

Identifying Key Quality Dimensions Impacting Customer Satisfaction from Banking Services in Punjab



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Abstract

Aims

The aim of this research paper is to identify key quality dimensions impacting customer satisfaction from Banking Services in Punjab.

Relevance

Inclusive Growth is the biggest challenge that our nation faces today. Thus, one of the tools that Government of India has encouragingly adopted for achieving inclusive growth is Financial Inclusion. Reviewing the state of financial inclusion in India, in 2019, we can see improvement in indicators of financial inclusion such as number of bank accounts, number of bank branches, and number of ATMs etc. but out of the large number of accounts opened only few accounts are being meaningfully operated and remaining are inoperative. The reason for why most of the accounts remain inoperative, even when the regulator is doing its bit, could be various dimensions of quality impacting customer satisfaction for bottom of pyramid population in Punjab. So, it is the right time to study key dimensions of quality in financial inclusion and to find out which quality dimension has significant impact on customer satisfaction.

Methodology

Non probability sampling i.e. judgmental sampling technique for sample size 250 has been used. The data has been collected through administering questionnaire on five dimensions of SERVQUAL i.e. Tangibility, Reliability, Responsiveness, Assurance and Empathy from the account holders of the commercial bank branches opened under financial inclusion programme in Punjab. The study will not cover cooperative banks. Data analysis is done in the form of Cronbach Alpha for reliability purpose, Confirmatory Factor Analysis is used for validity purpose and likewise for validating the hypothesis One way ANOVA is used.

Findings

The findings concluded that highest of Cronbach alpha value has been found in case of the variable Tangibility i.e. 0.948 and the minimum of the same has been found in case of Responsiveness i.e. 0.865. Likewise in case of CFA, estimates of maximum dimension items have been found strong with values above 0.5. The findings revealed that Tangibility and Assurance dimension of SERVQUAL Model along with different demographic variables such as gender, age, educational qualification, marital status, type of family, occupation and monthly individual income proved its importance by showing the highest contributing factor in the overall model where as remaining three dimensions i.e., Responsiveness and Empathy showed insignificant results.

Conclusions and Recommendations

The results of the study concluded that respondents who experienced a problem or who were dissatisfied with the Reliability, Responsiveness and Empathy provided by their banks might have negative influence on customer satisfaction. The recommendation demands for the redesign of the existing communication network of the banks.

Keywords: Inclusive Growth, Financial Inclusion, Servqual, Anova, Cfa, Cronbach Alpha.

Introduction

Inclusive growth of the economy has always been directly or indirectly the central objective of the National Economic Planning, right from the inception of planning process. In order to achieve inclusive growth, variety of tools has been adopted from time to time by Government of India. One of the most important tools that Government of India has encouragingly adopted for achieving inclusive growth is Financial Inclusion. Reviewing the state of financial inclusion in India, in 2019, we can see improvement in indicators of financial inclusion such as number of bank accounts, number of bank branches, and number of ATMs etc. but out of the large number of accounts opened only few accounts are being meaningfully operated and remaining are inoperative. This shows that our well developed financial system have not succeeded to be all inclusive. One of the reason for why most of the accounts remain inoperative, even when the regulator is doing its bit, could be various dimensions of quality impacting customer satisfaction. So, it is the right time to study key dimensions of quality in financial inclusion and to find out which quality dimension has significant impact on customer satisfaction in Punjab. Likewise, Parasuraman et al., Zeithaml and Berry (1985, 1988) have conducted the various studies during the different time periods to uncover the key service quality attributes that significantly influence the customer perception of the overall service quality. In 1985, they initially proposed the ten dimensions determine the service quality that includes Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security, Understanding and Knowing the customer. In 1988 research work, these components were collapsed into five dimensions viz. Reliability, Responsiveness, Assurance, Empathy and Tangibles. Reliability, Tangibles and Responsiveness remained distinct, the remaining seven components were clubbed into two aggregate dimensions Assurance and Empathy. Parasuraman et al. developed a test instrument called SERVQUAL to measure service quality. It uses 21 questions to measure the five dimensions mentioned above through SERVQUAL, firm can measure customers evaluation of their service performance.

Review of Literature

Jayaraman et al. (2010), in their research study titled "Service Quality Delivery and its Impact on Customer Satisfaction in the Banking Sector in Malaysia" measured customer satisfaction in the banking sector in Malaysia using SERVQUAL Model. The questionnaire was collected from 117 respondents. The study found that assurance and tangibles had a positive relationship with customer satisfaction. Reliability did not have much impact on customer satisfaction. Further, no relationship existed between empathy and customer satisfaction.

Ravichandran et al. (2010), in their study, examined the influence of perceived service quality on customer satisfaction using SERVQUAL scale. In addition to SERVQUAL dimensions, three more dimensions were introduced, i.e., service charge charged by bank, interest rate and complaint handling

system. Eleven demographic variables were investigated as covariates like age, gender, marital status, educational qualification, occupation, monthly income, number of dependents, type of account and frequency of visit to the bank. Descriptive statistics and Regression Analysis were also used. The findings showed that only responsiveness was found to be significant in predicting overall satisfaction with the banking service ($b = 0.143$, $p = .0003$), although the R-square is 102.

Saravanabawan (2013), in his study titled, "Relationship between Service Quality and Perceived Customer Satisfaction of National Savings Bank in War Affected Area of Sri Lanka" assessed how five dimensions of service quality influenced the customer satisfaction in Northern Region of Sri Lanka using SERVQUAL Model. Statistical techniques and methods included descriptive statistics of variables, Pearson correlation and multiple regression analysis. The study found that service quality dimensions were positively correlated with perceived customer satisfaction.

Gupta et al. (2016), in their study titled, "A Study on Service Quality Dimensions and Customer Satisfaction in Indian Banking Sector" examined the significance of service quality dimensions on customers of banks in Indore and its impact on overall satisfaction using modified version of SERVQUAL as proposed by Parasuraman et al. (1985). This study was a descriptive cross-sectional research based on primary data collected through a self-administered questionnaire which was distributed to the customers through online and offline mode. A non-probabilistic convenience sampling technique was used for the sampling purpose. The statistical techniques such as descriptive statistics, factor analysis, Gap analysis, and Z test were used to test the hypotheses. The analysis of data was carried out using Statistical Package for the Social Sciences (SPSS) 16.0 for Windows. The findings of the study revealed that customers' expectations were more from the banks and their level of satisfaction was lower. It was suggested that banks should improve the elements of service quality which contribute significantly towards customer satisfaction.

Research Methodology

Need of The Study

Despite the existing literature on service quality, till now, to the best of the authors' knowledge, no such studies have been found relative to service quality dimensions and customer satisfaction in Punjab. It is further believed that the present study of service quality and customer satisfaction will provide a platform to future studies in the same area.

Objective of the Study

The aim of this research paper is to identifying key quality dimensions impacting customer satisfaction in Punjab.

Methodology

Non probability sampling i.e. judgmental sampling technique for sample size 250 has been used. The data has been collected through administering questionnaire on five dimensions of SERVQUAL i.e. Tangibility, Reliability,

Responsiveness, Assurance and Empathy from the account holders of the commercial bank branches opened under financial inclusion programme in Punjab. The study has not covered cooperative banks.

Data Collection Methods

To carry out the research, both primary and secondary sources of data collection were used. Primary data was collected based on the questionnaire. The questionnaire which was administered to the account holders of the branches of the commercial banks opened under financial inclusion programme. Likewise, Secondary sources of data was collected from the RBI Bulletin Reports, SLBC Reports and NABARD report on Financial Inclusion Plan, textbooks, magazine, E-journals, official websites of selected banks and other sources from internet.

Reliability Testing

The Reliability of the instrument was assessed using cronbach alpha value which is most commonly method used for reliability testing. In the current analysis, in all a total of 22 statements of service quality were put up in the questionnaire. These were divided in 5 groups as per their nature i.e. Tangibility which covers 5 no. of items having cronbach alpha value of .948, Reliability covers 4 no. of items having cronbach alpha value of .893, Responsiveness covers 4 no. of items having cronbach alpha value of .865, Assurance covers 4 no. of items having cronbach alpha value of .923, Empathy covers 5 no. of items having cronbach alpha value of .915. The result shows that reliability can be asserted for all the groups reasonably. The highest of Cronbach alpha value has been in case of the variable Tangibility and Empathy i.e. 0.948 and .915 and the minimum of the same has been in case of Responsiveness i.e. 865.

Measurement Model

The Validity of the instrument i.e. questionnaire has been tested with the help of confirmatory factor analysis. For the purpose of our study CFA will be computed for 1- 22 statements of five service quality dimensions i.e. Tangibility, Reliability, Responsiveness, Assurance and Empathy. It is clear from the results that the model fits good as estimates of maximum dimension items are considered strong with values above 0.5.

Data Analysis and Interpretation of Data

Oneway Anova - Service Quality

In the present study, to measure service quality and to find out which quality dimension has significant impact on customer satisfaction, five modified dimensions of service quality viz. Reliability, Tangibility, Responsiveness, Assurance and Empathy developed by Parasuraman, Zeithmal and Berry, (1985, 1988) has been used. The details of all these dimension has been given in Appendix 1. For the purpose of One-way ANOVA, Demographic Variables such as Gender, Age, Educational Qualification, Type of family, Occupation and Monthly Individual Income has been selected as Independent Variable whereas as Tangibility, Reliability,

Responsiveness, Assurance and Empathy have been identified as dependent variables or predictors.

Gender as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Gender Table shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Gender on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Tangibility, Reliability, Responsiveness and Empathy along with demographic variable i.e Gender has insignificant difference where as Assurance along with demographic variable i.e Gender has significant difference. Hence the null hypothesis stating no impact of Gender on Assurance stands rejected. Hence, there is a statistically significant relationship in the demographic variable i.e Gender and service quality dimension i.e Assurance.

Age as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Age Table shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Age on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Tangibility, Reliability, Responsiveness, Assurance and Empathy along with demographic variable i.e Age has insignificant difference. Hence the null hypothesis stating no impact of Age on Tangibility, Reliability, Responsiveness, Assurance and Empathy stands accepted. Hence, there is a statistically insignificant relationship in the demographic variable i.e Age and service quality dimensions.

Educational Qualification as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Educational Qualification Table shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz. Educational Qualification on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Reliability, Responsiveness and Empathy along with demographic variable i.e Educational Qualification has insignificant difference where as Tangibility and Assurance along with demographic variable i.e Educational Qualification has significant difference. Hence the null hypothesis stating no impact of Educational Qualification on Tangibility and Assurance stands rejected. Hence, there is a statistically significant relationship in the demographic variable i.e Educational Qualification and service quality dimension i.e Tangibility and Assurance.

Marital Status as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Marital Status Table shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Marital Status on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Tangibility, Reliability, Responsiveness, Assurance and Empathy along with demographic variable i.e Marital Status has insignificant difference. Hence the null hypothesis stating no impact of Age on Tangibility, Reliability, Responsiveness, Assurance and Empathy stands accepted. Hence, there is a statistically insignificant relationship in the demographic variable i.e Marital Status and service quality dimension

Type of Family as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Type of Family Table shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Type of Family on Tangibility, Reliability, Responsiveness, Assurance and Empathy is **zero**. From the results in table below, it is clear that Tangibility, Reliability, Responsiveness, Assurance and Empathy along with demographic variable i.e Type of Family has insignificant difference. Hence the null hypothesis stating no impact of Age on Tangibility, Reliability, Responsiveness, Assurance and Empathy stands accepted. Hence, there is a statistically insignificant relationship in the demographic variable i.e Type of family and service quality dimensions.

Occupation as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Occupation Table 8 shows N, Mean, Standard Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Occupation on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Reliability, Responsiveness, Assurance and Empathy along with demographic variable i.e Occupation has insignificant difference where as Tangibility, along with demographic variable i.e Occupation has significant difference. Hence the null hypothesis stating no impact of Occupation on Tangibility stands rejected. Hence, there is a statistically significant relationship in the demographic variable i.e Occupation and service quality dimension i.e Tangibility.

Monthly Individual Income as Demographic Variable

To assess the significance of these above mentioned models, ANOVA values have been calculated for demographic variable Monthly Individual Income Table shows N, Mean, Standard

Deviation, F and significant values for all the five dependent variables. The null hypothesis here can be stated as the impact of selected predictor viz Monthly Individual Income on Tangibility, Reliability, Responsiveness, Assurance and Empathy is zero. From the results in table below, it is clear that Tangibility, Reliability, Responsiveness and Empathy along with demographic variable i.e Monthly Individual Income has insignificant difference where as Assurance along with demographic variable i.e Monthly Individual Income has significant difference. Hence the null hypothesis stating no impact of Monthly Individual Income on Assurance stands rejected. Hence, there is a statistically significant relationship in the demographic variable i.e Monthly Individual Income and service quality dimension i.e Assurance.

Findings and Discussions

From the data analysis, following are the results of findings

1. There is a statistically significant relationship in the demographic variable i.e Gender and service quality dimension i.e Assurance.
2. There is a statistically insignificant relationship in the demographic variable i.e Age and service quality dimensions.
3. There is a statistically significant relationship in the demographic variable i.e Educational Qualification and service quality dimension i.e Tangibility and Assurance.
4. There is a statistically insignificant relationship in the demographic variable i.e Marital Status and service quality dimension i.e Tangibility and Assurance.
5. There is a statistically insignificant relationship in the demographic variable i.e Type of family and service quality dimensions.
6. There is a statistically significant relationship in the demographic variable i.e Monthly Individual Income and service quality dimension i.e Assurance.

Conclusion

The results and conclusions of the present study found that Tangibility and Assurance dimension of SERVQUAL Model along with different demographic variables such as gender, age, educational qualification, marital status, type of family, occupation and monthly individual income proved its importance by showing the highest contributing factor in the overall model where as remaining three dimensions i.e, Reliability, Responsiveness and Empathy showed insignificant results. The recommendation demands for the redesign of the existing communication network of the banks. The concluding table below gives the concluding summary of service quality dimensions along with demographic variables.

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Table 1
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Male	160	4.1074	.41521	1.869	.172
	Female	90	4.0638	.40202		
	Total	250	4.0917	.41076		
RELIABILITY	Male	160	3.9113	.43625	.171	.680
	Female	90	3.9250	.41584		
	Total	250	3.9162	.42878		
RESPONSIVENESS	Male	160	3.9129	.41016	.005	.943
	Female	90	3.9106	.41848		
	Total	250	3.9120	.41289		
ASSURANCE	Male	160	4.0276	.35914	5.750	.017
	Female	90	3.9625	.33359		
	Total	250	4.0042	.35132		
EMPATHY	Male	160	3.9472	.40128	.009	.923
	Female	90	3.9500	.31653		
	Total	250	3.9482	.37276		

Table 2
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Up to 34 years	110	4.1069	.41803	2.058	.129
	35 - 39 years	80	4.0483	.36698		
	40 years or above	60	4.1241	.45102		
	Total	250	4.0917	.41076		
RELIABILITY	Up to 34 years	110	3.9359	.44506	1.776	.170
	35 - 39 years	80	3.8856	.43104		
	40 years or above	60	3.9217	.39202		
	Total	250	3.9162	.42878		
RESPONSIVENESS	Up to 34 years	110	3.9422	.43659	2.441	.088
	35 - 39 years	80	3.8761	.40705		
	40 years or above	60	3.9051	.36983		
	Total	250	3.9120	.41289		
ASSURANCE	Up to 34 years	110	4.0352	.39309	2.359	.095
	35 - 39 years	80	3.9703	.31651		
	40 years or above	60	3.9925	.30702		
	Total	250	4.0042	.35132		
EMPATHY	Up to 34 years	110	3.9819	.34119	2.057	.129
	35 - 39 years	80	3.9229	.39138		
	40 years or above	60	3.9193	.39999		
	Total	250	3.9482	.37276		

Table 3
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Post Graduation	88	4.1172	.44176	3.462	.008
	Graduation	102	4.0960	.39102		
	Higher Secondary	30	4.0000	.26458		
	Matriculation	13	3.9568	.43496		
	Up to Primary	17	4.2250	.52854		
	Total	250	4.0917	.41076		
RELIABILITY	Post Graduation	88	3.8877	.52050	1.387	.237
	Graduation	102	3.9525	.37091		
	Higher Secondary	30	3.8820	.40257		
	Matriculation	13	3.8311	.33361		
	Up to Primary	17	3.9813	.27379		
	Total	250	3.9162	.42878		
RESPONSIVENESS	Post Graduation	88	3.9072	.46908	1.005	.404
	Graduation	102	3.9292	.37505		
	Higher Secondary	30	3.8792	.42825		
	Matriculation	13	3.7973	.35276		
	Up to Primary	17	3.9938	.28582		
	Total	250	3.9120	.41289		
ASSURANCE	Post Graduation	88	3.9951	.37210	4.730	.001
	Graduation	102	3.9892	.31091		
	Higher Secondary	30	4.1011	.42090		
	Matriculation	13	3.8919	.32027		
	Up to Primary	17	4.0625	.31900		
	Total	250	4.0042	.35132		
EMPATHY	Post Graduation	88	3.9352	.43927	2.691	.030
	Graduation	102	3.9713	.33658		
	Higher Secondary	30	3.9146	.30583		
	Matriculation	13	3.8811	.33153		
	Up to Primary	17	3.9950	.33432		
	Total	250	3.9482	.37276		

Table 4
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Married	214	4.0947	.40740	.309	.734
	Unmarried	28	4.0610	.38833		
	Separated/Divorced/Widowed	8	4.1238	.58130		
	Total	250	4.0917	.41076		
RELIABILITY	Married	214	3.9071	.41495	.444	.642
	Unmarried	28	3.9939	.45639		
	Separated/Divorced/Widowed	8	3.8810	.65964		
	Total	250	3.9162	.42878		
RESPONSIVENESS	Married	214	3.9063	.39503	.145	.865
	Unmarried	28	3.9421	.49737		
	Separated/Divorced/Widowed	8	3.9643	.56061		
	Total	250	3.9120	.41289		
ASSURANCE	Married	214	4.0069	.32564	.135	.874
	Unmarried	28	3.9848	.45363		
	Separated/Divorced/Widowed	8	4.0000	.58095		
	Total	250	4.0042	.35132		
EMPATHY	Married	214	3.9457	.36216	2.916	.055
	Unmarried	28	3.9683	.36713		
	Separated/Divorced/Widowed	8	3.9429	.63920		
	Total	250	3.9482	.37276		

Table 5
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Joint	121	4.0744	.37746	1.213	.271
	Nuclear	129	4.1081	.43999		
	Total	250	4.0917	.41076		
RELIABILITY	Joint	121	3.9389	.37813	1.930	.165
	Nuclear	129	3.8946	.47145		
	Total	250	3.9162	.42878		
RESPONSIVENESS	Joint	121	3.9091	.35643	.035	.851
	Nuclear	129	3.9149	.46070		
	Total	250	3.9120	.41289		
ASSURANCE	Joint	121	4.0256	.35161	2.557	.110
	Nuclear	129	3.9838	.35029		
	Total	250	4.0042	.35132		
EMPATHY	Joint	121	3.9580	.33630	.470	.493
	Nuclear	129	3.9389	.40465		
	Total	250	3.9482	.37276		

Table 6
Descriptives

		N	Mean	Std. Deviation	F	Sig.
Tangibility	Student	28	4.0878	.41347	2.412	.035
	Business/Professional/Self-Employed	64	4.0859	.37608		
	Government Service	63	4.0714	.35980		
	Housewife	56	4.0621	.37699		
	Farmer	18	4.0784	.56296		
	Private Service	21	4.2613	.54151		
	Total	250	4.0917	.41076		
Reliability	Student	28	4.0152	.46206	1.375	.232
	Business/Professional/Self-Employed	64	3.8954	.39670		
	Government Service	63	3.8764	.46400		
	Housewife	56	3.9612	.33606		
	Farmer	18	3.9265	.42806		
	Private Service	21	3.8387	.54902		
	Total	250	3.9162	.42878		
Responsiveness	Student	28	3.9604	.50837		

	Business/Professional/Self-Employed	64	3.8872	.38834	4.890	.000
	Government Service	63	3.9121	.40860		
	Housewife	56	3.9239	.33778		
	Farmer	18	3.9020	.45299	2.201	.052
	Private Service	21	3.8992	.50094		
	Total	250	3.9120	.41289		
Assurance	Student	28	4.0000	.46647	2.718	.019
	Business/Professional/Self-Employed	64	4.0543	.35992		
	Government Service	63	3.9863	.28755		
	Housewife	56	3.9643	.28622	2.667	.021
	Farmer	18	3.9853	.42840		
	Private Service	21	4.0323	.39589		
Total	250	4.0042	.35132	2.019	.074	
Empathy	Student	28	3.9732	.38072		
	Business/Professional/Self-Employed	64	3.9533	.33288		
	Government Service	63	3.9253	.40782	1.603	.157
	Housewife	56	3.9565	.29385		
	Farmer	18	3.9608	.44725		
	Private Service	21	3.9355	.48013	.353	.880
Total	250	3.9482	.37276			

Table 7
Descriptives

		N	Mean	Std. Deviation	F	Sig.
TANGIBILITY	Up to Rs. 20,000	87	4.0683	.38220	1.943	.121
	Rs. 20,000 - Rs. 30,000	36	4.0308	.49602		
	Rs. 30,000 - Rs. 40,000	55	4.1380	.41124		
	Above Rs. 40,000	72	4.1154	.39386	1.877	.132
	Total	250	4.0917	.41076		
RELIABILITY	Up to Rs. 20,000	87	3.9633	.39404		
	Rs. 20,000 - Rs. 30,000	36	3.8990	.48836	.119	.949
	Rs. 30,000 - Rs. 40,000	55	3.9130	.40785		
	Above Rs. 40,000	72	3.8702	.44975		
	Total	250	3.9162	.42878	7.167	.000
RESPONSIVENESS	Up to Rs. 20,000	87	3.9246	.40939		
	Rs. 20,000 - Rs. 30,000	36	3.9063	.42264		
	Rs. 30,000 - Rs. 40,000	55	3.9051	.42099	2.358	.071
	Above Rs. 40,000	72	3.9050	.40862		
	Total	250	3.9120	.41289		
ASSURANCE	Up to Rs. 20,000	87	3.9762	.35062	4.734	.003
	Rs. 20,000 - Rs. 30,000	36	3.9663	.41080		
	Rs. 30,000 - Rs. 40,000	55	4.1171	.38136		
	Above Rs. 40,000	72	3.9712	.27211	3.205	.023
	Total	250	4.0042	.35132		
EMPATHY	Up to Rs. 20,000	87	3.9643	.32010		
	Rs. 20,000 - Rs. 30,000	36	3.9423	.45681	12.046	.000
	Rs. 30,000 - Rs. 40,000	55	3.9949	.36114		
	Above Rs. 40,000	72	3.8962	.39020		
	Total	250	3.9482	.37276	.443	.722

Table 8
Service Quality Dimensions With Demographic Variables

Demographic Variables/Service Quality Dimensions	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Gender	Insignificant	Insignificant	Insignificant	Significant	Insignificant
Age	Insignificant	Insignificant	Insignificant	Insignificant	Insignificant
Educational Qualification	Significant	Insignificant	Insignificant	Significant	Insignificant
Marital Status	Insignificant	Insignificant	Insignificant	Insignificant	Insignificant
Type of Family	Insignificant	Insignificant	Insignificant	Insignificant	Insignificant
Occupation	Significant	Insignificant	Insignificant	Insignificant	Insignificant
Monthly Individual Income	Insignificant	Insignificant	Insignificant	Significant	Insignificant