An analytical study of Service Quality- A comparative analysis among SBI and SBM: A case study with special reference to Mysore city, Karnataka

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Abstract

The objective of this paper is to measure the service quality offered by State bank of Mysore and State bank of India in Mysore city. The research attempts to investigate the service quality and consumer satisfaction among the consumers of State bank of India, State bank of Mysore, in Mysore city, Karnataka.

SERVQUAL parameters are rated on five point Likert scale from Strongly Agree (SA) to Strongly Disagree (SD).The five dimensions, Tangibility, Reliability, Responsiveness, Assurance and Empathy are evaluated and overall service Quality index is established /analyzed by using Chi-square and Garrett Ranking.

The questionnaire is designed to quantify the service quality gap offered by SBI and SBM.

KEYWORDS: Service quality, SERVQUAL, Service Quality Index, Consumer Satisfaction, Service quality gap

Introduction:

Service quality and customer satisfaction are considered as significant issues in most service industries. High and unique quality is a way to win customers and make them loyal for a long time. Management literature proposes many concepts and approaches concerning how to deal with service quality. There are also many different concepts how the notion "service quality" should be understood. Delivering appropriate service quality plays an increasingly important role in service industries such as insurance, banking etc as the service quality is critical to the profitability and survival of these organizations. Therefore, it is worth to measure service quality to obtain better understanding of the service quality delivered by organizations.

Service quality is the combination of two words i.e., service and quality which has different meaning at different sector. Each word has its own meaning:

Service: A type of economic activity that is intangible is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods.

Quality: Quality is the ongoing process of building and sustaining relationships by assessing, anticipating and fulfilling stated and implied needs.

Profile of SBI and its associates

SBI: State Bank of India is a multinational banking and financial services company based in India. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. As of December 2013, it had assets of US$388 billion and 17000 branches, including 190 foreign offices, making it the largest banking and financial services company in India by assets. State Bank of India is one of the Big Four banks of India along with ICICI bank, Punjab National Bank and Bank of Baroda.SBI has five associate

banks, all use the State bank of India logo with 14816 branches (India) and 90942 crores of rupee loans.

Top 10 shareholders of the bank and number of Equity shares held by them

	Share holders	Number of equity shares
1	State bank of India	3324016
2	Life insurance corporation of India	53991
3.	Lalitha kalian trustees	4850
4.	United India Insurance company ltd	4485
5.	Gowri Shankar kalyan trustee	3705
6.	Pavan and Co Pvt Ltd	3550
7.	Ajay kumar Kayan Trustee	3000
8.	Deep financial consultants PVT ltd	2590
9.	Wall fort Fin services ltd	2125
10	Indian bank	1919

Table showing the distribution of branches of SBM in India

State/Union territory	Number of Branches	% share of total
Andra Pradesh	**19**	**3.05**
Delhi	**11**	**1.77**
Goa	**03**	**0.48**
Gujarat	**03**	**0.48**
Karnataka	**522**	**82.02**
Kerala	**10**	**1.61**
Madyapradesh	**02**	**0.32**
Maharashtra	**09**	**2.89**
Orissa	**1**	**0.16**
Rajasthan	**1**	**0.16**
Tamilnadu	**34**	**5.46**
Uttar Pradesh	**2**	**0.32**
West Bengal	**8**	**1.12**
Pondicherry	**1**	**0.16**

Literature Review

1 **Ms. Fozia (2013)** "A Comparative Study of Customer Perception toward E-banking Services Provided By Selected Private & Public sector Bank in India" The paper attempts to determine the customer's perception toward the e-banking services. ANOVA is employed to study the significant relationship between the occupation and customer

perception of e-banking services and significant relationship between the age and customer perception of e-banking services. The result of the study clearly shows that different age group of customer and different occupation group of customers have different perception toward the e-banking services. Hence service quality as a parameter finds to be significantly varying with the socio demographic profile of the respondents.

2. **Sabita Paul (2013)** "An Assessment of Service Quality of Commercial Banks in Odisha
The findings show that the 'Responsiveness' ' and 'Empathy' are two most important dimensions determining the service quality of SBI.
The dissatisfied customers find responsiveness and empathy dimension as the twin concept that is lacked by the bank. So far as the satisfied customers are concerned, there exist a long gap between the expected service quality and actual service quality.

3. **S. Vijay Anand, M. Selvaraj (2012)** "The Impact of Service Quality on Customer Satisfaction and Loyalty in Indian Banking Sector: An Empirical Study through SERVPERF" This study examines the impact of service quality on customer satisfaction and Loyalty in Indian Banking sector by applying SERVPERF scale. Tools like Exploratory factor analysis. Inter-Correlation, Analysis of variance, Multiple Regression analysis are carried out and the result revealed that out of five service quality factors considered, Assurance is having a highest Mean score of SERVPERF (P) score and the bank should concentrate on Reliability as it has the least mean score of SERVPERF. Regarding the association between the Demographic variables and the service quality factors, it is seen that there is no significant association found between them except income in case of Empathy and Marital status in respect of all service quality factors. It is also observed that there is a significant association found between all the Service quality factors and the customer satisfaction as well as with customer Loyalty. While analyzing the antecedents of Customer satisfaction and Loyalty, factors like Responsiveness, Reliability and Empathy are significantly influenced and also explained respective percentage of relevant changes in the Independent variables considered.

4. **Dr. Mrs. G. Santhiyavalli (2011)** "Customer's perception of service quality of State Bank of India - A Factor Analysis" Customer service is an integral part of any organization. It
is necessary to identify the key success factors in terms of customer satisfaction so as to survive in intense competition and increase the market share. Today, the concept of core banking has made 'Any where and any time' banking a reality. Along with technology, banking services have also evolved and the delivery of various banking products are carried out through the medium of high technology at a fraction of the cost to the customer. In this scenario the present study was conducted to evaluate the service quality of State Bank of India by identifying the major factors responsible for customer satisfaction. To support the objective of the study, SERVQUAL technique based on the model developed by A. The factor analysis clearly indicates that among five dimensions 'Reliability', 'Responsiveness', 'Empathy' and 'Tangibility' are the major factors responsible for customer satisfaction which stood at 90 percent regarding the services provided by State Bank of India.

5. **Surabhi Singh and Renu Arora (2011**) "A Comparative Study of Banking Services and Customer Satisfaction in Public, Private and Foreign Banks" The present study was conducted in public sector, private sector and foreign banks of Delhi. Multistage random sampling was used for selection of sample. The study was proposed to be conducted in five zones (East, West, North, South, and Central) of Delhi. One branch of the above banks in any zone of Delhi was selected randomly. While selecting the branch, care was taken to see that branch should provide at least five IT enabled services. This step was followed to have Intra Bank comparison. The study shows that the customers of nationalized banks were not satisfied with the employee behavior and infrastructure, while respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.

STATEMENT OF THE PROBLEM:
Banking is one of the major components of the service sector. Quality of service is an indicator of economic development and quality of life. Service is considered as one of the vital factor in order to make the customer satisfied. In this competitive market banks have moved from product-centric to customer centric which can be achieved only through superior service. In order to provide the quality services it is necessary to understand the customer perception and expectation. Significance of service lies in customer service management. At this juncture, some key questions that the public sector banks have to ask themselves are: What are the factors that influence service quality dimensions of customers? What are the factors that determine customer's satisfaction? What is the impact of service quality on customer's satisfaction? And what is the expected service quality gap? This research study makes an attempt to quantify the answers for the above questions with a special reference SBI and its associates in Mysore city by using SERVIQUAL model.

Research design and Methodology
Descriptive type of research was employed for the study, purposive and convenient sampling techniques were applied to identify the respondents. The survey is conducted during the period of March-May of 2014.The sample size is taken as 100.Chiaquare tests and Garret ranking scales are used to analyze the service quality ratings of SBI and SBM respectively. The questionnaire is designed in such a way that the gap between the present and expected ratings for service quality measures can be reported.

SERVIQUAL MODEL:
The SERVQUAL scale was developed by Parasuraman et al in 1985 and refined in 1988, 1991 and 1994 which would be used to measure service quality across a broad range of service categories. Within the SERVQUAL model, service quality is defined as the gap between customer perceptions of what happened during the service transaction and his expectations of how the service transaction should have been performed. Formerly 10 dimensions of service quality were proposed (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the consumer and tangibles). Later these were reduced to five (reliability, responsiveness, empathy, assurances and tangibles). The later model of five quality dimensions (RATER) considered the following issues:

R: Reliability: Ability to perform the promised service dependably and accurately.

A: Assurance: Ability, knowledge and politeness of employees to inspire trust and confidence.

T: Tangibles: Physical facilities, equipment and appearance of employees.

E: Empathy: Individualized, caring attention that the firm provides to its customers.

R: Responsiveness: Willingness to help customers and provide timely service.

Objectives:

1. To examine the service quality dimensions of SBI and SBM

2. To analyze the service quality gap in SBI and SBM

SCOPE OF THE STUDY:

The scope is confined to the service quality offered by SBI & SBM

The research is descriptive in nature and employs SERVIQUAL model to investigate the issues of service quality among SBI and SBM in Mysore city. The survey is conducted during the period of March-June of 2014.

ANALYSIS AND INTERPRETATIONS.

Demographic features of the survey.

2. Type of the Account

SB	CA	RD	Joint AC	Business AC
88	03	01	05	03

1. Gender

Male: 56

Female: 44

SBI: 56
SBM: 44
Croan bach alpha reliability =0.796

3. Age of the respondents   4. Employment status

Self	State Govt	Central Govt	Private sector
22	24	06	48

Below 25 years	25-30 years	30-35 years	35-40years	40-45 years	45-50 years	More than 50 years
11	27	30	06	16	03	07

Frequency distribution table showing the ratings for the responses

2.**Reliability**	Present rating					Expected rating				
	5	4	3	2	1	5	4	3	2	1
The bank is reliable in its service offers.	25	75	5	-	-	96	3	1	-	-
The bank shows a sincere interest to solve the consumer related grievances	15	67	16	2	-	87	13	-	-	-
The bank provides the services in the right time as per its promise.	16	61	23	-	-	94	6	-	-	-
The bank insists on error free services	15	60	17	1	-	10	69	19	2	-

3.**Responsiveness**	Present rating					Expected rating				
	5	4	3	2	1	5	4	3	2	1
Employees in the bank tell you about when exactly the services will be performed	16	68	15	1	-	90	10	-	-	-
The bank employees give you prompt services.	10	69	19	2	-	88	12	-	-	-
The employees in the bank are ever busy and do not respond to your queries quickly.	7	59	17	8	9	80	7	3	1	9
The employees in the bank are always willing to help the consumers.	11	69	16	4	-	90	9	1	-	-

4.**Assurance**	Present rating					Expected rating				
	5	4	3	2	1	5	4	3	2	1
The behavior of employees in the bank instills confidence in you about good service.	29	63	8	-	-	96	4	-	-	-
As consumer of the bank you feel safe with regard to the transactions.	29	64	7	-	-	94	6	-	-	-
Employees in the bank are consistently courteous with you.	19	29	50	2	-	91	8	1	-	-
Employees in the bank have necessary knowledge to answer your queries	23	66	7	4	-	95	2	2	1	-

5.**Empathy**	Present rating					Expected rating				
	5	4	3	2	1	5	4	3	2	1
The bank gives you individual attention	26	54	15	5	-	90	8	1	1	-
The bank has operating hours convenient to its consumers	18	36	38	8	-	90	9	1	-	-
The bank employees have best of your interest as their vision	21	58	18	2	1	87	10	3	-	-
The employees of the bank understand your needs specifically and act in time.	15	64	19	2	-	88	8	4	-	-

Chi-Square Analysis

1. H (0): The service quality ratings are independent with the gender

	Present rating	Expected rating
The bank has modern equipment.	P value=0.369,	P value=0.499
The physical facilities in the bank are appealing.	P value=0.764,	P value=0.394
The bank's reception desk employees are neatly presented them-selves and they are appealing	P value=0.889	P value=0.104
The written materials related to the brochures/pamphlets, service forms are neatly placed and can be recognized easily	P value=0.760	P value=0.525
The bank is reliable in its service offers.	P value=0.710	P value=0.195
The bank shows a sincere interest to solve the consumer related grievances	**P value=0.047 H(0) Rejected**	**P value=0.443 H(0) Accepted**
The bank provides the services in the right time as per its promise.	P value=0.222	P value=0.249
The bank insists on error free services	P value=0.451	P value=0.195
Employees in the bank tell you about when exactly the services will be performed	P value=0.568	P value=0.687
The bank employees gives you prompt services.	P value=0.799	P value=0.862
The employees in the bank are ever busy and do not respond to your queries quickly.	P value=0.319	P value=0.176
The employees in the bank are always willing to help the consumers.	P value=0.515	P value=0.525
The behavior of employees in the bank instills confidence in you about good service.	P value=0.110	P value=0.805

As consumer of the bank you feel safe with regard to the transactions.	P value=0.616	P value=0.587
Employees in the bank are consistently courteous with you.	P value=0.842	P value=0.378
Employees in the bank have necessary knowledge to answer your queries	P value=0.558	P value=0.336
The bank gives you individual attention	P value=0.344	P value=0.587
The bank has operating hours convenient to its consumers	P value=0.194	P value=0.525
The bank employees have best of your interest as their vision	P value=0.336	P value=0.654
The employees of the bank understand your needs specifically and act in time.	P value=0.378	P value=0.404

2. H (0): The service quality ratings are independent with respect to type of the account.

	Present rating	Expected Rating
The bank has modern equipment.	P value=0.000 **H(0) Rejected**	P value=0.024 **H(0) Rejected**
The physical facilities in the bank are appealing.	P value=0.000 **H(0) Rejected**	P value=0.375
The bank's reception desk employees are neatly presented them-selves and they are appealing	P value=0.001 **H(0) Rejected**	P value=0.437
The written materials related to the brochures/pamphlets, service forms are neatly placed and can be recognized easily	P value=0.000 **H(0) Rejected**	P value=0.896
The bank is reliable in its service offers.	P value=0.000 **H(0) Rejected**	P value=0.000 **H(0) Rejected**
The bank shows a sincere interest to solve the consumer related grievances	P value=0.125	P value=0.046 **H(0) Rejected**
The bank provides the services in the right time as per its promise.	P value=0.109	P value=0.178
The bank insists on error free services	P value=0.000 **H(0) Rejected**	P value=0.000 **H(0) Rejected**
Employees in the bank tell you about when exactly the services will be performed	P value=0.145	P value=0.036 **H(0) Rejected**
The bank employees give you prompt services.	P value=0.288	P value=0.027 **H(0) Rejected**
The employees in the bank are ever busy and do not respond to your queries quickly.	P value=0.615	P value=0.118
The employees in the bank are always willing to help the consumers.	P value=0.906	P value=0.739
The behavior of employees in the bank instills confidence in you about good service.	P value=0.833	P value=0.127

As consumer of the bank you feel safe with regard to the transactions.	P value=0.613	P value=0.335
Employees in the bank are consistently courteous with you.	P value=0.049 **H(0) Rejected**	P value=0.988
Employees in the bank have necessary knowledge to answer your queries	P value=0.049 **H(0) Rejected**	P value=1.000
The bank gives you individual attention	P value=0.003 **H(0) Rejected**	P value=0.000 **H(0) Rejected**
The bank has operating hours convenient to its consumers	P value=0.757	P value=0.101
The bank employees have best of your interest as their vision	P value=0.148	P value=0.143
The employees of the bank understand your needs specifically and act in time.	P value=0.000 **H(0) Rejected**	P value=0.000 **H(0) Rejected**

3. H (0): The service quality ratings are independent with respect to age of the respondents

	Present rating	Expected Rating
The bank has modern equipment.	P value=0.005 **H(0) Rejected**	P value=0.266
The physical facilities in the bank are appealing.	P value=0.227	P value=0.252
The bank's reception desk employees are neatly presented them-selves and they are appealing	P value=0.142	P value=0.263
The written materials related to the brochures/pamphlets, service forms are neatly placed and can be recognized easily	P value=0.115	P value=0.081
The bank is reliable in its service offers.	P value=0.304	P value=0.000 **H(0) Rejected**
The bank shows a sincere interest to solve the consumer related grievances	P value=0.247	P value=0.004 **H(0) Rejected**
The bank provides the services in the right time as per its promise.	P value=0.812	P value=0.712
The bank insists on error free services	P value=0.001 **H(0) Rejected**	P value=0.023 **H(0) Rejected**
Employees in the bank tell you about when exactly the services will be performed	P value=0.228	P value=0.018
The Bank employees give you prompt services.	P value=0.645	P value=0.868
The employees in the bank are ever busy and do not respond to your queries quickly.	P value=0.338	P value=0.003 **H(0) Rejected**
The employees in the bank are always willing to help the consumers.	P value=0.220	P value=0.020 **H(0) Rejected**
The behavior of employees in the bank instills confidence in you about good service.	P value=0.011 **H(0) Rejected**	P value=0.003 **H(0) Rejected**

As consumer of the bank you feel safe with regard to the transactions.	P value=0.022 **H(0) Rejected**	P value=0.251
Employees in the bank are consistently courteous with you.	P value=0.301	P value=0.240
Employees in the bank have necessary knowledge to answer your queries	P value=0.160	P value=0.866
The bank gives you individual attention	P value=0.062	P value=0.217
The bank has operating hours convenient to its consumers	P value=0.059	P value=0.176
The bank employees have best of your interest as their vision	P value=0.007 **H(0) Rejected**	P value=0.002 **H(0) Rejected**
The employees of the bank understand your needs specifically and act in time.	P value=0.751	P value=0.673

4. H (0): The service quality ratings are independent with respect to employment status of the respondents

	Present rating	Expected Rating
The bank has modern equipment.	P value=0.001 **H(0) Rejected**	P value=0.312
The physical facilities in the bank are appealing.	P value=0.026 **H(0) Rejected**	P value=0.317
The bank's reception desk employees are neatly presented them-selves and they are appealing	P value=0.001 **H(0) Rejected**	P value=0.019 **H(0) Rejected**
The written materials related to the brochures/pamphlets, service forms are neatly placed and can be recognized easily	P value=0.001 **H(0) Rejected**	P value=0.471
The bank is reliable in its service offers.	P value=0.059	P value=0.270
The bank shows a sincere interest to solve the consumer related grievances	P value=0.316	P value=0.010 **H(0) Rejected**
The bank provides the services in the right time as per its promise.	P value=0.008 **H(0) Rejected**	P value=0.301
The bank insists on error free services	P value=0.009 **H(0) Rejected**	P value=0.138
Employees in the bank tell you about when exactly the services will be performed	P value=0.043 **H(0) Rejected**	P value=0.197
The bank employees give you prompt services.	P value=0.582	P value=0.079
The employees in the bank are ever busy and do not respond to your queries quickly.	P value=0.197	P value=0.130
The employees in the bank are always willing to help the consumers.	P value=0.519	P value=0.063
The behavior of employees in the bank instills confidence in you about good service.	P value=0.593	P value=0.070
As consumer of the bank you feel safe with regard to the transactions.	P value=0.241	P value=0.029 **H(0) Rejected**
Employees in the bank are consistently courteous with you.	P value=0.271	P value=0.195

Employees in the bank have necessary knowledge to answer your queries	P value=0.071	P value=0.160
The bank gives you individual attention	P value=0.031 **H(0) Rejected**	P value=0.701
The bank has operating hours convenient to its consumers	P value=0.041 **H(0) Rejected**	P value=0.371
The bank employees have best of your interest as their vision	P value=0.107	P value=0.066
The employees of the bank understand your needs specifically and act in time.	P value=0.155	P value=0.315

5. H (0): The service quality ratings are independent with respect to type of the bank.

	Present rating	Expected Rating
The bank has modern equipment.	P value=0.570	P value=0.398
The physical facilities in the bank are appealing.	P value=0.107	P value=0.442
The bank's reception desk employees are neatly presented them-selves and they are appealing	P value=0.571	P value=0.447
The written materials related to the brochures/pamphlets, service forms are neatly placed and can be recognized easily	P value=0.874	P value=0.552
The bank is reliable in its service offers.	P value=0.596	P value=0.584
The bank shows a sincere interest to solve the consumer related grievances	P value=0.887	P value=0.189
The bank provides the services in the right time as per its promise.	P value=0.248	P value=0.070
The bank insists on error free services	P value=0.617	P value=0.732
Employees in the bank tell you about when exactly the services will be performed	P value=0.219	P value=0.273
The bank employees give you prompt services.	P value=0.665	P value=0.498
The employees in the bank are ever busy and do not respond to your queries quickly.	P value=0.079 **H(0) Rejected**	P value=0.008 **H(0) Rejected**
The employees in the bank are always willing to help the consumers.	P value=0.024 **H(0) Rejected**	P value=0.645
The behavior of employees in the bank instills confidence in you about good service.	P value=0.281	P value=0.628
As consumer of the bank you feel safe with regard to the transactions.	P value=0.734	P value=0.582
Employees in the bank are consistently courteous with you.	P value=0.244	P value=0.332
Employees in the bank have necessary knowledge to answer your queries	P value=0.438	P value=0.645
The bank gives you individual attention	P value=0.294	P value=0.517

The bank has operating hours convenient to its consumers	P value=0.464	P value=0.552
The bank employees have best of your interest as their vision	P value=0.396	P value=0.495
The employees of the bank understand your needs specifically and act in time.	P value=0.390	P value=0.450

Garret Ranking Analysis for service quality among the consumers of SBI and SBM

SBI(N=54)	Present rating					Expected Rating				
	5_65	4_68	3_72	2_78	1_87	5_65	4_68	3_72	2_78	1_87
Tangibility1_1	325	2516	792	78	----	3250	272	----	----	---
Tangibility1_2.	325	2856	504	----	----	3120	340	72	---	---
Tangibility1_3	455	2312	864	78	------	3120	408	----	----	---
Tangibility1_4	390	2448	720	156	----	3185	272	72	-----	---
Reliability1_1.	780	2720	144	----	----	3315	136	72	---	---
Reliability1_2	455	2584	576	78	---	2925	612	-----	-----	----
Reliability1_3.	455	2516	720	---	----	3445	68	---	----	---
Reliability1_4	455	2244	792	---	--	2925	408	72	156	----
Responsiveness1_1	585	2720	360	---	-----	3250	272	-----	-----	----
Responsiveness1_2.	260	2720	648	78	-----	3055	476	-------	------	-----
Responsiveness1_3.	65	2380	576	234	609	2600	136	216	---	783
Responsiveness1_4.	260	2992	288	156	-----	3120	340	72	---	---
Assuarance1_1	1105	2380	144	-----	-----	3380	136	-------	--------	-----
Assuarance1_2	1105	2312	216	-----	----	3315	204	-----	-----	-----
Assuarance1_3	715	884	2160	-----	----	3315	204	------	------	-----
Assuarance1_4	975	2312	288	78	-----	3380	---	144	---	----
Empathy1_1	975	2176	360	156	-----	3120	340	72	-----	-----
Empathy1_2	715	1156	1656	234	-------	3185	340	------	-----	-----

| Empathy1_3 | 845 | 2108 | 720 | ----- | ---- | 2925 | 476 | 144 | ------ | ------ |
| Empathy1_4 | 520 | 2584 | 504 | 78 | ------ | 3120 | 204 | 216 | ----- | ----- |

SBM(N=46)	Present rating					Expected Rating				
	5_65	4_68	3_72	2_78	1_87	5_65	4_68	3_72	2_78	1_87
Tangibility1_1	520	1972	504	78	87	2665	340	-----	-----	-----
Tangibility1_2.	195	1904	792	234	87	2535	476	------	-----	-----
Tangibility1_3	1560	952	144	78	---	2470	476	72	-----	---
Tangibility1_4	1950	544	144	78	----	2665	340	-----	-----	----
Reliability1_1.	845	2040	216	----	-----	2925	68	-----	-----	----
Reliability1_2	520	1972	576	78	---	2730	272	----	----	----
Reliability1_3.	585	1632	216	----	----	2665	340	------	----	----
Reliability1_4	520	1836	432	312	87	2665	272	72	------	-----
Responsiveness1_1	455	1904	720	78	---	2600	408	-----	----	----
Responsiveness1_2	390	1972	720	78	-----	2665	340	------	------	-----
Responsiveness1_3	390	1632	648	390	174	2600	340	----	78	---
Responsiveness1_4	455	1700	864	156	---	780	2040	288	------	-----
Assuarance1_1	780	1904	432	---	---	2860	136	------	------	-----
Assuarance1_2	780	2040	288	----	----	2795	204	------	-----	-----
Assuarance1_3	520	1088	1440	156	---	2600	340	72	-----	----
Assuarance1_4	520	2176	216	234	-----	2795	136	72	----	----
Empathy1_1	715	1496	720	234	------	2730	204	72	----	----
Empathy1_2	455	1292	1080	390	----	2665	272	72	------	----

| Empathy1_3 | 520 | 1836 | 576 | 156 | 87 | 2730 | 204 | 72 | ------ | --- |
| Empathy1_4 | 455 | 1768 | 864 | 78 | ------- | 2600 | 340 | 72 | ------ | ----- |

SBI(N=54)	Present Rating			Expected rating		
	Total score	Average	Ranking	Total score	Average	Ranking
Tangibility1_1	3711	68.72		3522	65.22	
Tangibility1_2.	3685	68.24		3532	65.40	
Tangibility1_3	3709	68.68		3528	65.33	
Tangibility1_4	3714	68.77		3529	65.35	
Reliability1_1.	3644	67.48		3523	65.24	
Reliability1_2	3693	68.38		3537	65.5	
Reliability1_3.	3691	68.35		3513	65.05	
Reliability1_4	3491	64.64		3561	65.94	**Rank 2**
Responsiveness1_1	3669	67.94		3522	65.22	
Responsiveness1_2	3706	68.62		3531	65.38	
Responsiveness1_3	**3864**	**71.55**	**Rank 1**	3735	**69.16**	**Rank 1**
Responsiveness1_4	3696	68.44		3532	65.40	
Assuarance1_1	3629	67.20		3516	65.11	
Assuarance1_2	3633	67.27		3519	65.16	
Assuarance1_3	**3759**	**69.11**	**Rank 3**	3519	65.16	
Assuarance1_4	3653	67.64		3524	65.25	
Empathy1_1	3667	67.90		3532	65.40	
Empathy1_2	**3761**	**69.64**	**Rank 2**	3525	65.27	
Empathy1_3	3673	68.01		3545	65.64	**Rank 3**
Empathy1_4	3686	68.25		3540	65.55	

SBM (N=46)	Present Rating			Expected rating		
	Total score	Average	Ranking	Total score	Average	Ranking
Tangibility1_1	3161	68.71		3005	65.32	
Tangibility1_2.	**3212**	**69.82**	**Rank 3**	3011	65.45	
Tangibility1_3	2734	59.43		**3018**	**65.60**	**Rank 2**
Tangibility1_4	2716	59.04		3005	65.32	
Reliability1_1.	3101	67.41		2993	65.06	
Reliability1_2	3146	68.39		3002	65.26	
Reliability1_3.	2433	52.89		3005	65.32	
Reliability1_4	3187	69.28		3009	65.41	
Responsiveness1_1	3157	68.63		3008	65.39	
Responsiveness1_2	3160	68.69		3005	65.32	
Responsiveness1_3	**3234**	**70.30**	**Rank 1**	**3018**	**65.60**	**Rank 2**
Responsiveness1_4	3175	69.02		**3108**	**67.56**	**Rank 1**
Assuarance1_1	3116	67.73		2996	65.13	
Assuarance1_2	3108	67.56		2999	65.19	
Assuarance1_3	3204	69.65		3012	65.47	
Assuarance1_4	3146	68.39		3003	65.28	
Empathy1_1	3165	68.80		3006	65.34	
Empathy1_2	**3217**	**69.93**	**Rank 2**	3009	65.41	
Empathy1_3	3175	69.02		3006	65.34	
Empathy1_4	3165	68.80		**3012**	**65.47**	**Rank 3**

Conclusions and interpretations

1. The chi square analysis for the H (0): The service quality ratings are independent with the gender is rejected for the statement the bank shows a sincere interest to solve the consumer related grievances, stating that gender is a significant demographic variable in addressing the grievances.

2. The chi square analysis for the H (0): The service quality ratings are independent with respect to type of the account is rejected for the statements of Tangibility and Service reliability, Error free services, Employees in the bank are consistently courteous with you and The employees of the bank understand your needs specifically and act in time are the significant factors which determines service quality.

3. The chi-square analysis for H (0): The service quality ratings are independent with respect to age of the respondents is rejected for the statements the bank has modern equipment, The bank insists on error free services, The behavior of employees in the bank instills confidence in you about good service. As consumer of the bank you feel safe with regard to the transactions, the bank employees have best of your interest as their vision, are the significant factors which determines service quality.

4. The chi-square analysis for H (0): The service quality ratings are independent with respect to employment status of the respondents is rejected for the statements of tangibility; the bank provides the services in the right time as per its promise, the bank insists on error free services, Employees in the bank tell you about when exactly the services will be performed, The bank gives you individual attention, the bank has

operating hours convenient to its consumers are the significant factors which determines service quality.

5. The chi-square analysis for H (0): The service quality ratings are independent with respect to type of the bank is rejected for the statements the employees in the bank are ever busy and do not respond to your queries quickly the employees in the bank are always willing to help the consumers are the significant factors, which determines the SQ

6.The garret ranking for the two banks SBI and SBM states that the employees in the bank are ever busy and do not respond to the queries quickly, which indicates that both of the bank are facing the problem of staff shortage and influences the service quality(SQ) adversely.

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