The Gratification of Banking Customers during the COVID-19 Pandemic Period: An Empirical Study

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Abstract: This study aims to understand the effect of different banking-related behavior to get satisfaction from customers. The purpose of this study is to understand why people want to be satisfied with a bank and why they become dissatisfied with the bank. This study is concerned with the effect of behavior towards the customers to get the gratification of customers which is salient for the performance of the bank. This study has used a questionnaire for the analysis. This study has dependence on that questionnaire to collect the data. The data is collected from various areas of Bangladesh to nullify the effect of the area. This study has used correlation, descriptive statistics and regression for the analysis. The question is close-ended, and the question has five points to select an answer. This study has taken samples from various corners of Bangladesh to get the best possible result. The findings of this study refer that the customers of banks want to get loans that are not easily available in the context of Bangladesh. Most of the general people do not get a loan when they needed or the amount in their need. On the other hand, bankers need to behave more cautiously with customers. As per the study, the customers are thought of getting bad behavior from the bankers. That is why good behavior matters a lot in this study.

Keywords: COVID-19, Gratification of customers, Customer Satisfaction, Government commercial banks

1. Introduction

This study is a quantitative study, which is based on the banking service of Bangladesh focusing on the government commercial bank. This study is conducted during the COVID-19 pandemic, which is why the satisfaction of the customers greatly depends on the impact on service because of the pandemic. Nevertheless, this study will explore the reason behind customer satisfaction.

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Although customer satisfaction deeply depends on the service quality of the bank, demographic variables could have a great impact on the satisfaction of the customers. This research has taken place both in rural areas and in urban areas. The upazila and zila towns are also included in the study so that the overall scenario can be represented. On the other hand, this research has used descriptive analysis and focus group interviews (Gan et al., 2011). Although the methodology is taken from another study, the uniqueness is authenticated by implementing questions based on locality.

The questionnaire is presented in both Bangla and English so that urban and rural people can understand the meaning of the question. Above all, the satisfaction of Bangladeshi citizens will be researched by this study about government commercial banks. Nevertheless, the significance of this study is described by the diversity of the data.

1.1 Context of the Study

This study aims to give a glimpse into the government banking service quality. Customer satisfaction greatly depends on the service quality. Because of the COVID-19 pandemic, banks have faced many challenges in managing the customer care. In every bank, there should be sanitization facilities. All the customers could not be on the line alike before the pandemic. Banks have to manage a lot of things to support their service due to the COVID-19 pandemic. Therefore, there could be a change in customer satisfaction due to these requirements. Customers might feel a different way because of the new service level of the banks. On the other hand, there might be a difference because of demographic variables since there can be different levels of expectation due to differences in age, income, gender, etc. This study will find out the possibilities of customer dissatisfaction or satisfaction and the most probable reason behind these. On the other hand, this study will find out whether there is a probable cause of difference because of demographic variability. This study will help the stakeholders to understand the places to improve the service of government banks after the COVID-19 pandemic.

The objective of this study is to represent the whole customers by collecting data from rural and urban people, understand the problem of the service in government banking and provide the solution, and improve the service so that mass people can get advantages of government banking service by addressing the concerning bodies, understand whether there can be any change of satisfaction because of different ethnicity, age, income level, gender, etc. This study aims to find out whether there is an impact on the satisfaction of government bank's customers after the COVID-19 pandemic because of the service quality of the banks. Service quality depends on different variables. This study also aims to find out about the effect of demographic variables on customer satisfaction.

2. Literature Review

The outcome of this study indicates that concrete and effective. A strong and substantial impact on satisfaction, reactivity, and confirmation has a positive and marginal impact on satisfaction, whereas empathy has a negative and negligible impact on satisfaction. The outcome of the F test shows tangible, secure, reactive, assured, and reliable. The customer satisfaction index is considerably influenced by empathy variables. The outcome of the R2 test (determination coefficient) is recognized that the variables concrete, consistency, sensitivity, declaration, and sympathy will describe 61.9 percent of the satisfaction variable. Methods of research of this Testing of tools, classical research for assumption, multiple linear regression analysis (Allameh, 2018).

Consumer-level of service actively and implicitly affects brand loyalty through happiness and confidence. If the client retains primary rank, service efficiency affects consumer satisfaction less. It affects behavioral retention less than daily clients for high-wealth clients; nevertheless, its effect on brand attitude is similar. The correlation between quality efficiency and customer satisfaction has a co-moderating influence on the principal bank and capital position. This research applies a relational model to calculate the quality of service, along with relation to current developments in the literature on particular purchasing habits. Buyers of a major financial institution in Thailand got 400 clear samples. The data was evaluated using confirmatory factor analysis with partial least-square and expected to raise analysis (Boonlertvanich, 2019).

The findings indicate that electronic banking goods have been used strongly. Accomplished constraints entail core router malfunction, bank theft, and lost business due to missed e-transactions. Because of its digital payment nature, cash usability, saving time from bank visits, and smooth transfers, consumers were happy with e-banking. The research found that clients used e-banking services and were satisfied with them. To facilitate internet banking facilities, market segmentation and further spending on e-banking technology have been proposed. The research used a transversal research design and technical comfort in sampling (Asiyanbi & Ishola, 2018).

This section discusses the descriptive design of the report, gathering data from the 148 executives at different hierarchy levels who work in the commercial banks in India, using a questionnaire method prepared by Minnesota and Schaufeli's Complete Compendium. Descriptive statistics and regression analysis is used to accomplish the goals. The findings show that administrators employed at private banks are more comfortable with intrinsic job satisfaction rather than external career success and find a significant correlation among bosses at the hierarchy level of the banking institutions between rewards and employee commitment. Data were obtained at one particular period and the restriction of this analysis (Garg et al., 2017).

The findings of this research suggest that the standard of service has the largest effect concerning the value and corporate photos on bank customer loyalty. The findings also support the moderation effect of quality on the correlation between customer satisfaction and customer loyalty and the mitigating effect of market image on the correlation between the service quality dimensions shown by this analysis and the quality of services. Furthermore, the findings suggest that demographic factors also clarify the loyalty of banks, particularly in the banking sector in New Zealand (Gan et al., 2011).

The findings suggest that the measurements of service efficiency and consumer loyalty are strongly correlated. The findings of the regression analysis indicate that quality service offers a positive effect on consumer loyalty overall. Data indicates that customer loyalty plays a very vital role, followed by concreteness, consistency, and overall bank efficiency. The

results of the study also suggest high-quality service, which contributes to high customer loyalty and customer happiness (Shanka, 2012).

A different review of choice reveals that the emphasis should be on bank management: elimination of transaction mistakes, transaction costs, duration of the processing, and preliminary online learning time. These four characteristics have a strong effect based on quality results on consumer loyalty. Concerning others, the most vital projects for Nigerian banking customers are pending and financing costs mitigation services. More knowledge of better banking practices has been found in the sense of the ability to pay and customer demand for other qualities. A survey was used for primary and 1245 functional data collection. A framework for the study was used. A joint study was used to create customer behavior with revealed preference information, while the preferences were evaluated using a debunked option tool (Bontis et al., 2018).

The results of the study found that customer loyalty usually influences a customer's banking reputation and eventually affects their customer loyalty and referral to a particular bank. The level of services that he or she encounters in a bank defines customer loyalty. If a customer is, however, offered a service level that matches or exceeds its standards, he or she has a good bank image, is happy, and will most likely be faithful to a finance company in question and suggest it to his/her peers (Hamdan, 2018).

This report attempts to assess the happiness of the consumer growth in time and instead define the principal attributes of satisfaction level, finally, the circumstance in the Czech and Slovak Republic. In order to quantify these components, used traditional statistical tools. The overall Czech engagement rate was observed, and it is really close to Slovak consumers. The key explanation for bank customers' pleasure is that countries are willing to use digital transactions, and the main reason for their unhappiness is Goods and services at long-term high rates (Belas & Gabcova, 2014).

There are very few studies which are based on government or public banks. On the other hand, in the context of Bangladesh, there is no research on thistopic. This is a gap that will be used as a research gap for this paper.

3. Methodology

3.1 Questionnaire Development

The questionnaire was developed for this study based on the findings of the current literature review and taking feedback from the customer. The study adopted descriptive research, involving the use of interviews to gather relevant data for the research. Interview from the customer is based on perceptions of general customers of a government and non-government bank of Bangladesh. Nevertheless, customers feel different ways about this pandemic. This study will explore the feelings of customers about banking services and overall service facilities during the pandemic. This study is based on the satisfaction of customers of banks in Bangladesh. Nevertheless, all the customers of banks are the target population of the study. The area of this study is around Dhaka, Narayanganj, Gaibandha, Naogaon and Sylhet area. Both rural and urban branch customers are taken as samples. Total of 53 branches are covered in this study.

3.2 Data and Data Source

The data source of this study is the bank's rural and urban branches around Dhaka, Narayanganj, Gaibandha, Naogaon, and Sylhet area. 53% of data is collected from the urban area, from which 32% is from Dhaka. The other percentages are from rural branches. There could be some difference in the satisfaction of their service. Therefore, this study will cover all the customers of the bank.

3.3 Research Design

This study has followed the regression model given below:

Model: Cust S = Clean + loan + time+ Serve Q + Interact Q + Env Q + Out Q + Net Q + Lend Q + age + area+ Income + gen + Covid+ work + e
Where, Cust S = Satisfaction of customers during pandemic, Clean = satisfaction about cleanliness of the bank during pandemic, Loan = Level of satisfaction about loan giving facility, Time= level of satisfaction about time

factor, Serve Q = Satisfaction about Service Quality of the bank after the hit of COVID-19 pandemic , Interact Q = level of satisfaction about interaction after the hit of COVID-19 pandemic., Env Q = level of satisfaction environment of the bank after the hit of COVID-19 pandemic, Out Q = level of satisfaction about quality of the bankers service after the hit of COVID-19 pandemic, Net Q = whether the bank has any application or online service or not after the hit of COVID-19 pandemic, Lend Q = involvement of lending to the customer after the hit of COVID-19 pandemic, age = If more than 45 =1, otherwise 0, Area = If urban area =1, otherwise 0, Income = If income is more than 50000=1, otherwise 0, gen = If gender is female =1, otherwise 0, Covid = If affected by covid = 1, otherwise 0 , e = error

SPSS is used for the study. 5 point likert chart is used for the study. Where, 1= very dissatisfied, 2= dissatisfied, 3= neutral, 4= satisfied, 5= very satisfied.

3.4 Sample Design

Stratified Random Sampling is used in this study to collect the data. This data is collected from all the areas of Bangladesh. Therefore, this data will cover all the customers of the banking industry. This sampling method is followed so that all types of customers can be taken in this study. The total data collected in this study is 409. Simple random sampling is used for the collection of the data. According to Gagliano and Hathcote (1994), customers' demographic characteristics take part in an important role in determining perceived service quality.

4. Research Findings and Analysis

From Table 1, descriptive statistics, it is easy to understand that the total number of data collected for all the variables is 409. There is no respondent who miss any question to answer. Here the standard deviation of the data shows that the values are not very far from the mean. The mean of customers' satisfaction reflects that most of the customers are satisfied with the service provided by the bankers. The mean is more than 3.00. The other variables like 'loan' and 'lend_Q' are also higher than 3. The other variables are less than 3 in the mean. The variables, which are from a demographic perspective, are similar in result.

Table 1: Descriptive Statistics

	Mean	Std. Deviation	N
Cust_S	3.03	1.419	409
Clean	2.86	1.412	409
Loan	3.04	1.409	409
Time	2.99	1.427	409
Serve_Q	2.89	1.419	409
Interact_Q	2.98	1.340	409
Env_Q	2.92	1.418	409
Out_Q	2.97	1.424	409
Net_Q	2.96	1.415	409
Lend_Q	3.08	1.390	409
Age	.51	.500	409
Area	.54	.499	409
Income	.49	.501	409
Gen	.47	.500	409
Covid	.53	.500	409
Work	.49	.500	409

Source: Author's Compilation

Table 2: Correlation Coefficient

Pearson Correlation									
Variables	Cust_S	Clean	loan	Time	Serve_Q	Interact_Q	Env_Q	Out_Q	Net_Q	Lend_Q
Cust_S	1								
Clean	-0.027	1							
Loan	0.928***	-0.015	1						
Time	0.081	-0.002	0.05	1					
Serve_Q	-0.007	-0.019	-0.014	-0.024	1				
Interact_Q	0.848***	-0.031	0.768***	0.503**	0.038	1			
Env_Q	0.102	0.048	0.096	-0.008	-0.058	0.133	1		
Out_Q	-0.075	-0.062	-0.107	0.041	0.093*	-0.066	-0.004	1	
Net_Q	-0.008	0.025	-0.016	0.034	0.024	-0.008	0.024	-0.091	1
Lend_Q	-0.071	0.085*	-0.049	-0.025	0.047	-0.057	-0.044	-0.032	0.004	1

Note: ***, **, * indicate significant at 1%,5% and 10% respectively
Source: Author's Compilation

From Table 2, it can be said that the correlation coefficient is available for all the data entered. Here no data is missing which denotes the perfect situation of the data. In this table, there are two types of relations between the dependent variable and also all the variables. They are positive and negative relations. Here, loan and interact_Q have a positive relationships with the dependent variable. The relationship is highly positive. All the other positive or negative relationships are negligible as they are less than 60% which means that they are not significant.

Table 3: Variable Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Loan	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Interact_Q	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a. Dependent Variable: Cust_S

Source: Author's Compilation

From Table 3, it can be said that only two variables have been entered into the data. The method here is used stepwise. Without these two variables, 'loan' and 'Interact_Q', all the variables have been removed from the main model. Here the reason for removing the variables is the level of significance of the variables.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928[a]	.862	.861	.528
2	.952[b]	.906	.906	.436

a. Predictors: (Constant), loan

b. Predictors: (Constant), loan, Interact_Q

c. Dependent Variable: Cust_S

Source: Author's Compilation

From Table 4, model summary, it can be said that the data is fitted with the model. The R square is more than 80% in all the cases which proves the fitting of the data with the model. The standard error is also at a level where it can be ignored.

Table 5: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	707.984	1	707.984	2537.950	.000[b]
	Residual	113.536	407	.279		
	Total	821.521	408			
2	Regression	744.507	2	372.253	1962.434	.000[c]
	Residual	77.014	406	.190		
	Total	821.521	408			

a. Dependent Variable: Cust_S

b. Predictors: (Constant), loan

c. Predictors: (Constant), loan, Interact_Q

Source: Author's Compilation

As the stepwise regression model is used here, the value of significance for both variables which are entered is very significant, as it is less than 5% in both cases. Also, it is less than 1% which provides the result of a high level of significance of the data.

Table 6: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	.196	.062		3.156	.002	.074	.318					
loan	.935	.019	.928	50.378	.000	.898	.971	.928	.928	.928	1.000	1.000
2 (Constant)	-.070	.055		-1.288	.198	-.178	.037					
loan	.680	.024	.675	28.429	.000	.633	.727	.928	.816	.432	.409	2.442
Interact_Q	.349	.025	.330	13.876	.000	.299	.398	.848	.567	.211	.409	2.442

a. Dependent Variable: Cust_S

Source: Author's Compilation

From Table 6, coefficients table, it can be explained that two variables named loan and interact_Q have a positive and significant relationship with the dependent variable customer satisfaction. Here also, the vif of the two variables is less than 10, which means that there is no chance of multicollinearity in this data. These two variables are free from multicollinearity, which is good sign for this research.

Table 7: Excluded Variables

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	Clean	-.013[b]	-.724	.469	-.036	1.000	1.000	1.000
	Time	.035[b]	1.892	.059	.093	.997	1.003	.997
	Serve_Q	.006[b]	.340	.734	.017	1.000	1.000	1.000
	Interact_Q	.330[b]	13.876	.000	.567	.409	2.442	.409
	Env_Q	.014[b]	.732	.465	.036	.991	1.009	.991
	Out_Q	.025[b]	1.342	.180	.066	.989	1.012	.989
	Net_Q	.007[b]	.403	.687	.020	1.000	1.000	1.000
	Lend_Q	-.026[b]	-1.384	.167	-.069	.998	1.002	.998
	Age	.023[b]	1.230	.220	.061	.997	1.003	.997
	Area	.020[b]	1.089	.277	.054	1.000	1.000	1.000
	Income	-.011[b]	-.605	.545	-.030	.995	1.005	.995
	Gen	-.016[b]	-.887	.376	-.044	1.000	1.000	1.000
	Covid	.009[b]	.487	.627	.024	1.000	1.000	1.000
	Work	.006[b]	.352	.725	.017	.999	1.001	.999
2	Clean	-.007[c]	-.448	.654	-.022	.999	1.001	.409
	time	.027[c]	1.770	.078	.088	.996	1.004	.409
	Serve_Q	-.010[c]	-.635	.526	-.032	.994	1.006	.407
	Env_Q	-.006[c]	-.416	.678	-.021	.982	1.018	.406
	Out_Q	.019[c]	1.269	.205	.063	.988	1.012	.406
	Net_Q	.006[c]	.392	.695	.019	1.000	1.000	.409
	Lend_Q	-.019[c]	-1.253	.211	-.062	.997	1.003	.409
	age	.014[c]	.912	.362	.045	.996	1.004	.408
	area	.007[c]	.448	.654	.022	.996	1.004	.408
	Income	.000[c]	-.027	.978	-.001	.993	1.007	.407
	gen	-.006[c]	-.405	.685	-.020	.998	1.002	.408
	Covid	.007[c]	.436	.663	.022	1.000	1.000	.409
	work	.007[c]	.486	.627	.024	.999	1.001	.409

a. Dependent Variable: Cust_S
b. Predictors in the Model: (Constant), loan
c. Predictors in the Model: (Constant), loan, Interact_Q

Source: Author's Compilation

From Table 7, it can be explained that these variables are removed from the analysis because of some particular reason, like their significance level, which is more than 5% in all the cases. The vif of the data is less than 10,

which means that all the variables are free from multicollinearity which proves the stability of the model.

Table 8: Collinearity Diagnostics

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	loan	Interact_Q
1	1	1.907	1.000	.05	.05	
	2	.093	4.535	.95	.95	
2	1	2.853	1.000	.02	.01	.01
	2	.107	5.167	.98	.13	.09
	3	.040	8.466	.01	.86	.90

a. Dependent Variable: Cust_S

Source: Author's Compilation

From Table 8, collinearity diagnostics, it can be said that the variance proportion is free from multi-collinearity in all the cases. Here the data is less than 1, which means that the data is free from multicollinearity.

Table 9: Residuals Statistics

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.96	5.07	3.03	1.351	409
Residual	-2.026	2.646	.000	.434	409
Std. Predicted Value	-1.537	1.509	.000	1.000	409
Std. Residual	-4.651	6.076	.000	.998	409

a. Dependent Variable: Cust_S

Source: Author's Compilation

From Table 9, residual statistics, it can be said that the predicted value's minimum, maximum, and standard deviation is very close to the standard level of value. It means that the data is much fitted with the model.

5. Summary of the Findings and Discussion

From the above analysis, two major findings have become lucid. Firstly, the data is much fitted with the model. There is no issue of multicollinearity in this data set. The result of ANOVA, r square, etc., states the same thing again. Secondly, there are two major independent variables that have a significant positive influence on the dependent variables named customers' satisfaction. The two variables are 'loan' and 'interact_Q'. It means that the customers are very happy when they can get the loan easily from the banks. Here, getting a loan easily and without any hassle is the first and foremost priority for the customers. The satisfaction of the customer depends on the service they actually receive from the bank. On the other hand, if the bankers are responsive to the customers, then it feels good for them to go there and get the service. Therefore, these two factors are actually very salient for the satisfaction of bank customers. These two factors should be taken into account with major care to make the customers happy with the service of the bank. The customers of banks want to get a loan which is not easily available in the context of Bangladesh. Most general people did not get loan when they needed them or in the amount their need. On the other hand, bankers need to behave more cautiously with the customers. As per the study the customers are thought of getting bad behavior from the bankers. That is why good behavior matters a lot in this study. This study is done on a sampling basis of random which nullifies the chance of being reluctant with the result. The result is more dependent on the expectations of the customers who are general customers of this industry. This result provides a bias-free assumption about the banking industry of Bangladesh from the customers' perspective. Mostly, customer satisfaction depends on the service provided by the bankers. The loan facilities and the interactive ways they behave are the most important factors found in this research.

6. Conclusion

This study concludes that the satisfaction of the customers of banks depends on the loan facilities provided by the bank and the interactive behavior of the bankers. These two factors are the main factors for gaining customer satisfaction. On the other hand, banking customers' situation is considered in

this research with a great extension. All the variables are taken into account, along with demographic variables. In this research, loan facility gets the most important factor as this facility is the facility for which most people go to a bank. After going to the bank, if they do not get proper interactive behavior from the bankers, they cannot be satisfied at all. Therefore, these two factors are actually very salient for the satisfaction of bank customers. These two factors should be taken into account with major care to make the customers happy with the service of the bank. The customers of banks want to get a loan which is not easily available in the context of Bangladesh. Most general people did not get a loan when they needed it or the amount in their need. On the other hand, bankers need to behave more cautiously with customers. As per the study, the customers are thought of getting bad behavior from the bankers. That is why good behavior matters a lot in this study. This study is done on a sampling basis of random which nullifies the chance of being reluctant with the result. The result is more dependent on the expectations of the customers who are general customers of this industry.

This study recommends the stakeholders of the banking industry provide easy loan facilitation to the general public and create a rating system for the customers so that loan default cannot be there on a larger scale, but people can get a loan from the banks. This study also recommends that the behavior of the bankers should be at the best level. This should be the priority of the banks so that people do not feel bad when they try to get service from the banks.

This study recommends future researchers study this topic by taking more samples with a large scale of sampling. This study also recommends that future researchers take more diverse data to show the accurate situation of the banking industry of Bangladesh. This study finds stakeholders of the banking industry to deliver easy loan facilitation to the general public and create a rating system for the customers so that loan default cannot be there on a larger scale, but people can get a loan from the banks. This study also recommends that the behavior of bankers should be at the highest level. Customers should always be the priority for bankers. The implication of this study is to explain how the satisfaction of banking customers differs for various reasons. This study is one of the very few

studies based on the gratification of banking customers and the effect of the COVID pandemic.

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