

Chapter – V

*Findings, Suggestions
and Conclusion*

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FINDINGS, SUGGESTIONS & CONCLUSION

5.1 INTRODUCTION

The Reliability dimension of service quality is better as compared to empathy and tangibility. Still the score is low. For most services, customer's perceptions of whether the service has been performed correctly, and not provider-established criteria, are the major determinants of reliability. Customers of the bank hesitate to rely on the bank. Whenever they have a problem, the bank shows sincere interest in solving it but the services are not performed by a certain time as promised. The employees should take this problem seriously and take steps to remove this.

5.2 FINDINGS

1. It is found that SBI Bank does not have modern looking equipments.
2. It is observed that most of the respondents were uncertain about the statement that bank's physical facilities are visually appealing.
3. It is clear that most of the respondents were neutral and some agreed on the statement that the employees of the bank appear neat at the reception desk.
4. It interprets that majority of respondents were uncertain and some agreed with the statement that materials associated with the service such as pamphlets or statements are visually appealing at the bank.
5. It shows that majority of respondents disagreed and some agreed with the statement that the bank when promises to do something by certain time, it does so.
6. It is clear that most of the respondents agreed and some were neutral with the statement that when you have a problem, SBI bank shows sincere interest in solving it.
7. It is found that majority of respondents were uncertain and some agreed that the bank performs the service right for the first time.
8. It shows that major portion of respondents agreed and some respondents strongly agreed with the statement that SBI bank insists on error free records.
9. It is observed that most of the respondents agreed and some were uncertain and few

disagreed with the statement that employees in the bank tell you exactly when the services will be performed.

10. It is clear that majority of respondents agreed and some respondents were neutral with the statement that employees in SBI Bank give prompt service.
11. It is found that majority of respondents agreed, some were uncertain and few respondents strongly agreed with the statement that the employees in SBI bank are willing to help you.
12. It is found that respondents agreed and some strongly agreed with the statement that employees in SBI Bank are never too busy to respond to your request.
13. It is observed that majority of respondents agreed, some were neutral and few strongly agreed with the statement that the employees of the bank are trustworthy.
14. It is clear that majority of respondents disagreed, some agreed and few disagreed with the statement that behavior of employees in SBI bank instills confidence in you.
15. It interprets that most of the respondents agreed and some strongly agreed with that they feel safe in their transactions with the bank.
16. It is found that majority of respondents agreed and some strongly agreed that employees of SBI bank have complete knowledge to answer the questions.
17. It shows that most of the respondents disagreed and some were neutral on the question that SBI bank gives individual attention to its customers.
18. It is clear that majority of respondents agreed, some were uncertain and few strongly agreed with the statement that the bank has operating hours convenient to its customers.
19. It is found that most of the respondents agreed, some were neutral and few strongly agreed that SBI bank has your interests best at heart.
20. It is observed that majority of respondents were uncertain, some respondents agreed and few respondents disagreed with the statement that the employees of SBI bank understand your specific needs.
21. It shows that most of the respondents disagreed, some were uncertain and few agreed with the statement that E-banking services of the bank are up to your satisfaction.
22. It is clear that majority of respondents agreed, some were uncertain and few strongly

agreed with the statement that the quality of e-banking services make impact on your satisfaction.

23. It is found that most of the respondents agreed, some were uncertain and few disagreed with the statement that bank gives efficient and effective services to you.
24. It is observed that majority of respondents were uncertain, some agreed, few disagreed and very few strongly agreed with the statement that service efficiency of bank makes impact on e-banking services.

5.3 SUGGESTIONS

1. Bank should have modern looking equipments or hi-tech equipments and all types of services should be given in a single window which will enhance the image of the bank.
2. Bank's physical facilities should be visually appealing. It should take efforts to have good layout, architecture design, aesthetics and exterior forefronts to attract customers.
3. Bank should take steps to ensure that bank employees are well trained, so each bank employee is able to offer complete and comprehensive information to the customers and appears neat at the reception desk with pleasant personality.
4. Pamphlets, brochures, accounts statements, etc. materials of the bank are also visually appealing. Bank can make good advertisements by making use of these tangibles particularly in festival seasons which will increase the bank's business.
5. Bank when makes commitment to do something by certain time, it should do so. Bank should have consistent policies combined with a knowledgeable staff and follow up procedure which will foster a high degree of institutional cohesion and reliability.
6. Employees of the bank should have learning attitude to understand customer's needs which will help them to offer enhanced services and increase confidence in the minds of the customers.
7. Employees should be encouraged to learn to recognize their regular customers, learn their names and begin to identify their basic service requirements, so that employees know customers personally and customers know that their requirements are individually meet by the bank which delights them and gives more business in the future.
8. Staff should be encouraged to present relevant options to banking customers in a

manner that satisfies the specific needs of the customers and much as a desire to serve by having good customer relationship.

9. Customers are unaware of various e-banking services and their benefits they merely come to deposit or withdraw money from their accounts. Customers must be educated by showing their products on banners in the branches or by making more advertisements in the newspapers.

5.4 CONCLUSION

Based on the study conducted it can be concluded that responsiveness, assurance and reliability are the critical dimensions of service quality of SBI bank and they are directly related to overall service quality. The factors that may delight customers tend to be concerned more with the intangible nature of the service, commitment, attentiveness, friendliness, care, and courtesy.

The employees give prompt services, always are ready to answer the questions and are trustworthy. The main sources of dissatisfaction appear to be cleanliness, up to date technology modern equipments and neatly dressed up employees. The Tangibility dimension of service quality of SBI bank is highly disappointing and serious steps are needed to be taken to enhance this dimension. Customers of the bank are dissatisfied with the empathy dimension.

The study brings about the areas which require urgent attention of the employees, the management and the policy makers of the industry. These are areas in which customers are hugely dissatisfied with the services of the banks against their expectation. This high degree of dissatisfaction resulting from the services received clearly questions the design of services or subsequent response of the bank employees. The management should understand the benefits of service quality. It include increased customer satisfaction, improved customer retention, positive word of mouth, reduced staff turnover, decreased operating costs, enlarged market share, increased profitability and improved financial performance. In the days of intense competition, superior service is the only differentiator left before the banks to attract, retain and partner with the customers. Superior service quality enables a firm to differentiate itself from its competition, gain a sustainable competitive advantage and enhance efficiency. Thus, improving service quality leads to the customer satisfaction and ultimately to customer loyalty.