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RESEARCH ARTICLE

Gap Analysis- A comparative analysis of customer Gap between private and public sector banks in Jammu and Kashmir.

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Abstract

One of the important prerequisite for the success of any service organization in general and banking sector in particular is the better Service quality. In view of this fact, service organizations require employees who give job performances that are perceived to be exceeding the expectations of the customers. With growing competition and advancement in technologies, the level of expectations of the customers increase considerably leaving no option for the service organizations but to improve and upgrade with those expectations. The efforts of the organizations would be to decrease the negative gap as much as possible between customer perception and their expectations **o**f service quality. Existing research suggests that this gap between customer perception and their expectations of service quality was identified and presented in Gaps model by Parassuraman, et al. This gap was called as customer Gap or Expected Service-Perceived Service Gap. This Gap can be measured and estimated using SERVQUAL instrument also proposed by Parassuraman, et al. The study uses the SERVQUAL instrument to measure the Expected Service-Perceived Service Gap in private and public sector banks in Jammu and Kashmir. The data was collected from 1000 customers (500 each) of private and public sector banks located across Jammu and Kashmir. Reliability and validity tests were conducted followed by basic descriptive statistics. The gap score was calculated and their significance was tested using t-test. The gap score was used to test the proposed hypotheses. The results of the study reveal that the average customer gap score is more in public sector banks as compared to the private sector banks in Jammu and Kashmir

Introduction:-

The banking sector in India has grown tremendously over a past decade. This growth has also been witnessed in the state of Jammu and Kashmir, as many private players have entered the state and are competing with the incumbents like Jammu and Kashmir bank and State Bank of India. After globalization, the operating environment for the banking sector has turned more dynamic and competitive. In order to search and maintain the competitive advantage, the banking industry is placing more focus on service quality as it has become an important competitive advantage in almost all industries (Albrecht and Zemke, 2001). It has been considered as the most researched

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concept in the service marketing because of its relationship with various outcomes. (Baron et al., 2009). According to Crosby (1979), the service quality has is supposed to have relationship with the costs. Bolton and Drew (1991) relate service quality with customer retention whereas Cronin and Taylor (1992) highlight the relationship of service quality with customer satisfaction. Rust and Zahorik (1993) relate it with the profitability and Stodnick and Rogers (2008) with positive word-of-mouth. In market place, as the banks compete generally with undifferentiated products, service quality becomes a key competitive weapon. Banks with high quality service can possess distinct marketing edge in terms of higher revenues, increased cross-sell ratios, higher customer retention (Bennett and Higgins, 1988). This ultimately leads to expanded market share (Brown and Hedges, 1993). As traditional and non-traditional financial institutions have adopted fierce marketing strategies, this has resulted in decline of customer loyalty. (Beckett et al., 2000, Wisner and Corney, 2001, Caruana, 2002, Corelli, 2002, Estell, 2002 and Humenick, 2002). Hence, attracting new customers has become equally important as retaining existing customers (Wisner and Corney, 2001; Jones et al., 2002). As a result, it is vital and important for banks to understand the various dimensions of customers' perception of banks' service quality. Furthermore the demand for more personalized products or services compels the banking industry to be more responsive in order to meet the expectations of the customers. In order to achieve this desired service quality, the performance of the employees in general and contact employees in particular need to be effective. The employees should be enough motivated to give desired performance. Thus organizations are consistently putting efforts to match the actual perceptions of the customers with their expectations of service quality and reduce the possible negative gap if any between them. It is in this context that the present study aims to explore the perceptions and expectations of customers regarding service quality in public and private sector banks and analyse the possible gaps between perception of service quality and expectations of the service quality in the state of Jammu and Kashmir.

Literature Review:-

Literature on the service quality reveal that many researchers have termed service quality an 'elusive' and 'indistinct' construct that is difficult to define and measure (Parasuraman et al., 1988; Bolton and Drew, 1991; Carman, 1990; Cronin and Taylor, 1992). According to Baron et al. (2009), service quality is a highly abstract construct as compared to the goods quality, where technical aspects of quality are apparent. Furthermore, Clewes (2003) claim that finding an appropriate definition of service quality an unresolved issue in area of service marketing. Researchers have made attempts to define quality as one of the earliest definitions of quality was put forward by the Crosby (1979). He defines quality as: *"the conformation to specifications."* Crosby (1979) further states that quality is often mistaken for some imprecise adjectives like "goodness, or luxury or shininess or weight". These adjectives are illustrating the indefinable nature of the construct. However, Lewis and Booms (1983) were one of the first to define quality in terms of services. They define service quality as *"a measure of how well the service level delivered matches customer's expectations."* (Gronroos, 1984) defined service quality as follows *"the perceived quality of a given service will be the outcome of an evaluation process, where the consumer compares his expectations with the service he perceives he has received, i.e. he puts the perceived service against the expected service. The result of this process will be the perceived quality of the service."*

Parasuraman et al. (1988) developed this definition and argue that *"service quality stems from a comparison of a consumer's general expectations with their actual perceptions of a firm"* Consequently, service quality can be measured by how much the service provided to consumers exceeds their expectations (Lovelock and Wirtz, 2011).
For the purpose of the study, the definition put forward by the Parasuraman et al. (1988) was used and service quality was defined as *"the ability of the organization to meet or exceed customer expectation in terms of what they feel a service provider should offer rather than would offer"*

Models and Measures of Service Quality:-

Researchers over the period of time have recognized the need to develop valid measures of service quality. This has lead to the development of many measures service development in the past few decades. In service marketing literature, different models have been developed to find the different determinants of the service quality concept. Gro¨nroos (1984) proposed technical and functional quality model that state that customers compare their expectations to their experience of service quality in forming their judgments. Parasuraman et al., (1985) proposed GAP model that define the service quality as a difference between expectation and performance. If expectations are more than performance, a gap is formed which in turn results from other four Gaps. This exploratory research was refined with their subsequent scale named SERVQUAL for measuring customers' perceptions of service quality (Parasuraman et al., 1988). Attribute service quality model given by Haywood-Farmer (1988) focuses on meeting the expectations of the customers regularly. According to this model a service organization has "high quality" if it

meets customer preferences and expectations consistently. Cronin and Taylor, (1992) gave performance only model that the service quality with consumer satisfaction and purchase intentions. The authors suggest that the perceptions are better predictor of service quality and the expectations are difficult to conceptualize. They authors thus developed performance only measurement of service quality called SERVPERF. They maintained that Performance instead of "Performance-Expectation" determines service quality and service quality is evaluated by perceptions only without expectations. Internal service quality model proposed by Frost and Kumar, (2000) uses Gaps model of Parasuraman et al. (1985) to develop an internal service quality. The model thus identifies three internal Gaps. Internet banking model (Broderick and Vachirapornpuk, 2002): The authors tests the service quality model of internet banking. The model suggests that five key elements in the context of the internet influence the perceived service quality. These key factors are: customer expectations of the service, the image and reputation of the service organization, aspects of the service setting, the actual service encounter, and customer participation.

These were few of the service quality models and measures which has considerable acceptance in the academic circles. However, one of the most popular measures of service quality widely accepted and used by academicians and researchers is SERVQUAL, originally developed by Parasuraman et al. (1985, 1988, 1990, 1991, 1994). According to Brown and Bond (1995), the GAPS model of the Parasuraman et al. is one of the best received valuable contributions to the service marketing literature. This pioneer study of Parasuraman et al. (1985) is regarded as major driving force in developing an increased understanding of service quality (Gerrard and Cunningham, 2001). The current study has used the SERVQUAL as a measure of service quality in banking sector and thus for evaluating the Customer Perception-Customer Expectation Gap.

SERVQUAL Model:-

Among the general instruments of service quality, the most popular instrument is SERVQUAL, which has been used to measure the service quality in variety of banks in original (Dedeke, 2003; A. 28 Hassan Al-Tamimi and Al-Amiri, 2003; Furrer et al, 2000; De Ruyter et al, 1999; Cowling and Newman, 1996; Kwan and Tan, 1994) as well as adapted versions (Adlaigan and Buttle, 2002; Othman and Owen, 2001, 2002; Bahia and Nantel, 2000; Kangis and Voukelatos, 1997; Teas, 1993).). Many researchers consider a stream of research initiated by Parasuraman et al (1985) the most comprehensive investigation in the field of service quality. According to Parasuraman et al (1985), service quality is a function of three attributes i.e. pre-purchase customer expectations, perceived process quality, and perceived output quality. The researchers propose that consumers evaluate both the process and the outcome of the service received. SERVQUAL scale consists of 22-items spread over five dimensions, each item measuring two statements:

(i) Customers expectations of service quality, and
(ii) Customer's perceptions of the service they actually received.

According to Parasuraman et al., the content of the 22-items making up each dimensions of SERVQUAL was assessed and following labels and brief definitions for the five dimensions were suggested:

i. **Tangibles:** Physical facilities, equipment, and appearance of personnel.
ii. **Reliability:** Ability to perform the promised service dependably and accurately
iii. **Responsiveness:** Willingness to help customers and provide prompt service
iv. **Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence
v. **Empathy:** Caring, individualised attention the firm provides to its customers

Parasuraman et al, (1985 &1988) suggested that the difference between customers' expectations of a service provider's performance and their evaluation of the services they have received will determine the service quality. According to Zeithaml et al, (1993), customers' expectations are beliefs about a service. Those beliefs act as standard against which service performance is judged. Parasuraman et al. (1988) state that customers' expectations are what customers think a service provider should offer rather than an actual offer. Thus,

Service quality = f (Perceptions – Expectations)

On the basis of the above equation, Parasuraman et al, developed and proposed the SERVQUAL instrument as a reliable, valid, and generalizable way to measure the service quality construct. As service quality has been defined as difference between a customer's expectations and the perception, a gap is formed if the perception falls short of the expectations. This Gap results due to size and direction of four other Gaps associated with delivery of service quality on the marketer's side (Parasuraman et al, 1988). These five Gaps visualized by the authors are as under:

Gap-1: Difference between consumers' expectation and management's perceptions of those expectations. , i.e. not knowing what consumers expect.
Gap-2: Difference between management's perceptions of consumer's expectations and service quality specifications, i.e. improper service-quality standards.
Gap-3: Difference between service quality specifications and service actually delivered i.e. the service performance gap.
Gap-4: Difference between service delivery and the communications to consumers about service delivery, i.e. whether promises match delivery
Gap-5: Difference between consumer's expectation and perceived service.

The Gap-1is referred as Consumer Expectations-management Gap. This Gap is discrepancy between what customers expect and what management perceived that they expected. The Gap-2 is referred as the Management Perception-Service Quality Specification Gap. This Gap is the result of the difference between manager's perceptions of customers' expectations and the actual standards they set for service delivery. The Gap-3 is referred as the Service Quality Specifications-Service Delivery Gap. This Gap is due to the difference between service specifications and the actual service delivery. The Gap-4 is referred as Service Delivery-External Communications Gap. The Gap is due to the difference between what a firm promises about a service and what it delivers. These four Gaps contribute to the Gap-5 which is referred Expected Service-Perceived Service Gap. This Gap is the result of the discrepancy between customers' expectations and perceptions of service quality. The fifth Gap is the basis of the SERVQUAL instrument which is used to measure the difference between consumers' expectation and consumers' perception of the service received. Parasuraman et al. (1988), state that the magnitude of the gap between expectations and perceptions decide the level of the perceived service quality. They believe that the smaller the gap, the higher the level of perceived service quality. When expected service exceeds perceived service, quality is less than satisfactory and the level of gap is negative. When expected service equals perceived service, perceived quality is satisfactory and the level of gap is zero. When perceived service exceeds expected service then service levels are more than satisfactory and the gap is positive. This positive gap depicts that the more than satisfactory service levels is tending towards customer delight.

Empirical studies on Gap Analysis and Service Quality:-

Numerous empirical studies have been carried out on the Gap analysis and service quality by various authors. Gautam, S and Singh, A (2014) in their study entitled as 'To Identify Service Quality Gaps in Banking Sector: A Comparative Study of Public Sector Banks and Foreign Banks' examined service quality gaps in public sector and foreign banks in India. The sample size for the study was 150 and the study was carried out in NCR. The results of the study revealed that the service quality gap in public sector banks is more than private sector banks. Jain, V, Gupta, S and Jain, S (2012) studied "Customer Perception on Service Quality in Banking Sector: With Special Reference to Indian Private Banks in Moradabad Region". The authors investigated the customer perception regarding service quality and explored different dimension of service quality in banks. The study was conducted in Moradabad and sample size taken was 100. SERVQUAL instrument was used and the analysis revealed that all the dimensions of the service quality are equally important in private sector banks. Singh, SP and Khurana, S (2011) examined gender wise customer's expectations and perceptions of service quality in their study entitled as "Analysis of Service Quality Gap and Customers" Satisfaction in Private Banks. The study was conducted in Hissar District and the sample size taken was 300. The study used the quota sampling technique and SERVQUAL as an instrument was used. The study identified the difference in expectation & perception of service quality of male & female customers. The results of the study reveals that the customer' perception of service quality was below their expectations in private sector banks in Hissar. Roy, R **,** Vaijayanthi, P and Shreenivasan K (2011) in their study entitled as 'Service Quality Gap of Foreign Banks in India using PZB Service Quality Model – an Empirical Study' investigated various factors that contribute to the customer satisfaction in Foreign Banks in India. The study was conducted in Tamil Nadu and the sample size for the study was 275 customers. The dimensions of the SERVQUAL were used to analyse and measure the 5 Gaps proposed in the Gaps Model. The results of the study revealed that only first three gaps were prominent and foreign banks should focus on bridging those gaps in order to survive in Indian setting. A. Ananth, A, Ramesh, R and Prabaharan, B (2010) in their study entitled as "A Service Gap Analysis in Private Sector Banks- an Empirical Study of Customers" Expectations vs. Perceptions" investigated the service quality in various private sector banks. The study identified the gap between customer perception and expectations of service quality. The study used the dimensions SERVQUAL along with the one more dimension namely accessibility. The results of the study revealed that empathy variable of the SERVQAUL shows wider gap between customer perception and expectation. Furthermore, the multi-regression

analysis shows that Reliability, Assurance and Empathy positively influence the service quality in banking sector. Ravi K. Dhar and Silky Vigg Kushwah (2009) in their study on 'Service Quality Expectations and Perceptions of Public and Private Sector Banks in India: A Comparative Study' investigated the difference in perception and expectations of service quality among customers of private and public sector banks. The study also identifies the factors that influence those perceptions and expectations of the customers regarding service quality. The study was conducted in Madhya Pradesh and the sample size of the respondents was 400. The results of the study revealed that there exist a significant gap between perceptions and expectations of customers regarding service quality in both private and public sector banks. Mengi, P. (2009) conducted a study on 'Customer satisfaction with service quality: An empirical study of public and private sector banks'. The study was conducted in Jammu region of the state of Jammu and Kashmir. The service quality was measured using dimensions of SERVQUAL instrument. The results of the study revealed that the customers of public sector banks perceive better service quality as compared to the private sector banks in Jammu. Chawla, S., & Singh, F. (2008) investigated and measured service quality in life insurance companies in their work entitled as 'service quality perceptions of life insurance policyholders in northern India: Pre-privatization vs. post-privatization'. The aim of the study was to identify the service quality dimensions affecting satisfaction levels of the insurance policy holders. The study was conducted on 210 policyholders located in northern India. The results of the study revealed that accessibility dimension has a higher mean satisfaction compared with mean satisfaction of reliability and assurance dimensions. The results further highlighted the comparison of overall mean satisfaction of the customers and revealed that the policyholders who had purchased insurance policies before privatisation had a higher mean score compared with the policyholders who purchased insurance policies after privatisation. Brahmbhatt, M and Panelia, D (2008) examined and measured the service quality and customer satisfaction in their study "An Assessment of Service Quality in Banks". The study investigated the service quality in private, public and foreign banks. The study was carried out in Ahmedabad and Gandhinagar and the sample size taken was 246. The result of the study revealed that the foreign banks surpass the public and privates sector banks in providing the better service quality. The customer gap is less in foreign banks as compared to private and public sector banks. Rohini, R. (2006) in her study 'Service quality in Bangalore hospitals - An empirical study' analysed the service quality perception in 5 hospitals. The study was conducted in Bangalore and the sample size of the study was 500 patients and 40 management personnel. SERVQUAL was used as a measuring instrument of Gap 1 and Gap 5. The results of the study revealed that there exists a service quality gap between patients' perception and patients' expectations. Furthermore the study also revealed that there also exist a gap between managements' perception about patients' expectations and patients' expectations of service quality. Hinson, R, Mohammed, A and Mensah, R (2006) conducted a comparative analysis of service quality across three banks in their study "Determinants of Ghanaian Bank Service Quality in a Universal Banking Dispensation". The aim of the study was to identify the most important dimensions that contribute most to the service quality. The study was carried in Ghana and sample size for the study was 250. The study used the SERVQUAL model and the results revealed that all the dimensions of the model significantly contribute in predicting service quality in Ghanaian bank in Ghana. Gudep and Elango (2006) in their study on 'the service quality and customer satisfaction amongst the private, public and foreign banks in India' analysed the difference in service quality between three banking sectors in India. The results of the study suggest that the private sector banks and foreign banks are well ahead in providing better service quality then public sector banks. In the light of the above reviewed studies, it is clear that very few studies have focused on comparative analysis of service quality perception and expectation of customers of private and public sector banks in India. Further extent of research in Jammu and Kashmir is very dismal and only one study of Mengi, P. (2009) is available in the subject that has been carried out in Jammu. It is against this backdrop, the present study has been conducted with a view to investigate the comparative analysis of customer Gap between private and public sector banks in Jammu and Kashmir.

Research Methodology:-

The study was conducted using convenience sampling technique. Public and private sector banks in Jammu and Kashmir were selected for the purpose of the study. The questionnaire was administered on customers of those banks.

Sampling Frame and Method:-

The sampling frame consisted of the customers of the private and public sector banks in Jammu and Kashmir. The private sector banks that were the units of the study were Jammu and Kashmir Bank and HDFC Bank. As for as the public sector banks were concerned, State Bank of India and Punjab National Bank were taken as the units of the study. Data was collected from customers through the questionnaire administered personally. A cover letter was accompanied with the questionnaire, which sought consent from the respondents for participating in the study. The

letter gave an introduction of the study and the researcher, ensured confidentiality and communicated that the data would be used for academic purposes only. The questionnaires were distributed to 500 customers of public sector banks and 500 customers of private sector banks. All the distributed questionnaires were received and were usable.

Instruments:-
The data collection method used to collect the primary data for this study consisted of SERVQUAL instrument. The service quality instrument consisted of 22 items covering 5 dimensions. The scales were properly reviewed to make them more readable and comprehensive.

Pre-testing:-
A pilot test was also conducted on customers of Private and Public sector banks. The SERVQUAL questionnaire was distributed among 100 customers of those banks (50 in each sector). After giving them brief introduction of the objective of the study, the respondents were asked to respond to the questionnaire and comment on any modifications needed.

Pre-Analysis data screening:-
Before submitting the dataset for final statistical analysis, each collected questionnaire was individually checked for preliminary analysis to evaluate missing data, incorrect data and outliers. The data was first checked for presence of outliers. The critical value at $p<0.001$for chi squared with 5 independent variables for service quality is 20.52. Hence cases with Mahalanobis distance greater than 20.52 in case of service quality would be multivariate outliers On inspecting the results it was found that there was no case with value greater than the critical value of 20.52 for df=5 in case of Service Quality, signifying that no outliers existed amongst the data collected. All the collected cases were hence fit for further statistical testing. The extreme Mahalanobis values with case numbers are presented in Table 1.

Table 1: Table of Extreme Values of service quality

			Public Sector Banks		Private Sector Banks	
			Case Number	Value	Case Number	Value
Mahalanobis Distance	Highest	1	12	18.34553	11	19.67554
		2	125	18.12212	122	19.60012
		3	321	15.76261	211	17.77564
		4	342	14.99222	221	16.90109
		5	89	12.92882	412	16.65666
	Lowest	1	329	2.122112	82	3.670092
		2	223	2.312433	212	3.900122
		3	34	3.118291	312	4.610082
		4	23	3.421211	112	5.410078
		5	311	4.219872	301	5.610933

Shapiro-Wilk's test ($p>.05$) (Shapiro&Wilk,1964 ; Razali & Wah,2011) as shown in Table 2 was conducted on the variables of the study to test for normality. The results of the test showed that the p value of all the variables were above the critical value of 0.05 indicating that all the variables of the study were approximately normally distributed.

Table 2: Results of Shapiro-Wilk Test (Service Quality)

	Shapiro-Wilk Public Sector Banks			Shapiro-Wilk Private Sector Banks		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Tangibility	.911	500	.305	.919	500	.576
Reliability	.932	500	.193	.925	500	.621
Responsiveness	.937	500	.442	.933	500	.451
Assurance	.952	500	.512	.941	500	.453
Empathy	.972	500	.508	.954	500	.565

The internal consistency of the instruments was also tested by Cronbach Alpha. The reliability coefficients of the constructs of the service quality were 0.908. Each construct exceeded the 0.70 benchmark recommended by Nunnally (1978). The Cronbach Alpha scores indicated that all the scales were internally consistent and the scale

items measured the constructs the way they are intended to be measured. The results of the Cronbach Alpha test is presented in Table 3

Table 3: Cronbach Alpha Coefficients of Test Instrument

Instrument	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
Service Quality	.908	.908	22

Furthermore item-to-total correlation test was also applied to check the consistency of the scale. Corrected item-to-total correlations were calculated for each item of service quality construct. It was observed from the results of the test that all the correlation coefficients of the items of service quality constructs were above the benchmark level of 0.30 (Cristobal et al., 2007) and hence were consistent. The results of the test are presented in Table 4

Table 4: Results of Item-to-total Correlations for Service Quality

	Public Sector Banks			Private sector Banks		
	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Alpha	Corrected Item-Total Correlation	Cronbach's Alpha if Item deleted	Alpha
Tangibles			.912			.911
They should/will have modern equipment.	.526	.823		.635	.718	
Their physical installations /facilities should/will be visually attractive.	.718	.892		.522	.799	
Their employees should/will be well dressed and clean.	.701	.883		.726	.712	
The appearance of physical installations/facilities of these firms should/will be in keeping with type of service provided	.511	.899		.536	.737	
Reliability			.901			.810
When these firms promise to do something in a certain time, they should/will do so.	.599	.811		.482	.617	
When customers have problems, these firms should/will show sincere interest in solving them	.502	.733		.601	.721	
These firms should/will be trusted/ dependable.	.610	.821		.663	.782	
They should/will provide the service in the time promised.	.590	.791		.534	.779	
They should/will keep their records correctly/accurately.	.799	712		.611	712	
Responsiveness			.823			.828
They should/will not be expected to tell customers exactly when services will be executed/ performed	.801	.801		.701	.791	
Customers should/will not expect to receive immediate services from employees of these firms.	.621	.821		.491	.681	
Their employees should/will not	.677	.697		.621	.749	

always have to be willing/ available to help customers						
It is okay if employees of these firms are too busy to respond to customer requests promptly.	.701	.747		.527	.719	
Assurance			.832			.811
Customer should/will be able to believe/trust employees of these firms	.619	.762		.519	.810	
Customers should/will feel secure in their transactions/negotiation with employees of these firms.	.710	.811		.599	.721	
Their employees should/will be polite.	.502	.723		.629	.771	
Their employees should/will get adequate support from these firms to perform their tasks correctly/ Their employees should/will have the knowledge to answer customer questions	.432	.771		.452	.673	
Empathy			.814			.801
These firms should/will not be expected to pay individual attention to customers.	.516	.722		.526	.723	
Employees of these firms cannot/ will not be expected to give customers personal attention.	.710	.719		.620	.804	
Employees of these firms should/ will not be expected to know customer needs.	.627	.801		.710	.819	
It is unrealistic to expect these firms to have their customer's best interest as its objective.	.810	.721		.617	.699	
They should/will not be expected to have convenient business hours for all clients.	.712	.771		.521	.711	

Objectives of the study:-

1. To examine the customer expectations and perceptions of service quality in private sector banks
2. To examine the customer expectations and perceptions of service quality in public sector banks
3. To study the gap between the customer perception and expectation of service quality in public sector banks.
4. To study the gap between the customer perception and expectation of service quality in private sector banks.
5. To compare the service quality gap between private and public sector banks

Hypothesis:-

H_o1: There is no significant difference in perception of customers of private and public sector banks

H_o2: There is no significant difference in expectations of customers of private and public sector banks

H_o3: There is no significant difference between customer perception and expectations of service quality in private sector banks

H_o4: There is no significant difference between customer perception and expectations of service quality in public sector banks

H_o5: There is no significant difference in Gap-1 between private and public sector banks.

Data Analysis:-
It begins with presenting the demographic profile of the respondents followed by the basic descriptive analysis. Finally the difference in customer perception and expectations of service quality in private and public sector banks was evaluated to test the proposed hypotheses.

Demographic information of the sample:-
The detailed demographic profile of the respondents of the study is presented in Table 5.

Table 5: Demographic Characteristics of the Sample

Demographic Characteristics	Private sector Banks (HDFC+JK BANK)		Public sector Banks (SBI+PNB)	
	Frequency	Percentage	Frequency	Percentage
Gender				
Male	355	71%	340	68%
Female	145	29%	160	32%
Years of association with bank				
3-5 years	110	22%	50	10%
5-8 years	230	46%	140	28%
8-10 years	100	20%	115	23%
>10 years	60	12%	195	39%

Descriptive statistics:-
The details of the descriptive statistics are presented in the Table 6

Table 6: Descriptive Analysis of Service Quality Factors

		Private sector banks				Public sector banks			
		Perceptions		Expectations		Perceptions		Expectations	
Items	N	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
TANG0101	500	3.8665	.64817	4.5999	.32324	3.4298	.85621	4.3771	.51179
TANG0202	500	3.9751	.42964	4.4563	.54433	3.5137	.67765	4.5663	.50510
TANG0303	500	3.9887	.47773	4.7575	.76643	3.3638	.35467	4.4675	.49345
TANG0404	500	3.8665	.51077	4.6568	.43555	3.2875	.78656	4.3738	.56369
RELI0105	500	3.8012	.52876	4.6037	.98865	3.5538	.83454	4.6037	.58441
RELI0206	500	3.9143	.43256	4.6512	.86653	3.6175	.91734	4.7512	.66914
RELI0307	500	3.7156	.56778	4.5554	.55432	3.6712	.57632	4.8556	.75921
RELI0408	500	3.8467	.50834	4.1438	.76658	3.6725	.76832	4.6438	.74976
RELI0509	500	3.8965	.44288	4.6291	.66675	3.7459	.39065	4.7912	.75676
RESP0110	500	3.9001	.60286	4.4962	.66545	3.6789	.75943	4.8962	.52530
RESP0211	500	3.9124	.67025	4.3088	.76656	3.7125	.51438	4.7088	.60025
RESP0312	500	3.9652	.59768	4.7324	.56654	3.9262	.38872	4.8654	.75400
RESP0413	500	3.9554	.62045	4.7672	.39987	3.1875	.71043	4.2551	.66926
ASSU0114	500	3.9025	.45908	4.2302	.65532	3.5378	.68213	4.5025	.63569
ASSU0215	500	3.8971	.63972	4.3162	.88765	3.3845	.83421	4.3162	.62617
ASSU0316	500	3.9786	.56248	4.6975	.55432	3.7587	.44324	4.6975	.66562
ASSU0417	500	3.9712	.64120	3.9488	.21113	3.7956	.81123	4.7488	.60658
EMPA0118	500	3.9987	.54706	4.4151	.98223	3.9063	.83324	4.8121	.75377
EMPA0219	500	3.7128	.57296	4.2887	.51298	3.5862	.56643	4.5887	.77464
EMPA0320	500	3.8272	.54582	3.9913	.54391	3.6125	.98875	4.6213	.89909
EMPA0421	500	3.9712	.41037	4.1425	.96123	3.5288	.32234	4.5425	.68831
EMPA0522	500	3.8629	.57668	4.2812	.50987	3.6966	.99861	4.6812	.77180

It is seen from the Table 6 that the Mean score of the various items of the SERVQUAL variable Tangibility in private sector banks are close to the score of 4 whereas in case of public sector banks the value is close to 3

depicting that the perception of customers towards Tangibility is satisfactory in private sector banks as compared to the public sector banks. The mean score of the various items of the variable Reliability in private sector banks are again close to 4 as compared to public sector banks where the values are around 3.5, thus depicting the satisfactory perception of the customers regarding the Reliability of the private sector banks as compared to public sector banks. The mean score of the items of the variable Responsiveness in private sector banks are also close to 4 as compared to public sector banks where the values are either close to 3 or around 3.5. Finally, the mean score of items of Assurance and Empathy in private sector banks are also close to 4 as compared to the private sector banks where it round around 3 and 3.5. This can be further interpreted from the average mean score of all the 5 variables as presented in Table 7

Table 7: Descriptive Statistics of SERVQUAL variables – Perception/Expectation questionnaire

		Private sector banks				Public sector banks			
		Perceptions		Expectations		Perceptions		Expectations	
	N	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Tangibility	500	3.9242	0.26102	4.6176	0.51738	3.3987	0.66877	4.4461	0.51850
Reliability	500	3.8348	0.32576	4.5166	0.76856	3.6521	0.69743	4.7291	0.70385
Responsiveness	500	3.9332	0.32934	4.5761	0.59960	3.6262	0.59324	4.6813	0.63720
Assurance	500	3.9373	0.32192	4.2981	0.57710	3.6191	0.69270	4.5662	0.63351
Empathy	500	3.8745	0.33364	4.2237	0.70204	3.6660	0.74187	4.6491	0.77752

As seen from the Table7 the average mean score of all the 5 variables in private and public sector banks reflect that the customers are less satisfactory about all the variables of the SERVQUAL in public sector banks as compared to the private sector banks meaning thereby that they feel public sector bank are less responsiveness and their physical facilities also need to be attractive and modern as compared to private sector banks where the customer perceive them more responsive to their needs and appearances of their contact employees are more appealing and their physical facilities are modern. Furthermore the customers of the public sector banks perceive those banks less dependable, less accurate, and less courteous, lacks the ability to pay individual attentions and care. Whereas the customers are somehow satisfied with the accuracy, courtesy and care in private sector banks. The perception mean score of various items of the all 5 variables in Table 6 and average Perception mean score of those variable represented in Table 7 reveal that customers have high expectations from those banks. The results of the basic descriptive analysis provide us the basic understanding of the customer perception and expectation towards various dimensions of the service quality in both types of banks. The results in no way makes us to conclude which type of bank is better in terms of the dimensions of the service quality, that can be actually inferred after evaluating the Gap between customer perception and expectation of service quality in both private and public sector banks. The lower value of perceptions mean score may not be so matter of concern if its expectations mean score is also not so high thus may not have much wider perception-expectation gap. Whereas higher value of perception mean score may be needed to get further better if the corresponding expectation score are far higher thus having much wider gap between customer perception and expectation of service quality. Thus it becomes important to evaluate the perception-expectation gap in order to conclude the performance of service quality.

Hypotheses Testing using Gap analysis and T-test:-

Hypothesis 1: *There is no significant difference in perception of customers of private and public sector banks*

The null hypothesis 1 that there is no significant difference in perception of customers of private and public sector banks is statistically tested. The statistical significance in difference is examined using T-statistics. If the calculated value of T-estimate is greater than 1.96 and less than 2.58, the difference in perception of customers in private and public sector banks is significant at 5% level. If the T- statistics value greater than 2.58, the difference is significant at 1%. If the T-value is significant, it means the null hypothesis is rejected and there exists a significant difference in perceptions of customers of private and public sector banks. The mean perception scores of customers of private and public sector banks along with T-values and significance level are presented in Table 8

Table 8: Mean Perception scores, t-value and Significance level

		Perception Score (PS)			
Dimensions	**Statements**	**(Private Sector Banks) JK BANK+HDFC**	**(Public Sector Banks) SBI+PNB**	**t-Value**	**Sig.**
TANGIBILITY	TANG01	3.8665	3.4298		
	TANG02	3.9751	3.5137		
	TANG03	3.9887	3.3638		
	TANG04	3.8665	3.2875		
TANGIBILITY		**3.9242**	**3.3987**	**4.321**	**.000**
RELIABILITY	RELI01	3.8012	3.5538		
	RELI02	3.9143	3.6175		
	RELI03	3.7156	3.6712		
	RELI04	3.8467	3.6725		
	RELI05	3.8965	3.7459		
RELIABILITY		**3.8348**	**3.6521**	**2.982**	**.003**
RESPONSIVENESS	RESP01	3.9001	3.6789		
	RESP02	3.9124	3.7125		
	RESP03	3.9652	3.9262		
	RESP04	3.9554	3.1875		
RESPONSIVENESS		**3.9332**	**3.6262**	**3.124**	**.002**
ASSURANCE	ASSU01	3.9025	3.5378		
	ASSU02	3.8971	3.3845		
	ASSU03	3.9786	3.7587		
	ASSU04	3.9712	3.7956		
ASSURANCE		**3.9373**	**3.6191**	**3.392**	**.000**
EMPATHY	EMP01	3.9987	3.9063		
	EMP02	3.7128	3.5862		
	EMP03	3.8272	3.6125		
	EMP04	3.9712	3.5288		
	EMP05	3.8629	3.6966		
EMPATHY		**3.8745**	**3.6660**	**2.749**	**.006**

It is seen from the Table 8 that the mean perception scores of customers of private sector banks with regard to all the variables of service quality exceed all the mean perception scores of customers of public sector banks. The difference is significant at 1% level of significance. This reveals that the customers of private sector banks perceive better service quality compared to customers of public sector banks. The overall mean perception score of customers of private and public sector banks is presented in Table 9

Table 9: Mean Perception scores, S.D., t-value and Significance level

	Banks	**Mean**	**Std. Deviation**	**t-value**	**Sig.**
PERCEPTION	PRIVATE SECTOR	3.89	0.27664	**3.321**	**.000**
	PUBLIC SECTOR	3.59	0.19886		

The t-value of 3.321 as seen from the Table 9 is more than the critical value of 2.58 at 1% level of significance. Thus the null hypothesis is not accepted. Hence we can conclude that there exists a significant difference in perception of customers of private and public sector banks.

Hypothesis 2: *There is no significant difference in expectations of customers of private and public sector banks*
The null hypothesis 2 that there is no significant difference in expectations of customers of private and public sector banks is statistically tested. The statistical significance in difference is examined using T-statistics. If the calculated value of T-estimate is greater than 1.96 and less than 2.58, the difference in perception of customers in private and public sector banks is significant at 5% level. If the T-statistics value is greater than 2.58, the difference is significant at 1%. If the T-value is significant, it means the null hypothesis is rejected and there exists a significant difference in expectations of customers of private and public sector banks. The mean expectations of customers of private and public sector banks along with T-values and significance level are presented in Table 10

Table 10: Mean Expectation scores, t-value and Significance level

Dimensions	Statements	Expectation Score (ES) (Private Sector Banks) JK BANK+HDFC	Expectation Score (ES) (Public Sector Banks) SBI+PNB	t-Value	Sig.
TANGIBILITY	TANG01	4.3771	4.5999		
	TANG02	4.5663	4.4563		
	TANG03	4.4675	4.7575		
	TANG04	4.3738	4.6568		
TANGIBILITY		**4.6176**	**4.4461**	**2.3987**	**.017**
RELIABILITY	RELI01	4.6037	4.6037		
	RELI02	4.7512	4.6512		
	RELI03	4.8556	4.5554		
	RELI04	4.6438	4.1438		
	RELI05	4.7912	4.6291		
RELIABILITY		**4.5166**	**4.7291**	**2.6521**	**.009**
RESPONSIVENESS	RESP01	4.8962	4.4962		
	RESP02	4.7088	4.3088		
	RESP03	4.8654	4.7324		
	RESP04	4.2551	4.7672		
RESPONSIVENESS		**4.5761**	**4.6813**	**2.0622**	**0.04**
ASSURANCE	ASSU01	4.5025	4.2302		
	ASSU02	4.3162	4.3162		
	ASSU03	4.6975	4.6975		
	ASSU04	4.7488	3.9488		
ASSURANCE		**4.2981**	**4.5662**	**2.7191**	**.007**
EMPATHY	EMP01	4.8121	4.4151		
	EMP02	4.5887	4.2887		
	EMP03	4.6213	3.9913		
	EMP04	4.5425	4.1425		
	EMP05	4.6812	4.2812		
EMPATHY		**4.2237**	**4.6491**	**3.4660**	**.000**

It is seen from the Table 10 that the mean expectation scores of customers of Public sector banks with regard to all the variables of service quality except tangibility exceed all the mean expectations scores of customers of private sector banks. The difference is significant at 1% and 5% level. The overall mean expectations score of customers of private and public sector banks, standard deviations, T-value and significance level is presented in Table 11

Table 11: Mean Expectations scores, S.D., t-value and Significance level

	Banks	Mean	Std. Deviation	t-value	significance
EXPECTATION	PRIVATE	4.45	0.41314	4.513	0.000
	PUBLIC	4.61	0.29816		

The t-value of 4.513 as seen from the Table 11 is more than the critical value of 2.58 at 1% level of significance. Thus the null hypothesis is not accepted. Hence we can conclude that there exists a significant difference in expectations of customers of private and public sector banks.

Hypothesis 3: *There is no significant difference between perception and expectation of customers of private sector banks*

The null hypothesis 3 that there is no significant difference in perception and expectation of customers of private sector banks is statistically tested. The statistical significance in difference is examined using T-statistics. If the calculated value of T-estimate is greater than 1.96 and less than 2.58, the difference in perception of customers in private and public sector banks is significant at 5% level. If the T-statistics value greater than 2.58, the difference is significant at 1%. If the T-value is significant, it means the null hypothesis is rejected and there exists a significant difference in perceptions and expectations of customers of private sector banks. The mean perception and expectation scores of customers of private banks along with gap score, T-values and significance level are presented in Table 12

Table 12: Perception and Expectation scores, t-value and Sig. level in Private sector banks

	Private Sector Banks (JK BANK & HDFC BANK)					
Dimension	**Statements**	**Expectation Score (ES)**	**Perception Score (PS)**	**Gap Score (PS-ES)**	**t-Value**	**Sig.**
TANGIBILITY	TANG01	4.5999	3.8665	-0.7334		
	TANG02	4.4563	3.9751	-0.4812		
	TANG03	4.7575	3.9887	-0.7688		
	TANG04	4.6568	3.8665	-0.7903		
TANGIBILITY		**4.6176**	**3.9242**	**-0.6934**	**6.261**	**.0000**
RELIABILITY	RELI01	4.6037	3.8012	-0.8025		
	RELI02	4.6512	3.9143	-0.7369		
	RELI03	4.5554	3.7156	-0.8398		
	RELI04	4.1438	3.8467	-0.2971		
	RELI05	4.6291	3.8965	-0.7326		
RELIABILITY		**4.5166**	**3.8348**	**-0.6818**	**5.812**	**.000**
RESPONSIVENESS	RESP01	4.4962	3.9001	-0.5961		
	RESP02	4.3088	3.9124	-0.3964		
	RESP03	4.7324	3.9652	-0.7672		
	RESP04	4.7672	3.9554	-0.8118		
RESPONSIVENESS		**4.5761**	**3.9332**	**-0.6429**	**5.613**	**.000**
ASSURANCE	ASSU01	4.2302	3.9025	-0.3277		
	ASSU02	4.3162	3.8971	-0.4191		
	ASSU03	4.6975	3.9786	-0.7189		
	ASSU04	3.9488	3.9712	0.0224		
ASSURANCE		**4.2981**	**3.9373**	**-0.3607**	**3.998**	**.000**
EMPATHY	EMP01	4.4151	3.9987	-0.4164		
	EMP02	4.2887	3.7128	-0.5759		
	EMP03	3.9913	3.8272	-0.1641		
	EMP04	4.1425	3.9712	-0.1713		
	EMP05	4.2812	3.8629	-0.4183		
EMPATHY		**4.2237**	**3.8745**	**-0.3492**	**3.839**	**.000**

It is seen from the Table 12 that the difference between customer perception and expectation of service quality in private sector banks is negative as seen from the gap scores. This difference is significant at 1% level of significance. This reveals that the customers of the private sector banks expect better service quality than what they receive from their banks. The overall mean perception and expectations score of customers of private sector banks, standard deviations, T-value and significance level is presented in Table 13

Table 13: Mean Perception & Expectation, S.D., t-value, Sig. level in Pvt. Sector banks

		Mean	Std. Deviation	t-value	Sig.
PRIVATE SECTOR BANKS	PERCEPTION	3.89	0.28123	4.012	0.000
	EXPECTATION	4.45	0.33213		

The t-value of 4.012 as seen from the Table 13 is more than the critical value of 2.58 at 1% level of significance. Thus the null hypothesis is not accepted. Hence we can conclude that there exists a significant difference between perceptions and expectations of customers of private sector banks.

Hypothesis 4: *There is no significant difference between perception and expectation of customers of Public sector banks*

The null hypothesis 4 that there is no significant difference in perception and expectation of customers of public sector banks is statistically tested. The statistical significance in difference is examined using T-statistics. If the calculated value of T-estimate is greater than 1.96 and less than 2.58, the difference in perception of customers in private and public sector banks is significant at 5% level. If the T-statistics value greater than 2.58, the difference is significant at 1%. If the T-value is significant, it means the null hypothesis is rejected and there exists a significant difference in perceptions and expectations of customers of public sector banks. The mean perception and expectation scores of customers of public sector banks along with gap score, T-values and significance level are presented in Table 14

Table 14: Perception and Expectation scores, t-value and Sig. level in Public sector banks

	Public Sector Banks (SBI & PNB)					
Dimension	**Statement**	**Expectation Score (ES)**	**Perception Score (PS)**	**Gap Score (PS-ES)**	**t-Value**	**Sig.**
TANGIBILITY	TANG01	4.3771	3.4298	-0.9473		
	TANG02	4.5663	3.5137	-1.0526		
	TANG03	4.4675	3.3638	-1.1037		
	TANG04	4.3738	3.2875	-1.0863		
TANGIBILITY		**4.4461**	**3.3987**	**-1.0474**	**7.723**	**.000**
RELIABILITY	RELI01	4.6037	3.5538	-1.0499		
	RELI02	4.7512	3.6175	-1.1337		
	RELI03	4.8556	3.6712	-1.1844		
	RELI04	4.6438	3.6725	-0.9713		
	RELI05	4.7912	3.7459	-1.0453		
RELIABILITY		**4.7291**	**3.6521**	**-1.0760**	**8.012**	**.000**
RESPONSIVENESS	RESP01	4.8962	3.6789	-1.2173		
	RESP02	4.7088	3.7125	-0.9963		
	RESP03	4.8654	3.9262	-0.9392		
	RESP04	4.2551	3.1875	-1.0676		
RESPONSIVENESS		**4.6813**	**3.6262**	**-1.0552**	**7.1231**	**.000**
ASSURANCE	ASSU01	4.5025	3.5378	-0.9647		
	ASSU02	4.3162	3.3845	-0.9317		
	ASSU03	4.6975	3.7587	-0.9388		
	ASSU04	4.7488	3.7956	-0.9532		
ASSURANCE		**4.5662**	**3.6191**	**-0.9471**	**6.998**	**.000**
EMPATHY	EMP01	4.8121	3.9063	-0.9058		
	EMP02	4.5887	3.5862	-1.0025		
	EMP03	4.6213	3.6125	-1.0088		
	EMP04	4.5425	3.5288	-1.0137		
	EMP05	4.6812	3.6966	-0.9846		
EMPATHY		**4.6491**	**3.6660**	**-0.9831**	**7.031**	**.000**

It is seen from the Table 14 that the difference between customer perception and expectation of service quality in public sector banks is negative as seen from the various gap scores. This difference is significant at 1% level of

significance. This reveals that the customers of the public sector banks expect better service quality than what they receive from their banks. The overall mean perception and expectations score of customers of public sector banks, standard deviations, T-value and significance level is presented in Table 15

Table 15: Mean Perception & Expectation, S.D., t-value, Sig. level in Public Sector banks

		Mean	Std. Deviation	t-value	Sig.
PUBLIC SECTOR BANKS	PERCEPTION	3.59	0.19886	7.810	0.000
	EXPECTATION	4.61	0.29816		

The t-value of 7.810 as seen from the table 15 is more than the critical value of 2.58 at 1% level of significance. Thus the null hypothesis is not accepted. Hence we can conclude that there exists a significant difference between perceptions and expectations of customers of private and public sector banks.

Hypothesis 5: *There is no significant difference in Gap1 between private and public sector banks*

The null hypothesis 5 that there is no significant difference in Gap1between private and public sector banks is statistically tested. The statistical significance in difference is examined using T-statistics. If the calculated value of T-estimate is greater than 1.96 and less than 2.58, the difference in perception of customers in private and public sector banks is significant at 5% level. If the T-statistics value greater than 2.58, the difference is significant at 1%. If the T-value is significant, it means the null hypothesis is rejected and there exists a significant difference in Gap1between private and public sector banks. The average Gap1 score in all the dimensions of service quality in private and public sector banks along with T-values and significance level are presented in Table 16

Table 16: Gap scores, t-value and Sig. level in private and public sector banks

	Gap Scores			
Dimensions	**Public Sector Banks SBI & PNB**	**Private sector Banks JKBANK & HDFC**	**t-value**	**Sig.**
Tangibility	-1.047	-0.693	5.425	0.000
Reliability	-1.076	-0.681	6.011	0.000
Responsiveness	-1.055	-0.642	6.917	0.000
Assurance	-0.947	-0.360	7.018	0.000
Empathy	-0.983	-0.349	7.214	0.000

It is seen from the Table 16 that the average Gap 1 score in all dimensions of service quality in public sector banks exceeds the average Gap 1 score in private sector banks. This difference is significant at 1% level of significance. This reveals that the customers perception-expectation Gap in public sector banks are more as compared to private sector banks meaning thereby that that service quality of public sector banks far away from the expectations of the customers where as in private sector banks service quality is comparatively less away from the expectations of the customers. The overall mean perception and expectations Gap, standard deviations, T-value and significance level is presented in Table 17

Table 17: Mean Gap score, S.D., t-value, Sig. level in Public Sector banks

		Mean	Std. Deviation	t-value	Sig.
GAP SCORES	PUBLIC SECTOR	-0.545	0.49813	**7.956**	**0.000**
	PRIVATE SECTOR	-1.021	0.65123		

The t-value of 7.956 as seen from the table 17 is more than the critical value of 2.58 at 1% level of significance. Thus the null hypothesis is not accepted. Hence we can conclude that there exists a significant difference in Gap 1 between private and public sector banks.

Conclusion:-

The current study measured and compared the service quality gap between private and public sector banks in Jammu and Kashmir. It is clear from the preceding discussion that the service quality parameters are seriously being evaluated by the customers of private and public sector banks. The findings of the study show that the customer expectation of service quality is more in public sector banks as compared to private sector banks whereas customers perceive better service quality in private sector banks as compared to public sector banks. This necessitates the need of improvement in all the dimensions of the service quality as highlighted in the preceding discussions in public sector banks. This in no way mean that the private sector banks provide optimal service quality as the gap between perception and expectation is also significant in these banks. The significant finding in the above discussions is the that the customers expect more reliability, responsiveness, assurance and empathy from public sector banks as compare to private sector banks. This means that the customers expect public sector banks to be more reliable, responsive, courteous and empathetic as compared to private sector banks. Thus private sector banks need to develop a sense of reliability, responsiveness, courtesy and empathy among their customers. The findings reveal that both the banks have to manage all the dimensions of the perceived service quality in order to match the expected service. To keep the gap between perceived service and the expected service as low as possible; all the marketing activities including word of mouth must not be unrealistic compared to the perceived service. Both the types of banks should continually evaluate how customers perceive their service quality and what are their expectations in order to check whether they match or not.

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