

Chapter IV

Service Quality Gap in State Bank of India

This chapter entails in it the analysis of the responses of customers of State Bank of India (SBI) in Cachar district of Assam in order to address the first objective of the study, i.e., ‘to analyze the gap between perception and expectation of customers regarding service quality of State Bank of India in Cachar district of Assam’.

In order to assess the expectation and perception of customers about service quality of SBI, twenty four (24) components of service quality have been selected and these components have been categorized into five (05) dimensions (viz., reliability, tangibility, responsiveness, assurance and empathy) of service quality. For the purpose of procurement of data from the customers, four (04) branches of SBI in Cachar district of Assam have been selected. The responses of 132 numbers of customers taking 33 numbers of customers from each of the four sample branches (Kabuganj, New Silchar, Dargakona and Tarapur) of SBI have been obtained on a numerical scale ranging from ‘*Strongly Disagree (=1)*’ to ‘*Strongly Agree (=5)*’.

Based on the responses of 132 customers of SBI, the gap between *perception of customers (P)* and *expectation of customers (E)* has been assessed not only for each of the select service quality dimensions but for service quality as well. Further, *rural* (Kabuganj and Dargakona) and *urban* (New Silchar and Tarapur) sample branches of SBI in Cachar district of Assam have been compared with respect to gap (P – E) in individual dimensions of service quality and gap (P – E) in service quality. Similarly, four sample branches of SBI in Cachar district of Assam have also been compared with respect to gap (P – E) in individual dimensions of service quality and gap (P – E) in service quality. In order to analyze the collected data, mean and standard deviation have been computed. For testing the relevant hypotheses, Mann Whitney test and Kruskal Wallis test have been applied.

In the following paragraphs, not only the analysis of the gap between perception of customers and expectation of customers over each of the service quality dimensions has been presented but the analysis of the gap between perception of customers and expectation of customers of *rural* and *urban* branches of SBI in Cachar district of Assam has been depicted as well. Further, for each of the sample branches the gap

between perception of customers and expectation of customers with respect to each of the select dimensions of service quality has been studied.

4.1 Reliability Dimension of Service Quality of SBI

In order to analyze the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *reliability* dimension of service quality of SBI, five components of the said dimension have been selected. (cf. Table 1.3)

Table 4.1 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *reliability* dimension of service quality. Table 4.1 reveals that there exists negative gap (-1.23) since the mean value of perception of customers (3.62) is lower than the mean value of expectation of customers (4.85) with respect to this dimension of service quality. The negative gap between the perception and expectation implies that the bank has not been able to meet the expectation of customers with respect to this dimension of service quality.

Table 4.1: Reliability Dimension of Service Quality of SBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.85	3.62	-1.23
SD	0.2163	0.5786	----

Source: Field Survey

Further, the value of standard deviation with respect to customers' perception (0.5786) is higher as compared to their expectation (0.2163) about this dimension of service quality. This implies that regarding *reliability* dimension of service quality the expectation of customers is more consistent than the perception of customers.

Table 4.2: Branch Location Wise Customers' Expectation about Reliability Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.82	0.2444
Urban	4.88	0.1819

Source: Field Survey

Table 4.2 shows the expectation of customers regarding *reliability* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.2, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam. The value of standard deviation with respect to customers' expectation about *reliability* dimension of service quality is higher in *rural* branches as compared to *urban* branches of the bank which implies that the expectation of customers over this dimension is more consistent in case of *urban* branches than that of *rural* branches of the bank.

Table 4.3: Branch Location Wise Customers' Perception about Reliability Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	3.61	0.6605
Urban	3.63	0.4871

Source: Field Survey

Table 4.3 shows the perception of customers regarding *reliability* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.3, it may be inferred that the perception of customers of both *rural* and *urban* branches about *reliability* dimension of service quality is not much favourable. However, regarding this dimension of service quality, the perception of customers of *urban* branches is marginally better than the perception of customers of *rural* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' perception about this dimension is higher in *rural* branches as compared to *urban* branches of the bank which implies that the perception of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.4 shows the gap between perception of customers and expectation of customers regarding *reliability* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. It may be observed from table 4.4 that in both *rural* and *urban* branches of SBI the mean

value of the gap between perception of customers and expectation of customers about *reliability* dimension is negative.

Table 4.4: Branch Location Wise Gap in Reliability Dimension of Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-1.21	Mann Whitney U Value = 2088.500 <i>p value</i> = 0.682
Urban	-1.25	

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

Source: Field Survey

The negative gap implies that branches of SBI irrespective of their location have not been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is more in case of *urban* branches as compared to *rural* branches though the difference between the two categories of branches in terms of gap is barely more than the scanty.

Following hypothesis has been formulated to test whether or not the gap in *reliability* dimension of service quality is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

Rural and urban branches of State Bank of India 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 2088.500 and its corresponding *p value* is 0.682 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference between *rural* and *urban* branches of State Bank of India in Cachar district of Assam with respect to gap in *reliability* dimension of service quality.

Table 4.5 shows the branch wise expectation of customers about *reliability* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.5 that the mean value of customers’ expectation is the highest in case of *Tarapur* branch (4.90) while the same is the lowest in case of *Dargakona* branch (4.78) of SBI. So, based on the values of mean it may be inferred that the degree of expectation of

customers of *Tarapur* branch is maximum while that of the customers of *Dargakona* branch is minimum out of the four sample branches of SBI under study.

Table 4.5: Branch Wise Customers' Expectation about Reliability Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.87	0.2483
New Silchar	4.86	0.1708
Dargakona	4.78	0.2365
Tarapur	4.90	0.1942

Source: Field Survey

Branch wise values of standard deviation about expectation of customers with respect to *reliability* dimension of service quality make it clear that the expectation of customers of *New Silchar* branch is most consistent while the least consistency has been observed in case of *Kabuganj* branch out of the sample branches of SBI under study.

Table 4.6 shows the branch wise perception of customers with respect to *reliability* dimension of service quality of SBI in Cachar district of Assam.

Table 4.6: Branch Wise Customers' Perception about Reliability Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	3.65	0.7567
New Silchar	3.67	0.5318
Dargakona	3.57	0.5571
Tarapur	3.62	0.4426

Source: Field Survey

It is evident from table 4.6 that the mean value of customers' perception about this dimension of service quality is the highest in case of *New Silchar* branch (3.67) while the same is the lowest in case of *Dargakona* branch (3.57) of SBI. Based on the values of mean it may be inferred that the perception of customers of all the four branches of SBI under study about *reliability* dimension is not much favourable.

Branch wise values of standard deviation about perception of customers with respect to *reliability* dimension of service quality make it clear that the perception of customers of *Tarapur* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the sample branches of SBI under study.

Table 4.7: Branch Wise Gap in Reliability Dimension of Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-1.22	Chi-square value =1.222 <i>p value</i> = 0.748
New Silchar	-1.19	
Dargakona	-1.21	
Tarapur	-1.28	

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

Source: Field Survey

Table 4.7 depicts the branch wise gap between perception of customers and expectation of customers of State Bank of India with respect to *reliability* dimension of service quality. The mean value of the gap between perception of customers and expectation of customers about *reliability* dimension is negative in case of all the select branches of SBI. This implies that none of the select branches has been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is the highest in case of *Tarapur* branch (-1.28) which is followed by *Kabuganj* (-1.22), *Dargakona* (-1.21) and *New Silchar* (-1.19) branches of SBI. It may not be out of reference to mention here that *New Silchar* branch is one of the old branches of SBI in Cachar district and is catering to the needs of the customers over a long period of time as compared to other branches considered in this study.

Following hypothesis has been formulated to test whether or not the gap in *reliability* dimension of service quality is significantly different across the branches of State Bank of India under study.

The sample branches of State Bank of India in Cachar district of Assam do not differ significantly with respect to gap in ‘reliability’ dimension of service quality.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 1.222 and the corresponding *p value* is 0.748 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference in the sample branches of State Bank of India in Cachar district of Assam with respect to gap in *reliability* dimension of service quality.

4.2 Tangibility Dimension of Service Quality of SBI

In order to analyze the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *tangibility* dimension of service quality of SBI, four components of the said dimension have been selected. (*cf. Table 1.4*)

Table 4.8 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *tangibility* dimension of service quality.

Table 4.8: Tangibility Dimension of Service Quality of SBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.48	3.84	-0.64
SD	0.4594	0.6599	----

Source: Field Survey

Table 4.8 reveals that there exists negative gap (-0.64) since the mean value of perception of customers (3.84) is lower than the mean value of expectation of customers (4.48) with respect to *tangibility* dimension of service quality. The negative gap between the perception and expectation implies that the bank has not been able to meet the expectation of customers with respect to this dimension of service quality. In other words, the negative gap in *tangibility* dimension of service quality indicates that respondents' expectations are greater than their perceptions over this dimension.

Further, the value of standard deviation with respect to customers' perception (0.6599) is higher as compared to their expectation (0.4594) about this dimension of service quality. This implies that regarding *tangibility* dimension of service quality the expectation of customers is more consistent than the perception of customers.

Table 4.9 shows the expectation of customers regarding *tangibility* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam.

Table 4.9: Branch Location Wise Customers' Expectation about Tangibility Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.40	0.5158
Urban	4.55	0.3878

Source: Field Survey

Based on mean scores in table 4.9, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam. The value of standard deviation with respect to customers' expectation about *tangibility* dimension of service quality is higher in *rural* branches as compared to *urban* branches of the bank which implies that the expectation of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.10: Branch Location Wise Customers' Perception about Tangibility Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	3.94	0.7376
Urban	3.73	0.5552

Source: Field Survey

Table 4.10 shows the perception of customers regarding *tangibility* dimension of service quality in the select *rural* and *urban* branches of SBI operating in Cachar district of Assam. Based on mean scores in table 4.10, it may be inferred that the perception of customers of both *rural* and *urban* branches about *tangibility* dimension of service quality is not much favourable. However, regarding this dimension of service quality, the perception of customers of *rural* branches is relatively good than the perception of customers of *urban* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' perception about this dimension is higher in *rural* branches as compared to *urban* branches of the bank

which implies that the perception of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.11: Branch Location Wise Gap in Tangibility Dimension of Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.46	Mann Whitney U Value = 1472.500 <i>p value</i> = 0.001
Urban	-0.82	

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

Source: Field Survey

Table 4.11 shows the gap between perception of customers and expectation of customers regarding *tangibility* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. It may be observed from table 4.11 that in both *rural* and *urban* branches of SBI the mean value of the gap between perception of customers and expectation of customers about *tangibility* dimension is negative. This implies that branches of SBI irrespective of their location have not been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is more pronounced in case of *urban* branches as compared to *rural* branches since the difference between the two categories of branches in terms of gap is visibly wide.

Following hypothesis has been formulated to test whether or not the gap in *tangibility* dimension of service quality is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

Rural and urban branches of State Bank of India 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 1472.500 and its corresponding *p value* is 0.001 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between *rural* and *urban* branches of State Bank of India in Cachar district of Assam with respect to gap in *tangibility* dimension of service quality.

Table 4.12: Branch Wise Customers' Expectation about Tangibility Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.40	0.5075
New Silchar	4.59	0.4042
Dargakona	4.43	0.5313
Tarapur	4.51	0.3723

Source: Field Survey

Table 4.12 shows the branch wise expectation of customers about *tangibility* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.12 that the mean value of customers' expectation is the highest in case of *New Silchar* branch (4.59) while the same is the lowest in case of *Kabuganj* branch (4.40) of SBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *New Silchar* branch is maximum while that of the customers of *Kabuganj* branch is minimum out of the four sample branches of SBI under study.

Branch wise values of standard deviation about expectation of customers with respect to *tangibility* dimension of service quality make it clear that the expectation of customers of *Tarapur* branch is most consistent while the least consistency has been observed in case of *Dargakona* branch out of the sample branches of SBI under study.

Table 4.13 shows the branch wise perception of customers with respect to *tangibility* dimension of service quality of SBI in Cachar district of Assam.

Table 4.13: Branch Wise Customers' Perception about Tangibility Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	3.86	0.8387
New Silchar	3.82	0.5530
Dargakona	4.05	0.6202
Tarapur	3.64	0.5521

Source: Field Survey

It is evident from table 4.13 that the mean value of customers' perception about this dimension is the highest in case of *Dargakona* branch (4.05) while the same is the lowest in case of *Tarapur* branch (3.64) of SBI.

Based on the values of mean it may be inferred that the perception of customers of *Dargakona* branch is relatively favourable about *tangibility* dimension of service quality. But in case of other three branches *tangibility* dimension of service quality does not draw affirmative perception of customers as desired.

Branch wise values of standard deviation about perception of customers with respect to *tangibility* dimension of service quality make it clear that the perception of customers of *Tarapur* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the sample branches of SBI selected for the study.

Table 4.14 depicts the branch wise gap between perception of customers and expectation of customers of State Bank of India with respect to *tangibility* dimension of service quality. The mean value of the gap between perception of customers and expectation of customers about *tangibility* dimension is negative in case of all the select branches of SBI. This implies that none of the select branches has been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is the highest in case of *Tarapur* branch (-0.87) which is followed by *New Silchar* (-0.77), *Kabuganj* (-0.54) and *Dargakona* (-0.38) branches of SBI.

Table 4.14: Branch Wise Gap in Tangibility Dimension of Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-0.54	Chi-square value = 10.788 <i>p</i> value = 0.013
New Silchar	-0.77	
Dargakona	-0.38	
Tarapur	-0.87	

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

Source: Field Survey

It is clearly visible that as compared to other branches of SBI considered in this study, the negative gap in *Dargakona* branch and *Kabuganj* branch over *tangibility*

dimension of service quality is very low but the negative gap in *Tarapur* branch and *New Silchar* branch over this dimension certainly deserve attention of the bank.

Following hypothesis has been formulated to test whether or not the gap in *tangibility* dimension of service quality is significantly different across the branches of State Bank of India under study.

The sample branches of State Bank of India in Cachar district of Assam do not differ significantly with respect to gap in 'tangibility' dimension of service quality.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 10.788 and the corresponding *p value* is 0.013 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference in the sample branches of State Bank of India in Cachar district of Assam with respect to gap in *tangibility* dimension of service quality.

4.3 Responsiveness Dimension of Service Quality of SBI

In order to analyze the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *responsiveness* dimension of service quality of SBI, five components of the said dimension have been selected. (*cf. Table 1.5*)

Table 4.15 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *responsiveness* dimension of service quality. Table 4.15 reveals that there exists negative gap (-1.56) since the mean value of perception of customers (3.27) is lower than the mean value of expectation of customers (4.83) with respect to *responsiveness* dimension of service quality.

Table 4.15: Responsiveness Dimension of Service Quality of SBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.83	3.27	-1.56
SD	0.2633	0.6636	----

Source: Field Survey

The negative gap between the perception and expectation implies that the bank has not been able to meet the expectation of customers with respect to this dimension of service quality. In other words, the negative gap in *responsiveness* dimension of service quality indicates that respondents' expectations are greater than their perceptions over this dimension. Further, the value of standard deviation with respect to customers' perception (0.6636) is higher as compared to their expectation (0.2633) about this dimension of service quality. This implies that regarding *responsiveness* dimension of service quality the expectation of customers is more consistent than the perception of customers.

Table 4.16: Branch Location Wise Customers' Expectation about Responsiveness Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.79	0.2935
Urban	4.87	0.2256

Source: Field Survey

Table 4.16 shows the expectation of customers regarding *responsiveness* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.16, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' expectation about *responsiveness* dimension of service quality is higher in *rural* branches as compared to *urban* branches of the bank which implies that the expectation of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.17 shows the perception of customers regarding *responsiveness* dimension of service quality in the select *rural* and *urban* branches of SBI operating in Cachar district of Assam. It may be inferred from the mean scores that the perception of customers of both *rural* and *urban* branches about *responsiveness* dimension of service quality is not much favourable. However, regarding this dimension of service quality, the perception of customers of *rural* branches is relatively good than the perception of customers of *urban* branches of SBI in Cachar district of Assam.

Table 4.17: Branch Location Wise Customers' Perception about Responsiveness Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	3.41	0.6660
Urban	3.13	0.6358

Source: Field Survey

The value of standard deviation with respect to customers' perception about this dimension is higher in *rural* branches as compared to *urban* branches of the bank which implies that the perception of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.18: Branch Location Wise Gap in Responsiveness Dimension of Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-1.38	Mann Whitney U Value = 1564.500 <i>p value</i> = 0.005
Urban	-1.74	

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

Source: Field Survey

Table 4.18 shows the gap between perception of customers and expectation of customers regarding *responsiveness* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. It may be observed from table 4.18 that in both *rural* and *urban* branches of SBI the mean value of the gap between perception of customers and expectation of customers about *responsiveness* dimension is negative. This implies that branches of SBI irrespective of their location have not been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is more pronounced in case of *urban* branches as compared to *rural* branches since the difference between the two categories of branches in terms of gap is visibly wide.

Following hypothesis has been formulated to test whether or not the gap in *responsiveness* dimension of service quality is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

Rural and urban branches of State Bank of India 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 1564.500 and its corresponding *p value* is 0.005 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference between *rural* and *urban* branches of SBI in Cachar district of Assam with respect to gap in *responsiveness* dimension of service quality.

Table 4.19: Branch wise Customers' Expectation about Responsiveness Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.81	0.3080
New Silchar	4.91	0.1661
Dargakona	4.78	0.2818
Tarapur	4.82	0.2663

Source: Field Survey

Table 4.19 shows the branch wise expectation of customers about *responsiveness* dimension of service quality of SBI in Cachar district of Assam. The mean value of customers' expectation is the highest in case of *New Silchar* branch (4.91) while the same is the lowest in case of *Dargakona* branch (4.78) of SBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *New Silchar* branch is maximum while that of the customers of *Dargakona* branch is minimum out of the four sample branches of SBI under study.

Branch wise values of standard deviation about expectation of customers with respect to *responsiveness* dimension of service quality make it clear that the expectation of customers of *New Silchar* branch is most consistent while the least consistency has been observed in case of *Kabuganj* branch out of the sample branches of SBI under study.

Table 4.20 shows the branch wise perception of customers with respect to *responsiveness* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.20 that the mean value of customers' perception about this

dimension is the highest in case of *Kabuganj* branch (3.46) while the same is the lowest in case of *Tarapur* branch (3.08) of SBI. Based on the values of mean it may be inferred that the perception of customers of all the four branches of SBI under study about *responsiveness* dimension is not much favourable.

Table 4.20: Branch wise Customers' Perception about Responsiveness Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	3.46	0.7491
New Silchar	3.18	0.6971
Dargakona	3.36	0.5783
Tarapur	3.08	0.5743

Source: Field Survey

Branch wise values of standard deviation about perception of customers with respect to *responsiveness* dimension of service quality make it clear that the perception of customers of *Tarapur* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the branches of SBI selected for the study.

Table 4.21 depicts the branch wise gap between perception of customers and expectation of customers of SBI with respect to *responsiveness* dimension of service quality. The mean value of the gap between perception of customers and expectation of customers about *responsiveness* dimension is negative in case of all the select branches of SBI.

Table 4.21: Branch wise Gap in Responsiveness Dimension of Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-1.35	Chi-square value = 8.035 <i>p</i> value = 0.045
New Silchar	-1.73	
Dargakona	-1.42	
Tarapur	-1.74	

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

Source: Field Survey

The negative gap implies that none of the select branches could meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is the highest in case of *Tarapur* branch (-1.74) which is followed by *New Silchar* (-1.73), *Dargakona* (-1.42) and *Kabuganj* (-1.35) branches of SBI.

Following hypothesis has been formulated to test whether or not the gap in *responsiveness* dimension of service quality is significantly different across the branches of State Bank of India under study.

The sample branches of State Bank of India in Cachar district of Assam do not differ significantly with respect to gap in 'responsiveness' dimension of service quality.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 8.035 and the corresponding *p value* is 0.045 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference in the sample branches of State Bank of India in Cachar district of Assam with respect to gap in *responsiveness* dimension of service quality.

4.4 Assurance Dimension of Service Quality of SBI

In order to analyze the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *assurance* dimension of service quality of SBI, five components of the said dimension have been selected. (*cf. Table 1.6*)

Table 4.22 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *assurance* dimension of service quality. Table 4.22 reveals that there exists negative gap (-0.92) since the mean value of perception of customers (3.92) is lower than the mean value of expectation of customers (4.84) with respect to this dimension of service quality.

Table 4.22: Assurance Dimension of Service Quality of SBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.84	3.92	-0.92
SD	0.2132	0.6091	----

Source: Field Survey

The negative gap between the perception and expectation implies that the bank has not been able to meet the expectation of customers with respect to *assurance* dimension of service quality. In other words, the negative gap in *assurance* dimension of service quality indicates that respondents' expectations are greater than their perceptions over this dimension.

Further, the value of standard deviation with respect to perception of customers (0.6091) is higher as compared to their expectation (0.2132) about this dimension of service quality. This implies that regarding *assurance* dimension of service quality the expectation of customers is more consistent than the perception of customers.

Table 4.23 shows the expectation of customers regarding *assurance* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.23, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam.

Table 4.23: Branch Location Wise Customers' Expectation about Assurance Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.81	0.1967
Urban	4.86	0.2260

Source: Field Survey

The standard deviation of customers' expectation about *assurance* dimension of service quality is higher in *urban* branches as compared to *rural* branches of the bank which implies that the expectation of customers over this dimension is more concentrated in *rural* branches than that of *urban* branches of the bank.

Table 4.24: Branch Location Wise Customers' Perception about Assurance Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.12	0.6016
Urban	3.72	0.5584

Source: Field Survey

Table 4.24 shows the perception of customers regarding *assurance* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.24, it may be inferred that the perception of customers of *rural* branches is relatively affirmative than the perception of customers of *urban* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' perception about this dimension is higher in *rural* branches as compared to *urban* branches of the bank which implies that the perception of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.25 shows the gap between perception of customers and expectation of customers regarding *assurance* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. It may be observed from table 4.25 that in both *rural* and *urban* branches of SBI the mean value of the gap between perception of customers and expectation of customers about *assurance* dimension is negative. This implies that branches of SBI irrespective of their location have not been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is more pronounced in case of *urban* branches as compared to *rural* branches since the difference between the two categories of branches in terms of gap is visibly wide.

Table 4.25: Branch Location Wise Gap in Assurance Dimension of Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney Test
Rural	-0.69	Mann Whitney U Value = 1172.500 <i>p</i> value = 0.000
Urban	-1.14	

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

Source: Field Survey

Following hypothesis has been formulated to test whether or not the gap in *assurance* dimension of service quality is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

Rural and urban branches of State Bank of India 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 1172.500 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 *rural* and *urban* branches of SBI in Cachar district of Assam with respect to gap in *assurance* dimension of service quality.

Table 4.26 shows the branch wise expectation of customers about *assurance* dimension of service quality of SBI in Cachar district of Assam. The mean value of customers' expectation is the highest in case of *New Silchar* branch (4.92) while the same is the lowest in case of *Dargakona* branch as well as *Kabuganj* branch (having the same mean value 4.81) of SBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *New Silchar* branch is maximum while that of the customers of *Dargakona* branch as well as *Kabuganj* branch is minimum out of the four sample branches of SBI under study.

Table 4.26: Branch Wise Customers' Expectation about Assurance Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.81	0.1836
New Silchar	4.92	0.1495
Dargakona	4.81	0.2118
Tarapur	4.82	0.2755

Source: Field Survey

Branch wise values of standard deviation about expectation of customers with respect to *assurance* dimension of service quality make it clear that the expectation of customers of *New Silchar* branch is most consistent while the least consistency has been observed in case of *Tarapur* branch out of the sample branches of SBI under study.

Table 4.27 shows the branch wise perception of customers with respect to *assurance* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.27 that the mean value of customers' perception about this dimension is the highest in case of *Dargakona* branch (4.14) while the same is the lowest in case of *New Silchar* branch (3.72) of SBI. Based on the values of mean it may be inferred that

the perception of customers of *Dargakona* branch and *Kabuganj* branch is relatively favourable about *assurance* dimension of service quality. But in case of other two branches *assurance* dimension of service quality does not draw affirmative perception of customers as desired.

Table 4.27: Branch Wise Customers' Perception about Assurance Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.09	0.6894
New Silchar	3.72	0.5470
Dargakona	4.14	0.5086
Tarapur	3.73	0.5781

Source: Field Survey

Branch wise values of standard deviation about perception of customers with respect to *assurance* dimension of service quality make it clear that the perception of customers of *Dargakona* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the sample branches of SBI selected for the study.

Table 4.28: Branch Wise Gap in Assurance Dimension of Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-0.72	Chi-square value = 21.883 <i>p</i> value = 0.000
New Silchar	-1.20	
Dargakona	-0.67	
Tarapur	-1.09	

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

Source: Field Survey

Table 4.28 depicts the branch wise gap between perception of customers and expectation of customers of SBI with respect to *assurance* dimension of service quality. The mean value of the gap between perception of customers and expectation of customers about *assurance* dimension is negative in case of all the select branches of SBI. This implies that none of the select branches has been able to meet the expectation

of customers with respect to this dimension of service quality. However, the negative gap is the highest in case of *New Silchar* branch (-1.20) which is followed by *Tarapur* (-1.09), *Kabuganj* (-0.72) and *Dargakona* (-0.67) branches of SBI.

Following hypothesis has been formulated to test whether or not the gap in *assurance* dimension of service quality is significantly different across the branches of State Bank of India under study.

The sample branches of State Bank of India in Cachar district of Assam do not differ significantly with respect to gap in 'assurance' dimension of service quality.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 21.883 and the 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 in the sample branches of State Bank of India in Cachar district of Assam with respect to gap in *assurance* dimension of service quality.

4.5 Empathy Dimension of Service Quality of SBI

In order to analyze the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *empathy* dimension of service quality of SBI, five components of the said dimension have been selected. (*cf. Table 1.7*)

Table 4.29 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *empathy* dimension of service quality. Table 4.29 reveals that there exists negative gap (-0.95) since the mean value of perception of customers (3.63) is lower than the mean value of expectation of customers (4.58) with respect to *empathy* dimension of service quality.

Table 4.29: Empathy Dimension of Service Quality of SBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.58	3.63	-0.95
SD	0.3649	0.5711	----

Source: Field Survey

Further, the value of standard deviation regarding perception of customers (0.5711) is higher as compared to their expectation (0.3649) about this dimension of service quality. This implies that regarding *empathy* dimension of service quality the expectation of customers is more consistent than the perception of customers.

Table 4.30: Branch Location Wise Customers' Expectation about Empathy Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.56	0.3867
Urban	4.59	0.3437

Source: Field Survey

Table 4.30 shows the expectation of customers regarding *empathy* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.30, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' expectation about *empathy* dimension of service quality is higher in *rural* branches as compared to *urban* branches of the bank which implies that the expectation of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.31: Branch Location Wise Customers' Perception about Empathy Dimension of Service Quality of SBI

Location of Branches	Mean	SD
Rural	3.74	0.6343
Urban	3.52	0.4797

Source: Field Survey

Table 4.31 shows the perception of customers regarding *empathy* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.31, it may be inferred that the perception of customers of both *rural* and *urban* branches about *empathy* dimension of service quality is not much favourable. However, regarding this

dimension of service quality, the perception of customers of *rural* branches is relatively good than the perception of customers of *urban* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' perception about this dimension is higher in *rural* branches as compared to *urban* branches of the bank which implies that the perception of customers over this dimension is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.32: Branch Location Wise Gap in Empathy Dimension of Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.82	Mann Whitney U Value = 1578.500 <i>p value</i> = 0.006
Urban	-1.07	

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

Source: Field Survey

Table 4.32 shows the gap between perception of customers and expectation of customers regarding *empathy* dimension of service quality in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. It may be observed from table 4.32 that in both *rural* and *urban* branches of SBI the mean value of the gap between perception of customers and expectation of customers about *empathy* dimension is negative. This implies that branches of SBI irrespective of their location have not been able to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is more pronounced in case of *urban* branches as compared to *rural* branches since the difference between the two categories of branches in terms of gap is visibly wide.

Following hypothesis has been formulated to test whether or not the gap in *empathy* dimension of service quality is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

Rural and urban branches of State Bank of India 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 1578.500 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 *rural* and *urban* branches of State Bank of India in Cachar district of Assam with respect to gap in *empathy* dimension of service quality.

Table 4.33: Branch Wise Customers' Expectation about Empathy Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.66	0.3588
New Silchar	4.59	0.3824
Dargakona	4.46	0.3914
Tarapur	4.59	0.3061

Source: Field Survey

Table 4.33 shows the branch wise expectation of customers about *empathy* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.33 that the mean value of customers' expectation is the highest in case of *Kabuganj* branch (4.66) while the same is the lowest in case of *Dargakona* branch (4.46) of SBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *Kabuganj* branch is maximum while that of the customers of *Dargakona* branch is minimum out of the four sample branches of SBI selected for the study.

Branch wise values of standard deviation about expectation of customers with respect to *empathy* dimension of service quality make it clear that the expectation of customers of *Tarapur* branch is most consistent while the least consistency has been observed in case of *Dargakona* branch out of the sample branches of SBI selected for the study.

Table 4.34 shows the branch wise perception of customers with respect to *empathy* dimension of service quality of SBI in Cachar district of Assam. It is evident from table 4.34 that the mean value of customers' perception about this dimension is the highest in case of *Kabuganj* branch (3.82) while the same is the lowest in case of *Tarapur* branch (3.38) of SBI.

Based on the values of mean it may be inferred that the perception of customers of all the four branches of SBI under study about *empathy* dimension is not much favourable. This certainly calls for introspection by the management of the respective branches of SBI since none of the branches could draw a highly favourable perception of customers about this dimension of service quality.

Table 4.34: Branch Wise Customers' Perception about Empathy Dimension of Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	3.82	0.7832
New Silchar	3.65	0.4338
Dargakona	3.66	0.4373
Tarapur	3.38	0.4908

Source: Field Survey

Branch wise values of standard deviation about perception of customers with respect to *empathy* dimension of service quality make it clear that the perception of customers of *New Silchar* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the sample branches of SBI selected for the study.

Table 4.35: Branch Wise Gap in Empathy Dimension of Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-0.84	Chi-square value = 10.737 <i>p</i> value = 0.013
New Silchar	-0.94	
Dargakona	-0.80	
Tarapur	-1.21	

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

Source: Field Survey

Table 4.35 depicts the branch wise gap between perception of customers and expectation of customers of State Bank of India with respect to *empathy* dimension of service quality. The mean value of the gap between perception of customers and expectation of customers about *empathy* dimension is negative in case of all the select branches of SBI. This implies that none of the select branches has been able

to meet the expectation of customers with respect to this dimension of service quality. However, the negative gap is the highest in case of *Tarapur* branch (-1.21) which is followed by *New Silchar* (-0.94), *Kabuganj* (-0.84) and *Dargakona* (-0.80) branches of SBI.

Following hypothesis has been formulated to test whether or not the gap in *empathy* dimension of service quality is significantly different across the branches of State Bank of India under study.

The sample branches of State Bank of India in Cachar district of Assam do not differ significantly with respect to gap in 'empathy' dimension of service quality.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 10.737 and the corresponding *p value* is 0.013 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference in the sample branches of State Bank of India in Cachar district of Assam with respect to gap in *empathy* dimension of service quality.

4.6 Service Quality of State Bank of India

After analyzing the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding each of the select dimensions of service quality of SBI, it is necessary to portray the holistic picture of service quality of SBI in Cachar district of Assam and hence the responses of customers over all the twenty four (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 4.36 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *service quality* of SBI. Table 4.36 reveals that there exists negative gap (-1.08) since the mean value of perception of customers (3.65) is lower than the mean value of expectation of customers (4.73) about *service quality*. The negative gap between the perception and expectation implies that the bank has not been able to meet the expectation of customers about *service quality*. In other words, the negative gap in *service quality* indicates that respondents' expectations are greater than their perceptions about *service quality*.

Table 4.36: Service Quality of State Bank of India

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.73	3.65	-1.08
SD	0.2169	0.4707	----

Source: Field Survey

Further, the value of standard deviation with respect to customers' perception (0.4707) is higher as compared to their expectation (0.2169). This implies that the customers' expectation about *service quality* is more consistent than their perception about *service quality*.

Table 4.37: Branch Location Wise Customers' Expectation about Service Quality of SBI

Location of Branches	Mean	SD
Rural	4.69	0.2440
Urban	4.76	0.1813

Source: Field Survey

Table 4.37 shows the expectation of customers about *service quality* in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.37, it may be inferred that the expectation of customers of *urban* branches is more than the expectation of customers of *rural* branches of SBI in Cachar district of Assam.

The value of standard deviation with respect to customers' expectation about *service quality* is higher in *rural* branches as compared to *urban* branches of the bank which implies that the expectation of customers about *service quality* is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.38 shows the perception of customers about *service quality* in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam. Based on mean scores in table 4.38, it may be inferred that the perception of customers of both *rural* and *urban* branches about *service quality* is not much favourable. However, regarding *service quality*, the perception of customers of *rural* branches is relatively good than the perception of customers of *urban* branches of SBI in Cachar district of Assam.

Table 4.38: Branch Location Wise Customers' Perception about Service Quality of SBI

Location of Branches	Mean	SD
Rural	3.76	0.5359
Urban	3.54	0.3697

Source: Field Survey

The value of standard deviation with respect to customers' perception about *service quality* is higher in *rural* branches as compared to *urban* branches of the bank which implies that the perception of customers about *service quality* is more consistent in *urban* branches than that of *rural* branches of the bank.

Table 4.39 shows the gap between perception of customers and expectation of customers about *service quality* in the select *rural* and *urban* branches of State Bank of India operating in Cachar district of Assam.

Table 4.39: Branch Location Wise Gap in Service Quality of SBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.93	Mann Whitney U Value = 1299.000 <i>p value</i> = 0.000
Urban	-1.22	

Note: $Gap = Perception\ of\ Customer\ (P) - Expectation\ of\ Customer\ (E)$

Source: Field Survey

It may be observed from table 4.39 that in both *rural* and *urban* branches of SBI the mean value of the gap between perception of customers and expectation of customers about *service quality* is negative. This implies that branches of SBI irrespective of their location have not been able to meet the customers' expectation about *service quality*. However, the negative gap is more pronounced in case of *urban* branches as compared to *rural* branches since the difference between the two categories of branches in terms of gap is visibly wide.

Following hypothesis has been formulated to test whether or not the *service quality gap* is significantly different between *rural* and *urban* branches of State Bank of India in Cachar district of Assam.

There is no significant difference in 'service quality gap' of rural and urban branches of State Bank of India in Cachar district of Assam.

Mann Whitney test has been performed to test the hypothesis. The calculated Mann Whitney U value is 1299.000 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 in *service quality gap* of rural and urban branches of State Bank of India in Cachar district of Assam.

Table 4.40 shows the branch wise expectation of customers about *service quality* of SBI in Cachar district of Assam. It is evident from table 4.40 that the mean value of customers' expectation is the highest in case of *New Silchar* branch (4.79) while the same is the lowest in case of *Dargakona* branch (4.66) of SBI.

Table 4.40: Branch Wise Customers' Expectation about Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	4.72	0.2635
New Silchar	4.79	0.1774
Dargakona	4.66	0.2227
Tarapur	4.74	0.1842

Source: Field Survey

Based on the values of mean it may be inferred that the degree of expectation of customers of *New Silchar* branch is maximum while that of the customers of *Dargakona* branch is minimum out of the four sample branches of SBI under study.

Branch wise values of standard deviation regarding expectation of customers about *service quality* make it clear that the expectation of customers of *New Silchar* branch is most consistent while the least consistency has been observed in case of *Kabuganj* branch out of the sample branches of SBI under study.

Table 4.41 shows the branch wise perception of customers about *service quality* of SBI in Cachar district of Assam. It is evident from table 4.41 that the mean value of customers' perception about *service quality* is the highest in case of *Kabuganj*

branch (3.77) while the same is the lowest in case of *Tarapur* branch (3.49) of State Bank of India.

Table 4.41: Branch Wise Customers' Perception about Service Quality of SBI

Name of the Branch	Mean	SD
Kabuganj	3.77	0.6703
New Silchar	3.61	0.3711
Dargakona	3.74	0.3655
Tarapur	3.49	0.3634

Source: Field Survey

Branch wise values of standard deviation regarding perception of customers about *service quality* make it clear that the perception of customers of *Tarapur* branch is most consistent while the least consistency has been noticed in case of *Kabuganj* branch out of the sample branches of SBI under study.

Table 4.42: Branch Wise Gap in Service Quality of SBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Kabuganj	-0.95	Chi-square value = 16.412 <i>p</i> value = 0.001
New Silchar	-1.18	
Dargakona	-0.92	
Tarapur	-1.25	

Note: $Gap = Perception\ of\ Customer\ (P) - Expectation\ of\ Customer\ (E)$

Source: Field Survey

Table 4.42 depicts the branch wise gap between perception of customers and expectation of customers about *service quality* of State Bank of India in Cachar district of Assam. The mean value of the gap between perception of customers and expectation of customers about *service quality* is negative in case of all the select branches of SBI. This implies that regarding *service quality* none of the select branches of SBI has been able to meet the expectation of customers.

However, the negative gap is the highest in case of *Tarapur* branch (-1.25) which is followed by *New Silchar* (-1.18), *Kabuganj* (-0.95) and *Dargakona* (-0.92) branches of State Bank of India in Cachar district of Assam.

Following hypothesis has been formulated to test whether or not the *service quality gap* is significantly different across the branches of State Bank of India under study.

There is no significant difference in 'service quality gap' of sample branches of State Bank of India in Cachar district of Assam.

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 16.412 and the corresponding *p value* is 0.001 which is less than 0.05. Thus, it implies that at 5 % level of significance there is statistical evidence for significant difference in *service quality gap* of sample branches of State Bank of India in Cachar district of Assam.

4.7 Gap in Select Dimensions of Service Quality of SBI

After making assessment of gap between perception of customers and expectation of customers for each of the service quality dimensions individually, at this juncture the gap between perception of customers and expectation of customers over the select dimensions of service quality need to be studied in relative terms rather than absolute terms in order to depict a comparative portrayal of the five dimensions which is practically not possible when the individual service quality dimension is studied in isolation.

So, the mean values of gap between perception of customers and expectation of customers over the five dimensions of service quality have been presented in the following tables and ranking has been done based on their mean score. The ranking of mean values of gap ($P - E$) over the five service quality dimensions under study have been done to provide a portrait of the situation holistically instead of studying the individual service quality dimension in an isolated fashion.

Table 4.43 shows the gap between perception of customers and expectation of customers regarding all the five dimensions of service quality in *rural* as well as *urban* branches of State Bank of India operating in Cachar district of Assam. Table 4.43 reveals that there exists negative gap in all the select dimensions of service quality. It is because of the fact that the mean value of perception of customers is

lower than the mean value of expectation of customers with respect to all the five service quality dimensions under consideration. The negative gap between the perception and expectation implies that State Bank of India has not been able to meet the expectation of customers with respect to all the five dimensions of service quality under study.

Table 4.43: Dimension Wise Gap in Service Quality of Rural and Urban branches of SBI

Service Quality Dimensions	Rural		Urban		Total	
	Gap	Rank	Gap	Rank	Gap	Rank
Reliability	-1.21	4 th	-1.25	4 th	-1.23	4 th
Tangibility	-0.46	1 st	-0.82	1 st	-0.64	1 st
Responsiveness	-1.38	5 th	-1.74	5 th	-1.56	5 th
Assurance	-0.69	2 nd	-1.14	3 rd	-0.92	2 nd
Empathy	-0.82	3 rd	-1.07	2 nd	-0.95	3 rd

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

Source: Field Survey

It is evident from table 4.43 that out of five service quality dimensions, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *tangibility* dimension of service quality in both *rural* and *urban* branches of SBI. Similarly, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *tangibility* dimension of service quality in case of select *rural* and *urban* branches of SBI taken together.

The gap in select dimensions of service quality for each of the four sample branches of SBI under study has been portrayed in the following paragraphs in order to provide a dimension wise comparative picture for each of the sample branches of SBI considered in this study.

Table 5.44 shows that the mean values of gap in all the five dimensions of service quality have been found to be negative in case of all the select branches of SBI in Cachar district of Assam. This implies that all the four branches of SBI under study have not been able to meet the expectation of customers over none of the select

dimensions of service quality. However, out of five service quality dimensions considered in this study, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *tangibility* dimension of service quality in case of all the four sample branches of SBI operating in Cachar district of Assam.

Table 4.44: Dimension Wise Gap in Service Quality of Sample Branches of SBI

Service Quality Dimensions	Kabuganj		New Silchar		Dargakona		Tarapur	
	Gap	Rank	Gap	Rank	Gap	Rank	Gap	Rank
Reliability	-1.22	4 th	-1.19	3 rd	-1.21	4 th	-1.28	4 th
Tangibility	-0.54	1 st	-0.77	1 st	-0.38	1 st	-0.87	1 st
Responsiveness	-1.35	5 th	-1.73	5 th	-1.42	5 th	-1.74	5 th
Assurance	-0.72	2 nd	-1.20	4 th	-0.67	2 nd	-1.09	2 nd
Empathy	-0.84	3 rd	-0.94	2 nd	-0.80	3 rd	-1.21	3 rd

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

Source: Field Survey

The negative gap in responsiveness dimension of service quality is the maximum because of the fact that the two *urban* branches (viz, New Silchar branch and Tarapur branch) failed badly to meet the expectation of customers over this dimension.

Thus, there exists negative gap in all the five select dimensions of service quality. But the negative gap is the highest in *responsiveness* dimension of service quality while the same is the lowest in *tangibility* dimension of service quality. Similarly, in case of both *rural* and *urban* branches of the bank, the negative gap has been found to be the highest in *responsiveness* dimension while the same has been found to be the lowest in *tangibility* dimension of service quality. It is not out of reference to mention here that in all the four branches of SBI, the negative gap is the highest in *responsiveness* dimension of service quality. Further, it has also been observed that the negative gap in *service quality* is the highest in case of *Tarapur* branch while the same is the lowest in case of *Dargakona* branch out of the four sample branches of SBI under study.
