International Journal of Science and Research (IJSR)
ISSN (Online): 2319-7064
Index Copernicus Value (2013): 6.14 | Impact Factor (2013): 4.438

# Assessment of Service Quality in Public Banks of NCR

**Dr. Rupa Rathee[1], Pallavi Rajain[2]**

[1]Assistant Professor, Department of Management Studies, Deenbandhu Chhotu Ram University of Science and Technology, Murthal, Sonepat, Haryana, India

[2]Research Scholar, Department of Management Studies, Deenbandhu Chhotu Ram University of Science and Technology, Murthal, Sonepat, Haryana, India

**Abstract:** ***Service quality of late has emerged as the major attractant to many banks as a competitive differentiator. This study deals with service quality gaps in public banks as after nationalisation of several commercial banks competition was restricted but with the entry of new generation tech-savvy private banks the banking sector has become too competitive. For comparison, five service quality dimensions are used i.e. tangibility, reliability, assurance, responsiveness and empathy. The 22 items SERVQUAL scale based on gap model proposed by Parasuraman, Zeithmal and Berry was applied. Quota sampling was used and a sample size of 100 was taken. Gap analysis was applied to find the gaps between expected and performed service in public banks of NCR and t-test was administered using SPSS to find difference between male and female perception and expectation. The study provided an insight into which attributes of service quality in public banks were most important in providing satisfaction to customers and areas where significant gaps existed. From the present study it can be concluded that the highest gap was found in the dimension of tangibility and responsiveness. Also after applying t-test it was found that no significant difference exists between the perception and expectation of males and females respondents except a few dimensions of service quality of public banks.***

**Keywords:** Service Quality, SERVQUAL, Public Banks

## 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 determined 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 authors-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.

The Indian banking system has changed a lot over the last five decades especially in the last 15 years with India taking to the path of free market economy and globalization with clear commitments under WTO (World Trade Organization) regime. A journey from private ownership and control of commercial banks to government ownership and control by way of nationalization, has come in full circle in the wake of liberalization and introduction of new players in the shape of Private Sector Banks and Foreign Banks. Fresh induction of public stake and corporate governance in government owned banks has brought the element of stiff competition in the environment with greater adoption of the new technologies and ideas, renewed perception of service quality along with the high degree of professional management and marketing concepts in the Indian Banking system. The entry of foreign/private banks and various financial sector reforms like deregulation of interest rates, new norms on asset classification and provisioning, adoption of Basle Accord on capital adequacy coupled with other policy measures aimed at adopting best global practices has revolutionized the banking industry in India. The Public Sector Banks, which still account for the major part of the Indian Banking Industry in terms of size and reach, are facing stiff competition from Private and Foreign Banks as also from the Non-Banking Financial Institutions.

## 2. Review of Literature

**Tripathi(2013)** in his work "An Empirical Study - Awareness of Customers on Service Quality of Public Sector Banks in Varanasi" studied the awareness of the customer on service quality and evaluated the quality of service in selected private sector banks in Varanasi district. He also determined the gap between customer expectation and perception. The data was collected for the study based on convenience and administered a modified SERVQUAL questionnaire. He found that customers' expectations of service quality in banks were high and perceived quality of service was quite lower across public sector banks. For public sector banks the most prominent gap was in reliability, empathy, responsiveness dimension of the service quality.

**Doddaraju(2013)** in his work "A Study on Customer Satisfaction towards Public and Private Sector Banking Services [with Special Reference to Anantapur District of Andhra Pradesh]" studied the banking services and customer satisfaction of public and private sector banks in Anantapur district and to know in which service quality dimension the bank was performing well and in which dimension it required improvement. Satisfaction level with regard to the PSU courtesy shown by bank staff at the counter was very low. As majority of private banks doing aggressive marketing they have succeeded in attracting more customers, but PSU were lacking in these skills.

**Dash et. al. (2012)** in the paper "A Study on the Relationship between Customer Satisfaction and Service Attributes Offered by Public Sector and Private Sector Banks in India" analyses the data collected from the customers to understand their banker's behaviour and how customers perceive the service value offered by the bankers. 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.

**Lohani and Bhatia (2012)** in their research "Assessment of Service Quality in Public and Private Sector Banks of India with Special Reference to Lucknow City" analysed the quality of services provided by public sector and private sector banks in Lucknow, India. They ascertained service quality variations across selected banks by demographic variations. They also, measured the customer satisfaction in selected public and private sector banks by analysing the gap between expectations and their perceptions of banking services. The number of responses in the research revealed that there existed a small perceptual difference regarding overall service quality with the respective banks. The respondents of both the banks mostly concentrated on the staffs of the banks for improving customer satisfaction while the bank had more concentration on the tangible factor like a computerization, physical facilities, etc. to attract the customers.

**Rakesh(2012)** in his study "Quality Assessment of Banking Industry Using the Servqual Model" used the existing SERVQUAL model and used both qualitative and quantitative scale development methods to develop a revised set of scales. The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. The results show that the customers expected most from the reliability and empathy dimension of the banking service.

**Santhiyavalli (2011)** in her research "Customer's perception of service quality of State Bank of India - A Factor Analysis" studied the customer's perception of service quality of the select branches of State Bank of India and the major factors responsible for their satisfaction. 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 90.1 per cent.

**Roy et. al. (2011)** in the paper "Service Quality Gap of Foreign Banks in India using PZB Service Quality Model – an Empirical Study" try to understand the gap of the service offered by the foreign Banks. 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.

**Mishra et. al. (2010)** in the research "Service Quality Assessment in Banking Industry of India: A Comparative Study between Public and Private Sectors" made a comparative study of service quality perceptions of banks, under study, with service quality expectations of their respective customers; try to know whether the banks are at, above or below the perceptions of their respective customers; 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 arid efficient. 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.

**Brahmbhatt and Panelia (2008)** in their study "An Assessment of Service Quality in Banks" comparatively examine and measure service quality and customer satisfaction among private sector, public sector and foreign bank and offer suggestion based on results of the study. The Sample size was 246 and the Sample universe included Ahmedabad and Gandhinagar. The Sampling Technique used was 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 et. al. (2006)** through their work on "Determinants of Ghanaian Bank Service Quality in a Universal Banking Dispensation" tried to compare service quality across these three banks and to determine the most important factors contributing to service quality. The sample size is 250 and Sample Universe was 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 various research papers studied above we found that almost all the authors have used the SERQUAL model developed by Zeithamal, Parsuraman and Berry (1988) to find the service quality gaps in banking industry. To develop reputation and gain customer loyalty, a study of the performance of the banks is done to see if the perception of service quality has an effect on the banks. In her study, Tripathi accomplished that reliability, assurance, empathy and responsiveness are the dimensions which needs to be taken utmost care by the banks to improve the customer's satisfaction. 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 Lohani and Bhatia through their results show that dimensions of service quality such as Tangibility, Reliability, Responsiveness, Empathy and Assurance significantly predict customer trust and commitment. Similarly looking at the study of public sector banks by Santhiyavalli we find 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 is better than public sector banks and private sector banks. 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, Dash and Sharma 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 public banks.
- To identify the main attributes of service quality in which customers are more satisfied or dissatisfied in public banks.
- To examine gender wise customers' expectations and perception of service quality provided by the public banks.

## 4. Hypotheses

$H_0^1$: No significant difference exists between the perception of male and female respondents regarding service quality of public banks.
$H_1^1$: Significant difference exists between the perception of male and female respondents regarding service quality of public banks.
$H_0^2$: No significant difference exists between the expectation of male and femalerespondents regarding service quality of public banks.
$H_1^2$: Significant difference exists between the expectation of male and female respondents regarding service quality of public banks.

## 5. Research Methodology

Descriptive research design has been used in this research.Primary data has been collected mainly through 22 items SERVQUAL scale based on gap model proposed by Parasuraman, Zeithmal and Berry was applied. Perception and expectation of public bank's customers has been obtained on a 5-point Likert's scale, ranging from 'highly disagree' to 'highly agree'. The data has been collected from NCR region using convenience sampling and sample size of 100. The banks covered under the study were OBC, PNB, SBI, Gurgaon Gramin Bank, Cooperative Bank, Syndicate Bank, BOI, Dena Bank, Canara Bank, Union Bank, BOB, State Bank of Bikaner and Jaipur, Indian Overseas Bank, United Bank and Central Bank. SPSS was used to apply t-test. Secondary data related to previous researches has been obtained from reliable sources like journals, magazines, books.

## 6. Findings

The views of the sample respondents regarding the services offered by the public banks under study are presented in table 1. Referring to the table 1 and table 2, a comparison of customer expectations and perceptions of public 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) physical facilities associated with the service; ii) willingness to help, iii) employees in the bank are too busy to respond to your request, iv) personal attention given by employees, v) having customers' best interest at heart; mostly in all components of **responsiveness** and **tangibility**.

**Table 1:** Service Quality Gaps Score for Public Banks

| Public Banks | | | | |
|---|---|---|---|---|
| Perception | | Expectation | | Gap Score |
| **Tangibility** | P | **Tangibility** | E | P-E |
| Does the bank have modern looking equipment | 3.52 | Excellent banking companies will have modern looking equipment | 4.36 | -.84 |
| Are the Bank's physical facilities visually appealing | 3.34 | The physical facilities at excellent banks will be visually appealing | 3.35 | -1.01 |
| Are the Bank's reception desk employees neat appearing | 3.26 | Employees at excellent banks will be neat appearing | 3.40 | -1.14 |
| Are the physical facilities associated with the service (such as pamphlets or statements) visually appealing | 3.24 | Physical facilities associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank | 4.43 | -1.19 |
| Average | | | | -1.08 |
| **Reliability** | P | **Reliability** | E | P-E |
| When the bank promises to do something by a certain time, it does so | 3.35 | When excellent banks promise to do something by a certain time, they do | 4.34 | -.99 |
| When you have a problem, the bank is sympathetic and reassuring | 3.28 | When a customer has a problem, excellent banks will be sympathetic and reassuring | 4.34 | -1.06 |
| Does the bank performs the service right the first time | 3.37 | Excellent banks will perform the service right the first time | 4.44 | -1.07 |

| | | | | |
|---|---|---|---|---|
| Does the bank provide its service at the time it promises to do so | 3.40 | Excellent banks will provide the service at the time they promise to do so | 4.36 | -.96 |
| Does the bank insist on error free records | 3.34 | Excellent banks will insist on error free records | 4.38 | -1.04 |
| Average | | | | -1.05 |
| **Responsiveness** | P | **Responsiveness** | E | P-E |
| Do the Employees in the bank tell you exactly when services will be performed | 3.30 | Employees of excellent banks will tell customers exactly when services will be performed | 4.41 | -1.11 |
| Do the Employees in the bank give you prompt service | 3.36 | Employees of excellent banks will give prompt service to customers | 4.38 | -1.02 |
| Are employees in the bank always willing to help you | 3.24 | Employees of excellent banks will always be willing to help customers | 4.43 | -1.19 |
| Employees in the bank are never too busy to respond to your request | 3.16 | Employees of excellent banks will never be too busy to respond to customers' requests | 4.36 | -1.20 |
| Average | | | | -1.09 |
| **Assurance** | P | **Assurance** | E | P-E |
| Does the behaviour of employees in the bank instil trust in you | 3.43 | The behaviour of employees in excellent banks will instil trust in customers | 4.38 | -.95 |
| Do you feel safe in your transactions with the bank | 3.93 | Customers of excellent banks will feel safe in transactions | 4.49 | -.56 |
| Are the employees in the bank area polite with you | 3.47 | Employees of excellent banks will be polite with customers | 4.47 | -1.00 |
| Do the employees in the bank have the knowledge to answer your questions | 3.67 | Employees of excellent banks will have the knowledge to answer customers' questions | 4.56 | -.89 |
| Average | | | | -.95 |
| **Empathy** | P | **Empathy** | E | P-E |
| Does the bank give you individual attention | 3.05 | Excellent banks will give customers individual attention | 4.41 | -1.36 |
| Does the bank have employees who give you personal attention | 3.00 | Excellent banks will have employees who give customers personal attention | 4.45 | -1.45 |
| Do the employees of the bank understand your specific needs | 3.15 | The employees of excellent banks will understand the specific needs of their customers | 4.39 | -1.24 |
| Does the bank have your best interest at heart | 3.04 | Excellent banks will have their customer's best interests at heart | 4.43 | -1.39 |
| Does the bank have operating hours convenient to all its customers | 3.22 | Excellent banks will have operating hours convenient to all their customers | 4.49 | -1.27 |
| Average | | | | -1.07 |

**Table 2: Un-weighted Score**

| Categories | Gap score |
|---|---|
| Average gap score for Tangibility | **-1.08** |
| Average gap score for Reliability | -1.05 |
| Average gap score for Responsiveness | **-1.09** |
| Average gap score for Assurance | -0.95 |
| Average gap score for Empathy | -1.07 |
| Total | -5.24 |
| Un-weighted Score (Average Total/5) | -1.05 |

The average un-weighted score of -1.05 shows that gap exists in all the dimensions of service quality and there is overall level of dissatisfaction among the customers regarding the services provided by the public sector banks.

**Table 3:** Independent Samples t-test for Perception

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | |
|---|---|---|---|---|---|---|
| | | F | Sig. | T | df | Sig. (2-tailed) |
| P1 | Equal variances assumed | 5.181 | .025 | -2.228 | 98 | **.028** |
| | Equal variances not assumed | | | -2.228 | 94.674 | **.028** |
| P2 | Equal variances assumed | .941 | .334 | -3.347 | 98 | **.001** |
| | Equal variances not assumed | | | -3.347 | 94.582 | **.001** |
| P3 | Equal variances assumed | .131 | .718 | -2.211 | 98 | **.029** |
| | Equal variances not assumed | | | -2.211 | 97.955 | **.029** |
| P4 | Equal variances assumed | .100 | .753 | -.224 | 98 | .823 |
| | Equal variances not assumed | | | -.224 | 97.860 | .823 |
| P5 | Equal variances assumed | .487 | .487 | .900 | 98 | .370 |
| | Equal variances not assumed | | | .900 | 96.226 | .370 |
| P6 | Equal variances assumed | 2.384 | .126 | -.750 | 98 | .455 |
| | Equal variances not assumed | | | -.750 | 95.087 | .455 |

| | | | | | | |
|---|---|---|---|---|---|---|
| P7 | Equal variances assumed | .036 | .851 | -1.391 | 98 | .167 |
| | Equal variances not assumed | | | -1.391 | 97.715 | .167 |
| P8 | Equal variances assumed | 2.134 | .147 | .627 | 98 | .532 |
| | Equal variances not assumed | | | .627 | 96.042 | .532 |
| P9 | Equal variances assumed | .118 | .732 | -.261 | 97 | .795 |
| | Equal variances not assumed | | | -.261 | 96.629 | .795 |
| P10 | Equal variances assumed | .044 | .834 | -.398 | 98 | .691 |
| | Equal variances not assumed | | | -.398 | 97.998 | .691 |
| P11 | Equal variances assumed | 3.888 | .051 | .783 | 98 | .436 |
| | Equal variances not assumed | | | .783 | 93.766 | .436 |
| P12 | Equal variances assumed | .129 | .721 | -.750 | 98 | .455 |
| | Equal variances not assumed | | | -.750 | 97.973 | .455 |
| P13 | Equal variances assumed | .002 | .963 | -.410 | 98 | .683 |
| | Equal variances not assumed | | | -.410 | 97.917 | .683 |
| P14 | Equal variances assumed | 1.974 | .163 | -.349 | 98 | .728 |
| | Equal variances not assumed | | | -.349 | 95.200 | .728 |
| P15 | Equal variances assumed | 1.427 | .235 | .574 | 98 | .567 |
| | Equal variances not assumed | | | .574 | 93.495 | .567 |
| P16 | Equal variances assumed | .835 | .363 | .102 | 98 | .919 |
| | Equal variances not assumed | | | .102 | 97.618 | .919 |
| P17 | Equal variances assumed | .029 | .864 | .554 | 98 | .581 |
| | Equal variances not assumed | | | .554 | 97.999 | .581 |
| P18 | Equal variances assumed | 1.101 | .297 | -.746 | 98 | .457 |
| | Equal variances not assumed | | | -.746 | 97.101 | .457 |
| P19 | Equal variances assumed | 1.897 | .172 | -1.005 | 98 | .317 |
| | Equal variances not assumed | | | -1.005 | 95.404 | .317 |
| P20 | Equal variances assumed | 1.189 | .278 | -1.253 | 98 | .213 |
| | Equal variances not assumed | | | -1.253 | 93.640 | .213 |
| P21 | Equal variances assumed | 1.648 | .202 | -2.216 | 98 | **.029** |
| | Equal variances not assumed | | | -2.216 | 96.603 | **.029** |
| P22 | Equal variances assumed | .802 | .373 | -.197 | 98 | .844 |
| | Equal variances not assumed | | | -.197 | 96.878 | .844 |

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 3, 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 P1, P2, P3 and P21. Thus it can be concluded that male and female respondents partially perceive service quality in same manner.

**Table 4:** Descriptives- Means of P1, P2, P3 and P21

| Statement | Gender | Mean |
|---|---|---|
| P1 | Male | 3.32 |
| | Female | 3.72 |
| P2 | Male | 3.06 |
| | Female | 3.62 |
| P3 | Male | 3.02 |
| | Female | 3.50 |
| P21 | Male | 2.84 |
| | Female | 3.24 |

From table 4 we find that the mean value of P1 for males is 3.32 and females is 3.72 which shows females generally pay more attention to modern looking equipment as they are more concerned about the use of latest equipment. The mean value of P2 for males is 3.06 and females is 3.62 which shows that females are usually more concerned whether physical facilities are visually appealing reason being that they are more concerned about the visual looks. The mean value of P3 for males is 3.02 and females is 3.50 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 P21 for males is 2.84 and females is 3.24 which shows that mostly females give more importance to whether bank have your best interest at heart because they are more concerned about empathetic nature of bank employees.

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 public banks. Hence, **null hypothesis $H_0^1$ is accepted partially.**

**Table 5:** Independent Samples t-test for Expectation

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | |
|---|---|---|---|---|---|---|
| | | F | Sig. | T | df | Sig. (2-tailed) |
| E1 | Equal variances assumed | .004 | .947 | 1.391 | 98 | .167 |
| | Equal variances not assumed | | | 1.391 | 96.698 | .167 |
| E2 | Equal variances assumed | 2.462 | .120 | 1.042 | 98 | .300 |

| | | | | | | |
|---|---|---|---|---|---|---|
| | Equal variances not assumed | | | 1.042 | 91.393 | .300 |
| E3 | Equal variances assumed | 1.971 | .163 | 1.778 | 98 | .079 |
| | Equal variances not assumed | | | 1.778 | 97.594 | .079 |
| E4 | Equal variances assumed | .738 | .392 | .522 | 98 | .603 |
| | Equal variances not assumed | | | .522 | 96.819 | .603 |
| E5 | Equal variances assumed | .014 | .907 | .793 | 98 | .430 |
| | Equal variances not assumed | | | .793 | 97.484 | .430 |
| E6 | Equal variances assumed | .940 | .335 | .595 | 98 | .553 |
| | Equal variances not assumed | | | .595 | 97.465 | .553 |
| E7 | Equal variances assumed | .415 | .521 | .608 | 98 | .545 |
| | Equal variances not assumed | | | .608 | 97.875 | .545 |
| E8 | Equal variances assumed | 1.245 | .267 | .670 | 98 | .504 |
| | Equal variances not assumed | | | .670 | 95.933 | .504 |
| E9 | Equal variances assumed | .747 | .390 | .000 | 98 | 1.000 |
| | Equal variances not assumed | | | .000 | 97.181 | 1.000 |
| E10 | Equal variances assumed | .240 | .625 | .826 | 98 | .411 |
| | Equal variances not assumed | | | .826 | 97.276 | .411 |
| E11 | Equal variances assumed | .235 | .629 | .000 | 98 | 1.000 |
| | Equal variances not assumed | | | .000 | 97.723 | 1.000 |
| E12 | Equal variances assumed | .083 | .774 | 2.614 | 98 | **.010** |
| | Equal variances not assumed | | | 2.614 | 96.588 | **.010** |
| E13 | Equal variances assumed | .252 | .616 | .981 | 98 | .329 |
| | Equal variances not assumed | | | .981 | 96.659 | .329 |
| E14 | Equal variances assumed | .093 | .761 | .974 | 98 | .333 |
| | Equal variances not assumed | | | .974 | 97.978 | .333 |
| E15 | Equal variances assumed | .060 | .807 | 1.442 | 98 | .153 |
| | Equal variances not assumed | | | 1.442 | 97.682 | .153 |
| E16 | Equal variances assumed | .075 | .784 | 1.624 | 98 | .108 |
| | Equal variances not assumed | | | 1.624 | 97.770 | .108 |
| E17 | Equal variances assumed | 11.128 | .001 | 2.127 | 98 | **.036** |
| | Equal variances not assumed | | | 2.127 | 89.781 | **.036** |
| E18 | Equal variances assumed | .078 | .780 | 1.194 | 98 | .235 |
| | Equal variances not assumed | | | 1.194 | 97.953 | .235 |
| E19 | Equal variances assumed | .275 | .601 | .927 | 98 | .356 |
| | Equal variances not assumed | | | .927 | 97.970 | .356 |
| E20 | Equal variances assumed | .317 | .575 | 1.201 | 98 | .233 |
| | Equal variances not assumed | | | 1.201 | 96.273 | .233 |
| E21 | Equal variances assumed | .461 | .499 | 1.491 | 98 | .139 |
| | Equal variances not assumed | | | 1.491 | 94.627 | .139 |
| E22 | Equal variances assumed | 3.344 | .070 | 1.622 | 98 | .108 |
| | Equal variances not assumed | | | 1.622 | 94.486 | .108 |

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 E12 and E17. Thus it can be concluded that male and female respondents perceive service quality in same manner. 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 6:** Descriptives- Means of E12 and E17

| Statement | Gender | Mean |
|---|---|---|
| E12 | Male | 4.58 |
| | Female | 4.28 |
| E17 | Male | 4.68 |
| | Female | 4.44 |

From table 6 we find that the mean value of E12 for males is 4.58 and females is 4.28 which shows that males generally give more importance to willingness to help customers which shows that they are concerned about the helpful nature of employees. The mean value of E17 for males is 4.68 and females is 4.44 which shows that usually males give more importance to knowledge of employees to answer customers' questions reason being that they are concerned how well informed the employees are. 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 public 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 dimensions of tangibility and responsiveness. Also the mean scores depicted that the level of expectation was higher than perception. In order to meet the expectations of the customers 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 but in terms of responsiveness they have to improve a lot. 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 these customers by understanding their changing needs and wants.

Also it was found that difference in opinions of males and females exists 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 public banks therefore the null hypotheses $\mathbf{H_0}^1$ 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 public banks therefore the null hypotheses $\mathbf{H_0}^2$is also accepted partially.

## 8. Suggestions

- In order to improve the responsiveness in banks the employees should be trained to deal efficiently and quickly with customers.
- Tangibility is another dimension which is important as the appearance of bank and its employees provides a positive impact on customers. Therefore banks should regularly keep a check on its equipment and overall ambience.
- Customers are greatly influenced by helpful nature of employees, hence the employees should try to be more obliging and considerate towards the needs of the customers.
- The bank employees should have good knowledge about various facilities provided by the bank and should keep themselves updated.
- Lastly the bank should have the best interests of the customers at heart and try as far as possible to provide the best service to the customer.

## References

[1] Brahmbhatt, M. and Panelia, D. (2008) "An Assessment of Service Quality in Banks", Global Management Review, Vol.2, Issue 4, Page no. 37-41. gfjmr.gnu.ac.in/UserFiles/File/p1.pdf
[2] Dash, M., Dash, S. and Sharma, J.P. (2012) "A Study on the Relationship between Customer Satisfaction and Service Attributes Offered by Public Sector and Private Sector Banks in India", Journal of Money, Investment and Banking, ISSN 1450-288X, Issue 24, pp.73-86 http://www.journalofmoneyinvestmentandbanking.com
[3] Doddaraju, M.E. (2013) "A Study on Customer Satisfaction towards Public and Private Sector Banking Services [with Special Reference to Anantapur District of Andhra Pradesh]", Global Journal of Management and Business Studies. ISSN 2248-9878 Volume 3, Number 3, pp. 287-294 http://www.ripublication.com/gjmbs.htm
[4] Hinson, R., Mohammed, A. and Mensah, R. (2006) "Determinants Of Ghanaian Bank Service Quality In A Universal Banking Dispensation", Banks and Bank Systems / Volume 1, Issue 2, pp.69-81 businessperspectives.org/journals.../BBS_en_2006_02_ Hinson.pdf
[5] Lohani,M.B. and Bhatia, P. (2012) "Assessment of Service Quality in Public and Private Sector Banks of India with Special Reference to Lucknow City", International Journal of Scientific and Research Publications, Volume 2, Issue 10, pp. 1-7 http://www.ijsrp.org/research-paper-1012/ijsrp-p1059.pdf
[6] 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", European Journal of Social Sciences, Volume 16, Number 4, pp.653-669 www.ijsrp.org/research-paper-1012/ijsrp-p1059.pdf
[7] Rakesh, R. (2012) "Quality Assessment of Banking Industry Using the Servqual Model", Indian Streams Reserach Journal, ISSN:-2230-7850, Vol.2, Issue.II, pp.1-4 www.isrj.net/UploadedData/801.pdf
[8] Roy, R., Vaijayanthi, P. and Shreenivasan, K.A. (2011) "Service Quality Gap of Foreign Banks in India using PZB Service Quality Model – an Empirical Study", International Conference on Software and Computer Applications IPCSIT, vol.9, pp.142-146 www.ipcsit.com/vol9/27-B020.pdf
[9] Santhiyavalli, G (2011) "Customer's perception of service quality of State Bank of India - A Factor Analysis", International Journal of Management & Business studies, IJMBs, Vol. 1, Issue 3, ISSN : 2330-9519 (Online) | ISSN : 2231-2463 (Print), pp.78-84 www.ijmbs.com/13/gsanthivalli.pdf
[10] Tripathi, S. (2013) "An Empirical Study - Awareness of Customers on Service Quality of Public Sector Banks in Varanasi", Journal of Business Management & Social Sciences Research (JBM&SSR), Volume 2, No.1, pp. 24-29 http://borjournals.com/Research_papers/ Jan_2013/1114%20M.pdf
[11] http://en.wikipedia.org/wiki/Service_quality

## Author Profile

**Dr. Rupa Rathee** is an alumnus of M D University, Rohtak as she had pursued her PhD from there. She has done MBA and is UGC-NET qualified. She is presently working as Assistant Professor in the Department of Management Studies, DCRUST, Murthal. She has more than twelve years of teaching experience to her credit. She was earlier associated with Hindu Institute of Management, Sonepat and was awarded **"The Best Teacher Award"** on September 5, 2008, the Teacher's Day instituted by the Sonepat Hindu Educational and Charitable Society for her outstanding performance. She has also attended 14 trainings/FDPs/workshops at various prestigious institutes like **IIM-Bangalore, IIM-Calcutta,**

**IIM-Kozhikode, MDI-Gurgaon, IITM-Gwalior, JNTU-Hyderabad** etc. She is also actively engaged in consultancy projects and has worked/is working on **seven consultancy projects**. Currently she is engaged in a **UGC sponsoredmajor research project** on Women Entrepreneurship: A Study of Contribution, Challenges and Potentials. She has contributed papers in **eightinternational conferences** and several national conferences. She has **7 publications** to her credit in reputed international and national journals. Her area of interest are Marketing, Entrepreneurship, Strategic Management, Organizational Behaviour and Business Communication.

**Pallavi Rajain** received her B.Tech. degree from Kurukshetra University and MBA degree from DCRUST, Murthal in 2010 and 2012, respectively. She has qualified UGC NET and is currently pursuing her Ph.D. from DCRUST, Murthal. She has presented papers in 7 national and international conferences. She has received "**Second Best Paper Award**" in International Conference held at JIMS, Rohini on February 6, 2015. Also she has 3 publications in International Journals and 1 in national journal.