

## **CHAPTER 6**

### **CUSTOMERS' PERSPECTIVE TOWARDS BUSINESS PROCESS REENGINEERING INITIATIVES**

#### **6.1 INTRODUCTION**

The present chapter discusses the third objective of the study, i.e. to study the customers' perspective regarding the BPR initiatives taken by the State Bank of Patiala. The chapter has been divided into three sections. The first section describes the demographic profile of the respondents. The second section aims to identify the various factors affecting quality of bank's services after implementation of BPR initiatives by State Bank of Patiala. The next section explains in detail the changes in customer satisfaction after implementation of BPR. Further, the relationship of various factors with overall satisfaction has been judged. The scale BPRSERVPERF has been developed on the basis of SERVPERF. 36 new dimensions have been added into standard 22 dimensions of SERVPERF.

#### **6.2 DEMOGRAPHIC PROFILE OF RESPONDENTS**

A questionnaire was designed after detailed review of relevant literature. The data was collected through structured questionnaire. The questionnaire has been divided into three sections. The initial section of questionnaire collected the information regarding personal profile of the respondents' gender, age, educational qualification, occupation and income. The next section was designed to know various factors contributing towards quality of services using BPRSERVPERF scale. The customers of SBOP were asked to rate their responses on a 5 point Likert - Scale ranging from 1 to 5, 1 being agree, 2 strongly agree, 3 neutral, 4 disagree and 5 strongly disagree. The questionnaires were personally administered for 325 respondents. Out of 325 questionnaires, 298 were usable.

**Table 6.1: Age Profile of the Respondents**

Profile		Number	Percentage (%)
Name	Options		
Age	15 -25	18	6.04
	26-35	30	10.07
	36-45	67	22.48
Total		298	100

(Source: Computed from bank customers' survey)

Table 6.1 shows that maximum age of respondents is between 46 to 55 years. Out of 41.94% respondents fall in this category. 18 respondents which is 6.0% are of the age between 15-25 years, 30 respondents belong to the age bracket of 26 to 35 years which is 10.07%, 67 respondents are between the age of 36 to 45 years which is 22.48% of the total sample size. Respondents above the age of 55 years are 19.47% of the total sample.

**Table 6.2: Gender Profile of the Respondents**

Profile		Number	Percentage (%)
Name	Options		
Gender	Male	104	34.9
	Female	194	65.1
Total		298	100

(Source: Computed from bank customers' survey)

The table 6.2 highlights the gender profile of the respondents. It is apparent from the table that out of 298 respondents, number of females is more in comparison to males. It shows females are 65.1% and males are 34.9% of sample size of 298.

**Table 6.3: Income Profile of the Respondents**

Profile		Number	Percentage (%)
Name	Options		
Income RS.*	50,000-1,50,000	48	16.1
	1,50,000-,250,000	42	14.1
	2,50,000-3, 50,000	120	40.3
	>3,50,000	88	29.5
Total		298	100

(Source: Computed from bank customers' survey)

\* Annual income

Table 6.3 shows economic background of respondents. 48 respondents which are 16.1%, come in the category of Rs.50,000-1,50,000, 42 respondents which are 14.1 % belongs to income group of Rs. 1,50,000-2,50,000. Maximum number which is 40.3% of sample size earns Rs. 2,50,000-3,50,000. The remaining 29.5% belongs to the income group above Rs.3,50,000.

**Table 6.4: Education Profile of the Respondents**

Profile		Number	Percentage (%)
Name	Options		
Education	Postgraduates	106	35.57
	Graduates	112	37.6
	Intermediates	40	13.4
	Matriculate	40	13.4
Total		298	100

(Source: Computed from bank customers' survey)

It is also evident from table 6.4 that 35.57% respondents are postgraduates, 37.6% respondents are graduates and 13.4% respondents are intermediates and matriculate. Therefore maximum respondents are highly educated.

**Table 6.5: Occupation of Respondents**

<b>Name</b>	<b>Options</b>	<b>Number</b>	<b>Percentage (%)</b>
<b>Occupation</b>	Servicemen	176	59.1
	Businessmen	20	6.7
	Students	16	5.4
	Agriculturists	4	1.3
	Professionals	26	8.7
	Retired	34	11.4
	Any other	22	7.4
Total		298	100

(Source: Computed from bank customers' survey)

Table 6.5 reveals that survey has catered maximum people from service class, which is 59.1% of total sample size. Professionals like, advocates, doctors, teachers are 26% while students are 16%. Remaining 4%, 34% and 22% are agriculturists, retired employees and any other category respectively.

After the analysis of demographic profile, information regarding their association with bank has been collected. The information concerning, 'How often customers make transactions with bank?' has also been gathered. Further, the data was compiled to know whether respondents are availing services from other banks or not.

**Table 6.6: Association with Bank**

<b>Association</b>	<b>Number</b>	<b>Percentage (%)</b>
=>10 years	298	100

\*Association with bank in number of years

(Source: Computed from bank customers' survey)

Table 6.6 gives information regarding the association of customers with bank in number of years. As purposive sampling was used, all respondents have =>10 years experience with the bank.

**Table 6.7: Number of times transactions made with SBOP**

Profile		Number	Percentage (%)
Name	Options		
<b>Transactions*</b>	<5 times	156	52.3
	5-10 times	132	44.3
	>10times	10	3.4
<b>Total</b>		298	100

(Source: Computed from bank customers' survey)

\* Number of transactions made with SBOP in a month.

Table 6.7 reveals the status of customers regarding the number of transactions made in a month. 52.3 % respondents deal with bank less than 5 times in a month for availing various services. 44.3% make transactions between 5 to 10 times and only 3.4% avail services more than 10 times a month. “Transaction” here means availing any type of service from bank, it could be withdrawing cash from ATM, getting demand draft made or getting locker services from the bank, using internet or mobile banking services etc.

**Table 6.8: Relationship with other banks**

Profile		Number	Percentage (%)
Name	Options		
<b>Services availed from other banks</b>	Yes	115	38.6
	No	183	61.4
<b>Total</b>		<b>298</b>	<b>100</b>

(Source: Computed from bank customers' survey)

Table 6.8 reflects the relationship of respondents with other banks. As it is evident from table, out of 298 respondents, 38.6% deals with other banks for availing different services. Their experiences with other banks help them to judge quality of services better than those respondents who are only experiencing the services of SBOP.

### **6.3 CUSTOMERS' PERSPECTIVE**

One of the objective of the research is to study the customers' perspective regarding the BPR initiatives on services provided by the bank, therefore it was decided to check overall service quality provided by SBOP as the objective of BPR is basically reconsidering processes in order to provide customer value to improve services by reducing time in transactions and reduction in cost (**Mukherjee and Chatterjee, 2013**). SERVQUAL (**Parasuraman, Zeithaml & Berry, 1988**) and SERVPERF (**Cronin & Taylor, 1992**) scales have been used for analyzing customers' perception regarding service quality in different industries. Services marketing literature presents different critical reviews using SERVQUAL, which finds out gap scores of Services Expectation and Services Perception Score (**Parasuraman, Zeithaml & Berry, 1988**). SERVPERF (**Cronin & Taylor, 1992**) scale is useful for judging only perception of customers regarding quality of services received. Therefore, Scale BPRSERVPERF has been developed on the basis of SERVERF by adding 36 more attributes to 22 items recommended by SERVERF.

For the purpose of studying customers' perspective regarding BPR initiatives in State bank of Patiala, exploratory survey research methodology was employed and structured questionnaire was administered from different strata of customers. To have content validity, questionnaire was reviewed by academicians and managers of State Bank of Patiala. Table 6.9 given below shows various variables effecting customers' satisfaction developed from different researches of service quality using SERVQUAL and SERVPERF. Various dimensions have been further added after thoroughly studying the project BPR at SBOP. Total 60 items were included in the scale. After extractions in Factor Analysis statements remained limited to 58, comprising different dimensions contributing customers' perception regarding bank's services and the scale was named

as "BPRSERPERF". These set of questions were used to measure the customers' perspective about service satisfaction.

**Table 6.9: Items/variables of customer satisfaction chosen for the study**

S. No	Items
1	Employees of the bank are very much skilled at operational level.
2	Bank has standard time limits for providing services.
3	Processes are more mechanistic after implementation of computerization.
4	Employees are quite flexible while handling processes.
5	It is now more convenient to use Internet banking.
6	After automation of systems, degree of accuracy is more.
7	Degree of employees' social interactions with customers is more in comparison to past.
8	Employees are committed towards their work in bank.
9	Employees of bank understand customers' satisfaction goals.
10	Bank has well planned IT functions.
11	Bank does not have efficient IT infrastructure.
12	Staff is competent in handling IT functions and computers.
13	IT People are always available at the time of system failures.
14	IT has led to operational efficiency of bank.
15	Employees' attitude towards customers is very positive.
16	It is very comfortable and convenient to deal with bank.
17	Bank takes feedback frequently from customers for further Improvements in services.
18	In case of any problem regarding services, employees of the bank have an open and problem solving attitude and provides solution.
19	There is no need to stand in queues for getting your work done in bank.
20	Your enquiries are properly handled by bank.
21	Bank has sufficient number of employees to provide satisfactory services.
22	The cost of services is less in comparison to other banks.
23	Web-site of the bank is very friendly.
24	Bank has optimum speed of handling services.
25	There are lesser hassles while getting services done.
26	Quality of documents and brochures is excellent.
27	Bank has eliminated useless activities in comparison to the past.
28	Relationship Manager always help me in bank
29	Bank performs operations without errors.
30	Bank's services are performed within prescribed time.

31	Employees show keen interest in solving problems.
32	Bank performs services exactly as agreed.
33	Employees are well qualified and knowledgeable in understanding customers' queries.
34	Bank is secured (in terms of financial risk, theft etc.) to deal with.
35	The bank/branches are easily accessible.
36	Centralized cells (Pension/loan etc.) are easily accessible.
37	ATMs are easily accessible.
38	The branch manager is always accessible when need arises.
39	My account accessibility is possible in every city
40	Bank has separate grievances cell.
41	Ambience of branch is very good.
42	Space available for customer dealing in branches is sufficient.
43	Loans are available at cheaper rates.
44	Interest rates of loans are competitive in comparison to past.
45	Charges for facilities like ATM/Locker etc are reasonable.
46	ATMs have reduced your cost of withdrawals.
47	Employees are very punctual in commencing the business of branch.
48	All relevant information concerning interests, schemes etc. is displayed at branches.
49	Facilities like Seating arrangements, drinking water is available at all branches.
50	Account opening is easy now.
51	More organized services in comparison to past.
52	Internet banking is hassle free.
53	Employees are never busy to respond to customers.
54	Bank's appointed customer's friend (Grahak Mitra) greets customers and helps them in solving their problems.
55	Cheque drop box is totally hassles free.
56	Centralized branches for loan facility/trade financing/pension processing have increased convenience.
57	Staff displays pride in work and services provided.
58	Staff treats the customers with respect.
59	Internet banking is safe.
60	Normally I come out of the bank with desired services.

It is important to cite here that the end customer is not aware about the implementation of BPR in bank as identified in pilot study. Therefore, they had been asked general



questions which are understandable by them, though questions of course identify various BPR initiatives.

As, in Factor analysis, we form different sets of variables, where statements/dimensions relates to particular factor of service quality (**Hair & Black, 1995**). Before pursuing factor analysis, a thorough literature review has been done for understanding regarding factors effecting customers' satisfaction as BPR objective is to enhance customer experience.

Table 6.10 depicts various factors and items/ dimensions taken in that particular factor.

**Table 6.10: Factors/subsets contributing service satisfaction**

<b>Bank's Infrastructure</b>	<b>Item no.</b>	
Bank has efficient IT infrastructure.	11	6
Quality of documents and brochures is excellent.	26	
Ambience of branch is very good.	41	
Space available for customer dealing in branches is sufficient.	42	
Facilities like Seating arrangements, drinking water is available at all branches.	49	
All relevant information concerning interests, schemes etc. is displayed at branches.	48	
<b>Accuracy in Transactions</b>		6
Bank performs operations without errors.	29	
Bank performs services exactly as agreed.	32	
Internet banking is safe.	59	
Employees of bank are very much skilled at operational level.	1	
Employees are committed towards their work in bank.	8	
Staff is competent in handling IT functions and computers.	12	4
<b>Trust</b>		
It is very comfortable and convenient to deal with bank.	16	
Employees are well qualified and knowledgeable in understanding customers' queries.	33	
Bank is secured (in terms of financial risk, theft etc.) to deal with.	34	
Bank has separate grievances cell.	40	11
<b>Behaviour of Employees</b>		
Degree of employees' social interactions with customers is more in comparison to past.	7	
Employees of bank understand customers' satisfaction goals.	9	
Employees' attitude towards customers is very positive.	15	

Bank takes feedback frequently from customers for further Improvement in services.	17	
In case of any problem regarding services, employees of the bank have an open and problem solving attitude and provides solution.	18	
Bank's services are performed within prescribed time.	30	
Employees are very punctual in commencing the business of branch.	47	
Employees are never busy to respond to customers.	53	
Relationship Manager always help me in bank.	28	
My account accessibility is possible in every city	39	
Staff displays pride in work and services provided	57	
<b>Timely Action</b>		9
Your enquiries are properly handled by bank.	20	
Employees show keen interest in solving problems.	31	
Staff treats the customers with respect.	58	
Bank has standard time limits for providing services.	2	
There is no need to stand in queues for getting your work done in bank.	19	
Bank has sufficient number of employees to provide satisfactory services.	21	
Bank has optimum speed of handling services.	24	
There are lesser hassles while getting services done.	25	
Bank has eliminated useless activities in comparison to the past.	27	
<b>Better Performance</b>		7
Employees are quite flexible while handling processes.	4	
IT has led to operational efficiency of bank.	14	
Internet banking is hassle free.	52	
Bank's appointed customer's friend (Grahak Mitra) greets customers and helps them in solving their problems.	54	
Cheque drop box is totally hassles free.	55	
Centralized branches for loan facility/trade financing/pension processing have increased convenience.	56	
Normally I come out of the bank with desired services.	60	
<b>Cost</b>		5
The cost of services is less in comparison to other banks.	22	
Loans are available at cheaper rates.	43	
Interest rates of loans are competitive in comparison to past.	44	
Charges for facilities like ATM/Locker etc are reasonable.	45	
ATMs have reduced your cost of withdrawals.	46	

<b>Availability of service</b>			
The bank/branches are easily accessible.	35	4	
Centralized cells (Pension/loan etc.) are easily accessible.	36		
ATMs are easily accessible.	37		
The branch manager is always accessible when need arises.	38		
<b>IT Support</b>			
Processes are more mechanistic after implementation of computerization.	3	8	
It is now more convenient to use internet banking.	5		
After automation of systems, degree of accuracy is more.	6		
Bank has well planned IT functions.	10		
IT People are always available at the time of system's failures.	13		
Web-site of the bank is very friendly.	23		
Account opening is easy now.	50		
More organized services in comparison to past.	51		

The table 6.10 shows the different factors comprising various variables. The factor identifies various statements suitable to that mentioned factor. The grouping of items have been done on the basis of understanding developed from previous researches. Principal Component Analysis (**Pearson, 1901**) of Factor analysis was used to construct the validity of BPRSERVPERF because this developed scale should be able to contain the theory for testing the required problem under study.

## **6.4 RELIABILITY AND VALIDITY TEST**

### **Reliability**

The reliability of BPRSERVPERF constructs has been tested. Reliability here proves that same set of results will be derived if measurement is repeated (**Miester, 2003**). Communalities of the initial extraction are analyzed in the beginning. Table 6.11 shows the table of communalities (**Hair et al. 1995**) which shows majority of items have value more than 0.50 which is considered standard measurement for selecting variable/item. The given table has all variables carrying value higher than the standard 0.50. In case of Principal Component Analysis, it is believed that variance is common. The communalities are the measurements of the extent to which a variable is explained by the analysis. It is basically proportion of variance explained by all factors.

Therefore, all Communalities carry value 1 before extraction of variables or items. As shown in table 6.11, we can say that 63.4 % variance is associated with variable one (1), which is common and shared variance. Small values  $<0.4$  indicate variables that do not fit well with the model, hence, should be dropped. In the given table V23 and V28 are carrying values 0.345 and 0.394 respectively which are less than the standard, that means analysis will not explain these variables fully. In other words, variables with higher values are effectively represented in the common factor space while variables with lesser value are not well represented (**Malhotra, 2004**). Therefore, two variables have been dropped in factor solution after retesting of values of cronbach alpha.

**Table 6.11: Communalities**

<b>Items/variables</b>	<b>Initial</b>	<b>Extraction</b>	<b>Items/variables</b>	<b>Initial</b>	<b>Extraction</b>
<b>V1</b>	1	0.727	<b>V47</b>	1	0.734
<b>V7</b>	1	0.781	<b>V49</b>	1	0.724
<b>V11</b>	1	0.732	<b>V10</b>	1	0.855
<b>V15</b>	1	0.864	<b>V21</b>	1	0.821
<b>V25</b>	1	0.787	<b>V32</b>	1	0.701
<b>V26</b>	1	0.791	<b>V33</b>	1	0.868
<b>V38</b>	1	0.759	<b>V39</b>	1	0.625
<b>V46</b>	1	0.762	<b>V19</b>	1	0.766
<b>V31</b>	1	0.698	<b>V34</b>	1	0.586
<b>V2</b>	1	0.664	<b>V35</b>	1	0.787
<b>V4</b>	1	0.799	<b>V36</b>	1	0.788
<b>V5</b>	1	0.822	<b>V37</b>	1	0.772
<b>V59</b>	1	0.831	<b>V22</b>	1	0.736
<b>V9</b>	1	0.836	<b>V24</b>	1	0.739
<b>V12</b>	1	0.648	<b>V48</b>	1	0.721
<b>V20</b>	1	0.819	<b>V6</b>	1	0.708
<b>V3</b>	1	0.658	<b>V27</b>	1	0.877
<b>V13</b>	1	0.767	<b>V28</b>	1	0.394
<b>V40</b>	1	0.791	<b>V29</b>	1	0.765
<b>V41</b>	1	0.657	<b>V30</b>	1	0.747
<b>V42</b>	1	0.782	<b>V50</b>	1	0.853
<b>V43</b>	1	0.695	<b>V51</b>	1	0.744
<b>V44</b>	1	0.737	<b>V52</b>	1	0.745
<b>V45</b>	1	0.655	<b>V53</b>	1	0.761
<b>V8</b>	1	0.819	<b>V54</b>	1	0.763
<b>V14</b>	1	0.833	<b>V55</b>	1	0.753
<b>V16</b>	1	0.792	<b>V56</b>	1	0.704
<b>V17</b>	1	0.817	<b>V57</b>	1	0.893
<b>V18</b>	1	0.796	<b>V58</b>	1	0.714
<b>V23</b>	1	0.345	<b>V60</b>	1	0.827

**Table 6.12: Test of Reliability**

<b>Cronbach's Alpha</b>	<b>Cronbach's alpha Based on standardized items</b>	<b>No. of Items</b>
.796	.798	58

The above table of Reliability Statistics (table 6.12) depicts the value of the coefficient of Cronbach  $\alpha$  for the scale is 0.796 to check internal consistency (Gliem & Gliem, 2003) of scale. After deleting two variables V23 and V28 retest was done and item total statistics shown improved cronbach  $\alpha$  to .798, higher than the standard value of .060 (Nunnally and Bernstein, 1994). Therefore, increased value suggested to drop item V23 and V28 in BPRSERSVPERF scale.

**Construct validity** refers to assessment whether developed construct through questionnaire and data collection actually measure the problem under study. It is basically about targeting and measuring the operating reality of developed concept or idea (Trochim, 2006). We basically accumulate different types of validities like face validity, content validity, concurrent and predictive validity, and convergent and discriminant validity. First, The Kaiser-Meyer-Olkin (KMO) test was applied to measure the correlations among the variables used in the study and Bartlett's test of sphericity was analyzed to check sample adequacy. The values of KMO range from 0 to 1. But standard acceptable norm is over 0.5. On the contrary, Bartlett's Test of Sphericity, the value should be less than 0.05 which indicates significance of the study and indicates the validity of the response to the selected problem. Table 6.13 given below shows the results of KMO and Bartlett's Test of Sphericity.

**Table 6.13: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.809
Bartlett's Test of Sphericity	Approx. Chi-Square	471.263
	df	465
	Sig.	.000

The above table 6.13 indicates KMO value 0.809 indicating an adequate sample size and adequacy means whether responses given are adequate or not. The value of Bartlett's Test of Sphericity ( $p < 0.000$ ) verifies that variable explained in construct and factors identified would validate the measured concept to large extent. This shows that the factors analysis will bring desired results.

**Table 6.14: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.874	15.723	15.723	4.874	15.723	15.723	3.285	10.596	10.596
2	3.379	10.899	26.621	3.379	10.899	26.621	3.222	10.395	20.991
3	3.001	9.68	36.301	3.001	9.68	36.301	2.864	9.238	30.229
4	2.583	8.332	44.633	2.583	8.332	44.633	2.586	8.342	38.571
5	1.844	5.949	50.582	1.844	5.949	50.582	2.187	7.054	45.625
6	1.432	4.62	55.202	1.432	4.62	55.202	1.815	5.855	51.48
7	1.231	3.971	59.173	1.231	3.971	59.173	1.648	5.318	56.798
8	1.182	3.812	62.985	1.182	3.812	62.985	1.609	5.19	61.988
9	1.045	3.37	66.355	1.045	3.37	66.355	1.354	4.367	66.355
10	0.941	3.036	69.39						
11	0.853	2.752	72.142						
12	0.807	2.604	74.746						
13	0.784	2.53	77.276						
14	0.731	2.359	79.635						
15	0.643	2.075	81.709						
16	0.622	2.007	83.716						
17	0.568	1.833	85.549						
18	0.509	1.641	87.19						
19	0.475	1.534	88.724						
20	0.451	1.456	90.18						
21	0.426	1.373	91.553						
22	0.414	1.337	92.89						
23	0.366	1.18	94.07						
24	0.364	1.173	95.243						
25	0.28	0.902	96.145						
26	0.257	0.829	96.974						
27	0.234	0.755	97.73						
28	0.211	0.679	98.409						
29	0.197	0.637	99.045						
30	0.154	0.496	99.541						
31	0.142	0.459	100						
32	8.87E-16	1.53E-15	100						
33	6.84E-16	1.18E-15	100						
34	5.23E-16	9.02E-16	100						
35	3.43E-16	5.91E-16	100						
36	2.50E-16	4.32E-16	100						
37	2.26E-16	3.89E-16	100						
38	1.61E-16	2.78E-16	100						



39	1.21E-16	2.09E-16	100						
40	8.82E-17	1.52E-16	100						
41	6.06E-17	1.05E-16	100						
42	3.13E-17	5.39E-17	100						
43	1.91E-17	3.30E-17	100						
44	1.27E-17	2.18E-17	100						
45	3.29E-18	5.68E-18	100						
46	4.96E-32	8.55E-32	100						
47	2.27E-32	3.92E-32	100						
48	9.17E-33	1.58E-32	100						
49	8.13E-34	1.40E-33	100						
50	-6.16E-33	-1.06E-32	100						
51	-3.14E-32	-5.42E-32	100						
52	-3.42E-32	-5.89E-32	100						
53	-1.09E-31	-1.88E-31	100						
54	-7.58E-19	-1.31E-18	100						
55	-7.60E-18	-1.31E-17	100						
56	-1.92E-17	-3.30E-17	100						
57	-2.23E-17	-3.84E-17	100						
58	-6.11E-17	-1.05E-16	100						

Extraction Method: Principal Component Analysis.

Principal Component analysis helps in extracting maximum variance from the data set with each item and further reducing the large number of items or variables into smaller number of factors (**Tabachnick & Fidell, 2007**). A PCA was performed using varimax rotation method. Total of nine factors are retained using the eigen value criterion (**Kaiser, 1960**) of proportion of variance as shown in table 6.14. The total of all eigen values is always equal to number of variables taken in reference. Table of variance shows that total variance explained by factors is 66.36%. The first, second, third, fourth, fifth, sixth, seventh, eighth and ninth factor explained 15.7%, 10.9%, 9.7%, 8.4%, 5.9%, 4.6%, 3.9%, 3.8%, 3.4% variance respectively.

According to this method, we retain variables/components having values greater than 1.00. Hence, nine factors are retained as these carry value more than 1.00. The Eigen values of components 1, 2, 3, 4, 5, 6, 7, 8, 9 are 4.974, 3.379, 3.001, 1.844, 1.432, 1.231, 1.182, and 1.045 respectively. The column mentioning rotation sum of squared Loading show eigen values after rotation in PCA using varimax rotation.

**Table 6.15: Rotated Component Matrix**

Question No/Variables	Factors								
	Trust	Accuracy in Transactions	Timely Action	Behaviour of Employees	Bank's Infrastructure	Better Performance	Availability of Service	Cost	IISupport
q34	0.854								
q33	0.852								
q16	0.767								
q40	0.638								
q48	0.626								
q29		0.761							
q32		0.664							
q1		0.653							
q8		0.628							
q59		0.618							
q30			0.865						
q20			0.807						
q2			0.793						
q19			0.713						
q21			0.674						
q24			0.628						
q27			0.618						
q25			0.614						
q47			0.602						
q53			0.507						
q58				0.811					
q18				0.759					
q7				0.713					
q9				0.693					
q15				0.663					
q17				0.615					
q31				0.575					
q57				0.571					
q42					0.792				
q11					0.769				
q26					0.778				
q41					0.695				
q49					0.591				
q14						0.854			
q52						0.852			
q55						0.767			
q56						0.638			
q60						0.626			
q54						0.618			
q4						0.571			

q35								0.737		
q37								0.723		
q36								0.662		
q38								0.626		
q39								0.614		
q22									0.809	
q43									0.754	
q44									0.704	
q45									0.653	
q46									0.617	
q51										0.854
q3										0.852
q13										0.767
q5										0.738
q6										0.726
q10										0.708
q12										0.638
q50										0.626
No. of Variables	5	5	10	8	5	7	5	5	8	
Factor Renamed	Assurance	Reliability	Responsiveness	Empathy	Tangibility	Perf Outcome	Access	Cost	Technology	
Extraction Method: Principal Component Analysis.										
Rotation Method: Varimax with Kaiser Normalization.										
a Rotation converged in 25 iterations.										

From the table 6.15, it is evident that with the help of varimax rotation of PCA, we are able to identify nine factors in totality having different variables in each factor. Only those variables are considered which are having eigen value more than 1. Values less than .045 are suppressed and are not shown in the table.

Based on the table 6.15, nine factors were assessed which contributes to customers' satisfaction from BPR. These were identified as Bank's Infrastructure, Accuracy in Transactions, Trust, Behaviour of Employees, Cost, Timely Action, Better performance, Availability of Service, IT support. Various studies on banking and Business Process Reengineering have found these factors as critical factors for success of any BPR project in banking. Various authors while discussing various satisfaction factors of customers in service sector has mentioned timely action and better services to customers as important attributes (**Jamal and Nasser, 2002**).

Needless to say that accuracy in transactions is must to create a trust amongst customers as it is of utmost importance for them. It is the key to better image of bank, as correctness in transactions conveys skilled employees in organization. **Hammer and**

**Champy, (1994)** did recognize the importance of human resource during BPR process as they are drivers of bringing efficiency in working and creating trust in customers (**Ettorre et al., 1995**). Customers feel confident and they are able to have trust in working of organization as it is very essential that organization's customers feel secure while transacting in organization (**Xenakis and Macintosh, 2005**).

As Varimax rotation is able to create various subgroups of factors according to correlation amongst various variables. Cronbach's alpha for all the variables were computed as shown in table 6.16. Cronbach alpha is exceeding the recommended minimum level of 0.7 (**Robinson et al., 1991**) in case of all constructs. Thus, results show that both overall model and quality dimensions can be considered because they have high reliability.

**Table 6.16: Reliability test**

Constructs	Dimensions	Dimensions Renamed	Number of items	Cronbach Alpha
1	Bank's Infrastructure	Tangibility	5	0.888
2	Accuracy in Transactions	Reliability	3	0.860
3	Trust	Assurance	9	0.826
4	Behaviour of Employees	Empathy	8	0.870
5	Cost	Responsiveness	9	0.876
6	Timely Action	Performance Outcome	9	0.910
7	Better performance	Cost	5	0.790
8	Availability of Service	Access	4	0.870
9	IT support	IT Support	6	0.890

These different factors were further renamed using understanding of the subject and with the help of review of literature. On the basis of Extractions, following dimensions /variables have been taken for descriptive analysis. Variables concerning all extracted dimensions are further grouped into different subsets shown as follows:

- Tangibility
- Responsiveness
- Empathy
- Reliability
- Assurance
- Cost
- Access
- IT Support
- Performance Outcome

This scale is used to find out the customers' satisfaction in SBOP after implementation of BPR in bank. This scale is named as BPRSERVPERF. In other words, these nine dimensions of customers' satisfaction were the objectives behind BPR in State bank of Patiala. The BPR project has always customer driven objectives. The main objective of BPR is always to identify disconnects that are hurdles in desired results and always provide value added services (James, 1995). An intense customer focus, better processes and employees' ability to create an environment of confidence are the right mix for the success of any BPR project (Muthu et al., 1999).

**Table 6.17: Variables identified in Factor Assurance**

Factor	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Assurance</b>				
Bank is secured (in terms of financial risk, theft etc. to deal with.	34	5	1.40	.781
Employees are well qualified and knowledgeable in understanding customers' queries.	33		2.30	.845
It is very comfortable and convenient to deal with bank.	16		2.10	.990
Bank has separate grievances cell.	40		4.20	1.036
All relevant information concerning interests, schemes etc. is displayed at branches.	48		3.60	.846

(Source: Computed from bank customers' survey)

Table 6.17 showing various variables identified in Factor Assurance as the prime factor of service quality which implies that customers are able to get desired outcome at the time of transactions with bank. We can see that all variables which are responsible to create confidence in customers are clubbed in this dimension. Total five variables are identified in this factor. It is very essential on the part of employees to create an atmosphere of trust and comfort with customers. It was observed during research that most of them agree with the statement that it is comfortable and convenient to deal with bank employees. It was also observed that employees are well qualified and knowledgeable in understanding customers' queries. Mean 2.30 indicates that customers is of the opinion that staff is capable of handling their concerns. The above data shows that bank is not particular and active in displaying information in various banks' branches regarding rates of interest or other schemes of bank as mean value is 3.60. Regular flow of information instills trust and confidence amongst banks' customers.

**Table 6.18: Variables identified in Factor Reliability**

Factor	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Reliability</b>				
Bank performs operations without errors.	29	5	1.96	.404
Bank performs services exactly as agreed.	32		2.19	1.325
Employees of bank are very much skilled at operational level.	1		1.20	.876
Employees are committed towards their work in bank.	8		2.38	.673
Internet banking is safe	59		3.78	1.078

(Source: Computed from bank customers' survey)

Table 6.18 showing various variables identified in Factor Reliability. "Reliability" is defined as the ability to provide services as agreed (Zeithaml et al., 2006). If customers will not get accuracy in transactions then errors will be common and no banking organization can survive in the long run. Total Five variables are contributing to this factor. It is also clear that maximum customers believe that bank performs services without errors. No bank can afford any operational error in transactions. Computerization and alertness on the part of employees bring error free transactions.

It is clearly apparent from the table 6.18 that positive response for the query about whether bank is providing same services as demanded by the customers or not. It is important for every bank to deliver same services as expected by customers. Bank can not dare to provide different services but during research it was found that because of different types of products available in bank or due to communication gap between an employee and customer the difference between the service demanded and services provided was experienced, which causes dissatisfaction among customers. Here, maximum customers feel that bank provides same services as agreed. Mean value of 2.19 depicts customers feel that they are getting agreed services. Though S.D. shows that there is deviation in the response of customers. It was also found that employees are committed towards their work.

**Table 6.19: Variables identified in Factor Responsiveness**

Factor	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Responsiveness</b>				
Bank's services are performed within prescribed time.	30	10	2.60	.845
Your enquiries are properly handled by bank.	20		3.20	.990
Bank has standard time limits for providing services.	2		1.56	.576
There is no need to stand in queues for getting your work done in bank.	19		2.90	.665
Bank has sufficient number of employees to provide satisfactory services.	21		1.80	1.365
Bank has optimum speed of handling services.	24		1.90	.543
Bank has eliminated useless activities in comparison to the past.	27		1.70	.845
There are lesser hassles while getting services done.	25		1.60	.643
Employees are very punctual in commencing the business of branch.	47		1.40	.653
Employees are never busy to respond to customers.	53		1.75	.709

(Source: Computed from bank customers' survey)

As the name suggests Responsiveness means timely action by employees. Time is considered money these days and if customers don't get prompt services, it brings bad image of service provider as faster and timely services are ingredients for satisfied customer. We can find out from the table 6.19 that all variables related to timely services are very much correlated and identified in this factor. Total 10 statements have been clubbed in this factor. As one of the objectives of BPR is to provide faster service in time, therefore an attempt has been made to know the idle time utilized by customers in queue as standing in line for a long time at the banks leads to wastage of time and brings no productivity (**Munusamy Jayaraman et al., 2010**).

It is evident from the study that customers have mix response regarding this. Customers are happy with the response time of employees and find employees punctual to start their work operations.



**Table 6.20: Variables identified in Factor Empathy**

Factor	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Empathy</b>				
Staff treats the customers with respect.	58	8	3.43	.353
In case of any problem regarding services, employees of the bank have an open and problem solving attitude and provides solution.	18		3.49	0.775
Degree of employees' social interactions with customers is more in comparison to past.	7		3.90	.557
Employees of bank understand customers' satisfaction goals.	9		3.60	.667
Employees' attitude towards customers is very positive.	15		2.90	.567
Bank takes feedback frequently from customers for further Improvement in services.	17		4.20	.435
Employees show keen interest in solving problems.	31		2.90	.764
Staff displays pride in work and services provided	57		2.210	.765

(Source: Computed from bank customers' survey)

As social being, it gives a person an individual pleasure, when he is being treated with respect and attention. Regards to a customer is of utmost importance especially in service industry because of stiff competition faced by businesses as it creates a special service experience in customers' minds. It becomes imperative for employees to be nice and empathetic towards their customers. Empathy as mentioned by **Zeithaml et al., 2006** is basically an attention which is personalized, caring towards customers, so that individual feels special and unique while transacting. Various small companies are able to differentiate their services on the basis of their empathetic attitude towards their customers in comparison to larger companies. Table 6.20 shows 3.49 mean score, an indication that most of the respondents do not agree to the statement and coefficient of variation also does not show much variation. Giving respect to end customers is very important for every service provider. The term "respect" can be subjective but in general, respecting the customer is really just treating them the way you would like to be treated. It was revealed by the customers that most of them are not happy with the way staff treats them. Customers from agricultural background do not agree at all that

they are being treated with respect. It was also found that employees interactions have reduced in comparison to past.

**Table 6.21: Variables identified in Factor Tangibility**

Factor	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Tangibility</b>			2.66	.682
Space available for customer dealing in branches is sufficient.	42	5	3.96	.416
Bank has efficient IT infrastructure	11		3.39	.979
Quality of documents and brochures is excellent.	26		3.39	.979
Ambience of branch is very good.	41		2.97	.171
Facilities like Seating arrangements, drinking water is available at all branches.	49		3.89	.465

(Source: Computed from bank customers' survey)

It is truly said "what can be seen, can be sold". It is packaging which matters a lot while buying any item from market. Similarly, in service industry tangibles are also important. During the process of BPR in SBOP it was decided to facelift the infrastructure in branches to provide more space to customers. To have similar look of all branches, special infrastructural changes were made. Table 6.21 is showing components clustered in this factor. It was found that bank does not have highly efficient infrastructure. Mean score of this statement is 3.39, standard deviation 0.979 and Coefficient of variation is 28.88. It concludes that most of the respondents agree with the statement though there is variance in response of all respondents.

Therefore, bank is not providing efficient infrastructure for better quality of services. It concludes that most of the respondents are of the opinion that bank do not provide quality documents, brochures, papers etc. This signifies maximum sample carry same perception with regard to quality of documents provided by bank. It is imperative to mention here that customer does give importance even to quality of documents provided by bank. It can be easily established from the table that most of the respondents are not satisfied with the ambience of the branch.

One of the changes made through BPR is to increase the space of branches for customers' usage and shift those activities which are not used by maximum customers like loans etc. to different places. Table 6.21 tries to find out from customers about perception regarding availability of space available. The mean score is 3.89, Standard Deviation is 0.465. It can be easily access that customers are not happy with space available to them.

**Table 6.22: Variables identified in Factor Performance Outcome**

Factor	State ment No.	No. of variables in factor	Mean Score	S.D.
<b>Performance Outcome</b>				
IT has led to operational efficiency of bank.	14	7	1.90	.767
Internet banking is hassle free.	52		1.80	1.034
Cheque drop box is totally hassles free.	55		2.40	.845
Centralized branches for loan facility/trade financing/pension processing have increased convenience.	56		2.90	1.70
Normally I come out of the bank with desired services.	60		1.80	0.805
Bank's appointed customer's friend (Grahak Mitra) greets customers and help them in solving their problems.	54		4.20	.605
Employees are quite flexible while handling processes.	4		3.70	.463

(Source: Computed from bank customers' survey)

Performance outcome here means "a resultant outcome of initiatives taken by SBOP in BPR project". It becomes very important to judge the outcome of various initiatives taken by bank. Table 6.22 identifies various factors showing BPR initiatives like cheque drop box, IT adoption, Centralized pension processing cell etc. All initiatives were prime objectives of BPR.

The concept of Cheque Drop Box which can be seen in many branches today is an efficient way to enhance customer satisfaction by providing hassle-free cheque tendering on 24/7 basis. It is an essential to mention over here that cheques dropped in drop box before specified time prescribed by bank are presented for clearance same day though cheques lying in ATMs are presented next day. Drop Box frees up significant manpower at clearing desks and saves the time of customer too but it was found during

study as indicated in above table 6.22, most of the customers agree with the statement that they feel secure to drop their cheques in drop box. Customers are agreed with the performance of operational efficiency of bank. Both physical and electronic capabilities should be reliable in order to have better results from IT systems. Reengineering can be made successful by employing expert IT teams and good managers. Bank customers prefer internet banking over conventional banking and banking available with internet increases number of customers (**Beyers and Lederer, 2001**).

**Table 6.23: Variables identified in Factor Access**

Factor	Statement	No. of variables in factor	Mean Score	S.D.
<b>Access</b>				
The bank/branches are easily accessible.	35	5	1.90	.656
ATMs are easily accessible.	37		1.75	.756
Centralized cells (Pension/loan etc.) are easily accessible.	36		2.80	.856
The branch manager is always accessible when need arises.	38		2.35	.763
My account accessibility is possible in every city	39		1.50	.467

(Source: Computed from bank customers' survey)

Access to finance is, ability of an individual to grab financial services. Access to banking is ability to access the banking services but here access refers to access and speed of SBOP branches and other business cells of bank easily. Physical access means more points of service delivery (**Beck et al., 2007**). Thus, customers are able to access services easily and comfortably. Results in the table 6.23 show good accessibility of bank and branch managers. Customer is overall satisfied.

**Table 6.24: Variables identified in Factor Cost**

<b>Factor</b>	<b>Statement No.</b>	<b>No. of variables in factor</b>	<b>Mean Score</b>	<b>S.D.</b>
<b>Cost</b>				
The cost of services is less in comparison to other banks.	22	5	1.30	.763
Loans are available at cheaper rates.	43		1.80	.965
Interest rates of loans are competitive in comparison to past	44		2.10	1.230
Charges for facilities like ATM/Locker etc. are reasonable.	45		2.80	.554
ATMs have reduced your cost of withdrawals.	46		1.79	.675

**(Source: Computed from bank customers' survey)**

Costs here means, fees paid to avail financial services for ATMs access, savings account or even charges on minimum balances on deposit account. It has significant relationship with customers' satisfaction. Less Costs of ATM withdrawals and other services and higher interest rates lead to overall customers' satisfaction.

**Table 6.25: Variables identified in Factor Technology**

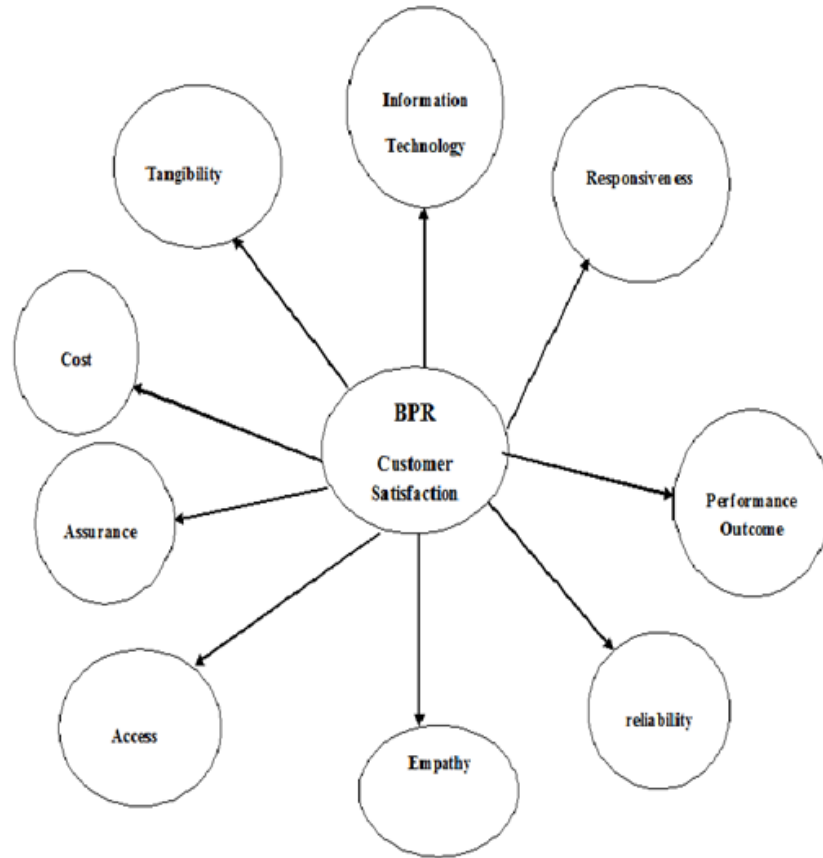
Factors	Statement No.	No. of variables in factor	Mean Score	S.D.
<b>Technology</b>				
More organized services in comparison to past.	51	8	2.10	1.765
Processes are more mechanistic after implementation of computerization.	3		2.17	1.230
IT People are always available at the time of system's failures	13		2.67	.786
It is now more convenient to use internet banking.	5		2.16	.865
After automation of systems, degree of accuracy is more.	6		1.70	.564
Bank has well planned IT functions.	10		2.56	.432
Staff is competent in handling IT functions and computers.	12		3.50	.345
Account opening is easy now.	50			

(Source: Computed from bank customers' survey)

It is also essential to develop an IT infrastructure for the successful implementation of BPR Project. Proper and effective IT platforms are necessary for the ultimate success of BPR in any organization (Natasha, 2003). It is believed that in recent times IT has received a great importance in every sector especially in banking. Therefore, it is recommended that IT should be given utmost importance (Obasan, 2011). Information Technology is able to bring accuracy and speed in transactions. The bank's ability to eliminate tasks and reduce process can save time of customers and branch (Unisys Report, 2006). Table 6.25 is presenting various components as part of factor named information technology. Customers are overall satisfied with information technology.

From the above tables, we can conclude that total of nine factors after BPR implementation in bank reflects overall satisfaction of customers. These underlying factors have been used as independent variables for applying Multiple Regression Analysis. To find out the association between the independent variables i.e. nine factors identified in study and dependent variable which is customer satisfaction, following conceptual model of BPR and Customer satisfaction is suggested.

**Figure: 6.1: Conceptual model of BPR and Customer satisfaction**



**Source: Developed by the researcher**

### **6.5 Data Analysis and Result of Regression Model**

The regression model used for the present study is:  $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + b_6 X_6 + b_7 X_7 + b_8 X_8 + b_9 X_9 \dots\dots\dots (1)$

Where Y is BPR Customer Satisfaction (BPRCS) (Independent Variable), a= constant, X1 ,X2 ,X3, X4 ,X5 ,X6 ,X7 ,X8 ,X9=Dimensions of Customer Satisfaction (Independent Variables), Variables),[ X1,"Tangibility" X2,"Reliability", X3,"Assurance", X4,"Empathy", X5, "Responsiveness" X6,"Performance Outcome", X7," Cost", X8,"Access",X9 "IT Support".

Following is the Regression Model, an outcome of the study:

The first step in Regression model is to see the goodness of fit or not. For this table of ANOVA is checked to see the deviations explained by variables. The last column of table 6.25 shows the goodness of fit of the model. The lower the value, the better is the fit. Typically, if significance level is greater than 0.05, we conclude that our model could not fit the data. In this case this model is showing level of significant F value which is less than 0.05 and is acceptable. Based on table 6.24 we can say that the independent variables have strong impact on BPR Customer Satisfaction.

**Table 6.26: ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
	<b>Regression</b>	8.944	9	.994	4.939	.000(a)
	<b>Residual</b>	57.946	288	.201		
	<b>Total</b>	66.889	297			
a Predictors: (Constant), rela, cost, tang, its, emp, ass, po, res, access						
b Dependent Variable: service satisfaction						

## 6.6 Hypotheses of the study

The following hypotheses have been tested in the present study:

**H1-** BPR Dimensions have a positive association with Customer Satisfaction.

**Hypothesis 1-1:** The Assurance dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-2:** The Access dimension of BPR has significant relationship with satisfaction.



**Hypothesis 1-3:** The Responsiveness dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-4:** IT Support dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-5:** The Performance Outcome dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-6:** The Empathy dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-7:** The Cost dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-8:** The Tangibility dimension of BPR has significant relationship with satisfaction.

**Hypothesis 1-9:** The Reliability dimension of BPR has significant relationship with satisfaction.

**Table 6.27: Model Summary**

Change Statistics							
R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
.813	.763	.742	.47617650	4.939	9	288	.000

The value of R square shown in table 6.27 is 0.763 which conveys that BPRCS dimensions contributes 76.3% overall variance in customer satisfaction and other factors not known or studied in this research are contributing 23.97% of variance. The data indicates multiple regression coefficients for independent variables. Value of R is (.763) and R square (.742). The adjusted R square shows smaller value if less observations per independent variables are made. R square becomes smaller as fewer

observations per independent variable are made. It reflects the decreasing ratio of estimated coefficients to the sample size and compensates for (over fitting) of the data as R square increases (Hair et. al., 2006).

**Table 6.28: Regression Model**

Regression Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Collinearity Statistics	
	B	Std.	Beta			Lower	Upper	Tolerance	VIF
Constant	1.966	.034		2.041	.0460	.070	3.862		
Assurance	.107	.037	.063	1.007	.000	-.317	.102	.770	1.299
Access	.192	.039	.108	1.615	.000	-.042	.425	.676	1.480
Responsiveness	.255	.027	.135	2.008	.036	.005	.506	.666	1.501
Information Technology	-.071	.071	-.060	1.000	.000	.210	.068	.840	1.191
Performance Outcome	-.243	.088	-.181	-.243	.088	-.417	-.069	.693	1.442
Empathy	.031	.090	.022	.349	.000	.146	.209	.777	1.287
Cost	-.413	.186	-.124	2.218	.057	-.046	.779	.961	1.041
Tangibility	.267	.019	-.134	2.247	.025	.502	-.073	.849	1.178
Reliability	.114	.071	.115	1.600	.000	.026	.254	.581	1.722
Constant)									

a Dependent Variable: service satisfaction

Multiple Regression analysis was used to find out relationship with Dimensions/factors and customer satisfaction of customers in bank. Researcher found as indicated in table 6.28 that performance outcome is showing values non-significant, which rejects the hypothesis 1-5 that Performance Outcome dimension of BPR has insignificant relationship with satisfaction. It was found in study that various components of performance outcome, proposed in BPR project are not able to generate confidence

amongst customers. Dimension tangibility is also showing values insignificant, an indication of dissatisfied customers with regard to infrastructure of bank. According to customers they do not find much difference in availability of sitting space to them. It is important to mention here that one of the objectives of BPR was to provide more space for customers' dealing and their seating arrangements. Therefore hypothesis 1-8 that tangibility dimension of BPR has significant relationship with satisfaction is rejected.

Dimension Empathy is also not contributing to customer satisfaction in the study. All the said three dimensions: tangibility, performance outcome & empathy are considered dissatisfactory. On the other hand customers are satisfied with other factors of which lead to service satisfaction like Assurance, Access, Responsiveness , Information Technology, Cost have shown positive relation with satisfaction. Therefore, Regression analysis supports to other hypotheses, hypothesis 1-1, hypothesis 1-2, hypothesis 1-3, hypothesis 1-4 hypothesis 1-6, hypothesis 1-7 hypothesis 1-9 that there is significant relation of Assurance, Access, Responsiveness , Information Technology, Empathy, Cost to customer satisfaction.

Some of the factors are similar to the factors identified in **Tyler and Stanley's, (1999)** study, which used orthodox grounded theory in their study with the objective of identifying key elements of perceived service quality by large corporations. They found that the elements that were considered important were reliability, assurance, empathy, responsiveness and proactively. Last, managing the perceived quality means that the firm has to match the expected service and perceived service with each other so that consumer satisfaction is achieved. In order to keep the gap between the expected service and the perceived service as small as possible, it is important that the promises about how the service will perform, given by bankers should be met.

## **6.7 Influence of demographics on customers' satisfaction**

In order to find out the impact of different demographic profiles on various BPR dimensions influence of demographic variables on customer satisfaction, an independent t-test and ANOVA test have been applied. Following table gives customers satisfaction and difference in opinion of respondents on the basis of age.

**Table 6.29: Overall Customers' Satisfaction**

<b>Dimension</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Customers' Satisfaction</b>	298	2.80	0.765	000

Significance level: =  $p < 0.05$ .

**Table 6.30: Influence of Gender and Customers' Satisfaction**

<b>Dimension</b>	<b>Discriminator</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
Tangibility	Female	194	3.816	2.419	.729
	Male	104	3.823		

Significance level: =  $p < 0.05$ .

Above table shows the difference in the opinion between genders with respect to customer satisfaction. It indicates not much difference between the two genders. p value is  $>0.005$ , which implies that there is no significant difference in the opinion of both the gender regarding tangibility.

**Table 6.31: Influence of Age and Customers' Satisfaction**

<b>Dimension</b>	<b>DiscriminatorAge groups</b>	<b>N</b>	<b>Mean</b>	<b>F</b>	<b>Sig.</b>
<b>Customers' Satisfaction</b>	15-24	18	1.15	3.833	0.005*
	25-34	30	2.00		
	35-44	67	2.53		
	45-55	125	2.47		
	>55	58	2.30		

Significance level: =  $p < 0.05$ .

Table 6.31 signifies that there is significant difference in the opinion in different age groups regarding satisfaction ( $p < 0.005$ ). The age group between 15 to 24 seems more satisfied. It was found during research that elders are not being treated with compassion and respect. Empathetic behavior towards elderly is very important. Retired Pensioners should be considered valuable customers. Therefore, age is important discriminator of customers' satisfaction.

**Table 6.32: Influence of Education and Customers' Satisfaction**

Dimension	Discriminator Education	N	Mean	F	Sig.
Customers' Satisfaction	Post Graduate Level	106	1.89	1.907	0.168
	Graduate Level	112	1.87		
	Intermediate Level	40	1.79		
	Matriculate	40	1.75		

Significance level: =  $p < 0.05$ .

Table 6.32 indicates no difference in judgment of respondents having different education levels regarding customers' satisfaction. Value of F is 1.907 and  $p > 0.005$  indicates not significant difference in opinion of respondents though customers with less education seem to be more satisfied.

**Table 6.33: Influence of Income level and Customers' Satisfaction**

Dimension	Discriminator/ Income	N	Mean	F	Sig.
Customers' Satisfaction	50,000-1,50,000	48	1.79	1.707	0.188
	1,50,000-2,50,000	42	2.00		
	2,50,000-3,50,000	120	1.86		
	Above 3,50,000	88	1.71		

Significance level: =  $p < 0.05$ .

Table 6.33 shows that respondents with different level of income carry almost similar opinion with regard to overall satisfaction from bank.  $p > 0.005$  also signifies same.

**Table 6.34: Influence of Frequency of transactions and Customers' Satisfaction**

Dimension	Discriminator Frequency of transactions in month	N	Mean	F	Sig.
Customers' Satisfaction	<=10	288	2.89	1.907	0.168
	>10 times	10	3.06		

Significance level: =  $p < 0.05$

Table 6.33 indicates not much difference in the opinion among different respondents having different number of visits or transactions through electronic banking or internet banking. It is evident that respondents having more than 10 times interaction or transactions with bank.

Thus it is clear from the analysis of different dimensions of customer's perspective that the bank's customer on the whole is satisfied though certain BPR initiatives by bank have not delighted the customer fully.

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