

**COMPARATIVE SERVICE QUALITY ASSESMENT OF SBI & HDFC USING SERVQUAL MODEL.****MOHD IMRAN SIDDIQUEI****RESEARCH SCHOLAR : AMU , ALIGARH****ASST. PROFESSOR , ACET , ALIGARH****ABSTRACT**

*Public sector banks like SBI are in tremendous pressure from private sector banks like HDFC & ICICI .Public sector banks are realizing the significance of customer-centred philosophies and are turning to improve service quality to help managing their businesses. This paper has started with the concept of service quality and has demonstrated the model of service quality gaps. SERVQUAL is an effective model for analysis of the difference between customer expectations and perceptions in the banking sector. The paper seeks to Comparative study of service quality i.e. perceptions and expectations of SBI with HDFC banking customers at Aligarh by using SERVQUAL model. The study consists of a sample of 100. 50 respondents each Bank randomly selected at different branches of SBI and HDFC at Aligarh out of the total banking customers of these two Banks. The study finds significant gap between HDFC and SBI on the five dimensions of SERVQUAL model.*

*Keywords: Expectation, Gaps, Perception, HDFC, SERVQUAL, SBI.*

**INTRODUCTION**

Customer satisfaction has become the most important buzzword for any organization whether it exists in public sector or in private sector. The quality of the service provided by any organization can be gauged by the fact how satisfied are customers with the present service quality. An important consideration is the ease which the customer gets during the service process. The banks like SBI & HDFC have been instrumental in serving the customer for a fairly long time but still they have been trying to formulate the ways in which they could serve the customer better. With the advent of the private banking in the service sector the competition has gone up by the notches. Even the government banks have been finding it hard to service the customers properly. A number of fringe benefits are being doled out by the banks to catch the eyes of the customer. In order to retain customers and attract prospective customer the banking industry has to focus on improving service quality

**LIMITED LITERATURE REVIEW:-**

Bhagyalakshmi Venkatesh and Suresh Ghai(2010): A Comparative Study of Private, Public, Foreign and Co-operative Banks in India :This study aimed to understand how Indian customers perceive these four types of banks. The study measured these four different types of banks on various parameters to assess overall evaluation of banking services.

Hummayoun Naeem, Asma Akram and Iqbal Saif (2009) investigated the impact of service quality on customer satisfaction in the Pakistani banking sector. Results of the analysis indicated that service quality was proved to be a strong predictor of customer satisfaction in case of the foreign bank as compared with the public sector bank. The study concluded that service quality, if managed effectively, can contribute significantly towards customer satisfaction

Amudha and Banu (2007) give emphasis on the necessity of employee contacts and evaluation of service experiences.

Regasamy and Kumar( 2005),has done the comparative analysis on the services among three major banking segments revealed that the foreign banks have topped the list in terms of delivering qualitative customer service in comparison to private sector banks .

Dash and Kumar (2007) has show in their study that customer's expectations exceeded their perceptions, with regards to various dimensions of service quality. They further claimed that perception of either positive or negative service quality was related to the customer's future behavioural intentions.

Malli, Reena R.( 2011) "A comparative study on marketing of Banking products and customer services and satisfaction level in Gujarat", thesis PhD, the study objectives, questionnaire was designed & distributed over the four major cities Ahmedabad, Surat, Baroda & Rajkot of Gujarat state & equally distributed to customers of public, private & cooperative banks The findings indicate the differences in public, private and cooperative bank's marketing efforts majorly in the products and services offerings and its communication through promotional efforts.

Prasanta K. Padhy :A Study on Customer Satisfaction & Service gaps in selected Private , Public & Foreign Banks: This paper examines the salient features of service quality, GAPS Model, SERVQUAL. Each model represents a different approach to quality improvement. The primary aims are to enhance

understanding of “service quality” and to identify models that managers in the service industry can employ to improve quality.

Bhavesh Vanpariya , Parthasarathy Ganguly (2010)SERVQUAL versus SERVPERF: An Assessment from Indian Banking Sector :This descriptive study focuses on the issue of measuring of service quality in banking sector in a India. In line with the above stated purpose, this paper attempts to examine the applicability of two popular measures of service quality in the banking sector in Indian context. The two popular multi-item scales of measuring service quality are SERVQUAL (developed and modified by Parasuraman et al.1985, 1988, 1991, 1994) and SERVPERF (a performance only measure of service quality suggested by Cronin and Taylor, 1992,1994 ).

Dr Sambhav, Priya Jindal , Dr Bhaveta(2013) This paper attempts a comparison of performance among two categories of banks – public and private sector banks (only domestic) in Ambala District - using the list of service attributes based on different service dimensions such as tangibles, reliability, responsiveness, assurance , empathy and courtesy .

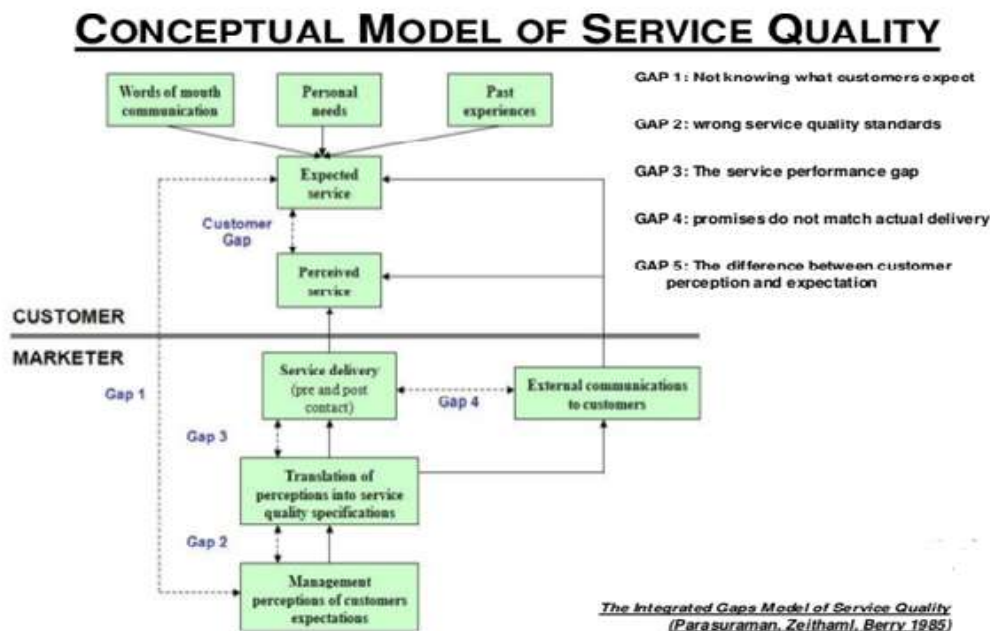
Mohammad Mizenur Rahaman<sup>1</sup>, Md. Abdullah <sup>2</sup> and Dr. Ataur Rahman Measuring (2011) Service Quality using SERVQUAL Model: A Study on PCBs (Private Commercial Banks) in Bangladesh This paper has been highlighted important service quality gaps associated with external customer services in the baking services of the Bangladesh specially in PCBs. Another aim of this paper is to point out how management of service improvement can become more logical and integrated with respect to the prioritized service quality dimensions and their affections on increasing or decreasing service quality gaps.

Dr. Rakesh (2012): Quality Assessment of Banking Industry Using the SERVQUAL Model: This paper has started with the concept of service quality and has demonstrated the model of service quality gaps. Outcomes of the study outline the fact that although SERVQUAL could close one of the important service quality gaps associated with external customer services, it could be extended to close other major gaps and therefore, it could be developed in order to be applied for internal customers, i.e. employees and service providers.

**SERVQUAL Model:-**

The SERVQUAL model consists of five main dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy (Parasuraman, Zeithaml and Berry, 1985). These five dimensions are defined by Lim, Tang and Jackson (1999) as follows:

1. Tangibles: Physical facilities, equipment, external appearance of store and appearance of personnel.
2. Reliability: Company's potential of performing the promised service dependably and accurately.
3. Responsiveness: Company's willingness to help customers and provide prompt service.
4. Assurance: Employees' knowledge and courtesy levels and their ability to inspire trust and confidence. This dimension also includes competence, courtesy, credibility, and security.
5. Empathy: Caring and personalized attention that the firm provides to its customers. This dimension also includes access, communication and understanding the customer. SERVQUAL is an instrument for measuring service quality, in terms of the discrepancy between customers' expectation regarding service offered and the perception of the service received; Respondents are required to answer questions about both their expectation and their perception



**OBJECTIVES OF THE STUDY:**

The objectives of this study are:

1. To compare customers expectation and perception level towards service quality of SBI & HDFC banking Services in five dimension: tangibility, reliability, responsiveness, assurance, And empathy.
2. To analyze the discrepancy gap between customers& expectation and perception towards service quality of SBI & HDFC banking Services.

**HYPOTHESIS:-**

The hypothesis of the study is:

H0--There is no significant difference between Service quality of HDFC and SBI.

H1--There is significant difference between Service quality of HDFC and SBI.

**RESEARCH DESIGN:-**

The research design in this paper is descriptive. For this study, descriptive research design is used where the data is collected through the questionnaire. The information is gathered from the different customers of the two banks, viz., State Bank of India and HDFC Bank located in the Aligarh, Uttar Pradesh. Hundred customers, fifty each from both the banks were contacted personally in order to seek true response of quality of service in banks. The service quality model developed by Zeithaml, Parsuraman and Berry (1988) has been used in the present study. The 22 statements have been grouped under five dimensions namely tangibility, reliability, responsiveness, assurance and empathy. In order to ascertain the perceptions of service quality, Likert's 5-point scale has been used for its suitability to estimate the range and variations in the perceptions & expectations.

**Data Collection**

Primary Data were collected using the questionnaire based on SERVQUAL model was used. The customers were approached personally on order to seek true responses on quality of service in both the bank

Data Analysis: For analysis of the data mean , weighted mean and mean difference, percentage and T Test have been calculated.

Sample Size: 100 respondents selected using convenient sampling method.

**ANALYSIS AND FINDINGS:-CUSTOMER'S DEMOGRAPHIC PROFILE:-**

Customers form an important ingredient of the primary data survey. Therefore it is of prime importance that profile of the customers undergoes a detailed study. Descriptive analysis was used to present the demographic variable information of the customers. The sample size consists of 100 customers of two banks including Public and Private sector namely SBI & HDFC. In order to provide quality service and make effective policy in order increase to increase customer satisfaction, it is required to study the customer profile as the customers are the pillars of any Banking Business. Therefore the first section of questionnaire includes the customer's demographic profile. The basic attributes of the customers that were study are age, monthly income, education, gender and occupation. Table-1 presents a detailed analysis of customers who had participated in this study.

**Table: 1 Customers demographic profile of HDFC & SBI**

CUSTOMER DEMOGRAPHIC PROFILE					
PARAMETERS		HDFC(N=50)		SBI(N=50)	
AGE		FREQUENCY	%TAGE	FREQUENCY	%TAGE
	BELOW 25	8	16%	12	24.00%
	25-40	12	24%	18	36.00%
	40-55	16	32%	10	20%
	ABOVE 55	14	28%	10	20%
	TOTAL	50	100%	50	100.00%
EDUCATION	12TH PASS	16	32%	12	24%
	GRADUATION	20	40%	15	30%
	POST GRADUATION	14	28%	23	46%
	TOTAL	50	100%	50	100%
GENDER	MALE	38	76%	36	72%
	FEMALE	12	24%	14	28%
	TOTAL	50	100%	50	100%
OCCUPATION	SERVICE	12	24%	15	30%
	SELF EMPLOYED	15	30%	19	38%
	STUDENT	4	8%	6	12%
	HOME MAKER	8	16%	4	8%
	RETIRED	11	22%	6	12%
	TOTAL	50	100%	50	100%
MONTHLY INCOME	5000-20000	18	36%	15	30%
	20000-35000	18	36%	20	40%
	35000-50000	8	16%	10	20%
	ABOVE 50000	6	12%	5	10%
TOTAL SAMPLE		50	100%	50	100%

**SERVQUAL SCORES FOR SBI:-**

Table 2 below shows the findings of the data obtained from the evaluation of the 50 customers of SBI. As can be seen from Table 2 all questionnaire responses were negative and indicating a significant shortfall in meeting customer expectations across all service areas and dimensions. The summary scores for each dimension are shown in Table 3, with the weighted average scores per dimension having been totalled to achieve the

Overall SERVQUAL score. As can be seen from Table 2, the highest gap scores were for Reliability and Responsiveness; this is real cause for concern and provides a important information point for service quality improvements. As can be seen from the results, the customer expects most from the Reliability & responsiveness while other dimensions got lower weights because customer thinks that banks deals with money, therefore they must be reliable and responsive. While tangible part gets lower scores, because as long as customer are getting basic banking service, they are not worried about aesthetics

**TABLE: 2 SERVQUAL SCORES FOR SBI**

SERVQUAL SCORES FOR SBI					
Dimension	Statement	Expectation Score	Perception Score	Gap Score	Average for Dimension
<b>Tangibles</b>	1. Banks should have modern looking equipment.	4.81	3.21	-1.6	-1.395
	2. The physical facilities at banks should be visually appealing.	4.89	3.8	-1.09	
	3. Employees at banks should be well dressed & neat in their appearance.	4.9	3.33	-1.57	
	4. Materials associated with the service (pamphlets or statements) should be visually appealing at a bank.	4.82	3.5	-1.32	
<b>Reliability</b>	5. When banks promise to do something by a certain time, they should do.	4.76	3.6	-1.16	-1.476

	6. When a customer has a problem, banks should show a sincere interest in solving it.	4.93	3.4	-1.53	
	7. Banks should perform the service right the first time.	4.86	3.2	-1.66	
	8. Banks should provide the service at the time they promise to do so.	4.71	3.1	-1.61	
	9. Banks Should insists on error free records.	4.92	3.5	-1.42	
<b>Responsiveness</b>	10. Employees of banks should tell customers exactly when services will be performed.	4.93	3.1	-1.83	
	11. Employees of banks should give prompt service to customers.	4.94	3	-1.94	
	12. Employees of banks should always be willing to help customers.	4.9	2.9	-2	
	13. Employees of banks should never be too busy to respond to customers' requests.	4.88	3.33	-1.55	-1.83
<b>Assurance</b>	14. The behaviour of employees in banks should instil confidence in customers	4.93	3.2	-1.73	
	15. Customers of banks should feel safe in transactions.	4.91	3.9	-1.01	
	16. Employees of banks should be consistently polite with customers.	4.9	3.2	-1.7	
	17. Employees of banks should have the knowledge to answer customers' questions.	4.79	3.2	-1.59	-1.5075
<b>Empathy</b>	18. Banks Should gives customers individual attention.	4.8	3	-1.8	
	19. Banks Should have operating hours convenient to all their	4.79	2.8	-1.99	-1.814



	customers.				
	20. Banks should have employees who give customers personal service.	4.87	2.9	-1.97	
	21. Banks should have their customers' best interest at heart.	4.81	3.1	-1.71	
	22. The employees of banks should understand the specific needs of their customers.	4.9	3.3	-1.6	

**Table no: 3 Weighted SERVQUAL scores for SBI**

SERVQUAL Scores for SBI			
Dimensions	Mean Gap Scores X=(P-E)	Weight (Y)	Weighted Average X*Y
Tangibles	-1.395	0.21	-0.29295
Reliability	-1.476	0.23	-0.33948
Responsiveness	-1.83	0.23	-0.4209
Assurance	-1.5075	0.16	-0.2412
Empathy	-1.814	0.17	-0.30838
Weighted SERVQUAL Score			-1.60291

**SERVQUAL SCORES FOR HDFC :-**

Table 4 below shows the findings of the data obtained from the evaluation of the 50 customers of HDFC. As can be seen from Table 4 all questionnaire responses were negative in HDFC bank also contrary to the image of Private sector bank , indicating a significant shortfall in meeting customer expectations across all service areas and dimensions. The summary scores for each dimension are shown in Table 5, with the weighted average scores per dimension having been totalled to achieve the overall SERVQUAL score. As can be seen from Table 5, the highest gap scores were for Reliability and Responsiveness , the result is quiet similar to SBI but different in Magnitude; this is real cause for concern for HDFC and provides a vital information point for service quality improvements. As can be seen from the results, the customer expects most from the Reliability & responsiveness while other dimensions got lower weights because customer thinks that banks deals with savings and hard earned money, therefore they must be reliable and responsive. While other dimensions which include employees' knowledge, courtesy, aesthetics get lower importance,

because as long as customer are getting basic banking service right, they are less worried about other dimensions.

<b>Table no : 4 Servqual Scores for HDFC</b>		<b>SERVQUAL SCORES FOR HDFC</b>			
<b>Dimension</b>	<b>Statement</b>	<b>Expectation Score</b>	<b>Perception Score</b>	<b>Gap Score</b>	<b>Average for Dimension</b>
<b>Tangibles</b>	1. Banks should have modern looking equipment.	4.91	3.91	-1	
	2. The physical facilities at banks should be visually appealing.	4.99	4.8	-0.19	
	3. Employees at banks should be well dressed & neat in their appearance.	4.9	4.33	-0.57	
	4. Materials associated with the service (pamphlets or statements) should be visually appealing at a bank.	4.92	3.95	-0.97	-0.6825
<b>Reliability</b>	5. When banks promise to do something by a certain time, they should do.	4.86	3.87	-0.99	
	6. When a customer has a problem, banks should show a sincere interest in solving it.	4.96	3.78	-1.18	
	7. Banks should perform the service right the first time.	4.97	3.9	-1.07	

	8. Banks should provide the service at the time they promise to do so.	4.88	4.1	-0.78	
	9. Banks Should insists on error free records.	4.92	3.87	-1.05	-1.014
<b>Responsiveness</b>	10. Employees of banks should tell customers exactly when services will be performed.	4.93	3.84	-1.09	
	11. Employees of banks should give prompt service to customers.	4.94	4	-0.94	
	12. Employees of banks should always be willing to help customers.	4.9	3.9	-1	
	13. Employees of banks should never be too busy to respond to customers' requests.	4.97	3.83	-1.14	-1.0425
<b>Assurance</b>	14. The behaviour of employees in banks should instil confidence in customers	4.93	3.79	-1.14	
	15. Customers of banks should feel safe in transactions.	4.95	3.5	-1.45	
	16. Employees of banks should be consistently polite with customers.	4.9	4.2	-0.7	

	17. Employees of banks should have the knowledge to answer customers' questions.	4.89	3.76	-1.13	-1.105
<b>Empathy</b>	18. Banks Should gives customers individual attention.	4.87	3.44	-1.43	
	19. Banks Should have operating hours convenient to all their customers.	4.89	4.6	-0.29	
	20. Banks should have employees who give customers personal service.	4.97	3.94	-1.03	
	21. Banks should have their customers' best interest at heart.	4.91	3.1	-1.81	
	22. The employees of banks should understand the specific needs of their customers.	4.94	3.67	-1.27	-1.166

**TABLE NO: 5 SERVQUAL SCORES FOR HDFC**

SERVQUAL Scores for HDFC			
Dimensions	Mean Gap Scores X=(P-E)	Weight (Y)	Weighted Average X*Y
Tangibles	-0.6825	0.19	-0.129675
Reliability	-1.014	0.25	-0.2535
Responsiveness	-1.0425	0.23	-0.239775
Assurance	-1.105	0.17	-0.18785
Empathy	-1.166	0.16	-0.18656
Weighted SERVQUAL Score			-0.99736

**COMPARATIVE SERVQUAL SCORES HDFC & SBI :-**

Table no 6 Provides the crux of this study when we see the comparative results of both the banks of their respective SERVQUAL scores. One of the most important striking findings is the weightage scores of both banks are highest for Reliability and responsiveness Dimensions. Another important finding is that no bank is able achieve positive gap in any of the dimensions which itself prove that there is a mass scope of improvement. While HDFC has done fairly in comparison To SBI , however its need to be understand that its belong to private sector which are always known to be the epitome of best service.

**TABLE NO: 6 COMPARATIVE SERVQUAL SCORES HDFC & SBI**

	Comparative SERVQUAL Scores of Both Banks	
	Weighted Average (HDFC)	Weighted Average (SBI)
Dimensions		
Tangibles	-0.129675	-0.29295
Reliability	-0.2535	-0.33948
Responsiveness	-0.239775	-0.4209
Assurance	-0.18785	-0.2412
Empathy	-0.18656	-0.30838
Weighted SERVQUAL Score	-0.99736	-1.60291
Skewness	0.419608487	-0.701987447
SD	0.049286835	0.526866018

In order to scientifically prove or disapprove the proposed hypothesis we have used two sample T- TEST.

The result is shown below;-

**HYPOTHESIS TESTING:-****Two-Sample T-Test and CI : HDFC , SBI**

Sample N Mean StDev SE Mean

HDFC 50 -0.9974 0.0492 0.0070

SBI 50 -1.603 0.527 0.075

Difference = mu (1) - mu (2)

Estimate for difference: 0.6056

95% CI for difference: (0.4571, 0.7540)

T-Test of difference = 0 (vs not =): T-Value = 8.09 P-Value = 0.000 DF = 98

Both use Pooled StDev = 0.3741

Since our t-value ( $t = 8.09$ ) is larger than the tabled t-value ( $t = 1.984$ ) this means that we reject the null hypothesis and accept the alternate hypothesis. i.e.

H1--There is significant difference between Service quality of HDFC and SBI.

## CONCLUSION

The banking sector in India has been an ever evolving time to time , measures have been introduced to evolve new dimensions of the banking sector. It has been right from the year 1969 when the first reforms were introduced with the nationalisation of the 14 Indian banks. Even the introduction of the new economic policy of 1991 has also affected the Indian banking system. India is witnessing robust growth in both public and private sector banking. In urban areas where penetration of banking is much better than rural areas, customer service has become the important marketing tool to attract and retain new customers. This study derives various conclusions from the research with respect to gap between customer perception & expectation of both HDFC & SBI in Aligarh region.

Both banks have got Negative Scores in all the dimension of SERVQUAL model, only difference is of magnitude. It has been proved in the study that HDFC provides better customer service in comparison to SBI.

The above findings suggest that there is urgent need to improve all; the dimension with special attention should be given to Reliability & Responsiveness part. It is no denying fact that SBI is top most public sector bank of India, however if the top management doesn't

Think about improving service quality on immediate basis in comparison to private sector banks that time will not be far enough when SBI will lose substantial market share to

Private sector banks like HDFC.

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**ANNEXURES:****QUESTIONNAIRE**

Expectation: How important is this dimension for you?( Rank 1 to 5: 1 is lowest, 5 is highest)

Perception: How satisfied are you with this dimension? ?( Rank 1 to 5: 1 is lowest, 5 is highest)

Dimension	Statement	Expectation Score					Perception Score					
		1	2	3	4	5	1	2	3	4	5	
<b>Tangibles</b>	1. Banks should have modern looking equipment.											
	2. The physical facilities at banks should be visually appealing.											
	3. Employees at banks should be well dressed & neat in their appearance.											
	4. Materials associated with the service (pamphlets or statements) should be visually appealing at a bank.											
<b>Reliability</b>	5. When banks promise to do something by a certain time, they should do.											
	6. When a customer has a problem, banks should show a sincere interest in solving it.											
	7. Banks should perform the service right the first time.											
	8. Banks should provide the service at the time they promise to do so.											
	9. Banks Should insists on error free records.											

<b>Responsiveness</b>	10. Employees of banks should tell customers exactly when services will be performed.																		
	11. Employees of banks should give prompt service to customers.																		
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CUSTOMER DEMOGRAPHIC PROFILE																			
PARAMETERS																			

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AGE		
	BELOW 25	
	25-40	
	40-55	
	ABOVE 55	
EDUCATION	12TH PASS	
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GENDER	MALE	
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OCCUPATION	SERVICE	
	SELF EMPLOYED	
	STUDENT	
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	RETIRED	
MONTHLY INCOME	5000-20000	
	20000-35000	
	35000-50000	
	ABOVE 50000	