Determinants of Effective Service Delivery: A Study of Selected Public, Private and Foreign Sector Banks in Odisha

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Abstract

This paper aims to study whether banks from three different sectors differ in terms of service delivery perceptions and expectations of their respective customers and employees. For this study, 600 bank customers and 125 employees were selected on judgmental basis and administered SERVQUAL questionnaires containing the determinants of service quality delivery. The results of the study indicate that there is a significant difference among three banking sectors with respect to quality of service delivery to both their customers and employees. The major implication of the study include that the banker may utilize the findings of the study to evolve an operation strategy to meet the customers’ needs on a daily basis by allocation of appropriate resources. The study has used one-way Anova to analyze the data. The outcome of the study shows that banks can assess the determinants of service delivery to determine the level of services delivered and to decide which dimensions need improvement. In order to provide an effective service delivery, it is necessary to contact employees frequently and evaluate their service experiences. National studies across different states by comparing quality of service delivery in different banking sectors are required to further enrich the subject researched.

Key Words

Banking services, service delivery, service quality, SERVQUAL methodology

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