

IMPACT OF DEMOGRAPHICS ON SERVICE QUALITY, CUSTOMER SATISFACTION AND LOYALTY IN THE INDIAN BANKING IN VELLORE DISTRICT

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ABSTRACT

Purpose: The main objective of this study is to find the interrelationships between service quality attributes, customer satisfaction and customer loyalty in the retail banking sector in Vellore District. The key strategy for the success and survival of any business institution is the deliverance of quality services to customers. With the aim of sustaining long term relationships with their customers, many businesses have changed their strategic focus to emphasize customer retention. The practice of excellent service quality has been proven that customer satisfaction will significantly lead to customer retention. The present research employs SERVQUAL scale to measure the customers' loyalty. The sample size of 200 retail banking customers was drawn from different banks in Vellore District. This study attempts to contribute towards enhancing our understanding of service quality determinants in retail banking and to investigate the interrelationship gap between high quality, customer satisfaction and customer loyalty with the demographic details.

Design/methodology/approach: A banking-specific scale was constructed, initially with 36 items with 7 point Likert scale from the literature and focus groups, and used for data collection in a convenience sample in Vellore. It was administered by personal interview, online questionnaire. Data treatment involved Chi-square, ANOVA, Correlation, Regression and Mann Whitney

Findings: According to Parasuraman, Tangible, Reliability, Assurance, Responsive, empathy, service quality, Customer satisfaction, Customer loyalty, Price satisfaction, image and reputation, communication, special features like shorter waiting period, more atm centers and counters for elderly and disabled persons are taken. Chi-Square results are: 1. There is an association between marital status and Customer satisfaction. 2. There is an association between Income and Customer satisfaction. ANOVA results are 1. There is an association between gender and high quality, Satisfaction and Loyalty. 2. There is an association between Age and high quality, Satisfaction and Loyalty. 3. There is an association between marital status and high quality, Satisfaction and Loyalty. 4. There is an association between Employment status and high quality, Satisfaction and Loyalty. 5. There is an association between Income and high quality and Loyalty. 6. There is no association between Income and Satisfaction. 7. There is no association between Education and high quality, Satisfaction and Loyalty.

Research limitations/implications: Poor sampling, drawing from a single industry, drawing from a single geographical location, and not accounting for respondent's lifestyle, attitudes were the study's main limitations, number of earning family members and total income of the family

leading to obvious further research directions i.e. better sampling, drawing from multiple banking industries and taking psychographics into consideration. With the development of e-commerce and web technology, some areas which are not covered in this study are interesting and need to be explored. Quantitative measurement of service quality is extremely difficult because of the involvement of human behavioral aspects and the absence of precise numerical data.

Practical implications: SERVPERF is superior to SERVQUAL in retail banking.

Originality/value: The study helps to provide the guidelines to develop proper strategies and acknowledge the changes in customers' banking behavior more quickly.

Introduction

Due to increased global competition, private banks are put into lot of pressures to survive in the banking industry. This situation led the banks to think of the strategies to retain the customers by increasing the level of service quality. The key strategy for the success and survival of any business institution is the deliverance of quality services to customers. With the aim of sustaining long term relationships with their customers, many businesses have changed their strategic focus to emphasize customer retention. Service quality is one of the integral parts in achieving competitive advantage in most service industries. Globalization has brought a change in terms of regulatory, structural, technological, environment in the banking industry which led to restructure their strategies for services offered to the customers.

Service Quality

Service quality is generally perceived to be a tool that can be used to create a competitive advantage and therefore, substantial research into service and service quality has been undertaken in the last 20 years. Bitner defines service quality as "the consumers' overall impression of the relative inferiority/superiority of the organization and its services." The most common definition of service quality is the discrepancy between consumer's expectations and perceptions of the service received. Accordingly, service quality is defined as how well a delivered service level matches customer's expectation. Parasuraman identified more detailed dimensions of service quality and developed a well-known instrument, called SERVQUAL, to measure customer's perceptions and expectations from service. The SERVQUAL instrument consists of five underlying dimensions. The five dimensions of SERVQUAL are

- (1) Tangibles, which pertain to the physical facilities, equipment, personnel and communication materials.
- (2) Reliability, which refers to the ability to perform the promised services dependably and accurately.
- (3) Responsiveness, which refers to the willingness of service providers to help customers and provide prompt service.
- (4) Assurance, which relates to the knowledge and courtesy of employees and their ability to convey trust and confidence.
- (5) Empathy, which refers to the provision of caring and individualized attention to customers.

Tangibility: This dimension deal with modern looking equipments and visual appealing part of banks.

Reliability: This dimension has a direct positive effect on perceived service quality and customer satisfaction in banking institutions. Banks must provide error free service and secure online transactions to make customers feel comfortable.

Responsiveness: Customers expect that the banks must respond their inquiry promptly. Responsiveness describes how often a bank voluntarily provides services that are important to its customers. Researchers examining the responsiveness of banking services have highlighted the importance of perceived service quality and customer satisfaction.

Assurance; Customer expects that the bank must be secured and the behavior of the employees must be encouraging.

Empathy; individual attention, customized service and convenient banking hours are very much important in today's service.

In order to achieve better understanding of service quality in banking sector, the proposed five service quality dimensions are conceptualized to illustrate the overall service quality of the banking in relation to customers' and providers' perspective.

Customer Loyalty: Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations states the cost of attracting a new customer may be five times the cost of keeping a current customer happy. Gremler & Brown offers one definition of customer loyalty that is related to our purpose in this study: the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists. According to Bloemer & Kasper, loyalty is interpreted as true loyalty rather than repeat purchasing behavior, which is the actual re-buying of a brand, regardless of commitment. Zeithaml states loyalty is a multi-dimensional construct and includes both positive and negative responses. However, a loyal customer may not necessarily be a satisfied customer. Colgate also noted that it is not always the case that customer defection is the inverse to loyalty, while Levesque and Mc Dougall suggested that, "even a problem is not solved, approximately half of the customers would remain with the firm". This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty.

Customer satisfaction: Perceived service quality is a global judgment or attitude relating to the superiority of the service, whereas satisfaction is related to a specific transaction. On the other hand, customer satisfaction has frequently been suggested to be the leading determinant of loyalty. Ehigie suggests that there is a significant positive relationship between customer satisfaction and customer loyalty/retention. As such, customer satisfaction in this research is acting as a mediator between service quality and customer loyalty.

Reasons for the transformation from servqual to servperf

Cronin and Taylor (1992) conclude that current performance best reflects a customer's perception of service quality and that expectations are not part of this concept. They perform an empirical test with four alternative service quality models:

SERVQUAL: Service quality = performance - expectations

Weighted SERVQUAL: Service quality = importance \times (performance - expectations)

SERVPERF: Service quality = performance

Weighted SERVPERF: Service quality = importance \times performance

From the results of their empirical investigation they conclude that the unweighted SERVPERF measure (performance only) performs better than any other measure of service quality.

Research Methodology (Survey Design)

The questionnaire consists of two parts. The first part consists of questions concerning the demographic information of the respondents. The second part consisting of thirty six questions exploring the respondent's perception about the service quality of banking includes Tangibility, Reliability, Responsiveness, Assurance, Empathy, Over all Service quality, Customer satisfaction, Customer loyalty, price satisfaction, Clear Communication, Image and reputation, and special features like more atm centers and special counters for elderly and disabled. The respondents will be asked to rate each statement using the balanced Likert scale of 1 to 7 with mid point (1 – strongly disagree, 7 – strongly agree).

Data Collection:

For the data collection, we used the Survey Method. In the survey method, we relied primarily on primary survey as the servqual questionnaire is long and hence, it will ensure complete information. We also used the electronic method wherein we floated the questionnaire online for responses. We were able to complete 200 questionnaires.

Sample Selection

Non-Probabilistic sampling method has been employed in this study. The most common type of non-probabilistic sampling method which is applied in this study is 'convenience sampling' through which we had selected the sample members who can provide required information and available to participate in the study. The data was collected by using both personal and electronic contact approach.

Research Design

Exploratory research: A detailed literature review of different models and various research papers in the exploratory research of secondary data helped us to zero in on the Servqual model by Parasuraman. Descriptive research will be used to gain insight into customer service quality offered by banks. We will be using primary data in this research study and the primary data will be collected through survey method by using an undisguised structured questionnaire.

Data Analyses Methodology

A series of statistical techniques were required before the quantification of service quality. These statistical analyses were conducted using SPSS; a widely used statistical software package. The statistical techniques conducted were:

- (a) Chi-Square (using SPSS)
- (b) One-Way ANOVA (using SPSS)
- (c) Correlation and Regression (using SPSS)
- (d) Mann – Whitney (using SPSS)

Findings & Discussion

Demographic Findings The basic findings related to demographic characteristics of customers in banks are given below:

Table1: Demographic details

Factor	Category	Number	percentage
Gender	Male	20	20
	Female	180	90
Age	Less than 20	20	10
	20-30	120	60
	30-40	40	20
	40 & above	20	10
Marital Status	Single	140	70
	Married	60	30
Occupation	Government	20	10
	Students	100	50
	Private	40	20
	Professional	20	10
	Retired	20	10
Income per month	Less than 10000	20	10
	10001-20000	20	10
	20001-30000	60	30
	30001-40000	100	50

Hypothesis Testing: A hypothesis is an assumption that we make about a population parameter. The hypothesis, which we wish to test, is called the null hypothesis because it implies that there is no difference between the true parameter and the hypothesis value so the difference between the true value and hypothesis value is nil. Hypothesis testing, as described by Neyman and Pearson, provides for certain decision rules about the null hypothesis. Hypothesis tests are procedures for making rational decisions about the reality of effects. Hypothesis testing starts with an assumption of 'no differences'.

Research / Statistical Hypothesis:

1. There is no association between marital status and Customer satisfaction.
2. There is no association between Income and Customer satisfaction.
3. There is no association between gender and high quality, Satisfaction and Loyalty.
4. There is no association between Age and high quality, Satisfaction and Loyalty.
5. There is no association between marital status and high quality, Satisfaction and Loyalty.
6. There is no association between Education and high quality, Satisfaction and Loyalty.
7. There is no association between Employment status and high quality, Satisfaction and Loyalty.
8. There is no association between Income and high quality, satisfaction and Loyalty.

Data Analysis and Interpretations: Chi-square and ANOVA deals with cause-effect relationship in association of attributes. It allows us to find out that whether there is any association between two or more variables.

Table 2 - Marital status and satisfaction

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	88.889(a)	4	.000
Likelihood Ratio	112.512	4	.000
Linear-by-Linear Association	23.128	1	.000
N of Valid Cases	200		

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.00.

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is association between Marital status and Customer satisfaction.

Table 3 - Income and satisfaction

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	200.000(a)	10	.000
Likelihood Ratio	227.345	10	.000
Linear-by-Linear Association	18.665	1	.000
N of Valid Cases	200		

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.00.

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is association between Income and Customer satisfaction.

Table 4 - Gender and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	22.222	1	22.222	14.776	.000
	Within Groups	297.778	198	1.504		
	Total	320.000	199			
Completely satisfied	Between Groups	72.000	1	72.000	35.640	.000
	Within Groups	400.000	198	2.020		
	Total	472.000	199			
loyal	Between Groups	56.889	1	56.889	11.365	.001
	Within Groups	991.111	198	5.006		
	Total	1048.000	199			

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is an association between gender and high quality. There is an association between gender and Satisfaction. There is an association between gender and Loyalty.

Table 5 - Age and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	43.333	3	14.444	10.233	.000
	Within Groups	276.667	196	1.412		
	Total	320.000	199			
Completely satisfied	Between Groups	102.000	3	34.000	18.011	.000
	Within Groups	370.000	196	1.888		
	Total	472.000	199			
loyal	Between Groups	541.333	3	180.444	69.804	.000
	Within Groups	506.667	196	2.585		
	Total	1048.000	199			

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is an association between Age and high quality. There is an association between Age and Satisfaction. There is an association between Age and Loyalty.

Table 6 - Marital status and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	38.095	1	38.095	26.757	.000
	Within Groups	281.905	198	1.424		
	Total	320.000	199			
Completely satisfied	Between Groups	54.857	1	54.857	26.038	.000
	Within Groups	417.143	198	2.107		
	Total	472.000	199			
loyal	Between Groups	219.429	1	219.429	52.436	.000
	Within Groups	828.571	198	4.185		
	Total	1048.000	199			

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is an association between marital status and high quality. There is an association between marital status and Satisfaction

There is an association between marital status and Loyalty.

Table 7 - Education and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	.000	1	.000	.000	1.000
	Within Groups	320.000	198	1.616		
	Total	320.000	199			
Completely satisfied	Between Groups	.889	1	.889	.374	.542
	Within Groups	471.111	198	2.379		
	Total	472.000	199			
loyal	Between Groups	8.000	1	8.000	1.523	.219
	Within Groups	1040.000	198	5.253		
	Total	1048.000	199			

Interpretation: The Asymp significance value 1.000 is greater than .05 so accept the null hypothesis and reject the alternate hypothesis. There is no association between Education and high quality. : The Asymp significance value 0.542 is greater than .05 so accept the null hypothesis and reject the alternate hypothesis. There is no association between Education and Satisfaction. : The Asymp significance value 0.219 is greater than .05 so accept the null hypothesis and reject the alternate hypothesis. There is no association between Education and Loyalty.

Table 8 - Employment status and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	96.000	4	24.000	20.893	.000
	Within Groups	224.000	195	1.149		
	Total	320.000	199			
Completely satisfied	Between Groups	288.000	4	72.000	76.304	.000
	Within Groups	184.000	195	.944		
	Total	472.000	199			
loyal	Between Groups	408.000	4	102.000	31.078	.000
	Within Groups	640.000	195	3.282		
	Total	1048.000	199			

Interpretation: The Asymp significance value .000 is less than .05 so reject the null hypothesis and accept the alternate hypothesis. There is an association between Employment status and high quality. There is an association between Employment status and Satisfaction. There is an association between Employment status and Loyalty

Table 9 - Income and high quality, satisfaction, loyalty

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
high quality service	Between Groups	38.333	2	19.167	13.405	.000
	Within Groups	281.667	197	1.430		
	Total	320.000	199			
Completely satisfied	Between Groups	3.667	2	1.833	.771	.464
	Within Groups	468.333	197	2.377		
	Total	472.000	199			
loyal	Between Groups	174.667	2	87.333	19.700	.000
	Within Groups	873.333	197	4.433		
	Total	1048.000	199			

Interpretation: The Asymp significance value 0.000 is less than 0.05 so reject the null hypothesis and accept the alternate hypothesis. There is an association between Income and high quality. There is an association between Income and Loyalty. The Asymp significance value 0.464 is greater than 0.05 so accept the null hypothesis and reject the alternate hypothesis. There is no association between Income and Satisfaction

Correlation: If there is association between two or more variables, then the strength of the relationship of the variables or the degree of the relationship is found between two variables by Pearson's correlation coefficient.

Interpretation: The output is with two-tailed significance selected and significant correlations flagged. The structure of the output has 3 sections. The upper portion of each cell identifies the correlations between variables accurate to three decimals. The middle portion indicates the significance of each corresponding correlation. The lower portion records the number of subjects involved in each correlation. Only if there are missing values it is possible that the number of subjects involved in one correlation may differ from the number of subjects involved in others. The notes below the table identify the meaning of the asterisks and indicate whether the significance levels are one-tailed or two-tailed.

The diagonal of 1.000s shows that a variable is perfectly correlated with itself. Since the computation of correlations is identical regardless of which variable comes first, the half of the table above the diagonal of 1.000s has identical values to the half of the table below the diagonal. Note the strong positive relationship between pleasing communication and shorter waiting period.

Regression: Pearson's correlation coefficient just gives the degree of relationship or association. It is not estimating or predicting the response variable for a given independent variable. The response variable is also called as dependent variable. Using regression analysis, it is possible to predict the dependent variable and independent variable. Multiple linear regressions are a logical extension of the simple linear regression. The number of independent variables will be more than one.

$$Y = \text{constant} + ax + by + cz$$

Y= dependent variable – Provide clear information

X= independent variable - A= modern equipment, B= visually appealing facilities, C= courteous,

D= instilling confidence, E= respect to customers, F= Atm at convenient place

a, b, c are constants and are determined by statistical least square method.

Table 10 - **Variables Entered/Removed (b)**

Model	Variables Entered	Variables Removed	Method
1	atm convenient place, respect to customers, T2visually appealing facilities, instill confidence, T1modern equipment, courteous(a)		Enter

a All requested variables entered.

b Dependent Variable: provide clear information

Table 11 - **Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891(a)	.794	.788	.75044168

a Predictors: (Constant), atm convenient place, respect to customers, T2visually appealing facilities, instill confidence, T1modern equipment, courteous

Interpretation : R square – 79 % of the variance is explained.

Table 12 - **ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	419.310	6	69.885	124.094	.000(a)
	Residual	108.690	193	.563		
	Total	528.000	199			

a Predictors: (Constant), atm convenient place, respect to customers, T2visually appealing facilities, instill confidence, T1modern equipment, courteous

b Dependent Variable: provide clear information

Table 12 - Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-12.648	1.028		-12.308	.000
	T1modern equipment	1.891	.096	1.421	19.623	.000
	T2visually appealing facilities	.560	.093	.414	6.025	.000
	courteous	1.438	.164	.811	8.743	.000
	instill confidence	-.440	.076	-.352	-5.803	.000
	respect to customers	-1.620	.074	-1.984	-21.986	.000
	atm convenient place	1.126	.100	.460	11.304	.000

a Dependent Variable: provide clear information

The coefficients and constant for the regression equation that measures predicted values for the dependent variable(the bank provides clear information for the customers) and for the independent variables like modern equipment, Visually appealing facilities, courteous, instilling confidence, respect to customers, Atm at convenient place.

$$\text{Overall Service Quality} = -12.648 + 1.891A + 0.560B + 1.438C - 0.440D - 1.620E + 1.126F$$

Where, A = modern equipment, B =visually appealing facilities, C = courteous, D = instilling confidence, E = respect to customers, F = Atm at convenient place.

Interpretation of Mann Whitney: Gender and the 36 attributes of the servqual has been taken for the Mann Whitney. The Mean Rank for females is higher than the mean rank for males for the 8 variables like right service, instill confidence, convenient location hours, excellent quality, interest earned high, bank charges low, pay a little bit more, short waiting period, atm in convenient locations.

The Z is the standardized score associated with the significance value (p value). Since the p value is large than the significance value of .005, we conclude that the women did not score significantly higher than men in certain variables like right service, excellent quality, interest earned high, bank charges low, pay a little bit more, short waiting period.

The Z is the standardized score associated with the significance value (p value). Since the p value is large than the significance value of .005, we conclude that the men did not score significantly higher than women in certain variables like visually appealing interiors, promise, problem solving attitudes, caring, patronize.

Conclusion: Customer satisfaction depends upon the quality of services provided by these banks. It can be said that if banks are providing better quality services, then customers would be satisfied. The majority of the customers felt that banks are not sensitive enough in providing special services or having special counters for elderly or disabled customers. In addition to that lack of convenient Atm centers' and poor communication regarding the specific needs of the customers is some of the major drawbacks of banks.

Limitations: The data could have been collected from other sector of working counterparts like IT, Government etc. Comparison between public, private and foreign banks could have been

taken for the study. Number of dependents, type of account, and frequency of visits to the bank can also be taken for the study.

Scope for further research: Income wise analysis and geographical segment wise analysis also would have given better results. Service quality of foreign sector banks with public and private sector banks also may be considered for another analyzing.

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Appendix

Mann-Whitney

Ranks

	Gender	N	Mean Rank	Sum of Ranks
T1modern equipment	Female	180	90.50	16290.00
	male	20	190.50	3810.00
	Total	200		
T2visually appealing facilities	Female	180	99.39	17890.00
	male	20	110.50	2210.00
	Total	200		
neat	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		
promise	Female	180	99.39	17890.00
	male	20	110.50	2210.00
	Total	200		
problem solving	Female	180	97.17	17490.00
	male	20	130.50	2610.00
	Total	200		

right service	Female	180	101.61	18290.00
	male	20	90.50	1810.00
	Total	200		
right time	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		
error free records	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		
provide clear information	Female	180	94.94	17090.00
	male	20	150.50	3010.00
	Total	200		
instill confidence	Female	180	102.72	18490.00
	male	20	80.50	1610.00
	Total	200		
feel safe	Female	180	93.83	16890.00
	male	20	160.50	3210.00
	Total	200		
courteous	Female	180	98.28	17690.00
	male	20	120.50	2410.00
	Total	200		
knowledgeable	Female	180	93.83	16890.00
	male	20	160.50	3210.00
	Total	200		
prompt service	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		
willing to help	Female	180	92.72	16690.00
	male	20	170.50	3410.00
	Total	200		
respect to customers	Female	180	92.72	16690.00
	male	20	170.50	3410.00
	Total	200		
E1 Individual attention	Female	180	92.72	16690.00
	male	20	170.50	3410.00
	Total	200		
E2 Caring	Female	180	98.28	17690.00
	male	20	120.50	2410.00
	Total	200		
E3 Convenient location and hours	Female	180	104.94	18890.00
	male	20	60.50	1210.00
	Total	200		
E4 understanding	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		
Excellent service	Female	180	102.72	18490.00
	male	20	80.50	1610.00

	Total	200		
high quality service	Female	180	93.83	16890.00
	male	20	160.50	3210.00
	Total	200		
Completely satisfied	Female	180	92.72	16690.00
	male	20	170.50	3410.00
	Total	200		
loyal	Female	180	94.94	17090.00
	male	20	150.50	3010.00
	Total	200		
recomment	Female	180	92.72	16690.00
	male	20	170.50	3410.00
	Total	200		
interest paid	Female	180	91.61	16490.00
reasonable	male	20	180.50	3610.00
	Total	200		
foreign currency	Female	180	92.72	16690.00
reasonable	male	20	170.50	3410.00
	Total	200		
cost of maint low	Female	180	94.94	17090.00
	male	20	150.50	3010.00
	Total	200		
int earned high	Female	180	103.83	18690.00
	male	20	70.50	1410.00
	Total	200		
bank charge low	Female	180	101.61	18290.00
	male	20	90.50	1810.00
	Total	200		
patronise	Female	180	97.17	17490.00
	male	20	130.50	2610.00
	Total	200		
ready to a little more	Female	180	103.83	18690.00
	male	20	70.50	1410.00
	Total	200		
pleasing	Female	180	92.72	16690.00
sommunication	male	20	170.50	3410.00
	Total	200		
short waiting period	Female	180	102.72	18490.00
	male	20	80.50	1610.00
	Total	200		
atm convenient place	Female	180	107.17	19290.00
	male	20	40.50	810.00
	Total	200		
elders special counters	Female	180	91.61	16490.00
	male	20	180.50	3610.00
	Total	200		

Test Statistics

	T1modern equipment	T2visually appealing facilities	neat	promise	problem solving	right service	right time	error free records	provide clear information	instill confidence	Feel safe	courteous	knowledgeable	prompt service	Willing to help	respect to customers	E1Individual attention
Mann-Whitney U	.000	1600.000	200.000	1600.00	1200.0	1600.000	200.000	200.000	800.000	1400.000	600.000	1400.000	600.000	200.000	400.000	400.000	400.000
Wilcoxon W	16290	17890.000	16490.0	17890.0	17490.0	1810.000	16490.0	16490.0	17090.000	1610.000	16890.000	17690.000	16890.000	16490.000	16690.000	16690.000	16690.000
Z	-7.727	-.876	-7.435	-1.007	-2.576	-.842	-6.692	-7.109	-4.381	-1.700	-5.239	-1.852	-5.151	-7.010	-5.837	-5.837	-5.855
Asymp. Sig. (2-tailed)	.000	.381	.000	.314	.010	.400	.000	.000	.000	.089	.000	.064	.000	.000	.000	.000	.000

	E2Caring	E3 Convenient location and hours	E4 under standing	Excellent service	high quality service	Completely satisfied	loyal	Re comment	interest paid reasonable	foreign currency reasonable	cost of maint low	int earned high	bank charge low	patronise	ready to a little more	pleasing communication	short waiting period	atm convenient place	elders special counters
Mann-Whitney U	1400.000	1000.000	200.000	1400.000	600.000	400.000	800.000	400.000	200.000	400.000	800.000	1200.000	1600.000	1200.000	1200.0	400.000	1400.000	600.000	200.000
Wilcoxon W	17690.000	1210.000	16490.000	1610.000	16890.0	16690.000	17090.0	16690.0	16490.00	16690.00	17090.0	1410.000	1810.000	17490.000	1410.0	16690.000	1610.000	810.000	16490.000
Z	-1.717	-3.620	-6.800	-1.873	-5.257	-5.893	-4.396	-5.874	-6.735	-6.557	-4.381	-2.526	-.836	-2.526	-2.526	-5.893	-1.700	-6.071	-6.671
Asymp. Sig. (2-tailed)	.086	.000	.000	.061	.000	.000	.000	.000	.000	.000	.000	.012	.403	.012	.012	.000	.089	.000	.000

a Grouping Variable: Gender