RESEARCH METHODOLOGY

The study is limited to the city of Mumbai. It is more of cross sectional study in terms of the type of people (based on gender, income, occupation etc) and is not necessarily a longitudinal one. Also the study is restricted by the no. of banks taken for the study. The study finds out only 2 gaps A) Gap between employee Perceptions and Expectations and B) Understanding of customer expectations by the employees. Banks to be selected are major banks like SBI, IDBI and Corporation Bank from public sector, and HDFC, ICICI from private sector. Along with the banks mentioned above leading co-operative bank in Mumbai, ie, Saraswat Co-operative bank will also be taken.

RESEARCH DESIGN

Research design talks about solving research problems scientifically. Exploratory research, Descriptive research and Experimental research are called as types of research.

Descriptive- The research design is descriptive as the study aims to find out the characteristics of consumers as well as the employees. The problem is already known and we are defining the population characteristics using sample. So it is a detailed study which defines the 5W and 1H (who is buying, when is he/she buying, where is he/she buying, why is he/she buying and what is he buying and how is he/she buying).

SAMPLING DESIGN
**Sampling Area**

The sampling area is Mumbai. The study is limited to Mumbai as it is difficult to have comparison between regions due to the time frame and cost aspects involved. The study compares bank branches in and around Mumbai region.

**Sampling Unit**

Customers and Employees of banks.

**Sampling Method**

The study uses Convenience Sampling for consumers and employees. It is difficult to use random sampling for consumers due to the large population. Also, bank employees will be selected based on permission of the management and so randomness will be difficult.

Banks will be selected on the basis of convenience and branches will be selected on the basis of random sampling. 5% of branches will be selected based on convenience of researcher.

**Sample Size**

The sample size is 120 from each bank for consumers. Bank branches will be selected on the basis of convenience of researcher. For each bank approximately 50 customers will be taken depending on the number of branches.

Total employees taken from each bank will be 30 which will be bifurcated to each branch.
DATA COLLECTION

Data will be collected through secondary data for the understanding of the concepts and questionnaire will be used for consumers and employees. The questionnaire is modified Banking Service Quality Model Questionnaire which is obtained by doing pilot study. Factors like effectiveness and assurance, access, price, tangibles, service portfolio and reliability are tested in consumer survey and whether employees have the necessary skills are tested using employee survey.

DATA ANALYSIS

Data will be analysed using following tools

1. Factor analysis- To find out the most important parameters which define service quality

2. Cluster analysis is done to segment the customers

3. Non-Parametric tests- To test the hypothesis of difference between the banks and the location (Basically to test the hypothesis). Other multivariate analysis will also be used
IMPORTANCE OF THE STUDY

1. It finds out the gaps existing in each bank.

2. It can give ideas to banks regarding the gaps existing in different areas and where they have to concentrate.

3. It will help the banks to identify their position in service performance vis-à-vis competitors.

4. It will be able to identify whether there is a difference in service quality formulation and implementation between different types of banks.

LIMITATIONS OF THE STUDY

1. The study is limited to Mumbai only.

2. The study is not longitudinal which means repeated measurements are not done.

3. The study cannot be generalized as the number of banks taken are limited and also the number of branches selected are also less.

4. The branches selected may not be the right one for the study.

5. The study does not take scale of operations into consideration as it may be difficult to obtain the data.

6. Top Management perceptions are not taken into consideration.

7. Foreign Banks are not included.
CHAPTER PLAN

Chapter 1-Introduction

Chapter 2- Literature Review

Chapter 3- Research Methodology

Chapter 4-Analysis and Interpretation

Chapter 5- Findings, Suggestions and Conclusion

References

Appendix