CHAPTER – I

1.1 INTRODUCTION

The service sector plays a key role in the economic development of countries all over the world and India is no exception to this. Service sector is no longer treated as the least sector but occupies in the center stage in the economy which witnesses a tremendous shift from agricultural sector to industrial sector and then to service sector. It is not peripheral but integral part of the society. Services become very focal point in the last two decades all over the Globe and it constitutes 70% in the world Gross Domestic Product. Moreover, it accelerates economic growth by providing employment, foreign exchange and sustainability of every country.

India's services sector has emerged as a prominent sector in terms of its contribution to national and state incomes, trade flows, FDI inflows and employment. The sector has been pulling up the growth of Indian economy with great stability for more than a decade. The share of services in India's GDP at factor cost (at current prices) increased from 33.3% (1950-1951) to 57.9% in 2014 and 66.1% in 2015.

The banking service is the first and foremost element of financial services of the service sector. It determines economic development and progress of the every country. It is the barometer and indicator of the breakthrough of the economy. It channels the savings into investments that enables industrialization and sound financial system. In India both public sector banks, private banks and foreign banks exist and fulfill the needs of the customers.

It is in limelight in the recent times on the account of financial inclusion and direct money transfer scheme are being implemented by Central Govt of India. Banks
render best services to meet the competition over their rivals. However, both public and private banks strive and thrive very well to retain the existing customer and attracting new customers and still there is a wider gap between their services.

The service quality is a new concept measuring the quality of services rendered by all service providers. It means the perception or opinion of the service felt by the customer after completion of service. It has been developed by Parasuraman, Zeithmal Berry et al. in 1985 with gap of expectations and perceptions with a battery of 22 questions comprising, reliability, tangibility, assurance, responsiveness and empathy of 5 dimensions. On the other hand, Cronin and Taylor (1992) came out with criticism of service quality model formulated by PZB et al; stating the perceptions of the customers enough to measure the services of any industry and the SERVQUAL creates psychometric problems. Consequently, He introduced a SERVPERF performance only model enabling to know perceptions of the customers and reduced the questionnaire from 44 items to 22 items to find out the better result. This present study focuses SERVPERF model for the research purpose.

1.1.1 Measurement of the Service quality

Measurement of the Service quality is the complex. The nature of services is intangibility, inseparability, variability and perishability. It is not as easy as assess the physical product. However, Numerous of literature about measurement of the Service quality, starting from Nordic school of thought(Gronoos,1984) to North American school of thought (Parasuraman et al.), the former stresses about measurement of service quality difference between the expectations and perceptions with the three dimensions of technical (outcome) and functional (process) and corporate image. It pays
attention not only the outcome but also the way the services rendered to the customer. The later studies about finding service quality the difference between expectations and perceptions.

In 1985 (Parasuraman et al.) introduced the gap theory containing five gaps namely Gap-1 expressing consumer expectation and management gap, Gap-2 indicating service quality specification gap, Gap-3 pertaining to service delivery gap, Gap-4 representing to External communication gap and Gap-5 emphasizes the expected service and perceived service gap. He reported with ten dimensions such as Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, security, Understanding and Tangibility.

In 1988, Parasuraman, Zeithmal and Berry presented simplified version of SERVQUAL battery of 22 items of expectations and perceptions with five dimensions such as Reliability, Tangibility and Responsiveness, Assurance and Empathy. Reliability defined “The ability to perform the promised service dependably and accurately or delivering on its promises”. Tangibility defined the physical appearance of the facilities, equipment and the staff and the written materials. Responsiveness defined the willingness to help customers provide prompt service. Assurance defined “the employees’ knowledge and courtesy and the service provider’s ability to inspire trust and confidence”. Empathy defined “Caring, individualized attention the firm provides its customer”. However, it subjected to criticism listing Operational and psychometric problems Robinson criticized the meaning of service quality.

Albeit numerous studies have utilized the SERVQUAL model as a structure in measuring Service quality, there has additionally been hypothetical and operational
reactions coordinated towards this model exist in the writing of administrations advertising. These reactions have essentially spun around right from its dimensional structure to the elucidation and usage of the instrument (Buttle, 1996; Babakus and Boller, 1992; Lam Wong and Yeung, 1997; Smith, 1995; Newman, 2001). Various analysts have reported diverse measurements for desires, observations and crevice scores. Consequently, the all-inclusiveness of SERVQUAL’s five measurements has been addressed (Buttle, 1996; Carman, 1990; Cronin and Taylor, 1994). Deficiencies concerning united and discriminant legitimacy have additionally been noted (Buttle, 1996). By the by, in spite of the feedback, SERVQUAL has been broadly utilized as a part of different connections all through different studies. The SERVQUAL instrument has been broadly utilized in light of the fact that it "gives an essential skeleton... which can be adjusted or supplemented to fit the attributes or particular scrutinize necessities of a specific organisation. (Parasuraman, Zeithaml and Berry, 1988)

In 1992, Cronin Taylor reported Service Quality should be measured as an attitude rather disconfirmation. The Authors used SERVPERF scale which reduces 44 questions into just 22 questions avoiding expectations battery and employing perceptions battery only and presented Service Quality is an antecedent of consumer satisfaction followed by consumer satisfaction administers a strong influence on purchase intentions than on Service Quality.

Levelling maximum criticism against SERVQUAL scale, Cronin and Taylor (1992) provided empirical evidences across four industries viz. fast food, pest control, dry cleaning and banking to support the superiority of their ‘performance only’ scale over SERVQUAL scale retaining the same items as had been proposed by the Parasuraman, Zeithaml and Berry (1988).
1.1.2 Justification of SERVPERF study

By and large, various measures have been proposed in the past to decide client desires, client observations and general fulfillments in administration commercial enterprises however noticeable among them are SERVQUAL and SERVPERF. Despite the fact that, various estimation issues have been highlighted by analysts (e.g. Babakus and Boller, 1991; Carmen, 1990; Lewis and Mitchell, 1990; Lewis, 1993), identified with 2013 Global Journals Inc. (US) Global Journal of Management and Business Research Volume XIII Issue VI Version I Year (2013) E SERVQUAL and SERVPERF: A Review of Measures in Services Marketing Research execution short client desire (P-E) crevice model of SERVQUAL. Cronin and Taylor's (1992) SERVPERF scale has been experimentally tried and turned out to be a superior measure of administration quality (Cronin and Taylor, 1992; Brown, Churchill and Peter, 1993) and perform better in evaluating administration quality in managing an account industry in developing nations, for example, India (Jain and Gupta, 2004; Adil, 2012; Adil and Ansari, 2012; Adil, 2013a; Adil, 2013b). Truth be told, the advertising writing seems to offer extensive backing for the predominance of straightforward execution based measures of administration quality (cf. Bolton and Drew 1991a,b; Churchill and Surprenant 1982; Mazis, Ahtola, and Klippel 1975; Woodruff, Cadotte, and Jenkins 1983).

Original researchers of SERVPERF argued that owing to the limitations of operationalization, conceptualization, measurement and applications of SERVQUAL’s scale, the performance-based measure was an enhanced means of measuring the service quality construct, triggering an interesting controversy in service quality research. However, later Parasuraman, Zeithaml and Berry (1994a) responded to the concerns of Cronin and Taylor (1992) and Teas (1993) by empirically proving that the validity and
alleged severity of many of those concerns raised by them were questionable, and in fact elaborated that though their approach for conceptualizing service quality could be revised, relinquishing it altogether in preference of the alternate approaches as proclaimed by the critics did not seem justified. In another empirical work, Parasuraman, Zeithaml and Berry (1994b) refined SERVQUAL’s structure to embody not only the discordance between perceived service and desired service, but also the discrepancy between perceived service and adequate.

The multifaceted nature of administration quality assessments is obvious in the numerous fizzled endeavors to duplicate the dimensional structure of administration quality observations. The broadly connected SERVQUAL scale (Parasuraman, Zeithaml and Berry 1985, 1988), for instance, has been reprimanded, as its five measurements, in particular, unwavering quality, sympathy, tangibles, responsiveness, and confirmation, were hard to reproduce crosswise over assorted administration connections (Buttle 1996).

A Review of Measures in Services Marketing Research elements in the retail apparel division (Gagliano and Hathcote 1994), and 3 elements with regards to MBA understudies’ administration quality discernments (McDougall and Levesque 1994), uni-dimensional (Brown, Churchill, and Subside, 1993) while blended results with regards to wellbeing care administrations (Wisniewski and Wisniewski, 2005; Rohini what’s more, Mahadevappa, 2006). Part of desires and its consideration in the SERVQUAL measuring instrument is a reason for major concern. To a specific degree, in SERVQUAL there is a cover between the specialized and utilitarian measurements. Moreover, the utilization of an observation scale is supported by the dynamic character of the Indian customer's desires and by the more prominent exertion required by the
respondents to finish two surveys, one earlier utilizing the administration’s (i.e. desires) and another post encountering (Expectations). That would uniquely lessen the quantity of respondents willing to react their authentic criticism in the study. The SERVPERF is observed to be prevalent not just as the scale is proficient in catching the genuine saw administration quality as additionally more powerful in decreasing the quantity of to be measured significantly viz 22 things as opposed to the SERVQUAL's 44 things (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew, 1991). The Researcher applied the SERVPERF model taking into account above short in the present study.

1.1.3 Customer Behaviour

Behavioural intention refers to ‘a person’s subjective probability that he will perform some behaviour’-Gonzalez et al 2007. Customer behaviour is a integrate sciences which includes economics, marketing, psychology and sociology. American Marketing Association (AMA) defined consumer behaviour as a dynamic relationship between interaction of emotion, cognition and behaviour. That also means that consumer behaviour includes the feelings and thoughts experienced by consumers and the behaviour during their process. At the same time, it also includes environment which affect consumers’ emotion, cognition and behaviour, like other consumers comment, advertisement, marketing, product price information, package, product appearances and so on. As Compared with the service quality variable, intended behaviour are more closely related to actual behaviours and reflect richer diagnostic value.
1.1.4 Measurement of Customer behaviour

The customer behaviour is assessed with the help of a questionnaire developed by Zenithal (1996) with the five dimensional of 13 itemed scale such as, Loyalty, Propensity to switch, Willingness to pay more, External response to problem and Internal problem. A five point Likert scale, ranging from (1) Strongly disagree to (5) Strongly agree was used to obtain the response from the both the banks customers in the Vellore District.

1.2 STATEMENT OF THE PROBLEM

The banks have to pay more attention strengthening the quality of the services meeting the competition globally and locally. In developing environment of “consumer awareness leading to a greater degree of “Consumer Sovereignty”, Customers are always dynamic and expect new services and self-contentment in the present services which leads the bankers to contemplate satisfy present and future needs of the customers by ensuring quality in service process delivery. The advent of liberalization, privatization and globalization the banks have to perform well so as to take competitive edge over other rival banks such as foreign banks and new private sector banks. Banking sector gets center of attraction over new schemes namely, direct money transfer scheme to the beneficiaries and financial inclusion.

Customer decides the destiny of the service provider. Customer get what is needed at the desired time, place and at the right price. 96% dissatisfied customers’ do not complain and share with others. 91% dissatisfied customers never purchase goods and utilize the services again with the service provider. 82-95% customers’ can be retained if they get a proper response. It costs 5 times to attract new customer than to retain the existing customer.
As a Customer needs go on changing and expectations continuing to increase, the bankers have to improve their quality level as per the rising needs of the customers. If an organization is unwilling to listen to its customers, it has reduced the number of ways it has of knowing how many customers are dissatisfied. Nor will it be able to understanding why those customers are unhappy. Customer complaints can tell an organization how to improve services and products. A complaint is a statement about expectations that have not been met, and perhaps more importantly, can serve as an opportunity for an organization to satisfy an unhappy customer by fixing a service breakdown (Moller, 1996).

The Banks find very tough to deliver the services to customers on the account of cut throat competition especially form the new generation private banks and foreign banks that excel in customer services. It is a great threat to Public sector banks especially SBI banks which is the largest bank in the country and ICICI being the largest bank in the new generation private banks which also face a threat from other private and foreign banks.

The top management of the banks in crossroads as they do not know what customers expect from them and they are not aware why customers switch over to other service providers and perhaps why customers are loyal to them. In addition to it, Bankers do not know what strengths naturally they have and any other gifted (BOON) strengths by providing superb services nor do they have any curse (BAN) by performing very poor service to the customers. Above all, the bankers do not know views of the customers based on the demographic profile as it varies the taste and views of the demographic profile of the customers.
Hence, this present study focuses to study the service quality of the banks over customers’ perspective to assess their existing issues and their present grievances so that it can easily address the ongoing issues and meet the competition well. It focuses to identify the natural strengths and gifted services (Excellent Services) or very bad services offer to customers and finding the reasons for being loyal and reasons for quitting from the study so that they can upgrade poor services and sustain the excellent services.

However, this research attempts to study of customer perception on service quality and customer behaviour in SBI banks and ICICI banks in the Vellore District. The SBI bank is the largest public sector bank in India and ICICI bank is largest bank among the new generation private banks and these banks try to be rivalry each other over a period of time. Therefore, this research attempts to provide each banks strengths and weaknesses separately.

1.3 SIGNIFICANCE OF THE STUDY

The present study is aimed at helping the SBI and the ICICI banks in the Vellore District to weigh their own strengths and weaknesses to overcome by exercising most suitable remedial measures by both the banks of top management. It signifies the banks concerned to transform them from selling point of view to marketing point of view considering customer views. As the employees of the banks deal the customers directly, there will be a shortfall of service addressed by the higher authorities imparting training programs motivating them not only the present level of efficiency but also updating their future traits expected by the customers. It facilitates the administration not only to study their strengths and weaknesses but also examine the reasons for the loyalty of their own customers thereby paying full of their attention on the services which influences the loyalty so as to retain them permanently and attract the new customers. In
addition to it the higher ups strategize their policies in order to overcome the reasons for customers quit from them. It helps the top management the preferences of the gender of the customers while formulating and executing their new policies. This study is significant in view of the revisit of the service quality of two big banks in the changed scenario of banking activity.

1.4 OBJECTIVES OF THE STUDY

This study is conducted with the following objectives.

1. To study the demographic profile of the selected customers of the SBI banks and the ICICI banks in the Vellore District.
2. To elicit the customers perceptions on the service quality of the SBI banks and the ICICI banks in the Vellore District.
3. To study the relationship between the Service quality dimensions of both the SBI banks and ICICI banks in the Vellore District.
4. To examine the association between the demographic profile and overall service quality of the customers of the SBI banks and ICICI banks in the Vellore District.
5. To identify discriminating factor between the SBI banks and ICICI banks in the Vellore District.
6. To explore the factors that determines the service quality of the SBI banks and the ICICI banks in the Vellore District.
7. To predict the dimensions of the service quality on the customer behaviours such as loyalty and switching in the SBI banks and the ICICI banks in the Vellore District.
1.5 HYPOTHESES

The following Null Hypotheses have been formulated to meet the objectives of the study.

1. There is no significant difference between Tangibility of SBI and ICICI banks in the Vellore District.

2. “There is no significant difference between Reliability of SBI and ICICI banks in the Vellore District.

3. There is no significant difference between Service Innovation of SBI and ICICI banks in the Vellore District.

4. There is no significant difference between Responsiveness of SBI and ICICI banks in the Vellore District.

5. There is no significant difference between Assurance of SBI and ICICI banks in the Vellore District.

6. There is no significant difference between Empathy of SBI and ICICI banks in the Vellore District.

7. There is no significant difference between Price and Complaint handling of SBI in the Vellore District.

8. There is no association between genders and overall service quality selected customers of SBI banks in the Vellore district.

9. There is no association between ages and overall service quality selected customers of SBI banks in the Vellore district.

10. There is no association between incomes and overall service quality selected customers of SBI banks in the Vellore district.
11. There is no association between qualifications and overall service quality selected customers of SBI banks in the Vellore district.

12. There is no association between Occupations and overall service quality selected customers of SBI banks in the Vellore district.

13. There is no association between genders and overall service quality selected customers of ICICI banks in the Vellore district.

14. There is no association between ages and overall service quality selected customers of ICICI banks in the Vellore district.

15. There is no association between incomes and overall service quality selected customers of ICICI banks in the Vellore district.

16. There is no association between qualifications and overall service quality selected customers of ICICI banks in the Vellore district.

17. There is no association between Occupations and overall service quality selected customers of ICICI banks in the Vellore district.

18. There is no discriminating factor between SBI banks and ICICI banks in the Vellore District.

19. There is no positive relationship between Service quality dimensions and loyalty customers of the SBI banks in the Vellore District.

20. There is no positive relationship between Service quality dimensions and switching behaviour of the customers of the SBI banks in the Vellore District.

21. There is no positive relationship between Service quality dimensions and loyalty customers of the ICICI banks in the Vellore District.

22. There is no positive relationship between Service quality dimensions and switching behaviour of the customers of the ICICI banks in the Vellore District.
1.6 OPERATIONAL DEFINITION OR THE TERMS USED IN THIS STUDY

**Tangibility:** Tangibility deals with appearance of physical facilities, usage of modern equipment’s and communication materials use in the bank. The Tangibility dimension contains seven items namely Modern equipment’s, Modern building and amenities, Good conditioned ATM machines, Parking facility and Communication Materials (Pay-in-slips).

**Reliability:** The reliability and consistency of performance of service facilities, goods and staff is seen as important (Johnston, 1997). This includes punctual service delivery and ability to keep to agreements made with the customer. According to Fitzsimmons and Fitzsimmons (2001), reliability is the ability to perform the promised service both dependably and accurately with error free. It deals image and reputation and trust of the customers. The Reliability dimension consists of five questions namely, fulfilling the Promise, sincere interest in solving the problem, Performs the service right at the first time, delivers error free records.

**Service Innovation:** Service Innovations is the one of the dimensions of the service quality Assessment. It means the number of products offered newly to the customers from time to time innovatively and usage of advanced technology by the banks than other competitive customers.

**Responsiveness:** Responsiveness is one of the dimensions of the service quality dimensions. It means the readiness to provide timely service by the service provider. This includes paying attention to the customer, and dealing with the customer's and problems in a timely manner. It is being flexible with the customer and trying to accommodate the customer's demands and performing the service without delay.
**Assurance:** It means the ability to deliver services at a professional level. This includes the employee's knowledge and courtesy which inspires confidence in them. Having trust and confidence in the employee leads to the customer having more trust in the company itself.

**Empathy:** It is the ability to understand customer needs and to give personal attention. This includes the ability to show the customer that the service provider cares about him/her because they know how valuable s/he is to the business Building a relationship with the customer, understanding their needs and providing him/her with personalized services.

**Price and complaint handling system:** It deals into the price of the products offered to customers. It includes Service charges, hidden charges, redressal of complaints and using third party for recovering debts.

1.7 RESEARCH METHODOLOGY

1.7.1 Research design

This research adopts descriptive nature of research and the targeted population is customers of SBI banks and ICICI banks of the Vellore District. Primary data is collected through survey method using probability sampling type under systematic sampling method.

1.7.2 Determination of Sample size

The Sample size of the present determined when the population is finite and population is above 50000 customers in the following manner (Bill Godden, January 2004):
Sample Size = \frac{Z^2 \times P \times (1 - P)}{C^2}

Where,

\(Z^2\) = Critical value of the 95% confidence level is 1.96

\(P\) = Probability of the selection of the customer

\(C^2\) = Confidence Interval 5% (0.05)

The present chose 95% confidence level and the Probability of selection of the customer every 4\(^{th}\) customer.

\[Z = 1.96 \quad P = \frac{1}{4} = 0.25, \quad C = 5\% \text{ (0.05)}\]

Sample Size of the study:

\[
\frac{(1.96^2) \times 0.25 \times (1 - 0.25)}{0.05^2} = \frac{3.8416 \times 0.25 \times 0.75}{0.0025} = 288.12
\]

Minimum required valid sample size is = 288 customers for each bank. Considering the above formula applied to determine the sample size, the samples selected for this study is greater than minimum required valid sample size of 288 for the each bank. Hence, 300 subjects selected from SBI banks and 300 subjects selected from the ICICI banks in the Vellore District as a sample size for the validity this study.
1.7.3 Data collection

The data was collected from the customers of the SBI banks in the Vellore District selecting the branches of the SBI banks under Random sampling method circulated the questionnaires choosing the customers for every fourth customer who completed the banking transactions and provided the details the banks selected, total number of questionnaire issued and total number of the questionnaire collected and the total number of questionnaires used for this study in table 1.1.

<table>
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<th>Collected</th>
<th>Used</th>
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<td>84</td>
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<td>66</td>
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<td>3.</td>
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<td>4.</td>
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<td>5.</td>
<td>Guditatham</td>
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<td>Thirupattur</td>
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<td>Total</td>
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<td>375</td>
<td>325</td>
<td>300</td>
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</tbody>
</table>

The Researcher has selected the ICICI banks in the Vellore District under Random sampling method and distributed the questionnaire for every fourth customer who completed banking transactions and provided the details of the banks selected, total number of questionnaires issued and total number of the questionnaires collected and the total number of questionnaires used for this study in table 1.2.
Table 1.2

Questionnaire distributed to customers of ICICI bank customers of the Vellore district

<table>
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<td>6</td>
<td>Sathuvatchari</td>
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<td>35</td>
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<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>375</strong></td>
<td><strong>311</strong></td>
<td><strong>300</strong></td>
</tr>
</tbody>
</table>

1.7.4 Questionnaire Development

The structure of the instrument used for data collection of this study was divided into three sections. **Section I** of the questionnaire was developed to measure the service quality with the five dimensions of Tangibility, Reliability, Responsiveness, Assurance and Empathy adapted from Parasuaman et al. (1996) in terms of their attitude with the inclusion of price and complaint handling system and Service Innovation dimensions and with a variable of my bank provides excellent service. The variables in Service quality were measured in a five point Likert’s scale ranging from strongly disagree to strongly agree.

**Section II** of the questionnaire was adapted from Zenithal et al. (1996) to measure the customer behaviours in terms of five dimensions such as, Loyalty, Propensity to switch, Willingness to pay more, External response to problem and Internal response to problem. The variables in customer behaviour were measured in a five point Likert’s scale ranging from strongly disagree to strongly agree.
Section III of the questionnaire pertained with the demographic profiles of the respondents such as, age, gender, occupation, education, income were measured in an ordinal scale.

1.7.5 Pilot study

The draft questionnaire was pre tested with a focus group of 50 customers of the SBI and ICICI bank customers in the Vellore District. The subjects in the focus group were selected by convenience and a self-administered questionnaire was given to each member of the focus group. Before the questionnaire was administered for pre testing, the questionnaire was placed in the hands of subject experts and bank managers to invite their comments to fine-tune the questionnaire. The suggestions and comments from the experts and managers of both the banks of SBI and ICICI were accommodated. After filling the gaps in the questionnaire, removing technical jargons and incorporating the variable required by the pilot study, the final questionnaire was made for data collection.

1.7.6 Questionnaire validity and reliability

The researcher has tested the internal consistency and reliability for all variables in the questionnaire by Cronbach’s Alpha reliability analysis. The Cronbach’s Alpha value was 0.8619. All items with a critical value above 0.6 on each construct were retained in the instrument for the data collected from the pilot study. Hence the questionnaire for the study is highly reliable.
1.7.7 Statistical Tools are Used in the Study

1. **Simple percentage:** It is used to report the demographic profile of the customers of the Banks.

2. **Means and SD:** It is used to represent the perceptions of all the customers over a variable.

3. **Independent sample t test:** It means two independent samples are drawn from two different populations randomly. The Independent samples test is performed for identifying the differences of perceptions on the dimensions of the service quality.

4. **Cross tabulation:** It is a statistical technique that describes two or more variables simultaneously and results in tables that reflect the joint distribution of two or more variables that have a limited number of categories or distinct variables.

5. **Factor analysis:** It is a statistical technique attempting to identify underlying factors, or dimensions, that explain the correlations within the variables (item statements) that have been used, and further, describe what the factors represent conceptually. It has been used to identify the factors that determine the service quality in the study banks.

6. **Multiple regression analysis:** Multiple Regressions is the estimation of linear relationship between a dependent and one or more independent variables or covariates.
1.8 LIMITATIONS OF THE STUDY

The following are the limitations of the study:

1. The scope of the study is limited to Vellore district. Hence, the findings and suggestions made in this study may or may not be applicable to other districts or other geographical area.
2. The present study pays attention over customers’ perspective and that was grounded on their perception.
3. The customers’ responses are based on their memory as they do not maintain any records which may lead memory bias and it is assumed to be free from all weaknesses and influences.
4. This study is also not free from some other limitations that are usually found in studies of this nature, which attempts to measure the attitude of respondents. The perception may change from time to time and the results of the study may not be relevant for all times

1.9 CHAPTERISATION

Chapter – I : Introduction.
Chapter – II : Review of Literature.
Chapter – III : Conceptual framework.
Chapter – IV : Demographic Profile of the Customers and Customers Perception on Service Quality in the SBI and ICICI Banks in the Vellore District
Chapter – V : Relationship between SBI and ICICI banks on Service Quality Dimensions
Chapter – VI : Factors Influencing the Service Quality in the SBI and ICICI banks in the Vellore District.
Chapter – VII : Analysis of Factor Differences in Service Quality Dimensions and Customer Behaviour
Chapter – VIII : Findings, Suggestions and Conclusion.