CHAPTER - III

METHODOLOGY
There are a number of approaches developed, many designs created to carry on researches but before getting into fathoms of investigation, “lets have an birds eye view”, on what exactly research is. Its an methodological investigation into a subject in order to discover facts.

As far as Research studies in management are concerned researches are carried out as the sheer requirement of management research is to control, predict, describe and explain the phenomena happening in industrial world. As recognized by all sciences, for any scientific endeavor to be carried, observation is the key to answer queries of interest. Else, we may put together their zeal as the scientists ascertain facts and analyze them in an unbiased manner to draw conclusion (Festinger and Katz, 1953; Lindzey, 1954; Underwood, 1957; Selltiz et al, 1964; Shontz, 1965; and Megargee, 1966).

Research design plays a significant role in inference drawing. They use behavioural observations on a limited number of subjects, make decisions, predictions regarding the behavior of the large group, represented by the subjects. Researches are designed to proceed in an orderly manner. They are carried on to control variances and to answer pertinent questions (Lindquist, 1956). Basically, any research design stands for maximizing the effects of systematic variance, control of extraneous sources of variance and minimization of error variance (Broota, 1989).

There are number of methods developed, many designs created to carry on researches, but the selection of a particular research design depends upon peculiar nature of sample; types of tools and restraints regarding the major manipulation of variable
being studied. Furthermore, the choice of methodology is guided through aims of study, variable under investigation and nature of data itself.

It may be recalled that the present work has been designed to investigate the Retail Banking Service Management Using SERVQUAL at Delhi NCR.

Present chapter is devoted to layout definite plan and procedure of the study. It includes research design sampling procedure, tools used and their administration and selected statistical procedure. Keeping this in view, the study follows a planned procedure set by investigator under experts’ advice to draw empirical inferences.

**DESIGN OF THE STUDY.**

The present study was conducted on Banking Service Management, the description of the sampling procedure is given below, as far as design of present investigation is concerned it is comparative in nature.

**SAMPLING PROCEDURE**

It is always a difficult task faced by a researcher, particularly in management studies regarding the method of drawing samples and deciding about the size of the sample. Though it is not possible for any investigator to cover the entire population of interest for the purpose of study, hence a representative sample from the population is always used. This means that sampling is the process of drawing a small part of the population and assuming it to be representing characteristics of the whole population. Further an appropriate sample size makes a study scientific as the results so obtained may be reliable in making the inferences drawn and generalization made appropriate about the population from which the sample is drawn. In the present endeavor, Purposive Random Sampling was used to collect the data.
The sample of present investigation is comprised of total (N=150) from both the sectors of banks, Government and Private sector. Data was collected from different Private and Public Sector Banks. Further more it was divided into N=75 for Nationalized banks and rest were classified under private banks.

**TOOLS**

Present investigation employed SERVQUAL MODEL with 5 dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) which are subdivided into 24 statements, which were directed to measuring service quality in terms of *Retail Banking Service Management at Delhi NCR*.

As stipulated by the SERVQUAL model, the statements are divided into two parts, the first part seeks to measure the expectations of customers and the second part seeks to measure their perceptions. There is also a demographic part that provides general information about respondents on age, gender and transaction quantity.

Both expectations and perceptions are measured using a 7-point scale to rate their level of agreement or disagreement (1-strongly disagree and 7- strongly agree), on which the higher numbers indicate higher level of expectation or perceptions.

Service quality scores are the difference between the perception and expectation scores (P-E) with a possible range of values from -6 to +6 (-6 stands for very dissatisfied and +6 means very satisfied). The quality score measures the service gap or the degree to which expectations exceed perceptions. The more positive the P-E scores, the higher the level of service quality leading to a higher level of customer satisfaction. Satisfaction and service quality are both treated together as functions of a customer’s perceptions and expectations. In most cases, when expectation and perception are equal, service quality is satisfactory.
The total reliability scale for the study is 0.91, indicating an overall reliability factor slightly same to that of Parasuraman et al., (1988) study which was 0.92. These findings show that structure of reliability is very stable and good. Expectations and perceptions were both measured using the 7-point likert scale whereby the higher numbers indicate higher level of expectation or perception. The questionnaire is tested to identify whether the questionnaire is able to capture the required data as expected by the researchers. The test was conducted mainly to find out whether our questionnaire was easily-understandable as well as whether there were any vague and confusing questions in the questionnaire.

Few individuals were approached to answer the questionnaire in the presence of the researchers. All the respondents reported that they had no difficulty in answering the questions. However, researcher received good comment from two or three customers that some of the questions were a bit wordy and long. Accordingly, the authors made necessary changes.

**PROCEDURE**

First of all investigator prepared the list of both Private and Public banks for the collection of data, Then questionnaires were distributed individually to the subjects. A good rapport was established with them before requesting them to fill up the questionnaires. Great care was taken to remove any misconceptions regarding proposed study.

Further subjects were assured of the confidentiality of their responses and requested to extend their co-operation. For making questionnaires much easier to understand the instructions were invariably explained to the subjects.
STATISTICAL ANALYSIS

Statistics provides the strategy and methods for gathering the maximum amount of information for a given expenditure of time and other resources. Once the relevant information is obtained, the researcher requires methods to describe and summarize data so that results are interpretable and communicated (Mendenhall and Ramey, 1973). Investigations in management studies develop and innovate the trends rolling in the market.

As far as statistical analysis is concerned present its comparative in nature.

Hence keeping in mind the nature and purpose of investigation a descriptive analysis and t-test was applied.