4 DATA ANALYSIS AND INTERPRETATION

4.1 Objective 1

To analyse and compare the perception of the customers of public, private and foreign banks in term of service quality.

4.2 Factor Analysis

Factor analysis is a technique to analyse the correlation between variables that reduces the number of variables into fewer one which explains the original data economically. After checking the missing frequency, factor analysis was applied for data reduction.

4.2.1 Table: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.908
Bartlett's Test of Sphericity Approx. Chi-Square	4.090E3
Df	666
Sig.	.000

The above table shows that KMO value which is acceptable as per the norms like; values between 0.5 and 0.7 is mediocre, between 0.7 to 0.8 considered as good and values between 0.8 and 0.9 are considered excellent (Hutcheson and Sofroniou 1999). Therefore, the value of 0.908 in this analysis is considered accepted for further analysis. It shows that validity and suitability of responses collected to the problem being addressed through the study. Bartlett's test of sphericity must be less than 0.05. It shows that validity and suitability of collected responses.

4.2.2 Table: Total Variance Explained

Comp-onent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumula tive %
1	7.789	21.637	21.637	7.789	21.637	21.637	3.173	8.813	8.813
2	1.814	5.039	26.676	1.814	5.039	26.676	2.421	6.724	15.537
3	1.565	4.346	31.022	1.565	4.346	31.022	2.417	6.714	22.251
4	1.260	3.500	34.521	1.260	3.500	34.521	2.116	5.877	28.128
5	1.240	3.444	37.965	1.240	3.444	37.965	1.994	5.538	33.666
6	1.153	3.202	41.167	1.153	3.202	41.167	1.633	4.535	38.201
7	1.055	2.931	44.098	1.055	2.931	44.098	1.589	4.414	42.615
8	1.011	2.809	46.907	1.011	2.809	46.907	1.545	4.292	46.907
9	.986	2.739	49.646						
10	.975	2.707	52.353						
11	.948	2.634	54.987						
12	.928	2.578	57.566						
13	.880	2.444	60.010						
14	.849	2.359	62.368						
15	.812	2.255	64.623						
16	.794	2.206	66.829						
17	.772	2.145	68.974						
18	.762	2.117	71.092						
19	.757	2.102	73.194						
20	.738	2.050	75.244						

21	.731	2.031	77.275						
22	.682	1.894	79.169						
23	.670	1.861	81.030						
24	.647	1.797	82.827						
25	.616	1.710	84.538						
26	.607	1.687	86.225						
27	.591	1.642	87.867						
28	.579	1.609	89.476						
29	.563	1.563	91.039						
30	.535	1.485	92.523						
31	.527	1.463	93.986						
32	.501	1.393	95.379						
33	.470	1.305	96.684						
34	.426	1.183	97.867						
35	.402	1.117	98.984						
36	.366	1.016	100.000						
Extraction Method: Principal Component Analysis									

4.2.3 **Table: Rotated Component Matrix**

Sr No	Statements	1	2	3	4	5	6	7	8
1	Bank performs its services without any error	.662							
2	Bank solves problems related to banking transaction	.622							
3	Customers face no difficulty with various cards	.613							
4	If any error noticed corrective action is being taken	.567							
5	Bank perform services within promised time	.506							
6	The bank performs a service exactly as promised	.485							
7	Employees are well aware of the services offered by bank	.444							
8	Bank employee are always ready to help	.328							
9	The bank sends transaction details on registered mobile number/mail	.305							
10	Bank employees are courteous with you		.763						
11	Bank employees are knowledgeable to respond my specific questions		.548						
12	Bank employees are trustworthy		.496						
13	Bank assures safety to customers money		.466						

14	The bank is user friendly and accessible		.453						
15	The advise me about suitable service for my specific needs		.397						
16	Bank shows keen interest in each customer			.720					
17	Bank employees are kind and polite in their behaviour			.692					
18	The bank is favorably located to me			.613					
19	The always considers my wishes and needs			.538					
20	Bank immediately responds to wrong transaction, if any			.324					
21	Bank has good parking facilities				.724				
22	Bank employee are well dressed neat and clean				.535				
23	Bank has modern looking equipment				.482				
24	Printing material looks attractive				.430				
25	Bank offices are visually appealing				.404				
26	The bank operating hours suit to my needs				.346				
27	Bank has drinking water and washroom facilities					.640			
28	Bank provides sufficient number of counters time to time					.534			
29	Information and procedure are well displayed					.518			
30	Bank has adequate security arrangements					.372			

31	The telephonic calls are being received regularly by bank						.707		
32	Bank statements delivered monthly to home /Sms/mail address are clear and understandable						.535		
33	Bank is well connected with road							.747	
34	Bank quickly eliminates errors on reporting							.503	
35	Bank employee quickly respond to my work								.713
36	Bank generally informs about the time of service to be performed								.348
	Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 18 iterations.								

The result found that the eight factors are extracted together accounted for 46.907% of total variance (information contained in 36 variables). 36 variables were reduced to 8 underlying factors. However, the eight extracted factors reporting less than 50% variance seems questionable but literature supports this also and such case has been reported in the paper "A-Meta Analysis of Variance Accounted for and Factor loadings in Exploratory Factor analysis" *(Robert, 2000)*. On the basis of this paper the results of factor analysis were accepted with a variance of 46.90% and further analysis were done accordingly.

The results shows that the variables *Bank performs its services without any error, Bank solves problems related to banking transaction, Customers face no difficulty with various cards, If any error noticed corrective action is being taken, Bank perform services timely, as per promises made, Employees are well aware of the services offered by bank, Bank employee are always ready to help, The bank sends transaction details on registered mobile number/mail* have loadings of 0.662, 0.622, 0.613, 0.567, 0.506, 0.485, 0.444, 0.328 and 0.305 respectively on factor-1. It shows that all the nine variables under factor-1 having same nature and that is the reason all these could combine together under one factor. On the basis of the nature of the variables, this factor was named as ***Reliability.***

The results shows that the variables; *The employees of the bank having enough knowledge about their work, courteous with every customer, employees respond to specific queries, Bank employees are trustworthy, Bank assures safety to customers money, The bank is user friendly and accessible, The advise me about suitable service for my specific needs* have loading of 0.763, 0.548, 0.496, 0.466, 0.453 and 0.397 respectively were clubbed under factor-2. Again on the basis of the nature of the variables, this factor was named as ***Assurance.***

The results shows that the variables; *Bank immediately responds to wrong transaction, if any, The bank is favorably located to me, The always considers my wishes and needs, Bank employees are kind and polite in their behaviour, Bank shows keen interest in each customer* have loadings 0.720, 0.692, 0.613, 0.538 and 0.324 respectively were clubbed under factor-3. Again on the basis of the nature of the variables, this factor was named as ***Empathy.***

The results shows that the variables; *Offices of bank have good appearance (V-1), latest physical infrastructure (V-2), Printing material looks attractive (V-3), Bank employee are well dressed neat and clean (V-4), Bank has good parking facilities (V-5), The bank operating hours suit to my needs (V-31)* have loading of 0.724, 0.535, 0.482, 0.430, 0.404 and 0.346 respectively were clubbed under factor-4. Again on the basis of the nature of the variables, this factor was named as ***Tangibility.***

The results shows that the variables; *Bank has adequate security arrangements (V-6), Information and procedure are well displayed, (V-7), Bank has drinking water and washroom facilities (V-8), Bank provides sufficient number of counters time to time (V-9)* have loadings 0.640, 0.534, 0.518 and 0.372 respectively were clubbed under factor-5. Again on the basis of the nature of the variables, this factor was named as ***Facilities.***

The results shows that the variables; *The telephonic calls are being received regularly by bank (V-22), Transaction related information is shared through various means in simple way (V-25), ha*ve loadings 0.707 and 0.535 respectively were clubbed under factor-6. Again on the basis of the nature of the variables, this factor was named as ***Customer Relationship Management.***

The variables; *Bank is well connected with road (V-10), Bank quickly eliminates errors on reporting (V-21)* having loadings of 0.747 and 0.503 respectively were clubbed under factor-7. Again on the basis of the nature of the variables, this factor was named as ***Accessibility***

The results shows that the variables; *Bank employee quickly respond to my work (V-19) and Bank generally informs about the time of service to be performed (V-24)* have loadings of 0.713 and 0.348 respectively were clubbed under factor-8. Again on the basis of the nature of the variables, this factor was named as ***Responsiveness.***

At the end, it can be said that in the present study five dimensions i.e. Reliability, Assurance, Empathy, Tangibility and Responsiveness were matching with the original dimensions taken by Persuraman and Zeithmal in their study. In addition to these five original dimensions, three other dimensions i.e. Facilities, Customer Relationship Management and Accessibility were also found in the present study.

4.3 Comparison on the basis of Reliability

The study is based on three banks so one way ANOVA was used.

4.3.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.08	2.825	.060	7.856	.000
Private	208	3.21				
Foreign	56	3.38				
Total	520	3.22				

The descriptive is showing that mean score of all three categories of banks on the basis of reliability dimension. The mean score are public (3.08), private (3.21) and foreign (3.38) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is reliability for all three categories of banks. The sample size is not equal for three categories of banks so the normality of the data of

dependent variable is checked. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.060) > 0.05 signifies that the difference between the mean score of all the three categories of banks is not significant. P value is greater than 0.05, ANOVA table is used for analysis.

ANOVA table (4.3.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks (public, private and foreign sector) on the basis of reliability. Hence it is concluded that at least one bank is significantly differ from other two banks on the basis of reliability. The result shows that on the basis of reliability at least one bank (public, private and foreign sector banks) are providing different kind of services.

4.3.2 Table: Post Hoc Test

Dependent Variable: Reliability **Multiple Comparisons**

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.028
		Foreign	.001
	Private	Public	.028
		Foreign	.123
	Foreign	Public	.001
		Foreign	.123
*. The mean difference is significant at the 0.05 level.			

The multiple comparison was done to find the difference in groups of banks. However, there are many test but the post hoc test (Tukey) was used over one way ANOVA to examine the difference. From the table (4.3.2) it can be concluded that there exist significant variation in providing the services by all the three categories of banks. The p value (p=0.028) of services offered by first two categories of banks and first and third category ((p=0.001) of banks on the dimension of reliability. However, no difference (p=0.123) was found by the services offered by second (private) and third (foreign) category of banks on reliability dimension.

4.4 Comparison on the basis of Assurance

The data is having three types of banks so in such cases one way ANOVA can be used.

4.4.1 Table: Descriptive, Test of Homogeneity of Variances and Welch

			Homogeneity of Variances		Welch	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.25	3.555	.029	7.856	.212
Private	208	3.30				
Foreign	56	3.39				
Total	520	3.31				

The descriptive is showing that mean score of all three categories of public, private and foreign sector banks on the basis of assurance dimension. The mean score are public (3.25), private (3.30) and foreign (3.39) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is assurance for all three categories of banks. The sample size is not equal for three categories of selected banks. So the normality of the data

of dependent variable is checked. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.029) < 0.05 signifies difference between the mean score of all the three categories of banks. P value is greater than 0.05, Welch table is used for analysis.

Welch table (4.4.1) shows that P is 0.212 that is > 0.05. It means there is no difference in the quality of services being provided by the chosen banks on the basis of dimension of assurance. Hence it is concluded that all three categories of banks are at par in the quality of services on the assurance dimension. This means the banks conform to their promises made to the customers. The result shows that on the basis of assurance all three categories of bank (public, private and foreign sector banks) are providing same kind of services to their customers.

4.5 Comparison on the basis of Empathy

The data is having three types of banks so one way ANOVA can be used.

4.5.1 Table: Descriptive, Homogeneity of Variances and Welch

			Homogeneity of Variances		Welch	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.17	4.602	.010	1.244	.291
Private	208	3.24				
Foreign	56	3.29				
Total	520	3.23				

The descriptive is showing that mean score of all three categories of banks opted for this study based on the dimension of empathy. The mean score are public (3.17), private (3.24) and foreign (3.29) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study empathy was taken as dependent variable for all three categories of banks. The sample size is not equal for three categories i.e. public, private and foreign

banks. So normality of data was tested for dependent variable. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.010) < 0.05 indicating some difference in the mean score of selected categories of banks. Because the P value is less than 0.05, Welch was considered for the analysis.

Welch table (4.5.1) shows that P is 0.291 that is > 0.05. This indicates that there is no noticeable variation between the services offered by three categories of banks when it was considered for the dimension of empathy. Hence it is concluded that all the banks (public, private and foreign sector banks) do not differ from each other on the empathy front. This mean that they are courteous towards their customers while providing the services. Hence it can be concluded that all the banks are almost at par in extending the services to their users especially on the basis of empathy.

4.6 Comparison on the basis of Tangibility

The data is having three types of banks so in such cases one way ANOVA can be used.

4.6.1 Table: Descriptive, Test of Homogeneity of Variance and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.15	.890	.411	35.546	.000
Private	208	3.48				
Foreign	56	3.78				
Total	520	3.47				

The descriptive is showing that mean score of all the three selected categories of banks on dimension of tangibility. The mean scores are public (3.15), private (3.48) and foreign (3.78) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable taken is tangibility for all the three categories banks taken for the study. The sample size is not equal for three categories of banks. So the

normality of the data of dependent variable is checked. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.411) > 0.05 signifies that no difference was noticed between the mean score of all the three category of Public, Private and Foreign sector banks. P value is greater than 0.05, ANOVA table is used for analysis.

ANOVA table (4.6.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks (public, private and foreign sector) on the basis of tangibility. Hence it is concluded that at least one bank is significantly differ from other two banks on the basis of tangibility. The result shows that on the basis of tangibility at least one bank (public, private and foreign sector banks) are providing different kind of services to the users of their services. In further analysis, paired comparison is being done using Post hoc analysis with Tukey method and is given below.

4.6.2 Table: Post Hoc Test

Dependent Variable: Tangibility **Multiple Comparisons**

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.000
		Foreign	.000
	Private	Public	.000
		Foreign	.002
	Foreign	Public	.000
		Foreign	.002
*. The mean difference is significant at the 0.05 level.			

The above table signifies that groups of banks differed from each other. However, there are many test but the post hoc test (Tukey) was preferred over one way ANOVA. From the table (4.6.2) it can be said that the banks differ in their services on the dimension of tangibility. This was inferred on the basis of value of significance (p=0.000) and (p=0.002).

4.7 Comparison on the basis of Facilities

The data were taken from three types of banks and one way ANOVA was be used.

4.7.1 Table: Descriptive, Test Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.04	.837	.433	23.861	.000
Private	208	3.28				
Foreign	56	3.63				
Total	520	3.31				

The descriptive is showing that mean score of three sector of banks i.e. public, private and foreign sector on the *facilities* dimension. The mean score are public (3.04), private (3.28) and foreign (3.63) banks.

Firstly the normality of the data of dependent variable was checked because of the unequal sample size. Facilities was taken as dependent variable for all the chosen categories of

banks and in the next stage, the homogeneity of variance was checked with the help of Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result revealed no noticeable difference (p-0.433) > 0.05 between the mean scores of all the three category of banks (Public, Private and Foreign). As the P value is greater than 0.05, ANOVA table was considered for analysis and interpretation.

ANOVA table (4.7.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks (public, private and foreign sector) on the basis of facilities. Hence it is concluded that at least one bank is significantly differ from other two banks on the basis of facilities. The result shows that on the basis of facilities at least one bank out of the chosen three is providing different kind of services to the users of their services. In further analysis, paired comparison is being done using Post hoc analysis with Tukey method and is given below.

4.7.2 Table: Post Hoc Test

Dependent Variable: Facilities **Multiple Comparisons**

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.000
		Foreign	.000
	Private	Public	.000
		Foreign	.001
	Foreign	Public	.000
		Foreign	.001
*. The mean difference is significant at the 0.05 level.			

The table 4.7.2 for multiple comparison signifies that difference in the services between the groups of banks. However, there are many test but the Tukey post hoc test was preferred over one way ANOVA to check whether there is any difference between the services provided by the banks. The p value (0.000) between public and private banks and (0.000) between public and foreign sector banks on the dimension of facilities provided by the selected categories of banks shows there is difference between the services when considered the variables under the dimension of facilities.

4.8 Comparison on the basis of Customer Relationship Management

4.8.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.39	.041	.960	9.554	.000
Private	208	3.60				
Foreign	56	3.81				
Total	520	3.60				

The descriptive showing mean score of all three categories of banks taken for the study on the basis of Customer Relationship Management dimension. The mean score are public (3.39), private (3.60) and foreign (3.81) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable taken is Customer Relationship Management for all the banks. The sample size is not equal for three categories public, private and foreign banks so the normality of the data of dependent variable is checked. In the next stage, the homogeneity of variance was checked through Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.960) > 0.05 indicates no significant difference in the mean score of all the three category of banks. P value is greater than 0.05, ANOVA table is used for analysis.

ANOVA table (4.8.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks (public, private and foreign sector) on the basis of Customer Relationship Management. Hence it is concluded that at least one bank is significantly differ from other two banks on the basis of Customer Relationship Management. The result shows that on the basis of Customer Relationship Management at least one bank (public, private and foreign sector banks) are providing different kind of services to their customers, In further analysis, paired comparison is being done using Post hoc analysis with Tukey method and is given below.

4.8.2 Table: Post Hoc Test

Multiple Comparisons

Dependent Variable: Customer Relationship Management

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.009
		Foreign	.000
	Private	Public	.009
		Foreign	.114
	Foreign	Public	.000
		Foreign	.114
*. The mean difference is significant at the 0.05 level.			

The multiple comparison table number 4.8.2 indicates difference in groups of banks. However, there are many test but the post hoc test (Tukey) was preferred test for conducting post hoc test over one way ANOVA. It can be seen from the table (4.8.2) that there is adequate difference between the services provided by the three group of banks (p=0.009) and (p=0.00) when analysed on the factor of Customer Relationship Management. However, there is no significant difference (p=0.114) in the services provided by private and foreign banks on the basis of Customer Relationship Management but the difference is significant when compared the services of private and public sector banks.

4.9 Comparison on the basis of Accessibility

As the number of banks considered for the study was three so one way ANOVA was considered to check the difference, if any, in the services provided by them.

4.9.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.29	.618	.540	2.030	.131
Private	208	3.34				
Foreign	56	3.52				
Total	520	3.38				

The descriptive is showing that mean score of all three categories of banks on the dimension of accessibility. The mean score are public (3.29), private (3.34) and foreign (3.52) banks.

Firstly the normality of the data of dependent variable was checked for unequal sample size. In this study dependent variable was taken as accessibility for all the categories of banks under study. The homogeneity of variance was also checked with the help of Levene Test.

Test of homogeneity generally advise which test to apply. If $P > 0.05$ then ANOVA can be used and in case of $P < 0.05$ Welch test to be used. The result from the table 4.9.1 shows that P (0.540) > 0.05 which gives us a hint that there is no difference between the mean scores of three categories of banks, so ANOVA table was considered for analysis.

ANOVA table (4.9.1) shows that P is 0.131 that is > 0.05 which signifies that there does not exist any difference in the services being provided by the banks considered for the study based on the dimension of accessibility. Hence it was concluded that all three categories of banks do not differ from each other on the basis of accessibility dimension. The result shows that on the basis of accessibility all three categories of bank (public, private and foreign sector banks) are providing same kind of services to all the users of their services.

4.10 Comparison on the basis of Responsiveness

In this case also one way ANOVA was considered adequate for the study.

4.10.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	256	3.07	2.613	.074	1.502	.224
Private	208	3.14				
Foreign	56	3.23				
Total	520	3.14				

The descriptive is showing that mean score of all three sectors of banks on the basis of responsiveness dimension. The mean score are public (3.07), private (3.14) and foreign (3.23) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable considered is responsiveness for all three categories. Because of the unequal size of the respondents in each category of the bank, the normality

of the data was checked for dependent variable. In the next stage, the homogeneity of variance was checked using Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.074) > 0.05 signifies no difference was noticed between the mean score of all the three category of targeted banks. P value is greater than 0.05, ANOVA table was considered for analysis. ANOVA table (4.10.1) shows that P is 0.224 that is > 0.05 gives us an indication that services provided by various categories of banks don't differ when considered for the dimension of responsiveness. Hence it is concluded that all three categories of banks (1-3) do not deviate from each other in their services on the basis of responsiveness rather they provide same standard of services to all its customers.

4.11 Summary of the First Objective

On the basis of results related to first objective, from 36 variables eight factor are extracted from factor analysis namely ***Reliability, Assurance, Empathy, Tangibles, Facilities, Customer Relationship Management, Accessibility*** and ***Responsiveness.*** On the basis of first factor (Reliability) the result shows that public and private sector banks are not at par in quality while providing different kinds of services. Public and foreign sector banks are also not providing same quality in their services on the basis of reliability to their customers. When private and foreign sector banks are compared, the results shows that these banks are providing same kind of services to their customers.

On the basis of second factor (Assurance) the result shows that there is no deviation in the services by all the three sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of third factor (Empathy) the result shows that there is no difference in the services offered to the users by all public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of fourth factor (Tangibility) the result shows that public and private sector banks are not at par in quality while providing different kinds of services. Public and foreign sector banks are also not providing same quality in their services on the basis of tangibility to their customers. When private and foreign sector banks are compared, the results shows that these banks are providing different kind of services to their customers.

On the basis of fifth factor (Facilities) the result shows that public and private sector banks are not at par in quality while providing different kinds of services to their customers. Public and foreign sector banks are also not providing same quality in their services on the basis of facilities to their customers. When private and foreign sector banks are compared, the results shows that these banks are providing different kind of services to their customers.

On the basis of sixth factor (Customer Relationship Management) the result shows that public and private sector banks are not at par in quality while providing different kinds of services to their customers. Public and foreign sector banks are also not providing same quality in their services on the basis of customer relationship management to their customers. When private and foreign sector banks are compared, the results shows that these banks are providing same kind of services to their customers.

On the basis of seventh factor (Accessibility) the result shows no noticeable difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of eighth factor (Responsiveness), no difference was noticed among all the chosen banks. These three categories of banks are providing same kind of services to their customers.

4.12 Objective 2:

To examine the existing status of service quality in public, private and foreign sector banks in India.

4.12.1 Table: Existing Status of Selected Banks on the basis of Reliability

Sr. No	Reliability Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank performs its services without any error	2.96	4.85	3.06	4.71	3.25	4.48
2	Bank perform services within promised time	2.94	4.83	3.19	4.75	3.32	4.51
3	Bank solves problems related to banking transaction	2.99	4.84	3.18	4.78	3.50	4.60
4	If any error noticed corrective action is being taken	3.06	4.87	3.18	4.75	3.14	4.50
5	The bank performs a service exactly as promised	3.12	4.82	3.13	4.75	3.33	4.53
6	The bank sends transaction details on registered mobile number/mail	3.68	3.89	3.71	4.79	3.94	4.51
7	Customers face no difficulty with various cards	2.92	4.87	3.13	4.73	3.21	4.55
8	Employees are well aware of the services offered by bank	3.03	4.89	3.22	4.74	3.41	4.44
9	Bank employee are always ready to help	3.03	4.84	3.15	4.75	3.37	4.53
Average Score		**3.08**	**4.74**	**3.21**	**4.75**	**3.38**	**4.51**

This table of all the three sector banks shows the existing status on the basis of reliability among its users. On the basis of all the variables/statements (V-1, V-2, V-3, V-4, V-5, V-6, V-7, V-8 and V-9) included under the reliability factor the average perception score of foreign sector banks is 3.38 in comparison to expected score of 4.51, private sector banks is 3.21 in comparison to expected score of 4.75 and of public sector banks is 3.08 in comparison to 4.74.

This indicates that the quality of services provided by banks under third category i.e. foreign banks performs better than other two categories of banks. It can be concluded from this that some gap does exists between the expected and perceived level of customers and this has been studied in the fourth objective.

4.12.2 Table: Existing Status of Selected Banks on the basis of Assurance

Sr. No	Assurance Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank employees are trustworthy	3.41	4.89	3.39	4.75	3.48	4.46
2	Bank assures safety to customers money	3.25	4.83	3.32	4.78	3.42	4.50
3	Bank employees are knowledgeable to respond my specific questions	3.41	4.89	3.39	4.74	3.48	4.46
4	Bank employees are courteous with you	3.25	4.83	3.32	4.78	3.42	4.50
5	The bank is user friendly and accessible	3.20	4.85	3.32	4.72	3.26	3.39
6	The bank advise me about suitable service for my specific needs	3.02	4.83	3.10	4.70	3.33	4.39
Average Score		**3.25**	**4.85**	**3.30**	**4.75**	**3.39**	**4.25**

This table of all the three sector banks shows the existing status on the basis of assurance among its users. On the basis of all the six statements/variable shown in the above table (V-1 to V-6) the average perception score of foreign sector banks is 3.39 in comparison to expected score of 4.25, private sector banks is 3.30 in comparison to expected score of 4.75 and of public sector banks is 3.25 in comparison to 4.85.

This indicates that the quality of services provided by third category of banks i.e. foreign sector banks are performing better than other two categories i.e. private and public banks. Hence it gives us an indication that there does exist gap in the expected level and perceived level among the users and that has been considered in the next chapter.

4.12.3 Table: Existing Status Selected Banks on the basis of Empathy

Sr. No	Empathy Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank immediately responds to wrong transaction, if any	3.09	4.86	3.19	4.72	3.28	4.41
2	The bank is favorably located to me	3.15	4.77	3.19	4.61	2.98	4.21
3	The always considers my wishes and needs	3.19	4.78	3.20	4.74	3.41	4.50
4	Bank employees are kind and polite in their behaviour	3.22	4.83	3.33	4.75	3.58	4.57
5	Bank shows keen interest in each customer	3.21	4.83	3.30	4.74	3.23	4.39
Average Score		**3.17**	**4.81**	**3.24**	**4.71**	**3.29**	**4.41**

This table 4.13 of all the three sector banks shows the existing status on the basis of empathy among its users. On the basis of all the statements shown in the above table (V-1 to V-5 i.e. *Bank immediately responds to wrong transaction, if any*, *The bank is favorably located to me, The always considers my wishes and needs, Bank employees are kind and polite in their behaviour, Bank shows keen interest in each customer*), the average perception score of foreign sector banks is 3.29 in comparison to expected score of 4.41, private sector banks is 3.24 in comparison to expected score of 4.71 and of public sector banks is 3.17 in comparison to 4.81.

This indicates that the quality of services provided by foreign sector banks are performs better than other two categories of banks. Hence it can be said that there is gap observed by the respondents in this category.

4.12.4 Table: Existing Status of Selected Banks on the basis of Tangibility

Sr. No	Tangibility Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank offices are visually appealing	3.06	4.68	3.33	4.56	3.91	4.66
2	Bank has modern looking equipment	3.18	4.89	3.57	4.78	4.00	4.62
3	Printing material looks attractive	3.29	4.87	3.69	4.79	4.08	4.62
4	Bank employee are well dressed neat and clean	3.34	4.90	3.59	4.76	3.87	4.64
5	Bank has good parking facilities	2.87	4.87	3.24	4.74	3.41	4.46
6	The bank operating hours suit to my needs	3.16	4.83	3.47	4.75	3.46	4.42
Average Score		**3.15**	**4.84**	**3.48**	**4.73**	**3.78**	**4.57**

Table 4.12.4 related to all three sector banks shows the existing status on the basis of tangibility among its users. On the basis of all the statements from V1-V6, the average perception score of foreign sector banks is 3.78 in comparison to expected score of 4.57, private sector banks is 3.48 in comparison to expected score of 4.73 and of public sector banks is 3.15 in comparison to 4.84.

This also gives an indication that foreign banks again gives enhanced performance in comparison to other two categories of banks. This has been reveled purely on the basis of the responses received from the respondents in real time.

4.12.5 Table: Existing Status of Banks on the basis of Facilities

Sr. No	Facilities Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank has adequate security arrangements	3.28	4.91	3.49	4.77	3.57	4.53
2	Information and procedure are well displayed	3.27	4.84	3.52	4.71	3.69	4.48
3	Bank has drinking water and washroom facilities	2.64	4.83	2.82	4.66	3.66	4.57
4	Bank provides sufficient number of counters time to time	2.98	4.87	3.30	4.73	3.60	4.57
Average Score		**3.04**	**4.86**	**3.28**	**4.71**	**3.63**	**4.53**

This table of all the three sector banks shows the existing status on the basis of facilities among its users. On the basis of all the statements (V-1 to V4 i.e. *Bank has adequate security arrangements, Information and procedure are well displayed, Bank has drinking water and washroom facilities, Bank provides sufficient number of counters time to time*) the average perception score of foreign sector banks is 3.63 in comparison to expected score of 4.53, private sector banks is 3.28 in comparison to expected score of 4.71 and of public sector banks is 3.04 in comparison to 4.86.

This indicates that the quality of services provided by foreign sector banks are better than first and second category of banks considered in order. It can be concluded here that there is significant gap noticed between the expected and perceived level among the users while using the services of all these categories of banks.

4.12.6 Table: Existing Status of Banks on the basis of CRM

Sr. No	Customer Relationship Management Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	The telephonic calls are being received regularly by bank	3.17	4.89	3.43	4.76	3.69	4.46
2	Bank statements delivered monthly to home/Sms/mail address are clear and understandable	3.62	4.90	3.77	4.79	3.94	4.57
Average Score		**3.39**	**4.89**	**3.60**	**4.77**	**3.81**	**4.51**

This table of all the three sector banks shows the existing status on the basis of customer relationship management among its users. On the basis of all the statements from V-1 to V-2 considered under this factor i.e., it was noticed that the average perception score of foreign sector banks is 3.81 in comparison to expected score of 4.51, private sector banks is 3.60 in comparison to expected score of 4.77 and of public sector banks is 3.39 in comparison to 4.89. Here the opinion can be given based on this analysis that the gap exists between the expected level and the actual level of perception.

4.12.7 Table: Existing Status of Banks on the basis of Accessibility

Sr. No	Accessibility Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank is well connected with road	3.59	4.89	3.56	4.75	3.82	4.66
2	Bank quickly eliminates errors on reporting	3.00	4.87	3.12	4.75	3.23	4.46
Average Score		**3.29**	**4.88**	**3.34**	**4.75**	**3.52**	**4.56**

This table of all the three sector banks shows the existing status on the basis of accessibility among its users. On the basis of all the statements (*Bank is well connected with road, Bank quickly eliminates errors on reporting*), the average perception score of foreign sector banks is 3.52 in comparison to expected score of 4.56, private sector banks is 3.34 in comparison to expected score of 4.75 and of public sector banks is 3.29 in comparison to 4.88.

This indicates that the quality of services provided by foreign sector banks are better than private and public sector banks. It can be concluded from here that there is gap between the expectation and perception among the users, this has been studied in the fourth objective.

4.12.8 Table: Existing status of Public, Private and Foreign Banks on the basis of Responsiveness

Sr. No	Responsiveness Statements	Public Banks		Private Banks		Foreign Banks	
		P	E	P	E	P	E
1	Bank employee quickly respond to my work	2.96	4.86	3.01	4.72	3.21	4.53
2	Bank generally informs about the time of service to be performed	3.18	4.83	3.27	4.75	3.26	4.44
Average Score		**3.07**	**4.84**	**3.14**	**4.73**	**3.23**	**4.48**

This table of all the three sector banks shows the existing status on the basis of responsiveness among its users. On the basis of all the statements (Bank employee quickly respond to my work, Bank generally informs about the time of service to be performed), the average perception score of foreign sector banks is 3.23 in comparison to expected score of 4.48, private sector banks is 3.14 in comparison to expected score of 4.73 and of public sector banks is 3.07 in comparison to 4.84. Here also we can say the gap is noticed in the services extended by various categories of banks.

4.13 Summary of Second Objective:

The second objective was to know the existing status of service quality of various categories of banks. On the basis of average score all three categories of banks are analyzed. On the basis of reliability, foreign sector banks were found more reliable as compared to other two categories of banks. On the basis of assurance, again banks selected under third category performed better when compared with other two categories. The average score of perceived level was found more in foreign sector banks as compared to other banks.

On the basis of empathy, the result shows that private and foreign sector banks are polite and considers wishes and needs of the customers. On the basis of tangibility, the average perception score is more in foreign sector banks. It means banks of other categories operating in India are performing better as compared domestic banks including both public and private.

When it was analysed for facilities, the result shows that foreign sector banks provide better facilities to their customer as compared to public and private sector banks. It was also found that private and foreign sector banks have good relations with their customers meaning thereby having good customer relationship management. It is also observed that individual attention is being given by foreign sector banks.

On the basis of accessibility, foreign banks are easily accessible to their customers and quickly eliminates errors when customers report to bank. This may be because of the less clientle to them. On the basis of responsiveness also foreign sector banks quickly respond to their customers as compared to public and private sector banks.

4.14 Objective 3:

To analyse and compare the performance of various dimensions of service quality among banks in public, private and foreign sector in India.

4.15 On the basis of Reliability

4.15.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	2.79	1.525	.221	2.774	.065
Private	56	3.17				
Foreign	56	3.41				
Total	168	3.12				

The descriptive table shows that mean score of all three categories of banks based on the dimension of reliability. The mean score are public (2.79), private (3.17) and foreign (3.41) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable taken is reliability for all three categories of banks. The sample size being equal for all the chosen categories of banks, the homogeneity of variance was checked with Levene Test.

Test of homogeneity generally shows which test to be apply. If $P > 0.05$ then ANOVA to be used and in case of $P < 0.05$ welch test to be used. The result of P (0.221) that is greater than 0.05 indicates that all the three categories of banks doesn't differ in the quality of services. P value is greater than 0.05, ANOVA table was used for further analysis.

ANOVA table (4.15.1) shows that P is 0.065 that is > 0.05. It means there is no significant difference in the services being provided by the banks of any category on the basis of reliability. Hence it is concluded that all the categories of banks does not differ from each other in their services on the basis of reliability. The result shows that on the basis of reliability all three categories of banks are at par.

4.16 On the basis of Assurance

The data is having three types of banks namely public, private and foreign sector banks. So in such cases one way ANOVA can be used.

4.16.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.17	1.191	.307	1.498	.227
Private	56	3.26				
Foreign	56	3.28				
Total	168	3.23				

The descriptive in the tables showing mean score of all three categories of chosen banks in this study based on assurance dimension. The mean score are public (3.17), private (3.26) and foreign (3.28) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable was taken as assurance for all the banks. The sample size is equal for three categories so the homogeneity of variance was checked using Levene test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.3.07) > 0.05 meaning thereby, there exist no difference in the mean scores of banks taken for the study. P value is greater than 0.05, so ANOVA table was considered for the further analysis.

ANOVA table (4.16.1) shows that P is 0.227 that is > 0.05. It means there is no significant deviation in the services being provided by the banks based on assurance. Hence it is concluded that all the banks including public, private and foreign do not show any difference in their services based on the dimension of assurance. The result shows that on the basis of assurance all three categories of bank are providing same kind of services to their customers.

4.17 On the basis of Empathy

4.17.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.10	2.571	.080	.260	.260
Private	56	3.45				
Foreign	56	3.58				
Total	168	3.37				

The descriptive table 4.17.1 shows the mean scores of all three categories of targeted banks for this particular study. The mean score taken in the above table is only for the empathy dimension. The mean score are for public (3.10), private (3.45) and foreign (3.58) banks.

The normality of the data of dependent variable was checked as the sample size is not equal. In this study dependent variable considered was empathy for all three categories. Ann in the next stage, the homogeneity of variance was checked and that was done by using Levene Test.

Test of homogeneity generally shows the application of test. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test can be used. The result shows that P (0.080) > 0.05 signifies that there is no difference between the mean score of all the three categories of banks. P value is greater than 0.05, ANOVA table was used for analysis.

ANOVA table (4.17.1) shows that P is 0.260 that is > 0.05 means there is no prominent difference in the services offered by banks irrespective of their sector based on empathy dimension. Hence it is concluded that all three categories of banks do not differ in their services from each other on the basis of empathy. The result shows that on the basis empathy all three categories of bank are providing same kind of services.

4.18 On the basis of Tangibility

For this also one way ANOVA was used to test the difference in quality of service.

4.18.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.58	1.647	.196	1.3915	.000
Private	56	3.60				
Foreign	56	4.08				
Total	168	3.75				

The descriptive is showing that mean score of all three categories of banks on the basis of tangibility dimension. The mean score are public (3.58), private (3.60) and foreign (4.08) banks.

Initially the normality of the data of dependent variable is to be checked for unequal sample size. But in this section the sample size was equal and tangibility was taken as dependent variable for all the three banks. The homogeneity of variance was checked and with the help of Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.196) > 0.05 signifies no difference between the mean score of all the three chosen category of banks from different sector. P value is greater than 0.05, ANOVA table was used for analysis.

ANOVA table (4.18.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks (public, private and foreign sector) on the basis of tangibility. Hence it is concluded that at least one bank is significantly differ from other two banks on the basis of tangibility. The result shows that on the basis of tangibility at least one bank out of three categories provides different kind of services to customers. For further analysis, paired comparison is being done using Post hoc analysis with Tukey method and is given below.

4.18.2 Table: Post Hoc Test

Dependent Variable: Tangibility **Multiple Comparisons**

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.006
		Foreign	.000
	Private	Public	.006
		Foreign	.085
	Foreign	Public	.000
		Foreign	.085
*. The mean difference is significant at the 0.05 level.			

The table 4.18.2 for multiple comparison aimed to know the group difference. For this Tukey post hoc test was used over way ANOVA. In the anova table (4.18.2) it can be seen that there is seen difference in the services being provided by public and private banks (p=0.006) as well as public and foreign sector banks (p=0.000) on the basis of tangibility. However, there is no deviation was noticed (p=0.085) in the services provided by second and third category of banks on the basis of tangibility.

4.19 On the basis of Facilities

4.19.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.01	.715	.491	1.3455	.000
Private	56	3.22				
Foreign	56	3.63				
Total	168	3.28				

The descriptive in the table is showing that mean score of all three categories of selected banks considered on the basis of facilities dimension. The mean score are public (3.01), private (3.22) and foreign (3.63) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is facilities for all three categories. The sample size is equal for three categories of banks so the homogeneity of variance was checked by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.491) > 0.05 signifies that no difference in the services observed for any category of bank. P value was found greater than 0.05, so ANOVA table was used for analysis.

ANOVA table (4.19.1) shows that P is 0.000 that is < 0.05. It means there is difference in the services being provided by the banks on the basis of facilities. Hence it is concluded that at least one bank is significantly differing from other two banks on the basis of facilities. The result shows that on the basis of facilities at least one bank (public, private and foreign sector banks) are providing different kind of services. In further analysis, paired comparison is being done using Post hoc analysis with Tukey method and is given below.

4.19.2 Table: Post Hoc Test

Dependent Variable: Facilities **Multiple Comparisons**

	Types of Banks	Types of Banks	Sig.
Tukey HSD	Public	Private	.219
		Foreign	.000
	Private	Public	.219
		Foreign	.002
	Foreign	Public	.000
		Foreign	.002
*. The mean difference is significant at the 0.05 level.			

The multiple comparison table 4.19.2 shows the difference of groups while providing services to their clientele. Tukey post hoc test was preferred instead of one way ANOVA. The table (4.19.2) shows no deviation (p=0.219) in the services provided by public and private whereas there is some difference (p=0.000 and 0.002) in the services provided by public/private and foreign banks. Hence it can be concluded that there does exist differences in the services provided by categories of banks when considered on the basis of facilities.

4.20 On the basis of Customer Relationship Management

For this also one way ANOVA was used.

4.20.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.15	.151	.860	2.091	.127
Private	56	3.60				
Foreign	56	3.81				
Total	168	3.52				

The descriptive is showing that mean score of all three categories of public, private and foreign sector banks on the basis of customer relationship management dimension. The mean score are public (3.15), private (3.60) and foreign (3.81) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is customer relationship management dimension for all three categories of public, private and foreign sector. The sample size is equal for three

categories public, private and foreign banks. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.860) > 0.05 signifies that there is no significant difference between the mean score of all the three category of Public, Private and Foreign sector banks. P value is greater than 0.05, ANOVA table is used for analysis.

ANOVA table (4.20.1) shows that P is 0.127 that is > 0.05. It means there is no significant difference in the services being provided by the banks (public, private and foreign sector) on the basis of customer relationship management. Hence it is concluded that all three categories of banks (public, private and foreign sector banks) not significantly differ from each other on the basis of customer relationship management. The result shows that on the basis customer relationship management all three categories of bank (public, private and foreign sector banks) are providing same kind of services to their customers.

4.21 On the basis of Accessibility

The data is having three types of banks namely public, private and foreign sector banks. So in such cases one way ANOVA can be used

4.21.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.04	1.594	.206	1.754	.176
Private	56	3.52				
Foreign	56	3.90				
Total	168	3.48				

The descriptive is showing that mean score of all three categories of public, private and foreign sector banks on the basis of accessibility dimension. The mean score are public (3.04), private (3.52) and foreign (3.90) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is accessibility for all three categories of public, private and foreign sector. The sample size is equal for three categories public, private and foreign banks. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows which test to be apply. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result shows that P (0.206) > 0.05 signifies that there is no significant difference between the mean score of all the three category of Public, Private and Foreign sector banks. P value is greater than 0.05, ANOVA table is used for analysis.

ANOVA table (4.21.1) shows that P is 0.176 that is > 0.05. It means there is no significant difference in the services being provided by the banks (public, private and foreign sector) on the basis of accessibility. Hence it is concluded that all three categories of banks (public, private and foreign sector banks) not significantly differ from each other on the basis of accessibility. The result shows that on the basis accessibility all three categories of bank (public, private and foreign sector banks) are providing same kind of services to their customers.

4.22 On the basis of Responsiveness

The data is having three types of banks namely public, private and foreign sector banks so one way ANOVA was used.

4.22.1 Table: Descriptive, Test of Homogeneity of Variances and ANOVA

			Homogeneity of Variances		ANOVA	
Banks	N	Mean	Levene Statistic	Sig	F	Sig
Public	56	3.07	.322	.725	.677	.510
Private	56	3.26				
Foreign	56	4.53				
Total	168	3.62				

The descriptive is showing that mean score of all three categories of public, private and foreign sector banks on the basis of responsiveness dimension. The mean score are public (3.07), private (3.26) and foreign (4.53) banks.

Firstly the normality of the data of dependent variable is checked if the sample size is not equal. In this study dependent variable is responsiveness for all three categories of public, private and foreign sector. The sample size is equal for three categories public, private and

foreign banks. In the next stage, the homogeneity of variance is checked and that can be done by Levene Test.

Test of homogeneity generally shows the applicability of test. If P > 0.05 then ANOVA to be used and in case of P < 0.05 welch test to be used. The result of this analysis indicates that P (0.725) > 0.05 there is no much difference between the mean scores of all the three category of selected banks. P value is greater than 0.05, ANOVA table was used for analysis.

ANOVA table (4.22.1) shows that P is 0.510 that is > 0.05. It means the services provided by all the banks are similar when considered and analysed on the basis of responsiveness. Hence it is concluded that all three categories of banks (public, private and foreign sector banks) do not differ from each other in their service standards on the basis of responsiveness. The result shows that on the basis responsiveness all three categories of bank are providing same kind of services to all of its users.

4.23 Summary of the third Objective

On the basis of results related to third objective, eight factor are extracted from factor analysis namely ***Reliability, Assurance, Empathy, Tangibles, Facilities, Customer Relationship Management, Accessibility*** and ***Responsiveness.***

On the basis of first factor (Reliability) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of second factor (Assurance) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of third factor (Empathy) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of fourth factor (Tangibility) the result shows that public and private sector banks are not at par in quality while providing different kinds of services to their customers. Public and foreign sector banks are also not providing same quality in their services on the basis of tangibility to their customers. When private and foreign sector banks are compared, the results shows that these banks are providing same kind of services to their customers.

On the basis of fifth factor (Facilities) the result shows that public and private sector banks are providing same kinds of services to their customers. Public and foreign sector banks are not at par in quality while providing different kinds of services to their customers.

Private and foreign sector banks are not at par in quality while providing different kinds of services to their customers.

On the basis of sixth factor (Customer Relationship Management) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of seventh factor (Accessibility) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

On the basis of eighth factor (Responsiveness) the result shows that there is no significance difference in public, private and foreign sector banks. These three categories of banks are providing same kind of services to their customers.

4.24 Objective 4:

To suggest various measures for improving service quality among banks and observe the gaps responsible for bad performance

4.25 Hypothesis

H1: *There exists no difference between the mean score of perception and expectation on the basis of reliability.*

H2: *There is no difference between the mean score of perception and expectation on the basis of assurance.*

H3: *There doesn't exists any difference between the mean score of perception and expectation on the basis of empathy.*

H4: *There is no difference between the mean score of perception and expectation on the basis of tangibility.*

H5: *There exists no significant difference between the mean score of perception and expectation on the basis of facilities.*

H6: *There is no significant difference between the mean score of perception and expectation on the basis of customer relationship management.*

H7: *There is no difference between the mean score of perception and expectation on the basis of accessibility.*

H8: *There doesn't exist any difference between the mean score of perception and expectation on the basis of responsiveness.*

4.26 Gap Analysis in Service Quality on the Basis of Reliability

4.26.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Reliability (P)	3.08
		Reliability (E)	4.74
Private Banks	208	Reliability (P)	3.21
		Reliability (E)	4.75
Foreign Banks	56	Reliability (P)	3.38
		Reliability (E)	4.51

The table (4.26.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of reliability. The mean score of perception among users regarding quality of service on basis of reliability provided in public sector banks is 3.08 and of expectation is 4.74. Similarly, in private sector banks it is 3.21 and 4.75 and in foreign sector banks the mean score of perception is 3.38 and the expected score is 4.51. Further this gap has been studied with the help of paired sample t-test.

4.26.2 Paired Samples t- Test (Reliability)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Reliability	1.66	.000
Private		1.54	.000
Foreign		1.13	.000

Table (4.26.2) shows the gap scores of all three categories of banks on the basis of reliability. The gap scores in public sector banks is 1.66, private sector bank is 1.54 and in foreign it is 1.13. This has been calculated on the basis of table (4.26.1). It was noticed from the analysis that banks operating under public umbrella are having wider gap in their service standards especially based on reliability dimension in comparison to other two sectors. The p value (0.000) in public sector bank, private sector and foreign sector shows that there exist difference between the mean score of perceived and expected level of users of all the three categories of banks on the basis of reliability.

4.27 Gap Analysis in Service Quality on the Basis of Assurance

4.27.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Assurance (P)	3.25
		Assurance (E)	4.85
Private Banks	208	Assurance (P)	3.30
		Assurance (E)	4.75
Foreign Banks	56	Assurance (P)	3.39
		Assurance (E)	4.25

The table (4.27.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of assurance. The mean score of perception among users regarding quality of service on basis of assurance provided in public sector banks is 3.25 and of expectation is 4.85. Similarly, in private sector banks it is 3.30 and 4.75 and in foreign sector banks the mean score of perception is 3.39 and the expected score is 4.25. Further this gap has been studied with the help of paired sample t-test.

4.27.2 Paired Samples t- Test (Assurance)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Assurance	1.60	.000
Private		1.45	.000
Foreign		0.86	.000

Table (4.27.2) shows the gap scores of all three categories of banks on the basis of assurance. The gap scores in public sector banks is 1.60, private sector bank is 1.45 and in foreign it is 0.86. This has been calculated on the basis of table (4.27.1). It was found that public sector banks are having more gap while providing services on the basis of assurance in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of assurance.

4.28 Gap Analysis in Service Quality on the Basis of Empathy

4.28.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Empathy (P)	3.17
		Empathy (E)	4.81
Private Banks	208	Empathy (P)	3.24
		Empathy (E)	4.71
Foreign Banks	56	Empathy (P)	3.29
		Empathy (E)	4.41

Table (4.28.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of empathy. The mean score of perception among users regarding quality of service on basis of empathy provided in public sector banks is 3.17 and of expectation is 4.81. Similarly, in private sector banks it is 3.24 and 4.71 and in foreign sector banks the mean score of perception is 3.29 and the expected score is 4.41. Further this gap has been studied with the help of paired sample t-test.

4.28.2 Paired Samples t-Test (Empathy)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Empathy	1.64	.000
Private		1.47	.000
Foreign		1.12	.000

Table (4.28.2) shows the gap scores of all three categories of banks on the basis of empathy. The gap scores in public sector banks is 1.64, private sector bank is 1.47 and in foreign it is 1.12. This has been calculated on the basis of table (4.28.1). It was noticed that banks of government sector are having wider gap while providing services on based on the dimension of empathy in comparison to other sector banks. The p value (0.000) of all the banks shows that there is some deviation between the mean score of perception and expectation in all the three categories of banks on the basis of empathy

4.29 Gap Analysis in Service Quality on the Basis of Tangibility

4.29.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Tangibility (P)	3.15
		Tangibility (E)	4.84
Private Banks	208	Tangibility (P)	3.48
		Tangibility (E)	4.73
Foreign Banks	56	Tangibility (P)	3.78
		Tangibility (E)	4.57

Table (4.29.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of tangibility. The mean score of perception among users regarding quality of service on basis of tangibility provided in public sector banks is 3.15 and of expectation is 4.84. Similarly, in private sector banks it is 3.48 and 4.73 and in foreign sector banks the mean score of perception is 3.78 and the expected score is 4.57. Further this gap has been studied with the help of paired sample t-test.

4.29.2 Paired Samples t-Test (Tangibility)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Tangibility	1.69	.000
Private		1.25	.000
Foreign		0.79	.000

Table (4.29.2) shows the gap scores of all three categories of banks on the basis of tangibility. The gap scores in public sector banks is 1.69, private sector bank is 1.25 and in foreign it is 0.79. This has been calculated on the basis of table (4.29.1). From the analysis it can be inferred that public sector banks are having more gap while providing services on the basis of tangibility when compared with other sectoral banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there does some difference in the mean scores of perception and expectation among the users in all the three categories of banks based on the dimension of tangibility

4.30 Gap Analysis in Service Quality on the Basis of Facilities

4.30.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Facilities (P)	3.04
		Facilities (E)	4.86
Private Banks	208	Facilities (P)	3.28
		Facilities (E)	4.71
Foreign Banks	56	Facilities (P)	3.63
		Facilities (E)	4.53

Table (4.30.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of facilities. The mean score of perception among users regarding quality of service on basis of facilities provided in public sector banks is 3.04 and of expectation is 4.86. Similarly, in private sector banks it is 3.28 and 4.71 and in foreign sector banks the mean score of perception is 3.63 and the expected score is 4.53. Further this gap has been studied with the help of paired sample t-test.

4.30.2 Paired Samples t-Test (Facilities)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Facilities	1.82	.000
Private		1.43	.000
Foreign		0.90	.000

Table (4.30.2) shows the gap scores of all three categories of banks on the basis of facilities. The gap scores in public sector banks is 1.82, private sector bank is 1.43 and in foreign it is 0.90. This has been calculated on the basis of table (4.30.1). It was found that public sector banks are having more gap while providing services on the basis of facilities in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of facilities.

4.31 Gap Analysis in Service Quality on the Basis of Customer Relationship Management

4.31.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	CRM (P)	3.39
		CRM (E)	4.89
Private Banks	208	CRM (P)	3.60
		CRM (E)	4.77
Foreign Banks	56	CRM (P)	3.81
		CRM (E)	4.51

Table (4.31.1) shows the mean scores of expected and perceived level among the users of three categories of banks when considered for CRM dimension. The mean score of perception among users regarding quality of service on basis of customer relationship management provided in public sector banks is 3.39 and of expected level is 4.89. Similarly, in private sector banks P is 3.60 and E was found to be 4.77 and in foreign sector banks the mean score of perception is 3.81 and the expected score is 4.51. Further this gap has been studied with the help of paired sample t-test.

4.31.2 Paired Samples t-Test (Customer Relationship Management)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Customer Relationship Management	1.50	.000
Private		1.17	.000
Foreign		0.70	.000

Table (4.31.1) shows the gap scores of all three categories of banks on the basis of customer relationship management. The gap scores in public sector banks is 1.50, private sector bank is 1.17 and in foreign it is 0.70. This has been calculated on the basis of table (4.31.2). It was found that banks of firs category i.e. public banks are having higher gap in their service standards based on the dimension of CRM in comparison to other two sectors. The p value (0.000) in all the three categories of banks revealed that there does some difference between the mean scores of perceived and expected level in all the three categories of banks on the basis of customer relationship management.

4.32 Gap Analysis in Service Quality on the Basis of Accessibility

4.32.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Accessibility (P)	3.29
		Accessibility (E)	4.88
Private Banks	208	Accessibility (P)	3.34
		Accessibility (E)	4.75
Foreign Banks	56	Accessibility (P)	3.52
		Accessibility (E)	4.56

Table (4.32.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of accessibility. The mean score of perception among users regarding quality of service on basis of accessibility provided in public sector banks is 3.29 and of expectation is 4.88. Similarly, in private sector banks it is 3.34 and 4.75 and in foreign sector banks the mean score of perception is 3.52 and the expected score is 4.56. Further this gap has been studied with the help of paired sample t-test.

4.32.2 Paired Samples t-Test (Accessibility)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Accessibility	1.59	.000
Private		1.41	.000
Foreign		1.04	.000

Table (4.32.2) shows the gap scores of all three categories of banks on the basis of accessibility. The gap scores in public sector banks is 1.59, private sector bank is 1.41 and in foreign it is 1.04. This has been calculated on the basis of table (4.32.1). It was found that public sector banks are having more gap while providing services on the basis of accessibility in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of accessibility.

4.33 Gap Analysis in Service Quality on the Basis of Responsiveness

4.33.1 Paired Samples Statistics

Banks	N	Dimensions	Mean
Public Banks	256	Responsiveness (P)	3.07
		Responsiveness (E)	4.84
Private Banks	208	Responsiveness (P)	3.14
		Responsiveness (E)	4.73
Foreign Banks	56	Responsiveness (P)	3.23
		Responsiveness (E)	4.48

Table (4.33.1) shows the mean scores of expectation and perception among the users of all three categories of banks based on the dimension of responsiveness. The mean score of perception among users regarding quality of service on basis of responsiveness provided in public sector banks is 3.07 and of expectation is 4.84. Similarly, in private sector banks it is 3.14 and 4.73 and in foreign sector banks the mean score of perception is 3.23 and the expected score is 4.48. Further this gap has been studied with the help of paired sample t-test.

4.33.2 Paired Samples t-Test (Responsiveness)

Banks	Dimension	Mean Gap (E-P)	Sig.(2- tailed)
Public	Responsiveness	1.77	.000
Private		1.59	.000
Foreign		1.25	.000

Table (4.33.2) shows the gap scores of all three categories of banks on the basis of responsiveness. The gap scores in public sector banks is 1.77, private sector bank is 1.59 and in foreign it is 1.25. This has been calculated on the basis of table (4.33.1). It was found that public sector banks are having more gap while providing services on the basis of responsiveness in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of responsiveness.

4.34 Summary of the fourth Objective:

The fourth objective result shows that eight factors are analyzed with their gap score. On the basis of reliability dimension, it was found that public sector banks are having more gap while providing services on the basis of reliability in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of reliability.

On the basis of assurance dimension it was found that public sector banks are having more gap while providing services on the basis of assurance in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of assurance.

On the basis of empathy dimension it was found that public sector banks are having more gap while providing services on the basis of empathy in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of empathy.

On the basis of tangibility dimension it was found that public sector banks are having more gap while providing services on the basis of tangibility in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of tangibility.

On the basis of facilities dimension it was found that public sector banks are having more gap while providing services on the basis of facilities in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of facilities

On the basis of customer relationship management dimension it was found that public sector banks are having more gap while providing services on the basis of customer relationship management dimension in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of customer relationship management dimension.

On the basis of accessibility dimension it was found that public sector banks are having more gap while providing services on the basis of accessibility in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector

and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of accessibility.

On the basis of responsiveness dimension it was found that public sector banks are having more gap while providing services on the basis of responsiveness in comparison to private sector and foreign sector banks. The p value (0.000) in public sector bank, private sector and foreign sector shows that there is significant difference between the mean score of perception and expectation in all the three categories of banks on the basis of responsiveness.

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