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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON THE RISK CULTURE IN BANKING SECTOR <i>FRANK MTAKI & DR. B. GANESH</i>	1
2.	INDIANISM AND INDIAN MANAGEMENT: A CONCEPTUAL STUDY <i>DR. RAVI.T.S</i>	5
3.	RESEARCH IN INFORMATION TECHNOLOGY: BEHAVIORAL ECONOMICS <i>DR. SOU. PARVATI BHAGWAN PATIL</i>	9
4.	A STUDY ON THE INVESTORS PERCEPTION TOWARDS INVESTMENT IN STOCK MARKET IS LUCRATIVE <i>DR. P. RAMAN</i>	12
5.	INDIA EXPORTS TO LATIN AMERICA: A STUDY IN REFERENCE TO DOING BUSINESS WITH ARGENTINA <i>DR. JAYANT SONWALKAR & CHANDAN MAHESHKAR</i>	17
6.	A COMPARATIVE STUDY OF CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY DIMENSIONS BETWEEN PUBLIC AND PRIVATE BANKS IN RAIPUR CITY (WITH SPECIAL REFERENCE TO SBI AND ICICI) <i>DR. SALEEM AQUIL & NAZHAT TAHSEEN</i>	22
7.	ISLAMIC BANKING: INDIAN ECONOMIC DEVELOPMENT <i>DR. SHAKIR SHAIK & DR. SAMEERA</i>	27
8.	IMPACT OF ECONOMIC RECESSION ON THE FINANCIAL PERFORMANCE OF SELECT PRIVATE SECTOR CEMENT COMPANIES IN TAMIL NADU <i>DR. V. MOHANRAJ & DR. N. DEEPA</i>	30
9.	ROLE OF EMPLOYEE TRAINING IN CREATING A BEST PLACE TO WORK AND RETAIN THE BEST TALENT IN THE ORGANISATION <i>DR. J. K. RAJU & NAVEEN. G. NAIK</i>	33
10.	AGRO BASED INDUSTRIES IN INDIA: GROWTH, STATUS AND PROSPECTUS <i>DR. R. M. YALLATTI & A. K. JAYAPPANAVAR</i>	39
11.	A STUDY ON EXPORT PERFORMANCE OF LEATHER PRODUCTS IN INDIA <i>DR. A. MUTHUSAMY & S. KARPAGALAKSHMI</i>	42
12.	FISCAL EXPANSION AND ECONOMIC GROWTH IN MANIPUR <i>HUIDROM IMOBI SINGH</i>	45
13.	THE IMPACT OF NON-PERFORMING LOANS ON NET INCOME OF JORDANIAN BANKING SECTOR THROUGH 2003-2013 <i>DR. AHMAD SALEM ALKHAZALI</i>	56
14.	GLOBALIZATION: IS IT A HOLISTIC MODEL OF DEVELOPMENT? <i>DR. SYED HASAN QAYED</i>	62
15.	THE IMPACT OF INFLATION ON LIVING STANDARD OF HOUSEHOLDS IN HAWASSA CITY, ETHIOPIA <i>DR. P. NANDEESWARA RAO & TASSEW DUFERA TOLCHA</i>	66
16.	IMPACT OF MICROFINANCE BANKS ON POVERTY ALLEVIATION: THE CASE OF AHMADU BELLO UNIVERSITY, MICROFINANCE BANK <i>AMINU Y. USMAN & DANRAKA, N. DARI</i>	73
17.	IMPORT DEMAND, CAPITAL INFLOWS AND DUTCH DISEASE IN GHANA: THE CASE OF FOREIGN DIRECT INVESTMENTS (FDIS) <i>MUSTAPHA IMMURANA, KWAKU BOATENG & DANIEL MALIK ACHALA</i>	77
18.	PRIMARY EDUCATION IN ANDHRA PRADESH: A CASE STUDY OF GUNTUR DISTRICT <i>A.J. BHAGYA LATHA & DR. SHAIK AMEER</i>	86
19.	A COMPARATIVE EVALUATION OF PRIVATE SECTOR BANKS LENDING IN INDIA <i>SOMESHWAR PRIYA D.</i>	95
20.	HISTORY OF TOURISM IN HIMACHAL PRADESH <i>VINAY NEGI</i>	99
	REQUEST FOR FEEDBACK & DISCLAIMER	102

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A COMPARATIVE STUDY OF CUSTOMER'S PERCEPTIONS OF SERVICE QUALITY DIMENSIONS BETWEEN PUBLIC AND PRIVATE BANKS IN RAIPUR CITY (WITH SPECIAL REFERENCE TO SBI AND ICICI)

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ABSTRACT

The banking industry like many other financial service industries is facing a rapidly changing Market, new technologies, economic uncertainties, fierce competition, and especially more Demanding customers; and the changing climate has presented an unprecedented set of Challenges. Customer service is one integral part of any facet of banking and it defines future of any banking organization. In banking sector, the whole range of activity and generation of Income swivels around the customer. From a very comfortable and peaceful environment, now the Indian Banking Sector is characterized by stiff competition for the customer's satisfaction and profit war between different banking groups i.e. (Private bank vs. Public Bank). This paper tries to analyze the comparative analysis of customer satisfaction among these two categories of banks – public and private sector banks using the list of service attributes based on SERVQUAL method. Present study seeks to assess the degree of perception of customers about quality services offered by banks – SBI (public sector bank), ICICI (private sector bank), in Raipur city of Chhattisgarh state.

KEYWORDS

public sector bank, private sector bank, customer satisfaction, assurance, reliability, responsiveness. tangible, empathy.

INTRODUCTION

Liberalization and globalization of the banking sector has created an era of fierce competition, as a result of which service management and quality performance is expected to assume an increasing important role in these industries. Banks can become stronger and effective only if they come out with better customer service, quality, costs, and innovation. Today, customers have a wide choice of service providers and they would opt for only the best service providers in terms of quality, reliability, and profitability and who are at par with international standards. Therefore, the quality of service plays a dominant role and is a primary factor in ensuring the survival of the service provider in the global market. The whole focus is now concentrated on providing services to customer beyond his expectations. This study is just a small step in understanding the multi Dimensional construct of service quality and its implications in today's competitive environment.

MODERN APPROACH OF QUALITY MANAGEMENT

In banking, quality means not just meeting but exceeding customer expectations. For this reason, service quality is viewed as an important aspect in the banking industry. Further, it is evident that over the years, bank customers' perception of service quality has been changed tremendously over the years, bank customers' perception of service quality has been changed tremendously. Today, quality includes a commitment towards continuous improvement and service relationships with customers. Also, the need for technology based services, new and improved product services, and e-services are also viewed as important aspects of banking service quality that supports improved and superior quality services provided to customer. Hence, these are the areas where banks have to focus upon in order to satisfy their customers.

Following are four broad conceptual categories related to banking service quality:

- Customer service quality.
- Banking service product quality.
- Online/e-service quality.
- Automated service quality.

CUSTOMER SERVICE QUALITY

Banking is a high involvement industry. Customers, whether at the retail or corporate level have always been important for banks. Customer satisfaction is highly related with service quality as service quality improves the probability of customer satisfaction, this results in commitment, intent to stay (customer retention), creation of a mutually rewarding relationship (bond) between the service provider and the user, increased customer tolerance for service failure and positive word-of-mouth advertising about the organization. Banks now know that delivering quality service to customer is essential for success and survival in today's global and competitive banking environment.

In the era when intense competition is being greatly facilitated by technology, the need of providing adequate service quality will necessitate that banks have to focus attention on issues of improving, measuring and controlling their service quality and efficiency. Banking industries therefore should emphasize deeper penetration of the existing customer database. The data about customer needs and behavior enables organizations to identify today's key customer, develop relations with tomorrow's customers and estimate their future investment opportunities.

BANKING SERVICE PRODUCT QUALITY

The bank product quality is primarily associated with product variety and diverse features. Banking service product quality plays a significant role in determining customer's perceptions of the overall banking service quality. Banks have increased emphasis on marketing a wide array of financial services in order to survive in the market due to tough competition. Bank customers want variety of functions at one site and with ease like financial transactions, paying bills electronically and automatically, viewing their balance, monthly bank statements, purchasing shares and insurance, home loans with minimum rate of interest, purchasing cars and lands. Although banking service product quality is an intangible asset, it contributes to the competitive advantage in the banking industry. Therefore, it should be noted that continuously introducing and innovating the variety of banking service product quality to the current hi-tech customers can have unlimited access to financial information and enjoy a wider range of choices in selecting competitive products and financial institutions than ever before.

ONLINE/INTERNET/E-SERVICE QUALITY

The concept of e-service emerged from the growth of the internet and information systems. The growth in internet-based services has changed the way that banks and customers interact. E-service is conceptualized as an interactive information service that provides a means to organizations that can build its service offerings and develop a competitive advantage. The basic reason behind development of online services was the cost reduction and to delight customers through automation. Although firms gained efficiencies from online business/e-commerce/selling online, their failure to focus on customer needs and wants, resulted in

poor online service performance. Through this analysis it is concluded that the service quality features of internet/online banking which are critical for enhancing customer satisfaction such as the speed to download; content; design; interactivity; navigation; and security must be continuously improved.

AUTOMATED/TECHNOLOGY SERVICE QUALITY

Automated service quality is defined as the customer's overall evaluation of the excellence of services provided through electronic networks such as the internet, ATM, and telephone banking. Customer evaluation of automated service option and their intention to use a particular option are directly affected by their perception of the attributes associated with that option. The overall customer perception of automated service quality can be established through the quality of every automated delivery channel. Many researchers have identified ATM, internet, and telephone banking as the principal automated delivery channels for retail banking. Overall, the need for technology to support superior service quality is viewed as very important factor for managing total quality in the banking sector.

REVIEW OF LITERATURE

Kandampully, (1998)¹ in his article, focused that the customers at the time of service delivery interact closely with the service providers and got an inside knowledge of the service organization. This knowledge gave them an opportunity to critically assess the services provided and the service provider. Thus service quality plays an important role in adding value to the overall service experience. Also customers seek organizations that were service loyal i.e. aim to provide consistent and superior quality of service for present and long term and organizations aiming for this are bound to get customers.

Baldinger and Rubinson (1996)² in their article, perceived that customer loyalty was concerned with the likelihood of a customer returning, making business referrals, providing strong word-of-mouth references and publicity. Loyal customers were less likely to switch to a competitor due to price inducement, and these customers made more purchases compared to less loyal customers. However, customers who were retained may not always be satisfied and satisfied customers may not always be retained. Customers may be loyal due to high switching barriers or the lack of real alternatives; customers may also be loyal because they were satisfied, thus wishing to continue with the relationship.

Yogeshwari Phatak and Naseem Abidi (2000)³ in their article studied the gap between a client's expectation and perception of the quality of services. The study was based on primary data collected with the help of questionnaires in addition to secondary data. Both private and nationalized banks were included in this study. This paper was an attempt to analyze the shortfalls in delivering quality services by banks and possible ways to improve service quality.

Royne, M. (1996)⁴ in his article, provided the initial direction in determining the proper SQ attributes to focus on promotional efforts when banks have a target market at least partially defined by gender and age. Further, gender and age were not the only characteristics on which marketing efforts should be based. Therefore, other segmentation variables, such as psychographics, geographies and benefits sought must be considered when developing marketing and advertising strategies.

Zeithaml and Bitner (1996)⁵ in their article, suggested that a customer relationship with a company was strengthened when that customer made a favourable assessment about the company's service quality and weakened when a customer made negative assessment about the company's service quality.

East (1997)⁶ in his article, opined that the quality of services offered would determine customers' satisfaction. For this reason, research on customers' satisfaction was often closely associated with the measurement of quality.

OBJECTIVES

1. To make a comparative analysis of the degree of customer's perception of TQM services rendered by public and private sector banks.
2. To determine the degree of perception of customers regarding the TQM services rendered by the banks taken up for study.
3. To ascertain the extent of customer's satisfaction regarding up gradation of TQM practices by banks in maintaining customer's loyalty.

RESEARCH METHODOLOGY

HYPOTHESIS OF THE STUDY

H0: There is no significant difference in the application of TQM elements among SBI & ICICI Banks.

H1: There is significant difference in the application of TQM elements among SBI & ICICI Banks.

RESEARCH TOOLS

The collection of information is basically from two sources:

Primary data have been collected with the help of a structured questionnaire addressed to the customers of the selected service organizations. A structured questionnaire is administered to various target groups. The present study is based on primary data. The customers of the selected organizations included in the sample have been chosen on the basis of the judgment and convenience of the researcher.

Secondary data has been gathered from the published annual reports of selected companies and various published and unpublished government reports, magazines, newspapers etc

SAMPLE SIZE

The total sample size of the study is 100. To meet up with the objectives of study 100 customers were selected as sample unit. So, the questionnaires were filled by 100 respondents which were structured with questions of demographic profile, services level and dimension in which derives satisfaction to the customers. To carry out the study in more accurate convenience random sampling method was selected.

RESEARCH TECHNIQUE

Parasuraman *et al.*, (1988, 1991) developed SERVQUAL instrument to measure the dimensions of service quality that is frequently used by researchers. This study applied five dimensions of service quality that are explained as under:

- **Reliability:** This dimension shows the consistency of services towards performance and dependability.
- **Tangibles:** It shows the physical aspects of the services as physical facilities, appearance of personnel and Tools & equipment used for provision of services.
- **Responsiveness:** It reflects the willingness or readiness of employees to provide quick services to customers.
- **Assurance:** This dimension indicates the employees' knowledge, courtesy and their ability to incorporate trust and confidence.
- **Empathy:** This dimension shows the magnitude of caring and individual attention given to customers.

RESEARCH DESIGN

Descriptive research study was conducted to achieve the objective. Primary data was collected from Raipur area. Sampling size was 50 customers of each bank who use the services for banking purpose. Questionnaire was designed to get the data systematically. Respondents has to choose on option of each statement measured on five-point scale, where strongly disagree =1, disagree=2, neutral=3, agree=4, strongly agree=5.

DATA ANALYSIS AND INTERPRETATION

TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS OF SBI

Gender	No. Of respondent	Age	No. Of respondent	Income	No. Of respondent	Profession	No. Of respondent
Male	33	15-30	21	Below 20000	12	Service	15
		31-40	15	20000-50000	25	Businessman	0
Female	17	41-50	12	50000-above	10	Non-working	5
		Above 50	2	None	3	Student	10
Total	50	Total	50	Total	50	Total	50

TABLE 2: DEMOGRAPHIC PROFILE OF RESPONDENTS OF ICICI

Gender	No. Of respondent	Age	No. Of respondent	Income	No. Of respondent	Profession	No. Of respondent
Male	30	15-30	10	Below 20000	10	Service	10
		31-40	23	20000-50000	15	Businessman	25
Female	20	41-50	17	50000-above	20	Non-working	3
		Above 50	0	None	5	Student	12
Total	50	Total	50	Total	50	Total	50

Above tables show the demographic profile of both SBI and ICICI banks. To constitute the study 100 respondents are considered (50 of SBI and 50 of ICICI), so that perception towards Service Quality can be measured. It includes classification Gender wise, Age wise, Income wise, Profession wise distribution.

TABLE 3: SATISFACTION LEVEL TOWARDS RELIABILITY IN SBI BANK

Parameters to judge Reliability	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Sincere in solving problem	3	7	20	15	5
Providing service as promised	5	5	15	21	4
Maintaining error free record	1	3	15	25	6
Providing service at the promised time	5	6	20	18	1

TABLE 4: SATISFACTION LEVEL TOWARDS RELIABILITY IN ICICI BANK

Parameters to judge Reliability	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Sincere in solving problem	5	5	10	20	10
Providing service as promised	2	4	12	24	8
Maintaining error free record	3	6	15	20	6
Providing service at the promised time	4	4	19	20	3

Reliability: SBI in table shows that they fall below the expectations of their customers in delivering quality services, whereas ICICI is greater than the perceptions of their customers in this dimension.

TABLE 5: SATISFACTION LEVEL TOWARDS RESPONSIVENESS IN SBI BANK

Parameters to judge Responsiveness	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Providing prompt service to customer	2	8	20	15	5
Keeping customer informed about the service	3	8	20	13	6
Willing to help customer	8	10	15	10	7
Always ready to respond to customer request	6	12	10	15	7

TABLE 6: SATISFACTION LEVEL TOWARDS RESPONSIVENESS IN ICICI BANK

Parameters to judge Responsiveness	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Providing prompt service to customer	3	7	15	20	5
Keeping customer informed about the service	4	12	14	14	6
Willing to help customer	2	5	18	16	9
Always ready to respond to customer request	3	3	16	20	8

Responsiveness: SBI shows that the bank is far below the perceptions of their customers on the said dimension when compared with ICICI. The data analysis of this dimension shows that SBI is falling below the perceptions of their customers on communicating to the customer regarding performance of service, employees providing prompt services and willingness to help customers.

TABLE 7: SATISFACTION LEVEL TOWARDS TANGIBLE IN SBI BANK

Parameters to judge Tangible	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employees having a neat & professional appearance	2	3	18	20	7
ATM Technically equipped	2	8	10	21	9
Physical ambience of the office are up to mart	1	3	13	25	8
ATM's in sufficient numbers	2	2	12	30	4
Internet banking services	7	10	20	10	3
Modern-looking and innovative Equipments	3	6	17	18	6
Overall impression of the office is satisfactory	1	5	15	20	9

TABLE 8: SATISFACTION LEVEL TOWARDS TANGIBLE IN ICICI BANK

Parameters to judge Tangible	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employees having a neat & professional appearance	1	5	20	19	5
ATM Technically equipped	3	4	15	21	7
Physical ambience of the office are up to mart	1	6	10	30	3
ATM's in sufficient numbers	2	3	15	25	5
Internet banking services	2	2	19	25	2
Modern-looking and innovative Equipments	1	2	10	29	8
Overall impression of the office is satisfactory	2	7	15	17	9

The data in Table-4 fetch to light the distinction in the perceptions of the banks—SBI and ICICI with their relevant customers on tangibles. The data tells that banks such as ICICI are exceeding the perceptions of their customers when compared to SBI. ICICI beats SBI in dimensions like on up to date up to date equipment, physical facilities available in a bank, neat appearance, materials in banks and internet facility. While SBI have outperformed ICICI regarding numbers ATM.

TABLE 9: SATISFACTION LEVEL TOWARDS ASSURANCE IN SBI BANK

Parameters to judge Assurance	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employee in still confidence in customer	2	3	10	20	15
Customer feel comfortable interacting with banks	2	5	15	18	10
Employees are consistently courteous and polite	1	7	20	13	9
Customer feel safe & secure in their transactions & dealing	2	3	10	30	5
Employee can solve customer queries	1	3	15	21	10

TABLE 10: SATISFACTION LEVEL TOWARDS ASSURANCE IN ICICI BANK

Parameters to judge Assurance	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employee in still confidence in customer	5	5	10	20	10
Customer feel comfortable interacting with banks	2	7	15	16	10
Employees are consistently courteous and polite	3	5	16	17	9
Customer feel safe & secure in their transactions & dealing	2	10	15	20	3
Employee can solve customer queries	5	5	15	15	10

Assurance: The perceptual variation between SBI and ICICI in table customers is low. The respondents of SBI and ICICI have given almost equal rating on assurance dimension to both the banks. The analysis illustrates that ICICI is greater than the perceptions of their customers as far as trust worthiness and courteous with customers. While SBI is performing better than ICICI in feeling safe in transacting with the bank and having sufficient knowledge in answering questions to the customers.

TABLE 11: SATISFACTION LEVEL TOWARDS EMPATHY IN SBI BANK

Parameters to judge Empathy	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employees give individual attention	3	10	15	16	6
Employee understand the needs of customer	3	5	20	17	5
Banks working hours are convenient to customer	5	15	15	10	5
Employees give customers personal attention	5	8	15	15	7

TABLE 12: SATISFACTION LEVEL TOWARDS EMPATHY IN ICICI BANK

Parameters to judge Empathy	Number of Respondents				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Employees give individual attention	3	10	15	16	6
Employee understand the needs of customer	3	3	18	20	6
Banks working hours are convenient to customer	1	2	15	25	7
Employees give customers personal attention	0	3	21	17	9

Customer’s level of satisfaction in case of the dimension empathy does not differ significantly between the public and private banks which implies that operating hours of the private and public banks are more or less same in convenience and employees desire to understand the customers does not differ much in the two types of banks. The data analysis shows that SBI banks stand away from their customers regarding delivery of quality services when compared with ICICI.

SUGGESTIONS

In order to improve service quality banks must consider following suggestions:

- Staff should be knowledgeable about the services offered.
- Staff should be more courteous towards their customers.
- Staff members should apologies for mistakes.
- Account should be handled carefully.
- Customers’ instructions should be carried out carefully.
- Operation time should be reduced.
- Complaint should be handled then and there.
- Regarding complaint customers should receive follow up contact.
- Name and address of customers should be handled carefully.
- There should be a personal touch between the customers and staff.
- Disagreements with the customers should be avoided.

CONCLUSION

To be successful in banking sector, banks must provide service to their customer that at least meets or better if exceeds their expectations, and the present study will provide some sort of guidelines to the policy makers (managers) of banks to take appropriate decision to improve the quality of services. Public sector banks like SBI fall much below the perceptions of their customers on all dimensions of service quality except Assurance. Private Banks such as ICICI bank are exceeding the perceptions of their customers, but they should try to provide services so as to assure the customers and give them confidence. Although overall both public and private sector bank customers are satisfied with their banks but due to wide difference of response, both public and private sector banks should concentrate on their weak areas in order to meet their customer expectations and this study provides sort of guidelines to managers of banks to take suitable decisions to get more satisfied responses from their customers.

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