

Chapter VII

Findings, Suggestions and Conclusion

This chapter presents the summary of major findings of the study along with certain suggestions for both State Bank of India and United Bank of India. The chapter also points out the scope for future research. Finally the chapter ends with a brief conclusion.

7.1 Summary of Major Findings

Findings in Relation to Objective 1

1. The gap between perception of customers and expectation of customers of State Bank of India has been found to be negative in case of all the five dimensions of service quality under study. The negative gap is the highest with respect to *responsiveness* dimension which has been followed by *reliability*, *empathy*, *assurance* and *tangibility* dimensions of service quality. It may be noteworthy to point out here that the mean value for expectation of customers is the highest with respect to *reliability* dimension while the same is the lowest with respect to *tangibility* dimension of service quality. On the other hand, the mean value for perception of customers is the highest with respect to *assurance* dimension while the same is the lowest with respect to *responsiveness* dimension of service quality.
2. Out of four sample branches of SBI, the mean value for expectation of customers about *service quality* is the highest in case of *New Silchar* branch while the same is the lowest in case of *Dargakona* branch of SBI in Cachar district of Assam. On the other hand, the mean value for perception of customers about *service quality* is the highest in case of *Kabuganj* branch while the same is the lowest in case of *Tarapur* branch of SBI in Cachar district of Assam. The gap between perception of customers and expectation of customers about *service quality* has been found to be negative which implies that the expectation of customers about *service quality* is higher than the perception of customers about *service quality*.

The result of Mann Whitney test suggests that at 5% level of significance, there is statistical evidence for significant difference in *service quality gap* of *rural* and *urban* branches of SBI in Cachar district of Assam. The result of Kruskal Wallis test suggests that at 5 % level of significance, there is statistical evidence for

significant difference in *service quality gap* of sample branches of SBI in Cachar district of Assam.

The negative *service quality gap* is the highest in case of *Tarapur branch* which has been followed by *New Silchar, Kabuganj* and *Dargakona* branches of SBI operating in Cachar district of Assam. It is pertinent to mention here that the negative *service quality gap* is more pronounced in case of *urban* branches as compared to *rural* branches of SBI in Cachar district of Assam.

3. None of the select *rural* and *urban* branches of SBI could meet the expectation of customers with respect to all the five dimensions of service quality under study. The p value for Mann Whitney test is less than 0.05 with respect to all the select dimensions except *reliability* dimension of service quality which implies that there is statistical evidence for significant difference between *rural* and *urban* branches of SBI in Cachar district of Assam with respect to gap in all the select dimensions except *reliability* dimension of service quality.
4. None of the four sample branches of SBI could meet the expectation of customers with respect to all the five dimensions of service quality under study. The p value for Kruskal Wallis test is less than 0.05 with respect to all the select dimensions except *reliability* dimension of service quality which implies that there is statistical evidence for significant difference in the sample branches of SBI in Cachar district of Assam with respect to gap in all the select dimensions except *reliability* dimension of service quality.
5. Out of five dimensions of service quality, the negative gap is the highest in case of *responsiveness* dimension of service quality in all the four sample branches of SBI while the same is the lowest in case of *tangibility* dimension of service quality in all the four sample branches of SBI in Cachar district of Assam.

Findings in Relation to Objective 2

6. The gap between perception of customers and expectation of customers of United Bank of India has been found to be negative in case of all the five dimensions of service quality under study. The negative gap is the highest with respect to *responsiveness* dimension which has been followed by *reliability, empathy, tangibility* and *assurance* dimensions of service quality. It may be worthwhile to mention here that out of five service quality dimensions considered in the study, the

mean value for expectation of customers is the highest with respect to *assurance* dimension while the same is the lowest with respect to *empathy* dimension of service quality. On the contrary, the mean value for perception of customers is the highest with respect to *assurance* dimension while the same is the lowest with respect to *responsiveness* dimension of service quality.

7. Out of four sample branches of UBI, the mean value for expectation of customer about *service quality* is the highest in case of *Hospital Road* branch while the same is the lowest in case of *Sonai* branch of UBI in Cachar district of Assam. On the other hand, the mean value for perception of customer about *service quality* is the highest in case of *Nagatilla Point* branch while the same is the lowest in case of *Silchar* branch of UBI in Cachar district of Assam. The gap between perception of customers and expectation of customers about *service quality* has been found to be negative which implies that the expectation of customers about *service quality* is higher than the perception of customers about *service quality*.

The result of Mann Whitney test suggests that at 5% level of significance, there is no statistical evidence for significant difference in *service quality gap* of *rural* and *urban* branches of UBI in Cachar district of Assam. The result of Kruskal Wallis test suggests that at 5 % level of significance, there is statistical evidence for significant difference in *service quality gap* of sample branches of UBI in Cachar district of Assam.

The negative *service quality gap* is the highest in case of *Silchar* branch which has been followed by *Hospital Road*, *Sonai* and *Nagatilla Point* branches of UBI operating in Cachar district of Assam. It is pertinent to mention here that the negative *service quality gap* is more pronounced in case of *urban* branches as compared to *rural* branches of UBI in Cachar district of Assam.

8. None of the select *rural* and *urban* branches of UBI could meet the expectation of customers with respect to all the five dimensions of service quality under study. The p value for Mann Whitney test is greater than 0.05 with respect to all the select dimensions except *assurance* dimension of service quality which implies that there is no statistical evidence for significant difference between *rural* and *urban* branches of UBI in Cachar district of Assam with respect to gap in all the select dimensions except *assurance* dimension of service quality.

9. None of the four sample branches of UBI could meet the expectation of customers with respect to all the five dimensions of service quality under study. The p value for Kruskal Wallis test is greater than 0.05 with respect to all the select dimensions except *assurance* and *empathy* dimensions of service quality which implies that there is no statistical evidence for significant difference in the sample branches of UBI in Cachar district of Assam with respect to gap in all the select dimensions except *assurance* and *empathy* dimensions of service quality.
10. Out of five dimensions of service quality, the negative gap is the highest in case of *responsiveness* dimension of service quality in *Hospital Road* branch, *Nagatilla Point* branch and *Silchar* branch of UBI. However, in *Sonai* branch of UBI, the negative gap is the highest in case of *empathy* dimension of service quality. On the other hand, the negative gap is the lowest in case of *assurance* dimension of service quality in *Nagatilla Point* branch and *Sonai* branch of UBI. But in *Hospital Road* branch and *Silchar* branch of UBI, the negative gap is the lowest in case of *tangibility* dimension and *empathy* dimension of service quality respectively.

Findings in Relation to Objective 3

11. The gap between perception of customers and expectation of customers of both SBI and UBI has been found to be negative in case of all the five dimensions of service quality under study. This implies that none of the banks could come up to the expectation of its respective customers. The negative gap is the highest with respect to *responsiveness* dimension of service quality in case of both SBI and UBI. On the other hand, the negative gap is the lowest with respect to *tangibility* dimension of service quality in case of SBI while the same is the lowest in *assurance* dimension of service quality in case of UBI.

The result of Mann Whitney test suggests that at 5% level of significance there is statistical evidence for significant difference between SBI and UBI with respect to gap in all the select dimensions except *reliability* and *empathy* dimensions of service quality.

12. The negative gap in *service quality* is more in case of SBI as compared to that of UBI. The mean value of customers' expectation about *service quality* is more in SBI as compared to that of UBI. But the mean value of customers' perception about *service quality* is marginally higher in UBI as compared to that of SBI.

The result of Mann Whitney test suggests 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.

13. The gap between perception of customers and expectation of customers with respect to all the five components of *reliability* dimension of service quality has been found to be negative in both SBI and UBI. This implies that over all the components of *reliability* dimension of service quality the level of expectation of customers is higher than the level of perception of customers of both the banks under study.

The result of Mann Whitney test suggests that at 5% level of significance, there is no statistical evidence for significant difference between SBI and UBI with respect to gap in all the five components of *reliability* dimension of service quality.

It is pertinent to mention here that out of five components of *reliability* dimension of service quality, highest negative gap has been observed with respect to the component '*Consistent functioning of technology driven devices*' in case of both SBI and UBI. On the contrary, the lowest negative gap has been noticed with respect to the component '*Fulfillment of commitments*' in case of SBI and the component '*Processing/ settlement of transactions without mistake*' in case of UBI.

14. The gap between perception of customers and expectation of customers with respect to all the four components of *tangibility* dimension of service quality has been found to be negative in both SBI and UBI. This implies that over all the components of *tangibility* dimension of service quality the level of expectation of customers is higher than the level of perception of customers of both the banks under study.

The result of Mann Whitney test suggests that at 5% level of significance, SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the components of *tangibility* dimension of service quality except the component '*Sitting arrangement inside the branch premises*'.

It is pertinent to mention here that out of four components of *tangibility* dimension of service quality, highest negative gap has been observed with respect to the component '*Sitting arrangement inside the branch premises*' in case of both SBI and UBI. On the contrary, the lowest negative gap has been noticed with respect to the component '*Neatness in the appearance of frontline employees*' in case of both the banks.

15. The gap between perception of customers and expectation of customers with respect to all the five components of *responsiveness* dimension of service quality has been found to be negative in both SBI and UBI. This implies that over all the components of *responsiveness* dimension of service quality the level of expectation of customers is higher than the level of perception of customers of both the banks under study.

The result of Mann Whitney test suggests that at 5% level of significance, SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the components of *responsiveness* dimension of service quality except the component '*Willingness to solve customers' problems*'.

It is pertinent to mention here that out of five components of *responsiveness* dimension of service quality, highest negative gap has been observed with respect to the component '*Promptness of technology driven devices in responding customers' requisition*' in case of both SBI and UBI. On the contrary, the lowest negative gap has been noticed with respect to the component '*Willingness to solve customers' problems*' in case of both the banks.

16. The gap between perception of customers and expectation of customers with respect to all the five components of *assurance* dimension of service quality has been found to be negative in both SBI and UBI. This implies that over all the components of *assurance* dimension of service quality the level of expectation of customers is higher than the level of perception of customers of both the banks under study.

The result of Mann Whitney test suggests that at 5% level of significance, SBI and UBI in Cachar district of Assam do not differ significantly with respect to gap in the components of *assurance* dimension of service quality except the components '*Knowledge and skill to meet customers' queries*' and '*Etiquette towards customers*'.

It is pertinent to mention here that out of five components of *assurance* dimension of service quality, highest negative gap has been observed with respect to the component '*Etiquette towards customers*' in case of SBI and the component '*Trust and confidence generated in customers' mind*' in case of UBI. On the contrary, the lowest negative gap has been noticed with respect to the

component '*Maintenance of confidentiality of customers' account*' in case of both the banks.

17. The gap between perception of customers and expectation of customers with respect to all the five components of *empathy* dimension of service quality has been found to be negative in both SBI and UBI. This implies that over all the components of *empathy* dimension of service quality the level of expectation of customers is higher than the level of perception of customers of both the banks under study.

The result of Mann Whitney test suggests that at 5% level of significance, there is no statistical evidence for significant difference between SBI and UBI with respect to gap in all the five components of *assurance* dimension of service quality.

It is pertinent to mention here that out of five components of *empathy* dimension of service quality, highest negative gap has been observed with respect to the component '*Personal attention to customers*' in case of both SBI and UBI. On the contrary, the lowest negative gap has been noticed with respect to the component '*Use of customer friendly language by employees*' in case of both the banks.

7.2 Suggestions

The respondents of both SBI and UBI have been asked to share their opinion regarding the needed degree of improvement with respect to all the five dimensions of service quality under study. The following paragraphs portray the opinion of the respondents regarding needed degree of improvement in each of the five service quality dimensions considered in this study.

Table 7.1 represents the opinion of customers of SBI and UBI with respect to needed degree of improvement in *reliability* dimension of service quality in their respective banks.

Out of 132 respondents of SBI, majority (37.90%) of the respondents have opined that a large extent of improvement is required in *reliability* dimension of service quality. However, another 18.90% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent. On the other hand, out of 132 respondents of UBI, majority (31.10%) of the respondents have opined that a large extent of improvement is required in *reliability* dimension of service quality.

However, another 19.70% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent.

Table 7.1: Bank Wise Needed Degree of Improvement in Reliability Dimension of Service Quality

Degree of Improvement	SBI		UBI	
	Number	Percent	Number	Percent
To a very little extent	02	01.50	05	03.80
To a little extent	17	12.90	25	18.90
To a moderate extent	38	28.80	35	26.50
To a large extent	50	37.90	41	31.10
To a very large extent	25	18.90	26	19.70
Total	132	100.00	132	100.00

Source: Field Survey

Based on the findings of the study it is suggested that under *reliability* dimension of service quality the component ‘*Consistent functioning of technology driven devices*’ may have to be addressed properly by both SBI and UBI in order to meet the expectation of their respective customers. Further, SBI is also expected to consider the component ‘*Deliverance of services within the promised time*’ in order to reduce the negative gap in this particular dimension of service quality.

Table 7.2 represents the opinion of customers of SBI and UBI with respect to needed degree of improvement in *tangibility* dimension of service quality in their respective banks.

Out of 132 respondents of SBI, majority (31.80%) of the respondents have opined that a little extent of improvement is required in *tangibility* dimension of service quality. However, another 28.80% of the respondents have felt that improvement in this dimension of service quality is required to a moderate extent. Again out of 132 respondents of UBI, majority (25.76%) of the respondents have opined that a moderate extent of improvement is required in *tangibility* dimension of service quality. However, there are 25 respondents who have felt that improvement in this dimension of service quality is required to a large extent and another 15 respondents who have opined that improvement in this dimension of service quality is required to a very large extent.

Table 7.2: Bank Wise Needed Degree of Improvement in Tangibility Dimension of Service Quality

Degree of Improvement	SBI		UBI	
	Number	Percent	Number	Percent
To a very little extent	27	20.50	30	22.73
To a little extent	42	31.80	28	21.21
To a moderate extent	38	28.80	34	25.76
To a large extent	22	16.70	25	18.94
To a very large extent	03	02.30	15	11.36
Total	132	100.00	132	100.00

Source: Field Survey

Based on the findings of the study it is suggested that under *tangibility* dimension of service quality the component ‘*Sitting arrangement inside the branch premises*’ may have to be addressed properly by both SBI and UBI in order to meet the expectation of their respective customers.

Table 7.3 represents the opinion of customers of SBI and UBI with respect to needed degree of improvement in *responsiveness* dimension of service quality in their respective banks.

Table 7.3: Bank Wise Needed Degree of Improvement in Responsiveness Dimension of Service Quality

Degree of Improvement	SBI		UBI	
	Number	Percent	Number	Percent
To a very little extent	---	---	06	04.50
To a little extent	19	14.40	19	14.40
To a moderate extent	38	28.80	37	28.00
To a large extent	43	32.60	44	33.30
To a very large extent	32	24.20	26	19.70
Total	132	100.00	132	100.00

Source: Field Survey

Out of 132 respondents of SBI, majority (32.60%) of the respondents have opined that a large extent of improvement is required in *responsiveness* dimension of service

quality. However, another 24.20% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent. Again out of 132 respondents of UBI, majority (33.30%) of the respondents have opined that a large extent of improvement is required in *responsiveness* dimension of service quality. However, another 19.70% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent.

Based on the findings of the study it is suggested that under *responsiveness* dimension of service quality the component ‘*Promptness of technology driven devices in responding customers' requisition*’ may have to be addressed properly by both SBI and UBI in order to meet the expectation of their respective customers. Further, both SBI and UBI are also expected to consider the components ‘*Patient listening of customers' problems*’ and ‘*Swiftness in serving customers*’ in order to reduce the negative gap in this particular dimension of service quality.

Table 7.4 represents the opinion of customers of SBI and UBI with respect to needed degree of improvement in *assurance* dimension of service quality in their respective banks.

Table 7.4: Bank Wise Needed Degree of Improvement in Assurance Dimension of Service Quality

Degree of Improvement	SBI		UBI	
	Number	Percent	Number	Percent
To a very little extent	18	13.60	26	19.70
To a little extent	43	32.60	34	25.80
To a moderate extent	39	29.50	36	27.30
To a large extent	24	18.20	28	21.20
To a very large extent	08	06.10	08	06.10
Total	132	100.00	132	100.00

Source: Field Survey

Out of 132 respondents of SBI, majority (32.60%) of the respondents have opined that a little extent of improvement is required in *assurance* dimension of service quality. However, another 29.50% of the respondents have felt that improvement in this dimension of service quality is required to a moderate extent. Again out of 132 respondents of UBI, majority (27.30%) of the respondents have opined that a

moderate extent of improvement is required in *assurance* dimension of service quality. However, another 21.20% of the respondents have felt that improvement in this dimension of service quality is required to a large extent.

Based on the findings of the study it is suggested that under *assurance* dimension of service quality the component '*Etiquette towards customers*' may have to be addressed properly by SBI and the component '*Trust and confidence generated in customers' mind*' may have to be addressed properly by UBI in order to meet the expectation of their respective customers.

Table 7.5 represents the opinion of customers of SBI and UBI with respect to needed degree of improvement in *empathy* dimension of service quality in their respective banks.

Table 7.5: Bank Wise Needed Degree of Improvement in Empathy Dimension of Service Quality

Degree of Improvement	SBI		UBI	
	Number	Percent	Number	Percent
To a very little extent	01	00.80	17	12.90
To a little extent	18	13.60	12	09.10
To a moderate extent	39	29.50	33	25.00
To a large extent	59	44.70	38	28.80
To a very large extent	15	11.40	32	24.20
Total	132	100.00	132	100.00

Source: Field Survey

Out of 132 respondents of SBI, majority (44.70%) of the respondents have opined that a large extent of improvement is required in *empathy* dimension of service quality. However, another 11.40% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent.

Again out of 132 respondents of UBI, majority (28.80%) of the respondents have opined that a large extent of improvement is required in *empathy* dimension of service quality. However, another 24.20% of the respondents have felt that improvement in this dimension of service quality is required to a very large extent.

Based on the findings of the study it is suggested that under *empathy* dimension of service quality the component '*Personal attention to customers*' may have to be

addressed properly by both SBI and UBI in order to meet the expectation of their respective customers.

7.3 Scope for Further Research

1. A similar type of research work may be carried out for assessing the service quality gap of other public sector banks in the same locality.
2. A similar type of research work may be carried out for assessing the service quality gap of SBI and UBI in other locations with similar type of demographic and economic specificities.
3. The future research may also include the role of demographic variables of customers in the process of assessment of expectation and perception of customers about service quality.

7.4 Conclusion

Due to the introduction of banking sector reforms, public sector banks in India have been facing stiff competition from the private sector banks and in such a situation it has become important from the part of public sector banks to make consistent efforts in deliverance of quality services to their valued customers. In the regime of intensified competition, the expectations of customers are continually evolving as they have the options to choose from a large variety of services offered to them by the new entrants in the market. It is in this context, public sector banks are expected to meet the desires of their customers hailing from different strata of the society. Service quality has increasingly become a key element of business strategy. In today's ever increasing competitive banking environment, deliverance of quality services is considered as an effective way to gain strategic advantages. To put in simple words, delivery of quality services helps a bank in building long term mutually beneficial and trustworthy relationships with its customers. A major contribution of the present research work has been to highlight the areas of service quality gap of State Bank of India and United Bank of India in Cachar district of Assam and such findings would help both the banks to address the issues which deserve immediate attention. It is suggested that both SBI and UBI in Cachar district of Assam need to redesign their policies regarding delivery of services as none of the banks could fulfill the expectation of its respective customers.
