

## Chapter VI

### Service Quality Gap in State Bank of India and United Bank of India

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This chapter entails in it the comparative analysis of service quality gap between State Bank of India (SBI) and United Bank of India (UBI) in Cachar district of Assam in order to address the third objective of the study. The responses of 264 customers have been obtained from four (04) branches of SBI and four (04) branches of UBI operating in Cachar district of Assam. The responses of 132 customers of SBI and another 132 customers of UBI have been obtained on a numerical scale ranging from 'Strongly Disagree (=1)' to 'Strongly Agree (=5)' to know their expectation and perception over twenty four (24) components of five (05) service quality dimensions. SBI and UBI in Cachar district of Assam have been compared not only with respect to gap (P – E) in each of the components of five (05) service quality dimensions but also with respect to gap (P – E) in each of the five (05) dimensions of service quality. Further, gap (P – E) in service quality of SBI and UBI has also been compared.

In the following paragraphs, the analysis of the gap (P – E) in each of the components of five (05) service quality dimensions has been presented. In the similar fashion, both gap (P – E) in individual dimensions of service quality of SBI & UBI and gap (P – E) in service quality of SBI & UBI have also been depicted. Statistical tools, namely, mean, standard deviation and Mann Whitney test have been used to analyze the collected data.

#### 6.1 Reliability Dimension of Service Quality of SBI and UBI

In this study, following five components have been considered to compare the gap in *reliability* dimension of service quality of SBI and UBI:

- Dissemination of correct and complete information
- Deliverance of services within the promised time
- Fulfillment of commitments
- Processing/settlement of transactions without mistake
- Consistent functioning of technology driven devices

In this section, an attempt has been made to compare the gap not only in *reliability* dimension of service quality but also in each of the components of this dimension of

service quality between SBI and UBI in Cachar district of Assam. Apart from this, expectation and perception of customers of SBI and UBI about each of the components of *reliability* dimension have also been compared.

**Table 6.1: Dissemination of Correct and Complete Information by SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.89            | 3.99           | -0.90     | 8433.000             | 0.626          |
| UBI  | 4.89            | 4.01           | -0.88     |                      |                |

*Note: Gap = Perception of Customer (P) – Expectation of Customer (E)*

*Source: Field Survey*

Table 6.1 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘*Dissemination of correct and complete information*’. It is evident from table 6.1 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *reliability* dimension. However, the negative gap is more in case of SBI (-0.90) as compared to UBI (-0.88). But the difference between the negative gap of two banks is hardly more than the scanty. The mean score for expectation of customers of both the banks is the same (4.89). But the mean score of customers’ perception about this component is higher in UBI (4.01) than that of SBI (3.99).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component ‘Dissemination of correct and complete information’ of ‘reliability’ dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8433.000 and its corresponding *p value* is 0.626 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component ‘*Dissemination of correct and complete information*’ of *reliability* dimension of service quality.

Table 6.2 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘*Deliverance of services within the promised time*’. It is evident from table 6.2 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *reliability* dimension.

**Table 6.2: Deliverance of Services within the Promised Time by SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.89                   | 3.37                  | -1.52            | 7768.000                    | 0.111                 |
| UBI         | 4.83                   | 3.52                  | -1.31            |                             |                       |

*Note: Gap = Perception of Customer (P) – Expectation of Customer (E)*

*Source: Field Survey*

However, the negative gap is more in case of SBI (-1.52) as compared to UBI (-1.31). But the difference between the negative gap of two banks is barely more than the meager. The mean score for expectation of customers is more in SBI (4.89) as compared to that of UBI (4.83). But the mean score of customers’ perception about this component is higher in UBI (3.52) than that of SBI (3.37).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component ‘Deliverance of services within the promised time’ of ‘reliability’ dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7768.000 and its corresponding *p value* is 0.111 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component ‘*Deliverance of services within the promised time*’ of *reliability* dimension of service quality.

Table 6.3 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about

*'Fulfillment of commitments'*. There exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *reliability* dimension.

**Table 6.3: Fulfillment of Commitments by SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b>p value</b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|----------------|
| SBI         | 4.87                   | 4.08                  | -0.79            | 8498.000                    | 0.708          |
| UBI         | 4.84                   | 4.03                  | -0.81            |                             |                |

*Note: Gap = Perception of Customer (P) – Expectation of Customer (E)*

*Source: Field Survey*

However, the negative gap is more in case of UBI (-0.81) as compared to SBI (-0.79). But the difference between the negative gap of two banks is hardly more than the meager. The mean score for expectation of customers is more in SBI (4.87) as compared to that of UBI (4.84). Similarly, the mean score of customers' perception about this component is higher in SBI (4.08) than that of UBI (4.03).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Fulfillment of commitments' of 'reliability' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8498.000 and its corresponding *p value* is 0.708 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component *'Fulfillment of commitments'* of *reliability* dimension of service quality.

Table 6.4 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *'Processing/settlement of transactions without mistake'*. It is evident from table 6.4 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of

*reliability* dimension. However, the negative gap is more in case of SBI (-0.82) as compared to UBI (-0.78). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is more in SBI (4.82) as compared to that of UBI (4.73). Similarly, the mean score of customers' perception about this component is higher in SBI (4.00) than that of UBI (3.95).

**Table 6.4: Processing/Settlement of Transactions without Mistake by SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b>p value</b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|----------------|
| SBI         | 4.82                   | 4.00                  | -0.82            | 8574.500                    | 0.813          |
| UBI         | 4.73                   | 3.95                  | -0.78            |                             |                |

*Note: Gap = Perception of Customer (P) – Expectation of Customer (E)*

*Source: Field Survey*

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Processing/settlement of transactions without mistake' of 'reliability' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8574.500 and its corresponding *p value* is 0.813 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component *'Processing/settlement of transactions without mistake'* of *reliability* dimension of service quality.

Table 6.5 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *'Consistent functioning of technology driven devices'*. It is evident from table 6.5 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *reliability* dimension. The negative gap is more in case of SBI (-2.12) as compared to UBI (-1.91) though the difference between the negative gap of two banks is barely more than the trivial on this count. The mean score for expectation of customers is

much more in SBI (4.80) as compared to that of UBI (4.67). The difference between SBI and UBI in terms of expectation of customers about this component of *reliability* dimension is quite large. On the contrary, it is interesting to note that the mean score of customers' perception about this component is higher in UBI (2.76) than that of SBI (2.68).

**Table 6.5: Consistent Functioning of Technology Driven Devices of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.80            | 2.68           | -2.12     | 7928.000             | 0.190          |
| UBI  | 4.67            | 2.76           | -1.91     |                      |                |

*Note: Gap = Perception of Customer (P) – Expectation of Customer (E)*

*Source: Field Survey*

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Consistent functioning of technology driven devices' of 'reliability' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7928.000 and its corresponding *p value* is 0.190 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Consistent functioning of technology driven devices*' of *reliability* dimension of service quality.

**Table 6.6: Reliability Dimension of Service Quality of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.85            | 3.62           | -1.23     | 7951.500             | 0.218          |
| UBI  | 4.79            | 3.65           | -1.14     |                      |                |

*Note: Gap = Perception of Customers (P) - Expectation of Customers (E)*

*Source: Field Survey*

Table 6.6 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *reliability* dimension of service quality. It is evident from table 6.6 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over *reliability* dimension of service quality. However, the negative gap is more in case of SBI (-1.23) as compared to UBI (-1.14). The mean score for expectation of customers is more in SBI (4.85) as compared to that of UBI (4.79). But the mean score of customers' perception about this dimension is higher in UBI (3.65) than that of SBI (3.62).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in *reliability* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in 'reliability' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7951.500 and its corresponding *p value* is 0.218 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in *reliability* dimension of service quality.

## **6.2 Tangibility Dimension of Service Quality of SBI and UBI**

In this study, following four components have been considered to compare the gap in *tangibility* dimension of service quality of SBI and UBI:

- Temperature neutrality inside the branch
- Sitting arrangement inside the branch premises
- Neatness in the appearance of frontline employees
- Attractiveness in the appearance of technology driven devices

In this section an attempt has been made to compare the gap not only in *tangibility* dimension of service quality but also in each of the components of this dimension of service quality between SBI and UBI in Cachar district of Assam. Apart from this, expectation and perception of customers of SBI and UBI about each of the components of *tangibility* dimension have also been compared.

Table 6.7 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘*Temperature neutrality inside the branch*’. It is evident from table 6.7 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *tangibility* dimension. However, the negative gap is more in case of UBI (-0.79) as compared to SBI (-0.74). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is marginally lower in SBI (4.52) as compared to that of UBI (4.53). But the mean score of customers’ perception about this component is higher in SBI (3.78) than that of UBI (3.74).

**Table 6.7: Temperature Neutrality inside the Branch of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b>p value</b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|----------------|
| SBI         | 4.52                   | 3.78                  | -0.74            | 8572.000                    | 0.811          |
| UBI         | 4.53                   | 3.74                  | -0.79            |                             |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *tangibility* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component ‘Temperature neutrality inside the branch’ of ‘tangibility’ dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8572.000 and its corresponding *p value* is 0.811 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component ‘*Temperature neutrality inside the branch*’ of *tangibility* dimension of service quality.

Table 6.8 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘*Sitting arrangement inside the branch premises*’. It is evident from table 6.8 that



there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *tangibility* dimension.

**Table 6.8: Sitting Arrangement inside the Branch Premises of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b>p value</b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|----------------|
| SBI         | 4.72                   | 3.89                  | -0.83            | 6482.000                    | 0.000          |
| UBI         | 4.73                   | 3.23                  | -1.50            |                             |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

The negative gap is more in case of UBI (-1.50) as compared to SBI (-0.83). The mean score for expectation of customers is marginally lower in SBI (4.72) as compared to that of UBI (4.73). But the mean score of customers' perception about this component is much higher in SBI (3.89) than that of UBI (3.23).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *tangibility* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Sitting arrangement inside the branch premises' of 'tangibility' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 6482.000 and its corresponding *p value* is 0.000 which is less than 0.05. Thus, it implies that at 5 % level of significance there is strong statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Sitting arrangement inside the branch premises*' of *tangibility* dimension of service quality.

Table 6.9 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Neatness in the appearance of frontline employees*'. It is evident from table 6.9 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *tangibility* dimension.

**Table 6.9: Neatness in the Appearance of Frontline Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.40            | 4.04           | -0.36     | 8204.500             | 0.383          |
| UBI  | 4.33            | 3.83           | -0.50     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

The negative gap is more in case of UBI (-0.50) as compared to SBI (-0.36). But the difference between the negative gap of two banks is hardly more than the scanty. The mean score for expectation of customers is more in SBI (4.40) as compared to that of UBI (4.33). Similarly, the mean score of customers' perception about this component is higher in SBI (4.04) than that of UBI (3.83).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *tangibility* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Neatness in the appearance of frontline employees' of 'tangibility' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8204.500 and its corresponding *p value* is 0.383 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Neatness in the appearance of frontline employees*' of *tangibility* dimension of service quality.

**Table 6.10: Attractiveness in the Appearance of Technology Driven Devices of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.29            | 3.67           | -0.62     | 8270.000             | 0.454          |
| UBI  | 4.39            | 3.63           | -0.76     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Table 6.10 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘*Attractiveness in the appearance of technology driven devices*’. However, the negative gap is more in case of UBI (-0.76) as compared to SBI (-0.62). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is lower in SBI (4.29) as compared to that of UBI (4.39). But the mean score of customers’ perception about this component is higher in SBI (3.67) than that of UBI (3.63).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *tangibility* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component ‘Attractiveness in the appearance of technology driven devices’ of ‘tangibility’ dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8270.000 and its corresponding *p value* is 0.454 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component ‘*Attractiveness in the appearance of technology driven devices*’ of ‘*tangibility*’ dimension of service quality.

Table 6.11 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *tangibility* dimension of service quality. It is evident from table 6.11 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over *tangibility* dimension of service quality.

**Table 6.11: Tangibility Dimension of Service Quality of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.48            | 3.84           | -0.64     | 7170.000             | 0.012          |
| UBI  | 4.49            | 3.61           | -0.88     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

The negative gap is more in case of UBI (-0.88) as compared to SBI (-0.64). The mean score for expectation of customers is marginally lower in SBI (4.48) as compared to that of UBI (4.49). But the mean score of customers' perception about this dimension is higher in SBI (3.84) than that of UBI (3.61).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in *tangibility* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in 'tangibility' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7170.000 and its corresponding *p value* is 0.012 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in *tangibility* dimension of service quality.

### **6.3 Responsiveness Dimension of Service Quality of SBI and UBI**

In this study, following five components have been considered to compare the gap in *responsiveness* dimension of service quality of SBI and UBI:

- Swiftiness in serving customers
- Readiness to respond customers' request
- Patient listening of customers' problems
- Willingness to solve customers' problems
- Promptness of technology driven devices in responding customers' requisition

In this section an attempt has been made to compare the gap not only in *responsiveness* dimension of service quality but also in each of the components of this dimension of service quality between SBI and UBI in Cachar district of Assam. Apart from this, expectation and perception of customers of SBI and UBI about each of the components of *responsiveness* dimension have also been compared.

Table 6.12 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Swiftiness in serving customers*'. It is evident from table 6.12 that there exists negative gap in case of both the banks which implies that none of the banks could

fulfill the expectation of its respective customers over this component of *responsiveness* dimension. However, the negative gap is more in case of SBI (-1.64) as compared to UBI (-1.51). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is lower in SBI (4.91) as compared to that of UBI (4.93). Similarly, the mean score of customers' perception about this component is lower in SBI (3.27) than that of UBI (3.42).

**Table 6.12: Swiftness in Serving Customers by Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.91            | 3.27           | -1.64     | 8132.500             | 0.319          |
| UBI  | 4.93            | 3.42           | -1.51     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Swiftness in serving customers' of 'responsiveness' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8132.500 and its corresponding *p value* is 0.319 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Swiftness in serving customers*' of *responsiveness* dimension of service quality.

**Table 6.13: Readiness to Respond Customers' Request by Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.84            | 3.45           | -1.39     | 7714.000             | 0.087          |
| UBI  | 4.83            | 3.62           | -1.21     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Table 6.13 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about 'Readiness to respond customers' request'. It is evident from table 6.13 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *responsiveness* dimension. However, the negative gap is more in case of SBI (-1.39) as compared to UBI (-1.21). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is marginally higher in SBI (4.84) as compared to that of UBI (4.83). On the other hand, the mean score of customers' perception about this component is higher in UBI (3.62) than that of SBI (3.45).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Readiness to respond customers' request' of 'responsiveness' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7714.000 and its corresponding *p value* is 0.087 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component 'Readiness to respond customers' request' of *responsiveness* dimension of service quality.

**Table 6.14: Patient Listening of Customers' Problems by Employees of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.77                   | 3.10                  | -1.67            | 7876.000                    | 0.161                 |
| UBI         | 4.64                   | 3.17                  | -1.47            |                             |                       |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.14 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about 'Patient listening of customers' problems'. It is evident from table 6.14 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *responsiveness* dimension.

However, the negative gap is more in case of SBI (-1.67) as compared to UBI (-1.47). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is more in SBI (4.77) as compared to that of UBI (4.64). On the other hand, the mean score of customers' perception about this component is higher in UBI (3.17) than that of SBI (3.10).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Patient listening of customers' problems' of 'responsiveness' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7876.000 and its corresponding *p value* is 0.161 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component 'Patient listening of customers' problems' of *responsiveness* dimension of service quality.

**Table 6.15: Willingness to Solve Customers' Problems by Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.76            | 3.39           | -1.37     | 7480.000             | 0.033          |
| UBI  | 4.77            | 3.63           | -1.14     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Table 6.15 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘Willingness to solve customers’ problems’. There exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *responsiveness* dimension. However, the negative gap is more in case of SBI (-1.37) as compared to UBI (-1.14). The mean score for expectation of customers is marginally lower in SBI (4.76) as compared to that of UBI (4.77). Similarly, the mean score of customers’ perception about this component is much lower in SBI (3.39) than that of UBI (3.63).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component ‘Willingness to solve customers’ problems’ of ‘responsiveness’ dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7480.000 and its corresponding *p value* is 0.033 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component ‘Willingness to solve customers’ problems’ of *responsiveness* dimension of service quality.

Table 6.16 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about ‘Promptness of technology driven devices in responding customers’ requisition’.

**Table 6.16: Promptness of Technology Driven Devices in Responding Customers’ Requisition by SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.87            | 3.14           | -1.73     | 7817.000             | 0.126          |
| UBI  | 4.75            | 3.22           | -1.53     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey



It is evident from table 6.16 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *responsiveness* dimension. However, the negative gap is more in case of SBI (-1.73) as compared to UBI (-1.53). The mean score for expectation of customers of SBI (4.87) is much more than that of UBI (4.75). But it is interesting to note that the mean score of customers' perception about this component is higher in UBI (3.22) than that of SBI (3.14).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Promptness of technology driven devices in responding customers' requisition' of 'responsiveness' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7817.000 and its corresponding *p value* is 0.126 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Promptness of technology driven devices in responding customers' requisition*' of *responsiveness* dimension of service quality.

**Table 6.17: Responsiveness Dimension of Service Quality of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.83                   | 3.27                  | -1.56            | 7467.500                    | 0.044                 |
| UBI         | 4.78                   | 3.41                  | -1.37            |                             |                       |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.17 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *responsiveness* dimension of service quality. It is evident from table 6.17 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over *responsiveness*

dimension of service quality. However, the negative gap is more in SBI (-1.56) as compared to that of UBI (-1.37). The mean score for expectation of customers is higher in SBI (4.83) as compared to that of UBI (4.78). But the mean score of customers' perception about this dimension is higher in UBI (3.41) than that of SBI (3.27).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in *responsiveness* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in 'responsiveness' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7467.500 and its corresponding *p value* is 0.044 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in *responsiveness* dimension of service quality.

#### **6.4 Assurance Dimension of Service Quality of SBI and UBI**

In this study, following five components have been considered to compare the gap in *assurance* dimension of service quality of SBI and UBI:

- Knowledge and skill to meet customers' queries
- Ability to make customers feel safe in their banking transactions
- Trust and confidence generated in customers' mind
- Etiquette towards customers
- Maintenance of confidentiality of customers' account

In this section an attempt has been made to compare the gap not only in *assurance* dimension of service quality but also in each of the components of this dimension of service quality between SBI and UBI in Cachar district of Assam. Apart from this, expectation and perception of customers of SBI and UBI about each of the components of *assurance* dimension have also been compared.

Table 6.18 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Knowledge and skill to meet customers' queries*'. It is evident from table 6.18 that

there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *assurance* dimension. However, the negative gap is more in case of SBI (-0.89) as compared to UBI (-0.69). The mean score for expectation of customers is marginally higher in SBI (4.92) than that of UBI (4.91). But the mean score of customers' perception about this component is much higher in UBI (4.22) than that of SBI (4.03).

**Table 6.18: Knowledge and Skill of Employees of SBI and UBI to Meet Customers' Queries**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.92            | 4.03           | -0.89     | 7151.500             | 0.006          |
| UBI  | 4.91            | 4.22           | -0.69     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Knowledge and skill to meet customers' queries' of 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7151.500 and its corresponding *p value* is 0.006 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Knowledge and skill to meet customers' queries*' of *assurance* dimension of service quality.

Table 6.19 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Ability to make customers feel safe in their banking transactions*'. It is evident from table 6.19 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *assurance* dimension.

**Table 6.19: Ability of SBI and UBI to make Customers Feel Safe in their Banking Transactions**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.95            | 4.17           | -0.78     | 7644.500             | 0.061          |
| UBI  | 4.90            | 4.27           | -0.63     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

However, the negative gap is more in case of SBI (-0.78) as compared to UBI (-0.63). The mean score for expectation of customers is more in SBI (4.95) than that of UBI (4.90). But the mean score of customers' perception about this component is higher in UBI (4.27) than that of SBI (4.17).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Ability to make customers feel safe in their banking transactions' of 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7644.500 and its corresponding *p value* is 0.061 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component 'Ability to make customers feel safe in their banking transactions' of *assurance* dimension of service quality.

**Table 6.20: Trust and Confidence Generated in Customers' Mind by the Behaviour of Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.71            | 3.70           | -1.01     | 8357.000             | 0.544          |
| UBI  | 4.80            | 3.84           | -0.96     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.20 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about 'Trust and confidence generated in customers' mind'. It is evident from table 6.20 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *assurance* dimension. However, the negative gap is more in case of SBI (-1.01) as compared to UBI (-0.96). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers of SBI (4.71) is comparatively lower than that of UBI (4.80). Similarly, the mean score of customers' perception about this component is lower in SBI (3.70) than that of UBI (3.84).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Trust and confidence generated in customers' mind' of 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8357.000 and its corresponding *p value* is 0.544 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component 'Trust and confidence generated in customers' mind' of *assurance* dimension of service quality.

**Table 6.21: Etiquette of Employees of SBI and UBI towards Customers**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.70            | 3.50           | -1.20     | 7455.500             | 0.033          |
| UBI  | 4.58            | 3.71           | -0.87     |                      |                |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Table 6.21 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about

*'Etiquette towards customers'*. It is evident from table 6.21 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *assurance* dimension. However, the negative gap is more in case of SBI (-1.20) as compared to UBI (-0.87). The mean score for expectation of customers of SBI (4.70) is comparatively higher than that of UBI (4.58). But the mean score of customers' perception about this component is higher in UBI (3.71) than that of SBI (3.50).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Etiquette towards customers' of 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypotheses. The calculated Mann Whitney U value is 7455.500 and its corresponding *p value* is 0.033 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component *'Etiquette towards customers'* of *assurance* dimension of service quality.

**Table 6.22: Maintenance of Confidentiality of Customers' Account by SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.92                   | 4.22                  | -0.70            | 8166.000                    | 0.325                 |
| UBI         | 4.92                   | 4.35                  | -0.57            |                             |                       |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.22 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *'Maintenance of confidentiality of customers' account'*. It is evident from table 6.22 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *assurance* dimension. However, the negative gap is more in case of SBI (-0.70) as

compared to UBI (-0.57). But the difference between the negative gap of two banks is hardly more than the scanty. The mean score for expectation of customers is the same in case of both SBI and UBI (4.92). But the mean score of customers' perception about this component is higher in UBI (4.35) than that of SBI (4.22).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Maintenance of confidentiality of customers' account' of 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8166.000 and its corresponding *p value* is 0.325 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Maintenance of confidentiality of customers' account*' of *assurance* dimension of service quality.

**Table 6.23: Assurance Dimension of Service Quality of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.84            | 3.92           | -0.92     | 7225.000             | 0.016          |
| UBI  | 4.82            | 4.08           | -0.74     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.23 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *assurance* dimension of service quality. It is evident from table 6.23 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over *assurance* dimension of service quality.

However, the negative gap is more in case of SBI (-0.92) as compared to UBI (-0.74). The mean score for expectation of customers of SBI (4.84) is comparatively higher than that of UBI (4.82). But the mean score of customers' perception about this dimension is higher in UBI (4.08) than that of SBI (3.92).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in *assurance* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in 'assurance' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 7225.000 and its corresponding *p value* is 0.016 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in *assurance* dimension of service quality.

### **6.5 Empathy Dimension of Service Quality of SBI and UBI**

In this study, following five components have been considered to compare the gap in *empathy* dimension of service quality of SBI and UBI:

- Understanding specific needs of customers
- Personal attention to customers
- Use of customer friendly language by employees
- Easy access for customers to branches
- Ease of access to avail services associated with technology driven devices

In this section an attempt has been made to compare the gap not only in *empathy* dimension of service quality but also in each of the components of this dimension of service quality between SBI and UBI in Cachar district of Assam. Apart from this, expectation and perception of customers of SBI and UBI about each of the components of *empathy* dimension have also been compared.

**Table 6.24: Understanding Specific Needs of Customers by Employees of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.60                   | 3.26                  | -1.34            | 8423.500                    | 0.631                 |
| UBI         | 4.53                   | 3.11                  | -1.42            |                             |                       |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey



Table 6.24 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Understanding specific needs of customers*'. It is evident from table 6.24 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *empathy* dimension. However, the negative gap is lower in case of SBI (-1.34) as compared to UBI (-1.42). But the difference between the negative gap of two banks is hardly more than the meager. The mean score for expectation of customers is more in SBI (4.60) as compared to that of UBI (4.53). Similarly, the mean score of customers' perception about this component is higher in SBI (3.26) than that of UBI (3.11).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Understanding specific needs of customers' of 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8423.500 and its corresponding *p value* is 0.631 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Understanding specific needs of customers*' of *empathy* dimension of service quality.

Table 6.25 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Personal attention to customers*'. It is evident from table 6.25 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *empathy* dimension. However, the negative gap is more in case of SBI (-1.58) as compared to UBI (-1.45). But the difference between the negative gap of two banks is barely more than the meager. The mean score for expectation of customers is more in SBI (4.34) as compared to that of UBI (4.22). But the mean score of customers' perception about this component is marginally higher in UBI (2.77) than that of SBI (2.76).

**Table 6.25: Personal Attention to Customers Provided by Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | p value |
|------|-----------------|----------------|-----------|----------------------|---------|
| SBI  | 4.34            | 2.76           | -1.58     | 8301.500             | 0.496   |
| UBI  | 4.22            | 2.77           | -1.45     |                      |         |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Personal attention to customers' of 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8301.500 and its corresponding *p value* is 0.496 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Personal attention to customers*' of *empathy* dimension of service quality.

**Table 6.26: Use of Customer Friendly Language by Employees of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | p value |
|------|-----------------|----------------|-----------|----------------------|---------|
| SBI  | 4.47            | 4.05           | -0.42     | 8677.000             | 0.951   |
| UBI  | 4.38            | 3.95           | -0.43     |                      |         |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey

Table 6.26 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Use of customer friendly language by employees*'. It is evident from table 6.26 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *empathy* dimension. However, the negative gap is marginally higher in case of UBI (-0.43) as

compared to SBI (-0.42). But the difference between the negative gap of two banks is nothing more than the scanty. The mean score for expectation of customers is more in SBI (4.47) as compared to that of UBI (4.38). Similarly, the mean score of customers' perception about this component is higher in SBI (4.05) than that of UBI (3.95).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Use of customer friendly language by employees' of 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8677.000 and its corresponding *p value* is 0.951 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component 'Use of customer friendly language by employees' of *empathy* dimension of service quality.

**Table 6.27: Easy Access for Customers to Branches of SBI and UBI**

| <b>Bank</b> | <b>Expectation (E)</b> | <b>Perception (P)</b> | <b>Gap (P-E)</b> | <b>Mann Whitney U Value</b> | <b><i>p value</i></b> |
|-------------|------------------------|-----------------------|------------------|-----------------------------|-----------------------|
| SBI         | 4.70                   | 4.21                  | -0.49            | 8366.000                    | 0.539                 |
| UBI         | 4.58                   | 4.13                  | -0.45            |                             |                       |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.27 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about 'Easy access for customers to branches'. It is evident from table 6.27 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over this component of *empathy* dimension. However, the negative gap is more in case of SBI (-0.49) as compared to UBI (-0.45). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is more in SBI (4.70) as compared to that of UBI (4.58). Similarly, the mean score of customers' perception about this component is higher in SBI (4.21) than that of UBI (4.13).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Easy access for customers to branches' of 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8366.000 and its corresponding *p value* is 0.539 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component '*Easy access for customers to branches*' of *empathy* dimension of service quality.

Table 6.28 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about '*Ease of access to avail services associated with technology driven devices*'.

**Table 6.28: Ease of Access to Avail Services Associated with Technology Driven Devices of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.77            | 3.86           | -0.91     | 8570.000             | 0.809          |
| UBI  | 4.71            | 3.77           | -0.94     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

It is evident from table 6.28 that there exists negative gap in case of both the banks which implies that none of the banks could fulfill the expectation of its respective customers over this component of *empathy* dimension. However, the negative gap is more in case of UBI (-0.94) as compared to that of SBI (-0.91). But the difference between the negative gap of two banks is hardly more than the scanty. The mean score for expectation of customers is more in SBI (4.77) as compared to that of UBI (4.71). Similarly, the mean score of customers' perception about this component is higher in SBI (3.86) than that of UBI (3.77).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in this component of *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the component 'Ease of access to avail services associated with technology driven devices' of 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8570.000 and its corresponding *p value* is 0.809 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in the component *'Ease of access to avail services associated with technology driven devices'* of *empathy* dimension of service quality.

**Table 6.29: Empathy Dimension of Service Quality of SBI and UBI**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.58            | 3.63           | -0.95     | 8277.000             | 0.481          |
| UBI  | 4.48            | 3.54           | -0.94     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

Table 6.29 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers of SBI and UBI about *empathy* dimension of service quality. It is evident from table 6.29 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers over *empathy* dimension of service quality. However, the negative gap is marginally higher in SBI (-0.95) as compared to UBI (-0.94). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is more in SBI (4.58) as compared to that of UBI (4.48). Similarly, the mean score of customers' perception about this dimension is higher in SBI (3.63) than that of UBI (3.54).

Following hypothesis has been formulated to test whether or not SBI and UBI differ significantly with respect to gap in *empathy* dimension of service quality.

*SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in 'empathy' dimension of service quality.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8277.000 and its corresponding *p value* is 0.481 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between SBI and UBI in Cachar district of Assam with respect to gap in *empathy* dimension of service quality.

### 6.6 Service Quality of SBI and UBI

In order to compare the gap (P – E) in service quality of SBI and UBI in Cachar district of Assam the responses of customers over all the 24 components of service quality have been considered and the result as well as analysis of the same has been presented here as under.

Table 6.30 depicts the expectation of customers, perception of customers and gap between perception of customers and expectation of customers about *service quality* of SBI and UBI in Cachar district of Assam. It is evident from table 6.30 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of its respective customers about *service quality*.

**Table 6.30: Service Quality of State Bank of India and United Bank of India**

| Bank | Expectation (E) | Perception (P) | Gap (P-E) | Mann Whitney U Value | <i>p value</i> |
|------|-----------------|----------------|-----------|----------------------|----------------|
| SBI  | 4.73            | 3.65           | -1.08     | 8050.000             | 0.286          |
| UBI  | 4.68            | 3.66           | -1.02     |                      |                |

*Note:* Gap = Perception of Customers (P) - Expectation of Customers (E)

*Source:* Field Survey

However, the negative gap is more in case of SBI (-1.08) as compared to UBI (-1.02). But the difference between the negative gap of two banks is barely more than the scanty. The mean score for expectation of customers is more in SBI (4.73) as compared to that of UBI (4.68). It may be inferred that the expectation of customers about *service quality* of both the banks are quite high but the expectation of customers of SBI is relatively high as compared to that of the of customers of UBI. On the contrary, the

mean score of customers' perception about *service quality* is marginally higher in UBI (3.66) as compared to that of SBI (3.65). It may be inferred that the perception of customers about *service quality* of their respective banks are by and large similar.

Following hypothesis has been formulated to test whether or not the *service quality gap* is significantly different between SBI and UBI in Cachar district of Assam.

*There is no significant difference in 'service quality gap' of SBI and UBI in Cachar district of Assam.*

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 8050.000 and its corresponding *p value* is 0.286 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference in *service quality gap* of SBI and UBI in Cachar district of Assam.

### **6.7 Gap in Select Components of Service Quality of SBI and UBI**

After making comparison of gap (P – E) between SBI and UBI for each of the service quality components and dimensions individually, at this juncture the gap over each of the components of service quality of both the banks need to be studied in relative terms rather than absolute terms in order to depict a comparative portrayal of all the components of service quality which is practically not possible when an individual component is studied in isolation. So, the mean values of gap (P –E) of SBI and UBI over the twenty four (24) components of service quality have been presented in table 6.31 in order to provide a portrait of the situation of both the banks holistically.

Table 6.31 reveals gap (P – E) in all the twenty four (24) components of service quality of both SBI and UBI. The negative gap between the perception and expectation implies that both the banks could not meet the expectation of its respective customers with respect to all the components of service quality.

The negative gap is the highest for the component '*Consistent functioning of technology driven devices*' in case of both SBI and UBI. On the contrary, the negative gap is the lowest for the component '*Neatness in the appearance of frontline employees*' in case of SBI and for the component '*Use of customer friendly language by employees*' in case of UBI.

**Table 6.31: Component Wise Gap in Service Quality of SBI and UBI**

| Component No. | Name of the Components of Service Quality                                    | Dimensions of Service Quality | Gap (P – E) |       |
|---------------|--|-------------------------------|-------------|-------|
|               |  |                               | SBI         | UBI   |
| C1            | Dissemination of correct and complete information                            | Reliability                   | -0.90       | -0.88 |
| C2            | Deliverance of services within the promised time                             | Reliability                   | -1.52       | -1.31 |
| C3            | Fulfillment of commitments   | Reliability                   | -0.79       | -0.81 |
| C4            | Processing/settlement of transactions without mistake                        | Reliability                   | -0.82       | -0.78 |
| C5            | Consistent functioning of the technology driven devices                      | Reliability                   | -2.12       | -1.91 |
| C6            | Temperature neutrality inside the branch                                     | Tangibility                   | -0.74       | -0.79 |
| C7            | Sitting arrangement inside the branch premises                               | Tangibility                   | -0.83       | -1.50 |
| C8            | Neatness in the appearance of frontline employees                            | Tangibility                   | -0.36       | -0.50 |
| C9            | Attractiveness in the appearance of the technology driven devices            | Tangibility                   | -0.62       | -0.76 |
| C10           | Swiftness in serving customers   | Responsiveness                | -1.64       | -1.51 |
| C11           | Readiness to respond customers' request                                      | Responsiveness                | -1.39       | -1.21 |
| C12           | Patient listening of customers' problems                                     | Responsiveness                | -1.67       | -1.47 |
| C13           | Willingness to solve customers' problems                                     | Responsiveness                | -1.37       | -1.14 |
| C14           | Promptness of technology driven devices in responding customers' requisition | Responsiveness                | -1.73       | -1.53 |
| C15           | Knowledge and skill of employees   | Assurance                     | -0.89       | -0.69 |
| C16           | Ability to make customers feel safe in their banking transactions            | Assurance                     | -0.78       | -0.63 |
| C17           | Trust and confidence generated in customers' mind                            | Assurance                     | -1.01       | -0.96 |
| C18           | Etiquette towards customers  | Assurance                     | -1.20       | -0.87 |
| C19           | Maintenance of confidentiality of customers' account                         | Assurance                     | -0.70       | -0.57 |
| C20           | Understanding specific needs of customers                                    | Empathy                       | -1.34       | -1.42 |
| C21           | Personal attention to customers  | Empathy                       | -1.58       | -1.45 |
| C22           | Use of customer friendly language by employees                               | Empathy                       | -0.42       | -0.43 |
| C23           | Easy access for customers to branches  | Empathy                       | -0.49       | -0.45 |
| C24           | Ease of access to avail services associated with technology driven devices   | Empathy                       | -0.91       | -0.94 |

Note: Gap = Perception of Customers (P) - Expectation of Customers (E)

Source: Field Survey



Table 6.31 clearly indicates that gap in the following components of service quality of SBI deserve immediate attention.

- Consistent functioning of technology driven devices
- Promptness of technology driven devices in responding customers' requisition
- Patient listening of customers' problems
- Swiftness in serving customers
- Personal attention to customers
- Deliverance of services within the promised time

It is interesting to note that out of these six components, three components are related to *responsiveness* dimension of service quality while two from *reliability* and one from *empathy* dimension of service quality.

Table 6.31 also indicates that gap in the following components of service quality of UBI deserve immediate attention.

- Consistent functioning of technology driven devices
- Promptness of technology driven devices in responding customers' requisition
- Swiftness in serving customers
- Sitting arrangement inside the branch premises
- Patient listening of customers' problems
- Personal attention to customers

It is interesting to note that out of these six components, three components are related to *responsiveness* dimension of service quality while one each from *reliability* and *tangibility* dimensions of service quality.

It is relevant to point out that both the banks could not meet the expectation of their respective customers and as such negative gap has been observed for all the components of service quality of both SBI and UBI. But the negative gap is more pronounced in case of most of the components of *responsiveness* dimension of service quality.

Thus, the chapter makes a comparative analysis of service quality gap between SBI and UBI operating in Cachar district of Assam. It has been observed that there is negative gap with respect to all the components of service quality for both the banks.

But there is no marked difference between *service quality* gap of SBI and UBI rather the difference between the two banks about the *service quality* gap is scanty. However, there exists significant difference between SBI and UBI with respect to gap in *tangibility*, *responsiveness* and *assurance* dimensions of service quality. The difference between SBI and UBI with respect to gap in *reliability* dimension of service quality is moderate while meager difference between SBI and UBI with respect to gap in *empathy* dimension of service quality has been noticed. Further, *responsiveness* dimension of service quality of both the banks deserves immediate attention by the concerned authorities.

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