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## A Study of Technology Driven Banking Service Quality in Selected Districts of Nagaland

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**Abstract:** *Today, information and communication technology has become the heart of banking sector, which has brought an enormous transformation in the banking industry and made banking services easier, speedy and accessible anytime and anywhere. This has also made the customers well aware of the service level available around the world and thus expects the best from his bank. In this modern customer centric competitive arena, satisfaction and quality prove to be key factors and are interrelated. To strive in a market characterized by global competition, and technological advancements, banks need to be more customer-focused. Any bank that wants to compete in this global industry must offer services that create customer satisfaction. Hence, it is important for banks to understand what affects customer satisfaction and how to optimize service quality as a driver of customer satisfaction. This study made an attempt to compare customer satisfaction of public and private commercial banks with a sample of 500 bank customers by analyzing the item-wise degree of satisfaction of the customers for service quality taking 41 technology related items, grouped into 8 service quality dimensions. One way ANOVA has been applied to ascertain the significance level of the dimensions of service quality. The study showed that, except for satisfaction with Empathy and Reliability dimensions, the performance of private sector commercial banks is better than the public sector commercial banks. Thus, customers' satisfaction level of private sector commercial banks in terms of technology based services is higher than that of public sector banks.*

**Key Words:** *ANOVA, Commercial Banks, Customer Satisfaction, Service Quality, Technology Driven Banking Services.*



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## 1. INTRODUCTION

The Indian banking system is facing a rapidly changing market with new technologies, economic uncertainties, fierce competition, and more demanding customers (Anderson et. al 1997, cited in Zeina, 2012). The banking is a customer-oriented service industry, which has been witnessing a radical shift in the market power from banks to their customers. Liberalization, privatization, and globalization have brought remarkable changes in the banks and banking personnel's work. Entry of well equipped foreign banks and new reforms in the banking sector had made the banking business highly competitive. After nationalization, tremendous changes have been taking place in the banking system. Increasing domestic and international competition and fast changing technologies have led to growing pressure on both public and private banks to think in terms of increasing the effectiveness in such ways that should be beneficial to them.

Today, information and communication technology has become the heart of banking sector. The advancement in the information technology has brought an enormous transformation in the banking industry and made banking services easier, speedy and accessible anytime and anywhere. Moreover, with the advent of information technology and communication system, the customers are well aware of the service level available around the world and thus expect the best from his bank (Rao, 2002). Under these circumstances, the banks will have to face challenges to retain the existing customers, to create new customers and regain the lost customers. (Joshi et. al, 2000). In a bid to stay ahead of competition and to keep pace with the changing environment, the commercial banks have been adopting technology and innovative strategies at a faster rate, offering numerous services to their customers and embracing many new features including self-service channels that promise to remove the constraint of time, distance and communication. The facility of various electronic banking services like internet banking, core banking, ATMs and the credit/debit cards, NEFT, RTGS, Tele Banking, SMS banking, and other modern banking services have revolutionized the choices available with the customers. The new delivery channels along with better access to customer information have reformed the relationship between banks and customers. Banks are now able to process the customer information for a number of purposes. With the changing demographics of the market place and evolving customer needs, technology has become a major factor that affects today's banks in terms of what they provide, how they provide, and what the customer really wants. Banks need to adopt innovative strategies including better customer service and adequate fulfillment of customers' expectations



## **2. SERVICE QUALITY & CUSTOMER SATISFACTION**

Service quality (SQ) is a measure of how well a delivered service matches the customers' expectations. Parasuraman et al (1991) defined SQ as a comparison between expectations and performance and in further studies defined SQ as the discrepancy between customers' expectations and perceptions. According to ISO standard, quality means the totality of features and characteristics of a product, process, or service. Delivering quality service means conforming to customer expectations on a consistent basis (Lewis and Booms, 1983). Gronroos (1982), Lewis and Booms (1983), cited in Zeina (2012) suggested that SQ stems from a comparison of customers' expectations with seller's actual service performance. To strive in a market characterized by global competition and technological advancements, banks need to be more customer-focused.

Quality of customer service plays a pivotal role in determining customer satisfaction and in the prosperity of a bank to survive in the turbulent market. Therefore, quality needs to be understood and managed throughout the services of an organization. In the recent past SQ of banking industry has been improving with the use of communication networks. Worldwide the way in which banks deliver services have undergone a paradigm shift with the banks increasingly going in for electronic provisioning of services in various forms including self service mode through the various electronic channels. In India too, this trend is visible. Tough competition and increasing customer expectations have forced all major commercial banks, irrespective of the sectors, to adopt the provision of banking services in diverse forms. As the banks compete in the market place with generally perceived undifferentiated products, SQ becomes a primary competitive weapon. In general, quality is now regarded as a competitive precedence for managers and driver of growth, and, therefore, quality improvement has become a mission for most firms (Berry et. al, 1994; Lai et. al, 2007, cited in Zeina, 2012). Hence, managing SQ and measuring it is imperative for banks to grow and survive.



According to Oliver et al. (1992) “Customer Satisfaction is a consumer’s post-purchase evaluation and affective response to the overall product or service experience”. According to Philip Kotler (2007) “Customer Satisfaction is a person’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance in relations to his or her expectations”. Customer Satisfaction (CS) is the collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service. CS is an ambiguous and abstract concept; the state of satisfaction varies from person to person and service to service. CS lies in banks’ ability to deliver better quality products and convenient solutions to the customers. CS is now considered as a pre-requisite for customer retention, loyalty and convenience which ultimately helps in realizing the goals of market share, growth, return on investment and profitability. CS is a competitive advantage that is sustainable over the long term.

Lovelock & Wirtz (2011), cited in Zeina (2012), confirmed that CS and SQ are antecedents of customer loyalty. Satisfaction and quality have evolved along parallel tracks (Lilijander, 1995). In the modern customer centric competitive arena, satisfaction and quality prove to be key factors reciprocally interrelated in a causal, cyclical relationship. The higher the SQ, the more satisfied are the customers. In particular, financial institutions including banks realized the strategic importance of customer value and continuously seeking innovative ways to enhance customer relationships (Aurora. et. al, 1997). Any bank that wants to compete in this global industry must offer services that create CS. Therefore, it is important for banks to understand what effect CS and how to optimize SQ as a driver of CS. The Reserve Bank of India, over the years established various committees, viz. Saraiya Committee (1972), Talwar committee(1975), Narasimham Committee (1991), Goiporia Committee (1991), which have recommended banks to offer best services with a view to enhance the satisfaction level of customers. Again, technology plays a pivotal role in giving satisfaction to the customers because it fills the gap between the expected and perceived SQ. Technology also delivers the same kind of services to all the customers irrespective of time and place and without human biasness.



### **3. GEOGRAPHICAL COVERAGE OF THE STUDY**

The state of Nagaland is located in the north eastern part of India with a geographical area of 16579 sq. km. and population of about 19, 80,602 persons as per 2011 census, accounting for 0.16 percent of total population of India. The state has 12 districts, out of which two districts viz. Dimapur & Kohima were selected for the study because most of the banks are existed in these two districts. Dimapur district has an area of 927 Sq.km with a population of 378811 persons accounting for 19% of the total population of the state; and Kohima district has an area of 1595 Sq.km with a population 267,998 persons accounting for 14% of the total population of the state (as per 2011 census). A total of 28 banks are operating in the state, which includes 18 public sector commercial banks, 8 Private sector commercial banks, 1 regional rural bank and 1 state cooperative bank, as on 30<sup>th</sup> June, 2017. Banking network in the state is not as large and wide as it is in other parts of the country. Most of the banks and their branches in the state are concentrated in the two districts of Dimapur and Kohima. Out of 177 bank branches in the state, 101 (57.06%) branches are found in these two districts alone. Again, out of these 101 branches, 61 are of nationalized commercial banks, 24 are of private banks and remaining 16 are of co-operative bank and rural bank.

### **4. LITERATURE REVIEW**

Quality and satisfaction has been widely discussed in various literatures from long back, especially in service industry. Service management literature proposes that service quality influences customer satisfaction (Cronin et al., 2000). Service quality (SQ) is identified as the determinants of customer satisfaction (CS) in banking (Naceur et al., 2002 cited in Ghost & Gnanadhas, 2011). Sivesan (2012) pointed out that there is positive linear relationship between the SQ and CS; and concluded that SQ has an impact on CS. Shanka (2012) confirmed the theory of literatures regarding the relationship between the SQ and CS and indicated that there is a positive correlation between the dimensions of SQ and CS. The results also showed that offering quality service have positive impact on overall CS. The SERVQUAL instrument developed by Parasuraman et al. (1988) that measures SQ along five dimensions/factors,



namely: reliability, responsiveness, assurance, empathy, and tangibles, forms the foundation on which all other works have been built. Lau et. al. (2013) found that all the five SERVQUAL dimensions have a positive influence on CS; and suggest that SERVQUAL is a suitable instrument for measuring SQ in the retail banking sectors.

Munusamy et. al. (2010) found that *Assurance* has positive relationship but it has no significant effect on CS. *Reliability* has negative relationship but it has no significant effect on CS. *Tangibles* have positive relationship and have significant impact on CS. *Empathy* has positive relationship but it has no significant effect on CS. *Responsiveness* has positive relationship but no significant impact on CS. Haidar & Islam (2011) found that *tangible* is the most important factor in determining the SQ of private commercial banks followed by *reliability*, *empathy*, *accessibility*, and *assurance*. Santhiyavalli (2011) indicated that among 5 dimensions of SQ, *Reliability*, *Responsiveness*, *Empathy*, and *Tangibility* are the major factors responsible for CS among the customers of State Bank of India. Rao and Lakew, (2011) revealed that *Reliability* and *Assurance* dimensions of SQ scored the highest ratings while the *Tangibles* dimension got the lowest score. The study also found that there is a strong dissimilarity in SQ perceptions between customers of private sector and public sector banks. Bootwala & Gokhru (2012) found that the results of *Assurance* and *core services* are same in all the three banking groups, i.e. public, private and foreign; whereas in all other dimensions they are different. Nagabhushanam (2013) identified the degree of importance attached to various dimensions of SQ by the customers; and found that foreign banks are rated high by the customers in all the SQ dimensions; public sector banks have been rated second in all parameters except that of '*responsiveness*' and private banks stands the last in all the parameters. Selvakumar (2015) found that *assurance* has the most significant impact on CS towards banking services and *responsiveness* has the least significant impact on CS towards banks.

Huei-Chen (2007) studied the dimensions of consumer perceived online risks that are usually considered from customer's perspective and found that personal risk, privacy risk and





performance risk embodies the customer perception on quality of online services. Sabah et. al. (2008) indicated that the security, quality of the internet connection and awareness about internet banking and its benefits have significant effects on the perceived usefulness and perceived ease of use of internet banking acceptance. Nuseir et. al. (2010) indicated that e-service quality dimensions such as website attributes, reliability, perceived risk, responsiveness and customization have a positive and significant effect on overall CS. Safeena et al (2010) determined the consumer's perspective on internet banking adoption and found that perceived usefulness, perceived ease of use, consumer awareness and perceived risk are the important determinants of online banking adoption and have strong and positive effect on customers to accept online banking system. Kumbhar (2011) pointed out there is a significant difference in the customers' perception in internet banking services provided by the public and private sector banks; private sector banks are providing better SQ of internet banking than the public sector banks. Alabar (2012) has focused on e-banking and CS and concluded that there is an impact of e-banking on satisfaction of the customers of the banks. Kaur and Kaur (2013) found that there is no significant difference in facilities determining the customers' usage of internet banking services of public-sector, private-sector and foreign banks in India. Fozia (2013) found that different occupation group of customers have different perception toward the e-banking services; and that demographic factors impact significantly internet banking behavior. The paper suggests that an understanding about the customer's perception regarding the e-banking services of public and private banks will help the bankers to understand the customers' need in a better way. Ongori (2013) found that there is a significant relationship between self-service channels such as ATMs, internet banking, mobile banking, and CS. Shah (2014) pointed out that in regards to e-banking services, customers of private banks are happier compared to public banks; and suggested that banks should try in all the ways to ensure e-banking is working 24 hours; and service is available to customers hassle-free.



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## **5. SIGNIFICANCE OF THE STUDY**

Service businesses like banks are very much sensitive. Customers value the quality of the services of the banks to take up services. The value that a bank creates comes from its customers. In today's competitive market, it is important that a customer experiences the "Wow Effect" that only superior service can deliver. A bank that caters to its customers' needs will inevitably gain the loyalty of its customers, thus resulting in repeat business as well as potential referrals. So, while marketing their products and services, banks must concentrate on quality of its products and services to gain customers' loyalty to survive and sustain in the present competitive environment. Banks are required to move closer to customers, get to know their needs thoroughly and make efforts to reach out to their desired satisfaction level. Moreover, with the passing of time, changing banking scenario and ever increasing customers' expectations, the service quality (SQ) factors also changes. This requires an understanding of the factors that contribute to SQ and the impact of each such service factor on the level of customers' satisfaction. One way to do so is to find out the opinions of the customers and take suitable steps for better performance. This will help the banks to meet the challenges of time.

## **6. OBJECTIVES OF THE STUDY**

The study aims at comparing the level of customers' satisfaction between public and private sector commercial banks in terms of technology driven banking services.

## **7. HYPOTHESIS**

The study is based on the hypothesis - *Customers' satisfaction level of private sector commercial banks in terms of technology based services is higher than that of public sector banks*".





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## 8. METHODOLOGY

This study focuses on the SQ consideration of bank customers and the level of their satisfaction in Dimapur and Kohima districts of Nagaland with some identified variables. A multi-stage sampling design was adopted and a sample size of 500 was used. While selecting the sample respondents, quota and convenient sampling was used. The study utilized both primary and secondary data sources. The secondary sources consisted of published studies in international and national journals; information contained in websites of RBI and various banks; unpublished data from Regional Business Office of SBI and branches of various banks. The primary data were collected through the use of a structured questionnaire from the sampled customers of sampled bank branches. The questionnaire was designed with multiple choice selections and consisted of statements on SQ variables. The five dimensions of SERVQUAL proposed by Parsuraman et al. (1988), was adapted and modified in this study. The opinion of the respondents on 41 issues/items of technology based banking services (grouped into 8 dimension) indicating their level of agreement or disagreement for quality consideration and level of satisfaction/ dissatisfaction measured on a 5 point scale ranging from 5 to 1. The eight SQ dimensions considered for the study are Tangibility, Reliability, Responsiveness, Assurance, Empathy, Service Products vis-à-vis Core Services, Systematization and Standardization of Service Delivery, and Security. The data were analyzed using SPSS using the tests like ANOVA.

## 9. ANALYSIS AND INTERPRETATION

Here, the analysis of the item-wise degree of *Consideration* and the item-wise degree of *Satisfaction* of the customers for service quality for the technology related 41 items considered in the study, have been done. By summing up the analysis made, we find that -

[1]. In respect of public sector commercial banks for items 'Functions of ATMs', 'Processes of Opening Accounts', and 'Processing of Loans', customers have very high level of consideration but in reality they have experienced dissatisfaction. In respect of private sector commercial banks for items 'Processes



of Opening account', 'Processing of Loans', and 'Safety of ATM Use', customers have very high consideration but in reality they have experienced dissatisfaction.

[2]. In respect of public sector banks, for items '*Tele-Banking Services*', '*Clarity of Tele-Banking Instructions*', '*Number of Voice Prompts in Tele-Banking*', '*Reliability of Tele-Banking Services*', '*Short Waiting Time of Tele-Banking*', '*Trustworthiness of Tele-Banking Services*', and '*Easy Operationality of Tele-Banking Services*', customers are neutral in their consideration level as well as experience level. In respect of private sector commercial banks, for item '*Number of Voice Prompts in Tele-Banking*', customers are neutral in their consideration level as well as experience level.

[3]. In respect of public sector commercial banks, for items '*Visual Appeal of Bank's Website*', '*Information Contents and Instructions on Bank's Website*', '*Guidance to Use Mobile Banking*', '*Complicated Mobile Banking*', '*Easy Navigating and Faster Downloading of Bank's Website*', and '*Fast and Efficient Conduct of Mobile Banking*', customers have moderate level of consideration but in reality they are neutral in their level of experience. In respect of private sector commercial banks, for items '*Tele-Banking Services*', '*Clarity of Tele-Banking Instructions*', '*Complicated Mobile Banking*', '*Short Waiting Time of Tele-Banking*', customers have moderate level of consideration but in reality they are neutral in their level of experience.

[4]. In respect of public sector commercial banks, for items '*Reliability of Internet Banking Services*', '*Reliability of Mobile Banking Services*', '*Fast and Satisfactory Complaint Resolution of My Bank's ATM*', '*Trustworthiness of Net Banking Transactions*', '*Trustworthiness of Mobile Banking Transactions*', '*Easy Operationality of Internet Banking Services*', '*Easy Operationality of Mobile Banking Services*', '*Security of Online Transactions of the Bank*', and '*Confidentiality of Online Transactions*', customers have high level of consideration but in reality they are neutral in their level of experience. In respect of private sector commercial banks, for items '*Visual Appeal of Bank's Website*', '*Information Contents and Instructions on Bank's Website*', '*Guidance to Use Mobile Banking*', '*Complicated Mobile Banking*',



*'Reliability of Tele-Banking Services', 'Reliability of Mobile Banking Services', 'Fast and Satisfactory Complaint Resolution of My Bank's ATM', 'Easy Navigating and Faster Downloading of Bank's Website', 'Fast and Efficient Conduct of Mobile Banking', 'Trustworthiness of Net Banking Transactions', 'Trustworthiness of Mobile Banking Transactions', 'Trustworthiness of Tele-Banking Services', 'Easy Operationality of Internet Banking Services', 'Easy Operationality of Tele-Banking Services', 'Easy Operationality of Mobile Banking Services', 'Security of Online Transactions of the Bank', and 'Confidentiality of Online Transactions'*, customers have high level of consideration but in reality they are neutral in their level of experience.

[5]. In respect of public sector commercial banks, for items *'Equipments Used', 'Appearance of Physical Facilities', 'Number of ATMs', and 'Processes of Encashment of Cheques'*, customers have moderate level of consideration as well as experience vis-à-vis satisfaction. In respect of private sector commercial banks, for items *'Equipments Used', 'Appearance of Physical Facilities', and 'Processes of Encashment of Cheques'*, the customers have moderate level of consideration as well as experience.

[6]. In respect of public sector commercial banks, for items *'Technology in Operation', 'Locations of ATMs', 'Error-free Records', 'Reliability of ATM Services', 'Trustworthiness of ATM Transactions', 'Convenient Operating Hours', 'Competitive Service Charges', and 'Processes of Withdrawal of Money'*, customers have high level of consideration but in reality they have experienced moderate level of satisfaction. In respect of private sector commercial banks, for items *'Technology in Operation', 'Number of ATMs', 'Location of ATMs', 'Functions of ATMs', 'Visual Appeal of Bank's Website', 'Error-free Records', 'Reliability of ATM Services', 'Reliability of Internet Banking Services', 'Trustworthiness of Net Banking Transactions', 'Trustworthiness of ATM Transactions', 'Convenient Operating Hours', 'Competitive Charges', 'Discharge of Agency Functions', 'Processes of Withdrawal of Money', and 'Safety of ATM Use'*, customers have high consideration but in reality they have experienced moderate level of Satisfaction.



[7]. In respect of public sector commercial banks, for items ‘Discharge of Agency Functions’, ‘Easy Operationality of ATMs’, and ‘Safety of My Transactions with Employees’, customers have high level of consideration and also in reality they have experienced high level of satisfaction. In respect of private sector commercial banks, for items ‘Easy Operationality of ATMs’, and ‘Safety of My Transactions with Employees’, customers have high level of consideration and also in reality they have experienced high level of satisfaction.

**Table – 1: Descriptive Statistics on Satisfaction Level of Dimensions of Service Quality from Technological Perspective**

		Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
					Lower Bound	Upper Bound
Satisfaction on Tangibility	Public Sector Commercial Banks	7.7832	8.08090	.38009	7.0362	8.5302
	Private Sector Commercial Banks	10.3958	6.60992	.95406	8.4765	12.3152
	Total	8.0340	7.98300	.35701	7.3326	8.7354
Satisfaction on Reliability	Public Sector Commercial Bank	3.8894	3.94937	.18576	3.5243	4.2544
	Private Sector Commercial Banks	4.9375	2.80885	.40542	4.1219	5.7531
	Total	3.9900	3.86468	.17283	3.6504	4.3296
Satisfaction on Responsiveness	Public Sector Commercial Banks	3.0177	3.05814	.14384	2.7350	3.3004
	Private Sector Commercial Banks	5.0833	2.61610	.37760	4.3237	5.8430
	Total	3.2160	3.07706	.13761	2.9456	3.4864
Satisfaction on Assurance	Public Sector Commercial Banks	2.3274	3.11905	.14671	2.0391	2.6157
	Private Sector Commercial	4.3542	2.60515	.37602	3.5977	5.1106



	Banks					
	Total	2.5220	3.12875	.13992	2.2471	2.7969
Satisfaction on Empathy	Public Sector Commercial Banks	.2832	.97616	.04591	.1930	.3734
	Private Sector Commercial Banks	.2292	.55504	.08011	.0680	.3903
	Total	.2780	.94366	.04220	.1951	.3609
Satisfaction on Service Products Vis-a-Vis Core Service	Public Sector Commercial Banks	.9115	1.74192	.08193	.7505	1.0725
	Private Sector Commercial Banks	1.8125	1.48261	.21400	1.3820	2.2430
	Total	.9980	1.73783	.07772	.8453	1.1507
Satisfaction on Systematization & Standardization of Service Delivery	Public Sector Commercial Banks	6.9934	6.63241	.31196	6.3803	7.6064
	Private Sector Commercial Banks	9.0625	4.44544	.64164	7.7717	10.3533
	Total	7.1920	6.48006	.28980	6.6226	7.7614
Satisfaction on Security	Public Sector Commercial Banks	3.4403	2.79268	.13136	3.1821	3.6984
	Private Sector Commercial Banks	4.4583	2.50071	.36095	3.7322	5.1845
	Total	3.5380	2.77993	.12432	3.2937	3.7823

Source: Based on Survey Data

**Table – 2: One Way ANOVA on Satisfaction Level of Dimensions of Service Quality from Technological Perspective**

		Sum of Squares	df	Mean Square	F	Sig.
Satisfaction on Tangibility	Between Groups	296.191	1	296.191	4.682	.031
	Within Groups	31504.231	498	63.262		
	Total	31800.422	499			
Satisfaction on Reliability	Between Groups	47.668	1	47.668	3.206	.074
	Within Groups	7405.282	498	14.870		
	Total	7452.950	499			
Satisfaction on Responsiveness	Between Groups	185.147	1	185.147	20.311	.000
	Within Groups	4539.525	498	9.116		
	Total	4724.672	499			
Satisfaction on Assurance	Between Groups	178.239	1	178.239	18.860	.000
	Within Groups	4706.519	498	9.451		
	Total	4884.758	499			
Satisfaction on Empathy	Between Groups	.127	1	.127	.142	.707
	Within Groups	444.231	498	.892		
	Total	444.358	499			
Satisfaction on Service Products vis-à-vis Core Service	Between Groups	35.225	1	35.225	11.919	.001
	Within Groups	1471.773	498	2.955		
	Total	1506.998	499			
Satisfaction on Systematization & Standardization of Service Delivery	Between Groups	185.775	1	185.775	4.455	.035
	Within Groups	20767.793	498	41.702		
	Total	20953.568	499			
Satisfaction on Security	Between Groups	44.974	1	44.974	5.877	.016
	Within Groups	3811.304	498	7.653		
	Total	3856.278	499			

Source: Based on Survey Data

Thus, except for satisfaction with *Empathy* as well as *Reliability* dimensions, the scenario is same in the population; thus, private sector commercial banks are better in many respect; and, except *Empathy* and *Reliability* dimensions, the performance of private sector commercial banks is better than the public sector commercial banks even in the population.



Thus, the hypothesis “*Customers’ satisfaction level of private sector commercial banks in terms of technology based services is higher than that of public sector banks*” is tenable when considered from the perspective of technological orientation.

## **10.CONCLUSION & SUGGESTIONS**

The analysis reveals that the overall service quality rating and customer satisfaction levels of the customers of private sector commercial banks are comparatively higher than the customers of public sector commercial banks about the technology based services. However, the level of satisfaction varies on different dimensions/factors of service quality. Therefore, public sector banks are required to adopt appropriate strategies to improve on technology based services to increase on the level of customer satisfaction to meet the challenges of competition.

## **11. LIMITATIONS**

Customers’ service quality consideration and satisfaction experience are subjective in nature and are always in a state of constant flux and change. Service quality expectation and satisfaction level varies based on geographical locations, time, and customers’ demographics. Again, the study was confined to only two districts of Nagaland and based on one time data collection from the customers of savings and current account holders of public and private sector commercial banks only. The findings, therefore, cannot be generalized.

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