

Appendix B

Publication



MAPPING THE GAP IN SERVICE QUALITY OF STATE BANK OF INDIA AND UNITED BANK OF INDIA IN CACHAR DISTRICT OF ASSAM

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ABSTRACT

Deliverance of quality services has become a precondition for the survival of public sector banks in India as they are no more operating in an environment which is free from competition. Banking sector reforms has led the private sector banks and foreign banks to enter into the market of Indian banking industry which, in turn, has started to pose enormous challenges to the public sector banks of India. To cope up in such a cut throat competitive regime, public sector banks are expected to rethink about their customer service philosophies and reframe their policies to meet the prevailing demand in the market. Banks offering quality services to their customers always enjoy a competitive advantage over their competitors. The present paper attempts to make a comparative analysis regarding gap in service quality of State Bank of India and United Bank of India in Cachar district of Assam.

Key Words: Reliability, Tangibility, Responsiveness, Assurance, Empathy.

JEL Classification: M31

Introduction

The financial sector reforms have affected almost all the sectors of the economy and Indian banking sector is no exception to this. With the increased level of competition in the era of globalization, the need for enhanced service quality in the banking sector has gained paramount importance (Anuradha, 2012). In this ever-changing business environment, delivery of quality services to the customers has been recognized as one of the challenging tasks for a bank to ensure its survival. In order to gain a competitive edge in such an environment, provision of high service quality by a bank has become a necessary condition (Kumari and Rani, 2011). In today's highly competitive corporate environment, service quality is considered as an essential element for enhancing customer satisfaction (Khan and Fasih, 2014). The delivery of quality services differentiates an organization from others and leads to competitive advantage (Moore, 1987). Deliverance of quality services not only fulfills the present needs of the customers satisfactorily but anticipates the future needs of the customers as well.

Service quality can be defined as customers' perception of how well a service meets or exceeds their expectations. It is the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Gronroos, 1984; Parasuraman, Zeithaml & Berry, 1985; Munusamy, Chelliah & Mun, 2010). In other words, it is customer's personal judgement about the excellence or superiority of services on a set of criteria that forms their expectations (Verma, 2012). It is an evaluation of specific attributes which deals with the interaction between the firm and its customers (Heron and Nitecki, 2001). It helps the service firms attract more and better customers to the business. When quality services are delivered to the customers a service firm gains a chance to charge more for services than their competitors.



Review of Literature

The review of literature forms the basis for selecting the dimensions of service quality for the present study. Ganesh (2012) found highest negative gap in service quality with respect to responsiveness dimension followed by empathy, reliability, tangibility and assurance dimensions. Similarly, Mualla (2012) found tangibility dimension with maximum negative gap followed by empathy, assurance, responsiveness and reliability dimensions of service quality. Santhiyavalli (2011) revealed that the expectation of bank customers was more than that of their perception regarding all five dimensions of service quality, namely, reliability, responsiveness, assurance, tangibility and empathy. Likewise, Devi and Ramburuth (2012) observed negative gaps for all five service quality dimensions, namely, reliability, responsiveness, assurance, tangibility and empathy. Ilyas, Nasir, Malik, Mirza and Munir (2013) found positive gaps in case of tangibility, responsiveness and reliability dimensions while assurance and empathy showed negative gaps. Adhikari and Paul (2015) found highest negative gap between perception and expectation of customers with respect to reliability dimension followed by responsiveness, empathy, assurance and tangibility dimensions of service quality. Nair and Nair (2013) revealed negative gaps in case of all five dimensions and maximum gap had been observed in case of tangibility followed by reliability, responsiveness, empathy and assurance dimensions. Tripathy (2013) observed that out of the five dimensions of service quality, reliability recorded the highest negative gap score and tangibility the lowest negative gap score.

The review of literature points out that the service quality of bank customers is largely influenced by reliability, tangibility, responsiveness, assurance and empathy dimensions. Thus, these five dimensions of service quality have been selected for the present study.

Objectives of the Study

1. To make a comparative analysis regarding gap in select dimensions of service quality of State Bank of India and United Bank of India in Cachar district of Assam.
2. To make a comparative analysis regarding gap in service quality of State Bank of India and United Bank of India in Cachar district of Assam.

Hypotheses to be tested

1. State Bank of India and United Bank of India in Cachar district of Assam do not differ significantly with respect to gap in select dimensions of service quality.
2. There is no significant difference in service quality gap of State Bank of India and United Bank of India in Cachar district of Assam.

Data Source and Methodology

The present study is based on primary data. The population of the study includes customers from the branches of United Bank of India and State Bank of India operating in Cachar district of Assam. The sample size for the present study is 264 customers taking 132 customers from four (04) branches of United Bank of India and another 132 customers from four (04) branches of State Bank of India in Cachar district of Assam. The survey instrument of the study has been designed with five dimensions, namely, reliability, tangibility, responsiveness, assurance and empathy consisting of 24 statements for both expectation and perception respectively. A numerical scale ranging from Strongly Disagree (= 1) to Strongly Agree (= 5) has been used to record the expectation as well as perception of bank customers. For the purpose of analyzing the responses of bank customers, mean, standard deviation and Mann Whitney test have been used.



Scope and Limitations of the Study

- 1) The scope of the present study is confined to the customers of SBI and UBI in Cachar district of Assam.
- 2) The sampling method adopted for collecting the data may not completely eliminate the possibility of sampling errors.
- 3) Each study area has its own demographic, geographic, situational and cultural specificities. So, the findings of the study need to be interpreted with great caution while making any kind of generalization.

Results and Discussion

Table 1 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.

Table 1: Reliability Dimension of Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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

It is evident from table 1 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers with respect to *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). It may be noted here that the difference with respect to expectation of customers of SBI and UBI about this dimension of service quality is relatively more but the difference with respect to perception of customers of SBI and UBI about this dimension of service quality is barely more than the scanty.

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 with respect to gap in *reliability* dimension of service quality of SBI and UBI in Cachar district of Assam.

Table 2 depicts 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 2 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers with respect to *tangibility* dimension of service quality.

However, 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). It may be noted here that the difference with respect to perception of customers of SBI and UBI about this dimension of service quality is relatively wide but the difference with respect to expectation of customers of SBI and UBI about this dimension of service quality is nothing more than the trivial.

Table 2: Tangibility Dimension of Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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

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 with respect to gap in *tangibility* dimension of service quality of SBI and UBI in Cachar district of Assam.

Table 3: Responsiveness Dimension of Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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 3 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 3 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers with respect to *responsiveness* dimension of service quality. However, the negative gap is more in case of 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). It may be noted here that the difference with respect to expectation of customers of SBI and UBI about this dimension of service quality is relatively low but the marked difference with respect to perception of customers of SBI and UBI about this dimension of service quality has been noticed.

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 with respect to gap in *responsiveness* dimension of service quality of SBI and UBI in Cachar district of Assam.

Table 4 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 4 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers with respect to *assurance* dimension of service quality.

Table 4: Assurance Dimension of Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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

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 more 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). It may be noted here that the difference with respect to expectation of customers of SBI and UBI about this dimension of service quality is relatively meager but the difference with respect to perception of customers of SBI and UBI about this dimension of service quality is relatively wide.

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 with respect to gap in *assurance* dimension of service quality of SBI and UBI in Cachar district of Assam.

Table 5: Empathy Dimension of Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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 5 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 5 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers with respect to *empathy* dimension of service quality. However, the negative gap is marginally more in case of SBI (-0.95) as compared to UBI (-0.94). But the difference between the negative gaps 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). It may be noted here that the difference with respect to both expectation of customers and perception of customers of SBI and UBI about this dimension of service quality is relatively wide.



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 with respect to gap in *empathy* dimension of service quality of SBI and UBI in Cachar district of Assam.

Table 6 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 that there exists negative gap in case of both the banks which implies that none of the banks could meet the expectation of customers about *service quality*.

Table 6: Service Quality of SBI and UBI

Bank	Expectation (E)	Perception (P)	Gap (P-E)	Mann Whitney U Value	P value
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 gaps 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 of both the banks about *service quality* of their respective banks are by and large similar.

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 with respect to gap in service quality of SBI and UBI in Cachar district of Assam.

Conclusion

In the regime of competitive environment, the survival of a bank is dependent on its ability in deliverance of quality services to its customers. Offering of quality services not only helps a bank in attracting potential customers but also enhances its profit earning capacity and thereby enabling the bank in formulation of appropriate strategies for its growth. The bank management of both SBI and UBI is expected to formulate necessary plans and policies to reduce the gap in all the select dimensions of service quality in general and urgent attention need to be given in reducing the gap in *responsiveness* and *reliability* dimensions of service quality.

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Service Quality of United Bank of India in Cachar District of Assam: A Comparative Study of Rural and Urban Branches

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Abstract

Over the years, the element of competition in the banking sector has gained momentum and banks are facing ever increasing pressure to improve the quality of service not only in metropolitan cities but also in other locations of the country. The entry of new generation banks and alternative profitable channels of investments are, to a great extent, putting stress on the management of public sector banks to orient their policies and strategies in favour of the customers. To survive in such a highly competitive regime, public sector banks in India are expected to focus on the qualitative aspects of their delivery of services towards customers. In fact, the prevailing market condition calls for extra attention in the deliverance of services for the survival of any bank in India. It may not be out of context to mention here that, United Bank of India, one of the nationalized banks in India, has been facing stiff competition from private sector banks and other public sector banks in India. Under the changed regime, it has become indispensable for the bank to deliver quality services to the customers by reframing their policies so as to meet the existing demand of the market not just in urban areas but also in rural areas. The paper makes an attempt to compare the perception of customers about the service quality of rural and urban branches of United Bank of India operating in Cachar district of Assam. For the purpose of analyzing the perception of bank customers about the service quality of UBI, mean as well as standard deviation have been used while independent two samples t-test has been applied for testing the hypotheses of the study. The study concludes that there exists significant difference in the perception of customers between the rural and urban branches with respect to reliability and assurance dimensions of service quality at 5% level of significance.

Key Words: Perception, Reliability, Empathy, Responsiveness, Assurance.

1. Introduction

In ever-changing business environment in the Indian banking sector, offering of quality services has been recognized as one of the challenging tasks for a bank to ensure its survival. In order to gain a competitive edge in such an environment, provision of high service quality by a bank has become a necessary condition (Kumari and Rani, 2011). The entry of private sector banks in India has converted

the semi-protected world of public sector banks into a cut throat competitive regime. The wave of competition has been experienced by the public sector banks both in urban and rural areas of almost every district of the country. This has practically compelled the public sector banks in India to give an increased emphasis on deliverance of quality services to their customers so that they can maintain their existing market share. Under such an era of globalized competition, public sector banks in India are expected to deliver quality services to the customers, which in turn, will result in customer satisfaction and long term profitability.

Service quality can be defined as customers' perception of how well a service meets or exceeds their expectations. It is the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Gronroos, 1984; Parasuraman, Zeithaml and Berry, 1985; Munusamy, Chelliah and Mun, 2010). Service quality deals with the interaction between the firm and its customers (Hernon and Nitecki, 2001). It helps the service firms attract more and better customers to the business. When service is good, a company gains a higher market share and the ability to charge more for services than its competitors (Zeithaml and Bitner, 1996). To put it in simple words, service quality is actually the extent to which a service firm successfully serves the purpose of customers (Parasuraman, Berry and Zeithaml, 1991). It is commonly noted as a vital prerequisite and determinant of competitiveness. The delivery of quality services differentiates an organization from others and leads to competitive advantage (Moore, 1987). Service quality has been considered as a major area of attention to the practitioners, managers and researchers owing to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty and profitability (Javadi, Balochianzadeh and Nasirzadeh, 2012). Service quality has been considered to be an important aspect of competitiveness for banking business in the intensified competitive market. Thus, offering of quality services has become a prerequisite for the banks not only to retain the existing share but also to expand the market share. Deliverance of quality services will enable a bank find easy survival in the highly competitive and dynamic business environment.

2. Review of Literature

Parasuraman, Zeithaml and Berry (1988) identified five dimensions of service quality, namely, reliability, tangibility, responsiveness, assurance and empathy used to measure the service quality gap of service industries. Johnston (1995) identified eighteen important determinants, namely, access, aesthetics, attentiveness/helpfulness, availability, care, cleanliness/tidiness, comfort, commitment, communication, competence, courtesy, flexibility, friendliness, functionality, integrity, reliability, responsiveness and security used to measure the service quality of banks. Adhikari and Paul (2013) inferred that responsiveness and assurance dimensions of service quality had significantly affected the satisfaction of customers. Muyeed (2012) observed that customer perception was found to be highest with reliability dimension followed by competence, tangibility and empathy dimensions. Kailash (2011) found assurance dimension with highest value regarding perceived service quality followed by tangibility, responsiveness, reliability and empathy. Agarwal (2012) inferred that the bank customers were highly satisfied with tangibility dimension. Adhikari and Paul (2014) revealed that the perception of customers was highest with reliability dimension followed by responsiveness, assurance, tangibility and empathy dimensions of service quality. Khalid, Mahmood, Abbas and Hussian (2011) observed that the customers were satisfied with four dimensions of service quality, namely, tangible, reliability, responsiveness and empathy.

Based on the literature available on the subject, it has been decided to consider five service quality dimensions, namely, reliability, tangibility, responsiveness, assurance and empathy for the present study.

3. Objectives of the Study

- 1) To compare the perception of customers about select dimensions of service quality of rural and urban branches of United Bank of India within Cachar district of Assam.
- 2) To compare the perception of customers regarding overall service quality of rural and urban branches of United Bank of India within Cachar district of Assam.

4. Hypotheses of the Study

- 1) The perception of customers of United Bank of India in Cachar district of Assam with respect to select dimensions of service quality does not vary significantly across the location of branches.
- 2) The perception of customers about overall service quality of United Bank of India in Cachar district of Assam does not vary significantly across the location of branches.

5. Data Source and Methodology

The present study is based on primary data. The population of the study includes customers of United Bank of India in Cachar district of Assam. In order to conduct the study, at the first instance all the twenty five branches of United Bank of India operating in Cachar district of Assam have been categorized depending upon their location. Then two rural branches and two urban branches have been selected randomly. The sample size for the present study is 80 customers taking 20 customers from each of the four sample branches.

Table 1: Sample Branches and Number of Sample Customers of United Bank of India

Sample Branches	Location	Number of Customers	Percent
Sonai	Rural	20	25.00
Nagatilla Point	Rural	20	25.00
Silchar	Urban	20	25.00
Hospital Road	Urban	20	25.00
Total		80	100.00

Source: Field Survey

The survey instrument of the study has been designed with five dimensions, namely, reliability, tangibility, responsiveness, assurance and empathy of service quality. Each of the five dimensions has been comprised of five components and thereby a total of twenty five components have been considered. Apart from these, perception of customers on three broad aspects relating to overall service quality have been assessed separately. In order to assess the perception of customers, a numerical scale with two verbal descriptors, namely, 'Strongly Disagree (= 1)' and 'Strongly Agree (= 5)' at the two extremes of the scale has been used. Statistical tools, namely, mean and standard deviation have been used to analyze the perception of customers. The hypotheses of the study have been tested using independent two samples t-test.

6. Scope of the Study

- 1) The scope of the present study is confined to the perception of customers about twenty eight components of service quality.

- 2) The study considers only individual customers. Institutional customers have been kept outside the purview of the study.

7. Limitations of the Study

- 1) Each study area has its own demographic, geographic, situational and cultural specificities. So, the findings of the study need to be interpreted with great caution while making any kind of generalization.
- 2) The study is subject to all the limitations that are inherent in any study based on the perception of respondents.

8. Result and Discussion

Table 2 reveals the perception of customers of the rural and urban branches of United Bank of India (UBI) operating in Cachar district of Assam about reliability dimension of service quality. In order to assess the perception of the customers about reliability dimension of service quality, responses of customers on five different components of this dimension have been considered. The mean values imply that perception of customers with respect to reliability dimension is higher in the rural branches as compared to that of urban branches of UBI. But the values of standard deviation indicate that variation in the responses of customers is more in case of urban branches. It is to be mentioned that customers' perception with respect to reliability dimension of service quality is not only relatively higher but also concentrated in case of rural branches which is evident from the values of standard deviation.

Table 2: Customers' Perception on Reliability Dimension of Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	3.7450	.65787	-2.297	0.024
Urban (2)	3.3900	.72317		

Source: Field Survey

The result of independent two samples t-test shows a t-value of -2.297 with 78 degrees of freedom. The corresponding p value is less than 0.05. Thus, there is statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on reliability dimension of service quality is significantly different between the rural and urban branches of UBI within Cachar district of Assam.

Table 3: Customers' Perception on Tangibility Dimension of Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	3.6900	.78440	-0.679	0.499
Urban (2)	3.5750	.72915		

Source: Field Survey

Table 3 reveals the perception of customers of the rural and urban branches of UBI operating in Cachar district of Assam about tangibility dimension of service quality. In order to assess the perception of the customers about tangibility dimension of service quality, responses of customers on five different components of this dimension have been considered. The mean values imply that perception of customers with respect to tangibility dimension is higher in the rural branches as

compared to that of urban branches of UBI. However, the values of standard deviation indicate that variation in the responses of customers is more in case of rural branches. Although the customers' perception with respect to tangibility dimension of service quality is relatively higher, the values of standard deviation clearly indicate that the responses of customers are more concentrated in case of urban branches of UBI.

However, the independent two samples t-test shows a t-value of -0.679 with 78 degrees of freedom. The corresponding p value is more than 0.05. Thus, there is no statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on responsiveness dimension of service quality is not significantly different between the rural and urban branches of UBI within Cachar district of Assam.

Table 4: Customers' Perception on Responsiveness Dimension of Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	3.4750	.75201	1.542	0.127
Urban (2)	3.2150	.75568		

Source: Field Survey

Table 4 reveals the perception of customers of the rural and urban branches of UBI operating in Cachar district of Assam about responsiveness dimension of service quality. In order to assess the perception of the customers about responsiveness dimension of service quality, responses of customers on five different components of this dimension have been considered. The mean values imply that perception of customers with respect to responsiveness dimension is higher in the rural branches as compared to that of urban branches of UBI. But the values of standard deviation indicate that variation in the responses of customers is by and large similar in both rural and urban branches of UBI.

However, the independent two samples t-test shows a t-value of 1.542 with 78 degrees of freedom. The corresponding p value is more than 0.05. Thus, there is no statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on tangibility dimension of service quality is not significantly different between the rural and urban branches of UBI within Cachar district of Assam.

Table 5: Customers' Perception on Assurance Dimension of Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	4.2400	.68118	3.362	0.001
Urban (2)	3.6800	.80358		

Source: Field Survey

Table 5 reveals the perception of customers of the rural and urban branches of UBI operating in Cachar district of Assam about assurance dimension of service quality. In order to assess the perception of the customers about assurance dimension of service quality, responses of customers on five different components of this dimension have been considered. The mean values imply that perception of customers with respect to assurance dimension is higher in the rural branches as compared to that of urban branches of UBI. But the values of standard deviation indicate that variation in the responses

of customers is more in case of urban branches. It is to be mentioned that customers' perception with respect to assurance dimension of service quality is not only relatively higher but also concentrated in case of rural branches which is evident from the values of standard deviation.

The result of independent two samples t-test shows a t-value of 3.362 with 78 degrees of freedom and the corresponding p value is less than 0.05. Thus, there is statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on assurance dimension of service quality is significantly different between the rural and urban branches of UBI within Cachar district of Assam.

Table 6: Customers' Perception on Empathy Dimension of Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	3.1150	.80751	-1.560	0.123
Urban (2)	2.8750	.54290		

Source: Field Survey

Table 6 reveals the perception of customers of the rural and urban branches of UBI operating in Cachar district of Assam about empathy dimension of service quality. In order to assess the perception of the customers about empathy dimension of service quality, responses of customers on five different components of this dimension have been considered. The mean values imply that perception of customers with respect to empathy dimension is higher in the rural branches as compared to that of urban branches of UBI. The values of standard deviation indicate that variation in the responses of customers is more in case of rural branches. Although the customers' perception with respect to empathy dimension of service quality is relatively higher, the values of standard deviation clearly indicate that the responses of customers are more concentrated in case of urban branches of UBI.

However, the result of independent two samples t-test shows a t-value of -1.560 with 78 degrees of freedom. The corresponding p value is more than 0.05. Thus, there is no statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on empathy dimension of service quality is not significantly different between the rural and urban branches of UBI within Cachar district of Assam.

Table 7: Customers' Perception on Overall Service Quality

Status of the Branches	Mean	SD	t-value	p-value
Rural (2)	3.1743	.78786	-2.138	0.036
Urban (2)	2.8083	.74299		

Source: Field Survey

Table 7 reveals the perception of customers of the rural and urban branches of UBI operating in Cachar district of Assam about overall service quality. In order to assess the perception of the customers about overall service quality, responses of customers on three different broad aspects have been considered. The mean values imply that perception of customers with respect to overall service quality is higher in the rural branches as compared to that of urban branches of UBI. However, the values of standard deviation indicate that variation in the responses of customers is more in case of rural branches. Although the customers' perception with respect to overall service quality is relatively

higher, the values of standard deviation clearly indicate that the responses of customers are more concentrated in case of urban branches of UBI.

However, the result of independent two samples t-test shows a t-value of -2.138 with 78 degrees of freedom. The corresponding p value is less than 0.05. Thus, there is statistical evidence to reject the null hypothesis at 5% level of significance which means that the perception of customers on overall service quality is significantly different between the rural and urban branches of UBI within Cachar district of Assam.

9. Conclusion

The study reveals that the perception of customers of rural branches has been higher about all the select dimensions of service quality as compared to the perception of customers of urban branches of United Bank of India within Cachar district of Assam. The differences between the perception of customers of rural branches and urban branches of United Bank of India with respect to reliability and assurance dimensions of service quality have been found significant at 5% level of significance. However, the differences between the perception of customers of rural branches and urban branches of United Bank of India regarding overall service quality have also been found significant at 5% level of significance. The perceived service quality in urban branches is lower as compared to that of rural branches which may be attributed to the fact that options before customers of urban areas are wider and the expectation level of urban customers is normally more than that of their rural counterparts. Rural customers, on the contrary, either have limited options or no option because it has been observed that customers of rural areas normally are dependent upon the services of a single branch of a particular bank which is in operation in the vicinity of their residence. Thus, management of the UBI both at regional level and at branch level is expected not only to think about improving the service quality in urban branches in order to satisfy the higher degree of expectation of its customers but rural branches of the bank also deserve attention of the management in order to consolidate its customer base by providing quality services to the relatively loyal customers of rural areas.

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“Children must be taught HOW TO THINK, not what to think”
- **Margaret Mead**

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Customer Perception about Service Quality in State Bank of India: An Empirical Study

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Abstract

Banking sector reforms in India coupled with liberalization and globalization of Indian economy has made the banking industry highly competitive and all banks irrespective of their size and ownership have been experiencing tremendous stress in this emerging deregulated environment. State Bank of India, although the largest public sector bank in India, is no exception to this. The bank has been facing enormous challenges not only from other public sector banks but also from private sector banks of Indian and foreign origin. In order to survive in the intensified competitive situation, State Bank of India needs to put increased emphasis on delivering quality services to the customers. Infact, Service quality is a key differentiator and an indispensable element for sustained business growth. Service quality has been considered as a crucial aspect which assures satisfaction of the customers. The paper makes an attempt to assess the perception of customers about the service quality in the branches of State Bank of India operating within the municipal area of Silchar town of Assam. Apart from using descriptive statistics, like, mean and standard deviation, t-test and Levene's F-test for equality of variances have also been applied for the purpose of analyzing the perception of bank customers. The study concludes that the customers of State Bank of India in Silchar town of Assam are by and large satisfied with all the select service quality dimensions.

Keywords- Perception, Empathy, Reliability, Responsiveness, Assurance

1. PROLOGUE

In the age of fierce competition, banks delivering quality services are well set for grabbing a majority of market share for their products. As a service organization, providing quality services to the customers should be an important objective of any bank. Offering quality services is an essential condition for banks to survive in the today's market of cut-throat competition. Service quality is the most crucial component of competitiveness for banking business in the era of cut-throat competition. In other words, providing quality services leads to customer satisfaction and lowers the transaction cost, which, in turn, increases the profits of a bank and thus improves its performance. Thus, service quality is a vital instrument in retaining and attracting the existing and potential customers by a bank.

Due to opening up of the economy, public sector banks in India are confronted with numerous challenges in maintaining their market share and State Bank of India is no exception to this. The increased levels of competition offered by other public sector banks and private banks have made it difficult for State Bank of India in retaining and attracting customers. Of late, even in small towns of the country, private sector banks and other public sector banks have opened their branches and this poses additional challenges for State Bank of India to retain their market share. So, to survive in a highly competitive market, it

has become imperative for State Bank of India to give emphasis on providing quality services to the customers so that their market share is retained.

2. CONCEPT OF PERCEIVED SERVICE QUALITY

Service Quality enables a banking industry to develop a partnership with its customers and to gain a competitive edge. It is an evaluation of specific attributes. Service quality deals with the interaction between the bank and its customers (Hernon and Niteck, 2001). Infact, it is an attitude towards the services offered, resulting from a comparison of expectations with perceptions. It is interpreted as perceived quality which means a customer's judgment about a service (Culiberg and Rojsek, 2010). Service quality as perceived by customers indicates what is left of their previous perception of the service quality and the level of their satisfaction with the current performance of the service. This means that satisfaction is an intermediary factor between the previous perceptions of the service quality and the present perception of it (Mohammad and Alhamadani, 2011).

Service quality perception is the outcome of the comparison that a customer makes between their expectations and the performance of a service (Parasuraman, Zeithaml and Berry, 1985). Perceived service quality is conceptualized as a global judgement or overall evaluation or attitude relating to the superiority of the service (Parasuraman, et.al., 1988). Perceived service quality is actually the extent to which a firm successfully serves the purpose of customers (Parasuraman, Berry and Zeithaml, 1991). In other words, customers determine the perceived value of service based on their experience with the service offered. Service quality measurement helps to promote an increased focus on customer outcomes and stimulate improvements in the work practices and processes used within the banking industry.

3. REVIEW OF LITERATURE

The review of literature forms the basis for recognizing the service quality dimensions affecting the perception of bank customers and demographic factors to be chosen for the present study. Jain, Gupta and Jain (2012) concluded that perceived service quality was the highest in case of Responsiveness followed by Reliability, Assurance, Empathy and Tangibility. Ananth, Ramesh and Prabakaran (2011) observed that perception of customers regarding service quality dimensions was highest with Tangibility followed by Assurance, Reliability, Responsiveness and Accessibility. Ganesh (2012) found that perceived service quality was more in case of Assurance and less in case of Empathy. Similarly, Malik, Naeem and Arif (2011) also observed that among the dimensions of service quality Tangibility had the highest positive impact on customers' perception of services followed by Empathy and Assurance. Muyeed (2012) revealed that customers' perception of services was highest with Reliability dimension and lowest with Tangibility dimension. Likewise, Shafie, Azmi and Haron (2004) concluded that customers perceived Reliability as the most important dimensions of service quality. Shanka (2012) revealed that customers' perception of services regarding service quality dimensions was more with Responsiveness and less with Reliability. Bootwala and Gokhru (2012) opined that demographic variables such as gender, age and marital status were positively associated with customers' perception of services. Similarly, Banerjee and Sah (2012) observed that customer's gender, age and marital status showed a positive influence on perceived service quality.

The review of literature points out that the perception of bank customers is largely influenced by the service quality dimensions and their demographic background. Thus, five dimensions of service quality namely, Responsiveness, Empathy, Tangibility, Assurance and Reliability have been selected for the present study. As far as demographic background of the customers is concerned, three variables

namely, gender, age and marital status are considered for the study.

4. OBJECTIVES OF THE STUDY

1. To study the customers' perception about the select dimensions of service quality in the branches of State Bank of India operating within the municipal area of Silchar town of Assam.
2. To compare the gender wise, age wise and marital status wise perception of customers about the select dimensions of service quality in the branches of State Bank of India operating within the municipal area of Silchar town of Assam.

5. HYPOTHESIS TO BE TESTED

The perception of bank customers regarding select service quality dimensions of the branches of State Bank of India operating within the municipal area of Silchar town of Assam does not vary across the gender, age groups and marital status of the customer.

6. DATA AND METHODOLOGY

The data for the present study has been collected using field survey. The population of the study includes customers of all the branches of State Bank India operating within the municipal area of Silchar town of Assam. A structured questionnaire has been developed with five dimensions of service quality, namely, Responsiveness, Empathy, Tangibility, Assurance and Reliability. The sample size for the present study is 38 customers of different branches of State Bank India operating within the municipal area of Silchar town of Assam. A five point scale ranging from Strongly Disagree (= 1) to Strongly Agree (= 5) has been used to record the responses of bank customers. Mean, standard deviation, Levene's F-test and t-test have been used for analyzing the responses of customers.

7. SCOPE AND LIMITATIONS OF THE STUDY

- The scope of the present study is restricted to the customers of the branches of SBI operating within the municipal area of Silchar town of Assam.
- The sampling method adopted for collecting the data may not completely eliminate the possibility of sampling errors.
- Each study area has its own demographic, geographic and cultural specificities. So, the findings of the study need to be inferred with great caution while making any kind of generalization.

8. RESULT AND DISCUSSION

Table 1 demonstrates the profile of respondents. Out of 38 respondents, 71.05 % are male and 28.95% are female. Out of the total respondents, 25 are below the age of 40 years and remaining 13 are above 40 years. Among the respondents, 52.63% are unmarried and 47.37% are married. Out of the total respondents, education level of 31.60% respondents is below graduation and 68.40% are graduates and post graduates.

Table 1: Profile of the Respondents

Demographic Variables	Categories	Number of Respondents	Percentage of Respondents
Gender	Male	27	71.05
	Female	11	28.95

Age	Below 40 Years	25	65.79
	Above 40 Years	13	34.21
Marital Status	Unmarried	20	52.63
	Married	18	47.37
Education	Below Graduation	12	31.60
	Graduation and Above	26	68.40

Source: Field Survey

Table 2 shows the perception of bank customers associated with the select dimensions of service quality. The values of mean with respect to select dimensions indicate that customers have been satisfied with these dimensions. The Reliability dimension has the highest mean score (3.82) which indicates that the customers' perception with this dimension of service quality is the highest. The mean score of 3.70 associated with Responsiveness and 3.69 associated with Assurance imply that the customers' perception about quality of services is relatively high with these dimensions. Comparatively, customer perception about the tangibility dimension of service quality is moderate.

Table 2: Perception of Bank Customers on Various Dimensions of Service Quality

Service Quality Dimensions	Mean	Standard Deviation
Responsiveness	3.70	.5736
Empathy	3.09	.6863
Tangibility	3.53	.6183
Assurance	3.69	.5466
Reliability	3.82	.5292

Source: Field Survey

Table 2 further reveals that the perception of bank customers is comparatively low on the remaining dimension, namely, Empathy (3.09). The values of standard deviation associated with the select dimensions disclose that there is least variation in the perception of customers regarding Reliability dimension, while highest variation is observed in the perception of customers with respect to Empathy dimension.

Table 3: Gender Wise Perception of Bank Customers on Various Service Quality Dimensions

Service Quality Dimensions	Male		Female		t- value	P value
	Mean	SD	Mean	SD		
Responsiveness	3.63	.6015	3.88	.4778	-1.222	.230
Empathy	3.15	.7314	2.96	.5681	.785	.438
Tangibility	3.55	.5191	3.50	.8441	.207	.837
Assurance	3.62	.5432	3.86	.5404	-1.254	.218
Reliability	3.77	.5672	3.96	.4156	-.982	.333

Source: Field Survey

Table 3 depicts gender wise perception of bank customers on five select dimensions of service quality. Among the select dimensions, the perception of customers of both the genders have been found lowest with respect to Empathy. However, high variations in the perception of both male and female customers have been observed regarding Empathy dimension.

The mean values imply that out of the five dimensions, the perception of male customers is found to be highest with respect to Reliability and less variation in the responses is also observed on this aspect as is evident from the values of standard deviation. On the other hand, the perception of female customers is also found to be highest with Reliability dimension and least variation is observed in the responses of female employees on this aspect as is evident from the values of standard deviation.

For testing the significance of differences in the perception of male and female customers regarding the quality of services delivered by the branches of State Bank India operating within the municipal area of Silchar town of Assam, independent samples t -test has been applied. The result of Levene's F-test for equality of variances is not statistically significant at 95% confidence level for all the dimensions. Thus, assuming equal variances t values have been calculated for five select dimensions capable of influencing the perception of customers of the branches of State Bank India across the gender. The corresponding p values computed are greater than 0.05 for all the dimensions. This indicates that there is no significant difference in the perception of bank customers across the gender about all the select service quality dimensions.

Table 4 represents age wise perception of customers with five select dimensions of service quality namely, Responsiveness, Empathy, Tangibility, Assurance and Reliability. Out of the select dimensions, the perception of customers of both the age groups i.e. below forty (40) years and above forty (40) years have been found lowest with respect to Empathy. However, highest variations in the perception of customers both the age groups have been observed regarding Empathy dimension.

Table 4: Age Wise Perception of Bank Customers on Various Service Quality Dimensions

Service Quality Dimensions	Below 40 Years		40 Years and Above		t-value	P value
	Mean	SD	Mean	SD		
Responsiveness	3.68	.5650	3.74	.6109	-.963	.342
Empathy	3.10	.6614	3.08	.7596	.543	.591
Tangibility	3.64	.5867	3.33	.6486	.438	.664
Assurance	3.71	.6153	3.65	.4023	1.155	.256
Reliability	3.85	.5637	3.77	.4728	.488	.629

Source: Field Survey

On the other hand, the mean values indicate that out of the five dimensions the perception of customers of below forty (40) years age group has been found highest with respect to Reliability and least variation in the responses is also observed on this aspect as is evident from the values of standard deviation, while, the perception of customers of above forty (40) years age group has also been found highest with respect to Reliability and by and large low variation in the responses is observed on this aspect as is evident from the values of standard deviation

For testing the significance of differences in the perception of customers of two age groups regarding the quality of services delivered by the branches of State Bank of India operating within the municipal area of Silchar town of Assam, independent samples t -test has been applied. The result of Levene's F-test for

equality of variances is not statistically significant at 95% confidence level for all the dimensions. Thus, assuming equal variances the t values have been calculated and have been found insignificant for the five select dimensions capable of influencing the perception of customers of the branches of State Bank India across the age groups as the corresponding p values computed are greater than 0.05 for all the dimensions. Thus, there is no significant difference in the perception of bank customers across the age groups about all five select dimensions of service quality.

Table 5 portrays marital status wise perception of customers with five select dimensions of service quality namely, Responsiveness, Empathy, Tangibility, Assurance and Reliability. Out of the select dimensions, the perception of both unmarried and married customer groups have been found lowest with respect to Empathy. However, highest variations in the perception of both unmarried and married customer groups have been observed regarding Empathy dimension.

Table 5: Marital Status Wise Perception of Bank Customers on Various Service Quality Dimensions

Service Quality Dimensions	Unmarried		Married		t-value	P value
	Mean	SD	Mean	SD		
Responsiveness	3.62	.5852	3.80	.5617	-.963	.342
Empathy	3.15	.6902	3.03	.6960	.543	.591
Tangibility	3.58	.6021	3.49	.6501	.438	.664
Assurance	3.79	.5751	3.58	.5073	1.155	.256
Reliability	3.86	.5987	3.78	.4528	.488	.629

Source: Field Survey

The mean values indicate that out of the five dimensions the perception of unmarried customers is found to be highest with respect to Reliability and less variation in the responses is also observed on this aspect as is evident from the values of standard deviation while the perception of married customers is found to be highest with respect to Responsiveness and less variation in the responses is also observed on this aspect as is evident from the values of standard deviation.

Independent samples t-test has been applied for testing the significance of differences in the perception of unmarried and married customers regarding the quality of services delivered by the branches of State Bank of India operating within the municipal area of Silchar town of Assam. The result of Levene's F-test for equality of variances is not statistically significant at 95% confidence level for all the dimensions. Thus, assuming equal variances the t values have been calculated for the select dimensions capable of influencing the perception of customers of the branches of State Bank of India across the marital status groups. The corresponding p values computed are greater than 0.05 for all the dimensions. This indicates that the perception of bank customers irrespective of their marital status is uniform about all the five select service quality dimensions.

9. SUMMARY OF MAJOR FINDINGS

1. The values of mean of select service quality dimensions indicate that customers are by and large satisfied. Customers' perception of services has been found highest with Reliability followed by Responsiveness, Assurance, Tangibility and Empathy dimensions of service quality. However, least variation is observed regarding Reliability and highest variation is observed regarding Empathy.

2. There is no significant difference in the perception of bank customers across the gender about all five select dimensions of service quality namely Responsiveness, Empathy, Tangibility, Assurance and Reliability. Nonetheless, the perception of both male and female customers regarding the select service quality dimensions have been found highest with respect to Reliability and lowest with respect to Empathy.
3. There is no significant difference in the perception of bank customers across the age groups about all five select dimensions of service quality namely Responsiveness, Empathy, Tangibility, Assurance and Reliability. Nonetheless, the perception of both the age groups regarding the select service quality dimensions have been found highest with respect to Reliability and lowest with respect to Empathy.
4. There is no significant difference in the perception of bank customers across the marital status groups about all five select dimensions of service quality namely Responsiveness, Empathy, Tangibility, Assurance and Reliability. Nonetheless, the perception of unmarried customers regarding select service quality dimensions has been found highest with respect to Reliability and lowest with respect to Empathy while the perception of married customers has been found highest with respect to Responsiveness and lowest with respect to Empathy dimensions of service quality.

10. EPILOGUE

Service quality is an indispensable tool which enables banks to gain a strategic advantage and survive in today's environment of fierce competition. The survival and growth of a bank not only depends on its ability in delivering quality services to its customers but also in constructing a long term relationship with its customers. Customers of the branches of State Bank of India operating within the municipal area of Silchar town of Assam are by and large satisfied with all five dimensions selected for the study. Although the customers' perception of services is on the higher side, there still remains a scope for the bank management to improve the quality of services regarding the components of Empathy and Tangibility.

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Appendix C

Certificate of Paper Presented in Seminar



67th All India Commerce Conference - 2014
Indian Commerce Association

Certificate

This is to certify that

Prof. / Dr. / Mr / Ms *Biswajit Paul*..... College / University
of *Asam*.....
Sachin..... has presented a research article entitled
"Assessing service quality in Public Sector Banks and its impact on customer satisfaction using SERVQUAL Dimensions"..... at the

67th All India Commerce Conference of the Indian Commerce Association organized by KIIT University, Bhubaneswar in association with Department of Commerce, Utkal University, Bhubaneswar from 27th to 29th December, 2014.

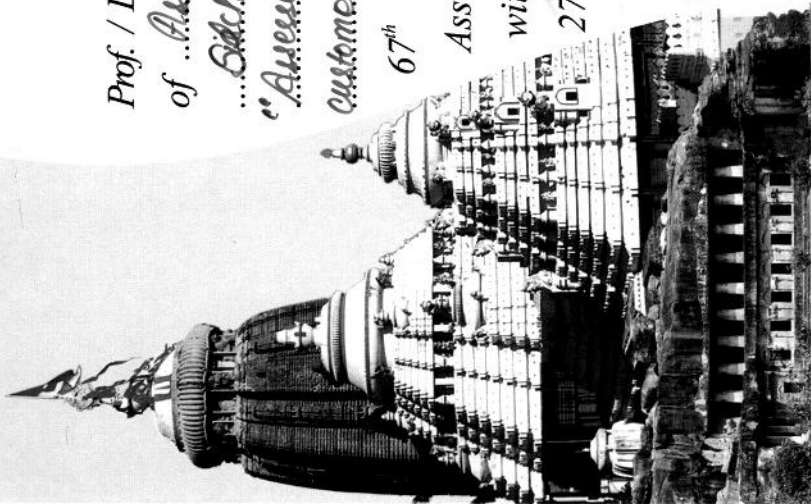
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President

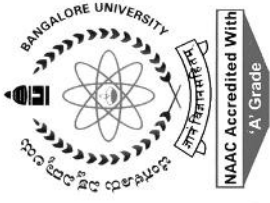
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Certificate

This is to certify that Prof./Dr./Mr./Ms. BISWAJIT PAUL of _____ College/ University

presented a research paper titled Service Quality And Customer Satisfaction
in Indian Public Sector Bank : An Emperical Study in the

66th All India Commerce Conference of the Indian Commerce Association held at Department of Commerce,
Bangalore University, Bangalore, from 5th to 7th December, 2013

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Conference Secretary

Chairman
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CERTIFICATE

This is to certify that Prof. / Dr. / Mr. / Miss. Biswajit Paul, Research Scholar,
of Department of Commerce, Assam University, Silchar College/ University
has participated / chaired a session / presented a paper entitled Service Quality of State Bank of
India in Cachar District of Assam: A Study on Expectation of Customer. in the National Seminar held in the
Department of Commerce, Assam University, Silchar on 6th October, 2015.


Prof. Nikhil Bhusan Dey
Seminar Director


Dr. Pranay Jyoti Goswami
Convener


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