CHAPTER TEN

LIMITATIONS OF THE STUDY

The sample of customers sought from the banks reflects upon the non probability sampling, and as discussed in Methodology Chapter involves the application of techniques like convenience sampling.

In this regard, Bryman (1989) has justified the use of non-random sampling, and stated two major reasons for the popular use of non-probability sampling. The first reason is the increasing difficulty of obtaining access to the organisations for survey research, and the second reason is that researchers may have certain constraints placed upon them that discourage them from choosing random sampling.

Although these two reasons apply equally to this research, there are certain limitations associated with non-random sampling techniques that cannot be ignored.

The researcher cannot estimate the representativeness of non-probability samples, and therefore cannot estimate the population's parameters. No matter how representative a non-random sample is, it is argued that it cannot allow for an objective evaluation of the adequacy of the sample (Churchill, 1995).

Another area of possible consideration as a likely limitation concerns the use of a standard questionnaire. As discussed in the Methodology Chapter of this research this study used a standard questionnaire based on the structure of the BSQ scale and some aspects of SERVQUAL scale.

Since the literature is very vast I could not cover all the studies. Hence the model which I have considered may not be the right one and I must have missed a lot of areas of focus. Other limitations are as follows.
1. The study is limited to Mumbai only. Also lot of samples collected were from Navi Mumbai as I could not get much data of employees and customers from same branch in Mumbai area.

2. Sample size is limited from each bank except as there was limitation of time and banks did not allow the researcher to collect data.

3. Location wise data analysis may not be accurate as lot of the samples were collected from Navi Mumbai.

4. The study is not longitudinal which means repeated measurements are not done.

5. The study cannot be generalized as the number of banks taken are limited and also the number of branches selected are also less.

6. The branches selected may not be the right one for the study.

7. The study does not take scale of operations into consideration as it may be difficult to obtain the data.

8. Top Management perceptions are not taken into consideration.

9. Foreign Banks are not included.

10. ICICI bank samples are not taken much.

11. The objectives had to be modified as Banking Service Quality scale does not have provision for measuring service quality gap unlike SERVQUAL.
Also the gap between employee perception and customer expectation is only found out for overall service as there was no provision for other areas in the employee questionnaire.

12. The study did not take into account the type of account of customers and the duration of the account when the service quality measurement was calculated.

13. The study has not taken senior managers and higher management cadre for the study.

14. For some of the analysis only leading banks were taken and not all banks.