporate job satisfaction and 7 orthogonal component factors were taken as dependent and independent variables respectively. Results are shown in Table 3. In the table all variables are shown with their respective regression coefficients (?s) and computed student's t statistics along with their respective significance level. Results of the regression analyses revealed that out of seven control variables, three such as compensation package, training & development and company loyalty had a statistically significant effect on the rating of attitude towards work satisfaction of the employees of the concerned corporate entity of this study. These results are also consistent with the results found in the factor analyses. The findings also show that the factor such as work atmosphere is exhibiting negative relationship with the overall satisfaction level, which is quite reasonable.

Table 3: Results of Multiple Regression Analyses

Variables	R^2	Adj. R^2	F	Beta	t
Control Variables:	.693	.672	33.407***		
Compensation Package				.182	2.174*
Supervision				.067	.944
Training & Development				.320	3.199**
Work Atmosphere				-.037	-.576
Company Loyalty				.333	3.893***
Performance Appraisal				.153	1.307

* $p < .05$ ** $p < .01$ *** $p < .001$

The result in ANOVA indicates that 67.2 per cent of the variation in the dependent variable can be explained by variations in the independent variables i.e. 32.8 per cent is due to 'something-else' not included in the model. The significance of F value indicates that there has been a zero per cent chance that the Adjusted R2 value is zero.

From the Table 2, it is evident that the mean value of overall work satisfaction is 5.31 which implies that the employees in the mentioned mobile phone company are above moderately satisfied. Based on the theoretical presumption of negative relationship between work satisfaction and turnover intention, the result of this study implies that the incidents of turnover will considerably be lower. The regression outputs in Table 3 also support this similar outcome, because company loyalty (mean value of which is 5.41) is found to be statistically significant which can influence the employees to remain longer in the organization. The other outcomes such as compensation package and training and development are also found to be significant to positively influence the job satisfaction that evidently and effectively reduce the turnover intention of the employees in this mobile phone company. Hence, overall finding of the study is that moderately high work satisfaction in Grameenphone will significantly reduce the turnover events.

Conclusions

This study finds that the overall corporate job satisfaction of the employees in the mobile phone conglomerate such as Grameenphone is somewhat above the moderate level of 5.31. However, the work satisfaction of the employees of this study is found to be significantly dependent upon company loyalty, training and development and compensation package which highlight the fact that the intent to turnover will be considerably lower. The remaining factors do not have significant statistical evidence to improve the work satisfaction of the employees in this study.

Admittedly, there had been a horrendous non-cooperation from the management levels of this mobile phone company in providing data that compelled the investigators to complete the study with a limited sample of 96 respondents. Had there been an ample opportunity to get a better result, the sample size could be increased. Thus, there is a plenty of scope to further the study with a lot larger sample base.

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Super-Measure Management (SMM) and Customer Satisfaction: Investigating the Relationship

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ABSTRACT

This study aimed at exploring various determinants of Super-Measure Management (SMM) namely, service guarantee, customer relationship, managing customers, strategic alignment and leadership on customer satisfaction and performance of the firm. Data were collected by using well-defined closed ended questionnaire. The study used reliability test and Pearson's correlation to analyze data. The result indicated that customer satisfaction and organizational performance are significantly positively related with service guarantee, customer relationship, way to manage customers, strategic alignment, and leadership style and practices of the employees. The findings suggest that incorporating these dimensions may provide service organization with the potential to improve performance and satisfy customers significantly.

Keywords: Super-measure Management, Customer Satisfaction, Performance, & Leadership

Introduction

"Super Measure" (SM) are of great relevance in modern management as it is a single measure that has great relevance up, down and across an organization (Morgan and Rao, 2002). It can be applied to align the behaviors and actions of the organization and its value proposition and customer needs. Companies like EMC, Nordstrom and Fairfield Inn have reaped over the years the benefits of usage of SM that provides a powerful thrust to a firm's direction. Most managers shun performance reviews due to its complicated nature, failure to see evidence of its affect on performance and fear of legal challenges if employees tie negative review to missed promotion or denied pay raise (Grensing-Pophal, 2001). A

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"Super-Measure" (SM) is a single measure that has great relevance up, down, and across the organization and to its customer base. This can be used to align the behaviors and actions of the various parts of a firm with the firm's value proposition or customers' needs. An SM is one on which all eyes within the firm are firmly fixed and which can be used to propel the firm in a unified fashion in its chosen direction (Morgan and Rao, 2002).

The onset of the 21st century has not diminished the challenges facing business enterprises. They are like ships navigating in uncharted seas, with major obstacles lurking below tranquil water, and storms sometimes come unexpectedly with great ferocity (Fioyd and Wooldridge, 1992). Consequently, all connected to enterprise-from frontline workers through to presidents, shareholders, customers and suppliers–must align themselves continuously to the firm's strategy and execute it.

Yet, despite the theoretical significance and potentially considerable impact of SMM, to date few studies, if any, have focused on understanding the role of the top management in enhancing the aforementioned processes and outcomes. The goal of the present study was to address this important yet relatively unstudied issue. The model proposed here focused on antecedents of key factors exercising an intervening impact on employee performance and satisfaction of customers.

Literature Review

Though an SM may be easily understood, its connection to the overall strategy of the firm or the connection of any one person to the SM may be far from simple. It may not be obvious to personnel in airline food preparation or baggage handling how their efforts can affect an airline's on-time performance. And it may not be clear to "back-room" service personnel in a hotel such as cleaners that their performance can significantly affect a guest's satisfaction. The eyes of the firm are on the SM. Though the improvement in the SM may benefit everybody, all employees must understand how they can affect the SM in order to release its full power. And they must understand the connection between the SM and strategy. Creating these connections requires a system for educating company members and communications links between members to identify opportunities from which they can benefit.

The ultimate goal of any organization is to maximize the value created and captured by human resources. To do so, the organization must engage in means by which superior performance and self-satisfaction can be obtained. Super-Measure

(SM) is one such means by which this can be attained. Morgan and Rao (2002) describe SM as a single measure that is relevant up, down and across an organization and to its customer base. They further stated that SM propels the firm in a unified fashion in its chosen direction. Determining the right aspect in order to gauge SM is a very crucial step because it leads to satisfaction and performance of the company.

Many experts believe that one means for a firm to achieve superior service quality is to offer a service guarantee (Wirtz, 1996). A service guarantee can communicate to employees the level of management commitment to customer satisfaction (Wirtz, 1998) and can provide a difficult goal for employees to strive toward. A service guarantee can empower employees to satisfy customers and, therefore, eliminate some of the constraints on achieving that goal. Better service guarantee leads to positive and higher performance and satisfaction for the company. Cahill and Warshawky (1995) reported that service guarantee could provide vision and value-congruence by communicating to employees the level of service that the firm intends to offer to its customers. A service guarantee provides tangible evidence to all employees of the importance of service quality to the firm by 'pushing' the firm for service quality lapses. The recovery side of the service guarantees can empower employees to satisfy customers.

The climate of concern for customers refers to employees' shared perception of the policies, practices, and procedures regarding service quality provided to the customers in the focal unit (Schneider, White and Paul 1998). Improved customer relationship has positive impact on performance and satisfaction of the company.

Bowen and Ostroff (2004) view HR practices as communication from the management to the employees that directly shapes how the employees interpret the strategic focus of the organization. Strategic alignment has a positive impact on performance and satisfaction for the company. Luo and Park (2001) suggested that the environment–strategy co-alignment leads to superior competitive advantage and financial performance. Financial performance is a determinant of success and hence, satisfaction. Strong and effective leadership leads to high performance and satisfaction levels in the company. Huang, Liu and Gong (2009) stated that the cause of citizenship behaviors is the motivational model, which is implemented by effective leadership. Huang et al. (2009) also argued that it is plausible that participative leadership behaviors may induce feelings of meaningfulness, as well as the sense of ownership and responsibility for work outcomes; as a result, employees will be willing to do whatever it takes to make the organization successful.

For a service guarantee to be effective, it is important that there be a visible cost to the firm to recover from a service failure, the thinking being that these failure costs will encourage alignment of the firm's internal behaviors with its external market demands. In a time of increasing competition and more demanding consumers, superior service quality is becoming a key determinant of a firm's success (Jochen & Prem, 1994). Furthermore, the firm has an opportunity to recover the service and/or pay out the guaranteed compensation when dissatisfied customers complain. Satisfaction and customer retention are further increased when the complaints are resolved through service recovery or guarantee payouts (Hart, 1988).

A dynamic environment requires considerable work to ensure the strategic alignment of any measurement system. The difficulty in constructing effective SMs may make changes difficult, though benefits from the ease of communication, monitoring, and understanding should offset this difficulty considerably. In short, like many other ideas, the SM approach needs to be managed (Morgan & Rao, 2002). Customer relationship enhances the satisfaction of the customers substantially. One of the notable examples is Nordstrom, which is an upscale department store known for its unparalleled focus on customer service. Nordstrom viewed its floor staff as "individual entrepreneurs" and encouraged them to nurture long-term personal relationships with shoppers (Morgan & Rao, 2002). So based on above discussion following hypothesis can be deducted.

Hypothesis 1: Customer satisfaction is positively related with service guarantee, customer relations, managing customers, strategic alignment, and leadership

Hypothesis 2: Organizational performance is positively related with service guarantee, customer relations, managing customers, strategic alignment, and leadership

Conceptual Model

Most research studies have an explicit or implicit theory, which describes, explains, predicts or controls the phenomenon under study. Theories are linked to conceptual models and frameworks; whereas a conceptual model is more abstract than a theory and a theory may be derived from a model, the framework is derived deductively from the theory (Burns & Groves 2001). A model is tested that derived from a review of the literature by integrating theory and research relating to antecedents of super measure management (SMM) such as service guarantee, customer relationship, strategic alignment, leadership and managing customer and their relationship with organizational performance and customer satisfaction (Figure 1).

Figure 1: Research Framework

Method

The study prosecuted convenience sampling approach to collect data from a large bank. The name however, was promised not to be disclosed due to ethical obligations. Some days were spared randomly to get a whole picture of the organization. Both front and mid managers were approached and sample size was 100. Super Measure Management (SMM) concept was spelled out before getting started with data collection. Fixed alternative with Likert 5 scale (e.g., 1=highly disagree, 2=moderately disagree, 3=neutral, 4=moderately agree, and 5= highly agree) was deployed, which otherwise falls under the itemized rating scale. The questionnaire was administered by a group of three members with physical presence in the organization. The study took a number of variables into account like customer satisfaction, service guarantee, customer relations, managing customers, strategic alignment, and leadership, customer satisfaction and company performance.

Results and Discussion

Table 1 below represents reliability coefficient (alpha) that ranges from 0.5 to 0.8. This was essential to know internal consistency of items among the variables considered in the study. Since the sample size is smaller so is the coefficient value. Hypothesis 1 predicted that customer satisfaction is positively related with service guarantee, customer relations, managing customers, strategic alignment, and leadership. As shown in Table 1, customer satisfaction is significantly positively related with service guarantee, customer relations, managing customers, strategic alignment, and leadership. Morgan and Rao (2002) also reported that customer evaluates the firm's performance against this guarantee.

Table 1: Mean Standard Deviation, Reliabilities and Correlations of Variables

Variables	Mean	SD	1	2	3	4	5	6	
1. Customer Satisfaction	3.61	.82	**.8**						
2. Organizational Performance	3.58	.74	.86**	**.7**					
3. Service Guarantee	3.47	.71	.65**	.78**	**.6**				
4. Customer Relationship	3.49	.59	.72**	.53**	.66**	**.5**			
5. Managing Customers	3.65	.62	.51**	.45**	.64**	.85**	**.65**		
6. Strategic Alignment	3.68	.64	.53**	.34**	.62**	.61**	.82**	**.7**	
7. Leadership	3.67	.71	.54**	.34**	.42**	.6**	.62**	.66**	**.7**

*N=100, **p<.01, all items measured in 5 point scale; Reliability values alpha in diagonal & bolded*

Several authors have found a positive correlation between customer satisfaction and managing customers. Numerous studies in the service sector have also empirically validated the link between satisfaction and behavioral intentions such as customer retention and word of mouth (Anderson & Sullivan, 1993; Bolton & Drew, 1991). The research has found out that there is a very significant relationship between customer satisfaction and strategic alignment. Thus strategic alignment of business processes enhances the satisfaction of the customers. Global competition has forced firms to rethink their approach to providing products and services to their customer base. Business process reengineering has been adopted by many firms in an effort to improve their competitive position and enhance their ability to provide customer satisfaction and delight (Archie & Wilburn, 1997).

In Hypothesis 2, we predicted that company performance is positively related with service guarantee, customer relations, managing customers, strategic alignment, and leadership. As displays in Table 1, organizational performance is significantly positively related with customer relationship. Morgan and Rao (2002) reported that leadership abilities enhance the satisfaction of the customers. Choosing the strategy and developing the SM and its reward system is the first phase of SM management that falls to a firm's leadership. The research has found out that there is a very significant relationship between company performance and managing customers. Business people intuitively know that managing customers well leads to improved business performance. Even Analysts, Economists and Stockbrokers are starting to take customer management seriously, believing it to be a very important "intangible that determines sustainable long-term company performance."

The study has found out that there is a very significant relationship between company performance and leadership. A particular challenge for leadership may be the need for firms to have the flexibility to communicate easily across levels and departments, and take actions accordingly. A rigid organization is unlikely to be able to align the forces necessary for the impact we look for here. We recognize the difficulties associated with changing such an organization and culture. This challenge may deter some leaders from SM use (Morgan & Rao, 2002).

Conclusion

Finally, it may be possible to keep modifying and replacing SMs to create a longer-term management system. A dynamic environment requires considerable work to ensure the strategic alignment of any measurement system. The difficulty in constructing effective SMs may make changes difficult, though benefits from the ease of communication, monitoring, and understanding should offset this difficulty considerably. In short, like many ideas, the SM approach needs to be managed. For the given organization, the study found a very significant relationship in certain areas while others not. In order to sustain customer satisfaction and performance of the employees, the organizations should underscore internal variables like leadership, strategic alignment, service guarantee, customer relationship and management of customers. Super measure management should be a very effective tool by linking up all these variables in all directions in the given organization.

Limitations and Directions for Future Research

Our sample size was not large. There are two concerns with a small sample size. First, small sample sizes generate low statistical power, meaning that one is more likely to conclude (falsely) that no relationship exists when, in fact, one truly does. This issue is of no particular concern here because nearly all of the statistical tests were based on within-individual relationships, where the number of observations (N=100) was not more than adequate. The other concern with a small sample size is generalizability. Results from small samples are less likely to replicate because of second-order sample error (Hunter & Schmidt, 2004). Given that we focused on work-related variables associated with super measure management, we are unable to rule out the possibility that home-related factors influenced our results. We do not imagine it is feasible to increase the temporal length of the study, particularly in field settings where gaining access to an organization for extended periods of time is difficult. However, if it were feasible, it might be interesting to study impact of super measure management over a prolonged time in the work place.

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A Comparative Study of the Cost of Higher Education in Private and Public Universities in Bangladesh

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ABSTRACT

The present study aims to attempt a comparative study of the reasons for enrolment in private universities and to estimate the cost of education for higher education in both private and public universities in Bangladesh. Primary and secondary data are used in this study. The findings of the study indicated that the monthly average cost of education of a student in a private university is significantly higher than in a public university. The main reasons are that the students of private universities spend more money on tuition fees, accommodation costs and better living expenses than those of public universities, and the costs also largely vary (in both private and public universities) among the students within the same university. On an average, the parents' monthly income of students who are enrolled in private universities is significantly higher than that of public university and most of the parents are engaged in business or good government services. The cost of education also depends on parents' income, family size, and the number of students in the same family. The study also indicates that on an average, monthly expenditures of male students are significantly higher than those of female students.

Keywords: Cost, Higher Education, Private and Public University, Bangladesh

Introduction

Education is the backbone of a nation. Bangladesh is a developing country and our standard of living is relatively low. To improve our present situation and convert Bangladesh into a developed country, proper higher education and the efficiency

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of its citizens is much needed. In our country we have only twenty-five public universities (divided into many sectors) whereas there are about fifty-four private universities and two International universities (up to 2010, source: UGC). These private universities add more value to the citizens of our country by providing better higher education to them. This comparative study will assist students to make proper decisions about when to step forward into the future to receive their higher education. Before enrolling into any university the student should be able to organize information regarding, 'what these private or public universities will provide', 'what they are capable of' and 'what are their future goals'. According to the guardians of students, few sectors on which comparative study of enrolment decision rely are, quality of education, environment of the institution, availability of faculty members, availability of courses as preferred by the students and the society, cost of education, family earnings, presence of more technical instruments and support to enhance technological knowledge, better reputation worldwide, better career counseling, practical and research based teaching system, favorable library facilities, less crowded class rooms, no political interferences, advantageous accommodation facilities, low living costs and finally the most important thing is career development activities. The universities that can provide the above mentioned facilities proficiently can be considered as better universities compared to others. Along with these relative sectors, our present education system also has a great influence over enrolment decisions of students and guardians and in the establishment of new universities within the country.

Review of Literatures

There are a large number of research studies, reports and theoretical works based on the quality of higher education and its determinant factors (Jacobs, 1996; Stella, 2002; Varghese, 2004; Luxton, 2005 and Perry, 1994), causes of the establishment of private universities (Beck, 1990; Bray, 1988; Dube, 1995; Breslen, 1999; Geiger, 1986, Geiger, 1988; Lee, 1998; and Ransom, et.al, 1993), movement of growth rate of higher education in private universities (Quddus and Rashid, 2000) and history and reason for the establishment of private universities in Bangladesh (Hopper, 1998; Quddus and Monir, 1992; and World Bank, 1994). Alam et. al., (2007) has argued that private universities are creating quality students, and they have significant positive impacts on employment sector which is increasing very sharply compared to the impact that public universities have in Bangladesh. In addition, public universities have more political influences, secession delays, and political violence compared to private universities in Bangladesh.

Sabur (2004) has conducted a research on quality of students in terms of education in private and public universities in Bangladesh and concluded that the students of public universities possess greater quality than private university students and they have better possibility in the job markets compared to private university students.

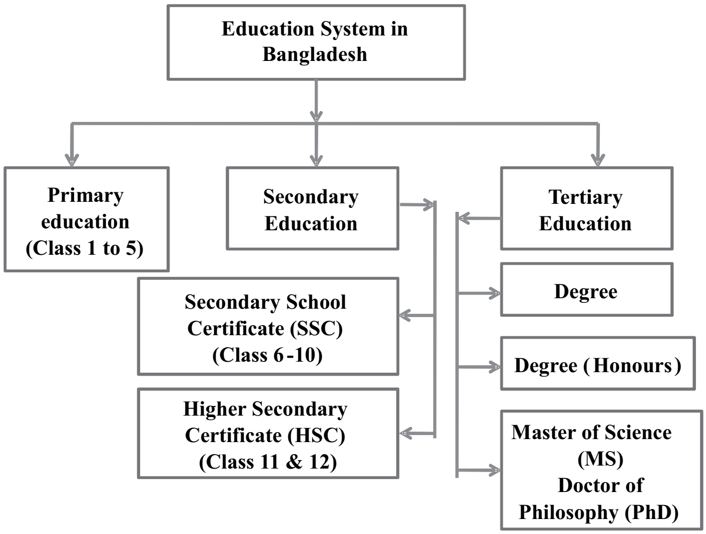
Lamanga (2002) has highlighted three different aspects which include measuring the quality of education, teaching and research, and demand for labor in job markets of Bangladesh and he concluded that the students of public universities are more qualified, their teaching environment is better and most of the teachers engage in research activities rather than in private activities compared to the private universities in Bangladesh.

Masum (2008) and Aminuzzaman (2007) have also conducted similar types of research activities on quality of education in private and public universities in Bangladesh. They have discussed the method of teaching and learning, assessment methods and examination quality, direct facilities, indirect facilities, political climate, updating and upgrading of professional knowledge and skills and improvement of broader educational knowledge, administrative and resource environments and they have found ambiguous results. However, comparative study of the cost of higher education in private and public universities in Bangladesh has not been analyzed explicitly. Therefore, the present study analyzes the comparison in the cost of higher education in public and private universities in Bangladesh.

Present Education Systems in Bangladesh

The present education system in Bangladesh is characterized by the co-existence of three major stages - primary stage, secondary stage, and tertiary stage of education. The present structure of education systems in Bangladesh is presented by Figure 1.

Figure 1: Education System in Bangladesh



Primary Education/Stage

The first stage of education is called primary education and its length is 5 years' formal schooling (class/grade I-V). At this stage education formally commences 5+ years of age group up to 11 years. Primary education is mainly imparted by the government and non-government primary schools under the Ministry of Primary and Mass Education (MOPME). The economically better-off families send their children to private English Medium schools for education and it is very expensive. The primary education in government primary school is totally free of cost and the government provides all text books for free. The primary education is compulsory for all children in Bangladesh. Now-a-days, most of the parents send their children to private schools/ kindergartens for one to two years as pre-primary education.

Secondary Education/Stage

After completion of primary education, students (11+ years) enroll in secondary high school. The secondary stage is again comprised of three phases: (i) First phase (ii) Second phase (iii) Third (final phase).

(i) First Phase: The length of the first phase of secondary education spans over 3 years of schooling for education (class/grade VI-IIV).

(ii) Secondary Phase: At the end of the first phase, some students (mainly financially not solvent and not meritorious students) switch over to join the vocational stream, offered by Vocational Training Institutes (VIT) and Technical Training Centers (TTC) managed by the Ministry of Education and the Ministry of Labor and Employment, respectively. However, the students in the mainstream continue in the government and non-government secondary schools for 2 years of schooling in their respective areas of specialization i.e., science, humanities, commerce, etc. At the end of the 10th class, the students sit for their first public examination called Secondary School Certificate (SSC) under the supervision of seven education boards of Bangladesh.

The students of religious education and English medium streams also sit for their respective examination which are called ‘Dakhil’ and ‘O’ level run by the Madrasha Education board and Edexcel/ Cambridge board, London, respectively.

(iii) Third / Final Phase: After completion of 10 years of schooling (primary and secondary), students (16+ years) who succeed in passing the Secondary School Certificate (SSC/ Dhakil / ‘O’ level) examination have the opportunity to get admitted in college for 2 years’ Higher Secondary Education in their respective areas of specialization (science, commerce and humanities), or enroll in technical/polytechnical institutes for technical education. At the end of the 12th class, the students sit for their second public examination called Higher Secondary Certificate (HSC) under the supervision of boards.

The students of religious education and English medium streams also sit for their respective examination which are called ‘Alim’ and ‘A’ level run by the Madrasha Education board and Edexcel/ Cambridge board, London, respectively.

Higher Education/Tertiary Stage

After successful completion of higher secondary certificate (HSC) examination, the students (18+) have an opportunity to enroll in public and private universities/ degree colleges/ technical colleges/ specialized institutions for higher education. There are two types of major higher education institutions in Bangladesh which are conducted by the government and the non-government bodies. The major higher education institutions in Bangladesh which are conducted by government include: degree-level liberal arts colleges affiliated by the Bangladesh National University, Bangladesh Open University, University of Engineering and

Technology, Agricultural University, medical colleges, dental colleges, teacher's training colleges, colleges of physical education, college of textile technology, college of leather technology. Each of the universities and colleges conduct its own examinations, while the Bangladesh National University is responsible for conducting bachelor's and master's examinations of the affiliated degree college throughout the country. Bangladesh Open University (BOU) conducts non-campus distance education programs especially in the field of teacher education and offers Bachelor of Education (B. Ed) and Master of Education (M. Ed) degrees. BOU conducts 18 formal courses and 19 non-formal courses.

There are 52 private universities and many private medical and dental colleges in Bangladesh and they were established under the Non-government Universities Act (Act 34 of 1992) and all the universities are independent to conduct examinations like public university in Bangladesh.

Trend of Higher Education in Bangladesh

After the independence of Bangladesh, all governments considered educational development as one of the prime sectors and spent huge amount of money (highest portion of national budget) for the development of education sectors. The trend of institutions for higher education such as number of colleges and universities are presented in Table 1 and 2 and numbers of students in public and private universities are presented in Table 3 and 4.

Table 1: Trend of Number of Colleges and Students from 1970 to 2008

Year	No. of College			No. of Students		
	Public	Private	Total	Total	Male	Female
1970	32	362	394	300,047	271,213	28,834
1980	74	525	599	333,580	269,232	64,348
1990	198	650	848	824,112	621,790	202,322
2000	251	2,176	2,427	1,725,601	1,039,462	686,139
2008	252	3,025	3,277	1,855,633	1,034,823	820,810

Source: BBS, 1979, 1990, 1999, and 2009.

The Tables 1 and 2 show that from 1970 to 2008 the number of colleges increased sharply and compared to that number of students' enrolment increased substantially. It shows a huge influence on higher education in the University level. However, the number of colleges increased more rapidly from 1990 to 2008 mainly because of the increased awareness of the people in Bangladesh. As a result, the number of student enrollment has also increased in the same manner.

Table 2: Trend of Number of Universities and Students from 1970 to 2008

Year	No. of Universities			No. of Students		
	Public	Private	Total	Male	Female	Total
1970	6	-	6	21,942	4,448	26,390
1975	6	-	6	22,850	4,703	27,553
1980	6	-	6	29,572	6,958	36,530
1985	6	-	6	34,486	7,294	41,780
1990	7	-	7	41,108	10,672	51,780
1995	11	16	27	56,010	16,862	72,872
2000	13	19	32	83,219	27,437	110,656
2005	21	53	74	157,710	49,867	207,577
2008	31	51	82	293,795	93,638	387,433

Source: BBS, 1979, 1990, 1999, and 2009.

The trends of number of universities and the number of students enrolled in universities of Bangladesh are shown in Table 3 and 4. The tables show that from the year 1970 to 2008 there was a significant increase in number of universities and students showing that the demand of university education greatly increased from that period onwards.

Table 3: Trends of Universities in Bangladesh from 1970 to 2008

	No. of universities		
Year	Public	Private	Total
1970	6	-	6
1975	6	-	6
1980	6	-	6
1985	6	-	6
1990	7	-	7
1995	11	16	27
2000	13	19	32
2005	21	53	74
2008	31	51	82

Source: BBS, 1979, 1990, 1999, and 2009.

Table 4: Trend of Enrolment of Students in Private and Public Universities, Bangladesh

Year	University		Total	% of private students to total students
	Publi	Private		
2000	81,066	13,192	94,258	14
2001	86,219	35,968	122,187	29
2002	92,562	28,125	120,687	23
2003	99,474	32,927	132,401	25
2004	104,350	44,224	148,574	30
2005	104,350	44,224	148,574	30
2006	105,467	44,697	150,164	30

Source. Bangladesh Arthonoitik Somikkha 2006, Ministry of Finance, Government of Bangladesh, pp.226.

After 1990, our education sector improved by large number of enrolments and growth in quality and quantity of the public and private universities. From that period onwards the private sector received much boost in comparison with the public sector which has been statistically proved and now both the sectors challenge each other. So, before taking the enrolment decision, we should be more concerned about the comparative performance of our private and public universities.

Methodology of the Study

Source of Data

Based on the objectives of the study, primary and secondary data were used in this study. Primary data were collected through comprehensive questionnaire that included both public and private university students. A total of 49 samples were randomly selected from four private universities and 31 samples were collected from 3 public universities in Bangladesh. Secondary data were collected from the report of Bangladesh Bureau of Statistics (BBS), Ministry of education of Bangladesh and from the report of University Grants Commission (UGC). Tabular and statistical analyses were used in this study.

Analytical Technique

To compare the total expenditure of a student of private and public universities, the following multiple regression was estimated using ordinary least square (OLS) method.

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 D_1 + b_5 D_2 + b_6 D_3 + b_7 D_4 + b_8 D_5 + e_i$$

Where,

Dependent variable:

Y = Total expenditure of a student (Taka/month)

a = Constant term

b_i = Regression coefficients to be estimated (i = 1, 2, ……..8)

Independent variables:

X_1 = Family income (Taka/month)

X_2 = Family size (Number)

X_3 = Number of student of respondent family

Dummy variables:

D_1 = Gender (male =1 and female = 0)

D_2 = Institution/university (private university = 1and public = 0)

D_3 = Home district of the students (Dhaka =1 and other district = 0)

D_4 = Residence of the students (With family =1 and without family = 0)

D_5 = Job of the guardians (Service = 1 and others= 0)

e_i = Random error (normally distributed with mean μ and σ^2)

In addition to this, student t-test and tabular forms are used in this study.

Results and Discussions

Definition of Variables and Expected Sign

Based on the objectives of the study, per month expenditure (Y) of a student as a dependent variable and per month income of parents of student (X1), family size (X2), number of students of sampled family (X3), dummy variables gender (D1: male =1 and female =0), university (D2: private =1, and public =0), home district (D3: Dhaka =1, and others = 0), residence (D4: own family = 1, hired house = 0), and job status of parents (D5: service = 1 and other = 0) are used as independent variables in the regression model. The definitions of the variables used in the regression model are presented in Table 3.1.

Table 3.1: Definition of the Variables used in the Regression Equation

Variables	Definitions
Dependent variable:	
Total expenditure (Y)	: Total monthly expenditure on education(tuition fees) and living expenses (taka)
Independent variables:	
Income of parents (X1)	: Total monthly family income earned by all the family members (taka)
Family size (X2)	: Number of family members
No of student of respondents' family (X3)	: Total number of students in the family
Dummy variables:	
Gender (D1)	: Male = 1 and female = 0
University (D2)	: Private university = 1 and public university = 0
Home district (D3)	: Dhaka = 1 and other district = 0
Residence (D4)	: Own family = 1 and hired house = 0
Job of parents (D5)	: Service = 1, business or others = 0

Source: Field survey, 2010.

Income of Parents (X1)

Per month expenditure of students (tuition fees and daily expenses) mainly depends on the parents' income (X1). As usual, the student has a tendency to use more money as expenditure if his/her parents provide a large amount of money and this money mainly depends on the income of parents. Therefore, the coefficient of parents' income in the regression model is expected to be positive.

Family Size (X2)

Family size (X2) is considered in the regression model as a number of family members. If the family size is large, then the large portion of parents' income is used as daily food expenditure and for other purposes. As a result, the parents send comparatively less amount of money to their son/daughter for monthly expenditure. Thus, the coefficient of family size in the regression model is expected to be negative.

Number of Students in the Family (X3)

The number of students in the family has also significant impact on the per month expenditure of students that the parents send to their sons/daughters. A part of the parents' income is also used as the expenditure of the other children's education. Therefore, the coefficient of number of students in the family is expected to be negative.

Dummy Variables (D)

Gender (D1)

The coefficient of dummy variable gender (D1: male =1 and female =0) in a regression is expected to be positive or negative. Considering the socio-economic text of our country, mainly the male students use more money in smoking and other activities. Consequently, the coefficient of gender in the mentioned regression model is expected to be negative.

University (D2)

Tuition fees are a large part of per month expenditure of a student. In Bangladesh, the students who study in private universities use comparatively large amount of money as tuition fees compared to those of public universities. Therefore, the coefficient of university (D2: private university =1 and private university =0) in the regression model is expected to be positive.

Home District (D3)

The coefficient of home district (D3: Dhaka city = 1 and other city = 0) in the regression model can be expected to be positive or negative. Usually most of the private universities are located in Dhaka city and the students coming from outside the Dhaka city live in hired houses around the university campuses. The students of Dhaka city come to their universities from their own houses using various modes of transports. Thus, in this case the coefficient of home district (D3) in the regression model is expected to be negative.

Residence (D4)

The coefficient of residence (D4: reside with family =1 and reside without family =0) in the regression model can be expected to be positive or negative. The students who do not live with family comparatively spend more money on daily meals than students who live with their family. Therefore, the coefficient of residence in the regression model is expected to be negative.

Job of Parents (D5)

The coefficient of jobs of parent's (D5: Service =1 and business or others =0) in the regression model is expected to be positive or negative.

Analysis of Descriptive Statistics

The descriptive summary of statistics of the dependent and independent variables used in the regression model are presented in Table 3.2. The table shows that the mean of monthly expenditure of the sampled students (both private and public universities) is taka 13,256, which varies from taka 1,540 to taka 36,000 with a standard deviation of taka 8,067. Most of the students of private universities expend more money on tuition fees, hired houses and better living condition than students of public universities. Most of the students of public universities live in government allocated residence halls and their monthly tuition fees are very low.

The mean per month income of parents of the sampled students is about taka 87,804 with a range between taka 12,000 and taka 546,000 and with a standard deviation of taka 86,585. Monthly income level widely varies from parents to parents mainly because of different professions. The mean of the sampled family size is 4.9 which vary from 2 to 10 members and the standard deviation is 1.59. The sampled family size represents the mean family size of Bangladesh (BBS, 2009).

Table 3.2: Summary Statistics of the Variables in the Regression Model

Variables	Mean	Maximum	Minimum	Standard deviation
Dependent variable:				
Total expenditure	13,256	36,000	1,540	8,067
Independent variables:				
Income of parents	87,804	546,000	12,000	86,585
Family size	4.9	10.0	2.0	1.588
No of students of respondents' family	0.775	3.0	0.0	0.8565
Dummy variables:				
Gender	0.3500	1.0000	0.0000	0.4800
Institution	0.6125	1.0000	0.0000	0.4903
Home district	0.6625	1.0000	0.0000	0.4954
Residence	0.4125	1.0000	0.0000	0.4954
Job of parents	0.5000	1.0000	0.0000	0.5032

Source: Authors' calculation.

Note: Total sample size is 80 of which 49 are private universities and 31 are public universities.

Some dummy variables are introduced in the regression model. As dummy holds two values 0 and 1, some the maximum value is 1 and minimum value is 0. The mean of gender variable is 0.35 with a standard deviation of 0.48, whereas, the mean of dummy variable university (institution) is 0.6125 with a standard deviation of 0.4903. The average of the dummy variables in home district, residence of student and jobs of parents is 0.6625, 0.4125 and 0.50, respectively, with their corresponding standard deviations of, 0.4954, 0.4954 and 0.5032 respectively.

Analysis of the Regression Model

The analyses of the regression model are briefly discussed in Table 3.3. The coefficient of determination (R^2) is about 83%, indicating that the dependent variable per month expenditure of student (Y) is explained or accounted for by about 83% by the independent variables that include income of parents (X1), family size (X2), number of students in family (X3), gender (D1), types of university (D2), home district (D3), residence (D4) and types of jobs of parents (D5).

Table 3.3: Estimates of the Regression Model

Variables	Coefficients	t-statistic
Constant	7443*** (1818)	4.09
Income of parents (X1)	0.01147** (0.0053)	2.15
Family size (X2)	-491.2** (258.53)	-1.90
No. of student in family (X3)	-864.2 (533.46)	1.62
Dummy variables:		
Gender (D1)	-1447.8* (883.2)	1.69
Institution (D2)	14712.8*** (992.8)	14.82
Home district (D3)	-1363.9 (967.4)	-1.41
Residence (D4)	-2341** (1037)	-2.26
Job of parents (D5)	-189.9 (923.5)	-0.21
R^2	0.83	

Source: Authors' calculation.

Notes: (i) ***, ** and * indicate 1%, 5% and 10% significance level, respectively.
(ii) The figures in parentheses indicate standard error.

The coefficient of the parents' income (X1) is statistically significant at 5% level, indicating that the parents' income has significant impact on the monthly expenditure of students. In other words, monthly expenditure of a student mainly depends on the parents' income. If parents' income increases then the parents comparatively allocate a large amount of money to their sons/daughters for their monthly expenditure. The coefficient of family size (X2) is also statistically significant at 5% level, which indicates that if the family size increases, then the parents allocate comparatively less amount of money to their sons/daughters for daily expenses. In order words, an inverse relationship exists between family size and monthly expenditure of a student. The main reason is that the parents with a comparatively large family size use a large portion of their monthly income on daily food.

The coefficient of number of students in a sampled family (X3) has a negative (not statistically significant) impact on the amount of the monthly expenditure on a sampled student. This indicates that the parents also use a part of their family income on other children's education; as a result, monthly expenditure is decreased.

The coefficient of the dummy variable gender (D1) in the regression model is statistically significant at 1% level, indicating that monthly expenditure for male students is significantly higher than their counterpart female students. The main reason for this is that most of the male students expend money on smoking, traveling and hanging out whereas female students have no smoking expenses and they spend less on traveling and hangouts expenses.

The coefficient of university (D2) in the regression model is statistically at 1% significant level, which indicates that the tuition fee of private universities is higher than that of public universities. Moreover, most of the students of the private universities live in hired houses; on the other hand, the students of public universities live in government allocated residence (halls) and the rent of such halls is very cheap.

The coefficient of home district (D3) in the regression equation is negative and not statistically significant but the coefficient of residence (D4) is statistically significant at 5% level and the expected sign is negative. This indicates that students who come to university outside from Dhaka are residing in hired houses which are around the university areas. The students who are living with their family use various transporting modes for coming to university and need additional money that is not required for the students who live in hired houses. Moreover, the students who live with their family have less meal charge than the students who live in hired houses.

The coefficient of job of parents (D5) is not statistically significant but the sign in negative, indicating that the parents who engage in business send larger amounts of money to their children than parents who are service holders. As a result, monthly expenditure of a son/daughter of parents who engage in business is higher than the parents who engage in service.

Global Test: Testing the Multiple Regression Model

The global test is mainly used to test the ability of the independent variables (income of parents (X1), family size (X2), number of students in family (X3), gender (D1), types of university (D2), home district (D3), residence (D4) and types of jobs of parents (D5)) to explain the behavior of dependent variable (monthly expenditure of student (Y)). To test the ability of the independent variables, state the null and alternative hypotheses.

Null hypothesis, H_o: $\beta_1 = \beta_2 = \beta_3 = \beta_4 = \beta_5 = \beta_6 = \beta_7 = \beta_8 = 0$

Alternative hypothesis, H_1: Not all the β_i's are 0.

Table 3.4: Testing of Multiple Regression Model

Sources	df	SS	MS	F	Probability
Regression	8	4266510318	533313790	43.33	0.00
Error	71	873947032	12309113		
Total	79	5140457350			

Source: Authors' calculation.

The result of the global test is presented in Table 3.4. The table shows that the value of F-statistic is very high which indicates that it is statistically significant at 1% level and the null hypothesis is rejected. This indicates that all coefficients in the regression model are not the same and the regression is well explained by the independent variables.

Comparison in Monthly Expenditure (Private versus Public University)

Student t-statistic is applied to test the variation of monthly expenditure among the students of private and public universities. Monthly expenditure of a student (both private and public universities) largely varies from students within the same institution mainly because of parents' income, own attitude, style of daily life etc. The descriptive statistics of the monthly expenditure of the students of private and public universities are presented in table 3.5 and table 3.7. The average monthly expenditure of a student of private universities is taka 18,831 with a wide range between taka 11,000 and taka 36,000 and with a standard deviation of taka 4,923, whereas, the mean monthly expenditure of a student of public university is only taka 4,443 which varies from taka 1,540 to taka 8,040 and has a standard deviation of taka 1,248. Both the means are statistically significant at 1% level. This indicates that monthly expenditure of a student varies widely within the same institution (university). Moreover, the mean monthly expenditure of a student of private university is higher than that of a public university. The main reason is that the students of private universities bear the huge tuition fees and rent for hired houses.

Table 3.5: Comparison of Per Month Mean Expenditure of a Student of Private and Public Universities

Variable	University			
	Private	t-statistic	Public	t-statistic
Mean	18,831***	26.77	4,443***	19.82
Minimum	11,000		1,540	
Maximum	36,000		8,040	
SD	4,923		1,248	

Source: Author's calculation.

Notes: (i) *** indicates statistically significant at 1% level.

(ii) Sample size of private and public university are 49 and 31, respectively.

(iii) Field survey, 2010.

Comparison in Parents' Income (Private and Public University)

The summary statistics and t-statistics of monthly income of parents of students of both private and public universities are shown in Table 3.6. It is observed that most of the parents of the students of private universities are engaged in businesses rather than services. The figures in Table 3.6 show that the average monthly income of parents of private universities is taka 99,061 which is widely varied from taka 25,000 to taka 546,000 and with a large standard deviation of taka 89,403. The value of the t-statistics of the parents of private universities is statistically significant at 1% level, indicating that monthly income widely varies within the same groups in the parents of the students of private universities. On the other hand, the average monthly income of parents of the students of public university is taka 70,010, ranges from taka 12,000 to 350,000 and with large standard deviation of taka 80,121. The value of t-statistic is also statistically significant at 1% level (Table 3.6). This means that the income widely varies within parents of the students who study in public universities.

Table 3.6: Comparison of Per Month Mean Income (taka) of Parents' of a Student of Private and Public Universities

Variable	University			
	Private	t-statistic	Public	t-statistic
Mean	99,061***	7.76	70,010***	4.87
Minimum	25,000		12,000	
Maximum	546,000		350,000	
Standard Dev.	89,403		80,121	

Source: Author's calculation.

Notes: (i) *** indicates statistically significant at 1% level.

(ii) Sample size of private and public university are 49 and 31, respectively.

(iii) Field survey, 2010.

The comparison in monthly expenditure of the students of private and public universities is presented in Table 3.7. It appears from the table that the mean income of the parents of private universities is higher than that of their counterparts in public universities and it is statistically significant at 1% level.

Table 3.7: Comparison of Per Month Mean Expenditure and Income of Parents of a Student in Private and Public Universities

Variable	University	Mean	Standard dev.	t-statistic
Expenditure (Tk)***	Private	18,831	4,923	19.49
	Public	4,443	1,248	
Income (Tk)*	Private	99,061	89,403	1.72
	Public	70,010	80,121	

Source: Author's calculation.

Notes: (i) *** and * indicate statistically significant at 1% and 10% level, respectively.

(ii) Sample size of private and public university are 49 and 31, respectively.

(iii) Field survey, 2010.

Conclusions

The demand for higher education in Bangladesh is increasing. Since independence, every government that came to power has taken many initiatives to improve and expand education from the primary level education to the higher level education in Bangladesh. In this regard, the government has allowed the operating of private universities to support the government initiatives as well as to reduce the pressure on the number of enrolments in the public universities. The present study attempts to estimate the comparative cost of higher education in public and in private universities in Bangladesh. The study has explored financial and social status of parents, educational background of parents, and the causes of enrolment in public and private universities in Bangladesh. Statistical and descriptive analyses were used in this study. The findings of the study indicated that the enrolment process varies from public to private universities mainly because of the accommodation facilities, social security, guardians' financial ability, educational background of the students and parents, students' own perspectives and many other related factors. The cost of education in private universities is significantly higher than that of the public universities mainly because of the huge tuition fees charged and the cost of dormitory/hall. Moreover, most of the students of the private universities live in hired houses. On the other hand, the students of public universities live in government allocated residence – halls /dormitories, which is very cheap. The students of private universities mostly come from families that are very much financially solvent whereas the students of public universities come from all types of income groups. On an average, monthly income of the parents of a student in private university is significantly (statistically significant at 1% level) higher than that of public university. The cost of education also depends on the family size, number of students in the same family, and source of income and types of jobs. The study also indicates that on an average monthly expenditure of a male student is significantly higher than their counterpart female students. The main reason for this is that most of the male students expend more money on smoking, traveling and hanging out compared to the female students. The students those who live with their families use various transporting modes for going to university from home and need additional money but this expenditure is not required for the students who live in university dormitories/halls. Moreover, the students who live with their families have to pay less charge for daily meals compared to the students who live in university dormitories/halls. All these together have illustrated that the enrolment process varies from public to private universities and the cost of education in private universities is significantly higher compared to the public universities.

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Quality of Customer Service in the Banking Sector of Bangladesh: An Explorative Study

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ABSTRACT

After careful evaluation of the customer service quality provided by the private commercial banks of Bangladesh, following major recommendations are suggested in this article:

1. Recognizing 'quality' problem – identifying the problem area for the banks
2. Selling the idea of 'quality' to the internal audience (staff)
3. Creating a 'Customer focus and care' culture
4. Developing customer-oriented measures to improve quality
5. Improving the physical evidence

Supporting these recommendations are the following findings and conclusions drawn from an observation of 100 random customers selected from 5 major commercial banks in Bangladesh using the SERVQUAL method.

The survey revealed that customers prioritized 'Responsiveness' as the most important dimension of service quality. The tangible stood second in priority followed by Reliability, Assurance and Empathy respectively. Empathy towards customers is not a widely practiced phenomenon as it was the lowest of the five dimensions with a score of 6.15. Customers ranked HSBC as the best among the selected banks with an overall service quality score of 7.4 while EBL was rated worst with an overall service quality score of 6.25.

Keywords: Customer service quality, SERVQUAL, Reliability, Assurance, Empathy, Responsiveness, Tangible

Introduction

The banking industry has become increasingly integrated in recent years. Liberalization and deregulation of the financial sector, coupled with rapid

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technological advancement and improved communication systems, have contributed to the integration process. As a result, banks are now faced with very high and intense competition. In today’s fast-paced and increasingly competitive market, the bottom line of a firm’s marketing strategies and tactics is to make profits and contribute to the growth of the company. Customer satisfaction, quality and retention are global issues that affect all organizations, be it large or small, profit or non-profit, global or local. Many companies are interested in studying, evaluating and implementing marketing strategies that aim at improving customer satisfaction and maximizing share of customers in view of the beneficial effects on the financial performance for the firm. There has been a high correlation between customer satisfaction and profitability in a range of industries. However, the fragmentation of media choices and the dynamic nature of the market, coupled with an increased number of more demanding and affluent consumers, brought greater challenges to marketing practitioners in retaining their customers.

Customer satisfaction is a measure of how products and services supplied by a company can meet the customer’s expectations. Customer satisfaction is still one of the single strongest predictors of customer retention. It’s considerably more expensive to attract new customers than it is to keep old ones happy. In a climate of decreasing brand loyalties, understanding customer service and measuring customer satisfaction are very crucial. There is obviously a strong link between customer satisfaction and customer retention.

Customers’ perception of Service and Quality of a product will determine the success of the product or service in the market. With better understanding of customers' perceptions, companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out path, future progress and improvement.

Customer satisfaction measurement helps to promote an increased focus on customer outcomes and stimulate improvements in the work practices and processes used within the company. Customer expectations are the customer-defined attributes the product or service company must meet or exceed to achieve customer satisfaction. There are many reasons why customer expectations are likely to change over time. Process improvements, advent of new technology, changes in customers’ priorities, improved quality of service provided by competitors are just a few examples.

Objectives

- To address the importance of improving service quality in the banking industry.
- To identify the customer attitude towards the present customer service quality of the banking sector.
- To determine the influential factors that define the quality of customer service based on customer research.
- To make a comparison of the quality of customer service among the selected banks.

Scope

- Service quality perceived by the customers of 5 banks has been evaluated
- Current quality of service has been considered
- A service quality framework called ‘SERVQUAL’ has been used to asses and explore customers' service experiences

Scope for Future Research

- This study can be carried out in other developing and developed economies since customer perceptions may differ in multiple cultures.
- This study can be conducted in other service sectors (by modifying the phrases in the survey instrument) to find out the implications of the study in different industrial settings.

Limitations

- Perception based data may not follow the assumptions of Classical Linear Regression Model (CLRM). In that case, using the linear model generates biased estimates.
- People’s perception about qualitative data may vary widely depending on their cultural background.
- Samples were selected according to convenience.
- People’s response was on a casual note on several occasions.

Literature Review

Service quality is how well the service provided is meeting the expectation of the customer who perceived it. That is, providing high-quality service is how excellently customers were constantly satisfied with the services provided by the service suppliers (James et al. qtd in Yoon and Suh 342). Also, Gronroos defined service quality as a perceived judgement, resulting from an evaluation process where customers compared their expectations with the service they received (Gronroos qtd in Yoon and Suh 342).

Cronin and Taylor supported the theory that service quality is an antecedent of customer satisfaction and customer satisfaction exerts a stronger influence on future purchase intentions than does service quality. Customers do not necessarily purchase the highest quality service; they may also weigh convenience, price, and availability factors (Cronin and Taylor qtd in Najjar and Bishu 35). The customer's personal experience with the service provider (that is, courtesy, waiting time, empathy, responsiveness, and so on) also impacts customer satisfaction.

The quality of goods is tangible and can be measured by objective indicators like performance, features, and durability. Service quality, however, is intangible. Hence, the service quality literature defines service quality in terms of subjectivity, attitude, and perception. Zeithaml explains: "Service quality is the consumer's judgment about an entity's overall excellence or superiority. It is a form of attitude, and results from a comparison of expectations to perceptions of performance received." Lewis and Booms' definition clearly states: "Service is a measure of how well the service level delivered matches customer expectations. Delivering quality service means conforming to customer expectation on a consistent basis (Najjar and Bishu 35)."

However, according to Parasuraman, due to the unique features of service such as performance-oriented, intangible, heterogeneous, inseparable, and perishable, it is difficult not only to measure service quality, but also to provide the same quality of services to all customers. Therefore, there has been no accurate indicator for measuring this service quality (Parasuraman et al. 13).

Two schools of views dictate the scholarly work on the field of service quality. One is the Nordic school of thought based on Christian Gronroos's two-dimensional model and the other is the five dimensional SERVQUAL method proposed by the North American scholars Parasuraman, Zeithaml and Berry. In view of other significant conceptual and empirical works in the area, it appears that service quality includes:

1. Customers' experiences with the tangibles, reliability, responsiveness, assurance, and empathy aspects of the services delivered by a firm (proposed by Parasuraman, Zeithmal and Berry)
2. Technical and functional quality (proposed by Gronroos)
3. Service product, service environment, and service delivery (proposed by Rust and Oliver)
4. Interaction quality, physical environment quality, and outcome quality (proposed by Brady and Cronin)

Gronoos postulated that estimating service quality has 3 phases:

1. Building up a conceptual foundation for understanding service quality in specific area
2. Designing models to measure service quality
3. Refining the measurement methods developed in the 2nd phase, and moving from a static model to a dynamic model of service quality (Gronroos qtd in Yoon and Suh 342).

Analysis of the literatures on customer service quality reviewed points out two major limitations. First, as noted by Babakus and Boller, there is a need to develop industry-specific measures of customer service quality. This is particularly important from a managerial perspective since many of the questions in existing instruments (notably SERVQUAL) intended to be applied across situations or services just do not apply in a specific context and force researchers to drastically alter the items. Shemwell and Yavas coherently argue that the more specific the scale items are in a service quality instrument and the more applicable they are to a manager's own contextual circumstance, the better one will be able to use the information. Thus, according to this school of thoughts, instead of taking an existing instrument and trying to fit it to the context, a better approach is to develop an instrument specifically for the focal service (Babakus and Boller; Shemwell and Yavas; McAlexander et al. qtd in Karatepe, Yavas and Babakus 374).

While many studies in banking measure service quality by replicating or adopting Parasuraman, Zeithaml and Berry's SERVQUAL model, a few studies address this weakness and present new models or approaches to the measurement of service quality in general and in banking in particular. For instance, Mersha and Adlaka applied the 'Delphi' technique to a sample of MBA students to generate attributes of poor and good service quality. Then they converted the 12 attributes of 'Delphi' technique into scales and analyzed students' perceptions of service quality in five services, one of which was retail banking. The authors concluded that the list of attributes they generated was similar to the five dimensions of SERVQUAL. In another study, Avkiran developed a multi-dimensional instrument for measuring customer-perceived quality in retail branch banking. Using SERVQUAL as a starting point and then adding items that he extracted from a qualitative study to form a new quality of service standards, Avkiran followed an iterative process and identified staff conducts, credibility, communication and access to banker services as the final dimensions of service quality. Bahia and Nantel on the other hand developed a scale based on expert opinions, revealed six dimensions of service quality. These were termed: effectiveness and assurance, access, price, tangibles, service portfolio, and reliability. More recently, Aldlaigan and Buttle, based on the technical and functional service quality scheme proposed by Gronroos, planed a scale to measure service quality perceptions of bank customers. Their study resulted in SYSTRA-SQ, which consists of service system quality, behavioral service quality, service transactional accuracy and machine service quality (Mersha and Adlaka; Avkiran; Bahia and Nantel; Aldlaigan and Buttle; Gronroos qtd in Karatepe, Yavas and Babakus 374) .

Yet another approach is to signify the importance of cultural context. Mattila argues that the definition of service quality depends on consumers' cultural heritage, particularly on variations along power distance and communication context. Malhotra shared this view and speculated that the cultural differences (e.g., individualism/collectivism, power distance) between countries are likely to have varying effects on the definition of service quality. This is shown to be true in a research by Winsted who compared Japanese and US consumers. Focusing on provider behaviors as indicators of service encounter quality, Winsted not only identified new quality dimensions that had not been a part of service quality concept until then, but also demonstrated that the number and meanings of service quality dimensions varied between US and Japanese consumers. For instance, the 'authenticity' dimension, which refers to genuineness of service providers' behaviors, was an important component of service quality for Japanese consumers while this dimension did not surface in the case of the US consumers. Despite some cross-cultural commonalities (Espinoza), the weight of evidence suggests that culture plays a significant role on the definition of the service quality construct (Kettinger). In recognition of this, calls are made to develop culture-specific measures of service quality (Winsted). Indeed, it is recently stated that managers should avoid employing the SERVQUAL scale globally and instead they should develop ‘‘a new, culturally bounded measure of service quality’’ (Mattila; Malhotra; Winsted; Espinoza; Kettinger qtd in Karatepe, Yavas and Babakus 375).

By employing a multi-stage, multi-phase and multi-sample approach, Osman M. Karatepe and associates reports on the construction of a service quality scale. Customers' perception of service quality of retail banks in Northern Cyprus serves as the study setting. This study developed a 20-item survey instrument to measure bank customers' perception of service quality in Northern Cyprus. The results showed that service quality could be conceptualized and measured as a four-dimensional construct consisting of service environment, interaction quality, empathy, and reliability. The scale exhibited high internal consistency, reliability and met rigorous conceptual and empirical criteria to construct validity. The study showed that interaction quality is the most important dimension of service quality followed by empathy, reliability, and service environment (Karatepe, Yavas and Babakus 380).

Another study conducted by Okan Veli Safakali on banking service shows those diverse cultural values that shape perceptions of quality, and can lead to diversification of the original SERVQUAL dimensions. This study has put forward the SERVQUAL dimensions different from those in the original model. A new dimension of 'Customer Orientation' has been added to the SERVQUAL model whiles two of the original dimensions, 'assurance' and 'responsiveness', have been extracted. Therefore the new SERVQUAL model has been reduced to four dimensions rather than five. Two interesting findings were that age group of "46 and above" indicated a higher SERVQUAL score for the reliability dimension than the age group "between 36 and 45" and married respondents provided a greater SERVQUAL score for the tangibles dimension than non-married (Safakali194).

In this new age of information, commercial banks must provide online services to their customers. SERVQUAL methodology is widely used in measuring online service quality. Vasya Kenova and Patrik Jonasson developed a model for measuring quality of online banking services that includes four quality dimensions (Service Performance, Website Characteristics, Communication and Efficiency) with a total of 17 questions (Kenova and Jonasson 46). Banks might use the seventeen items described in this work to measure the quality of their online services along the four different dimensions of service quality presented in the study.

The personnel of the banks are also sometimes regarded as important insiders to the service quality. Andreas Soteriou and Stavros A. Zenios implemented the quality efficiency model SQ as perceived by the personnel of the branch. The perceptions from external customers are not always available, and collection of such information requires major market surveys and is expensive. SQ perceptions by the personnel of the bank are easier to measure as opposed to perceptions by external customers. Hence, internal customer perceptions of service quality can be used as proxy for the—more informative but difficult to obtain—customer perceptions (Soteriou and Zenios 19).

Sudhahar, Israel and Selvam, depicted a perceptual map on a set of retail banks in India, through a sophisticated multivariate non-parametric technique called Correspondence Analysis (based on SERVQUAL). The findings of customer service quality of selected public and private sector banks revealed that much was needed to be done for public sector banks in improving their performance by revamping the service marketing strategies. While the public sector bank SBI (State Bank of India) was closely related to security, reliability and credibility, still it needed to improve on aspects such as tangibility, fairness, and treatment and more importantly on accessibility and courteous behavior of employees towards the customers. At the same time, the correspondence analysis pointed out the need on the part of private sector banks for focusing on reliability, credibility and security aspects in delivering service to their customers (Sudhahar, Israel and Selvam 2383).

The original SERVQUAL scale contains several items measuring some of the more tangible aspects of the service provision (i.e., modern-looking equipment, appealing physical facilities, appealing printed materials, and neat-appearing employees), but it does not adequately capture other dimensions of the physical surroundings that have been outlined in the environmental psychology literature.

Several researchers (e.g., Baker, Grewal, & Parasuraman; Bitner; Wakefield & Blodgett) have recently brought more attention to the importance of the physical environment on customers' perceptions and emotional responses. Aspects of the design and decor of the physical facilities as well as ambient factors are likely to influence customer perceptions and feelings, but have not been incorporated in service-quality research (Wakefield and Blodgett 53).

Methodology

The objective of this study is to determine the customers' satisfaction level at five Banks:

- BRAC
- Dutch Bangla Bank Limited
- Eastern Bank Limited
- Hong-Kong Shanghai Bank Corporation
- Standard Charted Bank

In order to conduct this study report both primary & secondary data have been utilized. The secondary data have been collected from published literature, journals, web links and other related sources. The primary data have been obtained through interviewing 100 account holders of five banks, 20 for each bank. Interviewing has been conducted using a structured questionnaire containing 16 questions representing the five dimensions of customer satisfaction measurement. The time period of the study lies between April, 2009 and May, 2009.

Survey Instrument

SERVQUAL was originally used for assessing customer perceptions of service quality in service and retailing organizations.

The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. It has five generic dimensions or factors that are stated as follows:

(1) ***Tangibles:*** Physical facilities, equipment and appearance of personnel;

(2) ***Reliability:*** Ability to perform the promised service dependably and accurately;

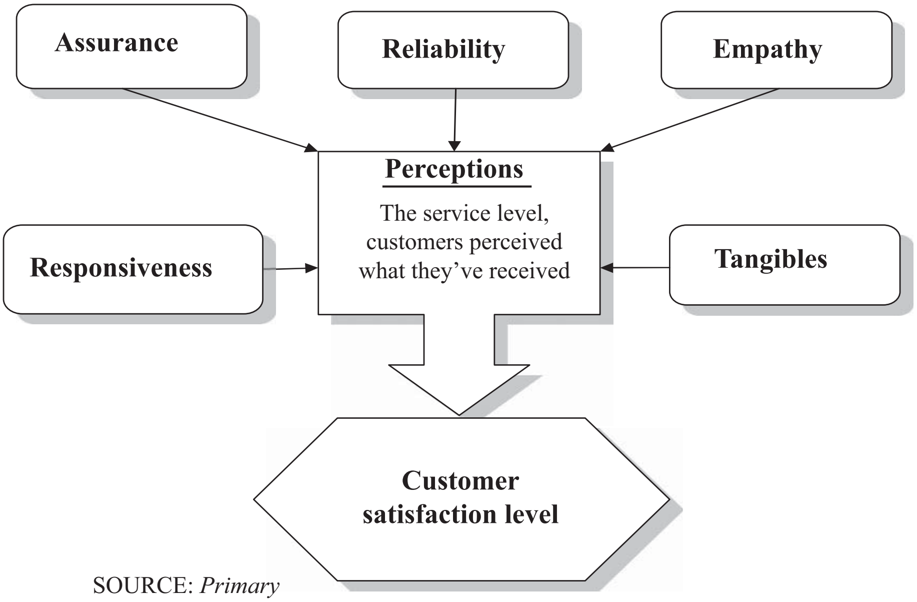
(3) ***Responsiveness:*** Willingness to help customers and provide prompt service;

(4) ***Assurance (including competence, courtesy, credibility and security):*** Knowledge and courtesy of employees and their ability to inspire trust and confidence;

(5) ***Empathy (including access, communication, understanding the customer):*** Caring and Individualized attention that the firm provides to its customers;

These five determinants' impact on Customer Satisfaction level is given below in figure 1:

Figure 1: Service Determinants' Impact on Customer Satisfaction Level



SOURCE: *Primary*

For this research, a non-difference score measure was used and the score for each dimension of service quality was computed by taking the average score in items making up the dimension, in this case three items per dimension.

The method we used to calculate un-weighted SERVQUAL score is given below in Table 1:

Table 1: Calculations to Obtain Un-weighted SERVQUAL Score

Average **Tangible** SERVQUAL score	
Average **Reliability** SERVQUAL score	
Average **Responsiveness** SERVQUAL score	
Average **Assurance** SERVQUAL score	
Average **Empathy** SERVQUAL score	
TOTAL	
AVERAGE (= Total / 5) UNWEIGHTED SERVQUAL SCORE	

SOURCE:*Chase, Aquilano, and Jacobs, 2001*

Questionnaire

The service quality questionnaire was obtained from SERVQUAL's question list. It had been used several times in the past and was developed by academic experts. The questionnaire was developed to identify underlying dimensions of bank quality and to assess consumers' perceptions of the importance of each of these dimensions. The questionnaire covered the five dimensions of service quality, including the overall service quality of the bank. Each question was rated using a Likert-type scale of 0 (poor) to 10 (excellent). The service quality questionnaire is shown in the Appendix A.

Data Collection and Analysis

Five banks were selected for data collection and the service quality questionnaires were distributed to 100 randomly chosen customers taking 20 from each bank.

Descriptive statistics: Descriptive statistics were used to compare among the banks. Mean and standard deviation of the dimension indices were used to conclude about the overall service quality of the selected banks.

Regression Analysis: Multivariate and Bi-variant Regression analysis were performed to understand about the overall service quality of the selected banks. All the regressions were linear in parameter. Overall service quality was used as the dependent variable although the article while independent variables were Reliability, Responsiveness, Assurance, Empathy and Tangible.

Hypotheses testing: Two hypotheses have been tested one is null hypotheses (H0) and another is alternative hypotheses (H1).

- **Null hypotheses, H_0=** Overall service quality does not depend on Responsiveness, Reliability, Tangible, Assurance and Empathy.
- **Alternative hypotheses, H_1=** Overall service e quality depends on at least one of the following mentioned variables- Responsiveness, Reliability, Tangible, Assurance and Empathy.

Minitab

Minitab is one of the most popular statistics package for data analysis in the sector of social science. It is extensively used both in the research work and also in the professional field. It is regarded by many as the most user friendly tool to use in statistical study. Minitab is used for:

- Statistical analysis including descriptive statistics, tests of association, tests of difference, control charts, tables etc.
- Result plotting such as histograms, box plots, regression plots, scatter grams, bar charts etc.
- Introductory Data Analysis.

Statistical Analysis

6 models have been used to estimate the overall service quality and to illustrate the relation between overall service quality with all the dimensions- Responsiveness, Reliability, Tangible, Assurance and Empathy. A multiple linear regression and 5 single variable linear regressions have been used. Each of the single variable models is actually a nested model of the multiple-regression model. According to our assumption, overall service quality depends only on these five dimensions. So, the multiple-regression provides us with unbiased estimates. Because of the linear correlation among the independent variables, the estimated coefficients from the single variable regression give a biased estimate. The multi variable regression allows us to infer ceteris paribus relation between the independent and dependent variables. Comparison among the banks was done using some common descriptive statistics.

Null hypotheses, H_0= Overall service quality does not depend on Responsiveness, Reliability, Tangible, Assurance and Empathy.

Alternative hypotheses, H_1= Overall service quality depends on at least one of the following mentioned variables- Responsiveness, Reliability, Tangible, Assurance and Empathy.

Table 2: List of Regression Equations

Description	Regression Equation	Regression type
Overall Service Quality(Dependent) Reliability(independent/Predictor)	Overall Service Quality = 2.68 + 0.613 Reliability	linear
Overall Service Quality(Dependent) Responsiveness (independent/Predictor)	Overall Service Quality = 2.90 + 0.633 Responsiveness	linear
Overall Service Quality(Dependent) Assurance(independent/Predictor)	Overall Service Quality = 3.95 + 0.462 Assurance	linear
Overall Service Quality(Dependent) Empathy(independent/Predictor)	Overall Service Quality = 4.74 + 0.378 Empathy	linear

Overall Service Quality(Dependent) Tangible (independent/Predictor)	Overall Service Quality = 4.93 + 0.291 Tangible	Linear
Overall Service Quality(Dependent) Responsiveness(independent/Predictor) Tangible(independent/Predictor) Empathy(independent/Predictor) Assurance(independent/Predictor) Reliability (independent/Predictor)	Overall Service Quality = 1.66 + 0.179 Responsiveness +0.0580 Tangible + 0.253 Empathy + 0.383 Reliability - 0.074 Assurance	Multiple

Source: *Primary*

Regression Analysis

The multiple regression equation is-

Overall service quality = 1.66 + 0.179 Responsiveness + 0.0580 Tangible + 0.253 Empathy + 0.383 Reliability - 0.074 Assurance

- √ In this equation coefficient of Responsiveness is 0.179 which indicates that Responsiveness & overall service quality have a positive relation and if the score of Responsiveness increases by 1 point, the score of overall service quality increases by .179 points provided the other dimensions remain unchanged.
- √ Coefficient of Tangible is 0.0580 which indicates that if the score of Tangible increases by 1 point, the score of overall service quality increases by 0.0580 points provided Responsiveness, Empathy, Reliability and Assurance remain unchanged. The regression function shows a positive relation between Tangible and overall service quality.
- √ Coefficient of Empathy is 0.253 which indicates that if the score of Empathy increases by 1 point, the score of overall service quality increases by 0.253 points assuming that the other factors remain constant.
- √ Coefficient of Reliability variable is 0.383 which indicates that if the score of Reliability increases by 1 point then the score of overall service quality increases by 0.383 points provided Responsiveness, Tangible, Empathy and Assurance remain unchanged.

- √ Assurance has a coefficient of -0.074 which indicates that if the score of Assurance increases by 1 point, the score of overall service quality decreases by 0.0580 points provided Responsiveness, Tangible, Empathy and Reliability remain unchanged.

Test of Significance of Coefficients of Regression Equation

To be significant, Coefficient of predictor variables in the regression equation must have an estimated "PE" value equal or less than the given "P" value of 0.05. Table 3 contains coefficient of predictor variables and estimated P_E value of coefficients. Based on these parameters, significance test of coefficients of predictor variables will be conducted. Here-

- √ P_E value of Responsiveness is 0.156 which is greater than 5%. So, the coefficient of responsiveness is not statistically significant.
- √ P_E value of Tangible is 0.389 which is greater than 5%. So, the coefficient of Tangible is not statistically significant.
- √ P_E value of Empathy is 0.000 which is less than 5%. So, the coefficient of Empathy is statistically significant.
- √ P_E value of Reliability is 0.001 which is less than 5%. So, the coefficient of Reliability is statistically significant.
- √ P_E value of Assurance is 0.488 which is greater than 5%. So, the coefficient of Assurance is not statistically significant.

Table 3: Coefficients and their *P*-values

Predictor	Coefficient	P_E	Remark
Responsiveness	0.1792	0.156	Insignificant
Tangible	0.05799	0.389	Insignificant
Empathy	0.25270	0.000	Significant
Reliability	0.3835	0.001	Significant
Assurance	-0.0739	0.488	Insignificant

SOURCE: *Primary*

The relationship among the independent variables in relative term

The relationship among the independent variables in relative term can be assessed with the help of multiple correlative.

$$R = 0.719$$

It indicates that there exists a high degree of positive relationship among Reliability, Responsiveness, Tangible, Assurance and Empathy. This high degree of positive relationship among the independent variables is interpreted based on a "Table of interpretation for correlation" which is given in the appendix B.

The explanatory power of the independent variables

The explanatory power of the independent variables can be assessed with the coefficient of multiple determinations. Here multiple regression yields coefficient of multiple determinations, R2 = 0.518.

This indicates that 51.8% of the variation in overall service quality can be explained by the combined variation of Responsiveness, Reliability, Tangible, Assurance and Empathy.

Relative importance of independent variables

The relative importance of the independent variables (Responsiveness, Reliability, Tangible, Assurance and Empathy) can be indicated with the help of beta coefficient and to do so a normalized regression equation has been calculated. The regression equation is-

Overall Service quality = 0.0000 + 0.201 Reliability_1 + 0.485 Responsiveness_1 - 0.171 Assurance_1 - 0.0339 Empathy_1 + 0.321 Tangible_1

Table 4: Beta Coefficient of Predictor Variables

Predictor	Beta Coefficient
Constant	0.0000
Reliability	0.2011
Responsiveness	0.4854***
Assurance	-0.17096
Empathy	-0.03392
Tangible	0.32061

SOURCE: *Primary*

Beta coefficient of Responsiveness is 0.4854 which is the highest beta coefficient. Tangible has the second highest beta coefficient. Beta coefficient of Reliability, Assurance and Empathy follows respectively. We can conclude that responsiveness exerts more influence on overall service quality than on any other variables. Empathy is the least influential variable.

Correlation Matrix: Reliability, Responsiveness, Assurance, Empathy, Tangible, Overall Service Quality

Table 5 shows correlation between each and every variable in the Matrix form. Correlations in the Table 5 are interpreted based on a "Table of interpretation for correlation" which is given in the appendix.

Table 5: Pearson Correlation Matrix

	Reliability	Responsiveness	Assurance	Empathy	Tangible
Responsiveness	0.627				
Assurance	0.690	0.716			
Empathy	0.396	0.507	0.587		
Tangible	0.213	0.318	0.302	0.442	
Overall service quality	0.574	0.548	0.534	0.609	0.350

SOURCE: *Primary*

Based on Table 5, following conclusions can be drawn-

Correlation between-

- Reliability and responsiveness is moderate (0.627).
- Reliability and assurance is moderate (0.690).
- Reliability and empathy is low (0.396).
- Reliability and Tangible is very low moderate (0.213).
- Reliability and overall service quality is moderate (0.574).
- Responsiveness and assurance is high (0.716).

- Responsiveness and empathy is moderate (0.507).
- Responsiveness and tangible is low (0.318).
- Responsiveness and overall service quality is moderate (0.548).
- Assurance and empathy is moderate (0.587).
- Assurance and tangible is low (0.302).
- Assurance and overall service quality is moderate (0.534).
- Empathy and tangible is low (0.442).
- Empathy and overall service quality is moderate (0.609).
- Tangible and overall service quality is low (0.350).

Test of Hypotheses

Here two hypotheses have been tested, one is null hypotheses (H_0) and another is alternative hypotheses (H_1).

- **Null hypotheses, H_0=** Overall service quality does not depend on Responsiveness, Reliability, Tangible, Assurance and Empathy.
- **Alternative hypotheses, H_1=** Overall service e quality depends on at least one of the following mentioned variables- Responsiveness, Reliability, Tangible, Assurance and Empathy.

To conduct test of hypotheses, Analysis of Variance (ANOVA) is used. According to Analysis of Variance (ANOVA), if estimated "F_E" is greater than Critical or table value of "F" then null hypotheses (H_0) will be rejected which means alternative hypotheses (H_1) will be accepted. For Analysis of Variance, selected significance level is 5%.

Table 6: Analysis of Variance

Source	DF	SS	MS	F_E	P
Regression	5	49.5766	9.9153	20.23	0.000
Residual Error	94	46.0.634	0.4900		
Total	99	95.6400			

Source: *Primary*

Here Estimated value of F_E=20.23 > Table value of F_T=2.31, which means null hypotheses (H_0) is rejected and the alternative hypotheses (H_1) that Overall service quality depends on at least one of the following mentioned variables-Responsiveness, Reliability, Tangible, Assurance and Empathy is accepted.

Perception of Customers Regarding the Service Quality of Banking Sector

Overall perception of customers regarding the service quality of the banking sector has been assessed in terms of derived mean score of respective service quality dimensions and dimensions are- Responsiveness, Reliability, Tangible, Assurance and Empathy and Overall service quality. The following Table 7 contains mean of scores obtained from the survey and also remarks on the customer service quality of the banking sector of Bangladesh.

Table 7: Mean of Scores Obtained in the Survey and Remarks

Factor	Mean	Remark
Reliability	7.157	Satisfactory
Responsiveness	6.560	Moderate
Assurance	6.727	Moderate
Empathy	6.153	Not Satisfactory
Tangible	7.293	Satisfactory
Overall service Quality	7.060	Satisfactory

*****7 or above: satisfactory, 6.5-7: Moderate, below 6lu.5: Not satisfactory**

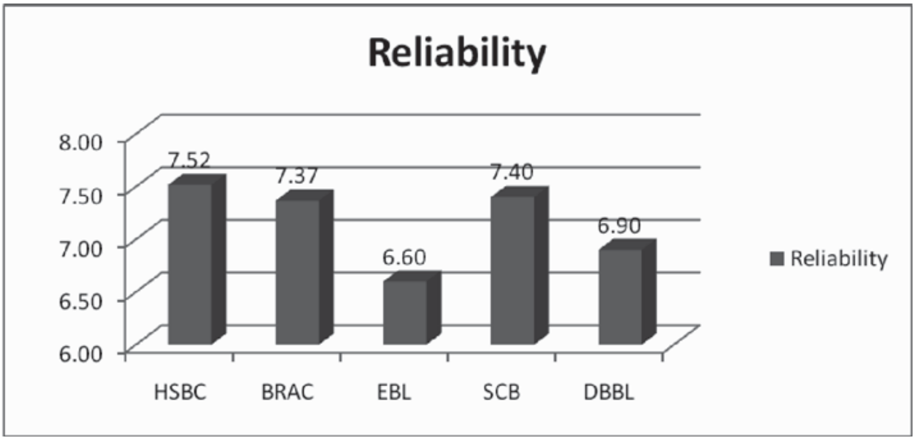
Source: *primary*

Comparison of Customer Service Quality among Banks

Reliability

From the figure 2 it can be concluded that HSBC has the highest Reliability score which is 7.5167. EBL has the lowest Reliability score which is 6.6. Reliability score of SCB=7.4 > Reliability score of BRAC=7.367 > Reliability score of DBBL=6.9.

Figure 2: Score-wise Ranking of Banks with Respect to Reliability



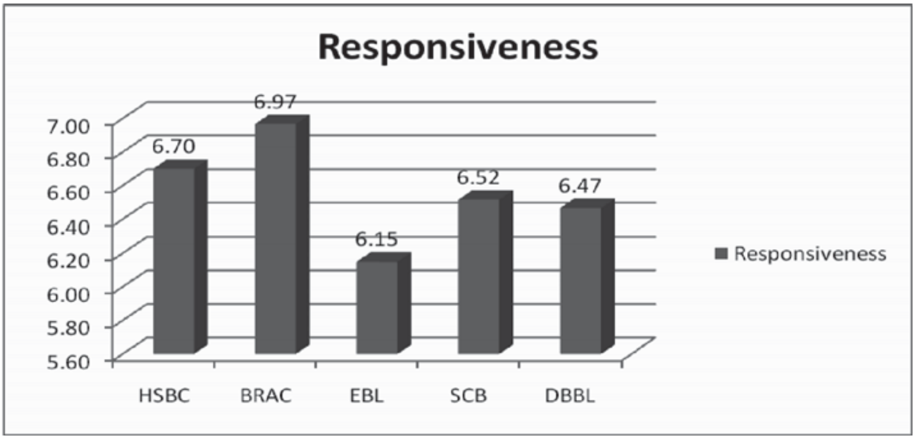
Source: *Primary*

It may be said that HSBC, BRAC, SCB are more or less efficient in serving their customers quickly and efficiently, handling transactions accurately and are dependable. But DBBL and EBL are seriously lacking in serving their customers quickly and efficiently, accurate transaction handling and their customers do not consider them as dependable.

Responsiveness

BRAC has the highest responsiveness score of 6.96. EBL has the lowest responsiveness score of 6.15. Responsiveness score of HSBC = 6.7 > Responsiveness score of SCB = 6.5167 > Responsiveness score of DBBL = 6.467.

Figure 3: Score-wise Ranking of Banks with Respect to Responsiveness



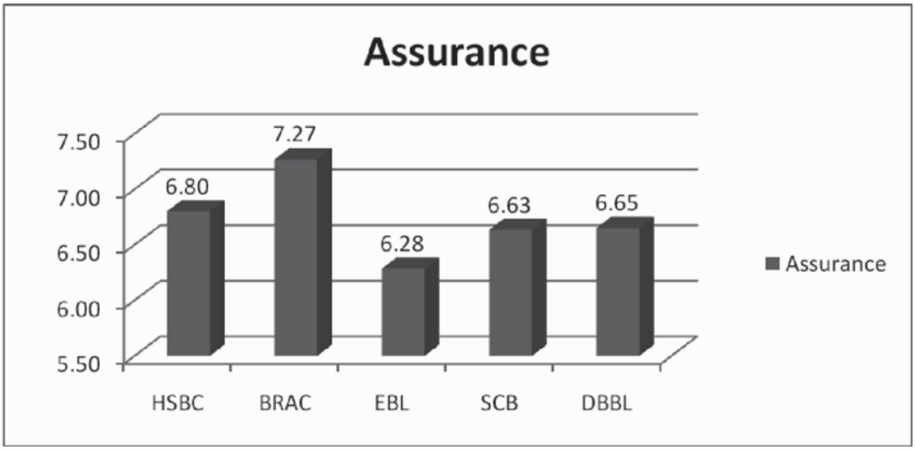
Source: *Primary*

So, it can be easily said from the above interpretation that BRAC and HSBC provide clear explanations of services to their customers, solve problems better and understand the banking needs better. But SCB and DBBL need to excel in these departments. EBL needs to concentrate on these departments as this bank is seriously lacking in these sectors.

Assurance

From the graph below it can be concluded that BRAC has the highest Assurance score which is 7.267. EBL has the lowest Assurance score which is 6.283. Assurance score of HSBC=6.8 > Assurance score of SCB and DBBL

Figure 4: Score-wise Ranking of Banks with Respect to Assurance



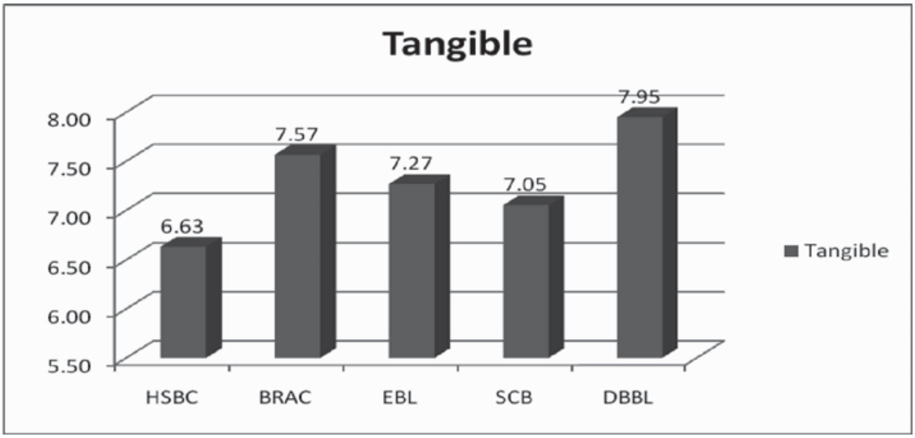
Source: *Primary*

It may be concluded from the above interpretation that BRAC and HSBC thank their customers for doing business with them; customers feel secure banking with them and these banks make business easy for their customers while DBBL, SCB and especially EBL really need to give a serious look in these sectors.

Tangible

Here DBBL has the highest Tangible score of 7.95. HSBC has the lowest Tangible score of 6.63. Tangible score of BRAC = 7.56 > Tangible score of EBL = 7.26 > Tangible score of SCB =7.05.

Figure 5: Score-wise Ranking of Banks with Respect to Tangible



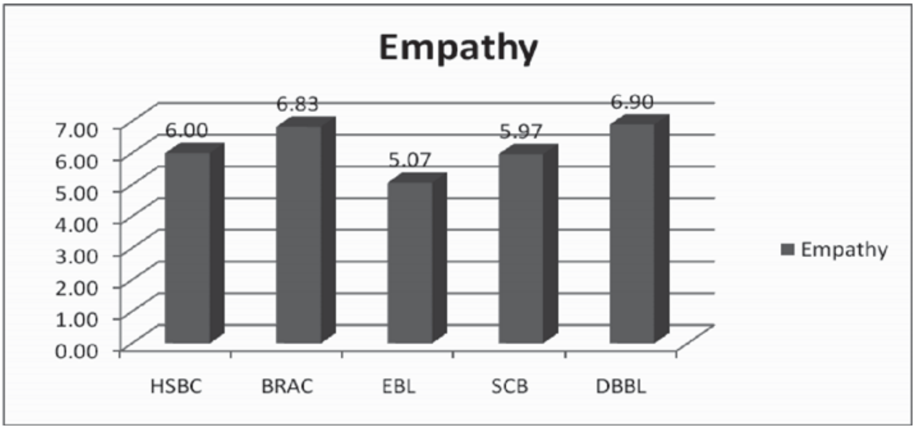
Source: *Primary*

It may be interpreted that most of the respondents responded that the location of DBBL is the most convenient for them; DBBL has the most up-to-date equipment and strong accessibility to ATM. HSBC is seriously lacking in these sectors and BRAC, EBL and SCB are performing moderately in these departments.

Empathy

From the figure 6 it can be concluded that DBBL and BRAC have the highest Empathy score which are 6.9 and 6.83 respectively. EBL has the lowest Empathy score which is 5.06.

Figure 6: Score-wise Ranking of Banks with Respect to Empathy



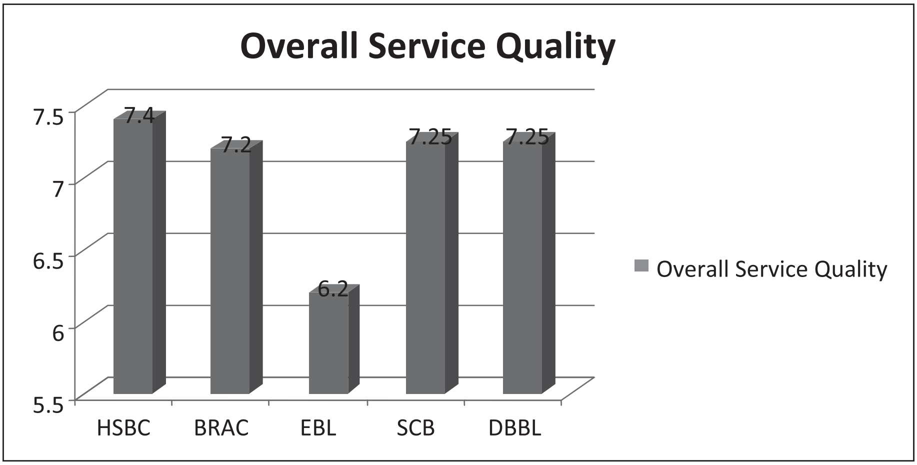
Source: *Primary*

So it may be concluded that EBL needs to greet and acknowledge their customers promptly, address their customers by name and provide friendly and caring service. DBBL and BRAC have excelled in these departments.

Overall Service Quality

The following graph suggests that HSBC has the best overall service quality. The service quality of SCB and DBBL is the same.

Figure 7: Score-wise Ranking of Banks with Respect to Overall Service Quality



Source: *Primary*

The overall service quality of BRAC is 7.2 which is the fourth best among the five selected banks. EBL really needs to concentrate hard on each and every sector of their customer service.

Conclusion & Recommendation

In banking firms the practitioners are interested to know the customer perceptions of service quality for identifying shortfalls and improving service delivery. The article sheds light on the customer service quality in the selected banks. One can get an idea of the customer service quality in the banking industry as well. The major insight gained from the study is to identify those areas where improvement could be made and resources could be allocated. For instance, by knowing the level of service quality in their banks, managers can use such information to make bank wide improvement in quality performance. It can also be used as a benchmark to compare the performances of other banks that adopt quality program.

Customers identified responsiveness as the most important dimension of service quality. Tangible comes next, followed by Reliability, Assurance and Empathy respectively. The score of empathy was lowest indicating that the practice of paying extra attention to the customers is mostly absent from the banking industry of Bangladesh. Customers ranked HSBC the best among the selected banks considering overall service quality while EBL were rated worst considering overall service quality.

As each of the dimensions was equally weighted, to improve the service quality score, it is recommended to pay attention to improve all these dimensions as mush as possible. Special attention is needed for the empathy dimension. Customers' perception about the empathy from their banks can be improved by providing caring and individual attention to the customers. High importance of Tangible dimension indicates that customers' priority is highly influenced by Banks' location, ATM facilities etc.

A '12 step' approach is suggested to improve the quality of service in banking:

1. Recognizing 'quality' problem – identifying the problem area for the banks.
2. Determining the target groups' expectations
3. Developing appropriate service products
4. Selling the idea of 'quality' to the internal audience (staff)
5. Creating a 'Customer focus & care' culture
6. Developing customer-oriented measures to improve quality
7. Tangibles the service offered
8. Improving the physical evidence
9. Making the service easily understandable
10. Encouraging 'word of mouth' about quality with stuff and users
11. Promising what can be delivered
12. Inviting complaints from dissatisfied customers

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Appendix A

Sample Questionnaire:

Details of the Interviewee:

Name: ___________________________ Designation_________________________

Bank: ☐ BRAC ☐ DBBL ☐ EBL ☐ HSBC ☐ SCB

Age Group: ☐ 18-30 years ☐ 31-45 years ☐ above 45 years

Gender: ☐ Male ☐ Female

Date of Interview: ___________________

Customer questionnaire

Please show the extent to which you think your bank offers the following services.

On a scale of 0 to 10, please circle the appropriate rating.

	Poor										Excellent
1. Serving you quickly and efficiently	0	1	2	3	4	5	6	7	8	9	10
2. Handling your transaction accurately	0	1	2	3	4	5	6	7	8	9	10
3. Being dependable	0	1	2	3	4	5	6	7	8	9	10
4. Providing clear explanations of services	0	1	2	3	4	5	6	7	8	9	10
5. Solving problems/troubleshooting	0	1	2	3	4	5	6	7	8	9	10
6. Understanding your banking needs	0	1	2	3	4	5	6	7	8	9	10
7. Thanking you for your business	0	1	2	3	4	5	6	7	8	9	10
8. Feeling secure doing business here	0	1	2	3	4	5	6	7	8	9	10
9. Making it easy to do business here	0	1	2	3	4	5	6	7	8	9	10
10. Greeting & acknowledging you promptly	0	1	2	3	4	5	6	7	8	9	10
11. Addressing you by name	0	1	2	3	4	5	6	7	8	9	10
12. Providing friendly and caring service	0	1	2	3	4	5	6	7	8	9	10
13. The location of our bank to you is	0	1	2	3	4	5	6	7	8	9	10
14. Having up-to-date equipment	0	1	2	3	4	5	6	7	8	9	10
15. Accessibility to ATM	0	1	2	3	4	5	6	7	8	9	10
16. Overall service quality	0	1	2	3	4	5	6	7	8	9	10

Appendix B

Table B: Interpretation for Correlation

Value	Degree of relationship
0	Absence of relationship
0.01-0.29	Very low
0.30-0.49	Low
0.50-0.69	Moderate
0.70-0.89	High
0.90-0.99	Very High
1	Perfect

Impact of Queue on Customers: An Analysis of Some Retail Shops in Bangladesh

Mimnun Sultana*
M. M. Nazrul Islam**

ABSTRACT

Companies differentiate offerings with competitive advantage like product development but currently customer satisfaction is becoming a vital issue. Service organizations with inefficient waiting line management reduce competency. The objective of this study was to survey different retail shops of Bangladesh to observe waiting line management, factors for waiting & to propose approaches to mitigate waiting lines. The research progressed through conversation with 124 customers and depth interviews of professionals with an effective questionnaire. Analyses of those empirical and numerical data were done in different aspects applying SERVQUAL method and the information is presented as well. To deal with waiting line problems, selection of procedure or priority rule is important according to the type of service and long term perspective should be taken to get rid of queue.

Keywords: Customer's Satisfaction, SERVQUAL, Waiting line management

Introduction

Queues are commonly found wherever customers arrive randomly for services. Some examples of waiting lines we encounter in our daily lives include the lines at supermarket checkouts, fast food shops, airport ticket counters, theaters, post offices and toll booths.

Designers must weigh the cost of providing a given level of service capacity against the potential (implicit) cost of having customers wait for service. In a service facility customers enter a waiting line of a service facility, receive service when their turn comes and then leave the system. The number of customers in the system (awaiting service) will vary randomly over time. Waiting line management can be directly

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applied to a wide range of service operations, including call centers, banks, post offices, restaurants, theme parks, telecommunication systems and traffic management. Managers have a number of very good reasons to be concerned with waiting lines. Major reasons are as follows: the cost to provide waiting space, a possible loss of business if customers leave the line before served or refuse to wait, a possible loss of goodwill, a possible reduction in customer satisfaction, the resulting congestion that may disrupt other business operations or customers.

Background of the Research Problem

Waiting lines abound in all sorts of service systems. And they are non value added occurrences. For customers, having to wait for service can range from being acceptable (usually short waits), to being annoying (longer waits) to being a matter of life and death (e.g., in emergencies). For businesses, the costs of waiting come from lower productivity and competitive disadvantage. For society, the costs are wasted resources (e.g., fuel consumption of cars stuck in traffic) and reduced quality of life. Customers may wait a certain amount of time and then leave. Others may refuse to enter the line at all and go somewhere else or plan to return later; still others may hire people to wait in line for them. Hence, it is important for system designers and managers of existing service systems to fully appreciate the impact of waiting lines. Management of consumer waiting experiences is critical for practitioners in that unpleasant waiting experiences may result in negative service evaluations

Problem Statement/ Objective

The problems of long queues are common in Bangladesh; it appears anywhere where there is a waiting line system. People tend to be dissatisfied when they have to wait too long in lines. The objective of this research is to provide a comparative assessment of the quality of services received by the customers in Bangladesh in the lens of waiting line management. This research included quality service provided from staff, infrastructure and technologies used to manage waiting lines. The assessment may be used as a basis or benchmark for the future studies to track changes in the quality of services. Customer satisfaction and service quality were often treated together as functions of customers' perceptions and expectations. Research has shown that high service quality contributes significantly to customer satisfaction and customer delight. It should also sensitize service providers' planners to improve those areas of service that might be significantly improved. The expectation and perception level of customers have been studied by SERVQUAL method.

Literature Review

Unlike a manufactured product, where quality can readily be assessed, service quality is an elusive and abstract concept that is difficult to define and measure (Markanday, 2011). Literature on queuing indicates that waiting in line or queue causes inconvenience in economic costs to individuals and organizations (Obamiro, 2010).The development of SERVQUAL was a significant contribution made towards the development of a quantitative yardstick for assessing the quality of a firm's service by measuring customers' perceptions of quality. SERVQUAL provides a means of measurement for researchers to determine how well service level is delivered and how it matches customer expectations on a consistent basis (Markanday, 2011). Schneider and Bowen (1985) and Tornow and Wiley (1991) found a positive correlation between the attitude of employees, the attitude of customers and employee and customer perceptions of service quality. According to Taylor (1994), waiting for service is “the time from which a customer is ready to receive the service until the time the service commences”. Waiting time is often regarded as a waste of time (Leclerc, Schmitt, and Dube 1995) and has been described by researchers as boring, frustrating, and irritating (Hui and Tse 1996; Katz et al. 1991). Nonetheless, research has suggested that overall value of service may help alleviate the negative emotions of waiting (Katz et al. 1991; Maister 1985). From a practitioner’s perspective, waiting lines can be damaging to businesses and have become an important marketing issue. Even though a growing number of companies have attempted to manage consumer waiting experiences through various strategies (e.g., increase of front-line employees, video displays with news updates as waiting time filler, or providing waiting time guarantees to their customers) (Kumar, Kalwani, and Dada 1997), consumer waits remain an unresolved issue. Consequently, more efforts need to be made to understand the waiting process and to reduce the potential negative impact of waits on consumers’ evaluations (Kostecki 1996). From an academician’s viewpoint, various theories have been utilized to explain waiting phenomena and how waiting affects consumers’ evaluations and satisfaction, including social justice (e.g., Larson 1987), attribution (Chebat, Filiatrault, Gelinas-Chebat, and Vaninsky 1995; Taylor 1994), field theory (Dube-Rioux, Schmitt, and Leclerc 1989; Hui, Thakor, and Gill 1998; Houston, Bettencourt, and Wenger 1998), and social comparison theories (e.g., Zhou and Soman 2003). Among these studies, consumers’ affective responses to waiting and service evaluations have been frequently examined (e.g., Dube-Rioux et al. 1989; Houston et al. 1998; Hui and Tse 1996; Taylor 1994; Katz, Larson, and Larson 1991; Pruyn and Smidts 1998).

Sampling and Data

The study was conducted within the Dhaka metropolitan area of Bangladesh. This research was part of a customer satisfaction survey of retail shops. To cover a variety of retail firms, a quota of 60 - 70 shoppers from each of four different retail store types was set. The three different types of stores were: (1) Stores like AGORA, Nandon etc., (2) Stores like Rahimafrooz Distribution centre and (3) Stores like Aarong. The final sample had 45 users of stores like Agora, 40 users of stores like Aarong and 39 users of stores like Rahimafrooz Distribution centre.

All the processes that the interview referred to occurred within 8 weeks before the interview. The average interview length was 7 minutes. 12 groups (6 members/ group) of BRAC University Business School students were engaged for data collection. They were properly briefed about the objective of the study and the questionnaire. They were trained to collect unbiased and meaningful data. Permission letters were forwarded to the respective organizations to provide necessary help and to cooperate with the data collectors. Upon receipt of this list, the data collectors used random sampling procedure to select respondents and administer the questionnaire.

Assumptions of SERVQUAL Conditions

The results of market survey were accurate. Customers' needs can be documented and captured and they remain stable during the whole research process. The stores have not only enlisted customers list with membership card but also customers who visit the stores without any membership card. But for this research randomly selected customers were surveyed. The service categories that were used in the development of SERVQUAL (appliance repair and maintenance, retail banking, long distance telephone, and credit cards) are very different from goods retailing. It may well be that consumers use different criteria to evaluate competing goods retailers than they use to evaluate retailers that are primarily or exclusively service firms.

The Instrumentation

The questionnaire design partially followed the SERVQUAL (Parasuraman, 1991) instrument (Factors are Reliability, Assurance, Tangibles, Empathy and Responsiveness) by using a 7-point Likert scale with "1" being "Strongly Disagree" and "7" being "Strongly Agree". For each dimension, all questions measured the customer expectations and perceptions of the retail firms. Modifications to the SERVQUAL instrument presented by Parasuraman, et al. were made prior to the implementation of our survey. As suggested by Parasuraman, Zeithaml, & Berry, it can be appropriate to modify the items of the SERVQUAL instrument to make the survey more relevant to the context of a particular service environment. Parasuraman, Berry, and Zeithaml originally started with seven dimensions but these were later combined together to create the above five dimensions. Due to the similarities between factors and customer responses against the five factors, the five factors were downsized to only three factors. This is allowable due to the original combined factors done by Parasuarman, Berry, and Zeithaml. While it is useful to generalize about the characteristics of services and service businesses, it appears to be equally important to recognize that differences exist among various services and among the firms that market them.

The three factors that were combined to provide better analysis were explained below:

***Staff* –** This contains the dimensions of Responsiveness, Assurance, and Empathy. The staff dimension is concerned with customer service, the willingness to help and provide prompt services to customers, the knowledge and courtesy of staff, caring and individual attention provided to the customers and appearance of the employees. Responsiveness, Assurance, and Empathy are closely related and are all mainly concerned with the ability to provide customers with quality service, help, and attention; therefore, they were combined into one category and entitled Staff.

***Infrastructure, Tools and Technologies* –** This area is concerned with the dimension of Tangibles. Tangibles refer to the Physical Facilities, Equipment, Software and Technologies.

***Queue Time* –** This focuses on only one dimension, Reliability. This dimension is concerned with the ability of the service providers to provide reliable, dependable, and accurate services to its customers within an acceptable time frame.

SERVQUAL Factors along with Dimensions

Factor 1: Staff

Dimension 1: The staff's readiness to listen to customers' needs

Dimension 2: The willingness to help customers

Dimension 3: The staff's ability to instill confidence in customers' psychology

Dimension 4: Staff's knowledge to answer customers' questions

Dimension 5: Staff's dealing with customers in a caring fashion

Dimension 6: Giving prompt respond to customers' problems and/or suggestions

Factor 2: Infrastructure, tools & technologies

Dimension 7: Providing affective infrastructural facility services

Dimension 8: Visibility of the service provided

Dimension 9: Staff members are dressed appropriately for their position

Dimension 10: Proper utilization of technologies (Software)

Dimension 11: Presence of state-of-the-art-Technologies

Dimension 12: Efficient Service capacity facility utilization

Factor 3: Queue Time

Dimension 13: Services provided at times listed

Dimension 14: Convenience to personal schedule

Dimension 15: Actual waiting time was satisfactory compared to the expected time

Analysis Plan

For the analysis, the expectation score was subtracted from the perception (P-E) score for each item in the 15 dimensions. The average SERVQUAL scores for the dimensions pertaining to each of the 3 factors were totaled and then divided by the number of dimensions making up the factor. The scores obtained for the 3 factors represented the outweighed measure of service quality. The weighted score was the average SERVQUAL score multiplied by the importance weight for each dimension (total 100 points). A total of 100 points were allocated to theses dimensions as well as to rank their importance. The lower the weighted score, the lower is the perception level for the customers. This study aims to minimize and improve the perception gap in the recommendations.

Validity and Reliability of the Study

The SERVQUAL stands alone as one of the truly excellent, empirically validated, comprehensive, and standardized measurement tools for service quality. As a measurement instrument, the SERVQUAL offers a measure of individual survey risks and assets across multiple dimensions, capturing environment, culture, and community contexts. This instrument seemed to be interesting because it offered a useful way to identify and measure customer satisfaction indexes or criterions. Validity and reliability studies on the SERVQUAL have repeatedly shown acceptable psychometric characteristics as both a research measure and as a developing management practice tool, but there has not been an easy way for practitioners to evaluate this information.

The survey method was well organized and provided basic validity and reliability assurance and limitations of the measure. The artificiality of the survey format puts a strain on validity. Since people's real feelings are hard to grasp in terms of such dichotomies as "agree/disagree," "support/oppose," "like/dislike," etc., these are only approximate indicators of what we have in mind when we create the questions. Reliability, on the other hand, is a clearer matter. Survey research presents all subjects with a standardized stimulus, and so goes a long way toward eliminating unreliability in the researcher's observations. Careful wording, format, content, etc. can reduce significantly the subject's own unreliability.

The reliability of the data was tested using Cronbachs' Alpha for each SERVQUAL-dimension, each factors, each dimensions. The alphas for the 15 dimensions varied between 0.63 and 0.95 with an average value of 0.79, which suggests a successful adaptation of the SERVQUAL approach. The validity was tested using the face validity concept. The face-validity was suggested by experts within the retail shops (management team)

Findings of the Study

The results have been compared from different angles and perspectives. The research and analysis in this thesis is based on gaps in the SERVQUAL-model and the service quality is assessed by counting scores that are given by the SERVQUAL-model. The method is used for all 15 dimensions with the purpose of measuring different customer expectations and perceptions.

Staff: For the 6 dimensions under the category of staff, the perception level is the best in staff's ability to answer that means competency level (required skills and knowledge of workers) is good enough. But employees show negative attitude to readily answer the queries although they have the competency level.

Infrastructure, tools & technologies: Infrastructural facility has the highest perception level which implies that the retail stores have the infrastructures like building, furniture, space, internet etc. but the stores cannot make the situation and service properly visible to customers. In some situations organizations are not competent in proper utilization of the technologies and have less efficient service capacity facility utilization.

Queue Time: The service schedule is convenient but the retail stores spent long time in queue for the customers for which customer's perception as well as satisfaction level is not good regarding the waiting time.

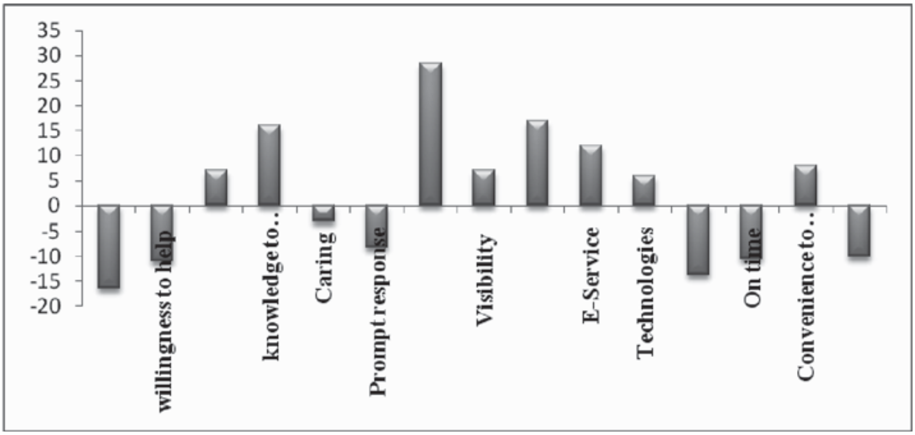
In summary, The mean weighted SERVQUAL score results showed that, the perception level was good at staff's knowledge to answer, infrastructural facility and employee's appearance. Perception gaps needed to be improved on readiness to respond and willingness to help staff attitude as well as customer waiting time needed to be minimized.

Table 3.1: Mean Weighted SERVQUAL Score for Each Dimensions

Dimension	Perception-Expectation	Mean Weighted SERVQUAL Score
Readiness to respond	-3	-30
willingness to help	-2	-20
Ability to instill confidence	1	6
knowledge to answer	2	16
Caring	-0.5	-4.5
Prompt response	-1.5	-8.25
Infrastructural facility	3	15
Visibility	1	7
Dressed employees	2	11
E-Service	2	8
Technologies	1	5
Capacity utilization	-2.5	-10
On time	-1.5	-9
Convenient schedule	1	8
Satisfactory waiting time	-2	-14

The graphical representation in Table 3.1 shows mean weighted SERVQUAL Score which worked as a benchmark in making decisions.

Figure 3.1: Mean Weighted SERVQUAL Score for Each Dimension



Customers' requirements weights have been calculated by taking mean weights against each dimension separately. Customers showed (Table 3.2) a high requirement on response time and helping attitude of service providers. They think that, service providers' caring attitude minimizes their psychological pressure of waiting. Readiness to respond is the willingness or positive attitude of employees to answer the queries of customers. Positive attitude of the employees creates a positive mindset to the customers ultimately which has impact on customer satisfaction. The customers don't want to wait for unproductive time which minimizes their level of satisfaction but other positive behavior and helpful attitude of employees lessens the stress of queue.

Table 3.2: Weights Given to Customer Requirements

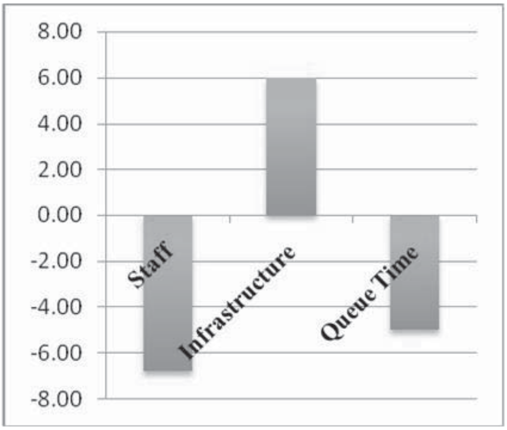
Dimension	Mean Weight given by customers
Readiness to respond	10
Willingness to help	10
Ability to instill confidence	6
knowledge to answer	8
Caring	9
Prompt response	5.5
Infrastructural facility	5
Visibility	7
Dressed employees	5.5
E-Service	4
Technologies	5
Capacity utilization	4
On time	6
Convenience to schedule	8
Satisfactory waiting time	7
Total	**100**

The overall satisfaction level (Table 3.3) showed that, nowadays retail firms improved their infrastructural layout or facility structure better than previous records. New tools and technologies like e shopping, home delivery, more outlets, and decorated stores attracted more customers to the retail stores than before but necessary and particular improvements are required at competency level of staff and better management concerns were needed to minimize waiting time. Staff training to improve the competency level and queue analysis with management concern can improve the customer satisfaction more.

Table 3.3: Overall SERVQUAL Score

Factor	Overall SERVQUAL Score
Staff	-6.79
Infrastructure	6
Queue Time	-5

Figure 3.3: Overall SERVQUAL Score



According to our analyses of the service gaps or perception gaps aiming to improve service quality, the recommendation section outlines some ways to improve performance level on these dimensions.

Discussion and Recommendations

In order to improve the perceived quality of the staff attitude and queue time minimization within the layout, a number of steps need to be implemented. With regards to the layout, the current setups of the layouts give sufficient number of service facility counters which are not to increase queue time. On the other hand, most of the counters remain closed due to lack of employee monitoring system. In order for business patrons to be assured of the competency of staff, they must display basic knowledge of the staff they represent. Training should be conducted to a standard so that any employee could give customers guidance for general questions, such as to which floor or section of the shops specific products could be found. They should also keep an open and approachable counter, instead of commonly lingering further in the back of the office. Customers should have a pleasant encounter every time the services of the staff are required, and should leave with a feeling of confidence that they have been attended to sincerely. This will only be achieved when not only staff members have the knowledge required to answer general questions, but also have the consideration to express it with courtesy.

Confidence would be generated only if companies are quick to serve. Undue delay is an important reason for losing confidence. Customers are most appreciated on the premises. Each employee from sub staff to Chairman in the company can play a vital role in this regard. The customers at no cost should go back unattended. The sense of care is a vital element in achieving customer satisfaction. An unattended or frustrated visit could bring discord and a feeling of disgust. There should not be any display of complacency and lack of sensitivity in the employees toward customers. The customers need to be served promptly, efficiently and effectively.

Queues are not linear with regard to changes in arrival rates or service times. Generally, when there is variability in arrivals of customers and/or in service times, the average length of the queue and the average waiting time both grow exponentially when the utilization of the servers approaches full utilization. Therefore such queuing systems should not be planned for full utilization of the servers because queues and waiting times become very long. We can also look at the length of the queue (and the waiting time) from a different perspective. Doubling the service capacity of a system that has long queues will not cut the queues by half, but rather almost eliminate them. For example, if a super shop has a single cash counter for customers and the average waiting time of customers for cash payment is 20 minutes, and the utilization of the receiving point is 90%, adding a second counter operating in parallel will almost eliminate the waiting times (and not cut them in half), but the utilization of the counters will drop to 45%. In a period of major change in the business environment, enhancing satisfaction is becoming increasingly important because satisfaction is recognized as a measure of quality. Knowledge of the use of queuing model to determine system parameters is of value to service providers who seek to attract, keep and provide quality service and products to customers in the ever-competitive “marketplace”.

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Published by
Center for Research and Training (CRT)
East West University
Plot No-A/2, Main Road, Jahurul Islam City
Aftabnagar, Dhaka-1212

Phone : 9858261, 09666775577
Emails : editor_ewjbss@ewubd.edu, ewucrt@ewubd.edu
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