



Effect of Demographic Variables of Employees on the Service Quality Perception-A Study on Selected Public Sector Banks in Hyderabad

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Abstract

In recent times, there has been a growing importance of services sector worldwide and in the Indian context also, this sector is gaining momentum. As far as the demographic diversity of the bank employees are concerned, a sharp increase is observed in this area because more and more banks preferring female personnel in the customers service desk. More reliance of the banks on soft skills and the advantages they derive from the demographic characteristics of a personnel have paved the way for a research on this subject. The present study is intended to find out the customer satisfaction level and the quality of service difference that a customer perceives that arise due to the demographically diverse bank employees. In this context the study has been conducted on the customers of selected public sector banks in Hyderabad city.

Key words: Demographic Diversity, Service Quality, Customer Perception.

Introduction:

The Indian banking sector has witnessed a paradigm shift post the financial sector reforms from 1991. The banks have realized that profit will be under pressure after the introduction of prudential norms and asset classification. There was a clear shift to a clean, transparent and healthy balance sheet as opposed to the view of large sized balance sheets. As the foreign exchange and money markets were gradually deregulated, the competition further intensified. The net result is that margins are under tremendous pressure and the banks are looking for new avenues to meet the challenges posed to them. They have realized that they have no other option than addressing the needs of the customers effectively if at all they want to

survive in a highly competitive market. Hence, customer loyalty programmes are gradually made an integral part of their service agenda to face new challenges.

In order to survive in the fierce competition faced by the domestic banks due to the entry of international players, rapid innovation and introduction of new financial instruments, understanding of changing customers' needs and extensive use of information technology have all become essential. However, with the availability of similar technology among almost all the banks, it is felt that it is only through the provision of better services to its customers; a bank can survive in the market. Hence, there is an imperative need for identifying their ability to satisfy the service quality requirements as per their customers'



expectations and perceptions. Segmenting the industry into different strategic groups and positioning themselves according to the consumers' mind-set can help the banks to restructure their policy choices to compete in this dynamic business environment. This necessitated the banks to utilize the existing resources, process of delivering quality services to its customers and transforming the superior service to generate better financial performance.

However, the human perceptions change from time to time and from individual to individual. It is therefore, necessary for banks to continuously assess and reassess how customers perceive the various services, what are the new and emerging customer expectations and how best they can be satisfied on an on-going basis. This requires a continuous and consistent analysis and assessment of the customers' preferences. The present study attempts to analyse the customers' perceived and desired levels of service quality and the resultant service quality gap of the selected public sector banks in Hyderabad city, Telengana.

Significance of the Study:

There are lot of studies which have examined the level of customer satisfaction in public sector banks. The present study intends to find out the customers perception towards the impact of the different demographic profile of the bank employees on the quality of service delivered by them. Similarly, the study is carried out on some selected public sector banks at Hyderabad city of Telengana state. In order to examine the customers' perceived service quality in public sector banks comprehensively; the following major aspects have been considered:

- 1) Which demographic factor of the bank employees has more impact of the quality of service?
- 2) What are the demographic factors which highly discriminating in the public sector banks to result in more customer satisfaction?
- 3) What is the relative influence of each of the demographic characteristics of bank employees on the total service quality?

Objectives of the Study:

Based on the above mentioned issues, the following objectives were framed for the present study:

- ❖ To understand the customers service quality expectations from the bank employees.
- ❖ To examine the customers perception towards the behaviour of bank employees and its impact on service quality.
- ❖ To examine whether the demographic characteristics of bank employees affects the quality of service delivered to the customers.
- ❖ To reveal the relationship between the demographic profile of bank employees and the quality of service delivered.

Hypotheses of the Study:

The hypotheses formulated for the study are:

H₀₁: There is a significant difference between the service quality perception of male and female customers from male employees Responsiveness factor.

H₀₂: There is a significant difference between the service quality perception of male and female customers from female employees Responsiveness factor.



H₀₃: There is a significant difference between the service quality perception of male and female customers from senior employees Responsiveness factor.

H₀₄: There is a significant difference between the service quality perception of male and female customers from new employees Responsiveness factor.

H₀₅: There is a significant difference between the service quality perception of male and female customers from male employees Assurance factor.

H₀₆: There is a significant difference between the service quality perception of male and female customers from female employees Assurance factor.

H₀₇: There is a significant difference between the service quality perception of male and female customers from senior employees Assurance factor.

H₀₈: There is a significant difference between the service quality perception of male and female customers from new employees Assurance factor.

H₀₉: There is a significant difference between the service quality perception of male and female customers from male employees Empathy factor.

H₁₀: There is a significant difference between the service quality perception of male and female customers from female employees Empathy factor.

H₁₁: There is a significant difference between the service quality perception of

male and female customers from senior employees Empathy factor.

H₁₂: There is a significant difference between the service quality perception of male and female customers from new employees Empathy factor.

Methodology

The study is mainly based on the primary data which has been collected from the regular customers of some selected bank branches i.e. SBI and BOB the two top performing banks in public sector. Total of eight branches (four SBI and four BOB) were visited for collecting primary data from customer. The study is conducted in Hyderabad city. Secondary data is collected from different journals, review papers, research thesis and magazines.

A structured questionnaire is devised for the study and being personally approached to the customers to collect the data through filled in questionnaire. As such 200 questionnaires are being distributed to the customers of the above mentioned banks in Hyderabad city. Out of the 200 questionnaires only 146 questionnaires are found valid and useful for the study, as the rest 54 questionnaires were either incomplete or not returned by the customer. The research is only confined to the customers of public sector bank branches located at Hyderabad city. A simple random sampling technique is used for the study.



Data analysis and Interpretation:

TABLE-1: GENDER OF THE RESPONDENTS

Gender of the Respondents	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	99	54.4	54.4	54.4
FEMALE	83	45.6	45.6	100.0
Total	182	100.0	100.0	

Source: Authors own interpretation of primary data

Table-1 gives an overall picture of the respondents grouped according to their gender. This is the main demographic character of the respondents which is taken as the basis of the research. There are 54% male customers against 46% female customers whose responses were taken to analyse the service quality perception of the two groups whether same or different.

TABLE-2: AGE GROUP OF RESPONDENTS

Age of the Respondents	Frequency	Percent	Valid Percent	Cumulative Percent
LESS THAN 20	19	10.4	10.4	10.4
20-35	41	22.5	22.5	33.0
36-50	45	24.7	24.7	57.7
51-65	49	26.9	26.9	84.6
66 AND MORE	28	15.4	15.4	100.0
Total	182	100.0	100.0	

Source: Authors own interpretation of primary data

Table-2 represents the age grouping of the respondents. We can see that the percentage of middle aged customers (form 20-65 years of age) is about 74% of the total respondents. The senior customer respondents are only 15% whereas customers with less than 20 years of age are only 10%.

TABLE-3: MARITAL STATUS OF THE RESPONDENTS

Marital Status of the Employees	Frequency	Percent	Valid Percent	Cumulative Percent
UNMARRIED	67	36.8	36.8	36.8
MARRIED	115	63.2	63.2	100.0
Total	182	100.0	100.0	

Source: Authors own interpretation of primary data

According to table-3 there are 37% respondents are unmarried and 63% respondents are married.



TABLE-4: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Educational Qualification	Frequency	Percent	Valid Percent	Cumulative Percent
10TH OR LESS	15	8.2	8.2	8.2
INTERMEDIATE	35	19.2	19.2	27.5
GRADUATE	42	23.1	23.1	50.5
Valid POST-GRADUATE	48	26.4	26.4	76.9
OTHER	42	23.1	23.1	100.0
Total	182	100.0	100.0	

Source: Authors own interpretation of primary data

Table-4 embodies the categorisation of the respondents according to their educational qualification. The analysis of the data shows that most of the customers (i.e. nearly 73%) in the sample belong to highly educated group, whereas the customers with educational qualification below intermediate are only 27%. This can ensure a less biased response from the samples because the customers are well educated they can understand the service quality aspects better and respond accordingly.

TABLE-5: DIFFERENT TYPE OF ACCOUNTS HELD WITH THE BANK BY THE RESPONDENTS

Type of Accounts hold by the customer with the bank	Frequency	Percent	Valid Percent	Cumulative Percent
S	32	17.6	17.6	17.6
S, FD/RD	47	25.8	25.8	43.4
Valid S, FD/RD, L	23	12.6	12.6	56.0
S, FD/RD, L, C	47	25.8	25.8	81.9
S, FD/RD, L, C, D	33	18.1	18.1	100.0
Total	182	100.0	100.0	

**S=Savings A/c, FD/RD=fixed deposit/recurring deposit, C=Current A/c, L=Lone A/c, D=Demat A/c*

Source: Authors own interpretation of primary data

Table -5 typifies the different kind of accounts hold by the respondents with the bank. Though it has nothing much to do with the research on service quality, but this analysis gives a clear picture of the customers involvement with the bank and taking advantage of different kind of tangible services availed by the bank. There are only 44% respondents who hold a current account along with other accounts like savings, FD/RD and loan account.



TABLE-6: T test for perception of male and female respondents towards the RESPONSIVENESS FACTOR (the willingness to provide prompt service and help to customers) of service quality

TABLE-6(A): GROUP STATISTICS

Employee category	Gender of the respondents	N	Mean	Std. Deviation	Std. Error Mean
Male Employee	MALE	99	3.02	1.088	.109
	FEMALE	83	3.46	1.119	.123
Female Employee	MALE	99	3.17	1.098	.110
	FEMALE	83	3.69	1.058	.116
Senior Employee	MALE	99	3.07	1.062	.107
	FEMALE	83	3.01	.917	.101
New Employee	MALE	99	3.37	1.121	.113
	FEMALE	83	3.70	.972	.107

Source: Authors own interpretation of primary data

TABLE-6(B): INDEPENDENT SAMPLES T-TEST

EMPLOYEE CATEGORY	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Male Employee	Equal variances assumed	2.196	.140	-2.669	180	.008*	-.438	.164	-.761	-.114
	Equal variances not assumed			-2.662	172.723	.009	-.438	.164	-.762	-.113
Female Employee	Equal variances assumed	.058	.810	-3.204	180	.002*	-.515	.161	-.832	-.198
	Equal variances not assumed			-3.215	176.487	.002	-.515	.160	-.831	-.199
Senior Employee	Equal variances assumed	2.050	.154	.395	180	.694	.059	.149	-.235	.352
	Equal variances not assumed			.400	179.830	.690	.059	.147	-.231	.348
New Employee	Equal variances assumed	4.250	.041*	-2.069	180	.040	-.325	.157	-.635	-.015
	Equal variances not assumed			-2.095	179.786	.038*	-.325	.155	-.631	-.019

*Significant as $p < 0.05$. Source: Authors own interpretation of primary data

An analysis of the above table shows that the result for equal variance not assumed is taken for interpretation. Note that the p-value in the Levene's t-test is less than 0.05 for new employee's row; hence mean difference is calculated by



subtracting the mean of the second group from the mean of the first group. The sign of the mean difference corresponds to the sign of the t value. The positive t value indicates that the mean of the response (in Likert's scale) of first group, Male, is significantly greater than the mean for the second group, Female.

The analysis of table 6(b) shows that, since $p > 0.05$ is for senior employee's case, we can reject the null hypothesis H_{03} , and conclude that the service quality perceptions of male and female respondents are significantly

indifferent as far as the senior employees are concerned. We can say due to their seniority of service they don't differentiate a male customer and a female customer and treat both of them similarly. Further, analysis of table 6(b) shows the p-value for male employee, female employee and new employee is less than the significant value 0.05, hypothesis H_{01} , H_{02} , H_{04} are accepted. So we can conclude that these three categories of employees have different approach towards the male and female customers.

TABLE-7: T test for perception of male and female respondents towards the ASSUREANCE FACTOR (the knowledge and courtesy of employees, plus their ability to inspire trust and confidence) of service quality.

TABLE-7(A): GROUP STATISTICS

EMPLOYEE CATEGORY	GENDER OF THE RESPONDENTS	N	Mean	Std. Deviation	Std. Error Mean
Male Employee	MALE	99	3.44	1.145	.115
Female Employee	FEMALE	83	3.29	1.121	.123
Senior Employee	MALE	99	3.42	1.001	.101
Senior Employee	FEMALE	83	3.34	1.027	.113
Senior Employee	MALE	99	3.39	1.168	.117
Senior Employee	FEMALE	83	3.24	1.089	.119
New Employee	MALE	99	3.14	1.097	.110
New Employee	FEMALE	83	3.23	1.040	.114

Source: Authors own interpretation of primary data



TABLE-7(B): INDEPENDENT SAMPLES T-TEST

EMPLOYEE CATEGORY	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Male Employee	.006	.940	.920	180	.359	.155	.169	-.178	.488
			.922	175.692	.358	.155	.168	-.177	.488
Female Employee	.031	.861	.576	180	.565	.087	.151	-.211	.384
			.575	172.846	.566	.087	.151	-.211	.385
Senior Employee	.379	.539	.908	180	.365	.153	.169	-.180	.486
			.913	177.951	.362	.153	.167	-.178	.483
New Employee	.099	.754	-.549	180	.584	-.088	.159	-.402	.227
			-.551	177.294	.582	-.088	.159	-.401	.226

Source: Authors own interpretation of primary data

The analysis of table 7(b) shows the value of $p > 0.05$ for all the cases, so we can reject the null hypothesis H_{05} , H_{06} , H_{07} , H_{08} , saying that the service quality perceptions of male and female respondents are not different as far as the Assurance Factor i.e. the knowledge

and courtesy of employees, and their ability to inspire trust and confidence to build service quality atmosphere is concerned. We can say the result may be on account of the training the bank employee's got.



TABLE-8: T test for perception of male and female respondents towards the EMPATHY FACTOR (including access, communication, and understanding the customer) of service quality
Table-8(a): GROUP STATISTICS

Employee category	Gender of the respondents	N	Mean	Std. Deviation	Std. Error Mean
Male Employee	MALE	99	3.16	1.140	.115
	FEMALE	83	3.58	1.159	.127
Female Employee	MALE	99	3.49	.983	.099
	FEMALE	83	3.57	.913	.100
Senior Employee	MALE	99	3.08	1.209	.122
	FEMALE	83	3.41	1.082	.119
New Employee	MALE	99	3.06	1.194	.120
	FEMALE	83	3.48	1.016	.112

Source: Authors own interpretation of primary data

Findings and Suggestions:

Findings:

Following are the finding of the study.

1. There *is a* significant difference between the service quality perception of male and female customers from male employees responsiveness factor.
2. There *is a* significant difference between the service quality perception of male and female customers from female employees responsiveness factor.
3. There *is no* significant difference between the service quality perception of male and female customers from senior employees responsiveness factor.
4. There *is a* significant difference between the service quality perception of male and female customers from new employees responsiveness factor.
5. There *is no* significant difference between the service quality perception of male and female customers from male employees Assurance factor.
6. There *is no* significant difference between the service quality perception of male and female customers from female employees Assurance factor.
7. There is no significant difference between the service quality perception of male and female customers from senior employees Assurance factor.
8. There *is no* significant difference between the service quality perception of male and female customers from new employees Assurance factor.
9. There *is a* significant difference between the service quality perception of male and female customers from male employees Empathy factor.



Table-8(b): INDEPENDENT SAMPLES T-TEST

E zw2EMPLOYEE CATEGORY	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Male Employee	1.257	.264	2.437	180	.016*	-.417	.171	-.754	-.079
			2.433	173.461	.016	-.417	.171	-.755	-.079
Female Employee	.787	.376	-503	180	.615	-.071	.142	-.351	.208
			-507	178.091	.613	-.071	.141	-.349	.206
Senior Employee	.383	.537	1.916	180	.057	-.329	.172	-.668	.010
			1.935	179.212	.055	-.329	.170	-.664	.007
New Employee	.349	.556	2.536	180	.012*	-.421	.166	-.749	-.093
			2.572	179.951	.011	-.421	.164	-.745	-.098

*significant as $p < 0.05$, Source: Authors own interpretation of primary data

The analysis of table 8(b) shows the p-value for male employees and new employees is less than 0.05. We can say that the hypothesis H_{09} , H_{12} are accepted resulting a significant difference in service quality perception among the male and female respondents form male employee and new employees. Further, analysis of table 8(b) shows the p-value for male and female customers while delivering empathy factor (i.e. access, communication, and understanding the customer) of service quality is greater than 0.05. thus we can say that the hypothesis H_{10} , H_{11} are rejected



10. There *is no* significant difference between the service quality perception of male and female customers from female employees Empathy factor.
11. There *is no* significant difference between the service quality perception of male and female customers from senior employees Empathy factor.
12. There *is a* significant difference between the service quality perception of male and female customers from new employees Empathy factor.

Suggestions:

Some of the suggestions are given below.

1. Since there *is a* significant difference between the service quality perception of male and female customers from both male and female employees responsiveness factor hence employees create a strong perception about the quality of the services. So banks must take utmost care while putting the front office personnel on the job. But as there *is no* significant difference between the service quality perception of male and female customers from senior employees responsiveness factor, banks may put them into back office processing jobs.
2. As there *is a* significant difference between the service quality perception of male and female customers from new employees responsiveness factor, banks must constantly monitor on the way these new employees deal with the customer queries and services.
3. As there *is no* significant difference between the service quality

perception of male and female customers either from male or female employees or even the senior employees or new employees Assurance factor, this appears to be independent of the behaviour of the employees for the reason that, assurance is more concerned with the bank as an organisation and nothing to do with the employees as such. Thus, banks must take measures to instil confidence and trust in the minds of the customer like safe and secure transaction, confidentiality of data, security of the term deposits etc.

4. As there *is a* significant difference between the service quality perception of male and female customers from male employees Empathy factor and there *is no* significant difference between the service quality perception of male and female customers from female employees Empathy factor, banks should put more female employees to handle the customers from empathy factor to create positive perception about the quality of service. However, new employees should be trained and monitored constantly in their way of delivery of services as there *is a* significant difference between the service quality perception of male and female customers from new employees Empathy factor.
5. Banks must and should assure the customers about the overall services of the bank and should not blame the employees for what they are not responsible, i.e. to say not behaving properly with customer is the fault of the employee but inadequate safety and security measures not being designed in the system is not the



lacuna on the part of the employees. This is to be taken care of by the bank as a body in policy and strategic decisions.

Conclusion:

Banks must understand that, perception of quality of services in the minds of the customers only the employees are not responsible. Banks as a whole is to take care on the broader aspect of the quality like the safety and security of transaction, easy but secured access to the services provided by the bank etc. The front office operations employees are of utmost importance to create significant contribution in the perception of quality of services in the minds of the service. The positioning strategies of the banks should be so designed that, it should always be under promised and over delivered to facilitate positive perception about the quality of service being delivered to the customer. However, the human perceptions change from time to time and from individual to individual. It is therefore, necessary for banks to continuously assess and reassess how customers perceive the various services, what are the new and emerging customer expectations and how best they can be satisfied on an on-going basis. This requires a continuous and consistent analysis and assessment of the customers' preferences from a holistic point of services.

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