

A COMPARATIVE STUDY ON CUSTOMERS' PERCEPTION TOWARDS M-BANKING SERVICE QUALITY WITH RESPECT TO GENDER ACROSS PUBLIC SECTOR AND PRIVATE BANKS

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Abstract

In this study, the SERVQUAL model is applied to investigate the perception of customers' towards mobile banking service quality across both public sector banks as well as private banks in Odisha. So here in this research a comparative analysis has been done regarding customers' perception towards M-Banking services across both public sector banks and private banks with respect to the demographic feature 'gender'. A SERVQUAL questionnaire was designed and modified to get aligned with the mobile banking services offered by banks. A total of 386 responses were obtained for public sector banks and 291 responses were obtained for private banks. Each item of the SERVQUAL dimension i.e. Tangibility, Reliability, Responsiveness, Assurance and Empathy were measured under a 7 point scale ranging from Extremely Disagree-1 to Extremely Agree-7. From the results obtained, it concluded that the private bank customers are somehow relatively more satisfied towards the mobile banking services offered by them as compared to the mobile banking users of public sector banks.

Key words: SERVQUAL, M-Banking services, Customers' perception, Tangibility, Reliability

Introduction

The impact of web and information innovation advancement have influenced and changed our way of life. In banking transaction, the expanding money related serious condition has driven banks to have collaboration in searching for new conveyance channels to their clients. Advanced banking is that the new time and hence the possibility of banking framework. Now a day's banking framework underscores on Electronic Banking advances to deliver branchless financial support of the buyers. E-banking gives helpful, expedient and reliable support of the customers (Nupur, 2010). M-banking help might be a style of E-banking administration which has gotten hip among bank clients inside the ongoing years. Portable financial methods are now giving financial assistance by versatile innovation gadgets. M-banking gives clients the probability to effortlessly deal with their records. At the indistinguishable time the dispersion of versatile banking appears to be more controlled by client acknowledgment than by specialist co-op's contributions. For online administrations, quality turns into an "unquestionable requirement" to accomplish the fulfillment of the customers.

With little contrast in levels of innovation among significant banks, relationship building has accepted centrality. Be that as it may, Relationship Banking isn't a spic and span thing in banking, particularly in India. Numerous effective directors in nationalized banks have prospered on the cosy relationship that they had with their customers. A Trusted overseeing chief was just about a friend or family member. In any case, the hours of

client reliance on one association for every one of his needs have experienced a move. Most Customers would support to settle on and pick the best accessible other option. The hours of a submitted client are declining. Additionally the customers are currently accomplished and receptive to the choices inside the market. Crafted by banking staff turns into all the harder in the present serious situation. A relationship bolstered shared trust and regard will ensure that both the customers are fulfilled moreover on the grounds that the investors are profited.

M-banking administration quality level and its impact on consumer loyalty could be a urgent relate explore. This may give significant administrative rule and vital course for both the portable financial specialist organizations and government. The specialist organizations may discover approaches to expand the fulfilment level of their clients and secure an amazing solid footing against the contenders through the misuse of point of view openings. SERVQUAL is an instrument that measure administration quality from the viewpoints of customers. This scale has been tried as well as adjusted in an exceedingly incredible number of studies led in different help settings, social settings and geographic areas (Aghdaie and Faghani, 2012).

Literature Review

In past researches on Service Quality, the researchers have used SERVQUAL model which was developed by A. Parasuraman, Valarie A. Zeithaml and Leonard L Berry for evaluation of services delivery throughout several service industries. This model initially has many dimensions but eventually after a lot of research it was scaled down to five dimensions of service quality. The five dimensions of service quality popularly called as 'RATER' model are given as follows:-

- Reliability- Conveying the guaranteed service in a reliable and precise manner.
- Assurance- Capacity of the company's representatives to motivate trust and sureness in the association through their insight and civility.
- Tangibility- Appearances of the firms' offices, workers, gear, and correspondence materials.
- Empathy- Customized consideration given to clients.
- Responsiveness- Readiness of the service firm to offer brief assistance and help clients.

Banking industry has understood the criticality of client focused ways of thinking what's more, is flying to quality administration ways to deal with assistance dealing with their organizations. Numerous researchers and fix advertisers have investigated shoppers' intellectual and compelling reactions to the impression of administration credits to advantage by giving what shoppers need in a compelling and effective way. Buyer fulfilment is considered the primary interceding builds inside the zone of administration showcasing in light of the fact that at last it winds up in case of buyer steadfastness or re-patronization of an item or administration (Ravichandran et al., 2010). Administration quality and consumer loyalty are significant ideas, which must comprehend by organizations that need to develop while keeping their serious edge. Inside the advanced serious situations, conveying high assistance quality is that the key for a supportable upper hand. Consumer loyalty positively affects an association's productivity. Fulfilled clients of any business rehash buy, show brand faithfulness, and give positive verbal. Numerous models are created to live assistance quality conveyed by firms in various organizations. It's imperative to audit administration quality models on account of its connection with consumer loyalty. Subsequently, administration quality has become a huge territory of enthusiasm of experts, chiefs and scientists as a result of its effect on consumer loyalty, client dependability, and indeed, organization gainfulness (Zekiri, 2011).

At the point when clients assess mobile banking services, they represent considerable authority in the fulfilment they'll have from the administration. Therefore administration quality will impact customers' assessments (Zhao et al., 2012). Researching the size of administration quality turns out to be increasingly

essential gratitude to significance of understanding portable financial help quality as a full and its impact on fulfilment. Fulfilment will make the customers purchase again and all the more as often as possible (Kuo et al., 2009). As Turel and Serenko (2006) contend, clients with elevated level of fulfilment have a tendency to repurchase and progressively inhumane towards value changes.

One of the methods to evaluate the customer satisfaction in services is to observe the customer expectation and customer perception gap which is known as 'customer gap'. Client expectation is the thing that the client desires in sync with accessible assets and is impacted by social foundation, family way of life, character, socioeconomics, publicizing, involvement in comparable items and information accessible on the web. Customer perception is totally emotional and depends on the client's communication with the product or service. Recognition springs from the consumer loyalties of the specific item or administration and furthermore the nature of administration conveyance. The 'customer gap' is that the most essential hole and ideally the client's desire would be very nearly a carbon copy for the client's observation. In an exceedingly client orientated methodology, conveying a top quality assistance for a chose item ought to be bolstered a straightforward comprehension of the objective market. Understanding client needs and knowing client desires might be the least complex gratitude to close the gap. So it is quite clear that lower the 'customer gap' higher is the customer satisfaction and loyalty.

Objectives

This work aims to fulfil the following objective:-

- To compare the customers' perception towards service quality of mobile banking service across public sector and private banks with respect to the demographic variable 'gender'.

Materials and methods

For this purpose of study a SERVQUAL questionnaire was prepared taking into consideration all the dimensions of service quality i.e. (Tangibility, Reliability, Responsiveness, Assurance and Empathy). Each dimension had three to six sub items and subsequently a 22 item scale was developed. Data was collected from the customers from both public sector and private banks in the Cuttack, Berhampur and Sambalpur cities of Odisha. Each item was measured on a seven point scale with 1= Extremely disagree and 7= Extremely agree. Since the analysis shall happen with respect to gender, the total number of responses that was collected from public sector bank customers was 386 out of which 147 are males and 239 are females. Accordingly, the total number of responses that was collected from private bank customers was 291 out of which 185 are males and 106 are females.

Sampling method which was used was purposive in nature. Some responses were collected from the respective branches of State Bank of India, Punjab National Bank and Bank of Baroda (for public sector) and ICICI Bank, HDFC Bank and Axis Bank (for private). People were also contacted online and online responses were collected from them through google forms.

Data Analysis

Average gap scores were calculated by finding the difference between average expectation score and average perception score and then checking its significance using t-test. The tables are given below numbered from Table 1 to Table 4.

Table 1. Expectations and Perceptions on Tangibility, Reliability, Responsiveness, Assurance and Empathy towards M-Banking by male respondents of Public Sector Banks

			Mean	N	Std. Deviation	Std. Error	t-value
Tangibility	Bank has modern equipment facilitating mobile banking services	Expectation	6.16	147	0.77	0.06	11.720*
		Perception	5.52	147	1.00	0.08	
	Bank has convenient branch locations	Expectation	6.53	147	0.50	0.04	13.458*
		Perception	5.86	147	0.80	0.07	
	Materials associated with the service are visually appealing	Expectation	6.50	147	0.50	0.04	6.398*
		Perception	6.14	147	0.69	0.06	
	Bank has neat employees	Expectation	6.35	147	0.68	0.06	10.241*
		Perception	5.65	147	0.81	0.07	
Reliability	Bank provides accurate information on mobile banking technology	Expectation	6.53	147	0.50	0.04	6.845*
		Perception	6.19	147	0.66	0.05	
	Bank promises to do something by a certain time, it does	Expectation	6.57	147	0.50	0.04	10.518*
		Perception	5.97	147	0.81	0.07	
	Bank show sincere interest in solving problems in mobile banking	Expectation	6.42	147	0.50	0.04	9.894*
		Perception	6.02	147	0.73	0.06	
	Bank performs the service right from the beginning customer logs in to mobile banking	Expectation	6.46	147	0.58	0.05	11.947*
		Perception	5.85	147	0.70	0.06	
	Bank implements updated technologies regularly to mobile banking users	Expectation	6.63	147	0.48	0.04	13.848*
		Perception	5.86	147	0.51	0.04	
	Bank does not misuse customer's personal information	Expectation	6.47	147	0.50	0.04	13.203*
		Perception	5.93	147	0.60	0.05	
Responsiveness	Bank employees inform the customers about benefits in mobile banking	Expectation	6.71	147	0.45	0.04	16.104*
		Perception	5.96	147	0.56	0.05	
	Bank employees provide appropriate technology related information and prompt services to customers	Expectation	6.38	147	0.69	0.06	10.470*
		Perception	5.84	147	0.59	0.05	
	Bank employees always help customers in using mobile banking technologies	Expectation	6.41	147	0.49	0.04	15.857*
		Perception	5.78	147	0.56	0.05	
	Bank provides clear customer request information in shorter waiting time in mobile banking	Expectation	6.53	147	0.63	0.05	20.774*
		Perception	5.57	147	0.50	0.04	
Assurance	The behavior of bank employees instills confidence in customers	Expectation	6.25	147	0.69	0.06	10.105*
		Perception	5.65	147	0.82	0.07	
	Customers feel safe in carrying out transactions through mobile banking	Expectation	6.74	147	0.44	0.04	14.398*
		Perception	5.88	147	0.64	0.05	
	Bank employees have adequate knowledge to answer customers' technology related questions	Expectation	6.40	147	0.49	0.04	12.847*
		Perception	5.87	147	0.53	0.04	
	Customers trust bank employees	Expectation	6.82	147	0.38	0.03	16.147*
		Perception	6.11	147	0.42	0.04	
Empathy	Bank gives individual attention to customers	Expectation	6.65	147	0.48	0.04	17.061*
		Perception	5.61	147	0.74	0.06	
	Bank employees give personal attention to customers	Expectation	6.54	147	0.62	0.05	20.337*
		Perception	5.39	147	0.61	0.05	
	Bank has its customer's best interest at heart	Expectation	6.29	147	0.45	0.04	22.305*
		Perception	5.39	147	0.49	0.04	
	Bank employees understand specific needs of customers	Expectation	6.50	147	0.50	0.04	18.444*
		Perception	5.68	147	0.47	0.04	

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$) for $DF = 146$ ($N = 147$)

The table 1 shows the mean, standard deviation values for male respondents of public sector banks underlying the variables of the five factors of SERVQUAL (namely Tangibility, Reliability, Responsiveness, Assurance and Empathy). It is observed that for each variable the expectation mean score is greater than the

perception mean score and their difference is found to be significant at 5% level as evidenced by t-values for each case.

Table 2. Expectations and Perceptions on Tangibility, Reliability, Responsiveness, Assurance and Empathy towards M-Banking by male respondents of Private Banks

			Mean	Std. Deviation	Std. Error	t-value
Tangibility	Bank has modern equipment facilitating mobile banking services	Expectation	6.72	0.45	0.03	----
		Perception	6.72	0.45	0.03	
	Bank has convenient branch locations	Expectation	6.43	0.50	0.04	14.143*
		Perception	5.56	1.25	0.09	
	Materials associated with the service are visually appealing	Expectation	6.14	0.84	0.06	3.573*
		Perception	6.07	0.81	0.06	
	Bank has neat employees	Expectation	6.55	0.50	0.04	3.573*
		Perception	6.48	0.50	0.04	
Reliability	Bank provides accurate information on mobile banking technology	Expectation	6.82	0.38	0.03	12.371*
		Perception	6.37	0.69	0.05	
	Bank promises to do something by a certain time, it does	Expectation	6.18	0.38	0.03	14.397*
		Perception	5.65	0.48	0.04	
	Bank show sincere interest in solving problems in mobile banking	Expectation	6.33	0.47	0.04	17.307*
		Perception	5.54	0.50	0.04	
	Bank performs the service right from the beginning customer logs in to mobile banking	Expectation	6.23	0.54	0.04	8.595*
		Perception	5.94	0.24	0.02	
	Bank implements updated technologies regularly to mobile banking users	Expectation	6.36	0.67	0.05	18.002*
		Perception	5.72	0.45	0.03	
	Bank does not misuse customer’s personal information	Expectation	6.12	0.33	0.02	15.887*
		Perception	5.54	0.50	0.04	
Responsiveness	Bank employees inform the customers about benefits in mobile banking	Expectation	6.11	0.31	0.02	14.874*
		Perception	5.56	0.64	0.05	
	Bank employees provide appropriate technology related information and prompt services to customers	Expectation	5.88	0.33	0.02	4.983*
		Perception	5.76	0.43	0.03	
	Bank employees always help customers in using mobile banking technologies	Expectation	6.29	0.45	0.03	7.462*
		Perception	5.97	0.62	0.05	
	Bank provides clear customer request information in shorter waiting time in mobile banking	Expectation	6.68	0.47	0.03	19.219*
		Perception	5.92	0.27	0.02	
Assurance	The behavior of bank employees instills confidence in customers	Expectation	6.37	0.59	0.04	29.661*
		Perception	5.54	0.50	0.04	
	Customers feel safe in carrying out transactions through mobile banking	Expectation	6.18	0.84	0.06	8.029*
		Perception	5.92	0.87	0.06	
	Bank employees have adequate knowledge to answer customers’ technology related questions	Expectation	6.08	0.65	0.05	8.029*
		Perception	5.82	0.61	0.05	
	Customers trust bank employees	Expectation	6.29	0.88	0.07	11.840*
		Perception	5.86	0.64	0.05	
Empathy	Bank gives individual attention to customers	Expectation	6.55	0.50	0.04	17.945*
		Perception	5.86	0.49	0.04	
	Bank employees give personal attention to customers	Expectation	6.03	0.37	0.03	13.203*
		Perception	5.55	0.61	0.05	
	Bank has its customer’s best interest at heart	Expectation	6.26	0.44	0.03	10.583*
		Perception	5.89	0.32	0.02	
	Bank employees understand specific needs of customers	Expectation	6.23	0.42	0.03	6.086*
		Perception	6.06	0.54	0.04	

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$) for $DF = 184$ ($N = 185$)

The table 2 shows the mean, standard deviation values for male respondents of private banks underlying the variables of the five factors of SERVQUAL (namely Tangibility, Reliability, Responsiveness, Assurance

and Empathy). It is observed that for each variable the expectation mean score is greater than the perception mean score and their difference is found to be significant at 5% level as evidenced by t-values for each case except in one item of Tangibility factor i.e. “Bank has modern equipment facilitating mobile banking services” the mean expectation score of the respondents matches with the corresponding mean perception score i.e. they are getting what they expect from their bank

Table 3. Expectations and Perceptions on Tangibility, Reliability, Responsiveness, Assurance and Empathy towards M-Banking by female respondents of Public Sector Banks

			Mean	Std. Deviation	Std. Error	t-value
Tangibility	Bank has modern equipment facilitating mobile banking services	Expectation	6.13	0.85	0.06	14.212*
		Perception	5.60	0.84	0.06	
	Bank has convenient branch locations	Expectation	6.36	0.56	0.04	19.659*
		Perception	5.48	0.93	0.06	
	Materials associated with the service are visually appealing	Expectation	6.74	0.44	0.03	7.955*
		Perception	6.35	0.76	0.05	
Reliability	Bank has neat employees	Expectation	6.24	0.69	0.05	9.523*
		Perception	5.85	0.62	0.04	
	Bank provides accurate information on mobile banking technology	Expectation	6.65	0.48	0.03	13.851*
		Perception	5.97	0.70	0.05	
	Bank promises to do something by a certain time, it does	Expectation	6.51	0.50	0.03	13.337*
		Perception	5.92	0.86	0.06	
	Bank show sincere interest in solving problems in mobile banking	Expectation	6.23	0.59	0.04	10.671*
		Perception	5.74	0.95	0.06	
	Bank performs the service right from the beginning customer logs in to mobile banking	Expectation	6.36	0.66	0.04	19.407*
		Perception	5.64	0.65	0.04	
	Bank implements updated technologies regularly to mobile banking users	Expectation	6.46	0.50	0.03	11.809*
		Perception	6.05	0.53	0.03	
Responsiveness	Bank does not misuse customer's personal information	Expectation	6.44	0.50	0.03	15.617*
		Perception	5.78	0.67	0.04	
	Bank employees inform the customers about benefits in mobile banking	Expectation	6.62	0.49	0.03	20.028*
		Perception	5.99	0.44	0.03	
	Bank employees provide appropriate technology related information and prompt services to customers	Expectation	6.15	0.78	0.05	10.725*
		Perception	5.73	0.71	0.05	
	Bank employees always help customers in using mobile banking technologies	Expectation	6.46	0.50	0.03	18.738*
		Perception	5.73	0.71	0.05	
	Bank provides clear customer request information in shorter waiting time in mobile banking	Expectation	6.52	0.65	0.04	21.776*
		Perception	5.54	0.61	0.04	
Assurance	The behavior of bank employees instills confidence in customers	Expectation	6.13	0.69	0.04	12.749*
		Perception	5.66	0.63	0.04	
	Customers feel safe in carrying out transactions through mobile banking	Expectation	6.48	0.50	0.03	19.264*
		Perception	5.63	0.48	0.03	
	Bank employees have adequate knowledge to answer customers' technology related questions	Expectation	6.56	0.50	0.03	22.808*
		Perception	5.80	0.49	0.03	
	Customers trust bank employees	Expectation	6.78	0.51	0.03	17.744*
		Perception	6.05	0.59	0.04	
Empathy	Bank gives individual attention to customers	Expectation	6.51	0.50	0.03	25.976*
		Perception	5.30	0.68	0.04	
	Bank employees give personal attention to customers	Expectation	6.44	0.50	0.03	22.655*
		Perception	5.35	0.48	0.03	
	Bank has its customer's best interest at heart	Expectation	6.09	0.29	0.02	21.555*
		Perception	5.36	0.56	0.04	
	Bank employees understand specific needs of customers	Expectation	6.57	0.50	0.03	20.001*
		Perception	5.72	0.50	0.03	

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$) for $DF = 238$ ($N = 239$)

The table 3 shows the mean, standard deviation values for female respondents of public sector banks underlying the variables of the five factors of SERVQUAL (namely Tangibility, Reliability, Responsiveness, Assurance and Empathy). It is observed that for each variable the expectation mean score is greater than the perception mean score and their difference is found to be significant at 5% level as evidenced by t-values for each case.

Table 4. Expectations and Perceptions on Tangibility, Reliability, Responsiveness, Assurance and Empathy towards M-Banking by female respondents of Private Banks

		Mean	Std. Deviation	Std. Error	t-value
Tangibility	Bank has modern equipment facilitating mobile banking services	Expectation	6.90	0.31	0.03
		Perception	6.90	0.31	0.03
	Bank has convenient branch locations	Expectation	6.42	0.50	0.05
		Perception	5.48	1.44	0.14
	Materials associated with the service are visually appealing	Expectation	5.95	0.95	0.09
		Perception	5.95	0.95	0.09
Reliability	Bank has neat employees	Expectation	6.61	0.49	0.05
		Perception	6.61	0.49	0.05
	Bank provides accurate information on mobile banking technology	Expectation	6.71	0.46	0.04
		Perception	6.24	0.75	0.07
	Bank promises to do something by a certain time, it does	Expectation	6.19	0.39	0.04
		Perception	5.52	0.50	0.05
	Bank show sincere interest in solving problems in mobile banking	Expectation	6.28	0.45	0.04
		Perception	5.61	0.49	0.05
	Bank performs the service right from the beginning customer logs in to mobile banking	Expectation	6.00	0.00	0.00
		Perception	6.00	0.00	0.00
	Bank implements updated technologies regularly to mobile banking users	Expectation	6.47	0.50	0.05
		Perception	6.00	0.00	0.00
Responsiveness	Bank does not misuse customer's personal information	Expectation	6.09	0.29	0.03
		Perception	5.52	0.50	0.05
	Bank employees inform the customers about benefits in mobile banking	Expectation	6.00	0.00	0.00
		Perception	5.52	0.50	0.05
	Bank employees provide appropriate technology related information and prompt services to customers	Expectation	5.72	0.45	0.04
		Perception	5.34	0.48	0.05
	Bank employees always help customers in using mobile banking technologies	Expectation	6.09	0.29	0.03
		Perception	5.67	0.64	0.06
	Bank provides clear customer request information in shorter waiting time in mobile banking	Expectation	6.27	0.64	0.06
		Perception	5.75	0.43	0.04
Assurance	The behaviour of bank employees instils confidence in customers	Expectation	6.34	0.48	0.05
		Perception	5.62	0.49	0.05
	Customers feel safe in carrying out transactions through mobile banking	Expectation	6.19	0.59	0.06
		Perception	5.95	0.79	0.08
	Bank employees have adequate knowledge to answer customers' technology related questions	Expectation	5.85	0.78	0.08
		Perception	5.42	0.50	0.05
	Customers trust bank employees	Expectation	6.19	0.73	0.07
		Perception	5.81	0.39	0.04
Empathy	Bank gives individual attention to customers	Expectation	6.72	0.45	0.04
		Perception	5.76	0.43	0.04
	Bank employees give personal attention to customers	Expectation	6.04	0.50	0.05
		Perception	5.33	0.47	0.05
	Bank has its customer's best interest at heart	Expectation	6.33	0.47	0.05
		Perception	6.33	0.47	0.05

	Bank employees understand specific needs of customers	Perception	5.91	0.29	0.03	3.307*
		Expectation	6.00	0.00	0.00	
		Perception	5.91	0.29	0.03	

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$) for $DF = 105$ ($N = 106$)

The table 4 shows the mean, standard deviation values for female respondents of private banks underlying the variables of the five factors of SERVQUAL (namely Tangibility, Reliability, Responsiveness, Assurance and Empathy). It is observed that for each variable the expectation mean score is greater than the perception mean score and their difference is found to be significant at 5% level as evidenced by t-values for each case except in three items of Tangibility factor i.e. “Bank has modern equipment facilitating mobile banking services”, “Materials associated with the service are visually appealing”, “Bank has neat employees” and one item of Reliability factor i.e. “Bank performs the service right from the beginning customer logs in to mobile banking”, in these items the mean expectation score of the respondents matches with the corresponding mean perception score i.e. they are getting what they expect from their bank as far as these items are concerned.

Conclusion

If we closely observe the findings we see that for all the items of all the dimensions across public sector banks for both male and female respondents, the mean expectation scores are greater than the mean perception scores. So it clearly indicates that as far as the mobile banking services are concerned, public sector banks haven't assessed properly the expectations of their customers. But in case of private banks, though in most cases mean expectation scores are greater than the mean perception scores, in some items like “Bank has modern equipment facilitating mobile banking services” under tangibility dimension for male and female customers of private banks, “Bank performs the service right from the beginning customer logs in to mobile banking” item for female customers of private banks, their mean expectation scores match with their mean perception scores. In addition to it, in two more items under tangibility dimension also in case of female customers of private banks, their mean expectation score matched with the mean perception score. So overall it can be concluded that the customers of private banks were relatively more satisfied than their public sector counterparts and therefore we can summarize that the mobile banking service quality of private banks were relatively better than the public sector banks. But this result is obtained by analyzing only the ‘gender’ responses. In a similar manner we can also conduct such comparative study taking other demographic variables like age, education qualification, occupation, income, marital status etc. This gives the way in which this research can further be extended in the future.

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