Excellence in Service: A Review on Indian Banking Institutions

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Abstract

Excellence in service is rare, mediocrity is common. What characterizes excellence from mediocrity is its closeness to the customer, productivity through people. The customer is reign supreme since the present need in corporate sector is to receive outstanding quality of service. The hallmark of excellence is customer service culture. Excellence in service is marketing-oriented, operates with a target set of customers in mind and co-ordinates its efforts to satisfy their demands from the long term belief. Service institutions like banks seek to enhance their image by providing continuous, and signal quality to customers often by using intangibles. Most institution has realized now that a combination of tangible and intangible dimensions could only constitute the service quality strategy for any firm. There are wide disparities in likes, dislikes, lifestyle, and profile of the bank customers, more so, in a large and diverse country like India. One way to make the task less daunting and more manageable could be to divide the bank customers into groups on the basis of similarity in their banking related behaviour and expectations. Managing customer relationships has thus become the new mantra for businesses, especially in the so-called new economy. The present study comprised a sample of 305 customers of the leading nationalized banks in the region, i.e. the State Bank of India above all the Nationalized Banks. The complete survey of customers was carried out in Berhampur, Odisha. As such, the investigator first attempted to study the service quality that a customer expects from an "Excellent" bank. Next, the investigator emphasized on the responses of customer with regards to his/her perception about the quality of service actually experienced in the bank. The data have presented by descriptive statistics i.e. in the tables and the results interpreted though correlation analysis.

Key Words: Service Excellence, Perception, Customer Satisfactions, Banks, Intangibles, Success

Introduction

Father of our Nation, Mahatma Gandhi mentioned, "Customer is the most important visitor in our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business. He is a part of it. We are not doing him a favour by serving him. He is doing us a favour

by giving us an opportunity to do so". The Gandhian concept of customer accepted by Banks exhibit their customer orientation. Transition of Banks from class Banking to Mass Banking and thrust upon profitability in recent period have led them towards customer orientation (Tingalayya, 1997). Now it is their duty to accept the customer as 'King' and serve them in the present era of cutthroat competition. With the advancement of science and technology, our world has reduced to a global village. Thus, change is both inevitable and desirable. In such a situation, customer orientation has become the key word for competitive success (Parasuraman et al., 1993).

Banks cannot exist without customers. The operation in Banks exists to serve customers and not vice versa (Jones & Sasser, 1995). A customer looks for certain values like product, quality, reliability, superior service, state of the art technology, low cost, a premium image etc., while purchasing anything. In service sector like Bank, Customer service should not only a critical function, but a way of life also (Oliver, 1989). Banks can be said as being customer oriented if its various organisational activities like organisational restructuring, staffing, co-ordination are geared to fulfil customers' needs. So, total customer satisfaction should be the focal point.

Customer orientation comprises two factors-customers' need analysis and Banks' effort to fulfil those needs up to the level of their satisfaction. At present customer satisfaction may be called a complicated mix of hardware (technology, product, price, quality) and software (attitude, responsiveness, deliverance and communications). Customer belongs to two categories, the existing or present customer and new customer including potential customer i.e. children. Now Bank has two jobs to perform - (1) retaining the old customers, and (ii) attracting new customers. But finding a new customer is costlier and time consuming business then retaining on old one. In spite of maintaining the old customer, attracting new customer is necessary for Banks to increase its business. In the fast changing market scenario, old concepts have shattered and new concepts are taking their places (Parasuraman et al., 1991). Now, a sale is viewed on the beginning rather than the end of a company's interaction with the customer. The Marketing takes off the moment customer denies it.

Restructuring of SBI on the recommendation of high profile foreign consultant like Mckinsey is another step towards customer orientation and globalisation. Any organisation is an organic system to be developed and not a mere machine to be engineered. The real development lies in the development of people who give a shape to development itself (Christopher et al., 1988).With the rapid growth of technology, facility of various cards like credit card, charge card, debit card, corporate card, pre-paid card (the most

common version of pre- paid card is telephone card) will enable bank to satisfy high-valued customers' expectations. Citibank has already started experimenting with Home-Banking in major metropolitan cities of India. So services provided by the modern banks in India should be more reliable, assured, timeliness, empathetic and responsive towards customers need and expectations. In this present study the main focal point was Excellencies of services in State Bank of India and its valued customers.

Objectives

1.   To study the levels of services provided by modern banks in India according to customer need.

2.   To find the customers' satisfaction towards services offered by State Bank of India with regards to expected and actual service required by customers.

Hypothesis Formulation

H_{0-1} There is no significant relationship exists between expected and actual services on customer's savings pattern.

H_{0-2} There is no significant relationship exists between expected and actual services based on loan(s) sanctioned to customers.

H_{0-3} There is no significant relationship exists between expected and actual services based on customers awareness.

H_{0-4} There is no significant relationship exists between expected and actual services on overall customers satisfaction.

Bank as it Means

A bank is an establishment that makes to individuals such advances of money as may be required, safely made available, and to which individuals entrust money when not needed by them for use (Hosking, 1993). A bank borrows by accepting deposits of money from the public. These deposits are to be repaid on demand or after fixed period. The depositors can withdraw them by cheque, draft, order or any other way. A bank accepts deposits (i.e. borrows) for the purpose of lending mainly to traders, industrialists, manufacturers, and the like as also, for the purpose of investing in government securities to fulfil statutory obligations.

A Banker is one who in the ordinary course of his business, honours cheque drawn upon him by persons from and for whom he receives money on current accounts. No person or body corporate or otherwise can be a banker, who does not: 1) take deposit accounts, 2) take current accounts, 3) issue and pay cheques and, 4) collect cheques for his customers. In this way, a person or an association (whether incorporated or

not) performing the above four functions can be called a banker. Banking services in India has made remarkable progress since Independence. It has undergone a major transformation class banking to mass banking (Thingalaya, 1997).

Evolution of SBI and SBI Group

SBI traces its heritage to the 1806 formation of the Bank of Calcutta. The bank was renamed as the Bank of Bengal in 1809 and operated as one of the three premier "presidency" banks. The presidency banks had the exclusive rights to manage and circulate currency and were provided capital to establish branch networks. In 1921, the government consolidated the three presidency banks into the Imperial Bank of India. The Imperial Bank of India continued until 1955, when India's central bank, the Reserve Bank of India, acquired the majority interest in the bank and changed its name to the State Bank of India (SBI). In 1959, the Indian government passed the State Bank of India Act, resulting in the acquisition (majority shareholding) of eight state-affiliated banks and the creation of the State Bank of India Group (SBI Group).

The SBI itself is now majority owned by the Indian government, which purchased the shares held by the Reserve Bank of India. SBI group today is one of the largest banks on Earth in terms of branches, accounts, and other metrics. As the bank is majority-owned by the Indian government and therefore finds itself with two goals: 1) Maximizing profit and 2) Helping the government execute its policies in financial services. One of the main goals of the national and state governments in India is financial inclusion, serving poor rural India, which has traditionally not had access to any financial services. State Bank Group consists of the bank itself (State Bank of India) and seven (now six) Associate Banks (AB): 1) State Bank of Bikaner and Jaipur 2) State Bank of Hyderabad 3) State Bank of Indore 4) State Bank of Mysore 5) State Bank of Patiala 6) State Bank of Saurashtra (acquired by State Bank of India in August 2008) 6) State Bank of Travancore. The Group has a number of subsidiaries such as SBI Life Insurance Company Ltd., SBI Capital Markets, SBI Funds Management, SBI Securities Ltd., SBI Factors, and SBI General Insurance. There are 12,470 branches in State Bank of India itself and another 4,915 at the ABs, totaling 17,385 branches in India. The bank opened about 1,000 new branches in 2009. Additionally there are 22 Regional Rural Banks (RRB)

sponsored by State Bank of India and its Associate Banks. The bank has overseas branches in 25 countries.

Data Analysis

The analysis has done by both secondary and primary data. Primary data comprised a sample of 305 customers of the leading nationalized banks in the region, i.e. the State Bank of India, who were administered with the sets of structured questionnaire. Though most of the Nationalized Banks had their business in the region, only State Bank of India (the Premier Bank) played a vital role in banking business in the region. The survey of customers was carried out in Berhampur, Odisha a city that is the Second important business centre in Odisha, and is the headquarters of Southern Odisha. Situated on the border of Orissa- Andhra Pradesh, this city signifies a diverse and multilingual population.In the present study, an attempt has been made by the investigator to reveal the customer's perception with regards to service quality offered by the respective bank. As such, the investigator first attempted to study the service quality that a customer expects from an "Excellent" bank. Next, the investigator emphasized on the responses of customer with regards to his/her perception about the quality of service actually experienced in the bank.

Customer's saving and Investment Pattern: Since the present study is aimed at the assessment of service quality, it was felt necessary to understand the savings pattern of the responding customers. All the customers (N=305) responded to each of the above five different reasons and indicated their saving and investment pattern. For further simplification of data, highest responses against in each of the above category of saving and investment pattern, to which the respondents strongly agreed, have been taken into account in the present study. As indicated in the table, 63.94% respondents strongly agreed that they save and invest money in the Bank for their old age self-sufficiency or for their post retirement life. An equal proportion of respondents (63.94%) also strongly agreed that they save and invest money in the Bank for education of self or family members. The percentages of responses against other reasons (serial numbers 3, 4, 5) were found to be 47.86%, 41.31% and 33.77% respectively.

Table: 1 Customer's saving and Investment Pattern

Sl. No.	Reason for saving and investing	Very Important Reason (Frequency)	Percentage
1	Post retirement life old age self sufficiency	195	63.94
2	Education (self or Family members)	195	63.94
3	Big-Buy (own a house, a car, major house hold articles, ornaments)	146	47.86
4	Financial Security (urgent medical expenses, loss of job/property etc.)	126	41.31
5	Life Style (Holidaying, Availing travel packages)	103	33.77

Preferred Bank of Customer: Every customer finds his/her own rationale for opening an account with the transacting Bank. Some customers prefer to open an account with the Bank, as the transacting Bank is close to their office/ business place, or residence. Some customers might also be induced to open an account by their friends/relatives working with the concerned Bank. The customer's preference also might be influenced by the fact that no other Bank was present in the vicinity, to transact with. Customer preference concerning the selection of Bank to transact with has been enumerated in Table-2 below.

Table: 2 Preferred Bank of Customer

Sl. No.	Factor Influencing the Selection of Branch	Respondents (Frequency)	Percentage
1	Close to office/ business place	151	49.5
2	Close to residence	116	38.03
3	Friend or Relative in the Bank	25	8.19
4	No other Alternative	13	4.26
	Total	305	99.98

The above table indicates that almost a majority of the respondents (49.5%) had opened bank account with the transacting Bank as it was close to their office/business place. Some customers (38.03%) under study had opened their account with the transacting bank as it was very close to their residence and was easy and time saving for them to have transactions with the bank. Only few customers (8.19%) had opened their account in the transacting bank because they had a friend or relative working in the bank and a very few customers (4.26%) had opened their account in the bank since they found no other alternative.

Customer's Account Profile: Generally Banks do maintain different types of accounts and customers could avail any type of accounts, they prefer.

Table: 3 Customer's Account Profile

Sl. No.	Type of deposit Scheme availed	Respondents	Percentage
1	Savings Bank Account	151	49.5
2	Current Deposit Account	116	38.03
3	Term/Fixed deposit Account	25	8.19
4	Recurring Deposit Account	13	4.26
	Total	305	99.98

The above table indicates that almost a majority of the respondents (49.5%) had opened only Savings Bank Account with the transacting Bank. Many customers (38.03%) under study were had only Current Deposit Account as their mean of transaction with the concerned Bank. Only few customers (8.19%) had maintained Term (Fixed) Deposit Account and a very few customers (4.26%) were holding the Recurring Deposit Account in the transacting Bank.

Distribution of Customers: In the present study, out of a total 305 respondents, 50.81% had not availed any kind of loan, and thus, have been categorised as depositors. The type of deposit(s) respondents had with the transacting bank has already been enumerated. The remaining respondents (49.18%) had availed different loans from their respective banks (some had availed more than one loan too), and were thus categorised as loanees, for the purpose of convenience in data analysis. Normally there are many kinds of loans available in any Bank with variable rates of interest. The type of loan(s) customers availed is mentioned in the table-4 below.

Table: 4 Type of Loan(s) availed by the Customer

Sl. No.	Type of loan(s) availed	Respondents (Frequency)	Percentage
1	Term (fixed) loan	76	50.66
2	Personal Loans	75	50
3	House building loan	68	45.33
4	Car /vehicle loan	27	18
5	Bank overdraft	24	16

The above table shows that majority (50.66%) of customers had availed term (or fixed) loan, and an almost equal proportion (50%) had availed Personal loans. Many customers had availed House Building loan (45.33%), followed by some, who had availed Car/Vehicle Loans (18%). Very few respondents (16%) had availed Overdraft facility from the bank.

Customer's Difficulty in Loan Sanctions: In the present study, the investigator has revealed the nature of problem or difficulty encountered by respondent-customer in getting the loans sanctioned by the transacting Bank. Almost a majority of customers (48.02%) indicated that getting a loan sanctioned in the Bank was not so difficult. Many customers (26.55%) were of the opinion that getting loans sanctioned in the Bank was difficult. Some customers (20.33%) however opined that it was easy to get a loan sanctioned in the bank. Very few customers (5%) were of the opinion that it was very difficult in getting a loan sanctioned by the Bank.

Though a number of loan schemes were available in the Bank, a customer of a nationalized bank often seems to face problems to avail them. The type of problems faced by the customers normally refers to high paper works needed by the banker, procedural delays or even erratic behaviour of bank's employees. Customers' opinion regarding the main problem faced by them in getting a loan sanctioned by the bank is listed below in table-5.

Table: 5 Customer's Problems in Loan Sanctions

Sl. No.	Customer's Problems	Respondents (Frequency)	Percentage
1	Paper work high	108	61.1
2	Number of procedures	66	37.28
3	Erratic behaviour of Bank staff	3	1.69
	Total	177	99.98

The above table shows that, out of the total respondents (N=177) who opined on problems faced in the bank while getting a loan sanctioned, more than a majority (61.1%) attributed "very high paperwork" as the main problem in bank. Many respondents (37.28%) also indicated "procedural delays" as the main problem in getting the loans sanctioned. A negligible proportion (1.69%) of respondents only attributed the main problem as that of erratic behaviour of the Bank's staff.

The significant feature of the above table could be derived from the fact that the number of respondents (N=177) commenting on the problems encountered in the Bank was more than the actual number of respondents who availed loans facilities from the Bank, i.e. loanees (N=150). The result therefore indicates that some customers who actually did not avail any loan from the Bank also commented on the type of difficulties faced by the customer (i.e. the other customer) in getting the loan sanctioned.

Level of Customers Awareness: In this changing business environment, the customer focus and service provided by the bank is gaining importance, and as such, banks seek to innovate their deposit and loan schemes with modified rates of interest. Some of these schemes are being advertised through media, by distributing pamphlets (available on the bank's counter), displaying through hoardings and banners. Unless a customer is aware of the new schemes launched by the bank, it would be virtually impossible for the bank to implement these schemes. The level of customers' awareness towards various new schemes launched by the bank is depicted through table-6 below.

Table: 6 Customers Awareness towards New Schemes

Sl. No.	Level of Customers Awareness	Respondents (Frequency)	Percentage
1	Aware to some extent	142	46.55
2	Not at all aware	130	42.62
3	Fully aware	33	10.81
	Total	305	99.98

The above table indicates that nearing a majority (46.55%) of respondents were aware to some extent, about the new schemes launched by the Bank. Somewhat closer to this view was the response of other customers (42.62%) who were not aware of the new schemes. Only few customers (10.81%) in the present study were fully aware of the new schemes launched by the bank.

Customers Awareness of Credit Cards: The Credit Card is rapidly gaining its importance in the Indian Banking Industry today. The microchips embedded cards are also going to be the next major contribution in the field of electronic banking. As such, it is most important on the part of the bank that every customer is aware of the credit card system and its utility. Table-7 enumerated below deals with the customer's awareness towards Credit Cards operating in the Indian Banking System.

Table: 7 Customers Awareness of Credit Cards

Sl. No.	Level of awareness	Respondents (Frequency)	Percentage
1	Fully aware	131	42.95
2	Not aware	106	34.75
3	Aware to some extent	68	22.29
	Total	305	99.99

The above table depicts that many respondents (42.95%) were fully aware of the Credit Cards system prevailing in Indian banks. Strangely, many customers (34.75%) were also not aware, and fewer respondents (22.29%) were aware to some extent, about the Credit Cards system in Indian banks.

Customers Satisfaction/Dissatisfaction with the Bank: Customer satisfaction has no boundary, so also the human wants. However, every bank strives hard to satisfy its customer since he/she is the breadwinner for the banker. Some customers rely on the quantitative aspects, viz: quantity/amount of deposit or loans, and interests allotted thereof as the basis of satisfaction/dissatisfaction with the bank.

Table: 8 Customers Satisfaction / Dissatisfaction

Sl. No.	Satisfaction/ Dissatisfaction	Respondents (Frequency)	Percentage
1	Satisfied with the transacting Bank	83	27.21
2	Dissatisfied with the transacting Bank	222	72.78
	Total	305	99.99

The above table clearly indicates that most of the respondents (72.78%) were dissatisfied with the services offered by their transacting Bank and a few (27.21%) respondents only were satisfied with the said Banks' services.

Correlation Analysis: Correlation Analysis, in the present study, has been made mainly based on the customer's response with regards to service quality, both "Expected" and "Actual", With regards to customer's expected service quality or the service quality a customer expected from an "Excellent" bank, there were 3 categories of responses, numbered as: 1) Strongly Disagree; 2) Neutral; and 3) Strongly Agree. The corresponding responses with regards to perception of service quality actually experienced by the customer in the transacting bank were numbered as: 4) Strongly Disagree; 5) Neutral; and 6) strongly Agree.

The investigator has attempted to establish correlation between these categories of responses (from 1 to 6), by taking into account the respective customer profile. For reducing ambiguities, correlation between the expected service quality response categories "2" i.e. "Neutral" and the corresponding response categories in the actual service quality have not been considered. Further, the correlation value of 3 or above (which may be considered relevant in case of qualitative data) has been underlined. While studying the customer's response with regards to each dimension of service quality, therefore, the results obtained through correlation analysis were as follows:

Statistical Analysis Based on Customer's Savings Pattern: Two important reasons emerged in the present study with regards to customer's saving pattern in the bank. They were: for old age self-sufficiency and for education of self/family members, for whom the customer had chosen to transact with the bank. In case of customers saving in the bank for old-age self-sufficiency, the correlation analysis of service quality responses were as indicated in table.

H_{0-1} **There is no significant relationship exists between expected and actual services on customer's savings pattern.**

Table: 9 Expected and Actual Service Quality Response   on Customers Saving for Old Age Self-Sufficiency

Between 3 and 6 = 0.327	Between 1 and 6 = 0.30
Between 3 and 5 = 0.176	Between 1 and 5 = 0.227
Between 3 and 4 = 0.221	Between 1 and 4 = 0.433

Table: 10   Expected and Actual Service Quality Response on   Customers Saving for Education

Between 3 and 6 = 0.024	Between 1 and 6 = 0.052
Between 3 and 5 = 0.025	Between 1 and 5 = 0.005
Between 3 and 4 = 0.052	Between 1 and 4 = 0.064

From Table No. 9 and 10 it observed that customer saving pattern for old age self sufficiency and education have positive relationship on customers expected service and actual service. Hence the null hypothesis is rejected.

Statistical Analysis Based on Loan(s) Sanctioned to Customers: The investigator carried out statistical analysis of customer's response with regards to service quality in getting loan(s) sanctioned by the bank. Further analysis has also been made, based on the nature of problem encountered by the customers in the bank.

$H_{0\text{-}2}$ **There is no significant relationship exists between expected and actual services based on loan(s) sanctioned to customers.**

Table: 11 Expected and Actual Service Quality Response on Customers who Availed Loan(s)

Between 3 and 6 = 0.149	Between 1 and 6 = 0.224
Between 3 and 5 = 0.179	Between 1 and 5 = 0.116
Between 3 and 4 = 0.316	Between 1 and 4 = 0.21

Table: 12 Expected and Actual Service Quality Response on Customers did not Avail Loan

Between 3 and 6 = 0.011	Between 1 and 6 = 0.271
Between 3 and 5 = 0.081	Between 1 and 5= 0.090
Between 3 and 4 = 0.15	Between 1 and 4 = 0.242

Table: 13 Expected and Actual Service Quality Response on Complaining High Paper Work

Between 3 and 6 = 0.157	Between 1 and 6 = 0.187
Between 3 and 5 = 0.106	Between 1 and 5 = 0.094
Between 3 and 4 = 0.373	Between 1 and 4 = 0.197

Table: 14   Expected and Actual Service Quality Response   on Customers Complaining Procedural Delays

Between 3 and 6 = 0.009	Between 1 and 6 = 0.044
Between 3 and 5 = 0.231	Between 1 and 5= 0.095
Between 3 and 4 = 0.194	Between 1 and 4 = 0.14.

From Table No. 11, 13 and 14 it observed that Customers who availed Loan(s), Customers did not Avail Loan, Complaining High Paper Work and Customers Complaining for Procedural Delays have positive relations on customers expected service and actual service. Hence the null hypothesis is rejected.

Statistical Analysis Based on Customers Awareness: The correlation analysis between the expected and actual service quality response of customers who were aware of New Schemes of the bank is presented in the table below.

H_{0-3} There is no significant relationship exists between expected and actual services based on customers awareness.

Table : 15   Expected and Actual Service Quality Response on Customers Aware of New Schemes

Between 3 and 6 = 0.035	Between 1 and 6 = 0.056
Between 3 and 5 = 0.219	Between 1 and 5 = 0.131
Between 3 and 4 = 0.348	Between 1 and 4 = 0.069

Table : 16 Expected and Actual Service Quality Response on Customers Somewhat Aware of New Schemes

Between 3 and 6 = 0.172	Between 1 and 6 = 0.188
Between 3 and 5 = 0.194	Between 1 and 5 = 0.251
Between 3 and 4 = 0.004	Between 1 and 4 = 0.044

Table : 17 Expected and Actual Service Quality Response on Customers Not Aware of New Schemes

Between 3 and 6 = 0.201	Between 1 and 6 = 0.124
Between 3 and 5 = 0.313	Between 1 and 5 = 0.124
Between 3 and 4 = 0.073	Between 1 and 4 = 0.424

Table : 18   Expected and Actual Service Quality Response on Customers Fully Aware of Credit Card

Between 3 and 6 − 0.353	Between 1 and 6 − 0.439
Between 3 and 5 = 0.078	Between 1 and 5 = 0.167
Between 3 and 4 = 0.414	Between 1 and 4 = 0.453

Table : 19 Expected and Actual Service Quality Response on Customers Somewhat Aware of Credit Card

Between 3 and 6 = 0.198	Between 1 and 6 = 0.077
Between 3 and 5 = 0.038	Between 1 and 5 = 0.101
Between 3 and 4 = 0.186	Between 1 and 4 = 0.232

Table : 20 Expected and Actual Service Quality Response on Customers Unaware of Credit Card

Between 3 and 6 = 0.034	Between 1 and 6 = 0.505
Between 3 and 5 = 0.009	Between 1 and 5 = 0.287
Between 3 and 4 = 0.056	Between 1 and 4 = 0.417

From table No. 15 to 20 it observed that customer's awareness of new schemes, somewhat aware of new schemes, not aware of new schemes, awareness on credit card and no awareness on credit card is positively related customers expected and actual service. Hence the null hypothesis is rejected.

Statistical Analysis Based on Overall Customers Satisfaction: The correlation analysis between the expected and actual service quality response of customers who expressed overall dissatisfaction with the transacting bank, has been presented in the table below.

H_{0-4} **There is no significant relationship exists between expected and actual services on overall customers satisfaction.**

Table : 21 Expected and Actual Service Quality Response on Dissatisfied Customers

Between 3 and 6 = 0.008	Between 1 and 6 = 0.026
Between 3 and 5 = 0.043	Between 1 and 5 = 0.086
Between 3 and 4 = 0.090	Between 1 and 4 = 0.117

Table : 22 Expected and Actual Service Quality on Satisfied Customers

Between 3 and 6 = 0.133	Between 1 and 6 = 0.479
Between 3 and 5 = 0.316	Between 1 and 5 = 0.087
Between 3 and 4 = 0.349	Between 1 and 4 = 0.476

From Table No. 21 and 22 it observed that the dissatisfied customer and satisfied customers are positively related to customer expected and actual service. Hence the null hypothesis is rejected.

Findings and Conclusion

In all dimensions customers' satisfactions should be given priority by all major banking services whether it is a new or old scheme. As the modern economy is purely depend on service dependency, hence forth the banker should look at more service excellence oriented rather product oriented. In this present study it shown that customer savings pattern in old age self sufficiency and education have positive relations on expected and actual level of services; whereas in terms of loans availed by customers having difficulty in paper works; but getting the credit cards no means of awareness has been created properly. And overall satisfaction on service quality of bank is not more that the expected service than what actually render by the bank. So the banker must understand the level of customer expectations and should plan the service customer centric to make service Excellency.

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