Influence of Demographic variables on Banking Service Quality - A study of Public Sector Banks in Chennai

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ABSTRACT

The service sector in India has been growing rapidly and its contribution to Gross Domestic Product (GDP) is increasing year by year. Among the service sector financial service is the life blood of economic activity. Among the financial service Banking plays an increasingly important role in the economy of the nation. At present, the focus of banks is on the user. The numbers of players being large, customers have a good range of choice. The customer usually picks up a bank which provides maximum satisfaction and quality service to them. This has led banks to adopt a more customer- oriented policies and schemes aimed not only to increase the number of customers but also to retain the old customers. So an attempt has been made by the researcher to study the demographic variables that influence the service quality in banking. The study is undertaken only in public sector banks in Chennai. The sample size for the study is three hundred. Both primary and secondary data are used for the study. The primary data collected for the study are analyzed with the help of the SPSS package by using Anova. The findings of the study helps to know which demographic variable influences the more service quality of banks. This information helps the banks to understand their customers better and to improve their service quality for better improvement of customer satisfaction.

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Introduction

The service sector is the lifeline for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. The real reason for the growth of the service sector is due to the increase in Urbanization, Privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the well being of the economy. In advanced economies the growth in the primary and secondary sectors is directly dependent on the growth of services like banking, insurance, trade, commerce, entertainment etc. This growth rate of the service sector may strengthen economic activity supported by higher rates of savings and investment. Financial institutions and markets in India are moving towards world standards with increasingly sophisticated processes including risk management tools and extensive use of information technology (I.T). The Indian Banking system is not an exception to this it's also changing rapidly.

The demographic is a study about population and its characteristics. The level of service quality and customer satisfaction in banking service is determined by some of the demographic factors like the location of the customers, age, gender, monthly income, occupation, educational qualification, how long he is a customer to the banks and the frequency of the transaction per month which can vary from one customer to another based on their perception. By having a thorough knowledge about their own customers the banks can improve and provide an effective, efficient and excellent service as per personalized needs of their customers. So the researcher had made an attempt to study the influence of demographic variables on banking service quality-A study of public sector banks in Chennai.

Literature Review

Service quality is a precursor of customer satisfaction and customer delight. Several authors have discussed the unique importance of service quality to service firms (Normann, 1984, show 1978) and demonstrated its positive relationship with profits, increased market share, return on investment, customer satisfaction, and future purchase intentions (Anderson, Fornell and Lehmen 1994, Boulding et.al,1993, Buzzell and Gale 1987, Rust and Oliver, 1994)

According to Water, H, Devries, J. (2001), Quality of services can be judged from its various dimensions, (e.g. Reliability, availability, performance, serviceability, reputation, security, competent staff, responsiveness & courtesy, technical faculties, operational facilities, technical procedure and communication). In other words "Universal dimensions determining" the quality of

service as received by customers are – tangibility, reliability, responsiveness, assurance and empathy (Zeithaml & Berry, 1985, Cronin and Taylor, 1992).

Parasuraman et al. (1985) opine that service quality is the function of customers' expectation and service providers' performance.

Parasuraman, Zeithaml and Berry defined the concept of service quality as "a form of attitude, related but not equivalent to satisfaction that results from a comparison of expectations with perceptions of performance. Expectations are viewed as desires or wants of consumers, i.e.; What they feel a service provider should offer rather than what the service provider would offer" (Parasuraman et al; 1988, p. 15).

Cronin & Taylor (1992), however argue that the conceptualization of service quality as a gap between expectations and performance is inadequate. They point out the confusion in literature pertaining to the relationship between service quality and customer satisfaction. According to them, the concept of service quality should be the customers attitude towards the service, since the concept of satisfaction is defined as a gap between expectations and performance or disconfirmation of expectations. An attitude-based conceptualization would argue for either an importance – weighted evaluation of specific service attributes or even just an evaluation of performance on the specific service attributes (Cronin, Taylor, 1992)

Cronin and Taylor (1992) were the first to provide a theoretical justification for discarding the expectations part of SERVQUAL in favor of mere performance measures included in the scale. The term 'performance-only measures' has thus come to refer to measured service quality that is based only on consumers' perceptions of the performance of a service provider, as distinct from a gap between the perceptions of consumers performance and their expectations. The authors named their scale SERVEPERF. Several studies have shown that the performance-only SERVPERF Scale outperforms the disconfirmation-based SERVQUAL Scale(e.g. Boulding, Kalra,1993; Brady, Cronin, Brand, 2002; Caruna, Ewing, Rame-seshan, 2000; cronin, Taylor,1992; McAlexander et al; 1994)

Cronin and Taylor (1994) have argued that the mere fact of asking a respondent to mark his or her perception of performance already leads him or her to compare mentally perceptions and expectations. In other words, the estimation of perceptions might already include a perception minus expectations mental process. They suggest that just performance, or SERVPERF, are the measure that best explains the total quality. Yuksel and Rimmington (1998) also suggest that performance only is the most reliable and valid measure of satisfaction.

Therefore, with much supporting literature (Bottom & Drew, 1991; Churchill & surprenant, 1982; woodruff, Caddolte & Jenkins, 1983), this focuses on the importance of service performance. Cronin & Taylor said, "The performance based scale developed (SERVPERF) is efficient in comparison with the SERVQUAL scale".

This research, which is based on a SERVPERF scale, measures Banking service quality dimensions.

In fact, the researchers have proved that the SERVPERF model is better to measure the service quality in banking (Boulding 1993; Brown et al., 1993; Teas, 1994; and Brady 2002). Many studies conducted to study banking service quality and customer satisfaction in India. (Verma, D.P.S., and Vohra, R. 2000; Debasish, S.S. 2002; Sureshchander, G.S, Rajendran. C. and Awantharaman R.N. 2003; Pushpangathan, 2006; Dr. H.C. Purohit, Avinash D. Pathardikar, 2007). But these studies reveal the service quality and customer satisfaction of various commercial banks. But no study analyzes the influence of demographic variables on banking service quality. So an attempt had been undertaken by the researcher to study the influence of demographic variables on banking service quality- a study of public sector banks in Chennai.

Need for the Study

Prior to the liberalization policy in India, there were no private and foreign banks in the market.

Liberalization opened the banking sector to private and foreign players. This has provided customers of banks with a wide range of choice. To maintain the customer base, banks have now to focus on the service quality so that customers remain satisfied. With the phenomenal increase in the country's population and the increased demand for banking services, speed, service quality and customer satisfaction are going to be key differentiators for the success of each bank in future. Good business growth is achievable only with good customer service and with a good image of banks. So the banker has to understand the demographic profile of their customers and which demographic variable influence the service quality in banking. Hence the descriptive study has been undertaken to know the influence of demographic variables on banking service quality – A study of public sector banks in Chennai.

Objectives of the Study

The study has been carried out for the following objectives:

- To know the demographic profile of the customers of the Bank.

- To find the demographic variable that influences the Banking service quality.

Methodology for Research

The study is descriptive in nature. Both primary and secondary data are used as a data source for

the study. The researcher approached the customers of a Public Sector Bank personally who are coming out of the bank after completion of their banking transactions for collection of necessary data for the research. The sampling unit for the study is customers of public sector banks in Chennai. Totally three Banks considered for the study they are State Bank of India, Indian Bank and Canara bank.

The Total Sample size is 300 that is 100 samples for each bank. The convenience sampling method is adopted for the study. The research instrument used for the study is structured questionnaire, which consists of questions relating to Demographic Information like place of location, Gender, Age, Marital Status, Educational Qualifications, occupation, Monthly Income, Number of years a customer to the Bank and a number of times the transaction per Month. In order to measure Banking service quality SERVPERF scale is used which consists of different dimensions like Tangibility, Reliability, Responsiveness, Assurance and Empathy. Fieldwork for the study is carried out for about five

months that are January 2009 to May 2009. First the descriptive analysis is carried out for the study and after that the statistical analysis is done with the help of the SPSS package by using the Anova. The major highlight of the study is the researcher used SERVPERF scale instead of SERVQUAL scale for measuring the Banking service quality.

Profile of Respondents

Descriptive analysis was used to discuss about the profile of respondents. The analysis reveals that more than half of the respondents belong to south Chennai and the majority of the respondents are male. Most of the respondents are in the age group of 31 to 50 years of age and 72 percent of the respondents are married. The majority of the respondents Educational Qualification is graduation and post graduation. Relating to occupation of the respondents Majority of them are salaried, Professional and business people. More than 59% of the respondents' income is up to 5001 - 20000 rupees per month and 59% of the respondents are customers for the banks for the last one to five years period of time and 74% of the respondents are transacting Two to Ten times per month.

The detailed description of the Profile of the respondents obtained through primary data are mentioned below in Table No. 1

Table 1 : Profile of Respondents

Profile	Description	Public Sector Banks(300)	Percentage
Place of Location	South Chennai	159	53
	North Chennai	141	47
Gender	Male	174	58
	Female	126	42
Age	Below 31	61	20
	31 – 40	85	28
	41 – 50	83	28
	51 and Above	71	24
Marital Status	Single	84	28
	Married	216	72
Educational Qualification	Primary	30	10
	Secondary	37	12
	Higher Secondary	42	14
	Graduate	97	32
	Post graduate	76	25
	Professional	18	07
Occupation	Student	30	10
	Unemployed	23	08
	Salaried Person	136	45
	Professional/Technician	49	16
	Business	35	12
	Retired/Home Maker	27	09

Profile	Description	Public Sector Banks(300)	Percentage
Monthly Income	Less than 5000	82	27
	5001 - 10000	32	11
	10001- 15000	64	21
	15001 - 20000	81	27
	More than 20000	41	14
No. of Years customer	Less than One Year	50	17
	One to Three Years	98	33
	Three to Five Years	80	26
	More than Five Years	72	24
No of Times Transaction Per Month	One Time	32	11
	Two to Four Times	72	24
	Five to Seven Times	84	28
	Eight to Ten Times	65	22
	More than Ten Times	47	15

Source: Primary Data

Influence of Demographic Variables on Service Quality Parameters

The service quality parameters are the perception of customers which depend upon the demographic background of the customers it decides the customers' expectation of service quality as well as their satisfaction. In this context one way analysis of variance is brought to bear on the problem of the influence of independent variables on the dependent variables. The demographic information like gender, age, marital status, education, occupation, monthly income, years of interaction with the banks is considered to determine the influence of independent variables.

Table 2 : ANOVA tables for Influence of Gender on the Service Quality Parameter

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.273	1	.273	3.117	.041
	Within Groups	68.979	298	.231		
	Total	69.252	299			
Reliability	Between Groups	.086	1	.086	.586	.445
	Within Groups	43.897	298	.147		
	Total	43.983	299			
Responsiveness	Between Groups	.008	1	.008	.086	.770
	Within Groups	26.671	298	.090		
	Total	26.679	299			
Assurance	Between Groups	.086	1	.086	3.292	.016
	Within Groups	21.391	298	.072		
	Total	21.477	299			
Empathy	Between Groups	.085	1	.085	.345	.557
	Within Groups	73.001	298	.245		
	Total	73.086	299			

Table 3 : Descriptive table for Mean Values of Gender of the Respondents

Service QualityDimensions	Gender	No. of Respondents	Mean Values
Tangibles	Male Female	174 126	2.0302 2.0913
Reliability	Male Female	174 126	2.3598 2.3254
Responsiveness	Male Female	174 126	2.2977 2.3079
Assurance	Male Female	174 126	2.4690 2.5032
Empathy	Male Female	174 126	2.4176 2.3836

From the above table, it is found that both male and female customers have the same perception towards service quality parameters. They feel Reliability, Responsiveness and Empathy are equal in determining the service quality.

It is found that Gender is influenced by Tangibility (F = 3.117). The mean wise analysis infers that the female (Mean = 2.0913) customers demand more tangible service quality rather than males.

From the analysis it is noted that Assurance (F=3. 292) is influenced by the gender. It is understood from the mean value that the female (mean=2. 5032) customers expect more assurance service quality rather than male.

Table 4 : ANOVA tables for Influence of Age on Service Quality Parameter

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.520	3	.173	.747	.525
	Within Groups	68.732	296	.232		
	Total	69.252	299			
Reliability	Between Groups	.158	3	.053	.356	.785
	Within Groups	43.825	296	.148		
	Total	43.983	299			
Responsiveness	Between Groups	.463	3	.154	3.442	.048
	Within Groups	26.216	296	.089		
	Total	26.679	299			
Assurance	Between Groups	.041	3	.014	.190	.903
	Within Groups	21.435	296	.072		
	Total	21.477	299			
Empathy	Between Groups	1.298	3	.433	2.974	.040
	Within Groups	71.788	296	.243		
	Total	73.086	299			

Table 5 : Descriptive Table for Mean Values of Age of the Respondents

Service QualityDimensions	Gender	No. of Respondents	Mean Values
Tangibles	Below 30 31 – 40 41 – 50 Above 50	61 85 83 71	2.0820 2.0118 2.0301 2.1162
Reliability	Below 30 31 – 40 41 – 50 Above 50	61 85 83 71	2.3049 2.3600 2.3663 2.3380
Responsiveness	Below 30 31 – 40 41 – 50 Above 50	61 85 83 71	2.2754 2.2635 2.3060 2.3662
Assurance	Below 30 31 – 40 41 – 50 Above 50	61 85 83 71	2.4852 2.4659 2.4964 2.4873
Empathy	Below 30 31 – 40 41 – 50 Above 50	61 85 83 71	2.2787 2.4157 2.4639 2.4249

From the above analysis it is ascertained that all the age group customers have the same perception towards the banking service quality parameters. They feel Tangibility, Reliability and Assurance are equal in determining the service quality.

It is revealed by the analysis that Responsiveness (F=3. 442) the statistical significance of age is found on the factor responsiveness. It is further observed from the mean value the above fifty years of age (Mean=2. 3662) and forty one to fifty years of age (Mean=2. 3060) customers demand more responsive service quality rather than other age group customers.

It is found from the analysis that empathy (F=2. 974) age revealed its impact on empathy. The mean value infers that the forty one to fifty age groups (Mean=2. 4639) and above fifty years of age group (Mean=2. 4249) customers demand more empathetic service rather than other age group customers.

Table 6 : ANOVA tables for Influence of Marital Status on the Service Quality Parameter

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.054	1	.054	.233	.629
	Within Groups	69.198	298	.232		
	Total	69.252	299			
Reliability	Between Groups	.096	1	.096	.651	.420
	Within Groups	43.888	298	.147		
	Total	43.983	299			
Responsiveness	Between Groups	.109	1	.109	3.952	.004
	Within Groups	26.570	298	.089		
	Total	26.679	299			
Assurance	Between Groups	.011	1	.011	.147	.702
	Within Groups	21.466	298	.072		
	Total	21.477	299			
Empathy	Between Groups	.294	1	.294	3.969	.001
	Within Groups	72.792	298	.244		
	Total	73.086	299			

Table 7 : Descriptive Table for Mean values of Marital Status of the Respondents

Service QualityDimensions	Marital Status	No. of Respondents	Mean Values
Tangibles	Single Married	84 216	2.0774 2.0475
Reliability	Single Married	84 216	2.3167 2.3565
Responsiveness	Single Married	84 216	2.2714 2.3139
Assurance	Single Married	84 216	2.4738 2.4870
Empathy	Single Married	84 216	2.3532 2.4228

From the analysis of variance it is observed that both married and unmarried customers have the same perception towards the banking service quality parameters. They feel Tangibility, Reliability and Assurance are equal in determining the service quality.

It is confirmed from the above table that Responsiveness (F = 3.952) a significant parametric difference of mean marital status is found on the variable responsiveness. It is personally identified by comparing the mean value the married (Mean = 2.3139) customers demand more responsive service quality rather than unmarried.

Further the analysis ascertained that Empathy (F = 3.969) a deep influence is noticed on the empathy due to marital status. By noting the mean value the married (Mean = 2.4228) customers demand more empathy service quality rather than unmarried.

Table 8 : ANOVA tables for Influence of Educational Qualification on the Service Quality Parameter

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	1.284	5	.257	3.391	.046
	Within Groups	67.969	294	.231		
	Total	69.252	299			
Reliability	Between Groups	.770	5	.154	3.441	.001
	Within Groups	43.214	294	.147		
	Total	43.983	299			
Responsiveness	Between Groups	.332	5	.066	.742	.593
	Within Groups	26.347	294	.090		
	Total	26.679	299			
Assurance	Between Groups	.164	5	.033	.452	.812
	Within Groups	21.313	294	.072		
	Total	21.477	299			
Empathy	Between Groups	1.423	5	.285	4.501	.004
	Within Groups	71.663	294	.244		
	Total	73.086	299			

Table 9 : Descriptive Table for Mean Values of
Educational Qualification of the Respondents

Service QualityDimensions	Educational Qualification	No. of Respondents	Mean Values
Tangibles	Primary Secondary Higher Secondary UG PG Professionals	30 37 42 97 76 18	2.1417 2.1284 1.9762 2.0670 2.0592 1.8750
Reliability	Primary Secondary Higher Secondary UG PG Professionals	30 37 42 97 76 18	2.4267 2.2432 2.4000 2.3567 2.3211 2.3333
Responsiveness	Primary Secondary Higher Secondary UG PG Professionals	30 37 42 97 76 18	2.3467 2.3189 2.2429 2.3196 2.3026 2.2333
Assurance	Primary Secondary Higher Secondary UG PG Professionals	30 37 42 97 76 18	2.4800 2.5027 2.4429 2.4742 2.5132 2.4667
Empathy	Primary Secondary Higher Secondary UG PG Professionals	30 37 42 97 76 18	2.4667 2.3604 2.5317 2.3402 2.3882 2.4907

It is detected from the above table that all learned customers have the same perception towards banking service quality parameters. They feel the responsiveness and assurance are equal in determining the service quality.

The above table clearly infers that Tangibility (F=3. 391) educational qualification is influenced by tangibility. The comparative mean value yielded the customers qualified upto primary education (Mean=2.1417) and qualified upto secondary education (Mean=2.1284) demand more tangible service rather than other educational qualified customers.

It is noted from the above analysis that Reliability (F=3. 441) the statistical significance of education qualification is found on the factor reliability. By comparing the mean values it is clearly identified that the customers qualified upto primary education (Mean=2.4267) and qualified upto Under Graduate (Mean=2.4000) demand more reliable service rather than other learned customers.

By going through the above table it is ascertained that the Empathy (F=4. 501) educational qualification revealed its impact on empathy. From the mean wise analysis it is further deducted that the customers qualified up to Under Graduate (Mean=2. 5317) and professionally qualified (Mean=2. 4907) demand more empathetic service rather than other educational qualified customers.

Table 10 : ANOVA tables for Influence of Occupation on Service Quality Parameters

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.648	5	.130	.556	.734
	Within Groups	68.604	294	.233		
	Total	69.252	299			
Reliability	Between Groups	.472	5	.094	.638	.671
	Within Groups	43.511	294	.148		
	Total	43.983	299			
Responsiveness	Between Groups	.524	5	.105	3.778	.042
	Within Groups	26.155	294	.089		
	Total	26.679	299			
Assurance	Between Groups	.560	5	.112	3.973	.000
	Within Groups	20.917	294	.071		
	Total	21.477	299			
Empathy	Between Groups	.900	5	.180	.733	.599
	Within Groups	72.185	294	.246		
	Total	73.086	299			

Table 11 : Descriptive Table for Mean Values of Occupation of the Respondents

Service Quality Dimensions	Occupation	No. of Respondents	Mean Values
Tangibles	Student	30	2.0750
	Unemployed	23	2.0652
	Salaried Person	136	2.0515
	Professional/Technician	49	1.9694
	Business	35	2.1143
	Retired/Homemaker	27	2.1296
Reliability	Student	30	2.3733
	Unemployed	23	2.3826
	Salaried Person	136	2.3574
	Professional/Technician	49	2.2571
	Business	35	2.3600
	Retired/Homemaker	27	2.3630
Responsiveness	Student	30	2.3733
	Unemployed	23	2.2609
	Salaried Person	136	2.3074
	Professional/Technician	49	2.3061
	Business	35	2.2114
	Retired/Homemaker	27	2.3407
Assurance	Student	30	2.4800
	Unemployed	23	2.5478
	Salaried Person	136	2.4618
	Professional/Technician	49	2.4898
	Business	35	2.5714
	Retired/Homemaker	27	2.4148
Empathy	Student	30	2.2556
	Unemployed	23	2.3913
	Salaried Person	136	2.4069
	Professional/Technician	49	2.4116
	Business	35	2.4619
	Retired/Homemaker	27	2.4691

Through the above analysis it is found that customers possessing different occupation has the same perception towards banking service quality parameters. They feel tangibility, reliability and empathy are equal in determining the service quality.

It is noted from the above table that Responsiveness (F=3. 778) a significant parametric difference of mean occupation is found on the variable responsiveness. The relative mean value further implied that students (Mean=2. 3733) and retired/homemaker (Mean=2. 3407) customers expect more responsive service rather than customers of other occupation.

Further the above table implies that Assurance (F=3. 973) a deep influence is noticed on the assurance due to occupation. By analyzing the mean value it is inferred that the unemployed (Mean=2. 5478) customers and businessmen (Mean=2. 5714) expect more assured service rather than customers of other occupation.

Table 12 : ANOVA Table for Influence of Income on Service Quality Parameters

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.977	5	.195	.842	.521
	Within Groups	68.275	294	.232		
	Total	69.252	299			
Reliability	Between Groups	.380	5	.076	.512	.767
	Within Groups	43.604	294	.148		
	Total	43.983	299			
Responsiveness	Between Groups	.733	5	.147	3.762	.044
	Within Groups	25.946	294	.088		
	Total	26.679	299			
Assurance	Between Groups	.042	5	.008	.116	.989
	Within Groups	21.434	294	.073		
	Total	21.477	299			
Empathy	Between Groups	1.003	5	.201	.818	.538
	Within Groups	72.083	294	.245		
	Total	73.086	299			

Table 13 : Descriptive Table for Mean Values of Monthly Income of the Respondents

Service Quality Dimensions	Monthly Income	No. of Respondents	Mean Values
Tangibles	Less than 5000	82	2.0930
	5001 – 10000	32	2.1094
	10001 – 15000	64	2.0703
	15001 – 20000	81	2.0525
	Above 20001	41	1.9207
Reliability	Less than 5000	82	2.4027
	5001 – 10000	32	2.4062
	10001 – 15000	64	2.3313
	15001 – 20000	81	2.3185
	Above 20001	41	2.3073
Responsiveness	Less than 5000	82	2.3619
	5001 – 10000	32	2.3812
	10001 – 15000	64	2.2313
	15001 – 20000	81	2.3136
	Above 20001	41	2.2634
Assurance	Less than 5000	82	2.4709
	5001 – 10000	32	2.4750
	10001 – 15000	64	2.5000
	15001 – 20000	81	2.4716
	Above 20001	41	2.4878
Empathy	Less than 5000	82	2.3975
	5001 – 10000	32	2.4740
	10001 – 15000	64	2.3854
	15001 – 20000	81	2.3560
	Above 20001	41	2.5203

From the above table, it is ascertained that all income category customers have the same perception towards service quality parameters. They feel tangibility, reliability, assurance and empathy are equal in determining the service quality.

It is confirmed by the above analysis that Responsiveness (F=3. 762) is influenced by income. The yielded comparative mean value reveals that income less than five thousand (Mean=2. 3619) and income range from five thousand one to ten thousand (Mean=2. 3812) customers are expecting more and more responsive service rather than other income group customers.

Table 14 : ANOVA tables for Influence of Number of Years Customer Dealing with the Bank on the Service Quality Parameter

Service Quality Dimensions		Sum of Squares	Df	Mean Square	F	Sig.
Tangible	Between Groups	.740	3	.247	3.966	.004
	Within Groups	68.512	296	.231		
	Total	69.252	299			
Reliability	Between Groups	.443	3	.148	4.001	.000
	Within Groups	43.541	296	.147		
	Total	43.983	299			
Responsiveness	Between Groups	.235	3	.078	.876	.454
	Within Groups	26.444	296	.089		
	Total	26.679	299			
Assurance	Between Groups	.140	3	.047	.648	.584
	Within Groups	21.336	296	.072		
	Total	21.477	299			
Empathy	Between Groups	.268	3	.089	.363	.780
	Within Groups	72.818	296	.246		
	Total	73.086	299			

It is noted from the above ANOVA table that irrespective of the number of years customers dealing with the bank. All the customers have the same perception towards the service quality parameters. They feel responsiveness, assurance and empathy are equal in determining the service quality.

It is observed from the above analysis that Tangibility (F=3. 966) the number of years a customer dealing with the bank is influenced by tangibility. It is known from the mean wise analysis that the customers are

dealing with the bank from one to three years (Mean=2. 0969) and are dealing more than five years (Mean=2. 0694) customers demand more tangible service quality rather than other customers.

The above analysis detects that Reliability (F=4. 001) the statistical significance of the number of years a customer dealing with the bank is founded on the factor reliability. The mean wise analysis further makes known that the customers are dealing with the bank less than one year (Mean=2. 3560) and are dealing more than five years (Mean=2. 3972) customers demand reliable service rather than other customers.

Table 15 : Descriptive Table for Mean Values of No. of years customer to the Bank

Service Quality Dimensions	No. of years customer	No. of Respondents	Mean Values
Tangibles	Less than One Year One to Three Years Three to Five Years More than Five Years	50 98 80 72	1.9500 2.0969 2.0594 2.0694
Reliability	Less than One Year One to Three Years Three to Five Years More than Five Years	50 98 80 72	2.3560 2.2959 2.3525 2.3972
Responsiveness	Less than One Year One to Three Years Three to Five Years More than Five Years	50 98 80 72	2.2960 2.2796 2.3475 2.2861
Assurance	Less than One Year One to Three Years Three to Five Years More than Five Years	50 98 80 72	2.4600 2.4694 2.5175 2.4806
Empathy	Less than One Year One to Three Years Three to Five Years More than Five Years	50 98 80 72	2.3600 2.3912 2.4479 2.4005

Findings of the Study

The following are some of the findings from the study

- The Female customers demand more tangible and assured service quality rather than males.

- Forty one to fifty years of age customers and the above fifty years of age customers expect more responsive and empathetic service rather than other age group customers.

- It is personally identified from the analysis that the married customers demand more responsive and empathetic service from the banks rather than unmarried customers.

- It is noted from the analysis that customers educational qualification up to primary education and up to under graduate and professionally qualified are expecting more tangible, reliable and empathetic service from the public sector banks.

- From the analysis it is noted that the students and retired/home maker expect more responsive service rather than customers of other occupation.

    The unemployed customers and businessmen expect more assured service from the public sector banks.

- The study reveals that income less than five thousand and income range from five thousand one to ten thousand customers are expecting more and more responsive service rather than other income group customers.

- It is observed from the analysis that the customers are dealing with the bank from one to three years and are dealing more than five years demand more tangible services from the bank.

Further it makes known that the customers dealing with the bank less than one year and are dealing more than five year customers demand reliable service rather than other customers.

Conclusion

Nowadays, banking is emerging as an integral part of the financial sector of the economy. The efficiency of a banking sector depends upon how best it can deliver services to its target customers. In order to survive in the competitive environment and provide continual customer satisfaction, the providers of banking services are now required to continually improve the quality of services and technology and other aspects. Before making their banking products, banks should give importance to the various demographic factors that influence banking service quality have been highlighted in this research so that they can retain their customers and attract the new customers to the bank.

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