

AN EMPIRICAL STUDY OF CUSTOMERS PREFERENCES REGARDING STATE BANK OF INDIA

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ABSTRACT

State Bank of India's (SBI) Customer satisfactions has emerged as an important segment of overall development of SBI and so far has delivered value to the customers. Since, the need of study has been aroused in order to see the factors influencing the customers to prefer SBI in Gujarat.

We study the comparisons of preferences of customers for

- Appropriate functioning of ATM machine of SBI
- There are no hidden charges taken by SBI
- SBI does regular up gradation in its technology
- Employees of the SBI always respond to request

We study above comparisons of preferences of the customers of SBI in Gujarat using ANOVA and Post hoc test.

INTRODUCTION

G.S. Sureshchandar (2002) has studied the relationship between service quality and customer satisfaction – a factor specific approach. They view customer satisfaction as a multi dimensional construct. Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice (Spreng and Mackoy, 1996). Sergio Zani, Lara Berzieri (2008) has studied the measuring customer satisfaction using ordinal variables: an application in a survey on a contact center. In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers (Shemwell *et al.*, 1998). The overall satisfaction may be measured by a single direct question or by several manifest variables relating to the different domains of satisfaction (Montinaro and Chirico, 2006). These variables are often on ordinal scale with different numbers of categories (Likert scale with 5 modalities, scores from 1 to 5, and so on) (De Luca, 2007). Generally, the responses to the items are scored 1, 2, 3, 4, and 5 (for Likert scales) and so on, to indicate increasing levels of customer satisfaction. In this paper we focused on customer perception of State Bank of India. This paper deals with the problem of measuring the perception of public service quality of SBI.

OBJECTIVES OF THE STUDY

The main objectives of the present study are as follows:

1. To develop a profile of SBI Customers of Gujarat
2. To do detailed frequency analyses of Customers
3. To analyzed for five education group & their job category of customer's preference of "Appropriate functioning of ATM machine of SBI Bank of SBI Bank".

4. To do comparison among five education group & their job category of customer's preference for "There are no hidden charges taken by bank".
5. To do comparison among five education group & their job category of customer's preference for "Bank does regular up gradation in its technology"
6. To do comparison among five education group & their job category of customer's preference for "Employees of the bank always respond to request"

HYPOTHESIS OF THE STUDY

The study is based on the formulation of the following hypotheses:

H₀: Mean number of preferences for different education group of SBI customers for "Appropriate functioning of ATM machine of SBI Bank" is same.

H₀: Mean number of preferences for different job category of SBI customers for "Appropriate functioning of ATM machine of SBI Bank" is same.

H₀: Mean number of preferences for different education group of SBI customers for "There are no hidden charges taken by bank" is same.

H₀: Mean number of preferences for different job category of SBI customers for "There are no hidden charges taken by bank" is same.

H₀: Mean number of preferences for different education group of SBI customers for "Bank does regular up gradation in its technology" is same.

H₀: Mean number of preferences for different job category of SBI customers for "Bank does regular up gradation in its technology" is same.

H₀: Mean number of preferences for different education group of SBI customers for "Employees of the bank always respond to request" is same.

H₀: Mean number of preferences for different job category of SBI customers for "Employees of the bank always respond to request" is same.

METHOD OF DATA COLLECTION:

The study depends on primary data. Questionnaires have been used to collect the needed particulars. Questions related to the objectives have been framed after consulting experts. Based on the information gathered through a pilot study, the structure of the questionnaire has been restructured.

Selection of Sample Customers for Opinion Survey:

This study has attempted to elicit the effect of demographic variables on SBI Customers behavior of the Gujarat. We collected primary data from the customer's living in Gujarat during the period Dec 1, 2017 to Jan 31, 2018 through a Structured Questionnaire. At random, a nominal number of 100 customers were

identified though it forms an inadequate sample size. Finally their socio economic profiles were examined besides eliciting and analyzing their opinions on the SBI. Out of the 110 respondents selected, 10 respondents did not respond and the balances of 100 were included in the study. Out of the 100 respondents selected 55 were females and 45 males. They represent different socio-economic backgrounds. All the respondents selected under convenient sampling method were interviewed with a simple questionnaire during the period from Dec 1, 2017 to Jan 31, 2018. We classified customer's education into five groups. Education group details are given in table-1.

Table-1**Education Group Detail**

Name of Education Group	Category	Comments
Science& technology College grad	1	Customers of Gujarat doing graduate from any recognized Science or Engineering college
Arts College grad	2	Customers of Gujarat doing graduate from any recognized Arts college
Commerce College grad	3	Customers of Gujarat doing graduate from any recognized Commerce college
Master's degree in Science& technology	4	Customers of Gujarat doing postgraduate from any recognized Science or Engineering department or center
Master's degree in Arts & Commerce	5	Customers of Gujarat doing postgraduate from any recognized Arts & Commerce department or center

Table-2**Frequency distribution of Education among the Customers**

EDUCATION	Frequency	Percent
Master's degree in Arts & Commerce	3	3
Arts College grad	7	7
Commerce College grad	9	9
Science& technology College grad	37	37
Master's degree in Science& technology	44	44
Total	100	100.0

Source: Primary data

It is observed from Table-2 that 3% of Customers belong to the Master's degree in Arts & Commerce and 9% of Customers belong to Commerce College grad group. 7% customer belongs to Arts College grad & 37% are from Science& technology College grad. Maximum percentage of 44% belongs to the Master's degree in Science& technology group.

❖ **Job category:**

Job category is the main source of income and it is also a major factor that Influences the perception of SBI customer. Job category is classified as **government or public sector(1), private sector(2), business(3), Housewife or retired(4) and others(5).**

❖ **Analysis pertaining to find out the comparison of means number of preferences for "Appropriate functioning of ATM machine of SBI Bank".**

The objective is to find out the comparison of mean number of preferences of “**Appropriate functioning of ATM machine of SBI Bank**” among different demographic groups of respondent customers. For these respondents were asked to give points, based on 5 point Likert scale namely not at all satisfied, slightly satisfied, neutral, very satisfied, extremely satisfied and giving 1,2,3,4 & 5. Group statistics preference of “**Appropriate functioning of ATM machine of SBI Bank**” among education group of customers are given in following Table-3 & Table-4. These comparisons carried using one way ANOVA and Tukey post hoc test.

H0: Mean number of preferences for different education group of SBI customers for “**Appropriate functioning of ATM machine of SBI Bank**” is same.

ANOVA Table-3

		Sum of Squares	df	Mean Square	F	Sig.
Appropriate functioning of ATM machine of SBI Bank	Between Groups	36.094	4	9.024	9.669	0
	Within Groups	88.656	95	0.933		
	Total	124.75	99			
There are no hidden charges taken by bank	Between Groups	46.815	4	11.704	8.238	0
	Within Groups	134.975	95	1.421		
	Total	181.79	99			
Bank does regular up gradation in its technology	Between Groups	25.361	4	6.34	7.492	0
	Within Groups	80.399	95	0.846		
	Total	105.76	99			
Employees of the bank always respond to request	Between Groups	3.971	4	0.993	0.93	0.45
	Within Groups	101.419	95	1.068		
	Total	105.39	99			

We found $F(4, 99)$ statistic ($=9.669$ at 0.05 level of significance) and the significant value 0. Hence above H_0 rejected which indicates that the preference of **Appropriate functioning of ATM machine of SBI Bank** of customers differed significantly among the five group of education.

- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Science & technology College grad education group differed significantly from Arts College grad education groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Arts College grad education group differed significantly from Science & technology College grad education groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Commerce College grad education group differed significantly from Science & technology College

grad education groups and Master's degree in Science& technology education group at 5% significant level.

- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Master's degree in Science& technology education group differed significantly from Commerce College grad education groups at 5% significant level.

Table-4

Multiple Comparisons by tukey post hoc test							
Dependent Variable	(I) education category	(J) education category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Appropriate functioning of ATM machine of SBI Bank	Science & technology College grad	2	-.95849*	0.22518	0	-1.5847	-0.3323
		3	-1.85079*	0.44884	0.001	-3.099	-0.6026
		4	0.34921	0.69385	0.987	-1.5803	2.2787
		5	-1.65079*	0.49811	0.011	-3.036	-0.2656
	Arts College grad	1	.95849*	0.22518	0	0.3323	1.5847
		3	-0.89231	0.47174	0.329	-2.2041	0.4195
		4	1.30769	0.70887	0.354	-0.6636	3.279
		5	-0.69231	0.51884	0.671	-2.1351	0.7505
	Commerce College grad	1	1.85079*	0.44884	0.001	0.6026	3.099
		2	0.89231	0.47174	0.329	-0.4195	2.2041
		4	2.2	0.80824	0.058	-0.0476	4.4476
		5	0.2	0.64803	0.998	-1.6021	2.0021
	Master's degree in Science& technology	1	-0.34921	0.69385	0.987	-2.2787	1.5803
		2	-1.30769	0.70887	0.354	-3.279	0.6636
		3	-2.2	0.80824	0.058	-4.4476	0.0476
		5	-2	0.83661	0.127	-4.3265	0.3265
	Master's degree in Arts & Commerce	1	1.65079*	0.49811	0.011	0.2656	3.036
		2	0.69231	0.51884	0.671	-0.7505	2.1351
		3	-0.2	0.64803	0.998	-2.0021	1.6021
		4	2	0.83661	0.127	-0.3265	4.3265

- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Master's degree in Arts & Commerce education group differed significantly from Science & technology College grad education groups at 5% significant level.
- ❖ **Comparison for Preferences of SBI customers for “There are no hidden charges taken by bank” among education group.**

In this section we analyzed for five education group **customer's** preference of “There are no hidden charges taken by bank”. For this respondents were asked to give points, based on 5 point Likert scale namely Strongly Disagree, Disagree, Neither Agree nor Disagree, Agree, strongly Agree, giving 1,2,3,4 and 5.

Group statistics of preference of “**There are no hidden charges taken by bank**” among education group of customers are given in above Table-3 & Table-5. These comparisons carried using one way ANOVA and Tukey post hoc test.

H₀: Mean number of preferences for “**There are no hidden charges taken by bank**” is the same for education group.

We found F(4, 99) statistic (=8.238 at 0.05 level of significance) and the significant value 0. Hence above H₀ rejected which indicates that the preference of **There are no hidden charges taken by bank** of customers differed significantly among the five group of education.

Table-5

Multiple Comparisons by tukey post hoc test							
Dependent Variable	(I) education category	(J) education category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
There are no hidden charges taken by bank	Science& technology College grad	2	-1.14835*	0.27784	0.001	-1.921	-0.3757
		3	-2.17143*	0.55381	0.002	-3.7115	-0.6313
		4	0.42857	0.85612	0.987	-1.9522	2.8093
		5	-1.57143	0.61461	0.087	-3.2806	0.1377
	Arts College grad	1	1.14835*	0.27784	0.001	0.3757	1.921
		3	-1.02308	0.58207	0.404	-2.6417	0.5956
		4	1.57692	0.87467	0.378	-0.8554	4.0092
		5	-0.42308	0.64019	0.964	-2.2034	1.3572
	Commerce College grad	1	2.17143*	0.55381	0.002	0.6313	3.7115
		2	1.02308	0.58207	0.404	-0.5956	2.6417
		4	2.6	0.99727	0.077	-0.1733	5.3733
		5	0.6	0.7996	0.944	-1.6236	2.8236
	Master's degree in Science& technology	1	-0.42857	0.85612	0.987	-2.8093	1.9522
		2	-1.57692	0.87467	0.378	-4.0092	0.8554
		3	-2.6	0.99727	0.077	-5.3733	0.1733
		5	-2	1.03227	0.305	-4.8706	0.8706
	Master's degree in Arts & Commerce	1	1.57143	0.61461	0.087	-0.1377	3.2806
		2	0.42308	0.64019	0.964	-1.3572	2.2034
		3	-0.6	0.7996	0.944	-2.8236	1.6236
		4	2	1.03227	0.305	-0.8706	4.8706

- The mean preference of **There are no hidden charges taken by bank** of customers of Science & technology College grad education group differed significantly from Arts College grad education groups and Commerce College grad education group at 5% significant level.
- The mean preference of **There are no hidden charges taken by bank** of customers of Arts College grad education group differed significantly from Science & technology College grad education groups at 5% significant level.
- ❖ The mean preference of **There are no hidden charges taken by bank** of customers of Commerce College grad education group differed significantly from Science & technology College grad education groups and Master's degree in Science& technology education group at 5% significant level.
- ❖ Analysis pertaining to find out the comparison of mean number of preferences for “**Bank does regular up gradation in its technology**”.

The objective is to find out the comparison of mean number of preferences of “**Bank does regular up gradation in its technology**” among different demographic groups of respondent customers. For this respondents were asked to give points, based on 5 point Likert scale namely Strongly Disagree, Disagree, Neither Agree nor Disagree, Agree, Strongly Agree, giving 1,2,3,4 and 5. Group statistics of preference of “**Bank does regular up gradation in its technology**” among education group of customers are given in above Table-3 and Table-6 as shown below. These comparisons carried using one-way ANOVA and Tukey post hoc test.

H₀: Mean number of preferences for different education group of SBI customers for “**Bank does regular up gradation in its technology**” is same.

We found F(4, 99) statistic (=7.492 at 0.05 level of significance) and the significant value 0. Hence above H₀ rejected which indicates that the preference of **Bank does regular up gradation in its technology** of customers differ significantly among the five group of education.

- The mean preference of **Bank does regular up gradation in its technology** of customers of Science & technology College grad education group differed significantly from Arts College grad education group, Commerce College grad education group and Master’s degree in Arts & Commerce education groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Arts College grad group differed significantly from Science& technology College grad education groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Commerce College grad education group differed significantly from Science& technology College grad education groups at 5% significant level.

Table-6

Multiple Comparisons by tukey post hoc test							
Dependent Variable	(I) education category	(J) education category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank does regular up gradation in its technology	Science& technology College grad	2	-.71184*	0.21444	0.011	-1.3082	-0.1155
		3	-1.23492*	0.42743	0.038	-2.4235	-0.0463
		4	0.36508	0.66075	0.981	-1.4724	2.2025
		5	-1.88492*	0.47435	0.001	-3.204	-0.5658
	Arts College grad	1	.71184*	0.21444	0.011	0.1155	1.3082
		3	-0.52308	0.44923	0.771	-1.7723	0.7262
		4	1.07692	0.67506	0.504	-0.8003	2.9542
		5	-1.17308	0.49409	0.131	-2.5471	0.2009
	Commerce College grad	1	1.23492*	0.42743	0.038	0.0463	2.4235
		2	0.52308	0.44923	0.771	-0.7262	1.7723
		4	1.6	0.76969	0.238	-0.5404	3.7404
		5	-0.65	0.61712	0.83	-2.3661	1.0661
	Master’s degree in Science& technology	1	-0.36508	0.66075	0.981	-2.2025	1.4724
		2	-1.07692	0.67506	0.504	-2.9542	0.8003
		3	-1.6	0.76969	0.238	-3.7404	0.5404
		5	-2.25000*	0.7967	0.045	-4.4655	-0.0345
	Master’s degree in Arts & Commerce	1	1.88492*	0.47435	0.001	0.5658	3.204
		2	1.17308	0.49409	0.131	-0.2009	2.5471
		3	0.65	0.61712	0.83	-1.0661	2.3661
		4	2.25000*	0.7967	0.045	0.0345	4.4655

- The mean preference of **Bank does regular up gradation in its technology** of customers of Master's degree in Science & technology education group differed significantly from Master's degree in Arts & Commerce education groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Master's degree in Arts & Commerce education group differed significantly from Master's degree in Science & technology College grad education groups at 5% significant level.
- ❖ **Analysis pertaining to find out the comparison of means number of preferences for "Employees of the bank always respond to request".**

The objective is to find out the comparison of mean number of preferences of **"Employees of the bank always respond to request"** among different demographic groups of respondent customers. For this respondents were asked to give points, based on 5 point Likert scale namely Not at All Happy, Not Very Happy, Neutral, Somewhat Happy, Very Happy, giving 1,2,3,4 and 5. Group statistics of preference of **"Employees of the bank always respond to request"** among education group of customers are given in following Table-3. These comparisons carried using one-way ANOVA test.

H0: Mean number of preferences for different education group of SBI customers for **"Employees of the bank always respond to request"** is same.

We found F(4, 99) statistic (=0.93 at 0.05 level of significance) and the significant value 0.45. Hence above H0 accepted which indicates that the preferences of **Employees of the bank always respond to request** of customers does not differ significantly among the five group of education.

- ❖ **Analysis pertaining to find out the comparison of means number of preferences for "Appropriate functioning of ATM machine of SBI Bank".**

The objective is to find out the comparison of mean number of preferences of **"Appropriate functioning of ATM machine of SBI Bank"** among different demographic groups of respondent customers. For these respondents were asked to give points, based on 5 point Likert scale namely not at all satisfied, slightly satisfied, neutral, very satisfied, extremely satisfied and giving 1,2,3,4 and 5. Group statistics of preference of **"Appropriate functioning of ATM machine of SBI Bank"** among job category group of customers are given in following Table-7 & Table-8. These comparisons carried using one-way ANOVA and Tukey post hoc test.

H0: Mean number of preferences for different job category of SBI customers for **"Appropriate functioning of ATM machine of SBI Bank"** is same.

ANOVA Table-7:

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Appropriate functioning of ATM machine of SBI Bank	Between Groups	77.914	4	19.479	39.509	0
	Within Groups	46.836	95	0.493		
	Total	124.75	99			
There are no hidden charges taken by bank	Between Groups	121.448	4	30.362	47.8	0
	Within Groups	60.342	95	0.635		
	Total	181.79	99			

Bank does regular up gradation in its technology	Between Groups	50.191	4	12.548	21.452	0
	Within Groups	55.569	95	0.585		
	Total	105.76	99			
Employees of the bank always respond to request	Between Groups	12.167	4	3.042	3.1	0.019
	Within Groups	93.223	95	0.981		
	Total	105.39	99			

We found $F(4, 99)$ statistic ($=39.509$ at 0.05 level of significance) and the significant value 0. Hence above H_0 rejected which indicates that the preference of **Appropriate functioning of ATM machine of SBI Bank** of customers differ significantly among the five job category.

- The mean preference of customers for **Appropriate functioning of ATM machine of SBI Bank** of government or public sector job group differed significantly from private sector job group, Housewife or retired group and others groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Private sector group differed significantly from Government or public sector group, Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Business group differed significantly from Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Housewife or retired group differed significantly from government or public sector group, Private sector group and Business groups at 5% significant level.
- The mean preference of **Appropriate functioning of ATM machine of SBI Bank** of customers of Others group differed significantly from Government or public sector group, Private sector group and Business groups at 5% significant level.

Table-8

Multiple Comparisons by tukey post hoc test							
Dependent Variable	(I) job category	(J) job category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Appropriate functioning of ATM machine of SBI Bank	government or public sector	2	-.66873*	0.21419	0.02	-1.2644	-0.0731
		3	-0.82258	0.3002	0.055	-1.6574	0.0122
		4	-2.15591*	0.22144	0	-2.7717	-1.5401
		5	-2.53687*	0.27997	0	-3.3154	-1.7583
	private sector	1	.66873*	0.21419	0.02	0.0731	1.2644
		3	-0.15385	0.34654	0.992	-1.1175	0.8098
		4	-1.48718*	0.28108	0	-2.2688	-0.7055
		5	-1.86813*	0.32917	0	-2.7835	-0.9528
	business	1	0.82258	0.3002	0.055	-0.0122	1.6574
		2	0.15385	0.34654	0.992	-0.8098	1.1175
		4	-1.33333*	0.35107	0.002	-2.3096	-0.357
		5	-1.71429*	0.39064	0	-2.8006	-0.628
	Housewife or retired	1	2.15591*	0.22144	0	1.5401	2.7717
		2	1.48718*	0.28108	0	0.7055	2.2688

others	3	1.33333*	0.35107	0.002	0.357	2.3096
	5	-0.38095	0.33394	0.784	-1.3096	0.5477
	1	2.53687*	0.27997	0	1.7583	3.3154
	2	1.86813*	0.32917	0	0.9528	2.7835
	3	1.71429*	0.39064	0	0.628	2.8006
	4	0.38095	0.33394	0.784	-0.5477	1.3096

❖ **Analysis pertaining to find out the comparison of means number of preferences for “There are no hidden charges taken by bank”.**

The objective is to find out the comparison of mean number of preferences of “**There are no hidden charges taken by bank**” among different demographic groups of respondent customers. For this respondents were asked to give points, based on 5 point Likert scale namely strongly disagree, Disagree, Neither Agree nor Disagree, Agree, strongly Agree, giving 1,2,3,4 and 5. Group statistics of preference of “**There are no hidden charges taken by bank**” among job category group of customers are given in above Table-7 and Table-9 below. These comparisons carried using one-way ANOVA and Tukey post hoc test.

H0: Mean number of preferences for different job category of SBI customers for “**There are no hidden charges taken by bank**” is same.

We found F(4, 99) statistic (=47.8 at 0.05 level of significance) and the significant value 0. Hence above H0 rejected which indicates that the preferences of **There are no hidden charges taken by bank** of customers differ significantly among the five job category.

Table-9

Multiple Comparisons							
Tukey HSD							
Dependent Variable	(I) job category	(J) job category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
There are no hidden charges taken by bank	Government or public sector	2	-0.57568	0.24312	0.133	-1.2518	0.1004
		3	-1.30645*	0.34075	0.002	-2.254	-0.3589
		4	-2.80645*	0.25135	0	-3.5054	-2.1075
		5	-2.94931*	0.31778	0	-3.833	-2.0656
	Private sector	1	0.57568	0.24312	0.133	-0.1004	1.2518
		3	-0.73077	0.39335	0.347	-1.8246	0.3631
		4	-2.23077*	0.31905	0	-3.118	-1.3435
		5	-2.37363*	0.37363	0	-3.4126	-1.3346
	Business	1	1.30645*	0.34075	0.002	0.3589	2.254
		2	0.73077	0.39335	0.347	-0.3631	1.8246
		4	-1.50000*	0.39849	0.003	-2.6082	-0.3918
		5	-1.64286*	0.4434	0.003	-2.8759	-0.4098
	Housewife or retired	1	2.80645*	0.25135	0	2.1075	3.5054
		2	2.23077*	0.31905	0	1.3435	3.118
		3	1.50000*	0.39849	0.003	0.3918	2.6082
		5	-0.14286	0.37904	0.996	-1.1969	0.9112

	Others	1	2.94931*	0.31778	0	2.0656	3.833
		2	2.37363*	0.37363	0	1.3346	3.4126
		3	1.64286*	0.4434	0.003	0.4098	2.8759
		4	0.14286	0.37904	0.996	-0.9112	1.1969

- The mean preference of **There are no hidden charges taken by bank** of customers of Government or public sector job group differed significantly from Business group, Housewife or retired job group and Others job groups at 5% significant level.
- The mean preference of **There are no hidden charges taken by bank** of customers of Private sector education group differed significantly from Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **There are no hidden charges taken by bank** of customers of Business group differed significantly from Government or public sector group, Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **There are no hidden charges taken by bank** of customers of Housewife or retired education group differed significantly from Government or public sector group, Private sector group and Business groups at 5% significant level.
- The mean preference of **There are no hidden charges taken by bank** of customers of Others group differed significantly from Government or public sector group, Private sector group and Business groups at 5% significant level.
- ❖ **Analysis pertaining to find out the comparison of mean number of preferences for “Bank does regular up gradation in its technology”.**

The objective is to find out the comparison of mean number of preferences of **“Bank does regular up gradation in its technology”** among different demographic groups of respondent customers. For this respondents were asked to give points, based on 5 point Likert scale namely strongly disagree, Disagree, Neither Agree nor Disagree, Agree, strongly Agree, giving 1,2,3,4 and 5. Group statistics of preference of **“Bank does regular up gradation in its technology”** among job category group of customers are given in following Table-7 & Table-10. These comparisons carried using one-way ANOVA and Tukey post hoc test.

H₀: Mean number of preferences for different job category of SBI customers for **“Bank does regular up gradation in its technology”** is same.

We found F(4, 99) statistic (=21.452 at 0.05 level of significance) and the significant value 0. Hence above H₀ rejected which indicates that the preferences of **Bank does regular up gradation in its technology** of customers differ significantly among the five job category.

- The mean preference of **Bank does regular up gradation in its technology** of customers of Government or public sector group differed significantly from Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Private sector group differed significantly from Housewife or retired group and Others groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Business group differed significantly from Housewife or retired group and Others groups at 5% significant level.

Table-10

Multiple Comparisons							
Tukey HSD							
Dependent Variable	(I) job category	(J) job category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Bank does regular up gradation in its technology	Government or public sector	2	-0.43424	0.2333	0.345	-1.083	0.2145
		3	-0.24194	0.32699	0.947	-1.1513	0.6674
		4	-1.74194*	0.2412	0	-2.4127	-1.0712
		5	-2.02765*	0.30495	0	-2.8757	-1.1796
	Private sector	1	0.43424	0.2333	0.345	-0.2145	1.083
		3	0.19231	0.37747	0.986	-0.8574	1.242
		4	-1.30769*	0.30617	0	-2.1591	-0.4563
		5	-1.59341*	0.35855	0	-2.5905	-0.5963
	Business	1	0.24194	0.32699	0.947	-0.6674	1.1513
		2	-0.19231	0.37747	0.986	-1.242	0.8574
		4	-1.50000*	0.38241	0.002	-2.5634	-0.4366
		5	-1.78571*	0.4255	0.001	-2.969	-0.6025
	Housewife or retired	1	1.74194*	0.2412	0	1.0712	2.4127
		2	1.30769*	0.30617	0	0.4563	2.1591
		3	1.50000*	0.38241	0.002	0.4366	2.5634
		5	-0.28571	0.36374	0.934	-1.2972	0.7258
	Others	1	2.02765*	0.30495	0	1.1796	2.8757
		2	1.59341*	0.35855	0	0.5963	2.5905
		3	1.78571*	0.4255	0.001	0.6025	2.969
		4	0.28571	0.36374	0.934	-0.7258	1.2972

- The mean preference of **Bank does regular up gradation in its technology** of customers of Housewife or retired group differed significantly from Government or public sector group, Private sector group and Business groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Others group differed significantly from Government or public sector group, Private sector group and Business groups at 5% significant level.

❖ **Analysis pertaining to find out the comparison of means number of preferences for “Employees of the bank always respond to request”.**

The objective is to find out the comparison of mean number of preferences of “**Employees of the bank always respond to request**” among different demographic groups of respondent customers. For this respondents were asked to give points, based on 5 point Likert scale namely Strongly Disagree, Disagree, Undecided, Agree, strongly Agree, giving 1,2,3,4 and 5. Group statistics of preference of “**Employees of the bank always respond to request**” among job category group of customers are given in above Table-7 & Table-11 below. These comparisons carried using one-way ANOVA and Tukey post hoc test.

H₀: Mean number of preferences for different job category of SBI customers for “**Employees of the bank always respond to request**” is same.

We found F(4, 99) statistic (=3.1 at 0.05 level of significance) and the significant value 0.019. Hence above H₀ rejected which indicates that the preferences of **Employees of the bank always respond to request** of customers differ significantly among the five job category.

Table-11

Multiple Comparisons							
Tukey HSD							
Dependent Variable	(I) job category	(J) job category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Employees of the bank always respond to request	Government or public sector	2	-0.11166	0.30218	0.996	-0.952	0.7287
		3	0.41398	0.42353	0.865	-0.7638	1.5918
		4	-0.25269	0.31241	0.927	-1.1215	0.6161
		5	-1.27650*	0.39498	0.014	-2.3749	-0.1781
	Private sector	1	0.11166	0.30218	0.996	-0.7287	0.952
		3	0.52564	0.48891	0.819	-0.834	1.8852
		4	-0.14103	0.39656	0.997	-1.2438	0.9618
		5	-1.16484	0.4644	0.097	-2.4563	0.1266
	Business	1	-0.41398	0.42353	0.865	-1.5918	0.7638
		2	-0.52564	0.48891	0.819	-1.8852	0.834
		4	-0.66667	0.4953	0.663	-2.044	0.7107
		5	-1.69048*	0.55112	0.023	-3.2231	-0.1579
	Housewife or retired	1	0.25269	0.31241	0.927	-0.6161	1.1215
		2	0.14103	0.39656	0.997	-0.9618	1.2438
		3	0.66667	0.4953	0.663	-0.7107	2.044
		5	-1.02381	0.47113	0.199	-2.3339	0.2863
	Others	1	1.27650*	0.39498	0.014	0.1781	2.3749
		2	1.16484	0.4644	0.097	-0.1266	2.4563
		3	1.69048*	0.55112	0.023	0.1579	3.2231
		4	1.02381	0.47113	0.199	-0.2863	2.3339

- The mean preference of **Employees of the bank always respond to request** of customers of Government or public sector group differed significantly from Others groups at 5% significant level.
- The mean preference of **Bank does regular up gradation in its technology** of customers of Others group differed significantly from Government or public sector group and Business groups at 5% significant level.

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