

## SATISFACTION OF SMALL AND MEDIUM-SIZED COMPANIES WITH THE POLICY OF BANKS

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**Abstract.** Satisfaction with the policy of commercial banks concerning SMEs is one of the most important factors affecting the success of commercial banking activities. This paper analyses the scientific approaches to importance of SME satisfaction with the commercial banks. The analysis of scientific publications revealed that one of the most important factors affecting the satisfaction of small and medium-sized enterprises with banks is the policy concerning SMEs. Comparisons of the results of two studies, analysing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, are presented in this article. One study was conducted in Canada in 2002, another one – in Lithuania in 2011. These studies identified and investigated the factors influencing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, i.e., granting of loans corresponding business needs, offering appropriate financial services to business, creating favourable loan conditions, flexible response to changing business needs, business support by a bank during successful company activities period, business support by a bank in the critical moments of company activities, making timely financing decisions. It was found that all relationships between the factors and the satisfaction with the policy of commercial bank are linear and the correlation coefficients are quite high, indicating that the relationship between the factors is strong enough. However, these studies did not reveal statistical significance of the elements and their possible impact on the satisfaction with commercial banks policy. The current study includes all previously investigated factors and was conducted using the questionnaire method. The respondents were employees of Lithuanian small and medium-sized companies. Statistical analysis shows that only granting of loans corresponding business needs, offering appropriate financial services to business, creating favourable loan conditions, flexible response to changing business needs are statistically significant elements for satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. In addition, it was found that there is no multi-collinearity, there are no

outliers among investigated factors. The regression equation of satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs indicating the weight of each statistically significant factor to the overall satisfaction with the commercial bank policy was created. In other words, the equation shows how satisfaction with the policy of commercial bank varies changing one of the most important factors and helps predicting changes in satisfaction.

**JEL classification:** G02, G21.

**Keywords:** bank policy, satisfaction, commercial banks, small and medium-sized enterprises (SME), regression analysis.

**Reikšminiai žodžiai:** banko politika, pasitenkinimas, komerciniai bankai, smulkaus ir vidutinio verslo įmonės, regresinė analizė.

## Introduction

Client satisfaction has become an increasingly important aspect of evaluation of professional services (Bennett, 2007). Customers perceive not much difference in the banking products offered by private banks dealing with services, as competitors quickly match any new offering (Ravichandran *et al.*, 2010). Therefore, winning customer satisfaction through superior service has become a particular strive to pursue (Al-Eisa, Alhemond, 2009), as customer satisfaction is considered to be a vital element in any strategy for service-led business performance improvement (Jones, 1996). What is more, Gill *et al.* (2006) assume that unsatisfied client will look for other service providers and satisfied clients will continue to use service by providers whose services exceed expectations. Furthermore, customer satisfaction is one of the key elements influencing customers' loyalty (Vegholm, Silver, 2008; Kantsperger, Kunz, 2010; Yap *et al.*, 2012), benevolence (Kantsperger, Kunz, 2010), credibility (Kantsperger, Kunz, 2010) and trust (Žvirelienė, Bičiūnienė, 2008; Yap *et al.*, 2012).

Banks normally divide their customers into individual and corporate (business) ones. The most important in the last group is small and medium-sized business, as it is considered to be one of the most promising sectors of Lithuanian economy (Adamonienė, Trifonova, 2007). According to Vegholm (2011), the banks relationships with small and medium-sized companies' customers influence banks' image. Narteh (2013) claims that banks staff should display high professionalism and strive for the satisfaction of their SME customers in order to be considered in the choice set. Madill *et al.* (2002) say that the more satisfied SME client, the less likely the SME will switch banks. Moreover, according to the research made by Madill *et al.* (2002), there are three main elements having a major impact on overall SME satisfaction with the financial institution: 1) performance of an account manager in relationship management; 2) satisfaction with corporate relationship policies and procedures; 3) performance of branch staff in relationship management. Furthermore, Madill's *et al.* (2002) research shows that satisfaction with corporate policy and procedures have a larger impact on overall customer satisfaction than do the others – the account manager or branch staff in managing the relationship. Consequently, satisfaction of Lithuanian small and medium-sized enter-

prises with the policy of commercial banks concerning SMEs is examined in this paper. Hence, the object of the research is assessing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. The aim of the research is to create a model measuring satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. The following objectives are settled: to analyse the determinants influencing SME in selection of banks; to analyse statistical data of satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs; to carry out a correlation analysis of the data to determine the strength and direction of relationship; to create a model to measure satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs.

### **1. Factors Influencing Satisfaction of Small and Medium-sized Enterprises with the Policy of Commercial Banks**

The policy of commercial banks concerning SMEs can be described as bank activities directed to support business of small and medium-sized enterprises. For this reason, SME select a bank that can meet their needs. There are many scientists analysing satisfaction of small and medium-sized enterprises with bank activities focused on SME commerce support and determinants having impact on it. According to Kaura (2013), the survival of banks depends on customer satisfaction. Narteh (2013) highlights the following elements influencing small and medium-sized enterprises and banks relationship: price competitiveness, credit availability, perceived service quality, staff attributes and bank attributes. According to Lundahl *et al.* (2009), SME evaluate their banking relationship based on the effectiveness and quality of banks' service outcomes and on the care and manner in which bankers deliver services. Zineldin (1996) suggests that the progress of the relationship between the bank and its corporate client depends on various factors: industry trust, mutual interest dependence, the state of conflict and co-operation and overall closeness or distance of the relationship as well as on the partners' mutual expectations. Zhu and Chen (2012) argue that fairness is an element that is positively related to customer satisfaction.

Although, there are many different factors influencing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, the following elements have been selected for the present research (Madiill *et al.*, 2002; Mačerinskienė *et al.*, 2008; Mačerinskienė, Skvarciany, 2012):

- granting of loans corresponding business needs;
- offering appropriate financial services to business;
- creating favourable loan conditions;
- flexible response to changing business needs;
- business support by a bank during a successful company's activities period;
- business support by a bank in the critical moments of company's activities;
- making timely financing decisions.

The elements mentioned above were investigated in Canada in 2002 by Madiill *et al.* (2002) and in Lithuania by Mačerinskienė, Skvarciany (2012) in 2012.

The correlation analysis was made to measure the relationship between the factors investigated. Actually, Madill *et al.* (2002) ascertained the relationship between financial institution policies and overall satisfaction with financial institution (see Table 1).

**Table 1.** Corporate policies, procedures and satisfaction

| Corporate policies and procedures                                     | Overall satisfaction with financial institution (Pearson $r$ ) |
|---|--|
| Provides credit and sufficient amounts to meet needs of SME           | 0,704  |
| Is flexible in structuring loans                                      | 0,747  |
| Provides convenient business banking                                  | 0,584  |
| Is flexible in meeting changing operational needs of SME's businesses | 0,773  |
| Supports SME in good and difficult times                              | 0,753  |
| Makes timely decisions regarding financing                            | 0,691  |

Source: Madill *et al.* (2002)

The correlations indicated in Table 1 are quite strong, showing that satisfaction with corporate policies and procedures has an impact on overall customers' satisfaction with financial institution.

Mačerinskienė and Skvarciany (2012) identified the relationship between factors influencing the policy of commercial banks concerning SMEs and overall satisfaction of small and medium-sized enterprises with the policy of commercial banks (see Table 2).

**Table 2.** Correlation coefficients of the factors influencing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs

| Bank policy towards SME  | SME overall satisfaction with bank policy towards small and medium-sized businesses (Pearson $r$ ) |
|--|--|
| Granting of loans corresponding business needs                             | 0,927  |
| Offering appropriate financial services to business                        | 0,845  |
| Creating favourable loan conditions  | 0,919  |
| Flexible response to changing business needs                               | 0,918  |
| Business support by a bank during a successful company's activities period | 0,882  |
| Business support by a bank in the critical moments of company activities   | 0,946  |
| Making timely financing decisions  | 0,916  |

Source: Mačerinskienė and Skvarciany (2012)

In fact, all correlations indicated in Table 2 are strong and mean a major impact on overall customer satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs by the factors investigated. Hence, it is important to improve overall satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs for the successful activities of banks, retaining customers and attracting new clients. It is worth to construct a model measuring overall satisfaction with the policy of commercial banks concerning SMEs.

## 2. Empirical Findings

For identification of the key factors determining satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, the same seven variables were investigated: granting of loans corresponding business needs, offering appropriate financial services to business, creating favourable loan conditions, flexible response to changing business needs, business support by a bank during a successful company's activities period, business support by a bank in the critical moments of company's activities and making timely financing decisions. The method of questionnaire was used in order to gain insight of businessmen opinion on the above mentioned questions. Data was collected in Lithuania using electronic survey system. In order to ensure the representativeness of the results, 400<sup>1</sup> companies had to be interviewed. In fact, 405 of the distributed questionnaires were returned. All of the data was included for the analysis. After the regression analysis, statistically significant variables were identified<sup>2</sup> (see Table 3).

<sup>1</sup> The number of respondents was calculated using the formula:

$$n = \frac{1}{\Delta^2 + \frac{1}{N}},$$

where:

$n$  – sample size,

$N$  – number of employees of small and medium-sized companies in Lithuania,

$\Delta$  – margin of error ( $\Delta = 0,05$ ).

Applying the formula:

$$n = \frac{1}{0,05^2 + \frac{1}{636000}} \approx 400.$$

According to statistics (2013), the number of employees of small and medium-sized companies in Lithuania was 636 000.

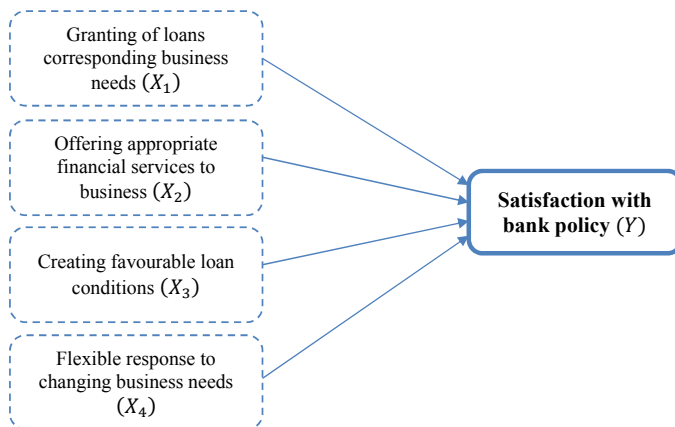
<sup>2</sup> The variable is statistically significant when Sig. < 0.05.

**Table 3.** Statistical significance of the independent variables

| Variables  | Sig.  |
|--|-------|
| Constant   | 0,000 |
| Granting of loans corresponding business needs                             | 0,008 |
| Offering appropriate financial services to business                        | 0,001 |
| Creating favourable loan conditions  | 0,036 |
| Flexible response to changing business needs                               | 0,000 |
| Business support by a bank during a successful company's activities period | 0,993 |
| Business support by a bank in the critical moments of company's activities | 0,264 |
| Making timely financing decisions  | 0,267 |

Source: designed by the authors

The analysis shows that some elements have no impact on satisfaction with the policy of commercial banks concerning SMEs, i.e., business support by a bank during a successful company's activities period, business support by a bank in the critical moments of company's activities, making timely financing decisions (see Table 3). Consequently, these elements were withdrawn from further analysis and the model of satisfaction with bank policies was created containing only statistically significant variables (see Figure 1).

**Figure 1.** The model of formation of satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs

Source: designed by the authors

The test model can be written as:  $Y = f(X_1, X_2, X_3, X_4)$ ,  
where:

Y - satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs;

- $X_1$  - granting of loans corresponding business needs;
- $X_2$  - offering appropriate financial services to business;
- $X_3$  - creating favourable loan conditions;
- $X_4$  - flexible response to changing business needs.

First of all, it is necessary to set the strength of the relationship between satisfaction with bank policy and factors influencing it. Correlations between variables are presented in Table 4. Actually, all the correlations are quite strong and it is evident that all four statistically significant variables are related to overall satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. Really, this means that all the variables are directly proportional to satisfaction with banks' policies.

**Table 4.** Correlation coefficients of the factors influencing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs

| Bank's policy towards SME                           | Overall satisfaction with the policy of commercial banks (Pearson $r$ ) |
|---|---|
| Granting of loans corresponding business needs      | 0,627   |
| Offering appropriate financial services to business | 0,529   |
| Creating favourable loan conditions                 | 0,649   |
| Flexible response to changing business needs        | 0,675   |

Source: designed by the authors

In addition, the regression analysis was carried out to construct an equation measuring an overall satisfaction with the policy of commercial banks concerning SMEs. The results of the analysis are indicated in Table 5. The four variables ( $X_i, i = 1, \dots, 4, i \in N$ ) retained in the model explain 54.7 percent of the variance ( $R^2 = 0,547$ ).

**Table 5.** Regression coefficients

|          | Unstandardized coefficients B | Unstandardized coefficients Standard error | Standardized coefficients Beta | $t$   | Sig.  |
|----------|-------------------------------|--|--------------------------------|-------|-------|
| Constant | 0,541                         | 0,124                                      |                                | 4,354 | 0,000 |
|          | 0,185                         | 0,058                                      | 0,179                          | 3,190 | 0,002 |
|          | 0,171                         | 0,053                                      | 0,159                          | 3,226 | 0,001 |
|          | 0,169                         | 0,059                                      | 0,167                          | 2,845 | 0,005 |
|          | 0,351                         | 0,054                                      | 0,343                          | 6,506 | 0,000 |

Source: designed by the authors

The result of the analysis is a linear regression specified by the equation (1) assigning weights of various variables according to their importance in definition of the relationship between the dependent ( $Y$ ) and independent ( $X_i, i = 1, \dots, 4, i \in N$ ) variables.

$$Y = 0,541 + 0,185 X_1 + 0,171 X_2 + 0,169 X_3 + 0,351 X_4 \quad (1)$$

With a positive  $\beta$  of 0.351 and correlation coefficient of 0,675, the flexible response to changing business needs is the most influencing satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. Actually, it shows that small and medium-sized companies select the bank, which is able to take the most appropriate solution to solve their problem. The next factor that has an impact on satisfaction with the policy of banks concerning SMEs is granting of loans corresponding business needs  $\beta$ -value of 0,185 and a correlation coefficient of 0,672. In fact, customers are satisfied when they can negotiate a loan that could help them to support or expand their current business or even start a new one. The third factor influencing satisfaction with the policy of banks concerning SMEs is offering appropriate financial services to business with a positive  $\beta$  of 0,171 and correlation coefficient of 0,529. It demonstrates that SME feel satisfactory when bankers are qualified and informed enough to arrange financials of their companies. The last element in the regression equation is creating favourable loan conditions with  $\beta$ -value of 0,169 and a correlation coefficient of 0,649. This means that companies select a bank depending on ability of bank to create appropriate loan conditions, as it is very important for the business support and development.

## Conclusions

Analysing the scientific literature regarding satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, it has been found that satisfaction is a very important element in relationship of bank and SME. Moreover, there are scientists claiming that satisfaction with the policy of commercial banks concerning SMEs is a vital element having impact on overall customers' satisfaction with financial institution.

Seven factors influencing small and medium-sized enterprises satisfaction with bank policy were investigated and the regression equation was established. It was found that all the variables in the regression equation are statistically significant. Moreover, it can be said that flexible reaction of bank to changing business needs is a factor having major impact on satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs. In addition, it was also found that business support by a bank during a successful company's activities period, business support by a bank during a successful company's activities period in the critical moments of company's activities and making timely financing decisions are statistically insignificant elements that have almost no impact on satisfaction of small and medium-sized companies with the policy of commercial banks related to SMEs. In fact, the regression analysis showed that overall satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs is a function of granting of loans corresponding business needs, offering appropriate financial services to business, creating favourable loan conditions and flexible response to changing business needs.



To sum up, it becomes obvious that commercial banks should make efforts to improve all the variables that have an influence on satisfaction of small and medium-sized enterprises with the policy of commercial banks concerning SMEs, as bank policy is considered to be a very important determinant that has an impact on overall customers' satisfaction with the bank and on the financial results of the bank itself.

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## SMULKIOJO IR VIDUTINIO VERSLO ĮMONIŲ PASITENKINIMAS BANKŲ VYKDOMA POLITIKA

**Santrauka.** Smulkiojo ir vidutinio verslo įmonių pasitenkinimas komerciniais bankais yra vienas iš svarbiausių veiksnių, darančių įtaką sėkmingai komercinių bankų veiklai. Straipsnyje analizuojami mokslininkų požiūriai į smulkiojo ir vidutinio verslo įmonių pasitenkinimo komerciniais bankais svarbą. Analizuojant mokslines publikacijas nustatyta, kad vienas iš svarbiausių veiksnių, darančių įtaką smulkiojo ir vidutinio verslo įmonių pasitenkinimui banku, yra komercinių bankų vykdoma politika smulkiojo ir vidutinio verslo įmonių atžvilgiu. Straipsnyje yra lyginami smulkiojo ir vidutinio verslo įmonių pasitenkinimo komercinių bankų vykdoma politika SVV įmonių atžvilgiu dvių tyrimų rezultatai. Vienas tyrimas buvo atliktas Kanadoje 2002 m., kitas – Lietuvoje 2011 m. Šiuose tyrimuose išskiriami ir nagrinėjami veiksniai, darančys įtaką SVV įmonių pasitenkinimui komercinių bankų vykdoma politika jų verslo atžvilgiu, t. y.: kreditų, atitinkančių verslo poreikius, teikimas; kitų reikiamų finansinių paslaugų verslui teikimas; palankių paskolų sąlygų sudarymas; lankstus reagavimas į kintančius verslo poreikius; verslo rėmimas sėkmingu įmonės veiklos laikotarpiu; verslo rėmimas kritiniais įmonės veiklos momentais; finansinių sprendimų priėmimas laiku. Nustatyta, kad visi ryšiai yra tiesiniai ir koreliacijos koeficientai gana aukšti, kas parodo, kad ryšiai tarp veiksnių yra pakankamai stiprūs. Tačiau šiuose tyrimuose nebuvo nustatyta, ar visi elementai yra statistiškai reikšmingi ir ar jie tikrai turi įtakos pasitenkinimui komercinių bankų vykdoma politika. Į dabartinį tyrimą įtraukti visi veiksniai, kurie buvo tirti ankstesniuose tyrimuose. Tyrimui atlikti taikytas anketinis apklausos metodas. Respondentai buvo Lietuvos smulkiojo ir vidutinio verslo įmonių darbuotojai. Atlikus statistinį tyrimą, buvo nustatyta, kad tik kreditų, atitinkančių verslo poreikius, teikimas; reikiamų finansinių paslaugų verslui teikimas; palankių paskolų sąlygų sudarymas; lankstus reagavimas į kintančius verslo poreikius yra statistiškai reikšmingi elementai SVV pasitenkinimui komercinių bankų vykdoma politika. Be to, buvo nustatyta, kad tarp šių veiksnių nėra multikolinearumo, nėra išskirčių, todėl, buvo sudaryta smulkiojo ir vidutinio verslo įmonių pasitenkinimo komercinių bankų vykdoma politika SVV įmonių atžvilgiu regresinė lygtis, kuri parodo, kokį svorį kiekvienas iš statistiškai reikšmingų elementų turi pasitenkinimui komercinio banko vykdoma politika. Kitaip tariant, lygtis parodo, kaip pasikeičia pasitenkinimas komercinių bankų vykdoma politika pasikeitus lemiančiam veiksniai, kas leidžia prognozuoti pasitenkinimo kitimą.

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