

EXPECTANCY DISCONFIRMATION IN SERVICE QUALITY: STUDY OF A NATIONALIZED BANK

Dr.PN.Mishra

Professor, Institute of Management Studies, Devi Ahilya Vishwavidyalaya, Takshshila Campus, Khandwa Road Indore-452017 MP India

Dr.Pooja Jain

Lecturer, International Institute of Professional Studies, Devi Ahilya Vishwavidyalaya, Takshshila Campus, Khandwa Road, Indore- 452017 MP India

ABSTRACT

Measurement of service quality has been not only academically challenging area but also useful in order to formulate superior marketing strategies and reduce the service failures. Service quality expectations are contingent upon demographic variables such as Gender, Qualification, Occupation, Income along with their interactions. In this paper, an attempt has been made to study the effect of above stated demographical variables and their interactions on expectancy disconfirmation in various dimensions of service quality namely, tangibility, reliability, responsiveness, assurance and empathy.

This study was conducted when talk of merger of State Bank of Indore with State Bank of India was started. The researchers have studied this to compare pre merger and post merger scenerio. The data for post merger scenario are being analysed and the initial analysis indicates that there is not much difference regarding expectancy disconfirmation after merger of State Bank of Indore has taken place, therefore findings can be generalized.

Key words: service quality, service failures, demographic variables, expectancy disconfirmation.

1. Introduction:

Indian economy is said to be service economy now. Even the global recessionary pressure could not cut down the major contribution of service sector in GDP of India. Expectations of the customers are rising due to their increased awareness about the service quality levels being provided across the world in all service sectors including banking. Banking Industry is a major service industry in India. This industry is facing problems in retaining the customers because of their high expectations, changing profiles and shifting loyalties. Nationalized banks are giving up traditional methods of banking and adapting marketing mode now, in order to cope up with the competition given by foreign and private banks.

Measurement of service quality in banking has been

of interest for academicians and professionals alike. As beauty lies in the eyes of the beholder so service quality also to some extent remains in perception, but measuring service quality in quantitative terms provides better insight to academicians, consultants and practitioners. Service Quality, as it is well known has five dimensions, make it more challenging to measure. Interactions of various dimensions make it further complicated. Parsuraman et. al, (1985) opined that service quality is the function of customers' expectation and service providers' performance, further superior customer services would facilitate achieving marketing excellence. Customer service is a dynamic and interactive process. This has been evident from previous studies that demographic profile of customers affects their cognition, emotions and intentions of buying of any product accordingly. This paper in an endeavor to measure the impact of demographic variables on the gap in customer expectation and perceptions i.e. the expectancy disconfirmation of State Bank of Indore. This paper explored the variations in expectancy disconfirmation in accordance with the demographic profile of the customers of State Bank of Indore. The researchers have made an effort to facilitate the formulation of customized marketing strategies for customers of different demographic profiles.

1.1 Objectives:

- 1 To study the effect of gender, qualification, occupation and income and their interactions on tangibility expectancy disconfirmation of service quality of State Bank of Indore
- 2 To study the effect of gender, qualification, occupation and income and their interactions on reliability expectancy disconfirmation of service quality of State Bank of Indore.
- 3 To study the effect of gender, qualification, occupation and Income and their interactions on responsiveness expectancy disconfirmation of service quality of State Bank of Indore.

- 4 To study the effect of gender, qualification, occupation and income and their interactions on responsiveness expectancy disconfirmation of service quality of State Bank of Indore.
- 5 To study the effect of gender, qualification, occupation and income and their interactions on empathy expectancy disconfirmation of service quality of State Bank of Indore.

1.2 Hypotheses:

H01 There will be no significant effect of gender, qualification, occupation and income and their interactions on tangibility expectancy disconfirmation of service quality of State Bank of Indore.

H02 There will be no significant effect of gender, qualification, occupation and income and their interactions on reliability expectancy disconfirmation of service quality of State Bank of Indore.

H03 There will be no significant effect of gender, qualification, occupation and income and their interactions on responsiveness expectancy disconfirmation of service quality of State Bank of Indore.

H04 There will be no significant effect of gender, qualification, occupation and income and their interactions on assurance expectancy disconfirmation of service quality of State Bank of Indore.

H05 There will be no significant effect of gender, qualification, occupation and income and their interactions on empathy expectancy disconfirmation of service quality of State Bank of Indore.

2. Review of Literature:

N.Hanna and J.S.Wagle (1989) studied possible causes of consumer satisfaction or dissatisfaction with a product. They examined two psychological theories as an explanation of the amount of perceived satisfaction. They concluded that by categorizing consumers on the basis of "activation level" the marketer can affect the amount of resulting satisfaction. Mike Asher (1989) asserted that to maintain the competitive edge organizations must move quickly to identify and then meet customer satisfaction. He examined the methods of identifying customer satisfaction measuring and using the result to improve the quality of products and services concluded that by getting it right first time the whole customer/ supplier chain focuses on meeting the needs of the external customer and providing customer satisfaction. Luther Denton and Alan K.K

Chan (1991) investigated multiple banking behavior in Hong Kong (in the retail sector) by questionnaire survey The survey included analyses of the number of banks used by each person the types of services used at each bank and the factors that influence this type of consumer behavior. They reported that multiple banking is widespread and is heavily influenced by such factors as risk reduction, convenience in terms of number of branches and ATM's. Statistically significant differences were found in the evaluation of the relative importance of these factors on multiple banking behavior based on sex, age, marital status, and income and education discriminators. K.M.File and R.A.Prince (1992) this study by telephone interview of 325 medium sized business owners in the USA shows that positive word of mouth is a powerful factor in the purchase of financial services but is less effective in predicting eventual service satisfaction Terrence Levesque and Gordon H.G. McDougall (1996) pointed out that customer satisfaction and retention are critical for retail banks. They investigated the major determinants of customer satisfaction and future intentions in the retail bank sector. They also identified the determinants, which include service quality dimensions (e.g. getting it right the first time), service features (e.g. competitive interest rates), service problems, service recovery and products used. They found, in particular, that service problems and the bank's service recovery ability have a major impact on customer satisfaction and intentions to switch Peter Kangis and Vassilis Voukelatos (1997) reported the findings of a survey among customers of private and public sector banks in Greece on service quality perceptions and expectations. They found that quality perceptions and expectations and evaluation of services received were marginally higher in the private than in the public sector. Banwari Mittal and Walfried M Lassar (1998) This research questioned this assumption that satisfaction brings loyalty and explored the correspondence between customer satisfaction and loyalty. They found as many as half of the "satisfied" customers to be predisposed to switching service suppliers. Josee Bloemer et al. (1999) Investigated how image perceived service quality and satisfaction determine loyalty in a retail bank setting at the global level and concluded that reliability (a quality Dimension) and position in market (an image Dimension) are important drivers of retail banking loyalty. Kamilia Bahia and Jacques Nantel (2000) described a study performed in Canada to develop a reliable and valid scale for the measurement

of the perceived service quality of bank services. A sample of retail banking customers was questioned. The proposed scale is called banking service quality (BSQ) and comprises 31 items which span six dimensions: effectiveness and assurance; access; price; tangibles; services portfolio and reliability.

Ahmad Jamal and Kamal Naser (2002) reported findings from a survey, which looked into the impact of service quality dimensions and customer expertise on satisfaction. A sample of 167 respondents took part in this study. Findings indicated that both core and relational dimensions of service quality appear to be linked to customer satisfaction..

S. Sureshchandar et al. (2003) focused on investigating the critical factors of customer perceived service quality in banks of a developing economy - India. They compared and contrasted three groups of banks in India with respect to the service quality factors from the perspective of the customers the service quality indices with respect to the three groups and the Indian banking industry as whole, offer interesting information. B.S Bodla (2004) examined and measured the service quality provided by commercial banks (both public and private) in India using the SERVQUAL instrument. This study brought out that actual service delivery by both private and public sector in India falls short of the expectations of customers on a large majority of the elements of service quality. Arasli et al. (2005), analyzed and compared service quality in the commercial banking sector and investigated the relationship between satisfaction and positive word of mouth, using SERVQUAL instrument. Nalini Prava Tripathi (2006) made an attempt to analyze the factors that are essential in influencing the investment decision of the customers of the public sector banks. For this purpose, Factor Analysis, which is the most appropriate multivariate technique, has been used to identify the groups of determinants, this study also suggested some measures to formulate marketing strategies to lure customers towards banks T. Vanniarajan and P.S.Boopathi Manickam (2007) explored switching trends among customers and its antecedents, that are failures in core` service, service encounters and service recovery, inconvenience, uncompetitive pricing and inadequate provision of Value added service amongst, which service failure was found to be most important antecedent. Concluded that the banks should pursue an appropriate strategy to reduce failures and provide the desired service to their customers. Bosque et al (2009) provided theoretical and empirical evidence about the

role of different factors that generate tourist expectations. This research examined the factors contributing to the expectations of a tourist destination. They concluded that tourist expectations are a second-order factor, based on inter-correlations among several first-order factors i.e. past experience, external communication, word-of-mouth communication and destination image. Anber Abraheem et al (2011) examined the level of service quality as perceived by customers of commercial bank working in Jordan and it's effect customer satisfaction, service quality measure is based on modified version of SERVQUAL as proposed by was employed to test the impact of service quality on customer satisfaction. The results of this study indicated that service quality is an important antecedent of customer satisfaction. They concluded that managers and decision makers in Jordanian commercial banks to seek and improve the elements of service quality that make the most significant contributions on customer satisfaction

Abed Abedniya(2011) measured customers' perceived service quality by using of difference between customers' expectation and perception in the context of Islamic banking system in Malaysia. They stated that the work of Islamic bank drives from Islamic principal and Sharia that differentiates it with conventional banks, so Islamic bank must think about how they can improve their service to increase customers' perceive quality in comparison to conventional banks. They used CARTER instrument and disconfirmation model for measuring perceive service quality. This study indicated that the gap between customer expectation and perception concerning service quality dimension base on CARTER instrument.

3. Rationale:

Indian Banking system has a history of varied fortune. Looking at the present situation where nationalized banks are competing against a conglomerate of well-equipped multinational banking organizations, that are providing excellent services, researchers think that there is scope for further research in the field of service quality in banking industry with focus on nationalized bank. The era of mass marketing of the banking services has gone, now the banks should go for formulation of customized marketing strategies based on different demographic profiles of the customers. This study is an attempt to find out the expectancy disconfirmation of service quality in varied demographic profiles of the customers, that would help in formulating strategies accordingly..

4. Research Methodology:

The study is exploratory in nature and a sample survey method is employed for data collection. Both primary and secondary data are used in the study. The universe included all the customers of State Bank of Indore in Indore.

Stratified random sampling technique was used for the present study.

A sample of 330 respondents was selected with the help of a stratified random sampling method. State Bank of Indore has a large customer base in Indore. Out of these 330 respondents were selected for the study. 33 strata were constructed on the basis of demographical variables that are gender, qualification, occupation and income. Such as:

- ❖ Male/Undergraduate/Service class/Lower Income group.
- ❖ Female/Undergraduate/Service class/Lower Income group.

Data collected with the help of structured questionnaire and the SERVQUAL scale, were classified, tabulated, analyzed and interpreted using correlation, F test, averages, simple percentages and ANOVA.

5. Data Analysis and Interpretation

The first objective of the study was "To study the effect of gender, qualification, occupation and income and their interactions on tangibility expectancy disconfirmation of service quality of State Bank of Indore". The results are given in the attached table.

[Table 1 about here]

From the table no.1 this can be observed that the "F" value for qualification is 7.015, which is significant at .01 level with degree of freedom 1/298. It means that there is significant difference between undergraduate, graduate and postgraduate customers with respect to tangibility expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of qualification on tangibility expectancy disconfirmation of service quality of State Bank of Indore" is rejected

[Table 2 about here]

From the table no.2, this can be observed that there is significant difference between undergraduate and postgraduate customers with respect to tangibility expectancy disconfirmation of service quality of State Bank of Indore.

Further, the mean score for postgraduate customers is 3.27, which is significantly higher than that of undergraduate customers that is .89. Therefore it may be concluded that postgraduate customers are

significantly higher than undergraduate customers with respect to tangibility expectancy disconfirmation of service quality of State Bank of Indore.

The second objective of the study was "To study the effect of gender, qualification, occupation and income and their interactions on reliability expectancy disconfirmation of service quality of State Bank of Indore". The results are given in the attached table.

[Table 3 about here]

From the table no.3, this can be observed that the "F" value for income is 3.422, which is significant at .05 level. It means that there is significant difference between lower income group, middle-income group and higher income group customers with respect to reliability expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of income on reliability expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

[Table 4 about here]

From the table no.4, this can be observed that there is significant difference among lower income group customers and middle-income group customers with respect to reliability expectancy disconfirmation of service quality of State Bank of Indore.

Further, the mean score for lower income group customers is 8.73 which is significantly higher than middle income group customers that is 3.50. Therefore, it may be concluded that lower income group customers are significantly higher than that of middle income group customers with respect to reliability expectancy disconfirmation of service quality.

The third objective of the study was "To study the effect of gender, qualification, occupation and Income and their interactions on responsiveness expectancy disconfirmation of service quality of State Bank of Indore". The results are given in the attached table:

[Table 5 about here]

From the table no.5, this can be observed that the "F" value for qualification is 3.56, which is significant at .05 level, with degree of freedom 2/298. It means that there is significant difference between undergraduate, graduate and postgraduate customers with respect to responsiveness expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of qualification on responsiveness expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

[Table 6 about here]

From the table no.6, this can be observed that there is significant difference between undergraduate and postgraduate customers with respect to responsiveness expectancy disconfirmation of service quality of State Bank of Indore.

Further, the mean score for under graduate customers is 3.48, which is significantly higher than that postgraduate customer that is .738. Therefore it may be concluded that under graduate customers are significantly higher than graduate and postgraduate customers with respect to responsiveness expectancy disconfirmation of service quality of State Bank of Indore.

From the table no.5, this can be observed that "F" value for interaction between gender and qualification is 3.906, which significant at .05 level, with degree of freedom 2/298, it means that there is significant effect of interaction between gender and qualification on responsiveness expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely there will be no significant effect of interaction of gender and qualification on responsiveness expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

The fourth objective of the study was "To study the effect of gender, qualification, occupation and income and their interactions on responsiveness expectancy disconfirmation of service quality of State Bank of Indore". The results are given in the attached table.

[Table 7 about here]

From the table no.7, this can be observed that the "F" value for qualification is 4.922, which is significant at .01 , with degree of freedom 2/298. It means that there is significant difference between undergraduate, graduate and postgraduate customers with respect to assurance expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of qualification on assurance expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

[Table 8 about here]

From the table no.8, this can be observed that there is significant difference between undergraduate and postgraduate customers with respect to assurance expectancy disconfirmation of service quality of State Bank of Indore.

Further, the mean score for post graduate customers is -0.74 which is significantly higher than that undergraduate customer that is -2.58. Therefore it may be concluded that postgraduate customers are

significantly higher than undergraduate customers with respect to assurance expectancy disconfirmation of service quality of State Bank of Indore.

From the table no.7, this can be observed that "F" value for interaction between gender and qualification is 3.564, which significant at .01 level with degree of freedom 2/298, it means that there is significant effect of interaction between gender and qualification on assurance expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of interaction of gender and qualification on assurance expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

The fifth objective of the study was "To study the effect of gender, qualification, occupation and income and their interactions on empathy expectancy disconfirmation of service quality of State Bank of Indore". The results are given in the attached table:

[Table 9 about here]

From the table no.9, this can be observed that the "F" value for qualification is 3.389, which is significant at .05 level with degree of freedom 2/298. It means that there is significant difference between undergraduate, graduate and postgraduate customers with respect to empathy expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant effect of qualification on empathy expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

[Table 10 about here]

From the table no. 10 this can be observed that there is significant difference between graduate and postgraduate customers with respect to empathy expectancy disconfirmation of service quality of State Bank of Indore.

Further, the mean score for graduate customers is 3.06, which is significantly higher than that of postgraduate customers that is .84. Therefore, it may be concluded that graduate customers are significantly higher than postgraduate customers with respect to empathy expectancy disconfirmation of service quality of State Bank of Indore.

From the table no.9, this can be observed that "F" value for interaction between occupation and income is 4.544, which is significant at .05 level with degree of freedom 2/298, it means that there is significant effect of interaction between occupation and income on empathy expectancy disconfirmation of service quality of State Bank of Indore. In the light of this, the null hypothesis namely "There will be no significant

effect of interaction between occupation and income on empathy expectancy disconfirmation of service quality of State Bank of Indore" is rejected.

6. Conclusion and Suggestions:

Following are the conclusion and findings. Only statistically significant findings are mentioned.

1. Qualification produced significant effect on tangibility expectancy disconfirmation of service quality of State Bank of Indore. Postgraduate customers are significantly higher than undergraduate customers with respect to tangibility expectancy disconfirmation of service quality of State Bank of Indore.
2. Income produced significant effect on reliability expectancy disconfirmation of service quality of State Bank of Indore. Lower income group customers are significantly higher than middle-income group customers with respect to reliability expectancy disconfirmation of service quality of State Bank of Indore.
3. Qualification produced significant effect on reliability expectancy disconfirmation of service quality of State Bank of Indore. Undergraduate customers are significantly higher than postgraduate customers with respect to responsiveness expectancy disconfirmation of service quality of State Bank of Indore.
4. The interaction between gender and qualification produced significant effect on reliability expectancy disconfirmation of service quality of State Bank of Indore
5. Qualification produced significant effect on assurance expectancy disconfirmation of service quality of State Bank of Indore. Postgraduate customers are significantly higher than undergraduate customers with respect to assurance expectation of service quality of State Bank of Indore.
6. The interaction between gender and qualification produced significant effect on assurance expectancy disconfirmation of service quality of State Bank of Indore.
7. Qualification produced significant effect empathy expectancy disconfirmation of service quality of State Bank of Indore. Graduate customers are significantly higher than postgraduate customers with respect to empathy expectancy disconfirmation of service quality of State Bank of Indore
8. The interaction between gender and qualification produced significant effect on empathy dimension of expectancy disconfirmation of

service quality of State Bank of Indore.

9. The interaction between occupation and income produced significant effect on assurance dimension of empathy expectancy disconfirmation of service quality of State Bank of Indore.

6.1 Conclusion:

As the marketing environment is changing dynamically, customers' expectations are escalating, it is need of the hour for this nationalized bank to continuously monitor the quality of service being delivered to customers. An efficient monitoring system has to be developed for the measurement of service quality. As the findings of the study indicates that customers of varied demographic profile have varied perception about the service quality of the bank. There is an urgent need for a system of listening to the customer and making relevant changes in the marketing strategies based on this feedback. Improvements in horizontal and vertical communication at the bank and employee satisfaction and motivation, training and development have to be considered as important issues to improve upon the existing system. Hence, this nationalized bank must look at profiting through customer satisfaction and service quality, as these concepts cannot be substituted.

6.2 Suggestions:

On the basis of these findings the researcher has found some key areas of customer dissatisfaction. Given the findings the following has been suggested.

- ❖ The findings indicate significant variations in the perceived quality of service on the basis of demographic profile of the customers. The customers of different qualification and income backgrounds differ in their perception of the service quality. A proper mechanism of listening to the customers should be developed. A strong Marketing Information System needs to be developed. A service quality information system involves service satisfaction customer surveys, surveys to determine why customers select a particular banking service or leave it, focus group interviews, customer advisory panel, customers complaint, comment and inquiry capture, service reviews, total market surveys including external and competitor survey, employee surveys and service operating data capture. Here, it is important to state that the kind of research that has been done is predominantly perception based but the proactive move of measuring customer expectations has never been taken up by the

Indian service sector as a whole. Hence, measuring these escalating expectations of customers is the only way to understand them and manage them. The quantitative research methods need not necessarily suffice when it comes to understanding the customers. The bank may therefore adapt a strategic blend of research methods. The bank needs to focus on systematic listening. Berry, Parasuraman and Zeithaml gave this concept. The process of systematic listening involves multiple research approaches and there is a reason for it. These research methods are when combined enable the organization to tap the strengths of all the methods and the strength of one method compensates for the weakness of the other. It is basically a system that has multiple benefits as it measures quality from multiple angles. Service quality information system encourages and enables management to incorporate the voice of the consumer in decision making, reveals customers service priorities and guides resource allocation decisions, allows the tracking of company and competitor service performance over time, discloses the impact of service quality in initiatives and investments and offers performance based data to reward excellent service and correct poor service.

- ❖ Quality service has become a key feature, so continuous improvements are very Important. Total Quality management can be adopted to focus on continuous improvements services with continuous involvement employees. TQM involves customer satisfaction, leadership, increasing employee empowerment and participation and facilitating an organizational culture of continuous quality improvement. Benchmarking is yet another way of achieving continuous improvements. Benchmarking is comparing best performing competitors' goods and services with the quality of your firm's goods and services.. It would help the bank to determine the factors responsible for customer satisfaction and service quality.
- ❖ Business Process Reengineering can help in eliminating some unnecessary steps to reduce the response time thereby customer-waiting time. This will help the bank to improve upon response time and reducing of long waits. Restructuring the office for waiting customers may reduce the perceived waiting time
- ❖ The perceived waiting time can be reduced by

keeping a pleasant ambience, providing interesting magazines at customers' disposal, and physical facilities like toilets and drinking water. The above suggestions may be taken as generalized for nationalized banks and should be implemented strategically for competitive advantage.

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ANNEXURE: TABLES

Table No. 01

Dependent Variable: Tangibility Expectancy Disconfirmation					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
GENDER	5.780	1	5.780	.328	.567
QUALIF	246.877	2	123.439	7.015	.001
OCCU	55.496	1	55.496	3.154	.077
INCOME	27.895	2	13.948	.793	.454
GENDER * QUALIF	45.307	2	22.654	1.287	.278
GENDER * OCCU	3.118	1	3.118	.177	.674
QUALIF * OCCU	79.619	2	39.810	2.263	.106
GENDER * QUALIF * OCCU	34.086	2	17.043	.969	.381
GENDER * INCOME	50.009	2	25.004	1.421	.243
QUALIF * INCOME	115.407	4	28.852	1.640	.164
GENDER * QUALIF * INCOME	20.843	3	6.948	.395	.757
OCCU * INCOME	8.352	2	4.176	.237	.789
GENDER * OCCU * INCOME	91.457	2	45.729	2.599	.076
QUALIF * OCCU * INCOME	87.674	3	29.225	1.661	.176
GENDER * QUALIF * OCCU * INCOME	55.274	2	27.637	1.571	.210
Error	5208.239	296	17.595		

Table No. 2

Multiple Comparisons Dependent Variable: Tangibility Expectancy Disconfirmation						
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I)	(J)				Lower Bound	Upper Bound
UG	graduate	-.8109	.6101	.379	-2.2408	.6190
	PG	-2.3795(*)	.6008	.000	-3.7875	-.9714

* The mean difference is significant at the .01 level.

Table No. 3

Dependent Variable: Reliability Expectancy Disconfirmation							
Source	Type III Sum of Squares	df	Mean Square	F	Sig.		
GENDER	6.309	1	6.309	.067	.795		
QUALIF	274.211	2	137.105	1.464	.233		
OCCU	31.918	1	31.918	.341	.560		
INCOME	640.857	2	320.428	3.422	.034		
GENDER * QUALIF	76.505	2	38.253	.408	.665		
GENDER * OCCU	85.056	1	85.056	.908	.341		
QUALIF * OCCU	129.730	2	64.865	.693	.501		
GENDER * QUALIF * OCCU	134.848	2	67.424	.720	.488		
GENDER * INCOME	124.444	2	62.222	.664	.515		
QUALIF * INCOME	670.790	4	167.698	1.791	.131		
GENDER * QUALIF * INCOME	363.502	3	121.167	1.294	.277		
OCCU * INCOME	55.001	2	27.501	.294	.746		
GENDER * OCCU * INCOME	73.044	2	36.522	.390	.677		
QUALIF * OCCU * INCOME	180.708	3	60.236	.643	.588		
GENDER * QUALIF * OCCU * INCOME	149.345	2	74.673	.797	.451		
Error	27908.035	298	93.651				

Table No. 4

Multiple Comparisons Dependent Variable: Reliability Expectancy Disconfirmation						
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I)	(J)				Lower Bound	Upper Bound
Below 1lakh	Bet1-2.5lakh	-3.4126(*)	1.2855	.022	-6.4254	-.3998
	Above 2.5lakh	-2.2493	1.3552	.221	-5.4254	.9268

* The mean difference is significant at the .05 level.

Table No. 5

Dependent Variable: Responsiveness Expectancy Disconfirmation							
Source	Type III Sum of Squares	df	Mean Square	F	Sig.		
GENDER	37.231	1	37.231	1.076	.300		
QUALIF	246.525	2	123.263	3.562	.030		
OCCU	36.328	1	36.328	1.050	.306		
INCOME	128.948	2	64.474	1.863	.157		
GENDER * QUALIF	270.343	2	135.172	3.906	.021		
GENDER * OCCU	11.765	1	11.765	.340	.560		
QUALIF * OCCU	111.255	2	55.627	1.608	.202		
GENDER * QUALIF * OCCU	47.807	2	23.904	.691	.502		
GENDER * INCOME	15.864	2	7.932	.229	.795		
QUALIF * INCOME	315.861	4	78.965	2.282	.061		
GENDER * QUALIF * INCOME	164.688	3	54.896	1.586	.193		
OCCU * INCOME	34.424	2	17.212	.497	.609		
GENDER * OCCU * INCOME	7.229	2	3.615	.104	.901		
QUALIF * OCCU * INCOME	57.861	3	19.287	.557	.644		
GENDER * QUALIF * OCCU * INCOME	146.146	2	73.073	2.112	.123		
Error	10311.693	298	34.603				

Table No. 6

Multiple Comparisons						
Dependent Variable: Responsiveness Expectancy Disconfirmation						
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I)	(J)				Lower Bound	Upper Bound
UG	Graduate	1.2413	.8509	.311	-.7529	3.2355
	PG	2.7426(*)	.8392	.003	.7758	4.7093

* The mean difference is significant at the .01level.

Table No. 7

Dependent Variable: Assurance Expectancy Disconfirmation					
GENDER	2.551	1	2.551	.161	.688
QUALIF	155.879	2	77.939	4.922	.008
OCCU	5.702	1	5.702	.360	.549
INCOME	51.931	2	25.965	1.640	.196
GENDER * QUALIF	112.890	2	56.445	3.564	.030
GENDER * OCCU	.466	1	.466	.029	.864
QUALIF * OCCU	.605	2	.303	.019	.981
GENDER * QUALIF * OCCU	32.979	2	16.490	1.041	.354
GENDER * INCOME	61.043	2	30.522	1.927	.147
QUALIF * INCOME	100.940	4	25.235	1.594	.176
GENDER * QUALIF * INCOME	30.788	3	10.263	.648	.585
OCCU * INCOME	87.763	2	43.881	2.771	.064
GENDER * OCCU * INCOME	1.935	2	.967	.061	.941
QUALIF * OCCU * INCOME	48.895	3	16.298	1.029	.380
GENDER * QUALIF * OCCU * INCOME	20.007	2	10.004	.632	.532
Error	4718.982	298	15.836		

Table No. 8

Multiple Comparisons Dependent Variable: Assurance Expectancy Disconfirmation						
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I)	(J)				Lower Bound	Upper Bound
UG	Graduate	-1.0038	.5756	.189	-2.3528	.3453
	PG	-1.8361(*)	.5677	.003	-3.1666	-.5057

* The mean difference is significant at the .01 level.

Table No. 9

Dependent Variable: Empathy Expectancy Disconfirmation						
Source	Type III Sum of Squares	df	Mean Square	F	Sig.	
GENDER	2.052	1	2.052	.057	.812	
QUALIF	245.132	2	122.566	3.389	.035	
OCCU	20.724	1	20.724	.573	.450	
INCOME	36.976	2	18.488	.511	.600	
GENDER * QUALIF	87.912	2	43.956	1.215	.298	
GENDER * OCCU	1.575E-02	1	1.575E-02	.000	.983	
QUALIF * OCCU	38.003	2	19.002	.525	.592	
GENDER * QUALIF * OCCU	20.098	2	10.049	.278	.758	
GENDER * INCOME	18.366	2	9.183	.254	.776	
QUALIF * INCOME	64.023	4	16.006	.443	.778	
GENDER * QUALIF * INCOME	164.336	3	54.779	1.515	.211	
OCCU * INCOME	328.663	2	164.331	4.544	.011	
GENDER * OCCU * INCOME	8.201	2	4.100	.113	.893	
QUALIF * OCCU * INCOME	117.061	3	39.020	1.079	.358	
GENDER * QUALIF * OCCU * INCOME	153.089	2	76.545	2.116	.122	
Error	10741.963	297	36.168			

Table No. 10

Multiple Comparisons Dependent Variable: Empathy Expectancy Disconfirmation						
		Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
(I)	(J)				Lower Bound	Upper Bound
Graduate	UG	.6104	.8699	.762	-1.4284	2.6492
	PG	2.2212(*)	.7611	.010	.4373	4.0050

* The mean difference is significant at the .05 level.