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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF PUBLIC AND PRIVATE SECTOR BANKS**BHOOMI PATEL****LECTURER****SHRIMAD RAJCHANDRA INSTITUTE OF MANAGEMENT & COMPUTER APPLICATION****UKA TARSADIA UNIVERSITY****BARDOLI****ABSTRACT**

The paper examine the impact of service quality on customer satisfaction on public and private sector banks .Objective of study is to know effect of different dimension on customer satisfaction level and to know which dimension is more important for customer. For this research three public banks i.e. SBI, BOB, PNB and private banks i.e. HDFC, ICICI, AXIS's customers are selected. Data was collected by SERVQUAL questionnaire from 255 banking customers. The sampling technique used is simple convenient random sampling. Research design is descriptive research and has used statistical methods like analysis of mean score of five SERVQUAL dimensions Regression model is used to measure the impact of service quality on customer satisfaction on public and private sector banks. From research it is found that assurance, empathy, responsiveness and tangibility are the four important dimensions which affect the satisfaction levels for the six banks considered. In addition, tangibles seem to contribute to the satisfaction level in case of AXIS. Whereas responsiveness contributes to the satisfaction level in case of SBI .Assurance seems to contribute to the satisfaction level in case of BOB and HDFC and Empathy seems to contribute in ICICI and PNB.

KEYWORDS

SERVQUAL, Customer satisfaction, Private bank, Public bank, Banking services.

JEL CLASSIFICATION

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1. INTRODUCTION

Today's finicky banking customers will settle for nothing less. The customer has come to realize somewhat belatedly that he is the king. The customer's choice of one entity over another as his principal bank is determined by considerations of service quality rather than any other factor. He wants competitive loan rates but at the same time also wants his loan or credit card application processed in double quick time. He insists that he be promptly informed of changes in deposit rates and service charges and he bristles with 'customary rage' if his bank is slow to redress any grievance he may have. He cherishes the convenience of impersonal net banking but during his occasional visits to the branch he also wants the comfort of personalized human interactions and facilities that make his banking experience pleasurable. In short he wants financial house that will more than just clear his cheque and updates his passbook: he wants a bank that cares and provides great services.

So do banks meet these heightened expectations? Does the bank provide the services which satisfy the customer need? To find out answers to these questions, survey is undertaken of six banks selecting three banks from the following:

- ⇒ Private Bank
- ⇒ Public Bank

A lot of surveys have been done in the past by many agencies to understand the aspect of customer satisfaction and to find out the customer friendly banks. Our research adds the dimension of the satisfaction level.

BANKING SERVICES

Banking covers so many services that it is difficult to define it. However, these basic services have always been recognized as the hallmark of the genuine banker. These are...

- The receipt of the customer's deposits
- The collection of his cheques drawn on other banks
- The payment of the customer's cheques drawn on himself

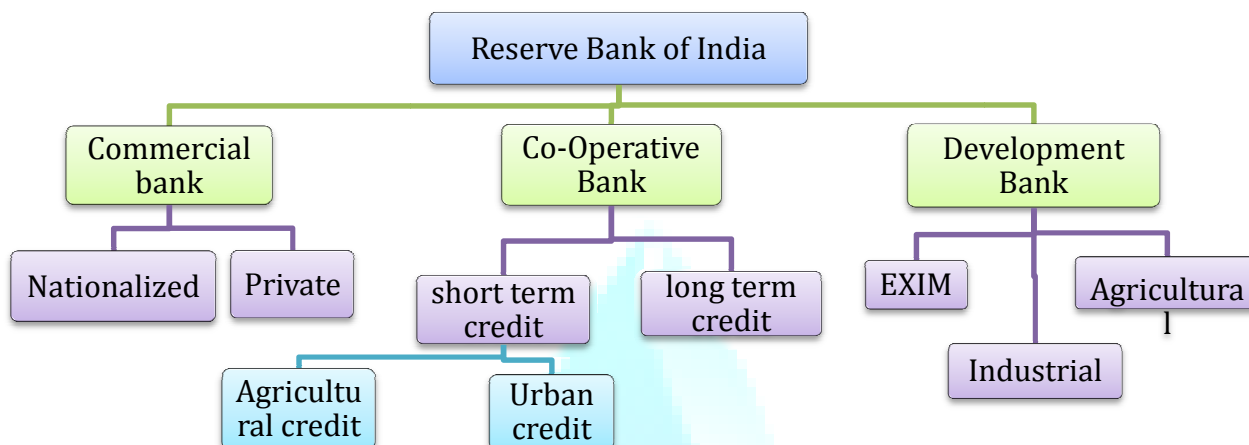
There are other various types of banking services like:

- Advances – Overdraft, Cash Credit, etc.
- Deposits – Saving Account, Current Account, etc.
- Financial Services – Bill discounting etc.
- Foreign Services – Providing foreign currency, travelers cheques, etc.
- Money Transmission – Funds transfer etc.
- Savings – Fixed deposits, etc.
- Services of place or time – ATM Services.
- Status – Debit Cards, Credit Cards, etc.

ORGANIZATIONAL STRUCTURE OF BANKS IN INDIA

In India banks are classified in various categories according to differ rent criteria. The following charts indicate the banking structure.

FIG. 1



2. REVIEW OF LITERATURE

Service quality (SERVQUAL) has been identified as a critical success factor for organization to build their competitive advantage and increase their competitiveness. Pioneering work by Parsuraman et al.(1985) led to a list of ten determinants (reliability: responsiveness: access: courtesy: communication: credibility: security: understanding the customer :and tangibles) of service quality as a result of their focus group studies with the services provider and customers which subsequently resulted in the development of SERVQUAL instrument with this 10 attributed distilled into 5 overall dimension of service quality. Service quality is a multi-dimensional concept (Jamal & Naser, 2000); it means different things to different people (Bennington cummane, 1998). Gronroos (1984) pioneered this concept and defined service quality as a set of perceived judgments resulting from an evaluation process where customers compare their expectations with the service they perceive to have received .He suggests that it may be split into two facets- technical quality (what is done) and functional quality (how it is done).These two facets may be further interpreted to suggested that the service must be effective (doing the right things)in satisfying the specific needs of the customer as well as executing the service efficiently (doing things right).

THE FIVE DIMENSION OF SERVQUAL ARE

Tangibles	which pertain to the physical facilities, equipment, Personnel and communication materials
Reliability	This refers to the ability to perform the promised services dependably and accurately
Responsiveness	This refers to the willingness of service providers to help Customers and provide prompt service;
Assurance	which relates to the knowledge and courtesy of employees and their ability to convey trust and confidence
Empathy	This refers to the provision of caring and individualized attention to customers

REFERRED THE FOLLOWING RESEARCH PAPERS

Title	Author
Re-examining traditional service quality in an e-banking era	David H. Wong, Nexhmi Rexha and Ian Phau Curtin University of Technology, Perth, Australia
An examination of the relationship between service quality dimensions, overall internet banking service quality and customer satisfaction	Michel Rod, Nicholas J. Ashill, Jinyi Shao and Janet Carruthers
Demographic discriminators of service quality in the banking industry	Marla Royne Stafford
Developing an Instrument to Measure Customer Service Quality in Branch Banking	Necmi Kemal Avkiran
Identifying the critical determinants of service quality in retail banking: importance and effect	Robert Johnston Reader in Operations Management,
Measuring the service quality of internet banking: scale development and validation	Chien-Ta Bruce Ho and Wen-Chuan Lin Chung Hsing University, Taichung, Taiwan
Service quality perspectives and satisfaction in private banking	Walfried M. Lassar, Chris Manolis & Robert D. Winsor
Service quality in the banking industry: an assessment in a developing economy	Madhukar G. Angur, Rajan Natarajan & John S. Jahera Jr
Service quality in retail banking: the experience of two British clearing banks	Karin Newman & Alan Cowling
Service quality in the banking sector in an emerging economy: a consumer survey	Ugur Yavas, Zeynep Bilgin & Donald J. Shemwell
Impact of service quality on customer loyalty, commitment and trust in Indian banking sector.	Sandip Ghosh Hazra and kailash B L srivastava

From the above mentioned research paper I have studied that service quality is a competitive weapon in the banking industry. Attention to service quality may counteract decreasing market share. Service quality may be more important to women than to men. Bank marketers must be sensitive to different demographic segments. Older people have a problem with technological solutions to customer service issues.

3. STATEMENT OF THE PROBLEM

From literature study it is observed that Public sector’s customers are not satisfied with various SERVQUAL dimentions.so here problem is to reduce service gap between private bank & public bank.

4. OBJECTIVES

OBJECTIVES OF THE STUDY

PRIMARY OBJECTIVE

To know impact of service quality on customer satisfaction level of private and public bank.

SECONDARY OBJECTIVE

- To know effect of different dimension on customer satisfaction level.
- To know which dimension is more important for customer.

3. To promote the idea of placing a quality in banking service that banks give to customers.

5. HYPOTHESES

Ho: There is no impact of service quality on customer satisfaction level of private & public bank.

H₁: There is impact of service quality on customer satisfaction level of private & public bank.

6. RESEARCH METHODOLOGY

SCOPE OF THE STUDY

- ✓ Scope of the study is to study various services and products offered by the bank
- ✓ An effort is also made to suggest the bank to improve on the various SERVQUAL dimension.
- ✓ The study was done taking in to consideration the following six banks:

- 1) HDFC
- 2) AXIS
- 3) ICICI
- 4) State Bank India
- 5) Bank of Baroda
- 6) Punjab National Bank.

RESEARCH DESIGN

Descriptive Research

DATA SOURCES

PRIMARY DATA: It will include Qualitative method which includes interview and personal questionnaire method.

SECONDARY DATA: It will include magazines, internet, research paper and reference books.

SAMPLING UNIT is based on Likert Grade scale from 1 to 7 for each question, multiple option questions and Scaling techniques.

SAMPLING TECHNIQUE: convenience sampling.

Filling up questionnaires with 22 questions by taking in to consideration customers of the private and public banks.

SAMPLE SIZE: 255 customers from the six banks.

DATA COLLECTION METHOD

SECONDARY DATA

In order to have a proper understanding of the sector of Banking a depth study was done from the various sources such as Books like Marketing research by Naresh Malhotra and Service marketing by Valarie A Zeithaml, Magazines like Business Today. A lot of data is also collected from the official websites of the banks and the articles from various search engines like Google, yahoo search and answers.com.

PRIMARY DATA

The primary data was collected by means of a survey. Questionnaires were prepared and customers of the banks at various branches were approached to fill up the questionnaires. The questionnaire contains 22 questions which reflect on the type and quality of services provided by the banks to the customers. The response of the customer is recorded on a grade scale of 1 to 7 for each question. The filled up information was later analyzed to obtain the required interpretation and the findings.

8.RESULTS & DISCUSSION

⇒ *Analysis of demographic profile*

Demographic profile		Banks						
Demographic Variables	Character	HDFC	AXIS	ICICI	SBI	BOB	PNB	
No of Respondent		62	59	37	118	63	36	
Occupation	Business	20	14	14	26	20	11	
	Salaried	27	35	17	46	16	11	
	Student	12	8	4	42	26	12	
	Housewife	3	2	2	4	2	2	
	Annual Income	< 2 lakhs	14	10	4	39	17	5
		2 -5 lakhs	25	32	16	28	19	11
		5-8 lakhs	7	4	5	3	9	9
		>8 lakhs	4	2	3	3	1	2

From the above table it is concluded that among the total number of respondents nearly 58% of the respondents have their account in public bank and 42% have their account in private banks.

In public sector bank, SBI has more number of customers as compared to the other banks. SBI is considered to be the most trustworthy bank as it has backing from the government and it is in the market since 1951. In the private sector banks HDFC has the highest number of customers. The reason may be that it is the first bank in private sector after liberalization.

From the above analysis it is concluded that in public banks, most of the business class respondent have their account in SBI than in BOB and PNB. The Salaried, Student and housewife respondent have the same preference as the business class respondent. In private bank, business class, student and housewife have the preference towards HDFC than in AXIS and ICICI. Among the salaried respondent, the maximum number of response is to the AXIS bank than in HDFC and ICICI.

From the above graph it is found that, respondents whose income is less than 2lakhs preferred SBI than any other bank. The respondents whose income is between 2-5lakhs preferred AXIS, income between 5-8lakhs preferred BOB and more than 8lakhs preferred HDFC.

⇒ *Classification of mean score of five dimensions*

No.	SERVQUAL Dimension	HDFC	AXIS	ICICI	SBI	BOB	PNB
1	Tangibility	5.7	5.67	5.38	5.26	5.26	5.01
2	Reliability	5.53	5.54	5.46	5.11	5.15	4.95
3	Responsiveness	5.68	5.78	5.75	5.43	5.58	5.21
4	Assurance	5.49	5.3	5.37	4.98	5.12	4.86
5	Empathy	5.88	5.74	5.76	5.36	5.26	5.05

Interpretation

In HDFC bank respondents are more satisfied by empathy dimension, which includes caring individualized attention the bank provides to its customers. They are least satisfied with the assurance dimension.

In AXIS bank respondents are more satisfied with the responsiveness dimension which includes willingness to help customers and provide prompt service. They are least satisfied with the assurance level.

In ICICI bank respondents are more satisfied from the empathy dimension. They are least satisfied with the assurance dimension.

In SBI, BOB and PNB bank respondents are satisfied with the responsiveness dimension and least satisfied with the assurance dimension.

⇒ **Regression model**

To relate the satisfaction level of consumers with the levels of Servqual dimensions, multiple regression equations were developed for all the companies considered. The Standardized Regression equations for the six banks considered are:

HDFC: Satisfaction = 0.602 (Assurance) + 0.086 (Empathy) + (-2.92) (Reliability) + 0.138 (Tangibles) **R2 = 0.40**

AXIS: Satisfaction = 0.229 (Assurance) + (-0.112) (Reliability) + 0.088 (Empathy) + 0.009 (responsiveness) + 0.313(tangibility) **R2 = 0.350**

ICICI: Satisfaction = 0.336 (Empathy) + (-0.248) (Reliability) + 0.304 (Assurance) + 0.042(Responsiveness) + 0.263 (tangibility) **R2 = 0.536**

SBI: Satisfaction = 0.298 (Responsiveness) + 0.194(Assurance) + 0.259(Reliability) + 0.051 (Empathy) + (-1.48) (tangibility) **R2 = 0.414**

BOB: Satisfaction = 0.121(reliability) + 0.165 (responsiveness) + 0.291 (assurance) + 0.262 (tangibility) + (-0.011) empathy **R2 = 0.559**

PNB: Satisfaction = 0.376 (empathy) + 0.441 (reliability) + 0.069 (responsiveness) + (-0.058) (assurance) + (-0.541) (tangibility) **R2 = 0.318** Regression model

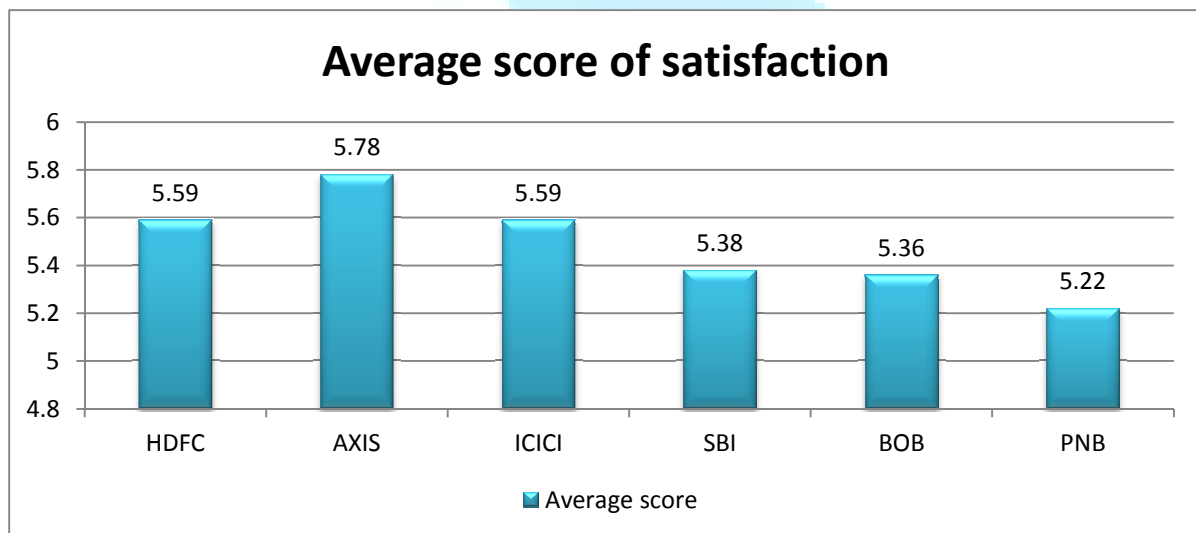
The above results indicate that a strong relationship exists between the satisfaction level and the service dimensions.

This indicates that the satisfaction level of customers with the insurance companies is affected by 3 or 4 of the SERVQUAL dimensions. Assurance, Empathy, and Responsiveness and Tangibility are the four important dimensions which affect the satisfaction levels for the six banks considered. In addition, Tangibles seems to contribute to the satisfaction level in case of AXIS whereas, Responsiveness contributes to the satisfaction level in case of SBI Assurance seems to contribute to the satisfaction level in case of BOB and HDFC and Empathy seems to contribute in ICICI and PNB.

The above regression equations give estimates of the average effect of one unit change in the service dimension on the levels of satisfaction for each bank e.g. the effect of one unit change in the level of Assurance is expected to increase the level of satisfaction by 0.602 in case of HDFC, by 0.229 in case of AXIS, by 0.304 in case of ICICI, by 0.194 in case of SBI and by 0.291 in case of BOB. Similarly the other coefficients in the regression equations can be interpreted. It appears that assurance has highest influence on satisfaction compared to other dimensions.

⇒ **Average of Satisfaction level of different banks**

No.	Bank name	No. of responses	Average score
1	HDFC	63	5.59
2	AXIS	58	5.78
3	ICICI	37	5.59
4	SBI	113	5.38
5	BOB	67	5.36
6	PNB	36	5.22



Interpretation

From the above graph it is concluded that, AXIS has the highest mean score, which indicates that the respondents are more satisfied with the overall service quality of AXIS bank. Respondents are equally satisfied with the service quality of HDFC and ICICI. SBI mean score is the highest among the public sector banks. The least satisfaction in the service quality is observed in PNB among all the banks.

8. FINDINGS

- ⇒ Respondents of HDFC bank are more satisfied with the dimensions like tangibility and empathy. That means customers are more satisfied with Layout, bank space and materials provided by bank. But customers are less satisfied with assurance dimension, that shows that bank should improve in staff selection process and employees should become more courteous towards customer.
- ⇒ For AXIS bank ,customer are more satisfied with the responsiveness dimension that means employees of AXIS bank are always ready to help customers and provide prompt services. HDFC and AXIS customers are less satisfied with assurance dimension.
- ⇒ For ICICI bank customers are more satisfied with empathy dimension. Employees give individualized attention to the customer. They are less satisfied with assurance dimension.
- ⇒ In all public bank SBI, BOB, PNB customers are less satisfied with responsiveness .That means there is delay in the transaction and the employees does not provide prompt service.
- ⇒ Most of the respondents for both private and public banks are less satisfied with working hours.
- ⇒ In both sectors of bank customers does not have problem with employee’s outlook.
- ⇒ From our study it is concluded that SBI customers are not satisfied with the tangibility dimension particularly for statement provided by bank.
- ⇒ For analyzing data and to find association between customers’ satisfaction and service quality dimension, regression analysis is done.
- ⇒ Assurance, Empathy, Responsiveness and Tangibility are the four important dimensions which affect the satisfaction levels for the six banks considered.

- ⇒ In addition, Tangibles seems to contribute to the satisfaction level in case of AXIS whereas. Responsiveness contributes to the satisfaction level in case of SBI Assurance seems to contribute to the satisfaction level in case of BOB and HDFC and Empathy seems to contribute in ICICI and PNB.
- ⇒ Regression equations give estimates of the average effect of one unit change in the service dimension on the levels of satisfaction for each bank
- ⇒ From analysis it is found that, the effect of one unit change in the level of Assurance is expected to increase the level of satisfaction by 0.602 in case of HDFC, by 0.229 in case of AXIS, by 0.304 in case of ICICI, by 0.194 in case of SBI and by 0.291 in case of BOB. Similarly the other coefficients in the regression equations can be interpreted. It appears that assurance has highest influence on satisfaction compared to other dimensions.
- ⇒ Likewise one unit change in level of responsiveness is expected to increase level of satisfaction by 0.108 in case of HDFC, 0.009 in case of AXIS, 0.042 in case of ICICI, by 0.298 in case of SBI, by 0.165 in case of responsiveness and by 0.069 in case of PNB.
- ⇒ And from regression analysis it is found that for HDFC assurance is more important dimension so it affects more on satisfaction.

9. RECOMMENDATIONS/SUGGESTIONS

- ⇒ Proper training about the various products of the banks should be provided and proper follow up should be taken to increase the knowledge of employee.
- ⇒ Transaction time can be reduced by increasing people or adding new branches.
- ⇒ Transparency at the time of account opening from the both the sides will make account opening process smooth.
- ⇒ Government banks should timely update about the account and also new services.
- ⇒ The functioning of the complaint department should be fast and to the customer's expectation.
- ⇒ Transparency in charges and transaction is lacking in credit card and debit card services.
- ⇒ Reduction in time period of loan processing and disbursing
- ⇒ Awareness and uses of phone and net banking should increase to decrease the rush at the bank

10. CONCLUSION

This study investigated satisfaction of bank customers and the differences in relative importance they attach to the various quality dimensions using the SERVQUAL model. SERVQUAL appears to be a reliable scale to measure banking service quality, and provide a useful diagnostic role to play in assessing and monitoring service quality in banks. Customer Satisfaction in banking services is significantly affected by Reliability, Empathy, Assurance and Responsiveness, while the effect of the dimension of Tangibility does not have any significant impact on customer satisfaction. The banks like PNB, BOB and SBI needs to still improve in their service quality dimensions. It could be said that the private sector banks are more concerned for the customers and provide better service quality than public sector banks. Among public sector banks customers are more satisfied with SBI and among private sector bank customer are more satisfied with AXIS bank service. AXIS has the highest mean score, which indicates that the respondents are more satisfied with the overall service quality of AXIS bank. Respondents are equally satisfied with the service quality of HDFC and ICICI. SBI mean score is the highest which shows that the customers are more satisfied with the service quality of SBI among the public sector banks. The least satisfaction in the service quality is observed in PNB among all the banks.

11. LIMITATION

- ⇒ The sample size was restricted with in the area Ahmedabad.
- ⇒ Further it was a convenience sampling.
- ⇒ There were time and cost limitations.
- ⇒ The six banks selected have been considered as representatives of the banking sector. Also the opinions have been generalized to the public.
- ⇒ This project has been done for academic purpose – and not done as a professional researcher for the company.

12. SCOPE FOR FURTHER RESEARCH

For future research, this study can be followed by taking more private & public banks. This study can be further researched by taking other state's respondents. Several issues associated with the limited time frame and cost in this study require further research considerations. Future research should concentrate on a larger sample size and all types of retail banks in India. Moreover, e-business is a major trend in the world. Banks have to utilize Internet technologies to improve productivity or profitability. To be more successful, banks should prepare for changes in technological advances. Therefore, e-business or technology should be incorporated as a factor to measure service quality in future research.

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APPENDIX

⇒ *Analysis of Regression model*

HDFC

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.921	.947		2.029	.048
	average of reliability	-.292	.192	-.258	-1.522	.134
	average of responsiveness	.108	.168	.104	.641	.524
	average of assurance	.602	.252	.585	2.391	.020
	average of empathy	.086	.191	.094	.452	.653
	average of tangibility	.138	.181	.101	.763	.449
a. Dependent Variable: Average of satisfaction						

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633 ^a	.400	.344	.965
a. Predictors: (Constant), average of tangibility, average of responsiveness, average of reliability, average of empathy, average of assurance				

AXIS

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.789	.724		3.854	.000
	average of reliability	-.112	.141	-.114	-.799	.428
	average of responsiveness	.009	.136	.010	.063	.950
	average of assurance	.229	.161	.256	1.423	.161
	average of empathy	.088	.117	.119	.749	.457
	average of tangibility	.313	.143	.351	2.186	.033
a. Dependent Variable: Average of satisfaction						

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.591 ^a	.350	.287	.759
a. Predictors: (Constant), average of tangibility, average of reliability, average of empathy, average of responsiveness, average of assurance				

ICICI

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.649	.823		2.004	.054
	average of reliability	-.248	.261	-.207	-.949	.350
	average of responsiveness	.042	.215	.044	.197	.845
	average of assurance	.304	.282	.317	1.076	.290
	average of empathy	.336	.273	.339	1.233	.227
	average of tangibility	.263	.245	.267	1.073	.292
a. Dependent Variable: Average of satisfaction						

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732 ^a	.536	.462	.855
a. Predictors: (Constant), average of tangibility, average of empathy, average of reliability, average of responsiveness, average of assurance				

SBI

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.983	.462		4.295	.000
	average of reliability	.259	.112	.330	2.316	.022
	average of responsiveness	.298	.106	.288	2.821	.006
	average of assurance	.194	.110	.208	1.762	.081
	average of empathy	.051	.081	.067	.635	.526
	average of tangibility	-.148	.121	-.169	-1.230	.222
a. Dependent Variable: Average of satisfaction						

a. Dependent Variable: Average of satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643a	.414	.387	.919

a. Predictors: (Constant), average of tangibility, average of responsiveness, average of empathy, average of assurance, average of reliability.

BOB

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.969	.560		1.731	.089
	average of reliability	.121	.130	.113	.930	.356
	average of responsiveness	.165	.131	.180	1.258	.213
	average of assurance	.291	.195	.307	1.491	.141
	average of empathy	-.011	.148	-.012	-.074	.941
	average of tangibility	.262	.175	.243	1.497	.140

a. Dependent Variable: Average of satisfaction

Model Summary			
R	R Square	Adjusted R Square	Std. Error of the Estimate
.747a	.559	.521	.861

a. Predictors: (Constant), average of tangibility, average of reliability, average of responsiveness, average of empathy, average of assurance.

PNB

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.025	.877		4.589	.000
	average of assurance	-.058	.191	-.072	-.306	.762
	average of empathy	.376	.197	.446	1.911	.066
	average of tangibility	-.541	.268	-.579	-2.021	.052
	average of reliability	.441	.211	.616	2.085	.046
	average of responsiveness	.063	.215	.068	.292	.772

a. Dependent Variable: Average of satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.564a	.318	.204	.772

a. Predictors: (Constant), average of responsiveness, average of assurance, average of empathy, average of tangibility, average of reliability

QUESTIONNAIRE

TO KNOW THE EFFECT OF SERVICE QUALITY ON THE CUSTOMER SATISFACTION LEVEL IN PRIVATE AND PUBLIC BANKS

1. Tick the name of the bank in which you have/had your account?
 HDFC AXIS ICICI SBI BOB PNB
2. Which type of account do you have?
 Current a/c saving a/c Fixed deposits a/c Salary a/c
3. What kind of facilities do you avail from bank?
 ATM Internet banking Mobile banking Locker Demat Loan
4. Are you satisfied with the following facilities?

	Highly dissatisfied				Highly satisfied		
	1	2	3	4	5	6	7
ATM							
Internet banking							
Mobile banking							
Locker							
Demat							
Loan							

Note: Following are the statements given to measure the satisfaction level of consumers and rate the services in terms of disagreement and agreement

RELIABILITY DIMENSION

1. When your bank promises to do something by certain time, it does so.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

2. When you have problem, your bank shows a sincere interest in solving it.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

3. Your bank provide services as per your requirement.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

4. Your bank provides records free of errors.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

5. Your bank keeps you informed about when the services will be performed.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

RESPONSIVENESS DIMENSION

1. Employees in bank inform when your service is done.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

2. Employees in bank are always willing to help you.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

3. Employees in banks serve without delay or hesitation.

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

ASSURANCE DIMENSIONS

1. The employees in bank instills confidence in you

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

2. You feel safe in your transaction with bank.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

3. Employees in bank are consistently courteous with you.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

4. The employees in the bank have the knowledge to answer your question.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

EMPATHY DIMENSION

1. The Employees/bank gives you individual attention.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

2. Employees offer advice and guidance to you.

	Strongly disagree				Strongly agree		
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

3. Employees of bank understand your specific needs.

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

TANGIBLES DIMENSION

1. Banks have modern looking equipment.

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

2. Layouts of bank are nicely done.

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

3. The employees of bank appear neat

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

4. Materials associated with the service (such as pamphlets, or statements) of banks are visually appealing

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

5. The banks have convenient business hours.

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

SATISFACTION LEVEL

I am satisfied with the services provided by your bank/banks?

	Strongly disagree					Strongly agree	
	1	2	3	4	5	6	7
HDFC							
AXIS							
ICICI							
SBI							
BOB							
PNB							

PERSONAL INFORMATION

Name: _____

Age: less than 20

20-40

40-60

60 and above

Gender: Male

Female

Occupation: Business

Salaried

Student

Housewife

Annual Income: less than 200,000

200,000-500,000

500,000-800,000

800,000 and above

Education: Less than S.S.C

S.S.C

H.S.C

Graduation

Post- graduation

Date: _____

THANK YOU FOR YOUR TIME AND SUPPORT

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