

Chapter V

Service Quality Gap in United Bank of India

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

In order to assess the expectation and perception of customers about service quality of UBI, 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 UBI 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 (Hospital Road, Nagatilla Point, Silchar and Sonai) of UBI have been obtained on a numerical scale ranging from ‘*Strongly Disagree (=1)*’ to ‘*Strongly Agree (=5)*’.

Based on the responses of 132 customers of UBI, 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* (Nagatilla Point and Sonai) and *urban* (Hospital Road and Silchar) sample branches of UBI in Cachar district of Assam have been compared with respect to gap (P – E) in individual dimensions of service quality as well as gap (P – E) in service quality. Similarly, four sample branches of UBI in Cachar district of Assam have also been compared with respect to gap (P – E) in individual dimensions of service quality as well as 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 UBI 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.

5.1 Reliability Dimension of Service Quality of UBI

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 UBI, five components of the said dimension have been selected. (cf. Table 1.3)

Table 5.1 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 5.1 reveals that there exists negative gap (-1.14) since the mean value of perception of customers (3.65) is lower than the mean value of expectation of customers (4.79) with respect to *reliability* 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 *reliability* dimension of service quality indicates that respondents' expectations are greater than their perceptions over this dimension.

Table 5.1: Reliability Dimension of Service Quality of UBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.79	3.65	-1.14
SD	0.2740	0.6973	----

Source: Field Survey

Further, the value of standard deviation with respect to customers' perception (0.6973) is higher as compared to their expectation (0.2740) 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 5.2 shows the expectation of customers regarding *reliability* dimension of service quality in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.2, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam.

Table 5.2: Branch Location Wise Customers' Expectation about Reliability Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.86	0.2115
Urban	4.72	0.3096

Source: Field Survey

The value of standard deviation with respect to customers' expectation about *reliability* 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 consistent in *rural* branches than that of *urban* branches of the bank.

Table 5.3: Branch Location Wise Customers' Perception about Reliability Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	3.78	0.6650
Urban	3.52	0.7093

Source: Field Survey

Table 5.3 shows the perception of customers regarding *reliability* dimension of service quality in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.3, 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 *rural* branches is relatively good than the perception of customers of *urban* branches of UBI in Cachar district of Assam.

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

Table 5.4: Branch Location Wise Gap in Reliability Dimension of Service Quality of UBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-1.08	Mann Whitney U Value = 1931.500 <i>p value</i> = 0.260
Urban	-1.20	

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

Source: Field Survey

Table 5.4 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 United Bank of India operating in Cachar district of Assam. It may be observed from table 5.4 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *reliability* dimension is negative. This implies that branches of UBI 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 United Bank of India in Cachar district of Assam.

Rural and urban branches of United 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 1931.500 and its corresponding *p value* is 0.260 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 UBI in Cachar district of Assam with respect to gap in *reliability* dimension of service quality.

Table 5.5 shows the branch wise expectation of customers about *reliability* dimension of service quality of UBI in Cachar district of Assam. It is evident from table 5.5 that the mean value of customers’ expectation is the highest in case of *Sonai* branch (4.88)

while the same is the lowest in case of *Silchar* branch (4.67) of UBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *Sonai* branch is maximum while that of the customers of *Silchar* branch is minimum out of the four sample branches of UBI under study.

Table 5.5: Branch Wise Customers' Expectation about Reliability Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.76	0.2385
Nagatilla Point	4.86	0.1889
Silchar	4.67	0.3629
Sonai	4.88	0.2342

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 *Nagatilla Point* branch is most consistent while the least consistency has been observed in case of *Silchar* branch out of the sample branches of UBI under study.

Table 5.6: Branch Wise Customers' Perception about Reliability Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.66	0.7260
Nagatilla Point	3.87	0.7360
Silchar	3.38	0.6704
Sonai	3.70	0.5855

Source: Field Survey

Table 5.6 shows the branch wise perception of customers with respect to *reliability* dimension of service quality of UBI in Cachar district of Assam. The mean value of customers' perception about this dimension is the highest in case of *Nagatilla Point* branch (3.87) while the same is the lowest in case of *Silchar* branch (3.38) of UBI.

Based on the values of mean it may be inferred that the perception of customers of all the four branches of UBI under study about *reliability* dimension is not much favourable.

Branch wise values of standard deviation about perception of customers with respect *reliability* dimension of service quality make it clear that the perception of customers of *Sonai* branch is most consistent while the least consistency has been noticed in case of *Nagatilla Point* branch out of the sample branches of UBI selected for the study.

Table 5.7: Branch Wise Gap in Reliability Dimension of Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-1.10	Chi-square value = 5.641 <i>p</i> value = 0.130
Nagatilla Point	-0.99	
Silchar	-1.29	
Sonai	-1.18	

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

Source: Field Survey

Table 5.7 depicts the branch wise gap between perception of customers and expectation of customers of United 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 UBI. This 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 *Silchar* branch (-1.29) which is followed by *Sonai* (-1.18), *Hospital Road* (-1.10) and *Nagatilla Point* (-0.99) branches of UBI.

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 United Bank of India under study.

The sample branches of United 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 5.641 and the corresponding *p value* is 0.130 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 United Bank of India in Cachar district of Assam with respect to gap in *reliability* dimension of service quality.

5.2 Tangibility Dimension of Service Quality of UBI

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 UBI, four components of the said dimension have been selected. (*cf. Table 1.4*)

Table 5.8 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 5.8 reveals that there exists negative gap (-0.88) since the mean value of perception of customers (3.61) is lower than the mean value of expectation of customers (4.49) with respect to *tangibility* dimension of service quality.

Table 5.8: Tangibility Dimension of Service Quality of UBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.49	3.61	-0.88
SD	0.4581	0.8032	----

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 *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 (0.8032) is much higher as compared to their expectation (0.4581) about this dimension of service quality. This implies that regarding *tangibility* dimension of service quality expectation of customers is more consistent than the perception of customers.

Table 5.9: Branch Location Wise Customers' Expectation about Tangibility Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.62	0.3903
Urban	4.36	0.4888

Source: Field Survey

Table 5.9 shows the expectation of customers regarding *tangibility* dimension of service quality in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores in table 5.9, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam. The value of standard deviation with respect to customers' expectation about *tangibility* 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 consistent in *rural* branches than that of *urban* branches of the bank.

Table 5.10: Branch Location Wise Customers' Perception about Tangibility Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	3.72	0.8238
Urban	3.50	0.7727

Source: Field Survey

Table 5.10 shows the perception of customers regarding *tangibility* dimension of service quality in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores in table 5.10, 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 UBI 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 5.11: Branch Location Wise Gap in Tangibility Dimension of Service Quality of UBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.90	Mann Whitney U Value = 2142.000 <i>p value</i> = 0.869
Urban	-0.86	

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

Source: Field Survey

Table 5.11 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 United Bank of India operating in Cachar district of Assam.

It may be inferred from table 5.11 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *tangibility* dimension is negative. This implies that branches of UBI 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 *rural* branches as compared to *urban* 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 *tangibility* dimension of service quality is significantly different between *rural* and *urban* branches of United Bank of India in Cachar district of Assam.

Rural and urban branches of United 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 2142.000 and its corresponding *p value* is 0.869 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 UBI in Cachar district of Assam with respect to gap in *tangibility* dimension of service quality.

Table 5.12: Branch Wise Customers' Expectation about Tangibility Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.32	0.5019
Nagatilla Point	4.58	0.4074
Silchar	4.41	0.4793
Sonai	4.65	0.3741

Source: Field Survey

Table 5.12 shows the branch wise expectation of customers about *tangibility* dimension of service quality of UBI in Cachar district of Assam. The mean value of customers' expectation is the highest in case of *Sonai* branch (4.65) while the same is the lowest in case of *Hospital Road* branch (4.32) of UBI. So, based on mean values it may be inferred that the degree of expectation of customers of *Sonai* branch is maximum while that of the customers of *Hospital Road* branch is minimum out of the four branches of UBI selected for the 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 is most consistent in case of *Sonai* branch and least consistent in case of *Hospital Road* branch out of the sample branches of UBI under study.

Table 5.13: Branch Wise Customers' Perception about Tangibility Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.67	0.8117
Nagatilla Point	3.85	0.9056
Silchar	3.33	0.7029
Sonai	3.58	0.7226

Source: Field Survey

Table 5.13 shows the branch wise perception of customers with respect to *tangibility* dimension of service quality of UBI in Cachar district of Assam. The mean value of customers' perception about this dimension is the highest in case of *Nagatilla Point*

branch (3.85) while the same is the lowest in case of *Silchar* branch (3.33) of UBI. Based on the values of mean it may be inferred that the perception of customers of all the four branches of UBI under study about *tangibility* dimension is not much favourable. This certainly calls for introspection by the management of the respective branches of UBI since none of the branches could draw a highly favourable perception of customers about this dimension of service quality.

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 is most consistent in *Silchar* branch and least consistent in *Nagatilla Point* branch out of the sample branches of UBI selected for the study.

Table 5.14 depicts the branch wise gap between perception of customers and expectation of customers of United 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 UBI. 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.

Table 5.14: Branch Wise Gap in Tangibility Dimension of Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-0.65	Chi-square value is 7.288 <i>p value</i> is 0.063
Nagatilla Point	-0.73	
Silchar	-1.08	
Sonai	-1.07	

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

Source: Field Survey

However, the negative gap is the highest in case of *Silchar* branch (-1.08) which is followed by *Sonai* (-1.07), *Nagatilla Point* (-0.73) and *Hospital Road* (-0.65) branches of UBI.

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 United Bank of India under study.

The sample branches of United 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 7.288 and the corresponding *p value* is 0.063 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 United Bank of India in Cachar district of Assam with respect to gap in *tangibility* dimension of service quality.

5.3 Responsiveness Dimension of Service Quality of UBI

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 UBI, five components of the said dimension have been selected. (*cf. Table 1.5*)

Table 5.15 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 5.15 reveals that there exists negative gap (-1.37) since the mean value of perception of customers (3.41) is lower than the mean value of expectation of customers (4.78) with respect to *responsiveness* dimension of service quality.

Table 5.15: Responsiveness Dimension of Service Quality of UBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.78	3.41	-1.37
SD	0.2694	0.7404	----

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 (0.7404) is higher as compared to their expectation (0.2694) about this dimension of service quality. This implies that regarding *responsiveness* dimension of service quality expectation of customers is more consistent than the perception of customers.

Table 5.16: Branch Location Wise Customers' Expectation about Responsiveness Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.81	0.2464
Urban	4.75	0.2883

Source: Field Survey

Table 5.16 shows the expectation of customers regarding *responsiveness* dimension of service quality in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores in table 5.16, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam.

The value of standard deviation with respect to customers' expectation about *responsiveness* 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 consistent in *rural* branches than that of *urban* branches of the bank.

Table 5.17: Branch Location Wise Customers' Perception about Responsiveness Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	3.55	0.6789
Urban	3.27	0.7753

Source: Field Survey

Table 5.17 shows the perception of customers regarding *responsiveness* dimension of service quality in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores, it may be inferred 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 UBI in Cachar district of Assam.

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

Table 5.18: Branch Location Wise Gap in Responsiveness Dimension of Service Quality of UBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-1.26	Mann Whitney U Value = 1851.000 <i>p value</i> = 0.136
Urban	-1.48	

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

Source: Field Survey

Table 5.18 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 United Bank of India operating in Cachar district of Assam. It may be inferred from table 5.18 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *responsiveness* dimension is negative. This implies that branches of UBI 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 *responsiveness* dimension of service quality is significantly different between *rural* and *urban* branches of United Bank of India in Cachar district of Assam.

Rural and urban branches of United 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 1851.000 and its corresponding *p value* is 0.136 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 UBI in Cachar district of Assam with respect to gap in *responsiveness* dimension of service quality.

Table 5.19 shows the branch wise expectation of customers about *responsiveness* dimension of service quality of UBI in Cachar district of Assam. It is evident from table 5.19 that the mean value of customers' expectation is the highest in case of *Nagatilla Point* branch (4.84) while the same is the lowest in case of *Hospital Road* branch (4.73) of UBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *Nagatilla Point* branch is maximum while that of the customers of *Hospital Road* branch is minimum out of the four sample branches of UBI under study.

Table 5.19: Branch wise Customers' Expectation about Responsiveness Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.73	0.2677
Nagatilla Point	4.84	0.2385
Silchar	4.76	0.3113
Sonai	4.79	0.2547

Source: Field Survey

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 *Nagatilla Point* branch is most consistent while the least consistency has been observed in case of *Silchar* branch out of the sample branches of United Bank of India selected for the study.

Table 5.20 shows the branch wise perception of customers with respect to *responsiveness* dimension of service quality of UBI in Cachar district of Assam. The mean value of customers' perception about this dimension is the highest in case of *Nagatilla Point* branch (3.61) while the same is the lowest in case of *Silchar* branch (3.10) of UBI. Based on the values of mean it may be inferred that the perception of

customers of all the four branches of UBI under study about *responsiveness* dimension is not much favourable.

Table 5.20: Branch wise Customers' Perception about Responsiveness Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.43	0.7683
Nagatilla Point	3.61	0.7340
Silchar	3.10	0.7585
Sonai	3.51	0.6267

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 *Sonai* branch is most consistent while the least consistency has been noticed in case of *Hospital Road* branch out of the four branches of United Bank of India selected for the study.

Table 5.21: Branch wise Gap in Responsiveness Dimension of Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-1.30	Chi-square value = 5.586 <i>p</i> value = 0.134
Nagatilla Point	-1.23	
Silchar	-1.66	
Sonai	-1.28	

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

Source: Field Survey

Table 5.21 depicts the branch wise gap between perception of customers and expectation of customers of United Bank of India 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 UBI. This 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 *Silchar* branch (-1.66) which is followed by *Hospital Road* (-1.30), *Sonai* (-1.28) and *Nagatilla Point* (-1.23) branches of UBI.

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 United Bank of India under study.

The sample branches of United 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 5.586 and the corresponding *p value* is 0.134 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 United Bank of India in Cachar district of Assam with respect to gap in *responsiveness* dimension of service quality.

5.4 Assurance Dimension of Service Quality of UBI

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 UBI, five components of the said dimension have been selected. (*cf. Table 1.6*)

Table 5.22 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers with respect to *assurance* dimension of service quality. Table 5.22 reveals that there exists negative gap (-0.74) since the mean value of perception of customers (4.08) is lower than the mean value of expectation of customers (4.82) with respect to *assurance* 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 *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.

Table 5.22: Assurance Dimension of Service Quality of UBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.82	4.08	-0.74
SD	0.2300	0.6940	----

Source: Field Survey

Further, the value of standard deviation with respect to customers' perception (0.6940) is higher as compared to their expectation (0.2300) about this dimension of service quality. This implies that regarding *assurance* dimension of service quality expectation of customers is more consistent than the perception of customers.

Table 5.23: Branch Location Wise Customers' Expectation about Assurance Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.88	0.1496
Urban	4.76	0.2735

Source: Field Survey

Table 5.23 shows the expectation of customers regarding *assurance* dimension of service quality in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores in table 5.23, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam. The value of standard deviation with respect to 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 consistent in *rural* branches than that of *urban* branches of the bank.

Table 5.24 shows the perception of customers regarding *assurance* dimension of service quality in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.24, it may be inferred that that the perception of customers of *rural* branches is relatively affirmative than the perception of customers of *urban* branches of UBI in Cachar district of Assam.

Table 5.24: Branch Location Wise Customers' Perception about Assurance Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.34	0.5191
Urban	3.82	0.7494

Source: Field Survey

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

Table 5.25 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 UBI operating in Cachar district of Assam. It may be inferred from table 5.25 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *assurance* dimension is negative. This implies that both rural and urban branches could not meet the expectation of customers with respect to this dimension of service quality.

Table 5.25: Branch Location Wise Gap in Assurance Dimension of Service Quality of UBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.54	Mann Whitney U Value = 1564.500 <i>p value</i> = 0.005
Urban	-0.94	

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

Source: Field Survey

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 *assurance* dimension of service quality is significantly different between *rural* and *urban* branches of United Bank of India in Cachar district of Assam.

Rural and urban branches of United 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 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 UBI in Cachar district of Assam with respect to gap in *assurance* dimension of service quality.

Table 5.26 shows the branch wise expectation of customers about *assurance* dimension of service quality of UBI in Cachar district of Assam. It is evident from table 5.26 that the mean value of customers’ expectation is the highest in case of *Sonai* branch (4.90) while the same is the lowest in case of *Hospital Road* branch (4.75) of UBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *Sonai* branch is maximum while that of the customers of *Hospital Road* branch is minimum out of the four sample branches of United Bank of India under study.

Table 5.26: Branch Wise Customers’ Expectation about Assurance Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.75	0.2970
Nagatilla Point	4.87	0.1719
Silchar	4.76	0.2523
Sonai	4.90	0.1234

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 *Sonai* branch is most consistent while the least consistency has been observed in case of *Hospital Road* branch out of the sample branches of United Bank of India selected for the study.

Table 5.27 shows the branch wise perception of customers with respect to *assurance* dimension of service quality of UBI in Cachar district of Assam. It is evident from table 5.27 that the mean value of customers' perception about this dimension is the highest in case of *Nagatilla Point* branch (4.48) while the same is the lowest in case of *Silchar* branch (3.67) of UBI.

Table 5.27: Branch Wise Customers' Perception about Assurance Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.96	0.8059
Nagatilla Point	4.48	0.4897
Silchar	3.67	0.6705
Sonai	4.20	0.5172

Source: Field Survey

Based on the values of mean it may be inferred that the perception of customers of *Nagatilla Point* branch and *Sonai* branch is relatively favourable about *assurance* dimension of service quality. But in case of other two branches *assurance* dimension does not draw affirmative perception of customers as desired.

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 is most consistent in *Nagatilla Point* branch and least consistent in *Hospital Road* branch out of the sample branches of UBI selected for the study.

Table 5.28 depicts the branch wise gap between perception of customers and expectation of customers of United Bank of India 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 UBI. This implies that none of the select branches of UBI 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 *Silchar* branch (-1.09) which is followed by *Hospital Road* (-0.79), *Sonai* (-0.70) and *Nagatilla Point* (-0.39) branches of UBI.

Table 5.28: Branch Wise Gap in Assurance Dimension of Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-0.79	Chi-square value = 17.877 <i>p</i> value = 0.000
Nagatilla Point	-0.39	
Silchar	-1.09	
Sonai	-0.70	

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 across the branches of United Bank of India under study.

The sample branches of United 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 17.877 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 United Bank of India in Cachar district of Assam with respect to gap in *assurance* dimension of service quality.

5.5 Empathy Dimension of Service Quality of UBI

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 UBI, five components of the said dimension have been selected. (*cf. Table 1.7*)

Table 5.29 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 5.29 shows that there exists negative gap (-0.94) since the mean value of perception of customers (3.54) is lower than the mean value of expectation of customers (4.48) with respect to *empathy* dimension of service quality. The negative gap between the perception and expectation implies that the

bank could not meet the expectation of customers with respect to *empathy* dimension of service quality. In other words, the negative gap in *empathy* dimension of service quality indicates that respondents' expectations are greater than their perceptions over this dimension.

Table 5.29: Empathy Dimension of Service Quality of UBI

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.48	3.54	-0.94
SD	0.3994	0.7562	----

Source: Field Survey

Further, the value of standard deviation with respect to customers' perception (0.7562) is higher as compared to their expectation (0.3994) about this dimension of service quality. This implies that regarding *empathy* dimension of service quality expectation of customers is more consistent than the perception of customers.

Table 5.30 shows the expectation of customers regarding *empathy* dimension of service quality in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.30, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam.

Table 5.30: Branch Location Wise Customers' Expectation about Empathy Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.56	0.3706
Urban	4.40	0.4136

Source: Field Survey

The value of standard deviation with respect to customers' expectation about *empathy* 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 consistent in *rural* branches than that of *urban* branches of United Bank of India in Cachar district of Assam.

Table 5.31 shows the perception of customers regarding *empathy* dimension of service quality in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.31, 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 UBI in Cachar district of Assam.

Table 5.31: Branch Location Wise Customers' Perception about Empathy Dimension of Service Quality of UBI

Location of Branches	Mean	SD
Rural	3.63	0.8605
Urban	3.45	0.6291

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 5.32: Branch Location Wise Gap in Empathy Dimension of Service Quality of UBI

Location of Branches	Mean	Result of Mann Whitney test
Rural	-0.93	Mann Whitney U Value = 1985.000 <i>p value</i> = 0.378
Urban	-0.95	

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

Source: Field Survey

Table 5.32 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 United Bank of India operating in Cachar district of Assam. It may be inferred from table 5.32 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *empathy* dimension is negative. This implies that branches of UBI 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 marginally higher in *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 *empathy* dimension of service quality is significantly between *rural* and *urban* branches of United Bank of India in Cachar district of Assam.

Rural and urban branches of United 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 1985.000 and its corresponding *p value* is 0.378 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 UBI in Cachar district of Assam with respect to gap in *empathy* dimension of service quality.

Table 5.33: Branch Wise Customers' Expectation about Empathy Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.42	0.3787
Nagatilla Point	4.51	0.3811
Silchar	4.39	0.4513
Sonai	4.61	0.3562

Source: Field Survey

Table 5.33 shows the branch wise expectation of customers about *empathy* dimension of service quality of UBI in Cachar district of Assam. It is evident from table 5.33 that the mean value of customers' expectation is the highest in case of *Sonai* branch (4.61) while the same is the lowest in case of *Silchar* branch (4.39) of UBI. So, based on the values of mean it may be inferred that the degree of expectation of customers of *Sonai* branch is maximum while that of the customers of *Silchar* branch is minimum out of the four sample branches of UBI under 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 *Sonai* branch is most consistent while the least consistency has been observed in case of *Silchar* branch out of the sample branches of UBI selected for the study.

Table 5.34: Branch Wise Customers' Perception about Empathy Dimension of Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.52	0.6929
Nagatilla Point	3.96	0.6851
Silchar	3.39	0.5623
Sonai	3.30	0.9043

Source: Field Survey

Table 5.34 shows the branch wise perception of customers with respect to *empathy* dimension of service quality of UBI in Cachar district of Assam. The mean value of customers' perception about this dimension is the highest in case of *Nagatilla Point* branch (3.96) while the same is the lowest in case of *Sonai* branch (3.30) of UBI. Based on the values of mean it may be inferred that the perception of customers of all the four branches of UBI under study about *empathy* dimension is not much favourable.

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 *Silchar* branch is most consistent while the least consistency has been noticed in case of *Sonai* branch out of the sample branches of UBI selected for the study.

Table 5.35 depicts the branch wise gap between perception of customers and expectation of customers of UBI 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 UBI. 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 *Sonai* branch (-1.31) which is followed by *Silchar* (-1.00), *Hospital Road* (-0.90) and *Nagatilla Point* (-0.55) branches of UBI.

Table 5.35: Branch Wise Gap in Empathy Dimension of Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-0.90	Chi-square value = 13.615 <i>p value</i> = 0.003
Nagatilla Point	-0.55	
Silchar	-1.00	
Sonai	-1.31	

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 *empathy* dimension of service quality is significantly different across the branches of United Bank of India under study.

The sample branches of United 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 13.615 and the corresponding *p value* is 0.003 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 United Bank of India in Cachar district of Assam with respect to gap in *empathy* dimension of service quality.

5.6 Service Quality of United 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 UBI, it is necessary to portray the holistic picture of service quality of UBI 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 5.36 shows the expectation of customers, perception of customers and gap between perception of customers and expectation of customers regarding *service quality* of UBI. Table 5.36 reveals that there exists negative gap (-1.02) since the

mean value of perception of customers (3.66) is lower than the mean value of expectation of customers (4.68) about *service quality*.

Table 5.36: Service Quality of United Bank of India

Descriptive Statistics	Expectation (E)	Perception (P)	Gap (P-E)
Mean	4.68	3.66	-1.02
SD	0.2305	0.5919	----

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 about *service quality*. In other words, the negative gap in *service quality* indicates that respondents' expectations about *service quality* are greater than their perceptions about *service quality*. Further, the value of standard deviation with respect to customers' perception (0.5919) is higher as compared to their expectation (0.2305). This implies that regarding *service quality* expectation of customers is more consistent than the perception of customers.

Table 5.37: Branch Location Wise Customers' Expectation about Service Quality of UBI

Location of Branches	Mean	SD
Rural	4.76	0.1887
Urban	4.60	0.2455

Source: Field Survey

Table 5.37 shows the expectation of customers about *service quality* in the select *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Based on mean scores in table 5.37, it may be inferred that the expectation of customers of *rural* branches is more than the expectation of customers of *urban* branches of UBI in Cachar district of Assam.

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

Table 5.38: Branch Location Wise Customers' Perception about Service Quality of UBI

Location of Branches	Mean	SD
Rural	3.81	0.5411
Urban	3.51	0.6068

Source: Field Survey

Table 5.38 shows the perception of customers about *service quality* in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. Based on mean scores in table 5.38, 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 UBI in Cachar district of Assam.

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

Table 5.39 shows the gap between perception of customers and expectation of customers about *service quality* in the select *rural* and *urban* branches of UBI operating in Cachar district of Assam. It may be inferred from table 5.39 that in both *rural* and *urban* branches of UBI the mean value of the gap between perception of customers and expectation of customers about *service quality* is negative. This implies that the branches of UBI irrespective of their location have not been able to meet the customers' expectation about *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.

Table 5.39: Branch Location Wise Gap in Service Quality of UBI

Location of Branches	Mean	Result Mann Whitney test
Rural	-0.95	Mann Whitney U Value = 1841.500 <i>p value</i> = 0.125
Urban	-1.09	

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

Source: Field Survey

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

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

Mann Whitney test has been performed to test the hypotheses. The calculated Mann Whitney U value is 1841.500 and its corresponding *p value* is 0.125 which is greater than 0.05. Thus, it implies that at 5 % level of significance there is no statistical evidence for significant difference in *service quality gap* of *rural* and *urban* branches of United Bank of India in Cachar district of Assam.

Table 5.40 shows the branch wise expectation of customers about *service quality* of UBI in Cachar district of Assam. The mean value of customers’ expectation is the highest in case of *Hospital Road* branch (4.77) while the same is the lowest in case of *Sonai* branch (4.60) of UBI. So, based on mean values it may be inferred that the degree of expectation of customers of *Hospital Road* branch is maximum while that of the customers of *Sonai* branch is minimum out of the four sample branches of UBI selected for the study.

Table 5.40: Branch Wise Customers’ Expectation about Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	4.77	0.1872
Nagatilla Point	4.74	0.1911
Silchar	4.61	0.2686
Sonai	4.60	0.2241

Source: Field Survey

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

Table 5.41 shows the branch wise perception of customers about *service quality* of UBI in Cachar district of Assam. The mean value of customers' perception about *service quality* is the highest in case of *Nagatilla Point* branch (3.96) while the same is the lowest in case of *Silchar* branch (3.38) of UBI. Based on the values of mean it may be inferred that the perception of customers of all the four branches of UBI under study about *service quality* is not much favourable.

Table 5.41: Branch Wise Customers' Perception about Service Quality of UBI

Name of the Branch	Mean	SD
Hospital Road	3.66	0.4692
Nagatilla Point	3.96	0.5750
Silchar	3.38	0.5032
Sonai	3.64	0.6759

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 *Hospital Road* branch is most consistent while the least consistency has been noticed in case of *Sonai* branch out of the sample branches of UBI selected for the study.

Table 5.42: Branch Wise Gap in Service Quality of UBI

Name of the Branch	Mean	Result of Kruskal Wallis test
Hospital Road	-1.11	Chi-square value = 13.218 <i>p value</i> = 0.004
Nagatilla Point	-0.78	
Silchar	-1.23	
Sonai	-0.96	

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

Source: Field Survey

Table 5.42 depicts the branch wise gap between perception of customers and expectation of customers about *service quality* of United 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 UBI. This implies that regarding *service quality* none of the select branches of UBI has been able to meet the expectation of customers. However, the negative gap is the highest in case of *Silchar branch* (-1.23) which is followed by *Hospital Road* (-1.11), *Sonai* (-0.96) and *Nagatilla Point* (-0.78) branches of UBI.

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

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

Kruskal Wallis test has been performed to test the hypothesis. The calculated Chi-square value is 13.218 and the corresponding *p value* is 0.004 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 United Bank of India in Cachar district of Assam.

5.7 Gap in Select Dimensions of Service Quality of UBI

After making assessment of gap between perception of customers and expectation of customers for each of the service quality dimensions individually, at this juncture 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 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 dimension in an isolated fashion.

Table 5.43 shows the gap between perception of customers and expectation of customers regarding all the five dimensions of service quality in the *rural* and *urban* branches of United Bank of India operating in Cachar district of Assam. Table 5.43 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 study. 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 all the five dimensions of service quality under consideration.

Table 5.43: Dimension Wise Gap in Service Quality of Rural and Urban Branches of UBI

Service Quality Dimensions	Rural		Urban		Total	
	Gap	Rank	Gap	Rank	Gap	Rank
Reliability	-1.08	4 th	-1.20	4 th	-1.14	4 th
Tangibility	-0.90	2 nd	-0.86	1 st	-0.88	2 nd
Responsiveness	-1.26	5 th	-1.48	5 th	-1.37	5 th
Assurance	-0.54	1 st	-0.94	2 nd	-0.74	1 st
Empathy	-0.93	3 rd	-0.95	3 rd	-0.94	3 rd

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

Source: Field Survey

It is evident from table 5.43 that out of five service quality dimensions, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *assurance* dimension of service quality in case of *rural* branches of UBI operating in Cachar district of Assam. On the other hand, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *tangibility* dimension of service quality in case of *urban* branches of UBI operating in Cachar district of Assam. Further, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *assurance* dimensions of service quality in case of select *rural* and *urban* branches of UBI taken together.

The gap in select dimensions of service quality for each of the four sample branches of UBI 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 UBI considered in this study.

Table 5.44 shows the gap (P – E) in select dimensions of service quality across the four select branches of UBI operating in Cachar district of Assam. It is revealed from table

5.44 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 UBI in Cachar district of Assam. This implies that all the four branches of UBI under study could not meet the expectation of customers over none of the select dimensions of service quality.

Table 5.44: Dimension Wise Gap in Service Quality of Sample Branches of UBI

Service Quality Dimensions	Hospital Road		Nagatilla Point		Silchar		Sonai	
	Gap	Rank	Gap	Rank	Gap	Rank	Gap	Rank
Reliability	-1.10	4 th	-0.99	4 th	-1.29	4 th	-1.18	3 rd
Tangibility	-0.65	1 st	-0.73	3 rd	-1.08	2 nd	-1.07	2 nd
Responsiveness	-1.30	5 th	-1.23	5 th	-1.66	5 th	-1.28	4 th
Assurance	-0.79	2 nd	-0.39	1 st	-1.09	3 rd	-0.70	1 st
Empathy	-0.90	3 rd	-0.55	2 nd	-1.00	1 st	-1.31	5 th

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

Source: Field Survey

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 *Hospital Road* branch of UBI. In case of *Nagatilla Point* branch of UBI the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *assurance* dimension of service quality. But in case of *Silchar* branch of UBI, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *empathy* dimension of service quality. However, in case of *Sonai* branch of UBI, the negative gap is the highest in *empathy* dimension while the same is the lowest in *assurance* dimension of service quality.

The negative gap in *responsiveness* dimension of service quality is the maximum because of the fact that one of the urban branch of UBI i.e., *Silchar* branch failed badly to meet the expectation of customers over this dimension.

Thus, there exists a negative gap in all the five select dimensions of service quality. The negative gap is the highest in case of *responsiveness* dimension of service quality while the same is the lowest in *assurance* dimension of service quality. In case of *rural* branches of the bank, the negative gap is the highest in *responsiveness* dimension while

the same is the lowest in *assurance* dimension of service quality. But in case of *urban* branches of the bank, the negative gap is the highest in *responsiveness* dimension while the same is the lowest in *tangibility* dimension of service quality. It is not out of reference to mention here that out of four sample branches of UBI, the negative gap is the highest in *responsiveness* dimension of service quality in case of *Hospital Road, Nagatilla Point* and *Silchar* branches. But in case of *Sonai* branch of UBI the negative gap is the highest in *empathy* dimension of service quality. Further, it has also been observed that the negative gap in service quality is the highest in case of *Silchar* branch while the same is the lowest in case of *Nogatilla Point* branch out of the four sample branches of UBI selected for the study.
