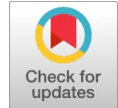# An Empirical Evaluation on Customer Satisfaction in Retail Banking Services of Sbi Bank in Hyderabad District

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Abstract: The main drive to write this paper is to analyse the most inducing factors impacting the customer satisfaction of Indian banking specifically SBI through factor analysis and regression analysis.A 24 itemed questionnaire was constructed through the literature survey and need based analysis of the customer view point in Indian banks. 250 questionnaires were distributed among the bank customers of SBI in Hyderabad west region among which 195 were returned back and among which only 150 were accurate and completely filled. The 24 itemed instruments have been tested empirically for reliability, uni dimensionality and validity through the statistical tools.The internal consistency and multivariate normality is in more acceptances with the data and further factor analyses has resulted with the six variable dimension factors enabling the customer satisfaction in the specific SBI branches. The service quality studied are proposed to offer the satisfaction level in retail services in banks with specific magnitudes which lends the bankers to overlay on improved strategic planning for the provisions and retention of customers in the long run for achieving lucrative measures and improving better client relationships. The results from the analysis of the current study are very vital, where scale development was evidenced from the previous studies which is most familiar to the SERVQUAL, the continuous growing market requirements and the customer needs increases the scope of self-assessment in due course to improve the service quality dimensions and even it permeates the academic research and prioritisation of quality up gradation in service orientation by bankers.

Key Words: Customer Satisfaction, Perception, Serviceability, Service quality, Factors Influencing the Serviceability, Customer retention.

I. INTRODUCTION

The technical aspects of the banking have great inflections with the modern developments of the branches of public sector with the motto to compete with private retail banking. Banks are now turned out with more flexibility in creating a convenience towards customers. Clint focus is the key role in the development of the modern technicalities of the banking sector as he urges with the essentiality of enhancement of service quality.

The customer satisfaction has to still get integrated and prioritised in strategic, policy issues of the management in banking with improvised performance for lucrative results and to get standardised with global merge which retains the customer count of bank (Sangwan, 2009) Merely the future progress and improvement of the banking profitability counts on serviceability and customer satisfaction.

A. Service Quality and Dimensions

Quality is transient variable measured in the terms of variant perceptions of the customers as it depends on the dispensable mind set of the customer.

B. Objectives

1. To identify the service quality determinants in retail banking services in Hyderabad in select branches of SBI.
2. To identify the serviceability factors impacting the satisfaction level in retail banking of SBI branch customers.
Based on the above two objectives a common hypothesis can be set up i.e.,
H1: The satisfaction level of SBI bank customers is influenced by the service quality factor determinants.

C. Review of Literature:

According to "Bitner and Hubber, 1994, the general analysis of the transactions and actions just reveals the business relation to expectations accumulated are after various contacts between business and consumers. West brook in 1987, has defined the customer satisfaction as the cognitive based phenomenon which means it's purely abstractive in nature and is referred in a disconfirmation standard. Where it has taken in two different versions of confirmation and disconfirmation patterns, which clarifies that opportunities originate from the customer's opinions based on the level of performance that a product or service would facilitate which was mentioned by Oliver, in 1980.

According to Beatty, et.al., in 1996, If customers perceive that they are attaining further benefits by establishing a positive relationship with personnel, their satisfaction level with the facility provider will escalate the relational benefits, which can then be reflected as an important factor for contentment with financial dealings. Therefore, interactive remunerations meaning distinctive treatment, confidence and communal benefits, with their habitual establishments will churn espousing an impression to progress the end user satisfaction, which was also proven by Gwinner et al. in 1998.

The literature specified by Giese and Cote, 2000, p. 15, conclude a concept of contentment is best resolved in a definition as "a summary affective response of varying intensity with a time-specific point of determination and limited duration directed toward focal points of product acquisition and consumption." The conversation of a face to face discussion provides various cross-sell openings

which were studied by Clemons et al., in 2002. The stretched portfolio not only offers welfares to customers, but also to organizations. Banks have now the break to profit from on the valuable individualities of the numerous products and channels, for example while electronic networks help to reduce the charges of dealings with the customer by representing labour intensive processes with programmed sales practices which was proposed by Campbell, in 2003. In era of extreme competition, service organizations endeavour to discern themselves from their challengers, by providing extraordinary amenities that will benefit its target market; service establishments are likely to reach diversity. Kotler, Bowen, and Makens, 1999, However, errors and fails are frequent happenings in service professions which was given by Babakus et al. 2003. Consequently, service organisations seek to afford all the things which can make customer gratified and that is the foremost control for the organization to its opponent. Providing quality products and services which leads to Higher satisfaction and loyalty among customers is the need of the day in the contemporary banking world was being discussed by Fecikova, in 2004. Business organizations main aim is to bring customer satisfaction so as to maintain the customer retention and to increase the market share of the company, given by Hansemark and Albinsson, in 2004. According to Jamal 2004, Overall customer satisfaction is complete subject of theoretical and practical exposure for market and customer researchers. Jamal,. 2004 reveals that "The wide-ranging estimation of the actions approved out by a agreed commercial in relation to potentials accumulated after various contact between the consumer and industry. Aayushi gupta Santhosh Dev in 2012, has identified that improvement in the service quality in the activities of banking lead with an increase in customer satisfaction levels. From the above review studies there is a clear conclusion made which reveals that on the customer's perception, beliefs etc., various services and products are supplied in varied quality dimensions based on the requirements of the needs which are highly impacted by ethnic segments of the market.

D .Gap Analysis, Research Methodology and Research Design

Many Studies have been led on the serviceability of the banks and then interlace with satisfaction. A comprehensive study in SBI branches in the specific region of Hyderabad have been meagre and found as a scope of gap where research could be conducted in specific area. The lip and cup gap have been identified in the perception, expectation and the serviceability of the banks which is being researched and analysed. The study has been conducted in the seven branches of SBI in the Hyderabad district. The space of the learning is all retail banking clienteles who have an account in those selected branches of bank. Statistics data composed with the aid of questionnaire as a tool having twenty-four variables on the source of which satisfaction of

customers was considered on a five-point Likert Scale. A convenience sampling has been conducted through the primary data collection approach, where 300 questionnaires were distributed among the customers from which 192 were returned and among 150 were found with complete information, where the respondents were queried about their age, income, education, qualification type of bank, purpose of banking, tenure of banking, frequency of their visit in banks which were analysed on the five point Likert scale with the dimensions analysed such as the Tangibility, Assurance , Empathy, Reliability, Responsiveness. The aid of the statistical tools such as chron bach alpha, KMO reliability test, factor analysis, anova and regression analysis was taken. A five-point Likert scale has been used for analytical purpose.The dimensions such as assurance and accessibility, empathy and involvement, reliability and convenience, responsiveness, tangibility and ambience, cost and finance factor were taken on scale was the basis of SERVQUAL dimensions for the further. study

E. Limitations of the Study

The study is based on the limited branch selection pertained to certain locations in Hyderabad region. The selection of the customers is based on non-probability convenience sampling. The study is limited with qualitative approach.

F. The measurements of service quality

G. Assurance and accessibility factor

It is the employee's responsibility and consideration to fill the poise, complete information and the trust regarding the banking service potential among the customers in guiding their glitches. Large number of branches and ATMs at various locations make the bank more approachable to the customers. Withdrawls of money has improved convenience by increasing ATMs in more areas in large number, KMPG (2010) survey of Nigerian banking industry proven the ATM service provider has been the second most important in prioritisation of the customer perception in retail banking

H.Empathy and involvement factor

Empathy is the individual attention payed by the employee towards the customer need based gap analysis and focus on the specific requirement of the customer in the service point of view, (Ahghar,2006) has discussed much about the principal training to be provided to improve service by the bank staff and an important role is played by them in attracting and retaining the clients (Mylonakis,2009).

I. Reliability and convenience factor

It is an ability of a company to enhance the performance to pay higher attention client service with flexibility in operating hours, in upgrading the technology in enhancing the comfort with access. The digitalization concept introduced by Narendra Modi puts an urge to increase technical projection of every branch of SBI has been a challenging task too for management.

J.Responsiveness factor

It is the sensitivity of reaction to learn customer's problems and prospects to provide the appropriate service. It is a measure against the customers reported teething troubles and the banker response against the customer filed service request. Provision of lot of branches and ATM services being very approachable perhaps makes a huge impact on the perception

levels of the customers, Bahia and Nantel (2000), McKennie (1992) and Thwaites and Vere (1995). Reidenbach (1995) has argued the aids from the customer value which is more dynamic in nature should be focused relentlessly to keep up the customer count.

K. Tangibility and ambience factor

It is the physical ability of the bank to attract and acknowledge the customers to increase awareness and customise bank branches materials, sign boards, skilled personnel, appearance, physical amenities, brochures, pamphlets, cards etc., to client base. This development helps the bankers to attract attention as well as evokes the harmony with the customers. Wakefield and Blodgett (1999) and Dabholkar et al. in their studies found that ambience and infrastructure influences the customer perception, willingness to return to service provider, or to recommend it to near ones may affect critically.

L.Cost factor or finance factor

Cost and finance factor name referred to the sixth dimension examined in the study. It is identified with the objects considering pricing policy of the bank. All the items in this dimension have a commonness of monetary assessment provided by the bank. Parasuraman et al.(1994), researched that importance of the pricing in overall customer satisfaction, Reidenbach (1995), Bahia and Nantel(2000) studied that banks quality of service depends on the importance of the pricing of the products. Reidenbach (1995), discussed in his study that customer value is more worthwhile and vibrant as it is paid in terms of price by customers and must be gratified.

II. ANALYSIS OF VARIABLES USED IN THE STUDY

SERVQUAL dimensions such as Tangibles, Reliability, Responsiveness, Assurance, and Empathy are also considered as the variables to study.

M. Inference for Chron Bach Alpha

According to the table no.1, given in appendix Cronbach alpha test has been conducted to check the reliability among the dimensions. The above table displays some of the results obtained such as the alphas for the all items of assurance, empathy, reliability, responsiveness, tangibility and cost factor are 0.837, 0.866, 0.832, 0.813, 0.703 and 0.744 respectively, these all values vary above 0.6 which indicates very strong internal consistency among the given items.

Test of Reliability
Table No .1

Dimensions	Cronbach's Alpha	N of Items
Assurance and accessibility	.837	4
Empathy and involvement	.866	4
Reliability and convenience	.832	4
Responsiveness factor	.813	4
Tangibility and Ambience factor	.703	4
Cost and Finance factor	.744	4
Cost and Finance factor	.744	4

Table No. 2

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	2159.000
	Df	276
	Sig.	.000

As observed in the table no.3, bartlett's Test of sphericity indicates a measure of the multivariate normality of set of variables (Sig. value is less than 0.05 indicates multivariate normal and acceptable for factor analysis. Before we proceed for anova and regression first the researcher tested the eligibility of the data by checking KMO- Bartlett's test which is a measure of sampling adequacy. The KMO value is 0.837 which is far more than 0.6.

N. Factor Analysis

Factor Analysis is a data reduction technique. It also helps in structure detection among the variables and further helps in studying the underlying crucial factors that cause the maximum variation. According to table no.4, The principal component matrix gives the component correlated matrix which is rotated using the VARIMAX rotation technique which gives the rotated component matrix.

Total Variance of Factors Table
Table No: 3

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.261	34.423	34.423	8.261	34.423	34.423	3.466	14.441	14.441
2	2.677	11.156	45.578	2.677	11.156	45.578	3.350	13.958	28.398
3	2.270	9.458	55.036	2.270	9.458	55.036	3.194	13.308	41.707
4	1.458	6.077	61.113	1.458	6.077	61.113	2.714	11.308	53.015
5	1.308	5.452	66.564	1.308	5.452	66.564	2.678	11.159	64.174
6	1.154	4.809	71.373	1.154	4.809	71.373	1.728	7.200	71.373
7	.970	4.042	75.415						
8	.882	3.675	79.090						
9	.696	2.898	81.988						
10	.540	2.251	84.239						
11	.518	2.160	86.399						
12	.480	2.002	88.401						
13	.427	1.781	90.182						
14	.371	1.545	91.727						
15	.327	1.363	93.090						
16	.280	1.169	94.259						
17	.278	1.160	95.419						

18	.214	.892	96.311				
19	.192	.799	97.110				
20	.172	.718	97.828				
21	.147	.614	98.442				
22	.141	.588	99.030				
23	.125	.522	99.552				
24	.108	.448	100.000				
Extract Princip Analys							

Rotation of factors helps in the better interpretation of factors. Since the first factor in the rotated component matrix is heavily loaded with providing the services at a least cost, the factor loading value is 0.803, this is the highest in the first column of the Rotated component matrix. The second column of rotated component matrix is heavily loaded with Willingness to communicate to customer problems (0.764), behaviour of employees of the bank instils confidence in me (0.749) and Bank pays individual attention (0.705) these are the highest in the second column

Factor Loading
Table no.4

Si. No.	Factor Name	Factor Loading Value
1	6.4Providing the services at a least cost	0.803
	6. 1 Price and complaint handling system is competitive in nature	0.764
	1.1The behaviour of employees of the bank instils confidence in me	0.749
2	2.1 Bank pays individual attention.	0.705
3	2.4The employees of the bank understand specific needs of the individual.	0.804
	4.1 Employees of the bank are helpful and easily approachable	0.774
	Employees in the bank will tell exactly when the service will be performed.	0.768
4	4.4 Employees of the bank provide prompt service.	0.706
	Bank's frontline employees are neat in appearance and have enough knowledge in solving problems	0.864
5	5.1 The bank has modern equipment	0.829
6	Providing the customised products according to the needs of customers	0.757

of the rotated component matrix so the second influencing factor is Willingness to communicate to customer problems, behaviour of employees of the bank instils confidence in me, and Bank pays individual attention. The final list of 06 factors which collectively account for 71.37 % of the variance in the data is shown in above tables.

H1a Assurance and accessibility factor affects the satisfaction of SBI bank customers

H1b Empathy and involvement factor influences the satisfaction of the customers

H1c Reliability and convenience factor affects the satisfaction levels of the SBI bank customers.

H1d. The responsive factor affects the satisfaction levels of the bank customers.

H1e. Tangibility and ambience factor impacts the satisfaction levels of the bank customers.

H1f. The financial factor influences the satisfaction levels of the bank customers.

The next step involved conducting a regression analysis to validate the above hypotheses.

O. Annova and regression model for evaluating the level of impact of the determinants of customer satisfaction of the retail banking services of SBI in Hyderabad District.

ANOVA
Table No: 5

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	123.266	6	20.544	19.081	.000[b]
	Residual	150.734	140	1.077		
	Total	274.000	146			
a. Dependent Variable: Overall Customer satisfaction						

From the ANOVA, table no. 5, F value is significant (significant value is less than 0.05) it means dependent variable (**overall customer satisfaction**) is more reliable.

P. Determination of level of impact of the variables over customer satisfaction in retail banking in State Bank of India.

A regression analysis was conducted to observe the impact of service factors on the client satisfaction. All the six important factors were taken in the model as the independent variables whereas client satisfaction was taken as a dependent variable. The equation emerged after the process is given below where the table summarises the determinants in the equation

Q. Regression

The regression table no. 6. summarizes the model performance through the following statistics.

Model Summary Regression
Table No 6

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.671a	.450	.426	1.038

a. Predictors: (Constant), utilizing modern equipment and technology at banks, bank employee job commitment, Providing the customised products according to the needs of customers, 6.4Providing the services at a least cost, 2.4The employees of the bank understand specific needs of the individual., bank employee value added services

The multiple R value is 0.671 where there is a positive correlation persisting between the dependant and independent variables, and R^2 value with 0.450 represents the percentage of variance between the both dependent, independent variables.The regression table no. 7, model coefficients are used to construct the regression line. The low significant values of < 0.05 of the variables provide in the services at a least cost, bank employee job commitment, employees of the bank understand specific needs of the individual, providing the customised products according to the needs of customers are showing very strong significant impact on dependent variable overall customer satisfaction

Overall Customer Satisfaction A regression line arrived is

$$Y_1 = 2.549 + 0.498X_1 + 0.462 X_2 + 0.404 X_3 + 0.34 X_4 + 0.178 X_5$$

Is equal to 2.549 + 0.498 Providing transactions at least cost (Cost and finance factor) + 0.462 safe and secure transactions (Assurance and accessibility factor)+ 0.404 error free records (Reliability and convenience factor) + 0.34 employees are easily approachable (responsive factor) + 0.178 Bank's frontline employees are neat in appearance and have enough knowledge in solving problems (Tangibility and ambience factor) + -0.112 understanding the needs of the customers (empathy and involvement factor)

Y_1 = Client Satisfaction

X_1 = cost or finance factor

X_2 = Assurance and accessibility factor

X_3 = Reliability and convenience factor

X_4 = Responsive factor

X_5 = Tangibility and ambience factor

X_6 = Empathy and involvement factor

Regression Table No . 7

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-2.549	.672		-3.795	.000
Providing transactions at least cost (Cost or finance factor)	.498	.108	.324	4.599	.000
Safe and secured transactions (Assurance and Accessibility factor)	.462	.111	.320	4.163	.000
Error free records (Reliability and convenience factor)	.404	.153	.202	2.640	.009
Employees are easily approachable (Responsive Factor)	.034	.139	.019	.246	.806
Bank's frontline employees are neat in appearance and have enough knowledge in solving problems (Tangibility and ambience factor)	.178	.086	.138	2.078	.040
Understanding the needs of customers (Empathy and involvement factor)	-.112	.104	-.070	-1.068	.287

a. Dependent Variable: Overall Customer satisfaction

The hypothesis H1f has been accepted , With the positive beta of .498 important at the .000 levels, the least cost factor is the most impacting factor of client satisfaction followed by acceptance of H1a, safe and secured transactions , belonging to assurance and accessibility factor with the beta of .0462, then followed by error free records reliability and convenience factor with a beta value of 0.404 resulted with an acceptance of H1c, H1d is the hypothesis being accepted i.e., employees are easily approachable belonging to responsive factor. With .034 beta, bank's frontline employees are neat in appearance and have enough knowledge in solving problems related to tangibility and ambience factor, followed by H1e factor with, .178. All the discussed factors are accepted with the hypothesis set up with H1f, H1a, H1c, H1d, and H1e and H1b being rejected. Factor with a value of -0.112, Understanding the needs of customers, i.e. the empathy and involvement factor.With the beta of .498 the cost factor is having greatest impact on the satisfaction of the customers accepting H1f. Cost is being the highest impacting finance factor over any other dimensions of service especially in SBI a public sector bank. The customers are satisfied with the cost norms such as low interest rates, transaction costs etc.Second hypothesis H1a, most influencing factor is safe and secured transactions with assurance and accessibility factor regarding the protection given by the bank regarding usage of atm cards, account online logins, mobile banking giving the cyber security for the transaction processing and helping against the hacking educating the cyber security measures to its customers. The next impacting factor is error free records with a beta coefficient of .404, accepting

H1c, and H1d, where the customers are contended with the dutiful attitude and commitment of the bank system. The customers are easily approachable to employees and staff to resolve the problems of the customers regarding banking according to the time specifications.The last factor being identified as the bank frontline employees are neat in appearance and have enough knowledge to solve the banking issues of customers has its priority at the end in their view.Understanding the needs of the customers, the empathy factor H1b has been rejected as the SBI customers have faced a critical problem in getting attention to them by staff at the time of facing any issues. With the heavy queue lines of the customers in the banks till the last minute of the banking hours. And the busy work load of the workers might be precarious issue to be focused.

III.   CONCLUSION

The feasibility of the proposed hypothesis being customer satisfaction a dependent variable depends on cost factor, assurance and accessibility factor, reliability and convenience, responsive, tangibility and ambience factor dimensions consecutively. All of these have provided the most important satisfaction in the customer's point of view in SBI banking in Hyderabad district. Whereas the empathy and involvement factor still a non-impacting one with client satisfaction has been rejected. The higher the perceived service quality the more satisfied the loyal customers are and sustainability of customer base with the banks (Petruzzellis et al.,2006). The study suggests the dimensions are interrelated with the SERVQUAL model and BSQ model.

IV.   RESULTS AND DISCUSSION

The outcome of the learning confirms the observations of the earlier researches concerned with retail banking. The buyer satisfaction is enhanced by the regression models by implying them in the service systems. The perception of the clients is highly impacted by the services provided to customers, (Petruzzellis et al.,2006). Cost is the most influencing impact factor where customers have high contention when compared to other factors with the beta value of 0.498, which differ from one bank to other bank. Though bank prices are driven by regulat ed by the RBI still the SBI being a public sector is making affordable pricing interest rates to the customers which stood at priority in the customer's point of view. It is an important factor where the management has intent to develop this angle of content to maintain competitive edge. The next significant factor stood in the position satisfied the customers is assurance and accessibility factor by enhancing the knowledge regarding the safe guarding the accounts, transactions, ATM usage ,cyber security measures for the transaction processing and helping against the hacking by educating cybercrime possibilities to its customers has cached the eye of the clients. To communicate banking transactions, still the ambience and up gradation of the communication system at the bank has to be enhanced. The ATMs, sign boards in the banks, bill boards have to be still increased to make an easy access to public with enhanced visibility. Digitalisation in the banking has enriched speedy and quicker response from the bankers has proven hygienic relations among the client and the banker and improvising problem solving and faster transactions save time and productivity of the bankers, increasing the comfort ability of making an accurate transaction and error free records even enhancing good knowledge base to clear the issues of the client base in a more appropriate manner.In SBI the empathy and concern to be shown by the employees towards the clients has been a starving factor and the grievance handling procedure is point to be focused to improve the customer friendly relations to sustain the customer base, as its important for business development criteria in financial perspective, as the market is captivated by the smart devices it has been easier to the competitors to optimise and encroach the customers with user friendly apps like Phone pe, Google pay etc. with financial transactions. Strong attachment can be pooled between the client and banker by taking the opinion on the serviceability from the clients after every transaction made.(Jham and Mohd, 2009) Improvement in the quality of service is only option which can be revealed and realised by perfect feed back system, Ayushi Gupta and Santhosh Dev(2012). The banks have to concentrate on the Omni channel management contribution to develop product and service with quality and the policies have to modify according to the need of the client with   and their perceptions to sustain in the market competitions.

V.   LIMITATIONS AND FUTURE RESEARCH

The research measures the effect of the factors influencing the customer satisfaction in retail services of SBI in certain branches of Hyderabad district. The study is restricted on certain grounds of analysis. And the sample size being 150 respondents having banking accounts in SBI. The scope of the study is limited to the sample size and number of banks in the restricted areas. The study can be further extended with various public, private, cooperative banks in various other perspectives and in different locations in India.

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