

Influence Of Service Quality Dimensions On Customers' Behavior And Accessibility In The Public Sector Banking

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ABSTRACT:

The Present study analyzes the quality of service and customer satisfaction and this both are crucial factors for success in the public banking sector in Pondicherry. There are factors together with the quality that effect customer expectations about the service. These two factors are selected such as (i) Reliability (ii) Tangibility. The study is based descriptive and 600 respondents are taken from Indian Bank, SBI and IOB of four blocks of Pondicherry Territory. The large portion of the customers concur the banks actual office and great climate condition, substantial quality of consumer loyalty. The result confirmed that the majority of the customers concur trust value and civilities, yet the bank gives and its administration at the time it guarantee to do so it very well may be seen that the respondents are not completely concurring about the speedy and productive customers care. The investigation portrayed that the sectioned the responsiveness customers' fulfillment levels of chose in banks, similar to State bank of India, Indian abroad bank and Indian bank. During the investigation time frame, dependability and substance is high in Indian Oversea Banks and its administrations are quality successful than other two banks Thus, the main purpose of the banking institution has attracted and retains them for long time by rendering timely and quality service which would give success for the banks.

Keyword: Banking Sector, Reliability, Tangibility, Customer Satisfaction, Customer Service

1. INTRODUCTION

Service industries and Administration ventures are assuming a significant function in the economy of our nation. Banks and monetary instincts had huge offer in assistance area. These establishments likewise client situated and there is a need to give best support of the customer. Administration quality forms reliability and gives brand picture to the banks. It is one of the standards to contend in commercial center. Banks should give administration ceaselessly to meet client desire. There was a solid connection between nature of

administration and consumer loyalty. Quality help pulls in colossal venture from customer subsequently bank workers are compelled to get quality attributes to fulfill their client. Client care remains exceptionally troublesome in private banks, public banks and common society spaces. The globalization, advancement of banking administrations, representatives conduct with client. Rivalries from unfamiliar banks, red tapes long deferral in taking choice, political weight, specialized obstacles, high charges, un reasonable area of ATM administration, helpless organizations, absence of information security, absence of information about E-channels and abuse of cards, are essential factors influencing administration quality and client disappointment (*Dr. vennila 2014*).

The open doors are adversely identified with fulfillment, however finished up apparent execution, figures are unquestionably associated with administration quality proclaimed and fulfillment. So directors ought to consistently attempt to diminish the degree of desires to offer types of assistance that are "better than anticipated" which will bring about more significant levels of fulfillment (Davidow and Uttal, 1989)¹. In the event that organizations bring down the degree of desires, the client's impression of execution will likewise go down and that will diminish the degree of fulfillment also. It articulations that bringing down the Prospects will likewise make the fulfillment down. On the off chance that we talk about longings or If we talk about desires, Spreng and Mackoy (1996)². According to Zeithaml & Bitner (2000)³ some way or another individual and situational factors likewise influence the cycle of consumer loyalty. Individual factors, for example, individual requirements or wants influence the client discernments and desires, though situational factors, for example, positive or negative verbal lead to fulfilled or disappointed client reactions/assessment on the particular help. Administration quality has built up a basic precondition for fulfilling and holding esteemed customer in banks. The thought is generally determined by the acknowledgment that high help quality outcomes in consumer loyalty and devotion to the item or administration, more prominent eagerness to suggest another person, decrease in grumblings and improved client maintenance (Zeithaml et al., 1996)⁴. The control over stress in the workplace among the employees in the field of Print Media. Further, the study examines the frequency of workplace stress concerning employees of print media, Tamil Nadu, India. An organisation is duty-bound to take care of the welfare of its employees, giving no room to stress. It should also have the ways and means to control stress. The control over stress in the workplace among the employees in the field of Print Media. In the frequency of workplace stress concerning employees of print media, Tamil Nadu, India. An organisation is duty-bound to take care of the welfare of its employees, giving no room to stress. It should also have the ways and means to control stress. (M. Monika, et. al. 2020). The study is majority of the employees are satisfied in their job and their company benefits. The results revealed that most of employees are dissatisfied with their working conditions, management communication and interaction level. Also study exhibited that the promotion opportunity in the company was disappointed among the employees. The company properly providing salary and other monetary benefits, fringe benefits, and facilities benefits to the employees at satisfactory level (Sembiyan, R., Baranidharan. S & Balamurugan, K., 2020).

¹ Davidow and Uttal (1989) Total Customer Service: The Ultimate Weapon, New York: Harper and Row. Pp.30

² Spreng, and Mackoy (1996) An empirical examination of a model of perceived service quality and satisfaction, Journal of Retailing, 72 (2), Pp. 201-14.

³ Zeithaml and Bitner (2000) Services Marketing: Integrating Customer Focus Across the Firm, New York.

⁴ Zeithaml, (1996), SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. Journal of Retailing, Pp. 64 (1), 12-40.

2. REVIEW OF LITERATURE

Alshahrani Meshal Saeed et. al. (2015) exhibited Improved and customized service quality could make customers inclined to invest their resources in ways that promote economic growth. **Ananda Sabil Hussein and Raditha Hapsari (2015)** revealed that the statement of quality, outcome quality and physical quality were the dimensions of service quality which were formed in the hierarchical model. It is also indicated that service quality was a robust determinant of corporate image and customer loyalty in the banking sector. **Asif, et al, (2014)**, the differences in the service quality dimensions of the banks with respect to demographic variables have also been ascertained. **Anand Sharma, et al. (2014)**, found Tangibility, Reliability, Responsiveness, Assurance, Empathy, and Assurance as reliable factors to measure the service quality of banking services. Service quality dimensions lead to customer satisfaction which ultimately helps in maintaining customer loyalty. **Suzana Markovic (2015)** exposed that the high expectations of customers regarding banking service quality. This also makes a contribution to the knowledge about banking service quality and provides useful information that could help bank management by providing high service quality and increasing the customers' level of satisfaction. **Shalini Gautam and Akash Singh, (2014)** have examined that the service quality gaps (difference of customer expectation and perception of service quality) in the Indian public banking sector and foreign banks operating in India. The study revealed that the service quality gaps existed and indifferent in Indian public sector banks and foreign banks operating in India. **Jahanzaib, et al (2015)** observed that the customers of private banks were more satisfied in Lahore as compared to public banks because private banks provide multiple branches at suitable locations, extraordinary services, and latest technology systems they are using. **Kombo Felix, et al (2015)** have analysed that the satisfaction of Czech and Kenyan bank customers with emphasis on the use of e-banking. The respondents from the Czech Republic were 323, while 403 were from Kenya. The result showed that the overall levels of satisfaction are different.

3. OBJECTIVES OF THE STUDY

- i. To study the significance of service quality and its influence on customer perception of public bank.
- ii. To establish strategies to enhance customer satisfaction in banks based on the findings of the study.
- iii.

3.1 Hypotheses of the study

Based on the objectives, hypotheses was framed

- i. There is no significant influence of Reliability of public banks on customer satisfaction.
- ii. There is no effect of Responsiveness of public bank on customer satisfaction.
- iii. There is no significant impact of Gender on it's the level of satisfaction with services by public banks.
- iv. There is no significant effect between Banking experience of the customer's and their level of satisfaction.

3.2.1 Nature and Research Design of the Study

The present study is based in descriptive, analytical, and explanatory in nature. The study specifically looked at the respondent's profile, the level of service quality, the level of customer satisfaction, the relationship between service quality and customer satisfaction. The researcher has met respondents one time and recorded their response through interview method. A well-structured interview schedule was used for data collection. The researcher used SERVQUAL model developed by 4 dimensions was used to measure the quality level by using 5 point scale.

3.2.2 Study Area

Six public sector banks did not open branches in all the eight blocks. The only Indian bank opened branches in all blocks. SBI did not operate branches in Pondicherry union Territory, such as Pondicherry, Karaikal, Mahe and Yanam in the present study.

3.2.4 Study Population

The researchers undertake a qualitative study to measure quality of public sector banks operating banking services in the study area. Hence the researcher considered the customers of Indian bank, SBI and Indian overseas bank of 4 blocks in Pondicherry union Territory, such as Pondicherry, Karaikal, Mahe and Yanam.

3.2.5 Sample Design

Convenience sampling method is applied in the present study. It is non-probability sampling. It is known by different names such as deliberate, purposive and judgment sampling. The respondents of sample population are deliberately selected by the researcher. Data are collected from the sample respondents who are conveniently available during the data collection period.

3.2.6 Sample Respondents

The customer's who utilizing direct branch services in Indian Bank, SBI and IOB of four blocks were respondents of the study. Hence the researcher planned to take 50 sample customers from each bank in a block. The total sample customers from each block were 120 (3 x50). The sample size was 600 respondents (4x150).

3.2.7 Period of Data Collection:

The inquiry was conducted by the Saving Account holders of public bank from October 2019 to February 2020.

3.2.8 Research Tools and Software Package Used

Various statistical tools for analyzing the collected data have been used. Statistical software and packages such as Microsoft Excel, SPSS 20, IBM AMOS 20, and e-views 7 have been used by the researcher for this study. The statistical techniques used in this study for analyzing the data are as follows:

- i. Frequency Analysis
- ii. Simple Mean
- iii. Cross Tabulation Analysis
- iv. Chi-Square Test

4. ANALYSIS AND INTERPRETATION

This section includes details about the banking habits of the customers, the type and number of accounts they have with the bank, the number of years they have been dealing with the

banks, the number of banks, they are dealing with, the type of facilities of the bank that they utilize i.e. deposit and loan facilities, whether their family members also have accounts with the bank or other banks. These factors help to understand the trust and loyalty that the customers have towards their banks.

Table 4.1
 Explains the Number of Accounts Maintained By Customers - Type of Account Opened
 Cross-tabulation

	No. of A/C	label	Type of Account opened					Total
			S A/c	C A/c	R&DA/c	FD A/c	GS A/c	
How Many Accounts do you have in your name	Only one	Count	281	31	9	5	1	327
		% No. of A/C	85.43%	9.59%	2.65%	1.73%	0.31%	100.00%
		% within type of Account	58.22%	39.20%	30.23%	42.57%	33.23%	54.50%
		% of total	47.77%	4.23%	1.53%	0.80%	0.17%	54.50%
	Two	Count	118	18	12	5	2	155
		% No. A/C	76.03%	11.71%	7.64%	3.33%	1.29%	100.00
		% within type of Account	25.10%	21.33%	41.58%	41.87%	66.47%	25.83
		% of total	19.67%	3.00%	2.00%	0.83%	0.33%	25.83%
	More than Two	Count	74	34	8	2	0	118
		% No. of A/C	62.71%	28.81%	6.78%	1.69%	0.00%	100.00%
		% within type of Account	15.68%	40.48%	27.59%	16.67%	0.00%	19.67%
		% of total	12.33%	5.67%	1.33%	0.33%	0.00%	19.67%
Total	Count	472	84	29	12	3	600	
	% No. of A/C	78.67%	14.00%	4.83%	2.00%	0.50%	100.00	
	% within type of Account	100.00	100.00	100.00	100.00	100.00	100.00	
	% of Total	78.67	14.00	4.83	2.00	0.50	100.00	

Source: Primary data

From the above table that 4.1, it can be observed that the (85.43%), (58.22%) of the respondents are having only one saving accounts with the bank and (76.03%), (25.10%) of the respondents are having two saving accounts, (9.59%), (39.20%) are availing more than two current account facilities, (2.65%), (30.23%) are having Recurring facilities and (1.73%),

(45.57%) are using Fixed and NRI facilities offered by the bank. It can be concluded that most of the bank customers are using the traditional facilities of the bank and the new facilities offered through the banking channels are not yet very popular among the customers.

Table 4.2
 Frequency of Bank Visit

Gender Basic - Cross Tabulation						
How frequently do You make Transact with Your Bank						
Label	Variance	Frequency of Bank Visit				Total
		Daily	Once a Week	Once a Month	Twice a Month	
Male	Count	12	61	187	66	326
	% within Gender	3.68%	18.61%	57.46%	20.25%	100.00%
	% within How frequently do you transact with your bank	75.00%	83.76%	52.76%	41.78%	54.33%
Female	Count	4	12	166	92	274
	% within Gender	1.47%	4.48%	60.48%	33.58%	100.00%
	% within How regularly do you transact with your bank	25.03%	16.40%	47.01%	58.26%	45.67%
Total	Count	16	73	353	158	600
	% within Gender	2.57%	12.27%	58.73%	26.43%	100.00%
	% within How often do you transact with your bank	100.00%	100.00%	100.00%	100.00%	100.00%

A customer of a bank can benefit of different transactions with your bank accounts, frequency of transactions from a bank like having a daily, once a week, once a month, twice a month, transactions with a bank, From Table 4.2 it can be observed that 75% of the male respondents are having daily transactions in banking accounts, 25% of the Female respondents are having daily transactions of accounts, 52.77% of the female respondents have only one transactions in a monthly, 83.76% are having once a week banking transactions by female respondents, 41.78 are using twice a month the bank.

Table: 4.3
 Tangibility in Selected Banks – Means Score and Ranking

Label	Gender							
	Male				Female			
	N	Mean	Std. Deviation	Rank	N	Mean	Std. Deviation	Rank
Modern equipment	326	1.92	0.649	I	274	1.91	0.7	I
Appealing of physical facilities and its working condition	326	2.31	0.701	II	274	2.05	0.737	II
Cleanness and Neatness of Receptions desk and employees desks	326	2.26	0.761	III	274	2.12	0.742	III
Facilities associated with the bank services	326	2.35	0.804	IV	274	2	0.805	IV

Source: Primary Data

It can be inferred from the table 4.3 that the mean is high for “the branch of the bank has modern equipment” with a mean and standard deviation 1.92, 0.649 Male and 1.91 Female followed by the factor “the bank’s physical facilities and it working conditions and also visually appealing” with a mean value of 2.31 Male and 2.05 Female. This indicates that the most of the customers agree that a physical facility and its working condition, visually appealing and amusing environment in the branches and the ease and comfort when dealing with the bank are the main contributing factors the bank receptions desk employees neat appearing and good branch quality. The customers are also happy about the proper arrangement of the counters. The customers are fairly satisfied with the physical facilities associated with the existed in service facility available in the bank.

Table 4.4
 Reliability in Selected Banks -Mean Score and Ranking

Label	Gender					
	Male			Female		
	Mean	Std.Deviation	Rank	Mean	Std.Deviation	Rank
Provision of service at fixed or specific time	2.27	0.951	V	2.2	0.949	IV
Sympatric and assurance are given during problem faced	2.42	0.9	IV	2.49	0.95	V
Best service at first time its self	2.17	0.811	I	2.26	0.9	II
Banks keeps its promise its promise	2.24	0.892	III	2.32	0.783	I
Maintaining error free records	2.29	0.878	II	2.21	0.929	III

Source: Primary Data

It can be incidental from the table 4.4 that the mean score 2.17 is high for “The bank provides quality service at the time it promises to do so” with a trough of 0.783 Female, “The bank’s physical facilities visually attractive” with a mean value of 0.811 Male and 0.9 Female,” The bank records insist on error-free records” of 0.878, Male, 0.929 Female candidates, “when you have a problem in the bank, they deal it sympathetic and reassuring” 0.9 % and 0.95% of the respondents and male and female candidates. Disagree of the respondents. This indicates that the most of the customers agree that a dependability and amenities visually pleasing and amusing environment in the branches and the ease and comfort when dealing with the bank are the main contributing factors the bank receptions desk employees neat appearing and good branch quality. The customers are also happy about the proper arrangement of the counters. The customers are moderately satisfied with the physical facilities associated with the service facility available in the bank.

Table 4.5
 Perception on Tangibility and Respondent Profiles
 Chi-square Results

Demographic Factor	Branch Ambience		
	Chi square value	Sigh. Value	Results
Age	617.981 ^b	0.000	Significant
Gender	4.517 ^a	0.034	Significant
Educational Qualification	194.584 ^d	0.603	Significant
Occupation	475.451	0.000	Significant
Income	464.961 ^b	0.000	Significant

From table 4.5, it can be observed that the significant value is less than 0.05 (i.e. 5% level of significance) for the Gender variable, indicating that there is an association between Gender and the cluster variables for tangibility of the customers. The Chi-Square value for Gender variable is 4.507 and the significant value is 0.034. Also, the variable Occupation is significant with a value of 475.45 at the 10% level of significance. The significant value is greater than 0.05 for all the other demographic variables. Therefore, it can be concluded that only Gender, Occupation and income has a significant association with the cluster variables for tangibility of the customers and are significantly influencing branch tangibility. The Chi-square analysis of demographic variables and the tangibility of customer cluster reveal that there is a significant association between Gender, Occupation and the branch tangibility of customer’s satisfaction. In order to find the relationship between the tangibility of the respondents and levels of satisfaction and services offered by the banking customer. The following hypothesis was framed and tested with the help of the chi-square test.

Accepted the H1 - There is a close relationship between tangibility of the respondents and their customer satisfaction levels towards branch tangibility of the banks.

Table 4.6
 Employee Behaviour and Respondent’s Profiles Chi- Square Test Result

Demographic factor	Employee behavior
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	Chi Square value	Sig. value	Results
Age	617.982	0.01360	Significant
Gender	504.505	0.03404	Significant
Educational Qualification	194.582	0.04550	Significant
Occupation	405.451	0.04100	Significant
Income	446.961	0.09280	Significant

From table 4.6 it can be observed from the above Chi-square test between demographic variables of the customers and the factor employee behavior that the significant value of all demographic variables is less than 0.10. Thus, it can be concluded that there is association between the above demographic variables and Employee Behavior. Further analysis is, therefore, not performed on this factor.

In order to find the relationship between the age and gender of the respondents and income levels of the respondents and satisfaction levels towards in the selected bank of customer satisfaction in the following hypothesis is framed and tested with the help of chi-square.

Hypothesis

H0: There is no significant relationship between reliability and customer satisfaction.

H1: There is close relationship between reliability of the respondents' income levels of the respondent's and their customer satisfaction levels towards the reliability of the banks.

Table: 4.7

Modern Looking Equipment among the selected Banks

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	54 29.61%	109 59.76%	17 9.19%	0 0.00%	3 1.34%	183 30.50%
IOB	37 20.57%	110 61.45%	27 15.18%	5 2.79%	0 0.00%	179 29.80%
IB	55 23.01%	151 63.55%	30 12.51%	2 0.94%	0 0.00%	238 39.70%
Total						600 100%

Source: Primary Data

From the above table it is found that 63.55% of the Indian Bank respondents are "Agree", 29.61% of the State of India respondent are "Strongly Disagree, 15.18% of the Indian Overseas Bank respondent are "Neutral". It is further 2.79 of the Indian Overseas Bank respondent are "Disagree" and 1.34% of the State Bank of India respondent are "Strongly Disagree".

From the above result clearly showed that the majority of the Indian Bank respondent are accepted the modern looking equipment.

Table: 4.8

Visually Appealing of Physical Facilities among the selected Banks

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	27 14.64%	97 53.11%	50 27.42%	9 4.82%	0 0.00%	183 30.49%

IOB	17 9.31%	118 65.72%	38 21.43%	6 3.55%	0 0.00%	179 29.81%
IB	37 15.45%	136 57.14%	53 22.27%	10 4.30%	2 0.84%	238 39.70%
Total						600 100.00%

Source: Primary Data

From the above table it is represents that 65.72% of the IOB respondents are “Agree” 27.42% of the SBI respondents are “Neutral”, 15.45% of the Indian Bank respondents are “Strongly Agree”. In addition, 4.82% of the SBI respondents are “Disagree” and 0.84% of the Indian Bank respondents are “Strongly Disagree”. From the above results clearly indicates that most of the IOB respondents are accepted the bank’s physical facilities visually appealing.

Table: 4.9
 Neatness of Receptions Desk and Employees among the selected Banks

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	29 15.75%	100 54.74%	53 28.86%	1 0.65%	0 .0%	183 30.5%
IOB	26 14.63%	93 51.86%	52 29.25%	8 4.27%	0 .0%	179 29.8%
IB	38 15.77%	134 56.40%	48 20.27%	16 6.82%	2 0.74%	238 39.7%
Total						600 100.0%

Source: Primary Data

From the above table it indicates that 56.40% of the Indian Bank represents are found to be “Agree”, 29.25% of the IOB respondents are “Neutral”, 15.77% of the Indian Bank respondents are “Strongly Agree”. It is further, 6.72% of the Indian Bank respondents are “Disagree” and 0.74% of the Indian Bank respondents are “Strongly Disagree”. Therefore, it can be concluded that the majority of the Indian Bank respondents are accepted the bank Receptions desk employees neat appearing.

Table: 4.10
 Physical Facilities Available for Service among the selected Banks

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	42 22.75%	98 53.65%	32 17.58%	11 6.02%	0 .0%	183 30.5%
IOB	29 16.22%	86 48.12%	55 30.43%	9 5.23%	0 .0%	179 29.8%
IB	40 16.87%	123 51.61%	54 22.89%	19 7.98%	2 0.74%	238 39.7%

Total	600 100.0%
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Source: Primary Data

From the above table it is found that 53.55% of the SBI respondents are “Agree”, 30.43% of the IOB respondents are “Neutral”, 22.75% of the SBI respondents are “Strongly Agree”. It is further, 7.98% of the Indian Bank respondents are “Disagree” and 0.74% of the Indian Bank respondents are “Strongly Disagree”. From the above results clearly showed that most of the SBI respondents are accepted the physical facilities associated with the service visually appealing.

Table: 4.11
 Provision of Service at Stipulated Time

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	44 24.34%	75 40.68%	44 24.24%	14 7.45%	6 3.28%	183 30.50%
IOB	32 17.78%	94 52.64%	41 22.81%	10 5.69%	2 1.12%	179 29.80%
IB	51 21.40%	109 45.73%	51 21.53%	20 8.50%	7 2.84%	238 39.70%
Total						600 100.00%

Source: Primary data

From the above table it is found that 52.64 % of the Indian Overseas Bank respondents are “Agree”, 24.34% of the SBI respondents are “Strongly Agree”, 24.34% of the SBI respondents are “Neutral”. It is further 8.50% of the India Bank respondent are “Disagree” and 3.28% of the SBI respondent are “Strongly Disagree”. From the above result clearly showed that the majority of the Indian Overseas Bank respondent are accepted When the bank's promise to do something by a certain time.

Table: 4.12
 Sympatric and Assurance during Problem Faced

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	35 19.23%	83 45.48%	47 25.58%	14 7.75%	4 2.17%	183 30.50%
IOB	18 10.016%	73 40.68%	65 36.32%	23 12.84%	0 0.00%	179 29.80%
IB	27 11.33%	100 42.12%	81 34.13%	19 7.78%	11 4.64%	238 39.70%
Total						600

	100.00%
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Sources: Primary data

From the above table it is represents that 45.36% of the SBI respondents are “Agree”, 36.31% of the IOB respondents are “Neutral”, 19.13 % of the SBI respondents are “Strongly Agree”. In addition, 12.85% of the IOB respondents are “Disagree” and 4.62% of the Indian Bank respondents are “Strongly Disagree”

From the above results clearly indicates that most of the SBI respondents are accepted when you have a problem with the bank is sympathetic and re-assuring.

Table: 4.13
 Best Service at First Time its Self

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	49	69	52	9	4	183
	26.68%	37.61%	28.41%	4.82%	2.39%	30.50%
IOB	33	80	58	6	2	179
	25.56%	44.54%	32.52%	3.35%	1.13%	29.80%
IB	41	117	68	12	0	238
	17.13%	49.26%	28.47%	5.14%	0.00%	39.70%
Total						600
						100.00%

Sources: Primary data

From the above table it indicates that 49.26 % of the Indian Bank represents are found to be “Agree” 32.52 % of the IOB respondents are “Neutral”, 26.68% of the SBI respondents are “Strongly Agree”. It is further, 5.04% of the Indian Bank respondents are “Disagree” and 2.39 % of the SBI respondents are “Strongly Disagree”. Therefore, it can be concluded that the majority of the Indian Bank respondents are accepted the bank performs the service right the first time.

Table: 4.14
 Banks Keeps Its Promise

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
SBI	24	82	63	8	6	183
	13.11%	44.81%	34.43%	4.37%	2.53%	30.50%
IOB	31	85	55	8	0	179
	21.79%	47.49%	30.73%	4.47%	0.00%	29.80%
IB	44	118	59	15	2	238
	18.49%	49.58%	24.79%	6.30%	0.84%	39.70%
Total						600
						100.00%

Sources: Primary data

From the above table it is found that 49.58% of the Indian Bank respondents are “Agree”, 34.43% of the SBI respondents are “Neutral”, 21.79 % of the IOB respondents are “Strongly Disagree”. It is further, 6.30% of the Indian Bank respondents are “Disagree” and 2.53% of the SBI respondents are “Strongly Disagree”. From the above results clearly showed that most of the Indian Bank respondents are accepted the bank provided its service.

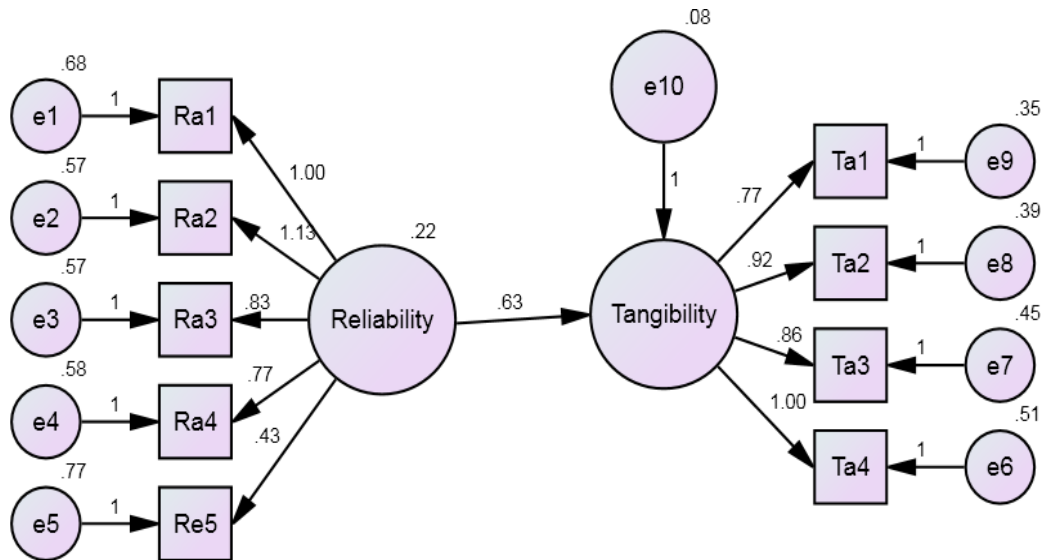
Table: 4.15
 Maintaining Error Free Records

Banks	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
SBI	24 13.20%	99 54.11%	50 27.31%	10 5.36%	0 0.00%	183 30.50%
IOB	31 17.31%	97 54.18%	34 18.89%	11 6.26%	6 3.36%	179 29.80%
IB	46 19.30%	119 50.03%	50 21.11%	11 4.52%	12 5.03%	238 39.70%
Total						600 100.00%

Sources: Primary data

From the above table it indicates that 54.18% of the Indian Overseas Bank represents are found to be “Agree”, 27.31 % of the SBI respondents are “Neutral” 19.30% of the IB respondents are “Strongly Agree”. It is further, 6.26% of the Indian Overseas Bank respondents are “Disagree” and 5.03% of the Indian Bank respondents are “Strongly Disagree”. Therefore, it can be concluded that the majority of the Indian Overseas Bank respondents are accepted the bank records insist on error free records.

Figure 4.1 Tangibility and Reliability Path Analysis



5. CONCLUSION

The Indian banking industry is one of the important services providers to the customer. The banking sectors customers to expect the services in the quality manner. In this study analysed that the quality of service and customer satisfaction both are crucial factors for success in the banking sector in Pondicherry Union Territory. However, in banking, quality is not the only aspects or factor of the customer demand to get fully satisfied. There are other factors together with the quality that more effect customer expectations about the service in term if finance services. These two factors are considered on this study such as (i) Reliability (ii) Tangibility. The study revealed that most of the customers are male respondents, hitched individual and furthermore rustic customer. The customers are additionally placated about the correct course of action of the counters. The customers are genuinely happy with the actual offices related with the administration office accessible in the bank.

The majority of the client concurs the banks actual office and great climate condition, substantial quality of consumer loyalty. Thus, the outcomes likewise show that the a large portion of the client concur a trust value and comforts, yet the bank offers its assistance at the time it guarantee to do so it very well may be seen that the respondents are not completely concurring about the fast and effective client support. The investigation uncovered that customer are concurred that an actual office outwardly engaging and entertaining climate in the branches and the simplicity and solace when managing the bank are the fundamental contributing elements the bank gatherings work area representatives slick showing up and great branch quality. The customers are additionally upbeat about the best possible course of action of the counters. The customers are tolerably happy with the actual offices related with the administration office accessible in the bank.

The results convey that the analysis has properly segmented the responsiveness customer's satisfaction levels of selected in banks, like State bank of India, Indian overseas bank and Indian bank. During the study period, reliability and tangibility is high in Indian Oversea Banks and its services are quality effective than other two banks. Thus, the main purpose of the banking institution has attracted and retains them for long time by rendering timely and quality service which would give success for the banks.

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