CHAPTER THREE

OBJECTIVES OF RESEARCH & HYPOTHESIS

3.1 GAPS IN LITERATURE REVIEW

There have been a lot of studies in the area of quality of service. But a lot of papers were based on only one model. The model which is generally used in SERVQUAL mode. It has limitations as the model is generally based whereas other models can be used which is more useful for banking sector. In this study an attempt has been made to combine Banking Service Quality Model with SERVQUAL model. The study has used a standard tool as it is best suited to measure and compare service quality. Also the study also focuses on employee perception which will ultimately translate to their satisfaction which will help in customer delight.

Also the study has done factor analysis to reduce the questions so as to address the key issues in customer service and also the important issues in employee perception. The study has not focused on the gap only but it has gone beyond to find out chief reasons of employee perception of service quality and the main parameters required for the employees to service the customers in a better fashion.

The study took parameters which helps employees to give better service to customers. The parameters were taken as they are as factor analysis was not feasible with the limited population and thereby limited sample size.
3.2 OBJECTIVES OF Ph D RESEARCH

1. To understand the Perceived Service in banks. The study wants to find out the customer perception of different parameters of service and influence of bank type (Different banking sectors) and banks name on customer service

2. To understand the gap between Customer Expectations and Employee Perceptions in banks in overall service. It is worth noting that customer expectations may not be understood properly by the employees and so this objective finds out the difference in this

3. To find out influence of gender and age on the important factors of how clients perceive service quality

4. To understand the main factors by which employees perceive service quality in banks. The study uses factor analysis to find out this objective

5. To analyse whether there is any difference between the banks in terms of the above mentioned gap. These could be analysed to see the differences between the banks so as to provide an idea which is better

The researcher also wanted to find out the relative positions of the brands with respect to each other in banking sector. So another objective was also taken into consideration

6. To analyse the relative positions of banks with respect to each other using perceptual mapping technique called as “Multidimensional Scaling”

7. The study also wants to compare area wise comparison of different banks with respect to customer perception of different factors of service quality
(For this banks which are taken are State bank of India, Saraswat bank and HDFC. Also only one locality is taken and banks are compared with respect to customer perception but the area is not mentioned in the study due to confidentiality)

8. The study also tries to find impact of branch location on service quality of banks
3.3 HYPOTHESIS

1. Customer Perception of quality of Service is influenced by the Bank type

Ho- Customer Perception of quality of service is not affected by bank type
Ha- Customer Perception of quality of Service is affected by the bank type

2. Relationship between overall service and parameters in first factor (Effectiveness and Assurance)

Ho- There is no correlation between overall service and parameters in first factor (Effectiveness and Assurance)
Ha- There is correlation between overall service and parameters in first factor (Effectiveness and Assurance)

3. Influence of Gender on consumer perception

Ho- Parameters of consumer perception of quality of service are independent of gender

Ha- Factors of consumer perception of quality of service are dependent on gender

4. Influence of age on consumer perception

Ho- Parameters of consumer perception of quality of service are independent of age

Ha- Factors of consumer perception of quality of service are dependent on age
5. Difference between type of banks in terms of factors of employee satisfaction
   H0: There is no relevant gap between public sector, private sector and co-operative sector banks in Mumbai in terms of employee satisfaction factors.
   Ha: There is relevant gap between public sector, private sector and co-operative sector banks in Mumbai in terms of employee satisfaction factors.

6. Difference between bank names in terms of factors of employee satisfaction
   H0: There is no relevant gap between different banks in Mumbai in terms of employee satisfaction factors.
   Ha: There is relevant gap between different banks in Mumbai in terms of employee satisfaction factors.

7. Difference between type of banks in terms of factors of customer satisfaction
   H0: There is no relevant gap between public sector, private sector and co-operative sector banks in Mumbai in terms of customer satisfaction factors.
   Ha: There is relevant gap between public sector, private sector and co-operative sector banks in Mumbai in terms of customer satisfaction factors.

8. H0: There is no impact of location on the effect of factors on customer satisfaction
   Ha: There is no impact of location on the effect of factors on customer satisfaction.