

YOUNGSTERS REVIEW ABOUT SERVICE QUALITY OF ISLAMIC BANKING SYSTEM: USING SERVQUAL MODEL

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ABSTRACT

The objective of this study is to investigate the younger customers' perception of service quality of the Islamic Banking System (BS). A total of 300 structured questionnaires were distributed among the university students and in these, the usable questionnaires were 251. But, 159 Islamic bank account users' details were only considered for this study. So the sample size was 159. In this descriptive study, a sample of Islamic bank account users from the South Eastern University of Sri Lanka was studied, to analyze the service quality of Islamic Banking System (IBS) by using the SERVQUAL model and the required statistical analysis was performed using SPSS software. In this study, the majority of respondents were females aged 22 years old and had the account in both Islamic and conventional banks. This shows that IBS is lacking many of the feature and requirement that their young customer wants. They mostly deal with saving accounts likewise only 16.4% of them deal with Islamic banking accounts. And half-percentage of students deal with more than one account. And some of them have single-account with more than 1-year experience in IBS. Youngsters say the IBS offers only limited banking facilities. The religious conviction was an imperative reason in the bank selection criteria. Overall the youngsters' expectations were not significant with perceptions. Hence, in youngsters' view, the Islamic banks mostly provide a satisfying service. But, IBS should focus on quality dimensions such as Tangibility, Reliability and Responsiveness to continue the youngsters' dealing with this banking system for upcoming days. This study suggests that IBS has to think through certain factors for their achievement. Such as, the Islamic banking industry has to focus on providing consciousness to their customers. Secondly, most of the customers have adopted both Islamic and Conventional banking systems. So they must have to contemplate on the product provision to its customers.

Keywords: *Expectation, Islamic Banking, Perception, SERVQUAL, Students*

1. INTRODUCTION

Banks are one of the ancient commercial mediators and financial transactions is a life line of several up-to-date economies. Banks play a significant part in the deployment of credits and expenditure of credit to some part of the economy. The banking section reveals the commercial plus economic strength of the nation-state. In a competitive sphere, it is a precise crucial matter for the banks to keep up the robust base among the devoted customer relationship with their banks.

Bank directors face more pressure to prove that the banking services focus on the customers and nonstop upgrading accomplishment is offered. Banks need to understand and measure customer expectations properly for the development of their banks. Plus, in the customers' view, there should be a significant service quality improvement gap. These details help a bank manager to recognize the cost-effective ways to shut the gaps of service quality as well as to give a priority and focus on which gaps impact the service quality of the banking system. To succeed and survival of the banking industry, it is necessary to provide high service quality to meet many needs such as clients' satisfaction, subsequent devotion, enticing novel clients, to extend the market shares and profitability (Reddy, E. L. & Karim, S., 2014).

Service quality of the banking system is generally well-known through a serious precondition to launch and nourish the satisfying connection with the valuable customers (Reddy, E. L. & Karim, S., 2014). Therefore, the relationship between the service quality and customer satisfaction has arisen about a significant and planned connection (Cronin Jr., J. J., & Taylor, S. A., 1992). Popularly, perceived service quality is an originator to the satisfaction (Spreng, R. A. & Mackoy, R. D., 1996). In a competitive world, due to having an unusually high fiscal value of a service union, there is an accurate understanding precursor plus determining factors of customer satisfaction (Lassar, W., Manolis, C. & Winsor, R., 2000).

In previous studies, there was a significant relationship between the overall service quality and satisfaction (Bigné, E., Moliner, M.A. & Sánchez, J., 2003). There was a positive relationship between service quality perception and student satisfaction (Ham, L., & Hayduk, S., 2003).

Several studies have done using the SERVQUAL model and customer satisfaction with the dimensions of quality such as Tangibility, Reliability, Responsiveness, Assurance and Empathy. By using this model, quality perception has determined by evaluating the gap between expected and perceived quality of all dimensions and influence of service quality on customers' satisfaction (Ghost, S. F. H. & Gnanadhas, M. E., 2011), (Bootwala, I. A. & Gokhru, A., 2012), (Jain, V., Gupta, S. & Jain, S., 2012), (Renganathan, R., Balachandran, S. & Govindarajan, K., 2012), (Lohani, M. B. & Bhatia, P., 2012), (Ravichandran, K., Mani, B. T., Kumar, S. A. & Prabhakaran, S., 2010) (Mishra, U. S., Sahoo, K. K., Mishra, S. & Patra, S. K., 2010).

2. METHODOLOGY

The study was undertaken among the students from the Faculty of Islamic Studies & Arabic Language, South Eastern University of Sri Lanka. A total of 300 questionnaires were distributed among the students and in these, the usable questionnaires were 251. A total of 159 Islamic bank account users' details were only considered for this study work. So, the sample size was 159.

This study has been carried out to assess the service quality of the Islamic Banking System by using the SERVQUAL model (Parasuraman, A., Zeithaml, V., & Berry, L., 1988). For this purpose, SERVQUAL questionnaire was used. This study mainly had four sections in the survey. The first section consisted of the students' demographic profile (Gender, Age, Course of study, Education level). Section two of the questionnaire included the respondents' selected financial institution (Islamic, conventional or both Islamic and conventional). The third section collected information regarding these students used banking systems (Mostly deal with-Types of Accounts, Number of banks they deal with, Experience with an Islamic bank in years). So, the reasons were collected on why they use both types of banking systems in section no.4. The questionnaire's fifth section collected the details of why youngsters dealing with the Islamic banking system. In the sixth and last part, the SERVQUAL questionnaire has been applied to evaluate the students' expectations and perceptions of service quality. So, there were add up to 22 items included to know about the students' expectation and perception of service quality.

First descriptive test statistics were applied. After that, the Reliability test was used to check the reliability of all dimensions by applying Cronbach's alpha. The SERVQUAL mean score gap was computed by evaluating the difference between Expectation (E) and Perception (P) through the 5 service quality dimensions (Tangibility, Reliability, Responsiveness, Assurance and Empathy). The required statistical analysis was performed using SPSS software. Further, 5% of the significant level was used in this study.

3. RESULTS AND DISCUSSION

The personal demographic profile of the students is shown in Table 1. The majority of respondents were females (61%), Aged 22 years old. The results show that 67.9% of the Arabic Language course students and 32.1% of Islamic Studies Course students participated in this study. Additionally, the respondents were asked about their education level, 37.1% of the students were in the first year, 33.3% were in the third-year while 28.9% of them were second-year students.

Table 1 *Students' Demographic Profile*

Variables	Frequency	Percentage
Gender		
Female	97	61.0
Male	62	39.0
Age Level		
19-20	15	9.4
21-22	68	42.8
23-25	66	41.5
25+	9	5.7
Course of study		
Islamic Studies	51	32.1
Arabic Language	108	67.9
Year of study		
1 st year	59	37.1
2 nd year	46	28.9
3 rd year	53	33.3
4 th year	1	.6

The next important thing is the selection of a banking system and it is exposed in Figure 1. Generally, people use a variety of the banking system. In this study, most of the students had an account in both Islamic and conventional banks (54.5%).

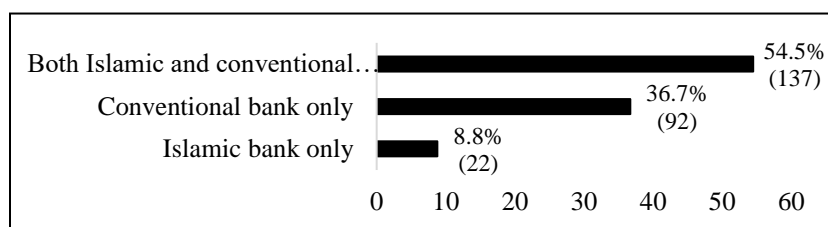


Figure 1. Customer selected banking system

64.8% of students mostly deal with saving accounts likewise 18.2% of them have a current account and only 16.4% of them deal with Islamic banking accounts. Furthermore, 69.2% of students deal with more than one account. Only 30.8% of students have a single account. And 44.6% of students have experience with Islamic banks for more than 1 year. These results are shown in the following Table 2.

Table 2 Students used banking services

Variables	Frequency	Percentage
Mostly deal with (Types of Accounts)		
Islamic banking	26	16.4
Current	29	18.2
Saving	103	64.8
Fixed	1	.6
How many banks do you deal with?		
1	49	30.8
2	83	52.2
≥ 3	27	17.0
Experience with Islamic bank? (years)		
< 1	88	55.4
1-4 years	52	32.7
5-9 years	15	9.4
more than 10 years	4	2.5

Various choices were given to the students to identify the reasons why they have taken on both banking systems and the results are shown in Figure 2. 44.7% of youngsters say that the IBS offer only limited banking facilities. Most of them agreed with both banking systems provide investment opportunities as much as they required. Islamic banking network's impact on dealing with both Islamic & conventional banking systems.

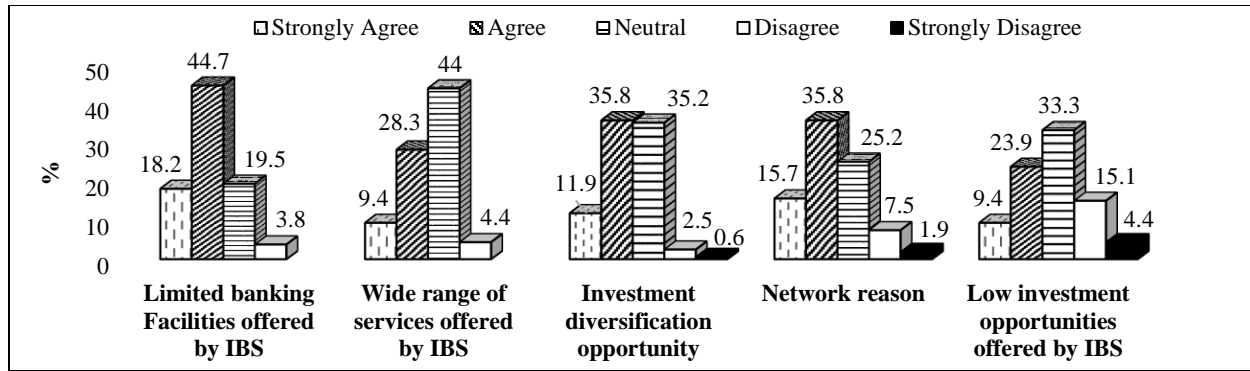


Figure 2. Customer's reasons behind dealing with both Islamic & conventional banking systems

Table 3 shows customer reasons for dealing with only IBS. The religious conviction was an imperative reason in the Islamic bank selection criteria. And most of them are using due to other causes like bank reputation, Sharia rules obedience, provision of privacy and confidentiality in the banking transaction.

Table 3 Customer reasons behind dealing with the Islamic banking system

Values	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Religious	96	60.4	41	25.8	9	5.7	6	3.8	7	4.4
Profitability	9	5.7	60	37.7	56	35.2	28	17.6	6	3.8
Feasible location	12	7.5	56	35.2	44	27.7	42	26.4	5	3.1
Services charges	15	9.4	59	37.1	64	40.3	13	8.2	8	5.0
Effectiveness in transaction	31	19.5	81	50.9	43	27.0	4	2.5	-	-
Wide services range	29	18.2	62	39.0	60	37.7	8	5.0	-	-
Bank reputation	53	33.3	59	37.1	40	25.2	2	1.3	5	3.1
Sharia rules obedience	78	49.1	53	33.3	21	13.2	5	3.1	2	1.3
Provision of investment opp.	30	18.9	92	57.9	33	20.8	4	2.5	-	-
Credit card provision	40	25.2	48	30.2	47	29.6	18	11.3	6	3.8
Loan availability	21	13.2	67	42.1	40	25.2	22	13.8	9	5.7
Privacy / confidentiality	72	45.3	59	37.1	24	15.1	1	.6	3	1.9

The reliability test was done (with a reliability coefficient $\alpha > 0.700$ actuality reflected as acceptable level) (Nunnally, 1978), (Nunnally, J. & Bernstein, I. H., 1994), (Chronbach, 1951) to check the reliability by Cronbach's alpha as shown in Table 4. Results reveal that Cronbach's alpha for SERVQUAL's 5 dimensions as well as the overall dimensions: Cronbach's alpha for the four-item scale of tangibility, the five-item scale of reliability, the four-item scale of responsiveness, the four-item scale of assurance, and five-item scale of empathy. It is noticeable that the Cronbach's alpha values for the scales > 0.700 . Overall reliability also > 0.700 . Therefore, these results indicate that all items are reliable.

Table 4 *Reliability Analysis*

Service quality dimensions	Items	Cronbach's Alpha		
		Expectation (E)	Perception (P)	Gap (E-P)
Tangibility	4	0.801	0.843	0.781
Reliability	5	0.820	0.767	0.758
Responsiveness	4	0.787	0.843	0.770
Assurance	4	0.717	0.759	0.709
Empathy	5	0.887	0.884	0.798
Overall	22	0.852	0.873	0.753

To study the youngsters' attitudes of service quality the SERVQUAL model was applied to compare the expectations and perceptions of five dimensions for service quality (Zeithaml, V.A., Bitner, M.J. & Gremler, D.D., 2006). The mean scores for every single question of 5-dimensions as well as gaps between expectation and perception (E-P) are exhibited in Table 5. 16 of the 22 questions: i.e. 3 of the 5-dimensions show negative gaps, however these gaps are a comparatively little amount that it implies overall the youngsters' expectations were not significant. Hence, in youngsters' view, the Islamic banks mostly provide a satisfying service.

Table 5 *Dimension Mean Score of Service Quality*

Dimension	Items	E	P	Gap (E-P)
TAN1	Up-to-date equipment	1.30	2.09	-0.79
TAN2	Physical facilities should be visually appealing	1.70	2.31	-0.61
TAN3	Employees should be well dressed and appear neat	1.57	2.18	-0.61
TAN4	Visually keep the type of services provided	1.36	2.36	-1.00
REL1	Firms should do work within a promised certain time	1.31	1.73	-0.42
REL2	Show interest in solving customers' problems	1.32	1.72	-0.40
REL3	Firms should be dependable	1.40	1.65	-0.25
REL4	Provide services at the time they promise to do so	1.47	1.58	-0.11
REL5	Keep their records accurately	1.38	1.76	-0.38
RES1	Inform customers: when services will be performed	1.50	1.84	-0.34
RES2	Provide prompt service to customers	1.42	1.77	-0.35
RES3	Employees have to be willing to help customers	1.40	1.60	-0.20
RES4	Employees should not be too busy to respond	1.58	1.81	-0.23
ASS1	Customers should be able to trust employees	1.80	1.91	-0.11
ASS2	Customers should be able to feel safe	2.13	1.89	0.24
ASS3	Employees should be polite	2.20	2.10	0.10
ASS4	Employees should have the knowledge to answer	2.03	1.92	0.11
EMP1	Firms should give customers individual attention	2.18	2.30	-0.12
EMP2	Employees should give customers personal service	2.25	2.15	0.10
EMP3	Employees should understand the customers' needs	2.31	2.19	0.12
EMP4	Should have their customers' best interest at heart	2.27	2.17	0.10
EMP5	Should have customers convenient operating hours	1.99	2.38	-0.39

Table 6 shows description service quality (Gap analysis) of every dimension is negative except Assurance (+0.09): i.e. the students' service quality expectation regarding IBS is less than their perceptions tangibility, reliability, responsiveness, empathy. It reveals that the IBS has provided the best service quality for their customers. And, there is no significant difference between the expectation of service quality and perception of service quality for Assurance and Empathy. So, the IBS should focus on quality dimensions such as Tangibility, Reliability and Responsiveness to continue the students' dealing with this banking system for upcoming days. But there is a significant difference between the overall quality expectations and perceptions. Furthermore, there is a positive significant relationship between the service quality expectations and the corresponding service quality perceptions except for Tangibility and Reliability.

Table 6 Description Service Quality

Dimension	Expectation		Perception		Gap (E-P)					
	Mean	SD	Mean	SD	Mean	SD	Corr.	Sig.	T	Sig.
Tangibility	1.48	0.42	2.24	0.84	-0.75	0.93	0.03	0.72	-10.2	0.00**
Reliability	1.38	0.47	1.69	0.58	-0.31	0.70	0.11	0.16	-5.62	0.00**
Responsiveness	1.48	0.54	1.76	0.70	-0.28	0.76	0.27	0.00*	-4.71	0.00**
Assurance	2.04	0.70	1.96	0.66	0.09	0.77	0.36	0.00*	1.34	0.18
Empathy	2.20	0.79	2.24	0.75	-0.04	0.80	0.46	0.00*	-0.66	0.51
Overall	1.72	0.39	1.97	0.47	-0.25	0.43	0.50	0.00*	-7.40	0.00**

Note: Corr.: Paired correlation value, Sig.: P-Value

* Fail to accept null hypothesis of there is no relationship at 5% significance level

** Fail to accept null hypothesis of there is no difference at 5% significance level

Based on the correlation matrix results, a positive significant relationship was found between Tangibility, Reliability, Responsiveness, Assurance and Empathy to students' perception. The results are shown in Table 7.

Table 7 Correlation Matrix of Quality Dimensions and Perception

	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Perception
Tangibility	1	0.145 (0.068)	0.095 (0.236)	0.494 (0.000)*	0.510 (0.000)*	0.722 (0.000)*
Reliability		1	0.484 (0.000)*	0.183 (0.021)*	-0.007 (0.933)	0.490 (0.000)*
Responsiveness			1	0.192 (0.015)*	0.165 (0.037)*	0.556 (0.000)*
Assurance				1	0.706 (0.000)*	0.783 (0.000)*
Empathy					1	0.745 (0.000)*
Perception						1

Note: * Fail to accept null hypothesis of there is no relationship at 5% significance level

4. CONCLUSION

The majority of respondents were females aged 22 years old. Most of the Arabic Language course students participated in this study. Generally, people use a variety of the banking system. In this study, most of the students had an account in both Islamic and conventional banks. This shows that IBS is lacking many of the feature and requirement that their young customer wants. They mostly deal with saving accounts likewise only 16.4% of them deal with Islamic banking accounts. And half-percentage of students deal with more than one account. And some of them have a single account with more than 1-year experience in IBS. Youngsters say that the IBS offers only limited banking facilities. Most of them agreed with both banking systems provide investment opportunities as much as they required. The religious conviction was an imperative reason in the Islamic bank selection criteria. And most of them are using due to other causes like bank reputation, Sharia rules obedience, provision of privacy and confidentiality in the banking transaction. It reveals that overall IBS young customers are mostly satisfied with the IBS services. Based on the SERVQUAL model outputs, overall the youngsters' expectations were not significant with perceptions. Hence, in youngsters' view, the Islamic banks mostly provide a satisfying service. The IBS has mostly provided the best service quality for their customers. But, the IBS should focus on quality dimensions such as Tangibility, Reliability and Responsiveness to continue the youngsters' dealing with this banking system for upcoming days. This study suggests that IBS has to think through certain factors for their achievement. Such as, the Islamic banking industry has to focus on providing consciousness to their customers. Secondly, most of the customers have adopted both Islamic and Conventional banking systems. So they must have to contemplate on the product provision to its customers.

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Appendix

Questionnaire for SERVQUAL

1. *What is your gender?*
 - a. Female
 - b. Male
2. *What is your age?*
 - a. 19-20
 - b. 21-22
 - c. 23-25
 - d. 25+
3. *Course of study*
 - a. Islamic Studies
 - b. Arabic Language
4. *Year of study*
 - a. 1st year
 - b. 2nd year
 - c. 3rd year
 - d. 4th year
5. *Your bank system*
 - a. Islamic bank only
 - b. Conventional bank only
 - c. Both Islamic and conventional banks
6. *Mostly deal with (Types of Accounts)*
 - a. Islamic banking
 - b. Current
 - c. Saving
 - d. Fixed
7. *How many banks do you deal with?*
 - a. 1
 - b. 2
 - c. ≥ 3
8. *Experience with Islamic bank? (years)*
 - a. < 1
 - b. 1-4 years
 - c. 5-9 years
 - d. ≥ 10 years

		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
9. Reasons behind dealing with both Islamic and conventional banking system:						
a.	Limited banking facilities offered By Islamic Banking System					
b.	Wide range of services offered By Islamic Banking System					
c.	Investment diversification Opportunity					
d.	Network reason					
e.	Low investment opportunities offered By Islamic Banking System					

10. Reasons behind dealing with Islamic banking system:						
a.	Religious					
b.	Profitability					
c.	Feasible location					
d.	Services charges					
e.	Effectiveness in transaction					
f.	Wide services range					
g.	Bank reputation					
h.	Shari'ah rules obedience					
i.	Provision of investment opp.					
j.	Credit card provision					
k.	Loan availability					
l.	Privacy/confidentiality					

11. Expectations:						
a.	They should have up-to-date equipment (like computers and its peripherals)					
b.	Their physical facilities (like building and interior decor) should be visually appealing					
c.	Their employees should be well dressed and appear neat					
d.	The appearance of the physical facilities of these firms should be in keeping with the type of services (pamphlets, pay-in-slips, withdrawal slips) provided					
e.	When these firms promise to do something by a certain time, they should do so					
f.	When customers have problems, these firms should show a sincere interest in solving it					
g.	These firms should be dependable (perform the service right the first time i.e., zero defect services)					
h.	They should provide their services at the time they promise to do so					
i.	They should keep their records accurately (details of our transactions)					
j.	They should tell customers exactly when services will be performed					
k.	They should provide prompt service to customers					
l.	Their employees always have to be willing to help customers					

m.	Their employees should not be too busy to respond to customer requests promptly					
n.	Customers should be able to trust employees of these firms					
o.	Customers should be able to feel safe in their transactions					
p.	Their employees should be polite					
q.	Employees should have the knowledge to answer customers' questions.					
r.	These firms should give customers individual attention					
s.	They should have employees who give customers personal service					
t.	Their employees should understand the specific needs of their customers					
u.	They should have their customers' best interest at heart.					
v.	They should have operating hours convenient to all their customers					

12. Perceptions:						
a.	My bank has up-to-date equipment.					
b.	My bank's physical facilities are visually appealing					
c.	My bank's employees are well dressed and appear neat.					
d.	The appearance of the physical facilities of My bank is in keeping with the type of services provided					
e.	When My bank promises to do something by a certain time, it does so					
f.	When I have problems, My bank is sympathetic and reassuring					
g.	My bank is dependable					
h.	My bank provides its services at the time it promises to do so					
i.	My bank keeps its records accurately					
j.	My bank does not tell customers exactly when services will be performed					
k.	I do not receive prompt service from My bank's employees					
l.	Employees of My bank are not always willing to help customers					
m.	Employees of My bank are too busy to respond to customer requests promptly					
n.	You can trust employees of My bank					
o.	You feel safe in your transactions with My bank's employees					
p.	Employees of My bank are polite					
q.	Employees get adequate support from My bank to do their jobs well					
r.	My bank does not give you individual attention					
s.	Employees of My bank do not give me personal attention					
t.	Employees of My bank do not know what my needs are					
u.	My bank does not have my best interests at heart					
v.	My bank does not have operating hours convenient to all their customers					