CHAPTER - V

DESCRIPTIVE ANALYSIS OF BANK SERVICE QUALITY DIMENSIONS
CHAPTER – V
DESCRIPTIVE ANALYSIS OF BANK SERVICE QUALITY
DIMENSIONS

TANGIBLES

Comparative Analysis between Overall Bank Service Quality and Tangibles

Table No - 5.1

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The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Tangibles dimension of Traditional Service Quality.
It is found that 22 out of 600 respondents expressed highly dis-satisfied with overall bank service quality. When comparing 22 respondents of highly dissatisfied respondents category with individual statements of Tangible dimension, the mean value (2.591) is found to be high in the individual statement Bank’s physical facilities are visually appealing. The second highest mean value (2.545) in the highly dis-satisfied respondent category is Bank has modern-looking equipment; followed by (2.227) Bank’s employees are neat-appearing. The lowest mean value (2.045) statement is Materials associated with the service are visually appealing in the category of highly dissatisfied.

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of tangible dimension of traditional service quality, the first highest mean value (2.925) is both Bank has modern-looking equipment and Bank’s employees are neat-appearing. The statement Bank’s physical facilities are visually appealing has third position (2.800) followed by the lowest mean value (2.600) of the statement Materials associated with the service are visually appealing.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Tangible dimension, Bank’s physical facilities are visually appealing have the highest mean value (3.441). The second highest mean value (3.398) in the moderate respondent category is Bank has modern-looking equipment; followed by (3.271) Materials associated with the service are visually appealing. Finally the statement – ‘Bank’s employees are neat-appearing’ has a mean value of (3.220).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing the 365 respondents, among the individual statement of Tangible dimension, the first highest mean value (4.033) is Bank has modern-looking equipment. The
statement Bank’s physical facilities are visually appealing has second position (3.932) followed by Bank’s employees are neat-appearing (3.844). Finally, (3.271) is the mean value of the statement – ‘Materials associated with the service are visually appealing’.

It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing these 55 respondents with individual statements of tangible dimension of traditional service quality, the first highest mean value (4.255) is both Bank has modern-looking equipment and Bank’s physical facilities are visually appealing. Bank’s employees are neat-appearing holds the third place (4.145). Finally the statement – ‘Materials associated with the service are visually appealing’ has a mean value (3.873).

**Chart No - 5.1**

**Comparative Analysis between Overall Bank Service Quality and Tangibles**

<table>
<thead>
<tr>
<th>Tan1</th>
<th>Bank has modern-looking equipment</th>
<th>Tan2</th>
<th>Bank’s physical facilities are visually appealing</th>
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<td>Tan3</td>
<td>Bank’s employees are neat-appearing</td>
<td>Tan4</td>
<td>Materials associated with the service are visually appealing</td>
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## RELIABILITY

### Table No - 5.2

Comparative Analysis between Overall Bank Service Quality and Reliability

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The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Reliability dimension of Traditional Service Quality.

It is found that 22 out of 600 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of highly dissatisfied
respondents’ category with individual statements of Reliability dimension, the mean value (2.864) is found to be high in the individual statement, sincere interest in solving Problems. The second highest mean value (2.591) among this category is Right Service at first time followed by Bank promises (2.409). Finally the statement, ‘Error-free records’ has a mean value of (2.227).

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Reliability dimension of traditional service quality, ‘Right Service at first time’ has the highest mean value (3.300). The second highest mean value (3.075) in the dis-satisfied respondent category is ‘Bank promises’ followed by the statement ‘Sincere interest in solving Problems’ and ‘Error-free records’ both have the same lowest mean value (2.975).

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Reliability dimension, ‘Right Service at first time’ has the highest mean value (3.746). The second highest mean value (3.585) among this category is the ‘sincere interest in solving problems’ followed by ‘Bank promises’ (3.576). Finally, (3.500) is the mean value of the statement – ‘Error-free records’.

It is found that 365 out of 600 respondents expressed satisfaction with overall bank service quality. When comparing the 365 respondents, among the individual statement of Reliability dimension, the mean value (4.090) is found to be high in the individual statement - ‘Right Service at first time’. The second highest mean value (4.049) in the satisfied respondent category is ‘Sincere interest in solving Problems’; followed by Bank promises (3.956). Finally the statement – ‘Error-free records’ has a mean value of (3.901).
It is found that 55 out of 600 respondents expressed fully satisfaction with overall bank service quality. When comparing the 55 respondents, among the individual statement of Reliability dimension, the mean value (4.527) is found to be high in the individual statement ‘Bank promises’. The second highest mean value (4.509) in the fully satisfied respondent category is ‘Sincere interest in solving Problems’, followed by ‘Right Service at first time’ (4.364). Finally the statement - ‘Error-free records’ takes the lowest mean value (4.309).

**Chart No - 5.2**

**Comparative Analysis between Overall Bank Service Quality and Reliability**

<table>
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<tr>
<th>Rel1</th>
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<th>Rel3</th>
<th>Rel4</th>
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</thead>
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<td>Bank promises</td>
<td>Sincere interest in solving Problems</td>
<td>Right Service at first time</td>
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RESPONSIVENESS

Table No - 5.3

Comparative Analysis between Overall Bank Service Quality and Responsiveness

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The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Responsiveness dimension of Traditional Service Quality.

It is found that 22 out of 600 respondents were fully dissatisfied with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category
with individual statements of Responsiveness dimension, the mean value (3.000) is found to be high in the individual statement, ‘Respond to Request’. The second highest mean value (2.773) among this category is ‘Exact Time of Service’ followed by ‘Prompt service’ (2.636). Finally the statement, ‘Willing to help’ has a mean value of (2.455).

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Responsiveness dimension of traditional service quality, ‘Respond to Request’ have the highest mean value (3.200), followed by ‘Exact Time of Service’ (3.125). The third highest mean value (3.075) is taken by ‘Prompt service’. Finally, (2.775) is the mean value of the statement – ‘Willing to help’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate respondents’ category with individual statements of Responsiveness dimension, the mean value (3.686) is found to be high in the individual statement, ‘Prompt service’. ‘Exact Time of Service’ holds the second highest mean value (3.653). The statement ‘Respond to Request’ has third position (3.644) followed by the lowest mean value (3.407) of the statement ‘willing to help’.

It is found that 365 out of 600 respondents expressed satisfaction with overall bank service quality. When comparing the 365 respondents, among the individual statement of Responsiveness dimension, the mean value (4.137) is found to be high in the individual statement – ‘Exact Time of Service’. The second highest mean value (4.134) in the satisfied respondent category is ‘Prompt service’; followed by the statement ‘Respond to Request’ (4.033). Finally the statement – ‘Willing to help’ has a mean value of (4.000).

It is found that 55 out of 600 respondents were fully satisfaction with overall bank service quality. When comparing the 55 respondents, among the individual statement of
Responsiveness dimension, the mean value (4.564) is found to be high in the individual statement ‘Exact Time of Service’. The second highest mean value (4.436) in the fully satisfied respondent category is ‘Willing to help’, followed by ‘Prompt service’ (4.418). Finally, (4.291)is the mean value of the statement - ‘Respond to Request’.

**Chart No - 5.3**

**Comparative Analysis between Overall Bank Service Quality and Responsiveness**

<table>
<thead>
<tr>
<th>Res1</th>
<th>Exact Time of Service</th>
<th>Res2</th>
<th>Prompt service</th>
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</thead>
<tbody>
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<td>Res3</td>
<td>Willing to help</td>
<td>Res4</td>
<td>Respond to Request</td>
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The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Assurance dimension of Traditional Service Quality.

It is found that 22 out of 600 respondents expressed highly dis-satisfied with overall bank service quality. When comparing 22 respondents of highly dissatisfied respondents’
category with individual statements of Assurance dimension, the mean value (2.636) is found to be high in the individual statement ‘Instills confidence’. The second highest mean value (2.318) in the highly dis-satisfied respondent category is ‘Feel safe in transactions’; followed by (2.136) ‘Knowledge to answer Queries’. The lowest mean value (2.000) statement is ‘Consistently courteous’ in the category of highly dissatisfied.

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Assurance dimension of traditional service quality, the first highest mean value (2.950) is taken by ‘Feel safe in transactions’. The statement ‘Instills confidence’ has second position (2.825); followed by the statement ‘Knowledge to answer Queries’ (2.675).Finally, (2.600) is the mean value of the statement – ‘Consistently courteous’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Assurance dimension, the mean value (3.466) is found to be high in the individual statement ‘Instills confidence’. The statement ‘Feel safe in transactions’ have the second position (3.407). The third highest mean value (3.314) is taken by ‘Knowledge to answer Queries’. Finally the statement – ‘Consistently courteous’ has a mean value of (3.229).

It is found that 365 out of 600 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Assurance dimension, ‘Instills confidence’ have the highest mean value (3.978). The second highest mean value (3.901) among this category is the ‘Consistently courteous’; followed by the statement ‘Feel safe in transactions’ (3.860). Finally the statement ‘Knowledge to answer Queries’ takes the lowest mean value (3.836).
It is found that 55 out of 600 respondents expressed fully satisfaction with overall bank service quality. When comparing the 365 respondents of fully satisfaction respondents’ category with individual statements of Assurance dimension of traditional service quality, the highest mean value (4.345) towards ‘Instills confidence’. The second highest mean (4.255) value among this category is the ‘Knowledge to answer Queries’; followed by the statement ‘Feel safe in transactions’ (4.200). Finally, (4.127) is the mean value of the statement – ‘Consistently courteous’.

**Chart No - 5.4**

**Comparative Analysis between Overall Bank Service Quality and Assurance**

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<td>Feel safe in transactions</td>
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<tr>
<td><strong>A3</strong></td>
<td>Consistently courteous</td>
<td><strong>A4</strong></td>
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Table No - 5.5

Comparative Analysis between Overall Bank Service Quality and Empathy

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<td>Std. Deviation</td>
<td>.7983</td>
<td>.7908</td>
<td>.8319</td>
<td>.7668</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>4.218</td>
<td>4.345</td>
<td>4.255</td>
<td>4.218</td>
</tr>
<tr>
<td>N</td>
<td>55</td>
<td>55</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.7121</td>
<td>.5517</td>
<td>.6997</td>
<td>.7623</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>3.808</td>
<td>3.712</td>
<td>3.702</td>
<td>3.668</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.9573</td>
<td>.9522</td>
<td>.9734</td>
<td>.9695</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Empathy dimension of Traditional Service Quality.

It is found that 22 out of 600 respondents were fully dissatisfied with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents' category with individual statements of Empathy dimension, the mean value (2.909) is found to be
high in the individual statement, ‘Operating hours are convenient’. The second highest mean value (2.773) among this category is ‘Individual attention’ followed by ‘Best interests at heart’ (2.727). Finally, the statement, ‘Understand specific needs’ has a mean value of (2.545).

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Empathy dimension of traditional service quality, the highest mean value (2.875) towards ‘Best interests at heart’. The second highest mean value (2.775) is taken by ‘Individual attention’, followed by the statement ‘Understand specific needs’ (2.725). Finally, (2.525) is the mean value of the statement - ‘Operating hours are convenient’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Empathy dimension, the mean value (3.534) is found to be high in the individual statement ‘Individual attention’. The statement ‘Operating hours are convenient’ have the second position (3.415). The third highest mean value (3.347) is taken by ‘Best interests at heart’. Finally, the statement – ‘Understand specific needs’ has a mean value of (3.237).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing 365 respondents, among the individual statement of Empathy dimension of traditional service quality, the mean value (4.011) is found to be high in the individual statement -‘Individual attention’. The second highest mean value (3.896) in the satisfied respondent category is ‘Understand specific needs’, followed by the statement ‘Operating hours are convenient’ (3.890). Finally, the statement – ‘Best interests at heart’ has a mean value of (3.882).
It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing the 55 respondents, among the individual statement of Empathy dimension, the mean value (4.345) is found to be high in the individual statement ‘Operating hours are convenient. The second highest mean value (4.255) in the fully satisfied respondent category is ‘Best interests at heart’; followed by the statement ‘Individual attention’ and ‘Understand specific needs’ both have the lowest mean value (4.218).

Chart No - 5.5

Comparative Analysis between Overall Bank Service Quality and Empathy

<table>
<thead>
<tr>
<th>E1</th>
<th>Individual attention</th>
<th>E2</th>
<th>Operating hours are convenient</th>
</tr>
</thead>
<tbody>
<tr>
<td>E3</td>
<td>Best interests at heart</td>
<td>E4</td>
<td>Understand specific needs</td>
</tr>
</tbody>
</table>
TECHNOLOGY USAGE EASINESS AND RELIABILITY

Table No - 5.6

Comparative Analysis between Overall Bank Service Quality and Technology Usage Easiness and Reliability

<table>
<thead>
<tr>
<th>Overall Service Quality</th>
<th>TUR1</th>
<th>TUR2</th>
<th>TUR3</th>
<th>TUR4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>Mean</td>
<td>2.318</td>
<td>2.182</td>
<td>2.227</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.8937</td>
<td>.9580</td>
<td>1.1519</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>3.025</td>
<td>2.700</td>
<td>2.625</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.1433</td>
<td>1.0427</td>
<td>1.0300</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
<td>3.788</td>
<td>3.398</td>
<td>3.280</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9044</td>
<td>.9531</td>
<td>.9508</td>
</tr>
<tr>
<td>Satisfied</td>
<td>Mean</td>
<td>4.132</td>
<td>3.805</td>
<td>3.740</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>365</td>
<td>365</td>
<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7219</td>
<td>.9276</td>
<td>.9351</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.473</td>
<td>4.200</td>
<td>4.145</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>55</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.6041</td>
<td>.7794</td>
<td>.8481</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.955</td>
<td>3.628</td>
<td>3.557</td>
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<td>Std. Deviation</td>
<td>.9098</td>
<td>1.0256</td>
<td>1.0386</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Technology Usage Easiness and Reliability dimension of Technology Service Quality.

Out of 600 respondents, 22 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied
respondents’ category with individual statements of Technology Usage Easiness and Reliability dimension, the mean value (2.500) is found to be high in the individual statement, ‘Technology is reliable’. The second highest mean value (2.318) among this category is ‘Easy to use’ followed by the statement ‘accurately and error-Free’ (2.227). Finally the statement ‘User-friendly’ has a mean value of (2.182).

Out of 600 respondents, 40 respondents fall under the category of ‘dis-satisfied’ with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Technology Usage Easiness and Reliability dimension of Technology service quality, the first highest mean value (3.025) is taken by the statement ‘Easy to use’. The statement ‘Technology is reliable’ holds the second place (2.725) followed by the statement ‘User-friendly’ (2.700). Finally the statement - ‘Accurately and error-Free’ takes the lowest mean value (2.625).

Out of 600 respondents, 118 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Technology Usage Easiness and Reliability dimension, the highest mean value (3.788) towards Easy to use. The second highest mean value (3.398) among this category is User-friendly. Accurately and error-Free has third position (3.280). Finally, (3.246) is the mean value of the statement – ‘Technology is reliable’.

Out of 600 respondents, 365 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Technology Usage Easiness and Reliability dimension, Easy to use have the highest mean value (4.132). The second highest mean value (3.805) among this category is User-friendly followed by the statement ‘Technology is reliable’ (3.797). Finally the statement - ‘Accurately and error-Free’ takes the lowest mean value (3.740).
Out of 600 respondents, 55 respondents expressed high level of satisfaction with overall bank service quality. When comparing 55 respondents of fully satisfied respondents’ category with individual statements of Technology Usage Easiness and Reliability dimension, the mean value (4.473) is found to be high in the individual statement, ‘Easy to use’. The second highest mean value (4.200) among this category is ‘User-friendly’ followed by the statement ‘accurately and error-Free’ and ‘Technology is reliable’ both have the lowest mean value (4.145).

**Chart No - 5.6**

**Comparative Analysis between Overall Bank Service Quality and Technology Usage Easiness and Reliability**

<table>
<thead>
<tr>
<th>TUR1</th>
<th>Easy to use</th>
<th>TUR2</th>
<th>User-friendly</th>
</tr>
</thead>
<tbody>
<tr>
<td>TUR3</td>
<td>Accurately and error-Free</td>
<td>TUR4</td>
<td>Technology is reliable</td>
</tr>
</tbody>
</table>
The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Technology Security and Information Quality dimension of Technology Service Quality.
Out of 600 respondents, 22 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category with individual statements of Technology Security and Information Quality dimension, the mean value (2.818) is found to be high in the individual statement, ‘Technology provides sufficient information’. The second highest mean value (2.636) among this category is ‘Technology recognizes by name and provides necessary report’ followed by the statement ‘Safe using bank’s technology’ (2.409). Finally the statement- ‘Technology is personalized’ has a mean value of (2.227).

Out of 600 respondents, 40 respondents fall under the category of ‘dis-satisfied’ with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Technology Security and Information Quality dimension of Technology service quality, the first highest mean value (3.025) is taken by the statement ‘Easy to use’. The statement ‘Technology is reliable’ holds the second place (2.725) followed by the statement ‘User-friendly’ (2.700). Finally the statement - ‘Accurately and error-Free’ takes the lowest mean value (2.625).

Out of 600 respondents, 118 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Technology Security and Information Quality dimension, both of the ‘Safe using bank’s technology’ and ‘Technology recognizes by name and provides necessary report’ have the same highest mean value (3.542).Technology is personalized has third position (3.475). Finally, (3.271) is the mean value of the statement – ‘Technology provides sufficient information’.

Out of 600 respondents, 365 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Technology Security and Information Quality dimension, the
highest mean value (4.038) towards Safe using bank’s technology. The second highest mean value (3.975) is taken by Technology recognizes by name and provides necessary report, followed by the statement ‘Technology is personalized’ (3.923). Finally the statement - ‘Technology provides sufficient information’ has a mean value (3.838).

Out of 600 respondents, 55 respondents expressed high level of satisfaction with overall bank service quality. When comparing 55 respondents of fully satisfied respondents’ category with individual statements of Technology Security and Information Quality dimension, the mean value (4.418) is found to be high in the individual statement, ‘Safe using bank’s technology’. The second highest mean value (4.345) among this category is ‘Technology recognizes by name and provides necessary report’ followed by the statement ‘Technology is personalized’ and ‘Technology provides sufficient information’ both have the same lowest mean value (4.327).

**Chart No - 5.7**

**Comparative Analysis between Overall Bank Service Quality and Technology Security and Information Quality**

<table>
<thead>
<tr>
<th>TSIQ1</th>
<th>Safe using bank’s technology</th>
<th>TSIQ2</th>
<th>Technology is personalized</th>
</tr>
</thead>
<tbody>
<tr>
<td>TSIQ3</td>
<td>Technology recognizes by name and provides necessary report</td>
<td>TSIQ4</td>
<td>Technology provides sufficient information</td>
</tr>
</tbody>
</table>
### TECHNOLOGY CONVENIENCE

**Table No - 5.8**

Comparative Analysis between Overall Bank Service Quality and Technology

**Convenience**

<table>
<thead>
<tr>
<th>Overall Service Quality</th>
<th>TC1</th>
<th>TC2</th>
<th>TC3</th>
<th>TC4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>Mean</td>
<td>2.182</td>
<td>2.273</td>
<td>2.045</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7950</td>
<td>1.2414</td>
<td>.5755</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>2.875</td>
<td>3.125</td>
<td>3.125</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.2442</td>
<td>1.3623</td>
<td>.9920</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
<td>3.475</td>
<td>3.534</td>
<td>3.475</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.0436</td>
<td>1.0835</td>
<td>.9125</td>
</tr>
<tr>
<td>Satisfied</td>
<td>Mean</td>
<td>4.011</td>
<td>4.118</td>
<td>3.932</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>365</td>
<td>365</td>
<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
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<td>.8319</td>
<td>.8074</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.291</td>
<td>4.418</td>
<td>4.218</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>55</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
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<td>.6580</td>
<td>.7623</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
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<td>3.897</td>
<td>3.745</td>
</tr>
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<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9635</td>
<td>1.0398</td>
<td>.9353</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Technology Convenience dimension of Technology Service Quality.

Out of 600 respondents, 22 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied
respondents’ category with individual statements of Technology Convenience dimension, the mean value (2.409) is found to be high in the individual statement, ‘Complete transactions quickly’. The second highest mean value (2.273) among this category is ‘Technology gives more freedom of mobility’ followed by the statement ‘Technology is accessible beyond regular business hours’ (2.182). Finally the statement- ‘Convenient to use technology’ has a mean value of (2.045).

Out of 600 respondents, 40 respondents fall under the category of ‘dis-satisfied’ with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Technology Convenience dimension of Technology service quality, the first highest mean value (3.125) is taken by the both statement ‘Technology gives more freedom of mobility’ and ‘Convenient to use technology’. The statement ‘Complete transactions quickly’ holds the third place (3.000). Finally the statement - ‘Technology is accessible beyond regular business hours’ takes the lowest mean value (2.625).

Out of 600 respondents, 118 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents of moderate satisfaction respondents’ category with individual statements of Technology Convenience dimension, the highest mean value (3.534) towards Technology gives more freedom of mobility. The statement ‘Complete transactions quickly’ holds the second place (3.508). Finally the statement – ‘Technology is accessible beyond regular business hours’ and ‘Convenient to use technology’ both have the lowest mean value (3.475).

Out of 600 respondents, 365 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Technology Convenience dimension, Technology gives more freedom of mobility has the highest mean value (4.118). The second highest mean value (4.011) among this category is ‘Technology is accessible beyond regular business hours’
followed by the statement ‘Complete transactions quickly’ (3.975). Finally the statement – ‘Convenient to use technology’ takes the lowest mean value (3.740).

Out of 600 respondents, 55 respondents expressed high level of satisfaction with overall bank service quality. When comparing 55 respondents of fully satisfied respondents’ category with individual statements of Technology Convenience dimension, the mean value (4.418) is found to be high in the individual statement, ‘Technology gives more freedom of mobility’. The second highest mean value (4.291) among this category is ‘Technology is accessible beyond regular business hours’ followed by the statement ‘Complete transactions quickly’ (4.255). Finally, (4.218) is the mean value of the statement – ‘Convenient to use technology’.

**Chart No - 5.8**

**Comparative Analysis between Overall Bank Service Quality and Technology**

<table>
<thead>
<tr>
<th>Convenience</th>
<th>TC1</th>
<th>TC2</th>
<th>TC3</th>
<th>TC4</th>
</tr>
</thead>
<tbody>
<tr>
<td>TC1</td>
<td>Technology is accessible beyond regular business hours</td>
<td>Technology gives more freedom of mobility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TC2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TC3</td>
<td>Convenient to use technology</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TC4</td>
<td>Complete transactions quickly</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Customer Service dimension of Technology Service Quality.

Out of 600 respondents, 22 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied
respondents’ category with individual statements of Customer Service dimension, the mean value (2.545) is found to be high in the individual statement, ‘Calls are always answered promptly’. The second highest mean value (2.364) among these categories ‘Representatives are supportive’ and ‘Representative’s offer personalized information’. Finally the statement ‘Requests are always anticipated properly’ has a mean value of (2.273).

Out of 600 respondents, 40 respondents fall under the category of ‘dis-satisfied’ with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Customer Service dimension of Technology service quality, the first highest mean value (3.350) is taken by the statement ‘Calls are always answered promptly’. The statement ‘Requests are always anticipated properly’ holds the second place (3.275) followed by the statement ‘Representatives are supportive’ (3.025). Finally the statement ‘Representative’s offer personalized information’ takes the lowest mean value (2.750).

Out of 600 respondents, 118 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Customer Service dimension, the highest mean value (3.593) towards Calls are always answered promptly. The second highest mean value (3.492) among this category is Requests are always anticipated properly. Representatives are supportive has third position (3.458). Finally, (3.441) is the mean value of the statement – ‘Representative’s offer personalized information’.

Out of 600 respondents, 365 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Customer Service dimension, Calls are always answered promptly have the highest mean value (4.079). The second highest mean value (4.066) among this category is ‘Requests are always anticipated properly’ followed by the statement
‘Representatives are supportive’ (3.978). Finally the statement - ‘Representative’s offer personalized information’ takes the lowest mean value (3.912).

Out of 600 respondents, 55 respondents expressed high level of satisfaction with overall bank service quality. When comparing 55 respondents of fully satisfied respondents’ category with individual statements of Customer Service dimension, the mean value (4.673) is found to be high in the individual statement, ‘Calls are always answered promptly’. The second highest mean value (4.600) among this category is ‘Requests are always anticipated properly’ followed by the statement ‘Representative’s offer personalized information’ (4.473). Finally, (4.400) is the mean value of the statement - ‘Representatives are supportive’.

Chart No - 5.9
Comparative Analysis between Overall Bank Service Quality and Customer Service

<table>
<thead>
<tr>
<th></th>
<th>Requests are always anticipated properly</th>
<th>Representatives are supportive</th>
<th>Representative’s offer personalized information</th>
<th>Calls are always answered promptly</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSE1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSE2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSE3</td>
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<tr>
<td>CSE4</td>
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</tbody>
</table>
PERCEIVED CUSTOMER VALUE

Table No - 5.10

Comparative Analysis between Overall Bank Service Quality and Perceived Customer Value

<table>
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<tr>
<th>Overall Service Quality</th>
<th>PCV1</th>
<th>PCV2</th>
<th>PCV3</th>
<th>PCV4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>Mean</td>
<td>2.318</td>
<td>2.273</td>
<td>2.318</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
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<td>.7673</td>
<td>1.0861</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>3.075</td>
<td>2.850</td>
<td>2.950</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.1633</td>
<td>1.0990</td>
<td>1.0849</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
<td>3.534</td>
<td>3.492</td>
<td>3.475</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9490</td>
<td>.8548</td>
<td>.9846</td>
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<td>365</td>
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<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
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<td>.7950</td>
<td>.8810</td>
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<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.382</td>
<td>4.145</td>
<td>4.473</td>
</tr>
<tr>
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<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.6524</td>
<td>.7308</td>
<td>.6341</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.813</td>
<td>3.710</td>
<td>3.787</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9381</td>
<td>.9205</td>
<td>1.0114</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Perceived Customer Value dimension of Technology Service Quality.
Out of 600 respondents, 22 respondents expressed high level of dissatisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category with individual statements of Perceived Customer Value dimension, the mean value (2.545) is found to be high in the individual statement, ‘Worth every Rupee’. The statement ‘Excellent value for money’ and ‘Value for money’ both have the same mean value (2.318). Finally the statement – ‘Excellent value’ takes the lowest mean value (2.273).

Out of 600 respondents, 40 respondents expressed dis-satisfaction with overall bank service quality. When comparing 40 respondents of dis-satisfied respondents’ category with individual statements of Perceived Customer Value dimension, the mean value (3.075) is found to be high in the individual statement, ‘Excellent value for money’. The second highest mean value (2.950) among this category is ‘Value for money’. Finally, (2.850) is the same mean value of the both statement - ‘Excellent value’ and ‘Worth every Rupee’.

Out of 600 respondents, 118 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of Perceived Customer Value dimension, the highest mean value (3.534) towards excellent value for money. The statement - ‘Worth every Rupee’ holds the second place (3.508). The third highest mean value (3.492) is taken by ‘Excellent value’. Finally the statement – ‘Value for money’ takes the lowest mean value (3.475).

Out of 600 respondents, 365 respondents expressed satisfaction with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of Perceived Customer Value dimension, the highest mean value (3.989) towards excellent value for money. The second highest mean value (3.964) is taken by ‘Value for money’, followed by the statement ‘Worth every Rupee’ (3.910). Finally the statement - ‘Excellent value’ has a mean value (3.896).
Out of 600 respondents, 55 respondents expressed high level of satisfaction with overall bank service quality. When comparing 55 respondents of fully satisfied respondents’ category with individual statements of Perceived Customer Value dimension, the mean value (4.473) is found to be high in the individual statement, ‘Value for money’. The second highest mean value (4.383) among this category is ‘Excellent value for money’ followed by the statement ‘Worth every Rupee’ (4.309). Finally, (4.145) is the mean value of the statement – ‘Excellent value’.

Chart No - 5.10

Comparative Analysis between Overall Bank Service Quality and Perceived Customer Value

<table>
<thead>
<tr>
<th>PCV1</th>
<th>Excellent value for money</th>
<th>PCV2</th>
<th>Excellent value</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCV3</td>
<td>Value for money</td>
<td>PCV4</td>
<td>Worth every Rupee</td>
</tr>
</tbody>
</table>
TRUST

Table No - 5.11

Comparative Analysis between Overall Bank Service Quality and Trust

<table>
<thead>
<tr>
<th>Overall Service Quality</th>
<th>T1</th>
<th>T2</th>
<th>T3</th>
<th>T4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>Mean</td>
<td>2.545</td>
<td>3.091</td>
<td>2.727</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.0568</td>
<td>1.1916</td>
<td>1.2414</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>3.000</td>
<td>3.200</td>
<td>3.175</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.1094</td>
<td>1.1368</td>
<td>1.1959</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
<td>3.636</td>
<td>3.576</td>
<td>3.669</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9928</td>
<td>.9374</td>
<td>.9433</td>
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<tr>
<td>Satisfied</td>
<td>Mean</td>
<td>4.033</td>
<td>3.901</td>
<td>4.022</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>365</td>
<td>365</td>
<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.8478</td>
<td>.8328</td>
<td>.8449</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.291</td>
<td>4.164</td>
<td>4.273</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>55</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7858</td>
<td>.7641</td>
<td>.7566</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.855</td>
<td>3.785</td>
<td>3.872</td>
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<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9809</td>
<td>.9221</td>
<td>.9609</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Trust dimension of Technology Service Quality.

It is found that 22 out of 600 respondents expressed fully dis-satisfaction with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category with individual statements of Trust dimension, the mean value (3.091) is found to
be high in the individual statement - ‘Products is true’. The second highest mean value (2.545) in the fully dis-satisfied respondent category is ‘Claim or promise’; followed by (2.636) Very reliable. The lowest mean value (2.045) statement is ‘No limits to solve a service problem’ in the category of highly dissatisfied.

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of trust dimension of technology service quality, the first highest mean value (3.200) is taken by the statement ‘Products is true’. The statement ‘Claim or promise’ holds the second place (3.175) followed by the statement ‘No limits to solve a service problem’ (3.000). Finally, (2.800) is the lowest mean value of the statement – ‘Very reliable’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Trust dimension, Claim or promise have the highest mean value (3.669). The second highest mean value (3.636) in the moderate respondent category is ‘No limits to solve a service problem’; followed by (3.576) Products is true. Finally the statement - ‘Very reliable’ has a mean value of (3.483).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing the 365 respondents, among the individual statement of Trust dimension, the first highest mean value (4.033) is taken by the statement ‘No limits to solve a service problem’. The statement ‘Claim or promise’ has second position (4.022) followed by the statement - ‘Products is true’ (3.901). Finally, (3.879) is the mean value of the statement - ‘Very reliable’.

It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing these 55 respondents with individual
statements of trust dimension of technology service quality, the first highest mean value (4.291) is ‘No limits to solve a service problem’. Claim or promise holds the second place (4.273). The third highest mean value (4.255) is taken by Very reliable. Finally the statement - ‘Products is true’ has a mean value (4.164).

Chart No - 5.11

Comparative Analysis between Overall Bank Service Quality and Trust

<table>
<thead>
<tr>
<th>T1</th>
<th>T2</th>
<th>T3</th>
<th>T4</th>
</tr>
</thead>
<tbody>
<tr>
<td>No limits to solve a service problem</td>
<td>Products is true</td>
<td>Claim or promise</td>
<td>Very reliable</td>
</tr>
</tbody>
</table>
CUSTOMER SATISFACTION

Table No - 5.12

Comparative Analysis between Overall Bank Service Quality and Customer Satisfaction

<table>
<thead>
<tr>
<th>Overall Service Quality</th>
<th>CS1</th>
<th>CS2</th>
<th>CS3</th>
<th>CS4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>Mean</td>
<td>2.682</td>
<td>2.545</td>
<td>2.727</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9946</td>
<td>1.2622</td>
<td>1.0771</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>3.050</td>
<td>2.750</td>
<td>3.325</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.0610</td>
<td>1.0801</td>
<td>1.1633</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
<td>3.669</td>
<td>3.576</td>
<td>3.619</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9876</td>
<td>1.0162</td>
<td>1.0036</td>
</tr>
<tr>
<td>Satisfied</td>
<td>Mean</td>
<td>3.921</td>
<td>3.929</td>
<td>3.973</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>365</td>
<td>365</td>
<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7822</td>
<td>.8989</td>
<td>.8891</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.364</td>
<td>4.091</td>
<td>4.273</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>55</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.5566</td>
<td>.7998</td>
<td>.6792</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.808</td>
<td>3.745</td>
<td>3.842</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
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<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9072</td>
<td>1.0190</td>
<td>.9737</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Customer Satisfaction dimension of Technology Service Quality.

It is found that 22 out of 600 respondents were fully dis-satisfied with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category
with individual statements of Customer Satisfaction dimension, the mean value (2.727) is both Services meet expectations and Delighted with bank. The third highest mean value (2.682) in the highly dis-satisfied respondent category is overall satisfied with bank. The lowest mean value (2.545) statement is ‘Right Bank to Choose’ in the category of fully dissatisfied.

It is found that 40 out of 600 respondents falls under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Customer Satisfaction dimension of technology service quality, the first highest mean value (3.325) is taken by the statement ‘Services meet expectations’. ‘Delighted with bank’ holds the second place (3.125). The statement ‘Overall satisfied with bank’ has third position (3.050) followed by the lowest mean value (2.750) of the statement ‘Right Bank to Choose’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Customer Satisfaction dimension, Overall satisfied with bank have the highest mean value (3.669). The second highest mean value (3.619) in the moderate respondent category is services meet expectations; followed by (3.576) Right Bank to Choose. Finally the statement – ‘Delighted with bank’ has a mean value of (3.475).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing the 365 respondents, among the individual statement of Customer Satisfaction dimension, the first highest mean value (3.973) is taken by Services meet expectations. The statement ‘Right Bank to Choose’ has second position (3.929) followed by the statement ‘overall satisfied with bank’ (3.921). Finally, (3.819) is the mean value of the statement – ‘Delighted with bank’.
It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing these 55 respondents with individual statements of Customer Satisfaction dimension of technology service quality, the first highest mean value (4.364) towards overall satisfied with bank. The second highest mean value (4.273) among this category is Services meet expectations. ‘Delighted with bank’ holds the third place (4.127). Finally the statement – ‘Right Bank to Choose’ has a mean value (4.091).

**Chart No - 5.12**

**Comparative Analysis between Overall Bank Service Quality and Customer Satisfaction**

<table>
<thead>
<tr>
<th>CS1</th>
<th>Overall satisfied with bank</th>
<th>CS2</th>
<th>Right Bank to Choose</th>
</tr>
</thead>
<tbody>
<tr>
<td>CS3</td>
<td>Services meet expectations</td>
<td>CS4</td>
<td>Delighted with bank</td>
</tr>
</tbody>
</table>

![Comparative Analysis between Overall Bank Service Quality and Customer Satisfaction](chart.png)
The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Customer Loyalty dimension of Post Purchase Behavior Intention.

It is found that 22 out of 600 respondents expressed high level of dis-satisfied with overall bank service quality. When comparing 22 respondents of highly dissatisfied
respondent’s category with individual statements of Customer Loyalty dimension, the first highest mean value (2.591) is taken by the statement – ‘Business with bank in the future’ followed by the statement ‘Recommend bank to others’ has the second highest mean value (2.273). Finally, (2.136) is the mean value of the statement - ‘First choice’.

It is found that 40 out of 600 respondents fall under the category of dis-satisfied with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of Customer Loyalty dimension of Post Purchase Behavior Intention, ‘Recommend bank to others’ and ‘Business with bank in the future’ both statement have the same highest mean value (3.025). Finally the statement – ‘First choice’ has a mean value of (2.850).

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Customer Loyalty dimension, ‘Business with bank in the future’ has the highest mean value (3.576). The second highest mean value (3.534)among this category is the ‘Recommend bank to others’. Finally, (3.398) is the mean value of the statement – ‘First choice’.

It is found that 365 out of 600 respondents expressed satisfaction with overall bank service quality. When comparing the 365 respondents, among the individual statement of Customer Loyalty dimension, the mean value (3.986) is found to be high in the individual statement - ‘Business with bank in the future’. The second highest mean value (3.959) in the satisfied respondent category is ‘Recommend bank to others’ followed by the statement - ‘First choice’ has the lowest mean value (3.893).

It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing the 55 respondents, among the individual statement of Customer Loyalty dimension, the first highest mean value (4.473) in the fully
satisfied respondent category is ‘Business with bank in the future’, followed by ‘Recommend bank to others’ holds the second place (4.345). Finally the statement - ‘First choice’ takes the lowest mean value (4.145).

**Chart No - 4.13**

**Comparative Analysis between Overall Bank Service Quality and Customer Loyalty**

<table>
<thead>
<tr>
<th>CL1</th>
<th>Recommend bank to others</th>
<th>CL2</th>
<th>First choice</th>
<th>CL3</th>
<th>Business with bank in the future</th>
</tr>
</thead>
</table>
The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of reducing Switching intention dimension of Post Purchase Behavior Intention.

It is found that 22 out of 600 respondents expressed high level of dis-satisfied with overall bank service quality. When comparing 22 respondents of highly dissatisfied
respondent’s category with individual statements of Switching dimension, the first highest mean value (3.091) is taken by Recovery measures followed by the statement ‘Remedial measures’ has the second highest mean value (2.955). Finally, (2.591) is the lowest mean value of the statement - ‘will not opt for other banks for investment service in future’.

It is found that 40 out of 600 respondents fall under the category of dis-satisfaction with reference to overall service quality in Banks. When comparing these 40 respondents with individual statements of reducing Switching intention dimension of Post Purchase Behavior Intention, ‘Remedial measures’ have the highest mean value (3.100). The second highest mean value (3.025) is taken by ‘will not opt for other banks for investment service in future’. Finally the statement – ‘Recovery measures’ has a mean value of (2.975).

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing 118 respondents of moderate satisfaction respondents’ category with individual statements of switching dimension, the mean value (3.604) is found to be high in the individual statement ‘Remedial measures’. The statement ‘will not opt for other banks for investment service in future’ has the second position (3.508). Finally the statement – ‘Recovery measures’ has a mean value of (3.466).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing 365 respondents of satisfaction respondents’ category with individual statements of switching dimension, ‘Remedial measures’ have the highest mean value (4.005). The second highest mean value (3.970) among this category is the ‘will not opt for other banks for investment service in future’ followed by the statement ‘Recovery measures’ has a lowest mean value (3.871).

It is found that 55 out of 600 respondents were fully satisfied with overall bank service quality. When comparing the 365 respondents of fully satisfied respondents’ category with individual statements of switching dimension of Post Purchase Behavior Intention, the
highest mean value (4.327) towards ‘Remedial measures’. The second highest mean (4.255) value among this category is the ‘will not opt for other banks for investment service in future’. Finally, (4.200) is the mean value of the statement – ‘Recovery measures’.

Chart No - 5.14

Comparative Analysis between Overall Bank Service Quality and Reducing Switching Intention

<table>
<thead>
<tr>
<th>S1</th>
<th>Will not opt for other banks for investment service in future</th>
<th>S2</th>
<th>Recovery measures</th>
<th>S3</th>
<th>Remedial measures</th>
</tr>
</thead>
</table>

| Highly Dissatisfied | Dissatisfied | Moderate | Satisfied | Highly Satisfied |

0 0.5 1 1.5 2 2.5 3 3.5 4 4.5 5
S1 S2 S3

Highly Dissatisfied
Dissatisfied
Moderate
Satisfied
Highly Satisfied
POSITIVE WORD OF MOUTH

Table No - 5.15

Comparative Analysis between Overall Bank Service Quality and Positive Word of Mouth

<table>
<thead>
<tr>
<th>Overall Service Quality</th>
<th>PWM1</th>
<th>PWM2</th>
<th>PWM3</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>Dissatisfied</td>
<td>Mean</td>
<td>2.773</td>
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<td></td>
<td></td>
<td>N</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Std. Deviation</td>
<td>1.1098</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>Mean</td>
<td>3.125</td>
<td>2.775</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>40</td>
<td>40</td>
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<tr>
<td></td>
<td>Std. Deviation</td>
<td>1.0905</td>
<td>1.0739</td>
</tr>
<tr>
<td>Moderate</td>
<td>Mean</td>
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<td>3.669</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>118</td>
<td>118</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9653</td>
<td>.9523</td>
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<tr>
<td>Satisfied</td>
<td>Mean</td>
<td>3.932</td>
<td>3.956</td>
</tr>
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<td></td>
<td>N</td>
<td>365</td>
<td>365</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7797</td>
<td>.8791</td>
</tr>
<tr>
<td>Highly Satisfied</td>
<td>Mean</td>
<td>4.291</td>
<td>4.091</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.7116</td>
<td>.7998</td>
</tr>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.822</td>
<td>3.782</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.9062</td>
<td>.9945</td>
</tr>
</tbody>
</table>

The above table summarizes the comparison between satisfaction level of overall service quality in Banks and mean values of individual statements of Positive Word of Mouth dimension of Post Purchase Behavior Intention.
It is found that 22 out of 600 respondents were fully dissatisfied with overall bank service quality. When comparing 22 respondents of fully dissatisfied respondents’ category with individual statements of Positive Word of Mouth dimension, the mean value (2.773) is found to be high in the individual statement ‘Say Positive things’. The second highest mean value (2.545) in the highly dissatisfied respondent category is encouraged friends and relatives. The lowest mean value (2.455) statement is Considering Bank as Primary Bank in the category of highly dissatisfied.

It is found that 40 out of 600 respondents fall under the category of dissatisfied with reference to overall service quality in Banks. When comparing the 40 respondents with individual statements of Positive Word of Mouth dimension of Post Purchase Behavior Intention, the first highest mean value (3.325) is taken by the statement ‘Consider Bank as Primary Bank’. The statement ‘Say Positive things’ has second position (3.125) followed by the lowest mean value (2.775) of the statement ‘Encourage friends and relatives’.

It is found that 118 out of 600 respondents expressed moderate satisfaction with overall bank service quality. When comparing the 118 respondents, among the individual statement of Positive Word of Mouth dimension, ‘Say Positive things’ have the highest mean value (3.695). The second highest mean value (3.669) in the moderate respondent category is Encourage friends and relatives. Finally the statement – ‘Consider Bank as Primary Bank’ has a mean value of (3.661).

It is found that 365 out of 600 respondents were satisfied with overall bank service quality. When comparing the 365 respondents, among the individual statement of Positive Word of Mouth dimension, the first highest mean value (3.986) is taken by Consider Bank as Primary Bank. The statement ‘Encourage friends and relatives’ have second position (3.956). Finally, (3.932) is the mean value of the statement – ‘Say Positive things’.
It is found that 55 out of 600 respondents expressed high level of satisfaction with overall bank service quality. When comparing these 55 respondents with individual statements of Positive Word of Mouth dimension, the first highest mean value (4.291) towards Say Positive things. Consider Bank as Primary Bank holds the second place (4.273). Finally the statement – ‘Encourage friends and relatives’ has a mean value (4.091).

Chart No - 5.15
Comparative Analysis between Overall Bank Service Quality and Positive Word of Mouth

<table>
<thead>
<tr>
<th>PWM1</th>
<th>Say Positive things</th>
<th>PWM2</th>
<th>Encourage friends and relatives</th>
<th>PWM3</th>
<th>Consider Bank as Primary Bank</th>
</tr>
</thead>
</table>
### Table No - 5.16

#### Personal Characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>N = 600</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>405</td>
<td>67</td>
</tr>
<tr>
<td>Female</td>
<td>195</td>
<td>33</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 30 Years</td>
<td>200</td>
<td>33</td>
</tr>
<tr>
<td>31 – 40 Years</td>
<td>214</td>
<td>36</td>
</tr>
<tr>
<td>41 – 50 Years</td>
<td>95</td>
<td>16</td>
</tr>
<tr>
<td>51 – 60 Years</td>
<td>67</td>
<td>11</td>
</tr>
<tr>
<td>Above 61 Years</td>
<td>24</td>
<td>4</td>
</tr>
<tr>
<td><strong>Educational Qualification</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under Graduate</td>
<td>126</td>
<td>21</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>217</td>
<td>36</td>
</tr>
<tr>
<td>Professional</td>
<td>143</td>
<td>24</td>
</tr>
<tr>
<td>Diploma and Others</td>
<td>114</td>
<td>19</td>
</tr>
<tr>
<td><strong>Monthly Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Applicable</td>
<td>33</td>
<td>5</td>
</tr>
<tr>
<td>Less than Rs. 30,000</td>
<td>217</td>
<td>36</td>
</tr>
<tr>
<td>Rs. 30,001 to 40,000</td>
<td>234</td>
<td>39</td>
</tr>
<tr>
<td>Rs. 40,001 to 50,000</td>
<td>59</td>
<td>10</td>
</tr>
<tr>
<td>Rs. 50,001 to 60,000</td>
<td>40</td>
<td>7</td>
</tr>
<tr>
<td>Above Rs.60,001</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td>144</td>
<td>24</td>
</tr>
<tr>
<td>Private</td>
<td>296</td>
<td>49</td>
</tr>
<tr>
<td>Government</td>
<td>119</td>
<td>20</td>
</tr>
<tr>
<td>Others</td>
<td>41</td>
<td>7</td>
</tr>
</tbody>
</table>
RE-EXAMINING AND PRIORITIZING THE TRADITIONAL
SERVICE QUALITY DIMENSIONS IN THE TECHNOLOGY ERA

Table No – 5.17

<table>
<thead>
<tr>
<th>Overall Bank Service Quality</th>
<th>Tangibles</th>
<th>Reliability</th>
<th>Responsiveness</th>
<th>Assurance</th>
<th>Empathy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Mean</td>
<td>3.83</td>
<td>3.97</td>
<td>4.05</td>
<td>3.87</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
<td>.799</td>
<td>.902</td>
<td>.834</td>
<td>.850</td>
</tr>
<tr>
<td>This Research - Rank</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Berry and Parasuraman (1991) – Rank</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

Comparing the results from the service quality dimensions from this research to that of past research, namely that of Berry and Parasuraman (1991) is useful in gaining insights into how the relative importance of these dimensions to customers have changed through time, and more specifically in the new era of e-banking.

The above table shows how the ranking of the five service quality dimensions is compared to that of Berry and Parasuraman’s (1991) original research. It is seen that time and technology has brought little change with regards to the relative importance of these service quality dimensions to the customer. Responsiveness has moved from second place to first place in this research. Reliability has moved down from second place to first place, when comparing it with original research. Assurance remained in the same place (3) in previous and present research. The dimension tangibles moved up a rank from 5th to 4th in this research, while empathy moved down a rank from 4th place in original research to 5th place in this research.
The result shows that Tech Savvy customers of this study give more importance for responsiveness. The “Responsiveness” dimension which implies staff willingness to provide a quick service and prompt responses to customers. The customers consider “Reliability” as the second most important dimension in this study. This dimension involves the consistency of execution and the ability of the Bank to perform the promised service reliable and accurately. The third most important dimension is “Assurance”. The assurance dimension concerns freeing the customer from any kind of danger hazard, risk or suspicion. This includes physical security primarily, followed by financial security and privacy (confidentiality and discretion). The dimension “tangibles,” i.e. physical symbols of service quality such as the appearance of physical elements – space, equipment, staff, the appearance of other service customers and the physical presentation of service (e.g. credit card appearance), is the penultimate dimension as ranked by importance. The least important dimension for the Tech Savvy customers is “Empathy” or attentiveness to customer wishes and requirements. It involves knowing the customer’s specific needs and requirements, providing individual attention to each customer and recognizing regular customers.
STATISTICAL ANALYSIS

ASSOCIATION BETWEEN TRADITIONAL AND TECHNOLOGY ENABLED SERVICE QUALITY DIMENSIONS WITH SELECTED PERSONAL PROFILES

CHI – SQUARE TEST

Table No – 5.18

Hypothesis

There is no association between Gender and Bank Traditional Service Quality

Cross Tabulation

<table>
<thead>
<tr>
<th>Gender</th>
<th>Traditional Service Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
</tr>
<tr>
<td>Male</td>
<td>8</td>
<td>97</td>
</tr>
<tr>
<td>Female</td>
<td>5</td>
<td>54</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>151</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th>Test</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.831</td>
<td>3</td>
<td>.608</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.855</td>
<td>3</td>
<td>.603</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>1.709</td>
<td>1</td>
<td>.191</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 cells (12.5%) have expected count less than 5. The minimum expected count is 4.23

Result:

The Chi-Square value is (1.831), degree of freedom is 3, and the significant level (.608) is above the significant level (.05), the hypothesis is accepted. There is no association between Gender and Bank Traditional Service Quality.
Table No – 5.19

Hypothesis

There is no association between Gender and Bank Technology based Service Quality.

Cross Tabulation

<table>
<thead>
<tr>
<th>Gender</th>
<th>Technology Based Service Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
</tr>
<tr>
<td>Male</td>
<td>12</td>
<td>93</td>
</tr>
<tr>
<td>Female</td>
<td>7</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>19</td>
<td>138</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.698</td>
<td>3</td>
<td>.637</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.635</td>
<td>3</td>
<td>.651</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.027</td>
<td>1</td>
<td>.870</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.18.

Result:

The Chi-Square value is (1.698), degree of freedom is 3, and the significant value (.637) is above the significant level (.05), the hypothesis is accepted. There is no association between Gender and Bank Technology based Service Quality.
Table No – 5.20

**Hypothesis**

There is no association between Educational Qualification and Bank Traditional Service Quality.

**Cross Tabulation**

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Traditional Service Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
</tr>
<tr>
<td>Under Graduate</td>
<td>1</td>
<td>33</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>3</td>
<td>51</td>
</tr>
<tr>
<td>Professional</td>
<td>5</td>
<td>36</td>
</tr>
<tr>
<td>Diploma and Others</td>
<td>4</td>
<td>31</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>13</td>
<td>151</td>
</tr>
</tbody>
</table>

**Chi-Square Tests**

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>5.508</td>
<td>9</td>
<td>.788</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>5.629</td>
<td>9</td>
<td>.776</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>1.388</td>
<td>1</td>
<td>.239</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6 cells (37.5%) have expected count less than 5. The minimum expected count is 2.47.

**Result:**

The Chi-Square value is (5.508), degree of freedom is 9, and the significant value (.788) is above the significant level (.05), the hypothesis is accepted. There is no association between Educational Qualification and Bank Traditional Service Quality.
Table No – 5.21

Hypothesis

There is no association between Educational Qualification and Bank Traditional Service Quality.

Cross Tabulation

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>Technology Based Service Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
</tr>
<tr>
<td>Under Graduate</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>3</td>
<td>49</td>
</tr>
<tr>
<td>Professional</td>
<td>4</td>
<td>35</td>
</tr>
<tr>
<td>Diploma and Others</td>
<td>6</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>19</td>
<td>138</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>9.975</td>
<td>9</td>
<td>.353</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>10.058</td>
<td>9</td>
<td>.346</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.990</td>
<td>1</td>
<td>.320</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3 cells (18.8%) have expected count less than 5. The minimum expected count is 3.61.

Result:

The Chi-Square value is (9.975), degree of freedom is 9, and the significant value (.353) is above the significant level (.05), the hypothesis is accepted. There is no association between Educational Qualification and Bank Traditional Service Quality.
Table No – 5.23

Hypothesis

There is no association between Occupation of the respondents and Bank Traditional Service Quality.

Cross Tabulation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Traditional Service Quality</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
</tr>
<tr>
<td>Business</td>
<td>6</td>
<td>53</td>
</tr>
<tr>
<td>Private</td>
<td>4</td>
<td>63</td>
</tr>
<tr>
<td>Government</td>
<td>3</td>
<td>24</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>11</td>
</tr>
</tbody>
</table>

Total | 13 | 151 | 415 | 21 | 600 |

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>22.703</td>
<td>9</td>
<td>.007</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>22.922</td>
<td>9</td>
<td>.006</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>5.164</td>
<td>1</td>
<td>.023</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>600</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5 cells (31.3%) have expected count less than 5. The minimum expected count is .89.

Result:

The Chi-Square value is (22.703), degree of freedom is 9, and the significant value (.007) is below the significant level (.05), the hypothesis is rejected. There is association between Occupation of the respondents and Bank Traditional Service Quality.
Table No – 5.24

Hypothesis

There is no association between Occupation of the respondents and Bank Technology Based Service Quality

Cross Tabulation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Technology Based Service Quality</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Disagree</td>
<td>Moderate</td>
<td>Agree</td>
<td>Strongly Agree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td>8</td>
<td>45</td>
<td>89</td>
<td>2</td>
<td></td>
<td>144</td>
</tr>
<tr>
<td>Private</td>
<td>6</td>
<td>61</td>
<td>208</td>
<td>21</td>
<td></td>
<td>296</td>
</tr>
<tr>
<td>Government</td>
<td>3</td>
<td>26</td>
<td>86</td>
<td>4</td>
<td></td>
<td>119</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>6</td>
<td>32</td>
<td>1</td>
<td></td>
<td>41</td>
</tr>
<tr>
<td></td>
<td>19</td>
<td>138</td>
<td>415</td>
<td>28</td>
<td></td>
<td>600</td>
</tr>
</tbody>
</table>

Chi-Square Tests

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>20.397</td>
<td>9</td>
<td>.006</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>20.753</td>
<td>9</td>
<td>.014</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>5.063</td>
<td>1</td>
<td>.024</td>
</tr>
</tbody>
</table>

4 cells (25.0%) have expected count less than 5. The minimum expected count is 1.30.

Result:

The Chi-Square value is (20.397), degree of freedom is 9, and the significant value (.006) is below the significant level (.05), the hypothesis is rejected. There is association between Occupation of the respondents and Bank Technology Based Service Quality
SIGNIFICANT RELATIONSHIP BETWEEN AGE OF THE RESPONDENTS
AND DIMENSIONS RELATED TO OVERALL SERVICE QUALITY

ANOVA

Table No - 5.25

Hypothesis

There is no significant relationship between age of the respondents and Bank traditional service quality dimensions

<table>
<thead>
<tr>
<th>Sources of Variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tangibles</td>
<td>5.026</td>
<td>5</td>
<td>1.005</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Within Groups</td>
<td>377.634</td>
<td>594</td>
<td>.636</td>
<td>1.581</td>
<td>.163</td>
</tr>
<tr>
<td>Total</td>
<td>382.660</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliability</td>
<td>4.217</td>
<td>5</td>
<td>.843</td>
<td>1.037</td>
<td>.395</td>
</tr>
<tr>
<td>Within Groups</td>
<td>483.243</td>
<td>594</td>
<td>.814</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>487.460</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsiveness</td>
<td>4.925</td>
<td>5</td>
<td>.985</td>
<td>1.421</td>
<td>.215</td>
</tr>
<tr>
<td>Within Groups</td>
<td>411.768</td>
<td>594</td>
<td>.693</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>416.693</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assurance</td>
<td>8.320</td>
<td>5</td>
<td>1.664</td>
<td>2.326</td>
<td>.042</td>
</tr>
<tr>
<td>Within Groups</td>
<td>424.953</td>
<td>594</td>
<td>.715</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>433.273</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Between Groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Empathy</td>
<td>4.301</td>
<td>5</td>
<td>.860</td>
<td>1.365</td>
<td>.236</td>
</tr>
<tr>
<td>Within Groups</td>
<td>374.297</td>
<td>594</td>
<td>.630</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>378.598</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the above table it is inferred that 5 dependent variables were considered to identify the significant relationship between age and dimensions related to traditional service quality dimensions like Tangibles, Reliability, Responsiveness, Assurance and Empathy. Out of 5 dimensions of traditional service quality dimensions, Assurance found to have significant relationship with age of the respondents. The remaining dimensions do not have significant relationship with the analyzing variable age of the respondents.
Table No – 5.26

Hypothesis

There is no significant relationship between age of the respondents and Bank Technology based service quality dimensions

<table>
<thead>
<tr>
<th>Sources of Variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technology Usage Easiness and Reliability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>1.939</td>
<td>5</td>
<td>.388</td>
<td>.542</td>
<td>.744</td>
</tr>
<tr>
<td>Within Groups</td>
<td>424.721</td>
<td>594</td>
<td>.715</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>426.660</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technology Security and Information Quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>2.977</td>
<td>5</td>
<td>.595</td>
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<tr>
<td>Within Groups</td>
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<td>594</td>
<td>.664</td>
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<tr>
<td>Total</td>
<td>397.318</td>
<td>599</td>
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<tr>
<td>Technology Convenience</td>
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<tr>
<td>Between Groups</td>
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<td>5</td>
<td>3.324</td>
<td>5.433</td>
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<td>Within Groups</td>
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<td>594</td>
<td>.612</td>
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<td>Total</td>
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<td>599</td>
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<tr>
<td>Customer Service</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Between Groups</td>
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<td>Within Groups</td>
<td>309.258</td>
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<td>Total</td>
<td>312.798</td>
<td>599</td>
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</tbody>
</table>

From the above table it is inferred that 4 dependent variables were considered to identify the significant relationship between age and dimensions related to technology based service quality dimensions like Technology Usage Easiness and Reliability, Technology Security and Information Quality, Technology Convenience, and Customer Service. Out of 4 dependent variables, Technology convenience found to be significant with the analyzing variable age of the respondents. The remaining dimensions do not have significant relationship with the analyzing variable age of the respondents.
Hypothesis

There is no significant relationship between age of the respondents and Perceived Customer Value, Trust, Customer Satisfaction, Customer Loyalty, Switching and Positive Word of Mouth.

<table>
<thead>
<tr>
<th>Sources of Variations</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
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<tr>
<td>Perceived Customer Value</td>
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<td>5</td>
<td>1.210</td>
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<td>Within Groups</td>
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<td>594</td>
<td>.689</td>
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<td>Total</td>
<td>415.093</td>
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<td></td>
</tr>
<tr>
<td>Trust</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>17.260</td>
<td>5</td>
<td>3.452</td>
<td>5.354</td>
<td>.000</td>
</tr>
<tr>
<td>Within Groups</td>
<td>383.005</td>
<td>594</td>
<td>.645</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td></td>
<td></td>
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<tr>
<td>Customer Satisfaction</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>18.873</td>
<td>5</td>
<td>3.775</td>
<td>6.040</td>
<td>.000</td>
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<tr>
<td>Within Groups</td>
<td>371.200</td>
<td>594</td>
<td>.625</td>
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</tr>
<tr>
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<td>390.073</td>
<td>599</td>
<td></td>
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<tr>
<td>Customer Loyalty</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Between Groups</td>
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<td>5</td>
<td>1.052</td>
<td>1.578</td>
<td>.164</td>
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<tr>
<td>Within Groups</td>
<td>396.074</td>
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<td>.667</td>
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<tr>
<td>Reducing Switching Intention</td>
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<td></td>
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</tr>
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<td>Between Groups</td>
<td>19.863</td>
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<td>4.864</td>
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<td>.817</td>
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<td>Total</td>
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<td>599</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Positive Word of Mouth</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>11.278</td>
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<tr>
<td>Within Groups</td>
<td>395.282</td>
<td>594</td>
<td>.665</td>
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<tr>
<td>Total</td>
<td>406.560</td>
<td>599</td>
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</table>
From the above table it is inferred that 6 dependent variables were considered to identify the significant relationship between age and the resultant dimensions of banks traditional and technology based service quality dimensions. The resultant dimensions are Perceived Customer Value, Trust, Customer Satisfaction, Customer Loyalty, Switching and Positive Word of Mouth. The dimensions like Trust, Customer Satisfaction, Switching and Positive Word of Mouth found to have significant relationship with the analyzing variable age of the respondents. The remaining dimensions Perceived Customer Value and Customer Loyalty do not have significant relationship with the analyzing variable age of the respondents.
## RELATIONSHIP BETWEEN TRADITIONAL SERVICE QUALITY DIMENSIONS IN BANKS

### MULTIPLE CORRELATIONS

**Table No - 5.28**

<table>
<thead>
<tr>
<th></th>
<th>Tangibles</th>
<th>Reliability</th>
<th>Responsiveness</th>
<th>Assurance</th>
<th>Empathy</th>
</tr>
</thead>
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<tr>
<td><strong>Tangibles</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.336**</td>
<td>.320**</td>
<td>.430**</td>
<td>.419**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Reliability</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.336**</td>
<td>1</td>
<td>.359**</td>
<td>.222**</td>
<td>.344**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Responsiveness</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
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<td>.359**</td>
<td>1</td>
<td>.273**</td>
<td>.389**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Assurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.430**</td>
<td>.222**</td>
<td>.273**</td>
<td>1</td>
<td>.370**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Empathy</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.419**</td>
<td>.344**</td>
<td>.389**</td>
<td>.370**</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Overall Traditional Service Quality</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.636**</td>
<td>.546**</td>
<td>.554**</td>
<td>.569**</td>
<td>.609**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
The above table shows the strength, relationship, magnitude and direction among the traditional Service quality dimensions. The traditional service quality dimension consists of five dimensions. The dimensions are Tangibles, Reliability, Responsiveness, Assurance and Empathy.

The dimension tangibles found to be moderately correlated (.430) with assurance and it is significant at (.000) level. The dimension tangibles found to be moderately correlated (.419) with empathy and its significant at (.000) level. The dimensions reliability (.336) and Responsiveness (.320) found to be moderately correlated with dimension tangibles and both dimensions are significant at (.000) level.

The dimension Reliability found to be moderately correlated (.359) with Responsiveness and its significant at (.000) level. The dimensions Empathy (.344) and Tangibles (.336) found to be moderately correlated with reliability and both dimensions are significant at (.00) level. The dimension reliability found to be mildly correlated (.222) with assurance and significant at (.000) level.

The dimension responsiveness found to be moderately correlated (.389) with empathy and it is significant at (.000) level. The dimensions reliability (.356) and Tangibles (.320) found to be moderately correlated with responsiveness and it is significant at (.000) level. Responsiveness found to be mildly correlated (.273) with assurance and it is significant at (.000) level.

The dimension assurance founds to be moderately correlated (.430) with Tangibles and it is significant at (.000) level. The dimension Empathy is moderately correlated with (.370) assurance and it is significant at (.000) level. The dimensions Reliability (.222) and Responsiveness (.273) found to be mildly correlated assurance and it is significant at (.000) level.
The dimension empathy found to be moderately correlated (.419) with tangibles and it is significant at (.000) level. The dimensions Responsiveness (.389) and Assurance (.370) found to be moderately correlated with Empathy and significant at (.000) level. The dimension empathy is found to be moderately correlated with reliability (.344) and it is significant at (.000) level.

The overall Traditional Service Quality dimension is found to be highly correlated (.636) with Tangibles and it is highly significant at (.000) level. The overall Traditional Service Quality dimensions found to be highly correlated with Empathy and it is significant at (.000) level. The dimensions Assurance (.569), Responsiveness (.554) and Reliability (.546) found to be highly correlated with overall traditional service quality dimensions and it is significant at (.000) level.
## RELATIONSHIP BETWEEN TECHNOLOGY BASED SERVICE QUALITY DIMENSIONS IN BANK

### Table No - 2.29

<table>
<thead>
<tr>
<th>Technology Based Service Quality</th>
<th>Tech Usage Easiness &amp; Reliability</th>
<th>Tech Security &amp; IQ</th>
<th>Tech Convenience</th>
<th>Customer Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technology Usage Easiness &amp; Reliability</td>
<td>Pearson Correlation</td>
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<td>.364**</td>
<td>.366**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
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<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>Technology Security &amp; Information Quality</td>
<td>Pearson Correlation</td>
<td>.364**</td>
<td>1</td>
<td>.382**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>Technology Convenience</td>
<td>Pearson Correlation</td>
<td>.366**</td>
<td>.382**</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>Customer Service</td>
<td>Pearson Correlation</td>
<td>.369**</td>
<td>.368**</td>
<td>.312**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
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<tr>
<td>N</td>
<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td>Technology Based Service Quality</td>
<td>Pearson Correlation</td>
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<td>.638**</td>
<td>.625**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
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<tr>
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<td>600</td>
<td>600</td>
<td>600</td>
<td>600</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

The above table shows the inter relationship between Technology based service quality dimensions. The technology based service quality dimensions are Technology Usage Easiness & Reliability, Technology Security & Information Quality, Technology Convenience and Customer Service.
The dimension Technology Usage Easiness & Reliability is found to be high moderately correlated (.369) with customer service. The dimensions Technology convenience (.366) and Technology Security and Information Quality (.364) found to be moderately correlated with Technology Usage Easiness & Reliability. All the above mentioned dimensions are significant at (.000) level.

The dimension Technology Usage Easiness & Reliability is found to be high moderately correlated (.382) with Technology convenience and it is significant at (.000) level. The dimensions Customer Service (.368), Technology Usage Easiness and Reliability are also found to be moderately correlated with Technology Usage Easiness & Reliability and it is significant at (.000) level.

The dimension Technology Convenience is found to be high moderately correlated (.382) with Technology Security and Information Quality and it is significant at (.000) level. The dimensions Technology Usage Easiness and Reliability (.366) and Customer Service (.312) found to be moderately correlated with Technology Convenience and it is significant at (.000) level

The dimension customer service found to be high moderately correlated (.368) with Technology Security and Information Quality and it is significant at (.000) level. The dimension customer service is found to be mildly correlated with technology Usage Easiness and Reliability (.369) and Customer Service (.312) and it is significant at (.000) level.

The dimension overall technology based Service quality founds to be very highly correlated (.638) with Technology Security and Information Quality. The dimensions like Technology Convenience (.625), Customer Service (.610) and Technology Usage Easiness and Reliability (.604) founds to be highly correlated with overall Technology based Service Quality in Banks. All the dimensions in Technology based Service Quality are significant at (.000) level.
## RELATIONSHIP BETWEEN PERCEIVED CUSTOMER VALUE, TRUST, CUSTOMER SATISFACTION AND OVERALL SERVICE QUALITY IN BANKS

### Table No - 5.30

<table>
<thead>
<tr>
<th></th>
<th>Perceived Customer Value</th>
<th>Trust</th>
<th>Customer Satisfaction</th>
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<tr>
<td><strong>Perceived Customer Value</strong></td>
<td>Pearson Correlation</td>
<td>1</td>
<td>.461**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Trust</strong></td>
<td>Pearson Correlation</td>
<td>.461**</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Customer Satisfaction</strong></td>
<td>Pearson Correlation</td>
<td>.370**</td>
<td>.528**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
</tr>
<tr>
<td><strong>Overall Service Quality</strong></td>
<td>Pearson Correlation</td>
<td>.508**</td>
<td>.436**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
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<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>600</td>
<td>600</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the .01 level (2-tailed).

The dimension perceived customer value is found to be high moderately correlated (.461) with customer trust and it is significant at (.000) level. The dimension customer satisfaction is moderately correlated with perceived customer value and it is significant at (.000) level.
The dimension trust is found to be highly correlated (.528) with customer satisfaction and it is significant at (.00) level. The dimension trust is found to be moderately correlated with perceived customer value (.461) and it is significant at (.000) level.

The dimension customer satisfaction found to be highly correlated (.528) with Trust and it is significant at (.000) level. The dimension customer satisfaction founds to moderately correlate with perceived customer value (.370) and it is significant at (.000) level.

The dimension overall service quality in Banks found to be highly correlated with Perceived customer value and it is significant at (.000) level. The overall service quality founds to be moderately correlated with Trust (.436) and Customer satisfaction (.388). The dimensions Trust and Customer satisfaction are significant with overall service quality dimension at (.000) level.
CAUSE AND EFFECT BETWEEN THE SERVICE QUALITY
DIMENSIONS OF SELECT BANK

MULTIPLE REGRESSIONS

Table No - 5.31

Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.752</td>
<td>.566</td>
<td>.562</td>
<td>.579</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Empathy, Reliability, Assurance, Responsiveness, Tangibles
Dependent Variable: Overall Bank Service Quality

The multiple regressions model summary is shown in the above table. The model summary table shows R-Square for this model is .566. This means that 56.6 percent of the variation in Overall Bank Service Quality (dependent variable) can be explained from the 5 independent variables traditional service quality dimensions. The table also shows the adjusted R-square for the model as .562.

Any time another independent variable is added to a multiple regression model, the R-square will increase (even if only slightly). Consequently, it becomes difficult to determine which models do the best job of explaining variation in the same dependent variable. The adjusted R-Square does just what its name implies. It adjusts the R-square by the number of predictor variables in the model. This adjustment allows the easy comparison of the explanatory power of models with different numbers of predictor’s variable. It also helps us decide how many variables to include in our regression model.
### ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
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<tr>
<td>Regression</td>
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<td>51.865</td>
<td>154.909</td>
<td>.000</td>
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<tr>
<td>Residual</td>
<td>198.875</td>
<td>594</td>
<td>.335</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>458.198</td>
<td>599</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Predictors: (Constant), Empathy, Reliability, Assurance, Responsiveness, Tangibles
Dependent Variable: Overall Bank Service Quality

The ANOVA table, as displayed in the above table shows the F ratio for the regression model that indicates the statistical significance of the overall regression model. The F ratio is calculated the same way for regression analysis as it was for the ANOVA technique. The variance Independent variable that is associated with dependent variable (Overall Bank Service Quality) is referred to as explained variance. The remainder of the total variance in Independent variable that is not associated with dependent variable is referred as unexplained variance.

The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 154.909. The statistical significance is .000 - the “Sig”. So, the null hypothesis is rejected, there is no relationship between the two variables. There is relationship between independent and dependent variables.
### Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>(Constant)</td>
<td>- .789</td>
<td>.162</td>
<td></td>
<td>- 4.865</td>
<td>.000</td>
</tr>
<tr>
<td>Tangibles</td>
<td>.218</td>
<td>.035</td>
<td>.199</td>
<td>6.162</td>
<td>.000</td>
</tr>
<tr>
<td>Reliability</td>
<td>.198</td>
<td>.029</td>
<td>.204</td>
<td>6.718</td>
<td>.000</td>
</tr>
<tr>
<td>Responsiveness</td>
<td>.237</td>
<td>.032</td>
<td>.226</td>
<td>7.349</td>
<td>.000</td>
</tr>
<tr>
<td>Assurance</td>
<td>.309</td>
<td>.032</td>
<td>.301</td>
<td>9.723</td>
<td>.000</td>
</tr>
<tr>
<td>Empathy</td>
<td>.175</td>
<td>.035</td>
<td>.159</td>
<td>4.948</td>
<td>.000</td>
</tr>
</tbody>
</table>

Dependent Variable: Overall Bank Service Quality

To determine if one or more of the independent variables are significant predictors of Overall Bank Service Quality, it is examined with the help of the information provided in the coefficient table. All the dimensions are statistically significant.

The standardized coefficient beta column reveals that Tangibles has a beta coefficient .199, which is significant at (.000) level. Reliability has a beta coefficient .204, which is significant at (.000) level. Responsiveness has a beta coefficient .226, which is significant at (.000) level. Assurance has a beta coefficient .301, which is significant at (.000) level. Empathy has a beta coefficient .159, which is significant at (.000) level.

To assess multicollinearity the size of Tolerance and VIF are considered. For the tolerance small value indicate the absence of collinearity. The VIF is the inverse of tolerance, we look for large values. If the tolerance value is smaller then .10, it is concluded that multicollinearity is a problem. Similarly, if the VIF is 5 or larger, then multicollinearity is a problem. Since the tolerance value is substantially above .10 and the VIF is smaller than 5, multicollinearity among the independent variable is not a problem.

**Overall Service Quality**  = -.789 (Constant) + (.218) Tangibles + .198 (Reliability) + .237 (Responsiveness) + .309 (Assurance) + .175 (Empathy) + .579 (Ave. Error)
CAUSE AND EFFECT BETWEEN TECHNOLOGY BASED SERVICE QUALITY AND BANK OVERALL SERVICE QUALITY

Table No – 5.32

Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>ANOVA Sig</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.745</td>
<td>.555</td>
<td>.552</td>
<td>185.733 (.000)</td>
<td>.585</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Customer Service, Technology Convenience, Technology Usage Easiness and Reliability, Technology Security and Information Quality
Dependent Variable: Overall Bank Service Quality

The multiple regressions model summary is shown in the above table. The model summary table shows R-Square for this model is .555. This means that 55.5 percent of the variation in Overall Bank Service Quality (dependent variable) can be explained from the 4 independent variables of technology based service quality. The table also shows the adjusted R-square for the model as .562.

The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 154.909. The statistical significance is .000 - the “Sig”. So, the null hypothesis is rejected, there is no relationship between the two variables. There is relationship between independent and dependent variables. Based on the F value and significant value it is found to have significant relationship between Overall Bank Service Quality and Technology based service quality dimensions.
To determine if one or more of the independent variables are significant predictors of Overall Bank Service Quality, it is examined with the help of the information provided in the coefficient table. All the dimensions of technology based service quality dimensions are statistically significant.

The standardized coefficient beta column reveals that Technology Usage Easiness and Reliability has a beta coefficient .215, which is significant at (.000) level. Technology Security and Information Quality has a beta coefficient .268, which is significant at (.000) level. Technology Convenience has a beta coefficient .226, which is significant at (.000) level. Customer Service has a beta coefficient .267, which is significant at (.000) level.

To assess multicollinearity the size of Tolerance and VIF are considered. Since the tolerance value is substantially above .10 and the VIF is smaller than 5, multicollinearity among the independent variable is not a problem.

**Overall Service Quality**  = -.851 (Constant) + .223 (Technology Usage Easiness and Reliability) + .287 (Technology Security and Information Quality) + .310 (Technology Convenience) + .323 (Customer Service) + .585 (Ave.Error).
CAUSE AND EFFECT BETWEEN CUSTOMER SATISFACTION,
CUSTOMER VALUE, CUSTOMER TRUST, AND OVERALL BANK
SERVICE QUALITY

Table No – 5.33

Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>ANOVA Sig</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.571</td>
<td>.326</td>
<td>.323</td>
<td>96.189 (.000)</td>
<td>.720</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Customer Satisfaction, Perceived Customer Value, Trust
Dependent Variable: Overall Bank Service Quality

The multiple regressions model summary is shown in the above table. The model summary table shows that R-Square for this model is .326. This means that 32.6 percent of the variation in Overall Bank Service Quality (dependent variable) can be explained from the 4 independent variables like Perceived Customer value, Trust, Customer Value and Customer Satisfaction. The table also shows the adjusted R-square for the model as .323.

The larger the F ratio the more will be the variance in the dependent variable that is associated with the independent variable. The F ratio = 105.908. The statistical significance is .000 - the “Sig”. So, the null hypothesis is rejected, there is no relationship between the two variables. There is relationship between independent and dependent variables. Based on the F value and significant value it is found to have significant relationship between Overall Bank Service Quality and Perceived customer value, Trust, Customer Value and Customer Satisfaction.
To determine if one or more of the independent variables are significant predictors of Overall Bank Service Quality, it is examined with the help of the information provided in the coefficient table. All the above mentioned dimensions are statistically significant.

The standardized coefficient beta column reveals that Perceived Customer Value has a beta coefficient .364, which is significant at (.000) level. Customer trust has a beta coefficient .186, which is significant at (.000) level. Customer Satisfaction has a beta coefficient .155, which is significant at (.000) level.

To assess multicollinearity the size of Tolerance and VIF are considered. Since the tolerance value is substantially above .10 and the VIF is smaller than 5, multicollinearity among the independent variable is not a problem.

**Overall Service Quality**  = -.144 (Constant) + .383 (Perceived Customer Value) + .199 (Customer Trust) + .168 (Customer Satisfaction) + .720 (Ave. Error)
MODELING BANK SERVICE QUALITY BASED ON CUSTOMER TRUST, CUSTOMER VALUE, CUSTOMER SATISFACTION AND POST BEHAVIOUR PURCHASE INTENTIONS
## ANALYSIS – HYPOTHESES TESTING
### PATH CO-EFFICIENT – INNER MODEL

Table No – 5.34

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Hypotheses</th>
<th>Path</th>
<th>T-Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a.</td>
<td>Tangibles Creates Positive and Significant impact towards Traditional Service Quality</td>
<td>0.257296</td>
<td>3.546213</td>
<td>Supported</td>
</tr>
<tr>
<td>1b.</td>
<td>Reliability Creates Positive and Significant impact towards Traditional Service Quality</td>
<td>0.240447</td>
<td>4.085413</td>
<td>Supported</td>
</tr>
<tr>
<td>1c.</td>
<td>Responsiveness Creates Positive and Significant impact towards Traditional Service Quality</td>
<td>0.244345</td>
<td>3.222946</td>
<td>Supported</td>
</tr>
<tr>
<td>1d.</td>
<td>Assurance Creates Positive and Significant impact towards Traditional Service Quality</td>
<td>0.244045</td>
<td>3.574520</td>
<td>Supported</td>
</tr>
<tr>
<td>1e.</td>
<td>Empathy Creates Positive and Significant impact towards Traditional Service Quality</td>
<td>0.210225</td>
<td>3.000559</td>
<td>Supported</td>
</tr>
<tr>
<td>2a.</td>
<td>Technology Usage Easiness and Reliability creates Positive and Significant impact towards Technology based Service Quality</td>
<td>0.268257</td>
<td>4.188229</td>
<td>Supported</td>
</tr>
<tr>
<td>2b.</td>
<td>Technology Security and Information Quality creates Positive and Significant impact towards Technology based Service Quality</td>
<td>0.262922</td>
<td>3.630118</td>
<td>Supported</td>
</tr>
<tr>
<td>2c.</td>
<td>Technology Convenience creates Positive and Significant impact towards Technology based Service Quality</td>
<td>0.316624</td>
<td>4.996002</td>
<td>Supported</td>
</tr>
<tr>
<td>2d.</td>
<td>Customer Service creates Positive and Significant impact towards Technology based Service Quality</td>
<td>0.321926</td>
<td>4.713740</td>
<td>Supported</td>
</tr>
<tr>
<td>3a.</td>
<td>Traditional Service Quality dimension creates positive and significant impact towards Customer Trust.</td>
<td>0.406571</td>
<td>1.757861</td>
<td>Not Supported</td>
</tr>
<tr>
<td>3b.</td>
<td>Traditional Service Quality dimensions creates positive and significant impact towards Customer Value</td>
<td>0.210225</td>
<td>3.044928</td>
<td>Supported</td>
</tr>
<tr>
<td></td>
<td>Hypothesis</td>
<td>Path Coefficient</td>
<td>R²</td>
<td>Significance</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------------------------------------------------------</td>
<td>------------------</td>
<td>-----------</td>
<td>--------------</td>
</tr>
<tr>
<td>4a</td>
<td>Technology based Service Quality dimensions creates positive and significant impact towards Customer Trust</td>
<td>0.386319</td>
<td>3.770436</td>
<td>Supported</td>
</tr>
<tr>
<td>4b</td>
<td>Technology based Service Quality dimensions creates positive and significant impact towards Customer value.</td>
<td>0.515684</td>
<td>3.458841</td>
<td>Supported</td>
</tr>
<tr>
<td>5</td>
<td>Customer Trust creates positive and significant impact towards Customer Satisfaction</td>
<td>0.570384</td>
<td>5.423938</td>
<td>Supported</td>
</tr>
<tr>
<td>6</td>
<td>Customer Value creates positive and significant impact towards Customer Satisfaction</td>
<td>0.127170</td>
<td>1.200944</td>
<td>Not Supported</td>
</tr>
<tr>
<td>7a</td>
<td>Customer Satisfaction Creates positive and Significant impact towards Customer Loyalty</td>
<td>0.443185</td>
<td>4.867613</td>
<td>Supported</td>
</tr>
<tr>
<td>7b</td>
<td>Customer Satisfaction Creates positive and Significant impact towards reducing Customer Switching Intention</td>
<td>0.611567</td>
<td>7.916654</td>
<td>Supported</td>
</tr>
<tr>
<td>7c</td>
<td>Customer Satisfaction Creates positive and Significant impact towards Positive word of Mouth.</td>
<td>0.890188</td>
<td>18.721165</td>
<td>Supported</td>
</tr>
</tbody>
</table>

The above table depicting the path coefficients of hypotheses framed between the exogenous and endogenous variables, average variance accounted for (AVA), R² and critical ratios. The AVA for the endogenous variables was 0.84977 and the individual R² were greater than the recommended 0.10 (Falk and Miller, 1992) for all predicted variables. As all of the R² were larger than the recommended level, it was appropriate to examine the significance of the paths associated with these latent variables. Falk and Miller (1992) promote such significance testing to be realized through the calculation of the path coefficient multiplied by the relevant correlation coefficient. The outcome of this calculation is the production of an index of the variance in an endogenous variable that is explained by that particular path, with 0.015 being the recommended cut-off point.
The hypothesis (H1a), the path co-efficient Tangibles towards Traditional Service Quality is (0.257296) which is above the required cut of criteria, the T-value (3.546213) which is also above the required criteria (1.96) to support the hypothesis (H1a). Based on the path value and T-value the hypothesis is accepted. Tangibles Creates Positive and Significant impact towards Traditional Service Quality

The hypothesis Reliability Creates Positive and Significant impact towards Traditional Service Quality (H1b), shows the path co-efficient is (0.240447) is above the required cut off criteria. The T-Value (4.085413) of the hypothesis is also highly significant to support the hypothesis. Based on both values it is accepted that Reliability Creates Positive and Significant impact towards Traditional Service Quality

The hypothesis (H1c), the path co-efficient Responsiveness towards Traditional Service Quality is (0.244345) which is above the required cut of criteria, the T-value (3.222946) which is also above the required criteria (1.96) to support the hypothesis (H1c). Based on the path value and T-value the hypothesis is accepted. Responsiveness Creates Positive and Significant impact towards Traditional Service Quality.

The hypothesis (H1d), the path co-efficient Assurance towards Traditional Service Quality is (0.244045) which is above the required cut of criteria, the T-value (3.574520) which is also above the required criteria (1.96) to support the hypothesis (H1d). Based on the path value and T-value the hypothesis is accepted. Assurance Creates Positive and Significant impact towards Traditional Service Quality.

The hypothesis (H1e), the path co-efficient Empathy towards Traditional Service Quality is (0.210225) which is above the required cut of criteria, the T-value (3.000559) which is also above the required criteria (1.96) to support the hypothesis (H1e). Based on the path value and T-value the hypothesis is accepted. Empathy Creates Positive and Significant impact towards Traditional Service Quality.
The hypothesis (2a) shows the path value between Technology Usage Easiness and Reliability and Technology bases Service Quality is (0.268257), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Technology Usage Easiness and Reliability and Technology based service quality is (4.188229) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (2a) is accepted and supported that Technology Usage Easiness and Reliability creates Positive and significant impact towards Technology based Service Quality.

The hypothesis (2b) shows the path value between Technology Security and Information Quality and Technology bases Service Quality is (0.262922), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Technology Security and Information Quality and Technology based Service Quality is (3.630118) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (2b) is accepted and supported that Technology Security and Information Quality creates Positive and significant impact towards Technology based Service Quality.

The hypothesis (2c) shows the path value between Technology Convenience and Technology bases Service Quality is (0.316624), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Technology Convenience and Technology based Service quality is (4.996002) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (2c) is accepted and supported that Technology Convenience creates Positive and significant impact towards Technology based Service Quality.

The hypothesis (2d) shows the path value between Customer Service and Technology bases Service Quality is (0.321926), which is above the required cut-off
criteria to accept the hypothesis. The T-Value between Customer Service and Technology based service quality is (4.713740) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (2d) is accepted and supported that Customer Service creates Positive and significant impact towards Technology based Service Quality.

The Hypothesis (3a) has a path value (0.406571) between Traditional Service quality and customer trust. The path value shows it’s positive and above the required cut-off criteria to accept the hypothesis. The T-Value between Traditional Service Quality and Customer Trust is (1.757861), which is below the required criteria to support the hypothesis. Though the hypothesis (3a) path value is positive, the hypothesis is not significant to support the hypothesis based on the t-value. The hypothesis is not supported. Traditional Service quality of Bank creates positive impact on customer trust, but it is not significant.

The Hypothesis (3b) has a path value (0.210225) between Traditional Service quality and customer value. The path value shows it’s positive and above the required cut-off criteria to accept the hypothesis. The T-Value between Traditional Service Quality and Customer value is (3.044928), which is above the required criteria to support the hypothesis. Based on the path value and the t-value the hypothesis is accepted and supported. Traditional Service Quality dimension creates positive and significant impact towards Customer Value.

The Hypothesis (4a) has a path value (0.386319) between Technology based Service quality and customer Trust. The path value shows it’s positive and above the required cut-off criteria to accept the hypothesis. The T-Value between Technology based Service quality and Customer Trust is (3.770436), which is above the required criteria to support the hypothesis. Based on the path value and the t-value the hypothesis is accepted.
and supported. Technology based Service Quality dimensions creates positive and significant impact towards Customer Trust.

The Hypothesis (4b) has a path value (0.515684) between Technology based Service quality and customer value. The path value shows it’s positive and above the required cut-off criteria to accept the hypothesis. The T-Value between Technology based Service quality and Customer value is (3.458841), which is above the required criteria to support the hypothesis. Based on the path value and the t-value the hypothesis is accepted and supported. Technology based Service Quality dimensions creates positive and significant impact towards Customer value.

The Hypothesis (5), path value (0.570384) between Customer Trust and Customer satisfaction is positive and above the required criteria to accept the hypothesis. The T-value (5.423938) ensures the significant positive impact between customer trust and customer satisfaction in Banks. Based on both values, the hypothesis is accepted and supported. Customer Trust creates positive and significant impact towards Customer Satisfaction

The path co-efficient (0.127170) between Customer value and customer satisfaction of the hypothesis (6), shows the positive impact. The t-value (1.200944) between customer value and customer satisfaction is very low to support the hypothesis. Though the path value is positive for the hypothesis (6), the hypothesis is not supported based on the t-value. Customer value creates positive impact towards customer satisfaction, but it’s not significant. The hypothesis (6) is not supported.

The hypothesis (7a) shows the path co-efficient between Customer satisfaction and Customer Loyalty is (0.443185), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Customer satisfaction and Customer Loyalty is (4.867613) which were also above the required criteria (1.96) to support and accept the
hypothesis. Based on the path value and T-Value the hypothesis (7a) is accepted and supported that Customer Satisfaction Creates positive and significant impact towards Customer Loyalty.

The hypothesis (7b) shows the path co-efficient between Customer satisfaction and reducing Customer Switching Intention is (0.611567), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Customer satisfaction and reducing Customer Switching Intention is (7.916654) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (7b) is accepted and supported that Customer Satisfaction Creates positive and high significant impact towards reducing Customer Switching intention.

The hypothesis (7c) shows the path co-efficient between Customer satisfaction and Positive Word of Mouth is (0.890188), which is above the required cut-off criteria to accept the hypothesis. The T-Value between Customer satisfaction and Positive Word of Mouth is (18.721165) which were also above the required criteria (1.96) to support and accept the hypothesis. Based on the path value and T-Value the hypothesis (7b) is accepted and supported that Customer Satisfaction Creates positive and high significant impact towards Positive Word of Mouth.
## PATH CO-EFFICIENT – OUTER MODEL

**Table No – 5.35**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Tangibles</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Bank has modern-looking equipment</td>
<td>0.752759</td>
<td>12.657233</td>
</tr>
<tr>
<td>2.</td>
<td>Bank’s physical facilities are visually appealing</td>
<td>0.739690</td>
<td>12.116086</td>
</tr>
<tr>
<td>3.</td>
<td>Bank’s employees are neat-appearing</td>
<td>0.762827</td>
<td>12.921700</td>
</tr>
<tr>
<td>4.</td>
<td>Materials associated with the service are visually appealing at Bank</td>
<td>0.730957</td>
<td>9.859629</td>
</tr>
</tbody>
</table>

Dimension tangibles of traditional service quality consist of four individual statements. Out of four individual statements Bank’s employees are neat-appearing, has the highest path loading (0.762827). Statement, Bank has modern-looking equipment has the second highest path loading (0.752759). The statement Bank’s physical facilities are visually appealing has the third highest path loading (0.739690). Materials associated with the service are visually appealing at Bank, has the lowest path loading (0.730957).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.557498) and composite reliability is (0.834387)
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Reliability</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>When bank promises to do something by a certain time, it does so</td>
<td>0.869698</td>
<td>24.460202</td>
</tr>
<tr>
<td>2.</td>
<td>When have a problem, bank shows a sincere interest in solving it</td>
<td>0.799572</td>
<td>19.214913</td>
</tr>
<tr>
<td>3.</td>
<td>Bank performs the service right the first time</td>
<td>0.768823</td>
<td>10.761529</td>
</tr>
<tr>
<td>4.</td>
<td>Bank insists on error-free records</td>
<td>0.808038</td>
<td>15.410865</td>
</tr>
</tbody>
</table>

Dimension Reliability of traditional service quality consists of four individual statements. Out of four individual statements when bank promises to do something by a certain time, it does so, has the highest path loading (0.869698). Statement, Bank insists on error-free records has the second highest path loading (0.808038). The statement When have a problem, bank shows a sincere interest in solving it has the third highest path loading (0.799572). Bank performs the service right the first time, has the lowest path loading (0.768823).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.659926) and composite reliability is (0.885667).
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T–Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Employees of bank tell you exactly when services will be performed</td>
<td>0.782285</td>
<td>11.446449</td>
</tr>
<tr>
<td>2.</td>
<td>Employees of bank give you prompt service</td>
<td>0.755021</td>
<td>10.105866</td>
</tr>
<tr>
<td>3.</td>
<td>Employees of bank are always willing to help</td>
<td>0.825644</td>
<td>17.218689</td>
</tr>
<tr>
<td>4.</td>
<td>Employees of bank are never too busy to respond to your requests</td>
<td>0.655008</td>
<td>5.925071</td>
</tr>
</tbody>
</table>

Dimension Responsiveness of traditional service quality consists of four individual statements. Out of four individual statements Employees of bank are always willing to help, has the highest path loading (0.825644). Statement, Employees of bank tell you exactly when services will be performed have the second highest path loading (0.782285). The statement Employees of bank give you prompt service has the third highest path loading (0.755021). Employees of bank are never too busy to respond to your requests, has the lowest path loading (0.655008).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.573187) and composite reliability is (0.842145).
Table No – 5.38

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Assurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>The behavior of employees of bank instills confidence in customers</td>
<td>0.801262</td>
<td>16.099692</td>
</tr>
<tr>
<td>2.</td>
<td>Feel safe in transactions with bank</td>
<td>0.712284</td>
<td>8.909251</td>
</tr>
<tr>
<td>3.</td>
<td>Employees of the Bank are consistently courteous with you</td>
<td>0.809371</td>
<td>19.249054</td>
</tr>
<tr>
<td>4.</td>
<td>Employees of bank have the knowledge to answer your questions</td>
<td>0.767911</td>
<td>12.528413</td>
</tr>
</tbody>
</table>

Dimension Assurance of traditional service quality consists of four individual statements. Out of four individual statements Employees of the Bank are consistently courteous with you, has the highest path loading (0.809371). Statement, The behaviour of employees of bank instills confidence in customers, has the second highest path loading (0.801262). The statement Employees of bank have the knowledge to answer your questions has the third highest path loading (0.767911). Feel safe in transactions with bank, has the lowest path loading (0.768823).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.598534) and composite reliability is (0.856094).
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank gives individual attention</td>
<td>0.791766</td>
<td>15.575403</td>
</tr>
<tr>
<td>2.</td>
<td>Bank has operating hours convenient to all its customers</td>
<td>0.763794</td>
<td>13.124969</td>
</tr>
<tr>
<td>3.</td>
<td>Bank has your best interests at heart</td>
<td>0.727829</td>
<td>9.486433</td>
</tr>
<tr>
<td>4.</td>
<td>Employees of bank understand specific needs</td>
<td>0.746985</td>
<td>13.459141</td>
</tr>
</tbody>
</table>

Dimension Empathy of traditional service quality consists of four individual statements. Out of four individual statements Bank gives individual attention, has the highest path loading (0.791766). Statement, Bank has operating hours convenient to all its customers, has the second highest path loading (0.763794). The statement Employees of bank understand specific needs has the third highest path loading (0.746985). Employees of bank understand specific needs, has the lowest path loading (0.746985).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.574499) and composite reliability is (0.843640).
### Table No – 5.40

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T–Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The technology provided by bank is easy to use</td>
<td>0.742254</td>
<td>10.119812</td>
</tr>
<tr>
<td>2.</td>
<td>The technology provided by bank is user-friendly</td>
<td>0.809565</td>
<td>20.860035</td>
</tr>
<tr>
<td>3.</td>
<td>The technology provided by bank works accurately and is error-Free</td>
<td>0.773316</td>
<td>14.428372</td>
</tr>
<tr>
<td>4.</td>
<td>Bank’s technology is reliable</td>
<td>0.748434</td>
<td>12.884050</td>
</tr>
</tbody>
</table>

Dimension Technology Usage Easiness and Reliability of Technology based service quality consists of four individual statements. Out of four individual statements technology provided by bank is user-friendly, has the highest path loading (0.809565). Statement, technology provided by bank works accurately and is error-Free, has the second highest path loading (0.773316). The statement Bank’s technology is reliable has the third highest path loading (0.748434). The technology provided by bank is easy to use, has the lowest path loading (0.742254).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.591127) and composite reliability is (0.852423).
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Feel safe using bank’s technology</td>
<td>0.796626</td>
<td>12.684739</td>
</tr>
<tr>
<td>2.</td>
<td>Bank’s technology is personalized</td>
<td>0.807544</td>
<td>18.308590</td>
</tr>
<tr>
<td>3.</td>
<td>Bank’s technology recognizes by name and provides necessary report</td>
<td>0.753673</td>
<td>9.538098</td>
</tr>
<tr>
<td>4.</td>
<td>Bank’s technology provides sufficient information</td>
<td>0.721318</td>
<td>9.033919</td>
</tr>
</tbody>
</table>

Dimension Technology Security and Information Quality of Technology based service quality consists of four individual statements. Out of four individual statements, Bank’s technology is personalized, has the highest path loading (0.807544). Statement, Feel safe using bank’s technology, has the second highest path loading (0.796626). The statement Bank’s technology recognizes by name and provides necessary report has the third highest path loading (0.753673). Bank’s technology provides sufficient information, has the lowest path loading (0.721318).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.593766) and composite reliability is (0.853691).
### Dimension Technology Convenience

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank’s technology is accessible beyond regular business hours</td>
<td>0.744167</td>
<td>12.807426</td>
</tr>
<tr>
<td>2.</td>
<td>Bank’s technology gives me more freedom of mobility</td>
<td>0.791167</td>
<td>13.990297</td>
</tr>
<tr>
<td>3.</td>
<td>Convenient to use technology than interacting with branch employees</td>
<td>0.770525</td>
<td>14.223791</td>
</tr>
<tr>
<td>4.</td>
<td>Bank’s technology allows me to complete transactions quickly</td>
<td>0.744593</td>
<td>11.014021</td>
</tr>
</tbody>
</table>

Dimension Technology Convenience of Technology based service quality consists of four individual statements. Out of four individual statements Bank’s technology gives me more freedom of mobility, has the highest path loading (0.791167). Statement, Convenient to use technology than interacting with branch employees, has the second highest path loading (0.770525). The statement Bank’s technology allows me to complete transactions quickly has the third highest path loading (0.744593). Bank’s technology is accessible beyond regular business hours, has the lowest path loading (0.744167).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.581964) and composite reliability is (0.847674).
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Customer Service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Bank’s customer service requests are always anticipated properly</td>
<td>0.905007</td>
<td>38.347642</td>
</tr>
<tr>
<td>2.</td>
<td>Bank’s customer service representatives are supportive</td>
<td>0.768155</td>
<td>13.780964</td>
</tr>
<tr>
<td>3.</td>
<td>Bank’s customer service representatives offer personalized information</td>
<td>0.781202</td>
<td>12.157464</td>
</tr>
<tr>
<td>4.</td>
<td>Bank’s customer service, calls are always answered promptly</td>
<td>0.876373</td>
<td>27.380301</td>
</tr>
</tbody>
</table>

Dimension Customer Service of Technology based service quality consists of four individual statements. Out of four individual statements bank’s customer service requests are always anticipated properly, has the highest path loading (0.905007). Statement, Bank’s customer service, calls are always answered promptly, has the second highest path loading (0.876373). The statement Bank’s customer service representatives are supportive has the third highest path loading (0.781202). Bank’s customer service representatives are supportive, has the lowest path loading (0.768155).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.696852) and composite reliability is (0.901466).
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Perceived Customer Value</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Products of this Bank are excellent value for money</td>
<td>0.864778</td>
<td>17.562194</td>
</tr>
<tr>
<td>2.</td>
<td>Services of this Bank are excellent value</td>
<td>0.738353</td>
<td>11.145027</td>
</tr>
<tr>
<td>3.</td>
<td>Happy with the value for money received at this Bank</td>
<td>0.772422</td>
<td>13.889984</td>
</tr>
<tr>
<td>4.</td>
<td>Service received from this Bank is worth every Rupee</td>
<td>0.880596</td>
<td>22.684284</td>
</tr>
</tbody>
</table>

Dimension Perceived Customer Value consists of four individual statements. Out of four individual statements Service received from this Bank is worth every Rupee, has the highest path loading (0.880596). Statement, Products of this Bank are excellent value for money, has the second highest path loading (0.864778). The statement Happy with the value for money received at this Bank has the third highest path loading (0.772422). Services of this Bank are excellent value, has the lowest path loading (0.768155).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.696852) and composite reliability is (0.901466). The dimensions Traditional Service Quality of Banks and Technology Based Service Quality dimensions of Banks jointly predict Perceived Customer Value (0.265930).
### Table No – 5.45

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>There are no limits to how far this Bank will go to solve a service problem customer may have</td>
<td>0.835959</td>
<td>23.094577</td>
</tr>
<tr>
<td>2.</td>
<td>Most of what this Bank says about its products is true</td>
<td>0.780802</td>
<td>13.372777</td>
</tr>
<tr>
<td>3.</td>
<td>If this Bank makes a claim or promise about its product, it’s probably true</td>
<td>0.781323</td>
<td>15.957418</td>
</tr>
<tr>
<td>4.</td>
<td>Bank is very reliable</td>
<td>0.746130</td>
<td>10.249986</td>
</tr>
</tbody>
</table>

Dimension Customer Trust consists of four individual statements. Out of four individual statements there are no limits to how far this Bank will go to solve a service problem customer may have, has the highest path loading (0.835959). Statement, If this Bank makes a claim or promise about its product, it’s probably true, has the second highest path loading (0.781323). The statement Most of what this Bank says about its products is true has the third highest path loading (0.781323). Bank is very reliable, has the lowest path loading (0.746130).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.618956) and composite reliability is (0.866460). The dimensions Traditional Service Quality of Banks and Technology Based Service Quality dimensions of Banks jointly predict Customer Trust (0.165300).
Dimension Customer satisfaction consists of four individual statements. Out of four individual statements Right thing to chose the Bank, has the highest path loading (0.820452). Statement, Delighted with Bank, has the second highest path loading (0.784513). The statement Bank’s services meet expectations has the third highest path loading (0.782626). Overall satisfied with bank, has the lowest path loading (0.762171).

All the above mentioned individual statements are highly statistical significant, based on the T-Statistics value. The average explained variance is (0.620500) and composite reliability is (0.867295). The dimensions Customer Value and Customer Trust jointly predict Customer satisfaction (0.416516).
### Table No – 5.47

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T–Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Recommend bank to others</td>
<td>0.800951</td>
<td>9.641809</td>
</tr>
<tr>
<td>2.</td>
<td>Consider this bank as first choice</td>
<td>0.791118</td>
<td>10.682872</td>
</tr>
<tr>
<td>3.</td>
<td>Expect to do more business with bank in the future</td>
<td>0.815917</td>
<td>12.096723</td>
</tr>
</tbody>
</table>

The output dimension Customer Loyalty consists of three individual statements. Out of the three individual statements, Expect to do more business with bank in the future has the highest path loading (0.815917). The second highest path loading in this dimension is recommending bank to others (0.800951). The lowest path loading in this dimension is considering this bank as first choice (0.791118).

All the above mentioned individual statements are very highly statistical significant, based on the T-Statistics value. The average explained variance is (0.644371) and composite reliability is (0.844597). The dimension Customer satisfaction predicts Customer loyalty (0.196413).
Table No – 5.48

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Reducing Switching Intentions</td>
<td>0.866143</td>
<td>30.027027</td>
</tr>
<tr>
<td>2.</td>
<td>Will not go to other banks for investment service in future</td>
<td>0.828361</td>
<td>17.501529</td>
</tr>
<tr>
<td>3.</td>
<td>Although the bank has taken recovery measures (ex. apology), will not go to other banks to handle relevant affairs</td>
<td>0.833937</td>
<td>18.843329</td>
</tr>
<tr>
<td>3.</td>
<td>If the bank positively takes remedial measures, will stay bank with this Bank itself</td>
<td>0.833937</td>
<td>18.843329</td>
</tr>
</tbody>
</table>

The output dimension reducing Customer Switching intention consists of three individual statements. Out of the three individual statements, Will go to other banks for investment service in future has the highest path loading (0.866143). The second highest path loading in this dimension is if the bank positively takes remedial measures, will still go to this bank (0.833937). The lowest path loading in this dimension is although the bank has taken recovery measures (ex. apology), will go to other banks to handle relevant affairs (0.828361).

All the above mentioned individual statements are very highly statistical significant, based on the T-Statistics value. The average explained variance is (0.710613) and composite reliability is (0.880438). The dimension Customer satisfaction predicts reducing Customer switching Intention (0.374014).
Table No – 5.49

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Dimension / Construct</th>
<th>Outer Loadings</th>
<th>T – Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Say Positive things about Bank to Other People</td>
<td>0.802582</td>
<td>11.211079</td>
</tr>
<tr>
<td>2.</td>
<td>Encourage friends and relatives to do business with Bank</td>
<td>0.812803</td>
<td>19.534404</td>
</tr>
<tr>
<td>3.</td>
<td>Consider Bank as Primary Bank</td>
<td>0.787930</td>
<td>16.249223</td>
</tr>
</tbody>
</table>

The output dimension Positive Word of Mouth consists of three individual statements. Out of the three individual statements, Encourage friends and relatives to do business with Bank has the highest path loading (0.812803). The second highest path loading in this dimension is Say Positive things about Bank to Other People (0.802582). The lowest path loading in this dimension is Consider Bank as Primary Bank (0.787930).

All the above mentioned individual statements are very highly statistical significant, based on the T-Statistics value. The average explained variance is (0.641872) and composite reliability is (0.843163). The dimension Customer satisfaction predicts Positive Word of Mouth (0.792434).