

<b>Certificate</b>	<b>i</b>
<b>Acknowledgement</b>	<b>ii</b>
<b>Table of Contents</b>	<b>iii - viii</b>
<b>List of Tables</b>	<b>ix – xii</b>
<b>List of Abbreviations</b>	<b>xiii</b>

## **Tables of Contents**

### **Chapter 1**

<b>1. INTRODUCTION</b>	<b>1 - 19</b>
1.1 Banking History	1
1.1.1 Banking Reforms	5
1.2 PUBLIC SECTOR BANK	07
1.2.1 State Bank of India	08
1.2.2 Punjab National Bank	08
1.2.3 Bank of India	09
1.2.4 Bank of Baroda	10
1.3 PRIVATE SECTOR BANK	11
1.3.1 Housing Development Finance Corporation (HDFC)	11
1.3.2 Industrial Credit and Investment Corporation of India (ICICI)	12
1.3.3 Axis Bank	13
1.3.4 Yes Bank	13
1.4 FOREIGN SECTOR BANK	14
1.4.1 Citi Bank	14

1.4.2 Standard Chartered Bank	15
1.4.3 HSBC (Hong Kong and Shanghai Banking Corporation)	17
1.4.4 Deutsche Bank	18
<b>Chapter 2</b>	
<b>2. REVIEW OF LITERATURE</b>	<b>20- 37</b>
<b>Chapter 3</b>	
<b>3. OBJECTIVES AND RESEARCH METHODOLOGY</b>	<b>38-50</b>
3.1 Objective of the Study	38
3.2 Problem Statement	38
3.3 Rationale of the Study	39
3.4 Research Design	40
3.5 Research Instrument	40
3.6 Sampling Design	40
3.6.1 Sampling Unit	41
3.6.2 Sampling Frame	41
3.7 Sampling Technique and Sample Size	44
3.7.1 List of Public Sector Banks	45
3.7.2 List of Private Sector Banks	47
3.7.3 List of Foreign Sector Banks	49
3.8 Data Collection	50
3.9 Tools and Techniques	50
<b>Chapter 4</b>	
<b>4. DATA ANALYSIS AND INTERPRETATION</b>	<b>51-135</b>
4.1 Objective 1	51

4.2	Factor Analysis	51
	4.2.1 KMO and Bartlett's Tests	51
	4.2.2 Total Variance Explained	52
	4.2.3 Rotated Component Matrix	54
4.3	Comparison on the basis of Reliability	60
	4.3.1 Descriptive, Test of Homogeneity of Variances and ANOVA	60
	4.3.2 Post Hoc Test	62
4.4	Comparison on the basis of Assurance	63
	4.4.1 Descriptive, Test of Homogeneity of Variances and Welch	63
4.5	Comparison on the basis of Empathy	65
	4.5.1 Descriptive, Test of Homogeneity of Variances and Welch	65
4.6	Comparison on the basis of Tangibility	67
	4.6.1 Descriptive, Test of Homogeneity of Variances and ANOVA	67
	4.6.2 Post Hoc Test	69
4.7	Comparison on the basis of Facilities	70
	4.7.1 Descriptive, Test of Homogeneity of Variances and ANOVA	70
	4.7.2 Post Hoc Test	72
4.8	Comparison on the basis of Customer Relationship Management	73
	4.8.1 Descriptive, Test of Homogeneity of Variances and ANOVA	73
	4.8.2 Post Hoc Test	75
4.9	Comparison on the basis of Accessibility	76
	4.9.1 Descriptive, Test of Homogeneity of Variances and	76

	ANOVA	
4.10	Comparison on the basis of Responsiveness	78
	4.10.1 Descriptive, Test of Homogeneity of Variances and ANOVA	78
4.11	Summary of the First Objective	80
4.12	Objective 2	82
	4.12.1 Existing status of Public, Private and Foreign Banks on the basis of Reliability	82
	4.12.2 Existing status of Public, Private and Foreign Banks on the basis of Assurance	84
	4.12.3 Existing status of Public, Private and Foreign Banks on the basis of Empathy	86
	4.12.4 Existing status of Public, Private and Foreign Banks on the basis of Tangibility	88
	4.12.5 Existing status of Public, Private and Foreign Banks on the basis of Facilities	90
	4.12.6 Existing status of Public, Private and Foreign Banks on the basis of Customer Relationship Management	92
	4.12.7 Existing status of Public, Private and Foreign Banks on the basis of Accessibility	93
	4.12.8 Existing status of Public, Private and Foreign Banks on the basis of Responsiveness	94
4.13	Summary of the Second Objective	95
4.14	Objective 3	96
4.15	On the basis of Reliability	96
	4.15.1 Descriptive, Test of Homogeneity of Variances and ANOVA	96
4.16	On the basis of Assurance	98

	4.16.1 Descriptive, Test of Homogeneity of Variances and ANOVA	98
4.17	On the basis of Empathy	100
	4.17.1 Descriptive, Test of Homogeneity of Variances and ANOVA	100
4.18	On the basis of Tangibility	102
	4.18.1 Descriptive, Test of Homogeneity of Variances and ANOVA	102
	4.18.2 Post Hoc Test	104
4.19	On the basis of Facilities	105
	4.19.1 Descriptive, Test of Homogeneity of Variances and ANOVA	105
	4.19.2 Post Hoc Test	107
4.20	On the basis of Customer Relationship Management	108
	4.20.1 Descriptive, Test of Homogeneity of Variances and ANOVA	108
4.21	On the basis of Accessibility	110
	4.21.1 Descriptive, Test of Homogeneity of Variances and ANOVA	110
4.22	On the basis of Responsiveness	112
	4.22.1 Descriptive, Test of Homogeneity of Variances and ANOVA	112
4.23	Summary of the third Objective	114
4.24	Objective 4	116
4.25	Hypothesis	116
4.26	Gap Analysis in Service Quality on the Basis of Reliability	117
	4.26.1 Paired Sample Statistics	117

	4.26.2 Paired Sample t- Test (Reliability)	118
4.27	Gap Analysis in Service Quality on the Basis of Assurance	119
	4.27.1 Paired Sample Statistics	119
	4.27.2 Paired Sample t- Test (Assurance)	120
4.28	Gap Analysis in Service Quality on the Basis of Empathy	121
	4.28.1 Paired Sample Statistics	121
	4.28.2 Paired Sample t- Test (Empathy)	122
4.29	Gap Analysis in Service Quality on the Basis of Tangibility	123
	4.29.1 Paired Sample Statistics	123
	4.29.2 Paired Sample t- Test (Tangibility)	124
4.30	Gap Analysis in Service Quality on the Basis of Facilities	125
	4.30.1 Paired Sample Statistics	125
	4.30.2 Paired Sample t- Test (Facilities)	126
4.31	Gap Analysis in Service Quality on the Basis of Customer Relationship Management	127
	4.31.1 Paired Sample Statistics	127
	4.31.2 Paired Sample t- Test (Customer Relationship Management)	128
4.32	Gap Analysis in Service Quality on the Basis of Accessibility	129
	4.32.1 Paired Sample Statistics	129
	4.32.2 Paired Sample t- Test (Accessibility)	130
4.33	Gap Analysis in Service Quality on the Basis of Responsiveness	131

	4.33.1 Paired Sample Statistics	131
	4.33.2 Paired Sample t- Test (Responsiveness)	132
4.34	Summary of the fourth Objective	133
Chapter 5		
5. FINDINGS AND CONCLUSIONS		136-141
5.1	Findings	136
5.2	Conclusion	140
	References	142
	Appendix	