

Chapter IV

CUSTOMER SATISFACTION ABOUT SERVICE QUALITY DIMENSIONS

This chapter entails in it the assessment of customer satisfaction in the branches of United Bank of India (UBI) operating in Cachar district of Assam about different service quality dimensions selected for the study. Apart from the assessment of the level of customer satisfaction, based on the responses of two hundred seventy (270) customers of UBI from ten select branches within Cachar district of Assam, the chapter also makes an attempt to study the relationship between service quality dimensions and overall customer satisfaction as well as the influence of service quality dimensions on overall customer satisfaction.

In order to present the analysis of data in a systematic manner, the chapter has been divided into two sections. Section 4.1 portrays the level of customer satisfaction about the select service quality dimensions in the branches of UBI operating in Cachar district of Assam. Section 4.2 of this chapter analyzes the influence of select service quality dimensions on overall customer satisfaction in the branches of UBI operating in Cachar district of Assam.

4.1 Analysis of the Level of Customer Satisfaction

This section makes an attempt to address the objective number one of this study, i.e., to assess the level of customer satisfaction about the select service quality dimensions in the branches of United Bank of India operating in Cachar district of Assam. In order to conduct the survey, it has been decided to contact a sample of two hundred seventy (270) numbers of customers from ten branches of UBI operating in Cachar district of Assam. Table 4.1 discloses the name and size of the ten sample branches. A structured schedule comprising of a numerical scale ranging from ‘Highly Satisfied (=5)’ to ‘Highly Dissatisfied (=1)’ has been constructed to procure data from the customers of UBI in Cachar district of Assam. The methodology for selection of branches has been explained elaborately in **chapter I**.

In this section, descriptive statistics like, mean and standard deviation have been used to analyze the data obtained through field survey. Apart from these, independent two

samples t test and one way ANOVA have been performed to test the formulated hypothesis.

Table 4.1 presented below is only for ready reference regarding the name and size of the sample branches considered in the study

Table 4.1: Sample Branch Wise Volume of Business

Sl. No.	Name of the Sample Branches	Volume of Business (in Crore) as on 31.3.2014	Size of the Sample Branches
1	Udarbandh	67.95	Very Large
2	Silchar	471.11	Very Large
3	Kalain	43.32	Large
4	Lakhipur	47.44	Large
5	Shibbari Road	33.94	Medium
6	Bhangarpar	27.80	Medium
7	Hospital Road	6.07	Small
8	Dalu	16.38	Small
9	Dholai	2.10	Very Small
10	Itkhola	5.09	Very Small

Note: Based on data obtained from office records of LDM (UBI) of Cachar district, Assam

4.1.1 Reliability Dimension of Service Quality

‘Reliability’ is the ability to perform services dependably and accurately in a consistent manner (Ahmed et al, 2010). In other words, it means the ability of an organization to accurately achieve its services in the proper time and according to the promises it has made to its clients (Mohammad and Alhamadani, 2011). In its broadest sense, reliability means that the company delivers on its promises, namely, promises about delivery, service provision, problem resolution and pricing. In this study, Reliability dimension is comprised of four components namely, ‘Accuracy in providing service’; ‘Deliverance of services by the bank within promised time’; ‘Trustworthiness of employees in handling customers’ problems’ and ‘Consistency in technology based devices’.

Table 4.2 shows the mean score of customer satisfaction about the components of Reliability dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. It may be seen in table 4.2 that out of four components of Reliability dimension of service quality, ‘Accuracy in providing

service' has been ranked first with highest mean score (3.91) which indicates that customers of UBI in Cachar district are satisfied to a large extent about this component of Reliability dimension of service quality. On the contrary, 'Consistency in technology based devices of the branch' has been assigned the lowest rank because mean score (2.87) for this component is the lowest out of all the four components of Reliability dimension of service quality which imply that the customers of UBI in Cachar district are displeased about this component of Reliability dimension of service quality.

Table 4.2: Customer Satisfaction about Reliability Dimension of Service Quality

Components of Reliability Dimension	Mean	SD
Accuracy in providing service	3.91	0.4948
Deliverance of services by the bank within promised time	3.21	0.9157
Trustworthiness of employees in handling customers' problems	3.83	0.6223
Consistency in technology based devices of the branch	2.87	0.7896
Reliability Dimension	3.46	0.457

Source: Field Survey

The value of standard deviation (0.4948) for customer satisfaction about the component 'Accuracy in providing service' of Reliability dimension of service quality is the lowest among all the four components which imply that the opinion of the respondents with regard to this component is more concentrated. On the other hand, the value of standard deviation (0.9157) for customer satisfaction about the component 'Deliverance of services by the bank within promised time' is the highest out of four components of Reliability dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component of Reliability dimension of service quality.

Table 4.3 shows the mean score of customer satisfaction about 'Reliability' dimension of service quality for the select ten sample branches of UBI in Cachar district of Assam. It may be seen in table 4.3 that the mean score of all the ten sample branches taken together is 3.46. Out of ten branches of UBI in Cachar district, it is evident from table 4.3 that four branches (namely, Itkhola, Lakhipur, Dholai and Hospital Road)

have higher mean scores than the mean score of all the ten sample branches taken together. On the contrary, five branches (namely, Kalain, Bhangarpar, Dalu, Shibbari Road and Silchar) have lower mean score with regard to ‘Reliability’ dimension of service quality as compared to the mean score of all the sample branches taken together. However, the mean score of Udarbandh branch is exactly the same as the mean score of all the sample branches taken together.

Table 4.3: Branch Wise Customer Satisfaction about Reliability Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.44	0.5111
Udarbandh	Very Large	3.46	0.4889
Lakhipur	Large	3.54	0.3965
Kalain	Large	3.32	0.5997
Shibbari Road	Medium	3.36	0.5340
Bhangarpar	Medium	3.35	0.4345
Dalu	Small	3.39	0.4770
Hospital Road	Small	3.59	0.4338
Dholai	Very Small	3.51	0.3060
Itkhola	Very Small	3.60	0.2618
All Sample Branches		3.46	0.4573
F value = 1.407			
p value = 0.232			

Source: Field Survey

Table 4.3 also demonstrates that out of ten sample branches, Itkhola has been ranked first with the highest mean score (3.60) which indicates that customers of Itkhola branch are satisfied to a large extent about ‘Reliability’ dimension of service quality. On the other hand, the mean score (3.32) of Kalain branch is the lowest among all the branches which imply that customers of this branch are satisfied to a low degree as compared to customers of other branches about the ‘Reliability’ dimension of service quality.

The value of standard deviation (0.2618) for customer satisfaction about reliability dimension of service quality in Itkhola branch of UBI is the lowest out of ten sample branches which imply that the opinion of the respondents of this branch is more concentrated. On the contrary, the value of standard deviation (0.5997) for customer satisfaction about reliability dimension of service quality in Kalain branch is the highest out of all the ten branches which indicates that the tilt of the views of the respondents of this branch is bent more about 'Reliability' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Reliability' dimension of service quality across the size of branches.

H_{01.1}: The level of satisfaction/dissatisfaction of customers about 'Reliability' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for satisfaction/dissatisfaction of customers across the size of the sample branches. The calculated value of F is 1.407 and the corresponding p value is greater than 0.05 as is evident from table 4.3.

Thus, it implies that there is no statistical evidence for significant difference in the satisfaction /dissatisfaction of customers about 'Reliability' dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.2 Responsiveness Dimension of Service Quality

'Responsiveness' is the willingness to help customers and provide prompt service (Zeithaml et al, 2006). This dimension is concerned with dealing with the customers' request, questions and complains promptly and attentively. In this study, the Responsiveness dimension is comprised of four components namely, 'Readiness of employees to respond customers' request'; 'Willingness of employees to provide services'; 'Promptness of employees to rectify mistakes' and 'Speed of technology based apparatus to respond customers' requisition'.

Table 4.4 reflects the mean score of customer satisfaction about the components of Responsiveness dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. It is evident from the table 4.4 that out of four components of Responsiveness dimension of service quality ‘Readiness of employees to respond customers’ request’ has been ranked first with the highest mean score (3.32) which indicate that the customers of UBI in Cachar district are satisfied to a large extent about this component of Responsiveness dimension of service quality. On the other hand, ‘Speed of technology driven devices to respond customers’ requisition’ has been assigned the lowest rank because mean score (2.68) for this component is the lowest out of all the four components of Responsiveness dimension of service quality which imply that the customers of UBI in Cachar district are dissatisfied about this component of Responsiveness dimension of service quality.

Table 4.4: Customer Satisfaction about Responsiveness Dimension of Service Quality

Components of Responsiveness Dimension	Mean	SD
Readiness of employees to respond customers’ request	3.32	0.8157
Willingness of employees to provide services	3.27	0.7683
Promptness of employees to rectify mistakes	3.26	0.7816
Speed of technology based apparatus to respond customers’ requisition	2.68	0.7074
Responsiveness Dimension	3.13	0.515

Source: Field Survey

The value of standard deviation (0.8157) for customer satisfaction about the component ‘Readiness of employees to respond customers’ is the highest among all the four components which imply that there is relatively more variation among the responses of the customers with regard to this component of Responsiveness dimension of service quality. On the other hand, the value of standard deviation (0.7074) for customer satisfaction about the component ‘Speed of technology based apparatus to respond customers’ requisition’ is the lowest out of all the four components of Responsiveness dimension which indicate that the opinion of the

respondents of UBI in Cachar district is more concentrated about this component of Responsiveness dimension of service quality.

Table 4.5 reveals the mean score of customer satisfaction about ‘Responsiveness’ dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It may be seen from table 4.5 that the mean score of all the sample branches taken together is 3.13. Out of the ten branches of UBI in Cachar district, it is observed that five branches (namely, Bhangarpar, Itkhola, Lakhipur, Dholai and Hospital Road) have higher mean scores than the mean score of all the ten sample branches taken together. On the contrary, five branches (namely, Kalain, Dalu, Udarbandh, Shibbari Road and Silchar) have lower mean score with regard to ‘Responsiveness’ dimension of service quality as compared to the mean score of all the sample branches taken together.

Table 4.5: Branch Wise Customer Satisfaction about Responsiveness Dimension of Service quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.06	0.4458
Udarbandh	Very Large	3.07	0.5700
Lakhipur	Large	3.19	0.3897
Kalain	Large	3.05	0.6579
Shibbari Road	Medium	3.04	0.5050
Bhangarpar	Medium	3.19	0.7048
Dalu	Small	3.06	0.5518
Hospital Road	Small	3.19	0.5076
Dholai	Very Small	3.25	0.3467
Itkhola	Very Small	3.24	0.3700
All sample Branches		3.13	0.5154
F value = 0.908			
p value = 0.460			

Source: Field Survey

It has also been observed from table 4.5 that out of ten sample branches, Dholai has been ranked first with the highest mean score (3.25) which indicates that customers of Dholai branch of UBI are comparatively more satisfied about 'Responsiveness' dimension of service quality. On the other hand, Kalain branch has been assigned the lowest rank because the mean scores (3.05) of this branch is the lowest among all the ten branches which imply that the customers of Kalain branch are satisfied to a low degree as compared to customers of other sample branches about 'Responsiveness' dimension of service quality.

The value of standard deviation (0.3467) for customer satisfaction about 'Responsiveness' dimension of service quality in Dholai branch of UBI is the lowest among all the ten sample branches which imply that the opinion of the respondents of this branch is more consistent. On the contrary, the value of standard deviation (0.7048) for customer satisfaction about 'Responsiveness' dimension of service quality is the highest in Bhangarpar branch out of all the ten branches which indicates that the views of the respondents of this branch is more dispersed about 'Responsiveness' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Responsiveness' dimension of service quality across the size of branches.

H_{01,2}: The level of satisfaction/dissatisfaction of customers about 'Responsiveness' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated. The calculated value of F is 0.908 and the corresponding p value is greater than 0.05 as is evident from table 4.5.

Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Responsiveness' dimension of service quality across the size of the sample branches of UBI operating in Cachar district of Assam.

4.1.3 Tangibility Dimension of Service Quality

‘Tangibility’ refers to the physical representations or images of the service. Tangibles are those factors that the customers can see and touch. It includes the appearance of physical facilities, equipment, personnel and communication materials (Venugopal and Raghu, 2011). In this study, the Tangibility dimension is comprised of five components namely, ‘Cleanliness of the branch premises’; ‘Appearance of apparatus and furniture’; ‘Sitting arrangement for the customers inside the branch’; ‘Appearance of frontline employees’ and ‘Toilet facilities for the customers’.

Table 4.6 portrays the mean score of customer satisfaction about the components of Tangibility dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. From the table 4.6 it can be inferred that out of five components of Tangibility dimension of service quality, ‘Cleanliness of the branch premises’ has been placed at the top in the ranking order with the highest mean score (3.59) which indicate that the customers of UBI in Cachar district are comparatively more satisfied with the cleanliness of the branch premises. On the contrary, the component ‘Sitting arrangement for the customers inside the branch’ has been ranked last in the order of ranking with the lowest mean score (2.79) among all the five components of Tangibility dimension of service quality which imply that the customers of UBI in Cachar district are relatively dissatisfied with this component of Tangibility dimension of service quality.

Table 4.6: Customer Satisfaction about Tangibility Dimension of Service Quality

Components of Tangibility Dimension	Mean	SD
Cleanliness of the branch premises	3.59	0.7793
Appearance of apparatus and furniture	2.85	1.0020
Sitting arrangement for the customers inside the branch	2.79	1.1878
Appearance of frontline employees	3.41	0.6661
Toilet facilities for the customers	3.53	0.7194
Tangibility Dimension	3.23	0.586

Source: Field Survey

It has also been observed from table 4.6 that although customers of UBI operating in Cachar district are by and large satisfied with the cleanliness of the branch premises, appearance of frontline employees and toilet facilities for the customers but they feel displeased with the 'appearance of apparatus and furniture' as well as 'sitting arrangement for the customers inside the branch'.

The value of standard deviation (0.6661) for customer satisfaction about the component 'Appearance of the front line employees' of Tangibility dimension of service quality is the lowest among all the five components which imply that the opinion of the respondents with regard to this component is more concentrated. On the other hand, the value of standard deviation (1.1878) for customer satisfaction about the component 'Sitting arrangement for the customers inside the branch' is the highest out of all the five components of Tangibility dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component of Tangibility dimension of service quality.

Table 4.7 represents the mean score of customer satisfaction about 'Tangibility' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It may be seen in the table 4.7 that the mean score of all ten sample branches taken together for Tangibility dimension of service quality is 3.23.

Out of the ten sample branches of UBI in Cachar district, it has been observed from table 4.7 that five branches (namely, Udabandh, Shibbari Road, Dholai, Itkhola and Hospital Road) have higher mean scores about the 'Tangibility' dimension of service quality than the mean score of all the sample branches taken together. On the other hand, five branches (namely, Lakhipur, Dalu, Kalain, Bhangarpar and Silchar) have lower mean scores about the 'Tangibility' dimension service quality in comparison to the mean score of all the sample branches taken together.

Table 4.7 also exhibits that out of the ten sample branches, Hospital Road branch has been topped the list with the highest mean score (3.82) which imply that the customers of this branch are satisfied to a large extent about the 'Tangibility' dimension of service quality. On the other contrary, Kalain branch has been ranked last in the order of ranking with the lowest mean score (2.61) out of all the ten sample branches of UBI operating in Cachar district which indicate that customers of Kalain

branch are relatively dissatisfied about ‘Tangibility’ dimension of service quality. It has also been observed that apart from customers of Kalain branch, customers of Bhangarpar and Silchar branch are also dissatisfied about ‘Tangibility’ dimension of service quality.

Table 4.7: Branch Wise Customer Satisfaction about Tangibility Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	2.79	0.4222
Udarbandh	Very Large	3.52	0.4377
Lakhipur	Large	3.03	0.3989
Kalain	Large	2.61	0.4897
Shibbari Road	Medium	3.41	0.3800
Bhangarpar	Medium	2.93	0.6842
Dalu	Small	2.95	0.3167
Hospital Road	Small	3.82	0.3434
Dholai	Very Small	3.81	0.3505
Itkhola	Very Small	3.47	0.3282
All Sample Branches		3.23	0.5856
F value = 18.232			
p value = 0.000			

Source: Field Survey

The value of standard deviation (0.3167) for customer satisfaction about ‘Tangibility’ dimension of service quality in Dalu branch of UBI is the lowest among all the ten sample branches which imply that the opinion of the respondents of this branch is more concentrated. On the contrary, the value of standard deviation (0.6842) for customer satisfaction about ‘Tangibility’ dimension of service quality is the highest in Bhangarpar branch out of all the ten sample branches which indicates that the tilt of

the views of the respondents of this branch is bent more about 'Tangibility' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Tangibility' dimension of service quality across the size of branches.

H_{01.3}: The level of satisfaction/dissatisfaction of customers about 'Tangibility' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for satisfaction/dissatisfaction of customers across the size of the sample branches. The calculated value of F is 18.232 and the corresponding p value is less than 0.05 as is evident from table 4.7.

Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Tangibility' dimension of service quality across the size of the sample branches of UBI operating in Cachar district of Assam.

4.1.4 Competence Dimension of Service Quality

'Competence' refers to the skill, expertise and professionalism with which the service is executed. It is a concern about whether service providers have necessary knowledge and skill to perform the service (Verma, 2008). In this study, the dimension 'Competence' is composed of four components namely, 'Knowledge of employees to meet customers' queries'; 'Skill of employees to serve during busy hours'; 'Acumen of employees to solve customers' problems' and 'Ability of employees to instill confidence in customers' mind'.

Table 4.8 reveals the mean score of customer satisfaction about the components of Competence dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. It is evident from table 4.8 that out of four components of Competence dimension of service quality 'Knowledge of employees to meet customers' queries' has been ranked top with highest mean score (3.85) which

imply that the customers of UBI in Cachar district are satisfied to a large extent about this component of Competence dimension of service quality.

Table 4.8: Customer Satisfaction about Competence Dimension of Service Quality

Components of Competence Dimension	Mean	SD
Knowledge of employees to meet customers' queries	3.85	0.5318
Skill of employees to serve during busy hours	3.02	0.8875
Acumen of employees to solve customers' problems	3.38	0.7252
Ability of employees to instill confidence in customers' mind	2.96	0.6380
Competence Dimension	3.30	0.524

Source: Field Survey

On the contrary, the component 'Ability of employees to instill confidence in customers' mind' has been assigned lowest rank because mean score (2.96) for this component is the lowest out of all the four components of Competence dimension of service quality which imply that the customers of UBI in Cachar district are relatively dissatisfied with the ability of employees to instill confidence in customers' mind.

The value of standard deviation (0.8875) for customer satisfaction about the component 'Skill of employees to serve during busy hours' is the highest among all the four components of Competence dimension, which indicate that there is more variation among the responses of the customers with regard to this component of Competence dimension of service quality. On the other hand, the value of standard deviation (0.5318) for customer satisfaction about the component 'Knowledge of employees to meet customers' queries' is the lowest out of all the four components which indicate that the opinion of the respondents of UBI in Cachar district is more consistent about this component of Competence dimension of service quality.

Table 4.9 shows the mean score of customer satisfaction about 'Competence' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It may be seen in table 4.9 that the mean score of all the sample branches taken together is 3.30. Out of ten sample branches of UBI in Cachar district,

five branches (namely, Kalain, Dalu, Shibbari Road, Silchar and Lakhipur) have lower mean scores about ‘Competence’ dimension of service quality as compared to the mean score of all the sample branches taken together. On the contrary, the other five branches (namely, Bhangarpar, Udarbandh, Hospital Road, Dholai and Itkhola) have higher mean scores about ‘Competence’ dimension of service quality than the mean score of all the sample branches taken together.

Table 4.9 also reveals that out of the ten sample branches, Hospital Road branch has been ranked top in the order of ranking with the highest mean score (3.56) which indicates that the customers of this branch are satisfied to a large extent about ‘Competence’ dimension of service quality. Whereas, Shibbari Road branch has been assigned lowest rank because mean score (3.04) of this branch is the lowest among all the ten sample branches which implies that the customers of this branch are satisfied to a low degree as compared to the customers of other sample branches of UBI about ‘Competence’ dimension of service quality.

Table 4.9: Branch Wise Customer Satisfaction about Competence Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.13	0.4670
Udarbandh	Very Large	3.35	0.5515
Lakhipur	Large	3.22	0.4063
Kalain	Large	3.23	0.6121
Shibbari Road	Medium	3.04	0.5128
Bhangarpar	Medium	3.44	0.7763
Dalu	Small	3.22	0.5016
Hospital Road	Small	3.56	0.4682
Dholai	Very Small	3.39	0.2625
Itkhola	Very Small	3.43	0.3591
All Sample Branches		3.30	0.5237
F value = 1.21			
p value = 0.169			

Source: Field Survey

Table 4.9 also portrays the standard deviation for customer satisfaction about 'Competence' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. The value of standard deviation (0.2625) for the customer satisfaction about 'Competence' dimension of service quality in Dholai branch of UBI is the lowest among all the ten sample branches which imply that the opinion of the respondents of this branch is more concentrated. On the contrary, value of standard deviation (0.7763) for the customer satisfaction about 'Competence' dimension of service quality in Bhangarpar branch is the highest out of all the ten branches which indicates that the tilt of the views of the respondents of this branch is bent more about 'Competence' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Competence' dimension of service quality across the size of branches.

H_{01.4}: The level of satisfaction/dissatisfaction of customers about 'Competence' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated. The calculated value of F is 1.21 and the corresponding p value is greater than 0.05 as is evident from table 4.9.

Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Competence' dimension of service quality across the size of the sample branches of UBI operating in Cachar district of Assam.

4.1.5 Communication Dimension of Service Quality

'Communication' refers to the ability of the service providers to communicate with the customer in a way he or she will understand. It involves explaining the service itself, explaining how much the service will cost, assuring a customer that a problem will be handled (Sinha and Sahoo, 1994). In this study 'Communication' dimension is comprised of four components namely, 'Clarity in proclamation made by the bank'; 'Dissemination of (up-to-date) / latest information'; 'Intimation by employees about

new products and services’ and ‘Narration of procedural formalities by bank employees’.

Table 4.10 shows the mean score of customer satisfaction about the components of Communication dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. From table 4.10, it can be inferred that out of four components of Communication dimension of service quality, ‘Narration of procedural formalities by bank employees’ has been placed at the top in the ranking order with the highest mean score (3.58) which indicate that the customers of UBI in Cachar district are comparatively more satisfied with the narration of procedural formalities by bank employees. On the contrary, the component ‘Intimation by employees about new products and services’ has been ranked last with the lowest mean score (2.41) among all the four components of Communication dimension of service quality which imply that the customers of UBI in Cachar district are relatively dissatisfied about this component of Communication dimension of service quality. It has also been observed from the table 4.10 that although customers of UBI operating in Cachar district are by and large satisfied with the Narration of procedural formalities by bank employees and Clarity in proclamation made by the bank but the customers are dissatisfied and they feel displeased with dissemination of (up-to-date) / latest information and Intimation by employees about new products and services..

Table 4.10: Customer Satisfaction about Communication Dimension of Service Quality

Components of Communication Dimension	Mean	SD
Clarity in proclamation made by the bank	3.40	0.7136
Dissemination of (up-to-date) / latest information	2.43	0.9333
Intimation by employees about new products and services	2.41	0.9112
Narration of procedural formalities by bank employees	3.58	0.8222
Communication Dimension	2.96	0.641

Source: Field Survey

The value of standard deviation (0.7136) for customer satisfaction about the component 'Clarity in proclamation made by the bank' of Communication dimension of service quality is the lowest among all the four components which imply that the opinion of the respondents with regard to this component is more concentrated. On the other hand, the value of standard deviation (0.9333) for customer satisfaction about the component 'Dissemination of (up-to-date) / latest information' is the highest out of all the four components of Communication dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component of Communication dimension of service quality.

Table 4.11 discloses the mean score of customer satisfaction about 'Communication' dimension of service quality for the select ten branches of UBI operating in Cachar district. The mean score of all the sample branches taken together is 2.96 which imply that the customers of UBI in Cachar district are not satisfied about this dimension of service quality. However, out of ten sample branches of UBI, five branches (namely, Kalain, Bhangarpar, Udarbandh, Shibbari Road and Lakhipur) have lower mean scores than the mean score of all the sample branches taken together. On the contrary, the other five branches (namely, Hospital Road, Itkhola, Dholai, Silchar and Dalu) have higher mean scores as compared to the mean score of all the sample branches taken together.

It is evident from table 4.11 that out of the ten sample branches, Hospital Road branch has been ranked first with the highest mean score (3.29) which indicates that the customers of this branch are relatively more satisfied about the Communication dimension of service quality. On the contrary, Kalain branch has been assigned lowest rank because mean score (2.39) of this branch is the lowest among all the ten sample branches which implies that the customers of this branch are dissatisfied to a large extent about 'Communication' dimension of service quality.

The value of standard deviation (0.9765) for customer satisfaction about 'Communication' dimension of service quality in Bhangarpar branch is the highest among all the ten sample branches. This shows that the tilt of the views of the respondents of this branch is bent more about 'Communication' dimension of service quality. However, out of ten sample branches, Lakhipur branch has been assigned the lowest standard deviation (0.4320) which implies that the customers' responses of this

branch is more concentrated in favour of ‘Communication’ dimension of service quality.

Table 4.11: Branch Wise Customer Satisfaction about Communication Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.17	0.5326
Udarbandh	Very Large	2.71	0.6306
Lakhipur	Large	2.93	0.4320
Kalain	Large	2.39	0.4511
Shibbari Road	Medium	2.84	0.5196
Bhangarpar	Medium	2.81	0.9765
Dalu	Small	3.08	0.5633
Hospital Road	Small	3.29	0.5534
Dholai	Very Small	3.14	0.5690
Itkhola	Very Small	3.21	0.5402
All Sample Branches		2.96	0.6407
F value = 7.490 p value = 0.000			

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Communication’ dimension of service quality across the size of branches.

H_{01.5}: The level of satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for satisfaction/dissatisfaction of customers across the size of the sample branches. The calculated value of F is 7.490 and the corresponding p value is less than 0.05 as is evident from Table 4.11.

Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.6 Security Dimension of Service Quality

‘Security’ dimension of service quality refers to the extent of safety, privacy, confidentiality etc offered by the service provider. It involves physical safety; financial security and confidentiality (Balachandran, 2004). In the present study, this dimension is comprised of four components namely, ‘Maintenance of confidentiality of customers’ account and information’; ‘Security arrangement inside the branch’; ‘Extent of security in processing of transaction’ and ‘Maintenance of safety while providing ATM card’.

Table 4.12: Customer Satisfaction about Security Dimension of Service Quality

Components of Security Dimension	Mean	SD
Maintenance of confidentiality of customers’ account and information	4.53	0.7195
Security arrangement inside the branch	1.86	0.7333
Extent of security in processing of transaction	3.44	0.6859
Maintenance of safety while providing ATM card	4.22	0.6117
Security Dimension	3.51	0.360

Source: Field Survey

Table 4.12 reflects the mean score of customer satisfaction about the components of Security dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. It is evident from Table 4.12 that out of four components of Security dimension of service quality ‘Maintenance of confidentiality of customers’ account and information’ has been ranked first with the highest mean score (4.53) which indicate that the customers of UBI in Cachar district are satisfied to a large extent about this component of Security dimension of service quality. On the other hand, ‘Security arrangement inside the branch’ has been assigned the lowest rank because the mean score (1.86) for this component is the lowest among all the four components of Security dimension of service quality which imply that the

customers of UBI in Cachar district are dissatisfied to a large extent about this component of Security dimension. It has also been found in table 4.12 that customers are satisfied on all the components of Security dimension of service quality except 'Security arrangement inside the branch'.

Table 4.12 also portrays the value of standard deviation for customer satisfaction about the components of Security dimension of service quality. The value of standard deviation (0.7333) for customer satisfaction about the component 'Security arrangement inside the branch' is the highest among all the four components of Security dimension which show that there is relatively more variation among the responses of the customers with regard to this component of Security dimension of service quality. On the other hand, the component 'Maintenance of safety while providing ATM card' has been assigned the lowest value of standard deviation (0.6117) out of all the four components of Security dimension which indicate that the opinion of the respondents of UBI in Cachar district is more concentrated about this component of Security dimension of service quality.

Table 4.13 represents the mean score of customer satisfaction about 'Security' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It has been found in table 4.13 that the mean score of all the sample branches taken together is 3.51. Out of the ten sample branches of UBI, only three branches (namely, Dalu, Dholai and Itkhola) have lower mean scores as compared to the mean score of all the sample branches taken together. On the contrary, the remaining seven branches (namely, Kalain, Bhangarpar, Shibbari Road, Udarbandh, Lakhipur, Hospital Road and Silchar) have higher mean scores as compared to the mean score of all the sample branches taken together.

Table 4.13 also reveals that out of the ten sample branches, Hospital Road branch has been ranked top with the highest mean score (3.71) which indicate that the customers of this branch are comparatively more satisfied about 'Security' dimension of service quality. It has also been observed that the mean score of all the sample branches are very close to each other except Dalu branch which has been assigned the lowest rank because the mean score (3.27) of this branch is the lowest among all the ten sample branches. This implies that the customers of this branch are satisfied to a low degree about 'Security' dimension of service quality.

Table 4.13: Branch Wise Customer Satisfaction about Security Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.52	0.3320
Udarbandh	Very Large	3.64	0.3943
Lakhipur	Large	3.51	0.2350
Kalain	Large	3.55	0.4104
Shibbari Road	Medium	3.56	0.2406
Bhangarpar	Medium	3.50	0.4624
Dalu	Small	3.27	0.4490
Hospital Road	Small	3.71	0.3230
Dholai	Very Small	3.45	0.2504
Itkhola	Very Small	3.43	0.2757
All Sample Branches		3.51	0.3598
F value = 1.108			
p value = 0.353			

Source: Field Survey

The value of standard deviation (0.4624) for customer satisfaction about ‘Security’ dimension of service quality in Bhangarpar branch is the highest among all the ten sample branches which reveal that although customers are satisfied about this dimension of service quality but there exist more variation among the opinion of the respondents of this branch. On the contrary, the value of standard deviation (0.2350) for customer satisfaction about ‘Security’ dimension of service quality in Lakhipur branch is the lowest out of all the ten sample branches which implies that the opinion of the respondents of this branch is more concentrated about ‘Security’ dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Security’ dimension of service quality across the size of branches.

H_{01.6}: The level of satisfaction/dissatisfaction of customers about 'Security' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated. The calculated value of F is 1.108 and the corresponding p value is greater than 0.05 as is evident from table 4.13.

Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Security' dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.7 Care Dimension of Service Quality

'Care' dimension of service quality is defined as the caring, individualised attention that the firm provides its customers. Care includes features like feeling of concern, consideration, sympathy and patience shown to the customer (Johnston, 1997). In this study, the dimension 'Care' is composed of four elements namely, 'Employees' level of understanding about varied needs of customers'; 'Personal attention by bank employees towards customers'; 'Quality of suggestions and advices by bank employees' and 'Employees' concern for the benefits of customers'.

Table 4.14 reveals the mean score of customer satisfaction about the components of Care dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. From Table 4.14, it can be inferred that out of four components of Care dimension of service quality, the component 'Personal attention by bank employees towards customers' has been placed at the top in the ranking order with the highest mean score (3.07) which indicate that the customers of UBI in Cachar district are comparatively more satisfied about the personal attention by bank employees towards customers. On the contrary, the component 'Quality of suggestions and advices by bank employees' has been ranked last in the order of ranking with the lowest mean score (2.68) among all the four components of Care dimension of service quality which connotes that the customers of UBI in Cachar district are relatively dissatisfied about this component of Care dimension of service quality. It has also been observed from table 4.14 that the customers of UBI in Cachar district are dissatisfied with the three components of Care dimension of service

quality namely, ‘Employees’ level of understanding about varied needs of customers’, ‘Quality of suggestions and advices by bank employees’ and ‘Employees’ concern for the benefits of customers’.

Table 4.14: Customer Satisfaction about Care Dimension of Service Quality

Components of Care Dimension	Mean	SD
Employees’ level of understanding about varied needs of customers	2.84	0.8000
Personal attention by bank employees towards customers	3.07	0.9689
Quality of suggestions and advices by bank employees	2.68	0.8721
Employees’ concern for the benefits of customers	2.87	0.8128
Care Dimension	2.87	0.6520

Source: Field Survey

The value of standard deviation(0.8000) for the customer satisfaction about the component ‘Employees’ level of understanding about varied needs of customers’ of Care dimension of service quality is the lowest among all the four components which imply that the opinion of the respondents with regard to this component is more consistent. On the other hand, the component ‘Personal attention by bank employees towards customers’ has been assigned the highest value of standard deviation (0.9689) out of all the four components of Care dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component.

Table 4.15 discloses the mean score of customer satisfaction about ‘Care’ dimension of service quality. The mean score of all the sample branches taken together is 2.87 which imply that the customers of UBI in Cachar district are dissatisfied about this dimension of service quality.

However, in comparison to the mean score of all the sample branches, four branches (namely, Hospital Road, Itkhola, Dholai and Lakhipur) have higher mean scores as compared to the mean score of all the sample branches taken together. On the other hand, six branches (namely, Bhangarpar, Kalain, Udabandh, Dalu, Shibbari Road and

Silchar) have lower mean scores as compared to the mean score of all the sample branches taken together.

Table 4.15: Branch Wise Customer Satisfaction about Care Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	2.83	0.5801
Udarbandh	Very Large	2.70	0.6506
Lakhipur	Large	2.89	0.5158
Kalain	Large	2.71	0.5966
Shibbari Road	Medium	2.69	0.5989
Bhangarpar	Medium	2.67	1.1051
Dalu	Small	2.82	0.5752
Hospital Road	Small	3.21	0.6151
Dholai	Very Small	3.07	0.4430
Itkhola	Very Small	3.08	0.4160
All Sample Branches		2.87	0.6516
F value = 3.949			
p value = 0.004			

Source: Field Survey

Table 4.15 also exhibits that out of the ten sample branches, Hospital Road branch has been ranked top with the highest mean score (3.21) which reveals that customers of this branch are comparatively more satisfied about ‘Care’ dimension of service quality. On the contrary, Bhangarpar branch has been assigned the lowest rank because the mean score (2.67) of this branch is the lowest among all the ten sample branches which implies that customers of this branch are relatively dissatisfied about this dimension of service quality.

The value of standard deviation (1.1051) for customer satisfaction about ‘Care’ dimension of service quality in Bhangarpar branch is the highest among all the ten sample branches which imply that there exists relatively more variation among the opinion of the respondents of this branch about ‘Care’ dimension of service quality.

On the other hand, out of ten sample branches, Itkhola branch has been assigned the lowest standard deviation (0.4160) which indicates that the customers' responses of this branch is more concentrated about 'Care' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Care' dimension of service quality across the size of branches.

H_{01.7}: The level of satisfaction/dissatisfaction of customers about 'Care' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for satisfaction/dissatisfaction of customers across the size of the sample branches. The calculated value of F is 3.949 and the corresponding p value is less than 0.05 as is evident from Table 4.15.

Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Care' dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.8 Access Dimension of Service Quality

'Access' dimension of service quality refers to the expectations surrounding the issue of ease with which the staff or service can be approached (Verma, 2008). In the study, the dimension 'Access' is composed of five components namely, 'Ease of access to branch'; 'Ease of access to account information'; 'Accessibility to branch manager and senior officials'; 'Business hours of the branch' and 'Accessibility of service via technology'.

Table 4.16 demonstrates the mean score of customer satisfaction about the components of Access dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. It is evident from the table 4.16 that out of five components of Access dimension of service quality 'Ease of access to account information' has been ranked first with the highest mean score (3.91) which indicate that the customers of UBI in Cachar district are relatively more satisfied

about this component of Access dimension of service quality. On the other hand, the component ‘Ease of contact the branch via technology’ has been assigned lowest rank because the mean score (2.69) for this component is the lowest among all the five components of Access dimension which imply that the customers of UBI in Cachar district are relatively dissatisfied about this component of Access dimension of service quality.

Table 4.16: Customer Satisfaction about Access Dimension of Service Quality

Components of Access Dimension	Mean	SD
Ease of access to branch	3.81	0.9421
Ease of access to account information	3.91	0.6129
Accessibility to branch manager and senior officials	3.79	0.7188
Business hours of the branch	3.62	0.7309
Ease of contact the branch via technology	2.69	0.7473
Access Dimension	3.56	0.403

Source: Field Survey

It has also been found in the table 4.16 that customers are satisfied on all the components of Access dimension of service quality except ‘Ease of contact the branch via technology’.

The table 4.16 also reveals the value of standard deviation for customer satisfaction about the components of Access dimension of service quality. The value of standard deviation (0.9421) for customer satisfaction about the component ‘Ease of access to branch’ of Access dimension of service quality is the highest among all the five components which show that there is relatively more variation among the responses of the customers about this component of Access dimension of service quality. On the other hand, value of standard deviation (0.6129) for customer satisfaction about the component ‘Ease of access to account information’ is the lowest out of all the five components of Access dimension which imply that the opinion of the respondents of UBI in Cachar district is more concentrated about this component of Access dimension of service quality.

Table 4.17 represents the mean of customer satisfaction about ‘Access’ dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It has been found in table 4.17 that the mean score of all the sample branches taken together is 3.56. It has also been observed that the mean scores of all the ten sample branches are very close to each other indicating that customers of all the sample branches share almost same level of satisfaction about ‘Access’ dimension of service quality. However, out of ten sample branches, five branches (namely, Dholai, Itkhola, Lakhipur, Silchar and Dalu) have lower mean scores about ‘Access’ dimension of service quality than the mean score of all the sample branches taken together. On the other hand, the remaining five branches (namely, Udarbandh, Bhangarpar, Kalain, Shibbari Road and Hospital Road) have higher mean scores about ‘Access’ dimension of service quality as compared to the mean score of all the sample branches taken together.

Table 4.17: Branch Wise Customer Satisfaction about Access Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.42	0.3523
Udarbandh	Very Large	3.76	0.4473
Lakhipur	Large	3.44	0.3004
Kalain	Large	3.67	0.4679
Shibbari Road	Medium	3.61	0.4297
Bhangarpar	Medium	3.70	0.5004
Dalu	Small	3.36	0.3924
Hospital Road	Small	3.60	0.4506
Dholai	Very Small	3.55	0.2190
Itkhola	Very Small	3.53	0.2353
All Sample Branches		3.56	0.4032
F value= 1.273 p value= 0.281			

Source: Field Survey

It is evident from table 4.17 that out of the ten sample branches, Udarbandh branch has been ranked top with the highest mean score (3.76) which indicates that the customers of this branch are comparatively more satisfied about 'Access' dimension of service quality. On the contrary, Dalu branch has been assigned the lowest rank because the mean score (3.36) of this branch is the lowest among all the ten sample branches which imply that customers of this branch are satisfied to a low degree as compared to customers of other select branches about the 'Access' dimension of service quality.

The value of standard deviation (0.5004) for customer satisfaction about 'Access' dimension of service quality in Bhangarpar branch of UBI is the highest which reveals that although customers are satisfied about this dimension of service quality but there exists more variation among the opinion of the respondents of this branch. On the other hand, the value of standard deviation (0.2190) for customer satisfaction about 'Access' dimension of service quality in Dholai branch is the lowest among all the ten sample branches. This implies that the opinion of the respondents of this branch is more concentrated in favour of 'Access' dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Access' dimension of service quality across the size of branches.

H_{01.8}: The level of satisfaction/dissatisfaction of customers about 'Access' dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated. The calculated value of F is 1.273 and the corresponding p value is greater than 0.05 as is evident from table 4.17.

Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Access' dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam .

4.1.9 Courtesy Dimension of Service Quality

The ‘Courtesy’ dimension of service quality refers to the politeness, respect and propriety shown by the service, usually contact staff, in dealing with the customer (Jhonston, 1995). In the present study, Courtesy dimension of service quality is comprised of three components namely, ‘Politeness of frontline employees’; ‘Etiquette of branch manager or officer’ and ‘Preparedness of employees to admit the lapses’.

Table 4.18 shows the mean score of customer satisfaction about the components of Courtesy dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam.

Table 4.18: Customer Satisfaction about Courtesy Dimension of Service Quality

Components of Courtesy Dimension	Mean	SD
Politeness of frontline employees	3.46	0.6599
Etiquette of branch manager or officer	3.54	0.6977
Preparedness of employees to admit the lapses	3.11	0.6117
Courtesy Dimension	3.37	0.491

Source: Field Survey

It may be seen in table 4.18 that out of the three components of Courtesy dimension of service quality, ‘Etiquette of branch manager or officer’ has been ranked first with the highest mean score (3.54) which indicate that the customers of UBI in Cachar district are comparatively more satisfied about this component of Courtesy dimension of service quality. On the contrary, ‘Preparedness of employees to admit the lapses’ has been assigned the lowest rank because the mean score (3.11) for this component is the lowest among all the three components of Courtesy dimension which imply that the customers of UBI in Cachar district are satisfied to a low degree about this component of Courtesy dimension of service quality.

Although the values of standard deviation for the customer satisfaction about all the components of Courtesy dimension are very close to each other. However, out of all the three components of Courtesy dimension of service quality, the value of standard deviation (0.6117) for customer satisfaction about the component ‘Preparedness of

employees to admit the lapses' is the lowest which imply that the opinion of the respondents with regard to this component is more concentrated. On the other hand, the value of standard deviation (0.6977) for customer satisfaction about the component 'Etiquette of branch manager or officer' is the highest out of all the three components of Courtesy dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component.

Table 4.19 discloses the mean score of customer satisfaction about 'Courtesy' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. It may be seen in table 4.19 that the mean score of all the sample branches taken together is 3.37. Out of ten branches of UBI in Cachar district, it is evident that four branches (namely, Bhangarpar, Dalu, Shibbari Road and Itkhola,) have higher mean scores about this dimension of service quality as compared to the mean score of all the sample branches. On the other hand, five branches (namely, Kalain, Udabandh, Dholai, Lakhipur and Silchar) have lower mean score as compared to the mean score of all the sample branches taken together. However, the mean score of Hospital Road branch is exactly the same as the mean score of all the sample branches taken together.

Out of the ten sample branches, Bhangarpar branch has been ranked first with the highest mean score (3.74) which indicates that the customers of this branch are comparatively more satisfied about 'Courtesy' dimension of service quality. On the contrary, Silchar branch has been ranked last in the order of ranking with the lowest mean score (3.10) among all the ten sample branches which implies that customers of this branch are satisfied to a low degree about 'Courtesy' dimension of service quality.

The value of standard deviation (0.3651) for customer satisfaction about 'Courtesy' dimension of service quality in Dholai branch is the lowest among all the ten sample branches, indicating that the customers' responses of this branch is more concentrated in favour of this dimension. On the other hand, the value of standard deviation (0.5962) for customer satisfaction about 'Courtesy' dimension of service quality in Kalain branch is the highest out of ten sample branches which imply that the tilt of the views of the respondents is bent more about 'Courtesy' dimension of service quality.

Table 4.19: Branch Wise Customer Satisfaction about Courtesy Dimension of Service Quality of UBI in Cachar District of Assam

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	3.10	0.4697
Udarbandh	Very Large	3.35	0.5809
Lakhipur	Large	3.27	0.3702
Kalain	Large	3.25	0.5962
Shibbari Road	Medium	3.44	0.4529
Bhangarpar	Medium	3.74	0.4561
Dalu	Small	3.53	0.4362
Hospital Road	Small	3.37	0.4833
Dholai	Very Small	3.26	0.3651
Itkhola	Very Small	3.43	0.4218
All Sample Branches		3.37	0.4912
F value = 5.429			
p value = 0.000			

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Courtesy’ dimension of service quality across the size of branches.

$H_{01.9}$: *The level of satisfaction/dissatisfaction of customers about ‘Courtesy’ dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.*

One way ANOVA has been performed to test the hypothesis and the F value has been calculated. The calculated value of F is 5.429 and the corresponding p value is less than 0.05 as is evident from Table 4.19.

Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Courtesy’ dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.10 Availability Dimension of Service Quality

‘Availability’ dimension of service quality refers to the availability of service facilities, staff and goods to the customer. In other words, it refers to the staff/customer ratio and the amount of time each staff member has available to spend with each customer (Jhonston, 1997). In this study, this dimension of service quality is composed of three components namely, ‘Number of cash counters in relation to customers’; ‘Availability of employees at the counters during business hours’ and ‘Availability of total number of employees in relation to customers’.

Table 4.20: Customer Satisfaction about Availability Dimension of Service Quality

Components of Availability Dimension	Mean	SD
Number of cash counters in relation to customers	2.39	0.9872
Availability of employees at the counters during business hours	3.57	0.8452
Number of employees in relation to customers	2.10	0.7844
Availability Dimension	2.69	0.563

Source: Field Survey

Table 4.20 reflects the mean score of customer satisfaction about the components of Availability dimension of service quality based on the responses of 270 customers of UBI in Cachar district of Assam. From the Table 4.20, it can be inferred that out of three components of Availability dimension of service quality, the component ‘Availability of employees at the counters during business hours’ has been placed at the top in the ranking order with the highest mean score (3.57) which indicate that the customers of UBI in Cachar district are comparatively more satisfied about the availability of employees at the counter during business hours. On the contrary, the component ‘Number of employees in relation to customers’ has been assigned lowest rank because the mean score (2.10) for this component is the lowest among all the three components of Availability dimension of service quality which imply that the customers of UBI in Cachar district are relatively dissatisfied to about this component of Availability dimension of service quality. Further it has been noticed that the

customers also feel displeased with the number of cash counters in relation to customers.

The value of standard deviation (0.7844) for customer satisfaction about the component 'Number of employees in relation to customers' of Availability dimension of service quality is the lowest among all the three components which imply that the opinion of the respondents with regard to this component is more consistent. On the other hand, the value of standard deviation (0.9872) for customer satisfaction about the component 'Number of cash counters in relation to customers' is the highest out of all the three components of Availability dimension of service quality which indicates that the tilt of the views of the respondents of UBI in Cachar district is bent more about this component.

Table 4.21 displays the mean score of customer satisfaction about 'Availability' dimension of service quality for the ten sample branches of UBI operating in Cachar district of Assam. The mean score of all the sample branches taken together is 2.69 which imply that the customers of UBI in Cachar district are dissatisfied about this dimension of service quality. However, in comparison to the mean score of all the sample branches taken together, five branches (namely, Kalain, Bhangarpar, Udarbandh, Shibbari Road and Silchar) have higher mean scores. On the other hand, the remaining five branches (namely, Dalu, Hospital Road, Dholai, Lakhipur and Itkhola) have lower mean scores about 'Availability' dimension of service quality as compared to the mean score of all the sample branches taken together.

Table 4.21 also shows that out of the ten sample branches, Hospital Road branch has been ranked top with the highest mean score (3.25) which indicates that the customers of this branch are comparatively more satisfied about 'Availability' dimension of service quality. On the other hand, Bhangarpar branch has been assigned the lowest rank because the mean score (2.12) of this branch is the lowest among all the ten sample branches which imply that the customers of this branch are dissatisfied to a large extent about this dimension of service quality. It has also been observed from table 4.21 that no other branches of UBI operating in Cachar district of Assam have mean score above 3 except Hospital Road branch. Thus it can be inferred that the customers of all the ten sample branches of UBI operating in Cachar district of Assam

except Hospital Road branch are dissatisfied about ‘Availability’ dimension of service quality.

**Table 4.21: Branch Size Wise Customer Satisfaction about Availability
Dimension of Service Quality of UBI in Cachar District of Assam**

Sample Branches	Size of the branch	Mean	SD
Silchar	Very Large	2.49	0.5095
Udarbandh	Very Large	2.58	0.6893
Lakhipur	Large	2.70	0.3500
Kalain	Large	2.32	0.4847
Shibbari Road	Medium	2.67	0.4237
Bhangarpar	Medium	2.12	0.6866
Dalu	Small	2.79	0.4448
Hospital Road	Small	3.25	0.2710
Dholai	Very Small	2.97	0.3247
Itkhola	Very Small	2.96	0.3736
All Sample Branches		2.69	0.5626
F value = 17.156			
p value = 0.000			

Source: Field Survey

Similarly, the value of standard deviation (0.2710) for customer satisfaction about ‘Availability’ dimension of service quality in Hospital Road branch of UBI is the lowest among all the ten sample branches which imply that the opinion of the respondents of this branch is more concentrated. On the contrary, the value of standard deviation (0.6893) for customer satisfaction about ‘Availability’ dimension of service quality in Udarbandh branch is the highest out of all the ten sample branches which indicates that the tilt of the views of the respondents of this branch is bent more about ‘Availability’ dimension of service quality.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Availability’ dimension of service quality across the size of branches.

$H_{01.10}$: *The level of satisfaction/dissatisfaction of customers about ‘Availability’ dimension of service quality does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.*

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for satisfaction/dissatisfaction of customers across the size of the sample branches. The calculated value of F is 17.156 and the corresponding p value is less than 0.05 as is evident from table 4.21.

Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Availability’ dimension of service quality across the size of the branches of UBI operating in Cachar district of Assam.

4.1.11 Customer Satisfaction about Service Quality Dimensions

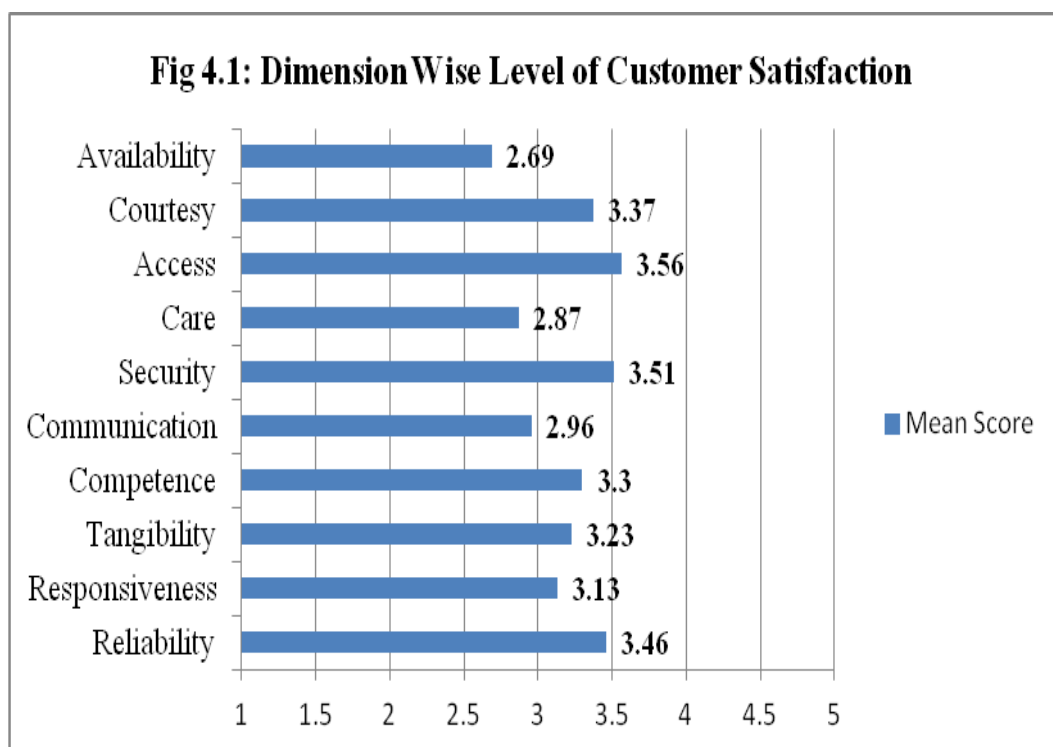
Table 4.22 depicts the mean values of different service quality dimensions of UBI operating in Cachar district of Assam. Table 4.22 also illustrates that out of ten dimensions of service quality, Access dimension has been ranked top with mean score (3.56) which indicate that the customers are comparatively more satisfied about this dimension of service quality.

Table 4.22: Customer Satisfaction about Select Service Quality Dimensions of UBI in Cachar District of Assam

Service Quality Dimensions	Mean	SD
Reliability	3.46	0.457
Responsiveness	3.13	0.515
Tangibility	3.23	0.586
Competence	3.30	0.524
Communication	2.96	0.641
Security	3.51	0.360
Care	2.87	0.652
Access	3.56	0.403
Courtesy	3.37	0.491
Availability	2.69	0.563

Source: Field Survey

However, relatively higher mean scores have also been observed with Security dimension (3.51) and Reliability dimension (3.46) of service quality. But the level of customer satisfaction has been found to be moderate with Courtesy dimension (3.37), Competence dimension (3.30) and Tangibility dimension (3.23). On the contrary, the mean scores of Availability, Communication and Care are very low which imply dissatisfaction among the customers of UBI about these three dimensions of service quality. Table 4.22 further discloses that satisfaction of bank customers is the lowest regarding Availability dimension of service quality as this dimension has the lowest mean score (2.69) among all the ten dimensions of service quality.



The value of standard deviation (0.360) with respect to customer satisfaction about Security dimension of service quality is the lowest among all the ten dimensions of service quality which imply that the opinion of the respondents is more concentrated about this dimension. On the other hand, the value of standard deviation (0.652) for customer satisfaction about Care dimension is the highest among all the ten dimensions of service quality which indicate that the tilt of the views of the respondents is bent more about this dimension of service quality.

4.2 Analysis of Influence of Service Quality Dimensions on Overall Customer Satisfaction

This section makes an attempt to address the objective number two of this study, i.e, to analyze the influence of select service quality dimensions on overall customer satisfaction in the branches of UBI operating in Cachar district of Assam. In order to attain this objective, correlation and regression analysis have been made based on the responses of two hundred seventy (270) numbers of customers obtained from ten branches of United Bank of India operating in Cachar district of Assam. The methodology for selection of branches has been explained elaborately in **chapter I**.

In order to assess the overall customer satisfaction/dissatisfaction, responses of 270 customers of UBI on ten broad counts have been obtained. These are ‘Time taken at the cash counter’; ‘Variety of Deposit Schemes’; ‘Service charges of the Bank’; ‘Interest rate on deposit (Fixed /RD)’; ‘Range of Fee based services’; ‘Reputation of the branch’; ‘Image of the Bank’; ‘Overall Behaviour of employees’; ‘Technology enabled services’ and ‘Attractiveness of deposit schemes’. Based on the responses of customers over these ten broad counts, overall customer satisfaction/dissatisfaction has been assessed.

Table 4.23 discloses the mean in terms of overall customer satisfaction for the ten sample branches operating in Cachar district. The overall customer satisfaction of all the ten sample branches taken together is 3.31. However, in comparison to the mean score of all the sample branches taken together, six branches (namely, Kalain, Bhangarpar, Udarbandh, Shibbari Road and Silchar) have lower mean scores. On the other hand, the remaining four branches (namely, Dalu, Hospital Road, Dholai, Lakhipur and Itkhola) have higher mean scores in terms of overall customer satisfaction as compared to the mean score of all the sample branches taken together.

Table 4.23 also illustrates that out of ten sample branches, Itkhola branch has been ranked top with the highest mean score (3.57). On the contrary, Kalain branch has been assigned last rank with the lowest mean score (3.09) out of all the ten sample branches. This imply that based on mean score, overall customer satisfaction is the highest in Itkhola branch while the same is the lowest in case of Kalain branch among all the ten sample branches of UBI operating in Cachar district of Assam.

Table 4.23: Branch-wise Overall Customer Satisfaction of UBI in Cachar District of Assam

Sample Branch	Size of the Branch	Mean	SD
Silchar	Very Large	3.20	0.2609
Udarbandh	Very Large	3.24	0.2989
Lakhipur	Large	3.34	0.2187
Kalain	Large	3.09	0.3602
Shibbari Road	Medium	3.17	0.3335
Bhangarpar	Medium	3.27	0.4394
Dalu	Small	3.19	0.3142
Hospital Road	Small	3.50	0.3519
Dholai	Very Small	3.53	0.1754
Itkhola	Very Small	3.57	0.2184
All Sample Branches		3.31	0.3413
F value = 11.315			
p value = 0.000			

Source: Field Survey

Table 4.23 also reveals the value of standard deviation for overall customer satisfaction in the sample branches of UBI operating in Cachar district. In terms of overall customer satisfaction, the value of standard deviation (0.1754) is the lowest in case of Dholai branch among all other sample branches which imply that the opinion of the respondents of this branch is more concentrated.

On the contrary, the value of standard deviation (0.4394) in Bhangarpar branch is the highest in terms of overall customer satisfaction out of all the ten sample branches which imply that the tilt of the views of the respondents of this branch is bent more in terms of overall customer satisfaction.

Following hypothesis has been formulated to test the difference in the overall customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the size of branches.

H_{02.0}: The level of overall customer satisfaction / dissatisfaction does not significantly vary across the size of the branches of UBI operating in Cachar district of Assam.

One way ANOVA has been performed to test the hypothesis and the F value has been calculated for overall customer satisfaction across the size of the sample branches. The calculated value of F is 11.315 and the corresponding p value is less than 0.05 as is evident from Table 4.23.

Thus, it implies that there is statistical evidence for significant difference in the overall customer satisfaction across the size of the branches of UBI operating in Cachar district of Assam at 5% level of significance.

4.2.1 Correlation between Service Quality Dimensions and Overall Customer Satisfaction

The study carried out Correlation analysis in order to examine the relationship between service quality dimensions and overall customer satisfaction in the branches of UBI operating in Cachar district of Assam. Ten service quality dimensions, namely, Reliability, Responsiveness, Tangibility, Competence, Communication, Security, Care, Access, Courtesy and Availability have been used in this study.

Following hypothesis has been formulated to test whether there is a significant relationship between satisfaction/dissatisfaction of customers about select dimensions of service quality and overall customer satisfaction/dissatisfaction.

H_{03.0}: There is no significant relationship between select dimensions of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

Since there are ten service quality dimensions included in this study, so from the above hypothesis, ten sub-hypotheses have been formulated which are as follows:

H_{03.1}: *There is no significant relationship between 'Reliability' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.2}: *There is no significant relationship between 'Responsiveness' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.3}: *There is no significant relationship between 'Tangibility' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.4}: *There is no significant relationship between 'Competence' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.5}: *There is no significant relationship between 'Communication' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.6}: *There is no significant relationship between 'Security' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.7}: *There is no significant relationship 'Care' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.8}: *There is no significant relationship between 'Access' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{03.9}: *There is no significant relationship between 'Courtesy' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

$H_{03.10}$: *There is no significant relationship between 'Availability' dimension of service quality and overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

Table 4.24: Correlation between Dimensions of Service Quality and Overall Customer satisfaction

Service Quality Dimensions	Correlation Co-efficient	p value
Reliability	0.607**	0.000
Responsiveness	0.608**	0.000
Tangibility	0.500**	0.000
Competence	0.628**	0.000
Communication	0.631**	0.000
Security	0.294**	0.000
Care	0.623**	0.000
Access	0.336**	0.000
Courtesy	0.494**	0.000
Availability	0.474**	0.000

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey

Table 4.24 represents the degree of association between overall customer satisfaction and select dimensions of service quality. It has been observed from table 4.24 that there exists statistically significant relationship between satisfaction of customers about all the ten dimensions of service quality and overall customer satisfaction at 1% level of significance since the p value is less than 0.01 for correlation between overall customer satisfaction and all the ten service quality dimensions as is evident from table 4.24.

Further satisfaction of customers about all the ten dimensions of service quality are positively correlated with overall customer satisfaction. Highest degree of correlation exists between satisfaction about Communication dimension of service quality and overall customer satisfaction. The degree of correlation between satisfaction of customers about Competence dimension, Care dimension, Responsiveness dimension as well as Reliability dimension of service quality and overall customer satisfaction are quite high. However, moderate level of correlation has been observed between satisfaction about Tangibility dimension, Courtesy dimension and Availability dimension of service quality and overall customer satisfaction. On the contrary, low degree of correlation has been noticed between satisfaction about Access dimension and Security dimension of service quality and overall customer satisfaction.

4.2.2 Influence of Service Quality Dimensions on Overall Customer Satisfaction

In order to analyze the influence of service quality dimensions on overall customer satisfaction, the study further carried out Regression Analysis. For the purpose of analysis, ten predictor variables have been used which are as follows:

- Reliability
- Responsiveness
- Tangibility
- Competence
- Communication
- Security
- Care
- Access
- Courtesy
- Availability

The dependent variable in the regression equation is ‘Overall Customer Satisfaction /Dissatisfaction’.

Following hypothesis has been formulated to test whether there is a significant influence of individual service quality dimension on overall customer satisfaction/dissatisfaction.

H_{04.0}: There is no significant influence of select service quality dimensions on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

Since there are ten service quality dimensions included in this study, so from the above hypothesis, ten sub-hypotheses have been formulated which are as follows for ready reference:

H_{04.1}: There is no significant influence of 'Reliability' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.2}: There is no significant influence of 'Responsiveness' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.3}: There is no significant influence of 'Tangibility' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.4}: There is no significant influence of 'Competence' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.5}: There is no significant influence of 'Communication' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.6}: There is no significant influence of 'Security' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.7}: There is no significant influence of 'Care' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.

H_{04.8}: *There is no significant influence of 'Access' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{04.9}: *There is no significant influence of 'Courtesy' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

H_{04.10}: *There is no significant influence of 'Availability' dimension of service quality on overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam.*

Table 4.25 represents regression model summary which includes the value of R, R-square and adjusted R-square for the model and the standard error of the estimate. R is the multiple correlation coefficients (R = 0.822). R-square measures the extent of variation in the dependent variable that can be accounted for by the model. It can be clearly seen from table 4.25 that the value of R square is 0.676 which suggests that 67.60% of variation in the level of customer satisfaction/dissatisfaction has been explained by explanatory variables, i.e, the ten service quality dimensions considered in this study.

Table 4.25: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.822	0.676	0.663	0.19804

Predictors: (Constant), Reliability, Responsiveness, Tangibility, Competence, Communication, Security, Care, Access, Courtesy and Availability

Dependent Variable: Overall Customer Satisfaction/Dissatisfaction

Source: Field Survey

The adjusted R square value (0.663) also indicates that 66.30 % of variation in the degree of overall customer satisfaction/dissatisfaction is explained by predictors. Thus, the dimensions of service quality selected for the study could explain a large amount of variation in overall customer satisfaction/dissatisfaction.

The value of R square and the adjusted R square are very close to one another. The difference between R-square and adjusted R-square is only 0.013 or 1.30% and this

implies that if the model were derived from the population, it would account for approximately 1.30% less variation in the outcome.

Table 4.26: Result of ANOVA

Model	Sum of Squares	Df	Mean Square	F	p value
Regression	21.169	10	2.117	53.973	0.000
Residual	10.158	259	0.039		
Total	31.327	269			

Notes: Predictors: (Constant), Reliability, Responsiveness, Tangibility, Competence, Communication, Security, Care, Access, Courtesy and Availability

Dependent Variable: Overall Customer Satisfaction/Dissatisfaction

Source: Field Survey

Table 4.26 represents the result of ANOVA. The F statistics (53.973) giving p value as 0.000 shows that the regression model is highly significant which implies that the data are well suited in explaining the influence of service quality dimensions on overall customer satisfaction/dissatisfaction in the branches of United Bank of India operating in Cachar district of Assam.

Table 4.27: Collinearity Statistics of the Predictors

Predictors	Tolerance	Variance Inflation Factor
Reliability	0.507	1.972
Responsiveness	0.526	1.901
Tangibility	0.687	1.456
Competence	0.446	2.242
Communication	0.501	1.996
Security	0.861	1.165
Care	0.462	2.165
Access	0.739	1.353
Courtesy	0.617	1.622
Availability	0.730	1.370

Source: Field Survey

Table 4.27 reveals the Collinearity Statistics of the Predictors, i.e, tolerance value and the variance inflation factor for all the predictor variables. It can be seen in the table 4.27 that the Variable Inflation Factor (VIF) is less than 10 and tolerance values are greater than 0.1 with regard to all the predictors, i.e, service quality dimensions. Since the tolerance and VIF values are lying within the acceptable limits (Mason et. al., 1989; Kennedy, 1992), it can be concluded that the assumption of multi-collinearity has not been violated. In other words, none of the predictor variables are highly correlated with each other.

Table 4.28 discloses the multiple regression results where dependent variable is overall customer satisfaction. There are ten service quality dimensions which are used as predictor variables in order to develop the multiple regression model. It has also been observed from table 4.28 that all the selected perceived service quality dimensions positively influence the overall customer satisfaction since all the ten predictors have positive unstandardized coefficient (b) values. The b values indicate that the influence of Responsiveness dimension on overall customer satisfaction is the highest and the influence of Access dimension on overall customer satisfaction is the lowest out of ten predictors.

Reliability:

‘Reliability’ is one of the predictor variables having an unstandardized coefficient value of 0.081 and the "t- value" of 2.185 with a corresponding p - value of 0.030. Since the corresponding p value is less than 0.05 for ‘Reliability’ dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of ‘Reliability’ dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Reliability dimension of service quality is positively related to Overall Customer Satisfaction. The better the Reliability dimension of service quality, the more the level of overall customer satisfaction.

Responsiveness:

‘Responsiveness’ is one of the predictor variables having an unstandardized coefficient value of 0.123 and the "t- value" of 3.792 at a p - value of 0.000. This implies Responsiveness dimension of service quality is the most significant determinant of Overall Customer Satisfaction among all other predictor variables.

Since the corresponding p value is less than 0.05 for ‘Responsiveness’ dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of ‘Responsiveness’ dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Responsiveness dimension of service quality is positively related to Overall Customer Satisfaction. The better the Responsiveness dimension of service quality, the more the level of overall customer satisfaction.

Table 4.28: Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t value	p value	Decision
	B	Std. Error	Beta			
(Constant)	0.818	0.156		5.250	0.000	
Reliability	0.081	0.037	0.109	2.185	0.030	Null Hypothesis Rejected
Responsiveness	0.123	0.032	0.185	3.792	0.000	Null Hypothesis Rejected
Tangibility	0.102	0.025	0.175	4.104	0.000	Null Hypothesis Rejected
Competence	0.077	0.035	0.119	2.240	0.026	Null Hypothesis Rejected
Communication	0.095	0.027	0.178	3.569	0.000	Null Hypothesis Rejected
Security	0.070	0.036	0.074	1.935	0.054	<i>Null Hypothesis Accepted</i>
Care	0.059	0.027	0.112	2.158	0.032	Null Hypothesis Rejected
Access	0.010	0.035	0.012	0.294	0.769	<i>Null Hypothesis Accepted</i>
Courtesy	0.081	0.031	0.116	2.575	0.011	Null Hypothesis Rejected
Availability	0.089	0.025	0.146	3.531	0.000	Null Hypothesis Rejected

Dependent Variable: Overall Customer Satisfaction/Dissatisfaction

Source: Field Survey

Tangibility:

‘Tangibility’ is one of the predictor variables having an unstandardized coefficient value of 0.102 and the "t- value" of 4.104 at a p - value of 0.000. Since the corresponding p value is less than 0.05 for ‘Tangibility’ dimension of service quality

as is evident from table 4.28, it implies that there is statistical evidence for significant influence of 'Tangibility' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Tangibility dimension of service quality is positively related to Overall Customer Satisfaction. The better the Tangibility dimension of service quality, the more the level of overall customer satisfaction.

Competence:

'Competence' is one of the predictor variables having an unstandardized coefficient value of 0.077 and the "t- value" of 2.240 at a p - value of 0.026. Since the corresponding p value is less than 0.05 for 'Competence' dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of 'Competence' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Competence dimension of service quality is positively related to Overall Customer Satisfaction. The better the Competence dimension of service quality, the more the level of overall customer satisfaction.

Communication:

'Communication' is one of the predictor variables having an unstandardized coefficient value of .095 and the "t- value" of 3.569 at a p - value of 0.000. Since the corresponding p value is less than 0.05 for 'Communication' dimension as is evident from table 4.28, it implies that there is statistical evidence for significant influence of 'Communication' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Communication dimension of service quality is positively related to Overall Customer Satisfaction. The better the Communication dimension of service quality, the more the level of overall customer satisfaction.

Security:

'Security' is one of the predictor variables having an unstandardized coefficient value of 0.070 and the "t- value" of 1.935 at a p - value of 0.054. It implies that although Security dimension is positively related to Overall Customer Satisfaction but it is not a significant determinant of Overall Customer Satisfaction. Since the corresponding p

value is greater than 0.05 for 'Security' dimension of service quality as is evident from table 4.28, it implies that there is no statistical evidence for significant influence of 'Security' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Care:

'Care' is one of the predictor variables having an unstandardized coefficient value of 0.059 and the "t- value" of 2.158 at a p - value of 0.032. Since the corresponding p value is less than 0.05 for 'Care' dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of 'Care' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Care dimension of service quality is positively related to Overall Customer Satisfaction. The better the Care dimension of service quality, the more the level of overall customer satisfaction.

Access:

'Access' is one of the predictor variables having an unstandardized coefficient value of 0.010 and the "t- value" of 0.294 at a p - value of 0.769. It implies that although Access dimension is positively related to Overall Customer Satisfaction but it is not a significant determinant of Overall Customer Satisfaction. Since the corresponding p value is greater than 0.05 for 'Access' dimension of service quality as is evident from table 4.28, it implies that there is no statistical evidence for significant influence of 'Access' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Courtesy:

'Courtesy' is one of the predictor variables having an unstandardized coefficient value of 0.081 and the "t- value" of 2.575 at a p - value of 0.011. Since the corresponding p value is less than 0.05 for 'Courtesy' dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of 'Courtesy' dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Courtesy dimension is positively related to Overall Customer Satisfaction. The better the Courtesy dimension of service quality, the more the level of overall customer satisfaction.

Availability:

‘Availability’ is one of the predictor variables having an unstandardized coefficient value of 0.089 and the "t- value" of 3.531 at a p - value of 0.000. Since the corresponding p value is less than 0.05 for ‘Availability’ dimension of service quality as is evident from table 4.28, it implies that there is statistical evidence for significant influence of ‘Availability’ dimension of service quality on overall customer satisfaction/dissatisfaction of UBI operating in Cachar district of Assam.

Availability dimension of service quality is positively related to Overall Customer Satisfaction. The better the Availability dimension of service quality, the more the level of overall customer satisfaction.

Thus, it may be concluded that out of ten predictor variables, eight predictor variables are found to be significant. The value of ‘t’ and ‘p’ of multiple regression analysis make it clear that all the predictors have positive relationship with the dependent variable, i.e, overall customer satisfaction and except ‘Security’ and ‘Access’ dimensions of service quality all the service quality dimensions influence significantly the overall customer satisfaction at 5% level of significance.