

**CUSTOMER SATISFACTION IN UNITED BANK OF INDIA: A STUDY IN
CACHAR DISTRICT OF ASSAM**

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Chapter VI

FINDINGS, SUGGESTIONS AND CONCLUSION

In this final chapter, all the broad findings and observations of the study are summed up and on the basis of the given findings; some suggestions are put forward for enhancing the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam.

6.1 Summary of Major Findings

1. It has been found that out of ten service quality dimensions considered in this study, the level of customer satisfaction is the highest with respect to ‘Access’ dimension of service quality which is followed by Security, Reliability, Courtesy, Competence, Tangibility, Responsiveness, Communication, Care and Availability dimensions of service quality. The discontentment of customers of United Bank of India has been noticed availability, care and communication dimensions of service quality (cf. Table 4.22).
2. Branch wise mean scores of customer satisfaction about Reliability, Responsiveness, Competence, Security, Access, and Courtesy dimensions of service quality indicate that there exists satisfaction of customers in all the ten sample branches of UBI operating in Cachar district of Assam. Thus, out of ten dimensions of service quality, in six dimensions of service quality, customers of all the ten sample branches are by and large satisfied although the degree of satisfaction of customers about each of these six service quality dimensions differs from branch to branch.
3. Branch wise mean scores of customer satisfaction about Tangibility dimension of service quality indicate that there exists certain degree of dissatisfaction among customers in Silchar, Kalain, Bhangarpar and Dalu branch. However, the dissatisfaction of customers has been more pronounced in Kalain branch of UBI. The degree of dissatisfaction about this dimension of service quality is attributed to the fact that majority of customers have been found to be dissatisfied with ‘Sitting arrangement for the customers inside the branch’ and ‘Appearance of apparatus and furniture’.

4. Branch wise mean scores of customer satisfaction about Communication dimension of service quality indicate that there exists certain degree of dissatisfaction among customers in Udarbandh, Lakhipur, Kalain, Shibbari Road and Bhangarpar branch. However, the dissatisfaction of customers has been more pronounced in Kalain branch of UBI. The degree of dissatisfaction about this dimension of service quality is attributed to the fact that majority of customers have been found to be dissatisfied with 'dissemination of (up-to-date) / latest information' and 'Intimation by employees about new products and services'.
5. Branch wise mean scores of customer satisfaction about Care dimension of service quality indicate that there exists certain degree of dissatisfaction among customers in Silchar, Udarbandh, Lakhipur, Kalain, Shibbari Road, Bhangarpar and Dalu branch. However, the dissatisfaction of customers has been more pronounced in Bhangarpar branch of UBI. The degree of dissatisfaction about this dimension of service quality is attributed to the fact that majority of customers have been found to be dissatisfied with 'Quality of suggestions and advices by bank employees', 'Employees' level of understanding about varied needs of customers' and 'Employees' concern for the benefits of customers'.
6. Branch wise mean scores of customer satisfaction about Availability dimension of service quality indicate that there exists certain degree of dissatisfaction among customers in Silchar, Udarbandh, Lakhipur, Kalain, Shibbari Road, Bhangarpar, Dalu, Dholai and Itkhola branch. However, the dissatisfaction of customers has been more pronounced in Bhangarpar branch of UBI. The degree of dissatisfaction about this dimension of service quality is attributed to the fact that majority of customers have been found to be dissatisfied with the 'Number of cash counters in relation to customers' and 'Number of employees in relation to customers'.
7. There is no statistical evidence for significant difference in the satisfaction of customers about Reliability, Responsiveness, Competence, Security and Access dimensions of service quality across the size of the branches of UBI operating in Cachar district of Assam at 5% level of significance since the p –

value for one way ANOVA is more than 0.05. On the contrary, there is statistical evidence for significant difference in the satisfaction of customers about Tangibility, Communication, Care, Courtesy and Availability dimensions of service quality across the size of the branches of UBI operating in Cachar district of Assam at 5% level of significance since the p – value for one way ANOVA is less than 0.05.

8. The overall customer satisfaction is the highest in Itkhola branch while the same is lowest in case of Kalain branch among all other sample branches. The p – value for one way ANOVA is less than 0.05 which implies that there is statistical evidence for significant difference in the overall customer satisfaction across the size of the branches of UBI operating in Cachar district of Assam at 5% level of significance (cf. Table 4.23).
9. There exists statistically significant relationship between satisfaction of customers about all the ten dimensions of service quality and overall customer satisfaction at 1% level of significance. Further satisfaction of customers about all the ten dimensions of service quality are positively correlated with overall customer satisfaction. Highest degree of correlation exists between satisfaction about Communication dimension of service quality and overall customer satisfaction. The degree of correlation between satisfaction of customers about Competence dimension, Care dimension, Responsiveness dimension as well as Reliability dimension of service quality and overall customer satisfaction are quite high. However, relatively moderate level of correlation has been observed between satisfaction about Tangibility dimension, Courtesy dimension and Availability dimension of service quality and overall customer satisfaction. On the contrary, low degree of correlation has been noticed between satisfaction about Access dimension and Security dimension of service quality and overall customer satisfaction (cf. Table 4.24).
10. All the ten service quality dimensions positively influence overall customer satisfaction since all the ten predictors have positive b values. The b values indicate that the influence of Responsiveness dimension on overall customer satisfaction is the highest and the influence of Access dimension on overall customer satisfaction is the lowest out of ten predictors. All the predictors are

making significant contribution to the model except 'Security' and 'Access' dimensions of service quality at 5% level of significance (cf. Table 4.28). The value of R square (.676) suggests that 67.6 % of variation in the level of customer satisfaction has been explained by explanatory variables, i.e, the select dimensions of service quality. The F statistics (53.973) giving p value as 0.000 implies that the overall predictability of the model is good. In other words, overall customer satisfaction is significantly influenced by all the select dimensions of service quality except 'Access' and 'Security' dimensions of service quality at 5% level of significance.

11. All the 270 respondents have been classified into two groups based on their gender. It has been found that out of ten service quality dimensions, in Reliability, Responsiveness, Competence, Communication, Care and Courtesy service quality dimensions, the level of satisfaction of male customers is more as compared to their female counterparts based on mean score. Similarly, in comparison to the male customers, female customers are found to be more satisfied in Tangibility, Security, Access and Availability dimensions of service quality based on mean score (cf. Table 5.11). However, the p – values for independent two samples t test for all the select service quality dimensions are greater than 0.05 except 'Courtesy Dimension' and 'Care dimension' of service quality. Thus, except 'Courtesy Dimension' and 'Care dimension' of service quality, there is no statistical evidence for significant difference in the satisfaction of customers about the select service quality dimensions across their gender at 5% level of significance.
12. It has been found that overall satisfaction of male customers is more as compared to their female counterparts. But it has been found that the p – value for two independent samples t test is greater than 0.05. Thus, there is no statistical evidence for significant difference in overall satisfaction across the gender of customers at 5% level of significance (cf. Table 5.12).
13. All the 270 respondents have been classified into four groups based on their age. It has been found that out of ten service quality dimensions, in six service quality dimensions namely, Reliability, Responsiveness, Competence,

Communication, Care and Availability, the level of satisfaction of customers who belong to the age group of 51 years and above is the highest based on mean score. On the other hand, it has also been observed that in Tangibility, Security, Access and Courtesy service quality dimensions, the level of satisfaction is the highest for the customers who belong to the age group of 41-50 years (cf. Table 5.23). However, the p – values for one way ANOVA for all the select service quality dimensions are greater than 0.05 except ‘Reliability’ Dimension of service quality. Thus, except ‘Reliability’ dimension of service quality, there is no statistical evidence for significant difference in the satisfaction of customers about the select service quality dimensions across the age groups of customers at 5% level of significance.

14. It has been found that among the four groups of customers as classified on the basis of their age, the overall satisfaction of customers who are in the age group of 41-50 years are the most and the overall satisfaction of customers who belong to the age group of 21-30 years are the least. But the p – value for one way ANOVA is greater than 0.05. Thus, at 5% level of significance there is no statistical evidence for significant difference in overall satisfaction across the four age groups (cf. Table 5.24).
15. All the 270 respondents have been classified into three groups based on their average monthly income. Based on mean score, it has been found that out of ten service quality dimensions, in seven service quality dimensions, namely, Responsiveness, Competence, Communication, Care, Access, Courtesy and Availability service quality dimensions, the level of satisfaction of customers is the highest whose average monthly income is Rs. 40001 and above. On the other hand, it has also been found that in Reliability and Security service quality dimensions, the level of satisfaction of customers is the highest whose average monthly income ranges between Rs. 20001 and Rs.40000 while in tangibility dimension of service quality, the level of satisfaction of customers is the highest whose average monthly income is upto Rs. 20000 (cf. Table 5.35). But the p – values for one way ANOVA for all the select service quality dimensions are greater than 0.05 except ‘Courtesy Dimension’ and ‘Care dimension’ of service quality. Thus, except ‘Courtesy Dimension’ and ‘Care

dimension' of service quality, at 5% level of significance there is no statistical evidence for significant difference in the satisfaction of customers about the select service quality dimensions across the three groups of customers as classified based on their average monthly income.

16. It has been found that among the three groups of customers as classified on the basis of their average monthly income, the overall satisfaction of customers whose average monthly income is Rs 40001 and above are the most and the overall satisfaction of customers whose average monthly income is upto Rs 20000 are the least. But the p – value for one way ANOVA is greater than 0.05. Thus, at 5% level of significance there is no statistical evidence for significant difference in overall satisfaction across the three groups of customers as classified on the basis of their average monthly income (cf. Table 5.36).
17. All the 270 respondents have been classified into three groups based on their educational qualification. It has been found that out of ten service quality dimensions, in six service quality dimensions namely, Reliability, Tangibility, Competence, Communication, Courtesy and Availability, the level of satisfaction of customers having qualification upto HS is the highest based on mean score. On the other hand, it has also been observed that in Responsiveness and Care service quality dimensions, the level of satisfaction of customers having graduation and above qualification is found to be the highest while in Security and Access dimensions of service quality, the level of satisfaction of customers having educational qualification upto HSLC is found to be the highest among all the ten service quality dimensions (cf. Table 5.47). But the p – values for one way ANOVA for all the select service quality dimensions are greater than 0.05 except 'Care' Dimension of service quality. Thus, except 'Care' dimension of service quality, there is no statistical evidence for significant difference in the satisfaction of customers about the select service quality dimensions across the educational qualification of customers at 5% level of significance.
18. It has been found that among the three groups of customers as classified on the basis of their educational qualification, the overall satisfaction of customers

having educational qualification upto HS are the most and the overall satisfaction of customers who have educational qualification upto HSLC are the least. But the p – value for one way ANOVA is greater than 0.05. Thus, there is no statistical evidence for significant difference in overall satisfaction across the educational qualification of customers at 5% level of significance (cf. Table 5.48).

6.2 Suggestions

Two seventy (270) numbers of customers of United Bank of India operating in Cachar district were asked to share their opinion with regard to the ‘needed degree of improvement’ in each of the ten dimensions of service quality selected for the study. The customers were asked to rate the ‘needed degree of improvement’ on five point scale, namely, ‘To a very little extent (=1)’, ‘A little extent (=2)’, ‘To a moderate extent (=3)’, ‘To a large extent (=4)’ and ‘To a very large extent (=5)’. On the basis of their responses, the following tables showing the opinion of customers about ‘needed degree of improvement’ in ten select service quality dimensions (namely, Reliability, Responsiveness, Tangibility, Competence, Communication, Security, Care, Access, Courtesy and Availability) have been constructed.

1. Suggestions with respect to Reliability Dimension of Service Quality

All the two hundred seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the ‘needed degree of improvement’ about Reliability dimension of service quality.

Table 6.1: Opinion of Customers about Needed Degree of Improvement in Reliability Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	05	1.90
A little extent	161	59.60
Moderate extent	79	29.30
Large extent	20	7.40
Very large extent	05	1.90
Total	270	100.00

Source: Field Survey

Table 6.1 represents the opinion of customers with respect to needed degree of improvement in Reliability dimension of service quality. Out of 270 respondents of UBI operating in Cachar district of Assam, 161 respondents constituting 59.60% of the total respondents felt that a little extent of improvement is needed in Reliability dimension of service quality. On the other hand, a moderate degree of improvement has been felt for Reliability dimension by 29.30% of the total respondents.

Although the customers of UBI in Cachar district of Assam are satisfied about Reliability dimension of service quality, they have been displeased about one of the components of Reliability dimension namely, ‘Consistency in technology based devices of the branch’ (cf. Table 4.2). Therefore, the bank management is expected to adopt necessary steps to improve their technology based devices so that they can provide quality service to the customers without interruption.

2. Suggestions with respect to Responsiveness Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the ‘needed degree of improvement’ about Responsiveness dimension of service quality.

Table 6.2: Opinion of Customers about Needed Degree of Improvement in Responsiveness Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	02	0.70
A little extent	46	17.00
Moderate extent	129	47.80
Large extent	76	28.10
Very large extent	17	6.30
Total	270	100.00

Source: Field Survey

Table 6.2 represents the opinion of customers with respect to needed degree of improvement in Responsiveness dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam. It may be seen in

table 6.2 that out of 270 respondents, 129 respondents constituting 47.80% of the total respondents observed that a moderate extent of improvement is needed in Responsiveness dimension of service quality. On the other hand, a little extent of improvement has been felt for Responsiveness dimension by 17.00% of the total respondents.

Customers of UBI in Cachar district of Assam are found to be satisfied about Responsiveness dimension of service quality. However, the customers have been dissatisfied about one of the components of this dimension namely, ‘Speed of technology based apparatus to respond customers’ requisition’ (cf. Table 4.4) .Thus necessary steps may be taken by UBI operating in Cachar district to improve the speed of technology based apparatus so that customers’ requisition can be met promptly. It has also been suggested to arrange training programmes for the bank employees periodically in order to improve their swiftness while serving customers in a ever changing technological environment.

3. Suggestions with respect to Tangibility Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of United Bank of India operating in Cachar district of Assam were asked to share their opinion with regard to the needed degree of improvement about Tangibility dimension of service quality.

Table 6.3: Opinion of Customers about Needed Degree of Improvement in Tangibility Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	00	00.00
A little extent	35	13.00
Moderate extent	70	25.90
Large extent	100	37.00
Very large extent	65	24.10
Total	270	100.00

Source: Field Survey

Table 6.3 represents the opinion of customers with respect to needed degree of improvement in Tangibility dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam. Out of 270 respondents of UBI operating in Cachar district of Assam, 100 respondents constituting 37.00% of the total respondents felt that a large extent of improvement is needed in Tangibility dimension of service quality while 24.10% of total respondents are of the opinion of improving this dimension of service quality at a very large extent. On the other hand, a moderate degree of improvement has been observed for Tangibility dimension by 25.90% of the total respondents. Thus, it has been realised that there is an urgent need to improve Tangibility dimension of service quality by UBI to enhance the level of customer satisfaction.

From the analysis of data, it has been understood that a special attention may be given by the management of United Bank of India on an urgent basis to Kalain, Silchar and Bhangarpar branch since the customers of these branches expressed their dissatisfaction about Tangibility dimension of service quality (cf. Table 4.7). Further, out of five components of Tangibility dimension, two components namely, ‘Sitting arrangement for the customers inside the branch’ and ‘Appearance of apparatus and furniture’ need to be reviewed on an emergent basis because customers of UBI in Cachar district have expressed their dissatisfaction to a great extent with respect to these two components of Tangibility dimension of service quality (cf. Table 4.6).

4. Suggestions with respect to Competence Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Competence dimension of service quality. Table 6.4 represents the opinion of customers with respect to needed degree of improvement in Competence dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam. Out of 270 respondents surveyed, 116 numbers of respondents constituting 43.00% of the total respondents were of the opinion that a moderate extent of improvement is needed in Competence dimension of service quality. On the other hand, only a little extent of improvement has been felt for Competence dimension by 41.90% of the total respondents. Thus, the majority of

respondents under study did not have the desire for great change in the competence dimension of service quality.

Table 6.4: Opinion of Customers about Needed Degree of Improvement in Competence Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	06	2.20
A little extent	113	41.90
Moderate extent	116	43.00
Large extent	27	10.00
Very large extent	08	3.00
Total	270	100.00

Source: Field Survey

Customers of UBI operating in Cachar district of Assam are satisfied about Competence dimension of service quality. However, the customers show dissatisfaction with respect to one of the four components of Competence dimension, namely, ‘Ability of employees to instill confidence in customers’ mind’ (cf. Table 4.8). Efficient and knowledgeable employees are always a big boon for any organisation. Therefore, proper training may be provided to employees for enhancing their skills and efficiencies in dealing with the customers. It has also been suggested that enquiries of the customers must be clearly answered and complaints should be handled and settled immediately so that this practice can instill confidence in customers’ mind.

5. Suggestions with respect to Communication Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Communication dimension of service quality. Table 6.5 represents the opinion of customers with respect to needed degree of improvement in Communication dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam. Out of 270 respondents of UBI operating in Cachar district of Assam, 121 respondents constituting 44.80% of the

total respondents felt that a moderate degree of improvement is needed in Communication dimension of service quality while 40.70% of total respondents are of the opinion of improving this dimension of service quality at a large extent. Thus in order to enhance the level of customer satisfaction, the management of UBI is expected to take necessary steps to improve this dimension of service quality.

Table 6.5: Opinion of Customers about Needed Degree of Improvement in Communication Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	03	1.10
A little extent	19	7.00
Moderate extent	121	44.80
Large extent	110	40.70
Very large extent	17	6.30
Total	270	100.00

Source: Field Survey

Customers of UBI operating in Cachar district of Assam are not satisfied about Communication dimension of service quality. Out of ten select branches, the customers of five branches namely, Kalain, Bhangarpar, Shibbari Road, Udarbandh and Lakhipur have been found to be dissatisfied about this dimension of service quality (cf. Table 4.11). Therefore, appropriate steps need to be undertaken by the bank management especially at the branch level to improve Communication dimension of service quality in the above-mentioned branches where the discontentment has been clearly visible from the analysis of data. Further, it has also been observed that out of four components of Communication dimension, in two components namely, ‘dissemination of (up-to-date) / latest information’ and ‘Intimation by employees about new products and services’, customers expressed their dissatisfaction (cf. Table 4.10). Thus, the bank management needs to find ways to communicate better with their customers. The bank management is also expected to develop proper mechanism to circulate all the latest information regarding their products and services to their esteemed customers.

6. Suggestions with respect to Security Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Security dimension of service quality. Table 6.6 represents the opinion of customers with respect to needed degree of improvement in Security dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam.

Table 6.6: Opinion of Customers about Needed Degree of Improvement in Security Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	02	0.70
A little extent	29	10.70
Moderate extent	116	43.00
Large extent	69	25.60
Very large extent	54	20.00
Total	270	100.0

Source: Field Survey

Out of 270 respondents, 116 respondents constituting 43.00% of the total respondents felt that a moderate extent of improvement is needed in Security dimension of service quality. On the other hand, a large extent of improvement has been demanded by 25.60% of the total respondents for Security dimension of service quality.

From the analysis of data, it has been found that, out of four components, in one of the components of Security dimension of service quality namely, ‘Security arrangement inside the branch’; customers have been found to be dissatisfied to a great extent (cf. Table 4.12). Therefore, this particular component needs to be addressed on priority basis by the bank management. It has also been suggested that by employing security guard and introducing modern surveillance systems in the branch premises, bank management may sort out the security issues inside the branch.

7. Suggestions with respect to Care Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Care dimension of service quality. Table 6.7 represents the opinion of customers with respect to needed degree of improvement in Care dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam.

Table 6.7: Opinion of Customers about Needed Degree of Improvement in Care Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	02	0.70
A little extent	20	7.40
Moderate extent	75	27.80
Large extent	145	53.70
Very large extent	28	10.40
Total	270	100.00

Source: Field Survey

Out of 270 respondents of UBI operating in Cachar district of Assam, 145 respondents constituting 53.70% of the total respondents felt that a large extent of improvement is needed in Care dimension of service quality while 27.80% of total respondents are of the opinion of improving this dimension of service quality at a moderate extent. Thus it has been realised that there is an urgent need to improve Care dimension of service quality by UBI to enhance the level of customer satisfaction.

Customers of UBI operating in Cachar district of Assam are not satisfied about Care dimension of service quality. Out of four components of Care dimension, in three components namely, 'Quality of suggestions and advices by bank employees', 'Employees' level of understanding about varied needs of customers' and 'Employees' concern for the benefits of customers' ; customers have been displeased (cf. Table 4.14). Creating relationships with customers is at the heart of a strong

customer service strategy. Thus, bank management need to give serious attention to these three components of Care dimension mentioned above. Addressing to the individual customer need is one crucial aspect to be considered, as the customer would find himself as a part of the organisation. This would build a good relationship between the bank and the customer. The management of bank is also expected to educate the employees by giving proper training on behavioral aspect about how to deal with the customers by showing care and giving personal attention to their needs.

8. Suggestions with respect to Access Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Access dimension of service quality. Table 6.8 represents the opinion of customers with respect to needed degree of improvement in Access dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam. Out of 270 respondents, 146 respondents constituting 54.10% of the total respondents felt that a little extent of improvement is needed in Access dimension of service quality. On the other hand, a moderate extent of improvement has been demanded by 35.20% of the total respondents for Access dimension of service quality.

Table 6.8: Opinion of Customers about Needed Degree of Improvement in Access Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	04	1.50
A little extent	146	54.10
Moderate extent	95	35.20
Large extent	18	6.70
Very large extent	07	2.60
Total	270	100.00

Source: Field Survey

Although the customers of UBI in Cachar district of Assam are satisfied about Access dimension of service quality, they have been displeased about one of the components

of Access dimension namely, ‘Ease of contact the branch via technology’ (cf. Table 4.16). During the course of field survey, it has come to the notice of the researcher that majority of the customers could not find it convenient to contact the branch via technology. Therefore, the bank management is expected to concentrate on the issue on a serious note and adopt necessary steps in order to improve their technology so that a customer can easily approach the bank and access the banking services.

9. Suggestions with respect to Courtesy Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Courtesy dimension of service quality. Table 6.9 represents the opinion of customers with respect to needed degree of improvement in Courtesy dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam.

Table 6.9: Opinion of Customers about Needed Degree of Improvement in Courtesy Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	04	1.50
A little extent	102	37.80
Moderate extent	137	50.70
Large extent	21	7.80
Very large extent	06	2.20
Total	270	100.00

Source: Field Survey

Out of 270 respondents, 137 respondents constituting 50.70% of the total respondents felt that a moderate extent of improvement is needed in Courtesy dimension of service quality. On the other hand, a little extent of improvement has been demanded by 37.80% of the total respondents for Courtesy dimension of service quality.

Customers of UBI in Cachar district of Assam are satisfied about Courtesy dimension of service quality. However, in one of the three components of Courtesy dimension, namely, ‘Preparedness of employees to admit the lapses’, the customers of UBI are

found to be satisfied to a low degree. In certain cases, while conducting survey, the researcher also witnessed the stubborn attitude of few employees while dealing with the customers. Therefore, the employees who interface the customers directly are expected to be very polite in dealing with them and should be able to understand the customer needs and requirements. Training the human resource in this regard would help the bank to retain their customers and also attract more.

10. Suggestions with respect to Availability Dimension of Service Quality

All the two seventy (270) numbers of customers of ten branches of UBI operating in Cachar district were asked to share their opinion with regard to the needed degree of improvement about Availability dimension of service quality. Table 6.10 represents the opinion of customers with respect to needed degree of improvement in Availability dimension of service quality based on the responses of 270 customers of UBI operating in Cachar district of Assam.

Table 6.10: Opinion of Customers about Needed Degree of Improvement in Availability Dimension of Service Quality

Degree of Improvement Needed	Nos. of Respondents	% of Respondents
Very little extent	01	0.40
A little extent	08	3.00
Moderate extent	111	41.10
Large extent	130	48.10
Very large extent	20	7.40
Total	270	100.00

Source: Field Survey

Out of 270 respondents of UBI operating in Cachar district of Assam, 130 respondents constituting 48.10% of the total respondents felt that a large extent of improvement is needed in Availability dimension of service quality while 41.10% of total respondents are of the opinion of improving this dimension of service quality at a moderate extent.

Customers of UBI operating in Cachar district of Assam are not satisfied about Availability dimension of service quality. Out of three components of Availability

dimension, in two components namely, 'Number of cash counters in relation to customers' and 'Number of employees in relation to customers' (cf. Table 4.20); customers have been displeased. These two are the genuine problems faced by customers in different branches of UBI operating in Cachar district of Assam. Thus, bank management is expected to provide necessary attention to sort out these issues.

6.3 Conclusion

In a competitive regime, it is not easy to satisfy the customers as they are now more aware, price conscious, demanding and can easily be approached by many competitors with better offers. Customer satisfaction with respect to service quality is an invaluable asset for the banking organizations, providing unmatched competitive edge. Enhancing the customers' experience is now a crucial component of attracting new customers as well as retaining the existing customers in order to grow and protect a profitable business. In other words, the success of a business unit is basically based upon the satisfaction of the wants of the customers. Measuring customer satisfaction offers an immediate, meaningful and objective feedback about clients' preferences and expectations. A major contribution of this study is to identify the areas of customer satisfaction/dissatisfaction in United Bank of India operating in Cachar district of Assam. The influence of select service quality dimensions on overall customer satisfaction in the branches of UBI in Cachar district has also been analyzed through different statistical tools. It is expected that a better understanding of the determinants of customer satisfaction may help the policy makers of UBI in devising policies to improve their service quality and thereby improve their financial sustainability. The findings also reveal that demographic variables like gender, age, income and educational qualification affect customer satisfaction in UBI. It is suggested that UBI should consider the demographic variables of each customer while providing services, as each customer has individual needs and preferences according to his/her demographic status. UBI should redesign their policies and plans according to the needs and preferences of the customers. In order to survive in the competitive environment, the bank management is expected to continually improve the quality of service so that they can create and retain their customers and deliver customer value and satisfaction on an ongoing basis.
