

Service Quality: A Study of Private Banks in NCR



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This study deals with the assessment of service quality in the banking industry. The 22 items SERVQUAL scale was used for analysing the gaps. A sample size of 100 was taken using quota sampling. Gap analysis and t - test were applied using SPSS to find the difference between male and female perception and expectation in the private banks of NCR. The highest gaps were found regarding reliability and empathy dimensions. Moreover, it was found that even though males and females had similar perception regarding most of the attributes of the service quality, they perceived few attributes in different manner.

1. Introduction

Service quality is a comparison of expectations with performance. From the viewpoint of business administration, service quality is an achievement in customer service. It reflects at each service encounter. A customer's expectation of a particular service is reflected by factors such as recommendations by peers, personal needs and past experiences. The expected service and the perceived service sometimes may not be equal, thus leaving a gap. The service quality model or the 'GAP model' developed by the researchers- Parasuraman, Zeithaml and Berry at Texas and North Carolina in 1985, highlights the main requirements for delivering high service quality. It identifies 'gaps' that cause unsuccessful delivery of service. Customers generally have a tendency to compare the service they 'experience' with the service they 'expect'. If the experience does not match the expectation, there arises a gap.

An important sector of the service industry is the banking sector. Initially all the banks in India were private banks, which were founded in the pre-independence era to serve the banking needs of the people. In 1921, three major banks i.e. Banks of Bengal, Bank of Bombay, and Bank of Madras, merged to form Imperial Bank of India. In 1935, the Reserve Bank of India (RBI) was established and it took over the central banking responsibilities from the Imperial Bank of India. In 1955, after the declaration of first-five year plan, Imperial Bank of India was subsequently transformed into State Bank of India (SBI). The banks, which came in operation after 1991, with the introduction of economic reforms and financial sector reforms are called "new private-sector banks". Banking regulation act was then amended in 1993, which permitted the entry of new private-sector banks in the Indian banking sector. At present, Private Banks in India includes leading banks like ICICI Banks, ING Vysya Bank, Yes Bank, Karnataka Bank, Kotak Mahindra Bank, HDFC BANK etc. Undoubtedly, being tech-savvy and full of expertise, private banks have played a major role in the development of Indian banking industry.

The onset of competition from the private players and initiation of banking reforms since early 1990s have led to an increased emphasis on efficient customer service. Moreover, the tough competitive arena in which these banks operate today, maintaining the quality of service is a pre – requisite for survival. Therefore, measurement of service quality has increasingly created an interest among the service providers and scholars alike. It is so because service quality is being used to position the banks in the market place. However, the service quality is hard to measure. In case of banking services, the varied service products being offered and their interface with the information technology like banking on internet, electronic delivery channels, etc. help the banks in seizing the market and be the ultimate winners.

Despite this understanding, conceptualization and measurement of service quality have been the most controversial and debated topics in service marketing literature. There has been considerable research as to how service quality should be measured. Therefore the following five dimensions have been developed which define service quality, these are reliability, responsiveness, empathy, assurance and tangibility.

2. Review of Literature

Author Name	Year	Title	Major Objectives	Research Methodology	Major Findings
Jain, V, Gupta, S and Jain, S	2012	Customer Perception on Service Quality in Banking Sector: With Special Reference to Indian Private Banks in Moradabad Region	1-To learn and understand the customer perception regarding service quality 2-To learn and understand the different dimension of service quality in banks	Sample size-100 Sample Universe- Moradabad. The service quality model developed by Zeithamal, Parsuraman and Berry (1988) has been used in the present study	The analysis reveals that among the private sector banks all the dimensions of service quality are equally important.

Dash, M, Dash, S and Sharma, JP	2012	A Study on the Relationship between Customer Satisfaction and Service Attributes Offered by Public Sector and Private Sector Banks in India	The main objective of the study was to analyse the data collected from the customers to understand their banker's behaviour and how customers perceive the service value offered by the bankers	Sample size-237 Sample Universe-Odisha Sampling Technique- Convenience sampling The research objective for this study included exploration and description. Regression Model is used for analysis	The results revealed that the impact of the service attributes upon overall customer satisfaction of customers is high which is consistent with the previous study carried out by a few other researchers
R, Rakesh	2012	Quality Assessment of Banking Industry Using the Servqual Model	First, based on the existing SERVQUAL model, using both qualitative and quantitative scale development methods to develop a revised set of scales. Second, utilising that new instrument with a culturally valid set of scales Finally, this model was subsequently evaluated for its applicability for assessing customer perceptions of service quality.	Sample Size-242 The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality	As can be seen from the results, the customer expects most from the Reliability and Empathy dimension of the banking service
Santhiyavalli, G	2011	Customer's perception of service quality of State Bank of India - A Factor Analysis	To study the customer's perception of service quality of the select branches of State Bank of India To study the major factors responsible for their satisfaction	Sample size-250 Sample Universe- SBI Sampling Technique- Convenience sampling Analysis was done using factor analysis	The overall customer satisfaction towards the service rendered by the State Bank of India regarding the four factors namely reliability, responsiveness, empathy and tangibility stood at 90.105 per cent
Roy,R, Vaijayanthi, P and Shreenivasan, KA	2011	Service Quality Gap of Foreign Banks in India using PZB Service Quality Model – an Empirical Study	The study was carried out with an objective to understand the gap of the service offered by the foreign Banks	Sample Size-275 Sample Universe-Chennai The customer satisfaction was evaluated by applying Gap Model of service quality proposed by Parasuraman, Zeithaml, and Berry	The researcher finds gaps between Service Quality Specifications and Service Delivery, Perceived Service and Expected Service and Customer Expectation and Management Perception
Singh, SP and Khurana, S	2011	Analysis of Service Quality Gap and Customers' Satisfaction In Private Banks	To examine Gender wise customers' expectations and perceptions of service quality provided by the Private banks in Hissar District To identify whether there is difference in expectation & perception of service quality of male & female customers To identify the main attributes of service quality in which male & female (separately) are more satisfied or dissatisfied	Sample Size-300 Sample Universe- Private banks in Hissar Sampling Technique- Quota Sampling A questionnaire consisting of 22 items based on SERVQUAL model was administered on the sample	The results indicated that the quality of services private banks provide was below customers' expectations
Mishra, U S, Sahoo, K K, Mishra, S and Patra, S K	2010	Service Quality Assessment in Banking Industry of India: A Comparative Study between Public and Private Sectors	•Make a comparative study of service quality perceptions of banks, under study, with service quality expectations of their respective customers; • Know whether the banks are at, above or below the perceptions of their respective customers;	Sample Size-387 Sample Universe- Public and private banks Sampling Technique- Stratified Random The questionnaire containing all the 22 numbers of statements of SERVQUAL instrument developed by Parsuraman et al for customer survey was used	The analysis of responses clearly reveals that there exists a small perceptual difference among customers regarding overall service quality with their respective banks.

			and • Suggest, on the basis of study results, ways and means for improving service quality in banks with a view to make overall banking service more effective and efficient		
Ananth, A, Ramesh, R and B, Prabakaran	2010	A Service Gap Analysis in Private Sector Banks- an Empirical Study of Customers' Expectations vs. Perceptions	<ul style="list-style-type: none"> • To evaluate the Quality of Service in selected private sector banks (ICICI & CUB). • To identify the gap between customer expectations and their perceptions. • To identify the areas that needs to be improved to deliver a superior quality of service. 	Sample Universe- CUB and ICICI The study followed SERVQUAL as a framework and one dimension (accessibility) was added to the previous dimensions to fit into the study	The gap analysis shows that empathy shows a bigger gap between customer expectation and perception of service quality. The multi - regression analysis shows that the dimension Empathy-Reliability-Assurance positively influences the banking service quality.
Brahmbhatt, M and Panelia, D	2008	An Assessment of Service Quality in Banks	Foremost aim of this research is to comparatively examine and measure of service quality and customer satisfaction among private sector, public sector and foreign bank and to offer suggestion based on results of the study	Sample size-246 Sample universe- Ahmedabad and Gandhinagar Sampling Technique- Stratified random The five dimensions of SERVQUAL as proposed by Parasuraman et al. (1988), Othman and Owen (2001, 2002) and Jabnoun and Al-Tamimi (2003) were adapted and modified in this study	They conclude from the study that Foreign Banks is better than public sector banks and private sector banks
Hinson, R, Mohammed, A and Mensah, R	2006	Determinants of Ghanaian Bank Service Quality in a Universal Banking Dispensation	The purpose of the study is to compare service quality across these three banks and to determine the most important factors contributing to service quality	Sample size-250 Sample Universe- Ghana An adaptation of the SERVQUAL model was used for this study	The study revealed that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana. Among all the service quality dimensions, human element of service quality was found to be highly predictive of perceived service quality

From the above table of literature review we found that almost all the authors have used the SERVQUAL model developed by Zeithamal, Parsuraman and Berry (1988) to find the service quality gaps in banking industry including public, private and foreign banks. In the study by Jain et. al. the analysis showed that among the private sector banks all the dimensions of service quality are equally important. In another study by Rakesh it was seen from the results, that the customer expects most from the Reliability and Empathy dimension of the banking service. Also the research by Ananth et. al. showed through gap analysis that empathy has a bigger gap between customer expectation and perception of service quality. The multi - regression analysis shows that the dimension Empathy-Reliability-Assurance positively influences the banking service quality. On the other hand looking at the study of public sector banks by Santhiyavalli it was found that the overall customer satisfaction towards the service rendered by the State Bank of India regarding the four factors namely reliability, responsiveness, empathy and tangibility stood at 90.105 per cent. In a comparative study by Mishra et. al. the analysis of responses clearly revealed that there exists a small perceptual difference among customers regarding overall service quality with their respective banks. Brahmbhatt and Panelia in their study on Foreign, Public and Private Banks concluded that Foreign Banks are better than public sector banks and private sector banks. Singh and Khurana in their study also indicated that the quality of services private banks provide was below customers 'expectations. Another study on foreign banks by Roy et. al. finds gaps between Service Quality Specifications and Service Delivery, Perceived Service and Expected Service and Customer Expectation and Management Perception. Dash et. al. after analysing the results revealed that the impact of the service attributes upon overall customer satisfaction of customers is high which is consistent with the previous study carried out by a few other researchers. Lastly, Hinson et. al. revealed through their study that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana. Among all the service quality dimensions, human element of service quality was found to be highly predictive of perceived service quality.

3. Objectives

- To identify the gap between customer expectation and their perception of service quality provided by private banks.
- To identify the main attributes of service quality in which customers are more satisfied or dissatisfied in private banks.
- To examine gender wise customers' expectations and perception of service quality provided by the private banks.

4. Hypotheses

- H_0^1 : No significant difference exists between the perception of males and females regarding service quality of private banks.
 H_1^1 : Significant difference exists between the perception of males and females regarding service quality of private banks.
 H_0^2 : No significant difference exists between the expectation of males and females regarding service quality of private banks.
 H_1^2 : Significant difference exists between the expectation of males and females regarding service quality of private banks.

5. Research Methodology

Descriptive-cum-exploratory research design has been used in this research. Primary data has been collected through structured questionnaire where perception and expectation of private bank's customers has been obtained under five dimensions based on the service quality 'SERVQUAL' model developed by Zeithamal, Parsuraman and Berry (1988). In order to ascertain the perceptions and expectations of service quality, Likert's 5-point scale has been used for its suitability to estimate the range and variations in the perceptions and expectations. The scale 1 – 5 represents '5' as highly agree and '1' as highly disagree. The data has been collected from NCR region using quota sampling and sample size of 100. The banks covered under the study were ICICI, IDBI, Yes, HDFC, Axis and Dena Bank. SPSS version 20 was used to apply t-test, mean and standard deviation. Secondary data related to previous studies has been obtained from authentic sources like books, magazines and journals.

6. Findings

Table 1 Service Quality Gaps Score for Private Banks

Perception		Expectation		Gap Score
Tangibility	P	Tangibility	E	P-E
Does the bank have modern looking equipment	3.65	Excellent banking companies will have modern looking equipment	4.82	-1.17
Are the Bank's physical facilities visually appealing	3.50	The physical facilities at excellent banks will be visually appealing	4.55	-1.05
Are the Bank's reception desk employees neat appearing	3.54	Employees at excellent banks will be neat appearing	4.61	-1.07
Are the physical facilities associated with the service (such as pamphlets or statements) visually appealing	3.53	Physical facilities associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank	4.64	-1.11
Average				-1.10
Reliability	P	Reliability	E	P-E
When the bank promises to do something by a certain time, it does so	3.33	When excellent banks promise to do something by a certain time, they do	4.66	-1.33
When you have a problem, the bank is sympathetic and reassuring	3.36	When a customer has a problem, excellent banks will be sympathetic and reassuring	4.59	-1.23
Does the bank performs the service right the first time	3.26	Excellent banks will perform the service right the first time	4.66	-1.40
Does the bank provide its service at the time it promises to do so	3.49	Excellent banks will provide the service at the time they promise to do so	4.75	-1.26
Does the bank insist on error free records	3.54	Excellent banks will insist on error free records	4.85	-1.31
Average				-1.31
Responsiveness	P	Responsiveness	E	P-E
Do the Employees in the bank tell you exactly when services will be performed	3.50	Employees of excellent banks will tell customers exactly when services will be performed	4.59	-1.09
Do the Employees in the bank give your prompt service	3.59	Employees of excellent banks will give prompt service to customers	4.70	-1.11
Are employees in the bank always willing to help you	3.62	Employees of excellent banks will always be willing to help customers	4.61	-.99
Employees in the bank are never too busy to respond to your request	3.25	Employees of excellent banks will never be too busy to respond to customers' requests	4.67	-1.42
Average				-1.15
Assurance	P	Assurance	E	P-E

Does the behaviour of employees in the bank instil trust in you	3.55	The behaviour of employees in excellent banks will instil trust in customers	4.62	-1.07
Do you feel safe in your transactions with the bank	3.59	Customers of excellent banks will feel safe in transactions	4.69	-1.10
Are the employees in the bank area polite with you	3.51	Employees of excellent banks will be polite with customers	4.79	-1.28
Do the employees in the bank have the knowledge to answer your questions	3.63	Employees of excellent banks will have the knowledge to answer customers' questions	4.81	-1.18
Average				-1.16
Empathy	P	Empathy	E	P-E
Does the bank give you individual attention	3.32	Excellent banks will give customers individual attention	4.59	-1.27
Does the bank have employees who give your personal attention	3.26	Excellent banks will have employees who give customers personal attention	4.66	-1.40
Do the employees of the bank understand your specific needs	3.47	The employees of excellent banks will understand the specific needs of their customers	4.59	-1.12
Does the bank have your best interest at heart	3.37	Excellent banks will have their customer's best interests at heart	4.67	-1.30
Does the bank have operating hours convenient to all its customers	3.79	Excellent banks will have operating hours convenient to all their customers	4.65	-.86
Average				-1.19

Table 2 Un-weighted Score

Categories	Gap score
Average gap score for Tangibility	-1.10
Average gap score for Reliability	-1.31
Average gap score for Responsiveness	-1.15
Average gap score for Assurance	-1.16
Average gap score for Empathy	-1.19
Total	-5.91
Un-weighted Score (Average Total/5)	-1.18

The views of the sample respondents regarding the services offered by the private banks under study are presented in Table 1. Referring to the Table; the comparison of customer expectations and perceptions of private banks, it is observed that the sample customers have very similar opinion as indicated from the values of different dimensions.

The gap (P - E) as shown in the Table 2, is negative for all the factors indicating dissatisfaction of the customers. Further, component-wise analysis indicates that the higher level of dissatisfactions are observed in factors like; i) promises to do something by a certain time; ii) performs the service right the first time, iii) Employees in the bank are too busy to respond to your request, iv) give customers individual attention, v) give customers personal attention.

Table 3 Descriptives for Perception

Statements	Mean	Std. Deviation
P1 Does the bank have modern looking equipment	3.68	.902
P2 Are the Bank's physical facilities visually appealing	3.55	.987
P3 Are the Bank's reception desk employees neat appearing	3.58	1.058
P4 Are the physical facilities associated with the service (such as pamphlets or statements) visually appealing	3.54	1.009
P5 When the bank promises to do something by a certain time, it does so	3.35	1.156
P6 When you have a problem, the bank is sympathetic and reassuring	3.34	1.097
P7 Does the bank performs the service right the first time	3.33	1.015
P8 Does the bank provide its service at the time it promises to do so	3.45	1.183
P9 Does the bank insist on error free records	3.55	1.070
P10 Do the Employees in the bank tell you exactly when services will be performed	3.53	1.119
P11 Do the Employees in the bank give your prompt service	3.61	1.065
P12 Are employees in the bank always willing to help you	3.62	1.023
P13 Employees in the bank are never too busy to respond to your request	3.21	1.030
P14 Does the behaviour of employees in the bank instil trust in you	3.59	.995

P15 Do you feel safe in your transactions with the bank	3.60	1.180
P16 Are the employees in the bank area polite with you	3.55	1.008
P17 Do the employees in the bank have the knowledge to answer your questions	3.60	1.152
P18 Does the bank give you individual attention	3.34	1.078
P19 Does the bank have employees who give your personal attention	3.28	1.127
P20 Do the employees of the bank understand your specific needs	3.48	.886
P21 Does the bank have your best interest at heart	3.37	1.121
P22 Does the bank have operating hours convenient to all its customers	3.84	1.075

Table 4 Descriptives for Expectation

Statements	Mean	Std. Deviation
E1 Excellent banking companies will have modern looking equipment	4.41	1.083
E2 The physical facilities at excellent banks will be visually appealing	4.39	.751
E3 Employees at excellent banks will be neat appearing	4.47	.747
E4 Physical facilities associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank	4.41	.866
E5 When excellent banks promise to do something by a certain time, they do	4.48	.825
E6 When a customer has a problem, excellent banks will be sympathetic and reassuring	4.37	1.041
E7 Excellent banks will perform the service right the first time	4.55	.672
E8 Excellent banks will provide the service at the time they promise to do so	4.65	.702
E9 Excellent banks will insist on error free records	4.74	.605
E10 Employees of excellent banks will tell customers exactly when services will be performed	4.36	.839
E11 Employees of excellent banks will give prompt service to customers	4.58	.606
E12 Employees of excellent banks will always be willing to help customers	4.42	.784
E13 Employees of excellent banks will never be too busy to respond to customers' requests	4.32	.898
E14 The behaviour of employees in excellent banks will instil trust in customers	4.43	.769
E15 Customers of excellent banks will feel safe in transactions	4.52	.689
E16 Employees of excellent banks will be polite with customers	4.57	.746
E17 Employees of excellent banks will have the knowledge to answer customers' questions	4.73	.529
E18 Excellent banks will give customers individual attention	4.45	.702
E19 Excellent banks will have employees who give customers personal attention	4.39	.818
E20 The employees of excellent banks will understand the specific needs of their customers	4.28	.937
E21 Excellent banks will have their customer's best interests at heart	4.33	.821
E22 Excellent banks will have operating hours convenient to all their customers	4.38	.838

After analysing the means for perception and expectation from table 3 and table 4, it was found that the value of expectation was higher than perception.

Table 5 Independent Samples t-test between Gender and Perception of Service Quality

	Levene's Test for Equality of Variances		t-test for Equality of Means			
	F	Sig.	t	df	Sig. (2-tailed)	
P1	Equal variances assumed	2.701	.103	-.108	98	.915
	Equal variances not assumed			-.108	96.733	.915
P2	Equal variances assumed	.641	.425	-1.182	97	.240
	Equal variances not assumed			-1.181	95.481	.241
P3	Equal variances assumed	.625	.431	-2.537	97	.013
	Equal variances not assumed			-2.538	96.904	.013
P4	Equal variances assumed	8.346	.005	-.342	97	.733
	Equal variances not assumed			-.341	87.464	.734
P5	Equal variances assumed	.363	.548	-1.480	98	.142

	Equal variances not assumed			-1.480	97.646	.142
P6	Equal variances assumed	.019	.890	-1.292	98	.199
	Equal variances not assumed			-1.292	97.973	.199
P7	Equal variances assumed	.342	.560	-3.159	96	.002
	Equal variances not assumed			-3.159	95.969	.002
P8	Equal variances assumed	2.306	.132	-1.838	97	.069
	Equal variances not assumed			-1.834	93.496	.070
P9	Equal variances assumed	.688	.409	-2.767	97	.007
	Equal variances not assumed			-2.763	94.705	.007
P10	Equal variances assumed	.028	.869	-2.087	97	.040
	Equal variances not assumed			-2.089	96.360	.039
P11	Equal variances assumed	.004	.952	-1.773	98	.079
	Equal variances not assumed			-1.773	97.910	.079
P12	Equal variances assumed	.747	.389	-2.672	98	.009
	Equal variances not assumed			-2.672	95.892	.009
P13	Equal variances assumed	1.581	.212	.874	98	.384
	Equal variances not assumed			.874	93.979	.384
P14	Equal variances assumed	2.962	.088	-.290	98	.772
	Equal variances not assumed			-.290	95.843	.772
P15	Equal variances assumed	.196	.659	-.428	98	.670
	Equal variances not assumed			-.428	97.550	.670
P16	Equal variances assumed	.018	.893	-1.903	97	.060
	Equal variances not assumed			-1.902	96.733	.060
P17	Equal variances assumed	.001	.977	-.786	98	.434
	Equal variances not assumed			-.786	97.653	.434
P18	Equal variances assumed	.595	.443	.339	97	.736
	Equal variances not assumed			.338	95.175	.736
P19	Equal variances assumed	1.783	.185	.116	97	.908
	Equal variances not assumed			.116	94.954	.908
P20	Equal variances assumed	1.475	.228	-.983	98	.328
	Equal variances not assumed			-.983	96.411	.328
P21	Equal variances assumed	.262	.610	-.272	98	.786
	Equal variances not assumed			-.272	97.471	.786
P22	Equal variances assumed	2.805	.097	.094	98	.925
	Equal variances not assumed			.094	94.048	.925

For ascertaining whether significant difference exists between the male and female respondents' perception towards service quality t-test was employed.

Levene's test checks for equality of variance among various groups. Significance value of Levene's test > 0.05 indicates that equal variance is assumed. In the given **table 5**, all the groups have equal variances. T-test statistics (significance value) less than level of significance (0.05) indicate that the two categories of independent variables (male and female) differ significantly towards their response to the various statements.

In this case no significant difference was observed as all significance value are greater than 0.05 except for statements P3, P7, P9 and P12. Thus it can be concluded that male and female respondents partially perceive service quality in same manner.

Table 6 Independent Samples t-test between Gender and Expectation of Service Quality

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
E1	Equal variances assumed	.096	.758	-.092	98	.927
	Equal variances not assumed			-.092	96.935	.927
E2	Equal variances assumed	.515	.475	-2.314	98	.023
	Equal variances not assumed			-2.314	93.005	.023
E3	Equal variances assumed	.307	.581	-1.424	97	.158
	Equal variances not assumed			-1.422	95.443	.158
E4	Equal variances assumed	10.746	.001	-2.239	98	.027

	Equal variances not assumed			-2.239	82.511	.028
E5	Equal variances assumed	.284	.595	-.670	97	.505
	Equal variances not assumed			-.672	91.376	.503
E6	Equal variances assumed	4.710	.032	-2.049	98	.043
	Equal variances not assumed			-2.049	88.076	.043
E7	Equal variances assumed	5.609	.020	-1.344	98	.182
	Equal variances not assumed			-1.344	90.224	.182
E8	Equal variances assumed	13.963	.000	-2.178	98	.032
	Equal variances not assumed			-2.178	73.975	.033
E9	Equal variances assumed	7.990	.006	-1.327	93	.188
	Equal variances not assumed			-1.307	72.677	.195
E10	Equal variances assumed	4.049	.047	-2.506	97	.014
	Equal variances not assumed			-2.517	82.635	.014
E11	Equal variances assumed	5.892	.017	-2.010	98	.047
	Equal variances not assumed			-2.010	95.262	.047
E12	Equal variances assumed	3.913	.051	.309	97	.758
	Equal variances not assumed			.311	81.433	.757
E13	Equal variances assumed	4.170	.044	-2.037	98	.044
	Equal variances not assumed			-2.037	97.063	.044
E14	Equal variances assumed	.894	.347	-1.173	98	.244
	Equal variances not assumed			-1.173	93.444	.244
E15	Equal variances assumed	1.897	.172	-1.164	98	.247
	Equal variances not assumed			-1.164	96.209	.247
E16	Equal variances assumed	1.217	.273	-.811	96	.419
	Equal variances not assumed			-.811	94.456	.419
E17	Equal variances assumed	.849	.359	-.565	98	.573
	Equal variances not assumed			-.565	97.756	.573
E18	Equal variances assumed	.344	.559	-1.876	98	.064
	Equal variances not assumed			-1.876	97.678	.064
E19	Equal variances assumed	.491	.485	-1.058	97	.293
	Equal variances not assumed			-1.056	94.794	.294
E20	Equal variances assumed	.660	.419	-1.542	97	.126
	Equal variances not assumed			-1.541	95.496	.127
E21	Equal variances assumed	.322	.571	-1.062	97	.291
	Equal variances not assumed			-1.061	95.934	.291
E22	Equal variances assumed	9.685	.002	-2.188	98	.031
	Equal variances not assumed			-2.188	91.497	.031

For ascertaining whether significant difference exists between the male and female respondents' perception towards service quality t-test was employed.

Levene's test checks for equality of variance among various groups. Significance value of Levene's test > 0.05 indicates that equal variance is assumed. In the given **table 6**, all the groups have equal variances. T-test statistics (significance value) less than level of significance (0.05) indicate that the two categories of independent variables (male and female) differ significantly towards their response to the various statements.

In this case no significant difference was observed as all significance value are greater than 0.05 except for statements E2, E4, E6, E8, E10, E13 and E22. Thus it can be concluded that the expectation of male and female respondents regarding service quality is more or less same but they differ in some dimensions.

Table 7 Descriptives- Means of P3, P7, P9 and P12

Statement	Gender	Mean
P3	Male	3.32
	Female	3.84
P7	Male	3.02
	Female	3.63
P9	Male	3.26

	Female	3.82
P12	Male	3.36
	Female	3.88

From table 7 we find that the mean value of P3 for males is 3.32 and females is 3.84 which shows that female employees generally give more importance to neat appearance of staff reason being that females give more importance to cleanliness. The mean value of P7 for males is 3.02 and females is 3.63 which shows that most females give more importance to performance of service right the first time reason being that the females generally pay more attention to timely service. The mean value of P9 for males is 3.26 and females is 3.82 which shows that women insist more on error free records reason being that the females are particular about errors or mistakes in work done. Lastly the mean value of P12 for males is 3.36 and females is 3.88 which shows that women are concerned about the willingness of employees to help because female customers generally like caring attitude.

Thus it can be concluded that no significant difference exists between the perception of males and females respondents except few dimensions of service quality of private banks. Hence, **null hypothesis H_0^1 is accepted partially.**

Table 8 Descriptives-Means of E2, E4, E6, E8, E10, E13 and E22

Statement	Gender	Mean
E2	Male	4.44
	Female	4.66
E4	Male	4.58
	Female	4.70
E6	Male	4.44
	Female	4.74
E8	Male	4.68
	Female	4.82
E10	Male	4.48
	Female	4.70
E13	Male	4.56
	Female	4.78
E22	Male	4.56
	Female	4.74

From table 8 we find that the mean value of E2 for males is 4.44 and females is 4.66 which shows that women expect excellent banks to be more visually appealing reason being that females generally give more attention to visual appearances. The mean value of E4 for males is 4.58 and females is 4.70 which is similar to the previous statement reason being the same as before that females give more importance to visual appeal. The mean value of E6 for males is 4.44 and females is 4.74 because mostly females expect employees to be more sympathetic and reassuring reason being that the females are more influenced by sympathetic behaviour. The mean value of E8 for males is 4.68 and females is 4.82 which shows that females expect the employees to deliver the service at the expected time because females give more importance to timely service. The mean value of E10 for males is 4.48 and females is 4.70 which shows that females expect the employees to tell when the service will be performed because females like it when work is done on time. The mean value of E13 for males is 4.56 and females is 4.78 which suggests that females expect that employees are never be too busy to respond to customers' requests because females are happy when attention is paid to their work. Lastly the mean value of E22 for males is 4.56 and females is 4.74 as females expect banks will have operating hours convenient to all their customers because females have household responsibilities.

Thus it can be concluded that no significant difference exists between the expectation of males and females respondents except a few dimensions of service quality of private banks. Hence, **null hypothesis H_0^2 is accepted partially.**

7. Conclusion

From the present study it can be concluded that the highest gap was found in the dimension of reliability and empathy. The banks have to reduce this gap giving individual personal attention to understand customer specific needs. The customers trust the public sector banks. These banks have existed in the market for a longer period than the private sector banks. The reliability factor is a positive factor for these banks. Therefore private banks should position themselves in the market on the basis of this dimension and promote themselves aggressively. Last but not the least, the customer base of the public sector banks is very big as compared to the private sector banks, therefore it is important to retain them with the banks. It becomes imperative for the private sector banks to train their employees to treat the customers with empathy.

Also it was found that difference in opinions of males and females occurs regarding certain dimensions which have been discussed during the analysis. But overall it was concluded that since no significant difference exists between the perception of males and females respondents except a few dimensions of service quality of private banks therefore the null hypotheses H_0^1 is accepted partially. Also it was concluded that since no significant difference exists between the expectation of males

and females respondents except a few dimensions of service quality of private banks therefore the null hypotheses H_0^2 is also accepted partially.

8. Suggestions

- Private Banks should position themselves in the market on the basis of reliability dimension and should not promote themselves aggressively.
- Making timely and personal communications with customers should be a key part of the strategy as customers like when empathetic behaviour is shown by banks.
- Banks may follow a feedback system to know the customers' expectations for improving the level of customer satisfaction to the maximum level. Responses on service reliability should be continuously obtained from customers.
- Employees should be encouraged to respond effectively to customer problems and should give them the proper and necessary means to do so.
- Banks should have a strong customer relationship management system that would indicate the worth of the customers and the ability to understand their needs while interacting with them.
- Skill sets of employees need to be up graded so as to make them more comfortable with the latest technology that will increase their comfort level while educating customers to use the same in their day to day dealings.
- The customers should be encouraged to complain and they should be made aware of the procedure to do so.

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