Service Quality of the Banking and Insurance companies directly affects consumer’s satisfaction. The present study of perceived service Quality and actual service provided by the Banks and Insurance Company to different types of consumers had been examined from the view point of consumer satisfaction. Several aspects of service Quality had been examined from the consumers of services of Banks and Insurance Companies.

1. **Research Objective:**
   
   **Research objectives**
   
   - To identify factors affecting service quality in banking and insurance sector.
   - To study the customer perceived service quality of the banking sector.
   - To study the customer perceived service quality of the insurance sector.
   - To compare the perceived service quality in both the sector.
   - To analyze perceived service quality in banking and insurance sector on the basis of various criteria like age, gender, occupation etc.

2. **Research Design:**
   
   As it is description of the service quality impact on consumer satisfaction in Saurashtra region in selected cities. Descriptive research had been selected as research design. Consumer’s perception about service quality and actual service delivery aspects are compared and described.

3. **Sample Design:**
   
   Responses are obtained from Consumers directly. We have obtained responses from various Banks Account holders as well as various life Insurance Policy Holders from various cities of Saurashtra region.
Respondents availing various types of Retail Banking services as well as respondents who have possessed various types of Life Insurance policies have been contacted.

4. Data Collection Tool:
   Primary Data: Data had been collected from the consumer directly and also from consumer. Data had been collected with the Structured Questionnaire.
   Secondary Data had been obtained from various magazines, Journals and Books and other periodicals

5. Sampling Plan and Sample Size:
   Convenient random sampling method had been used to collect data from respondents. Total 250 customers of various banks have been contacted as well as 250 life insurance policy holders have been approached for the data collection.

Data collection from various cities of Saurashtra is as under:

<table>
<thead>
<tr>
<th>Name of City</th>
<th>Respondents of Banking Services</th>
<th>Respondents of Life Insurance Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhavnagar</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Rajkot</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Jamnagar</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Junagadh</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>250</strong></td>
<td><strong>250</strong></td>
</tr>
</tbody>
</table>