Impact of Service Delivery on Service Quality and Customer Satisfactions in SBI & HDFC Bank

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Abstract:

The banking industry contributes significantly to the Indian economy by offering financial services to citizens, companies, and the government. Banking is one of the biggest and most diverse service industry in India, which includes public, private, foreign, rural banks, cooperative banks, and non-banking financial firms.The focus on service quality has gained significant attention as customers increasingly demand higher standards of service quality and its delivery. Nevertheless, enhancing service quality and providing the efficient service delivery system are prerequisites for consumer satisfaction in existing cutthroat competition. Therefore, the present study aimed at assessing the relationship and impact of service delivery on the service quality of two selected banks. The primary data for the study was collected from a sample of customers of SBI (263) a public sector giant and HDFC(263) a private sector biggest brand with the help of structured questionnaire using quota sampling technique. The data was analyzed using frequency analysis, correlation analysis, regression analysis and chi-square analysis with the help of SPSS 25. Notably, the results showed that service delivery process significantly impacts the service quality of financial institutions like SBI and HDFC Bank. Thus, these banks should implement various measures to ensure excellent service delivery and customer satisfaction to get an edge over their competitors.

Keywords: *Service delivery, Service Quality, Customer, Bank, Customer Satisfaction.*

1. Introduction:

Financial institutions' overall service quality is heavily dependent on the service delivery procedure. In the extremely competitive banking industry, providing superior customer service is crucial to the success and expansion of financial institutions. State Bank of India (SBI) and HDFC Bank, two prominent Indian banks, have established themselves as key actors in the financial sector. This introduction will investigate the effect of the service delivery process on the service quality of these two banks and emphasise the steps they have taken to improve customer satisfaction.

Service quality is defined as the degree to which consumer expectations and requirements are met with excellence. Since financial services are intangible and extremely dependent on customer interaction, the quality of service provided is crucial. The stages of the service delivery process include customer contact, transaction processing, complaint resolution, and post-service support. Collectively, these phases determine the customer's perception of the quality of the bank's service (Parasuraman et al., 1985).

Numerous studies have attempted to evaluate the service quality of India's banking sector using various models and dimensions. The SERVQUAL model devised by Parasuraman et al. (1985) is one of the most popular models. It consists of five dimensions: dependability, responsiveness, assurance, empathy, and tangibles. However, some studies have modified or expanded the SERVQUAL model to fit the banking sector in India by adding dimensions such as fees, convenience, technology, innovation, etc.

State Bank of India (SBI) is the country's largest public sector bank, renowned for its extensive location network and wide array of financial services. SBI has taken numerous steps to enhance its service delivery process in recognition of the importance of service quality. The bank has implemented technologically-driven solutions to streamline operations and increase productivity. It has implemented self-service options such as internet banking, mobile banking, and ATMs, allowing consumers to conduct transactions with ease. SBI has also invested in training and development programmes for its employees to empower them with the skills and knowledge required to provide superior customer service. These efforts have contributed to SBI's reputation for providing trustworthy and convenient financial services.

In contrast, HDFC Bank is a prominent private sector bank in India, renowned for its customer-centric approach and innovative services. HDFC Bank has made significant investments in technology and digital transformation to provide seamless and personalised banking services. The bank has developed user-friendly mobile and internet banking platforms, allowing customers to access a vast array of services at any time and from any location. Additionally, HDFC Bank has instituted robust complaint resolution mechanisms and specialised customer support channels to guarantee prompt and effective service. HDFC Bank has consistently provided high-quality services to its customers by continuously leveraging technology and placing customer requirements first.

Both SBI and HDFC Bank have acknowledged the value of consumer feedback for enhancing their service delivery processes. They have established feedback mechanisms, such as customer satisfaction surveys and grievance redress mechanisms, in order to collect information and promptly address any deficiencies. These institutions have demonstrated their commitment to enhancing service quality and meeting customer expectations by actively soliciting customer feedback.

Through the adoption of technology, employee training, and customer-centric strategies, the banking industry has effectively improved service quality and positioned itself as an industry leader. As customer expectations continue to change, it is essential for financial institutions to adapt their service delivery processes and aspire for service quality excellence on a continuous basis.

According to Rizvi, Ileyas (2019)[a], all the service providers including banking industry have the difficulty of retaining customers because customers have higher expectations and demand services that best meet their needs and preferences. Customers want service providers to surprise them in a way that exceeds what was initially promised.

Therefore, the present study seeks to fulfill following main objectives-

1.1 Objectives of the study:

1. To study the relationship between Service Delivery and Financial Products and Services Quality Level in SBI & HDFC.
2. To study the impact of Service Delivery on Financial Products and Services Quality Level in SBI & HDFC.
3. To study the association between customers of HDFC & SBI for customer satisfaction for service delivery.

2. Literature review:

According to Newman (2001), service quality incorporates the gap between customer perceptions and expectations. According to Storbacka et al. (1994), it can also be understood as an evaluation of the service against explicit or implicit criteria, or as the degree to which a service meets consumer expectations, as defined by Bouman & Van Der (1992).

Service quality has multiple dimensions. Technical quality refers to the results of the service provided to the consumer, whereas functional quality focuses on the manner in which the service is provided and the conduct of the personnel involved. Reputational quality refers to the market's perception of the company's service quality. According to Johnson et al. (1995), additional characteristics of service quality include materials, facilities, and personnel.

The SERVQUAL instrument, created by Parasuraman et al. in 1988, is the most well-known method for measuring service quality. It evaluates service quality in light of varying client perceptions and expectations. The SERVQUAL scale, also known as the gap model, includes ten dimensions: tangibles, dependability, responsiveness, competence, courtesies, credibility, security, accessibility, communication, and consumer understanding.

Zeithaml et al. (1999) supported the validity of the SERVQUAL model by asserting that service quality is an assessment of customer-perceived dependability, assurance, responsiveness, empathy, and tangibles. They highlighted dependability as a crucial aspect of service quality.

Ahmed, K.M. Rezaul, and M.A. Rahman (2010) investigated the impact of e-banking on consumer behaviour and online service quality. The analysis determined that providing high-quality e-banking services increases consumer satisfaction, which in turn reduces costs and improves profitability. The increasing prevalence of the Internet reduces overhead costs associated with marketing, staffing, and fast delivery.

Ten dimensions of service quality were offered in the original study by Parasuraman et al. (1988).

1. Tangibles: the physical look of personnel associated with the service (apartments, tools, staff uniforms, etc.).
2. The capacity to provide the promised service is reliability.
3. Response: The staff's willingness to assist customers in a friendly and efficient manner.
4. Competence is the ability of employees to provide the service.
5. The respect, consideration, and courtesy displayed by employees who interact with customers is known as courtesies.
6. Credibility is a measure of a service provider's reliability and sincerity.
7. Security is the lack of uncertainty, financial risk, and bodily risk.
8. Accessibility: How easily the service provider can be reached.
9. Communication: the service provider's use of words and a mannerism that is clear.
10. Customer comprehension: actions taken by the service provider to get to know and comprehend the client

Service quality has emerged as a crucial factor for business success, according to Rust and Oliver (1994). However, measuring service quality can be challenging for professional organizations due to the intangible and complex nature of services, as noted by Rodrik and Subramanian (2004). To address this complexity, various models have been developed to gauge perceptions of service quality.Rizvi, Ileyas (2019)[a] propounded that the service provider won't be able to create the ideal customer retention strategy until they understand the causes of customer churn. In general, grievance management mechanisms aid in identifying the causes of issues; as a result, they assist policymakers in focusing on the precise nature of the issue and suggesting and implementing the strategies and steps to limit such customer churn. Losing customers immediately correlates to losing the chance to increase market share, profitability, and favourable word-of-mouth for the business.

Basu T., et al (2003) proposed a three-component framework comprising service quality, service product, and service delivery. It was found that service environments and service delivery represent functional quality and technical quality, respectively.

In the banking sector, e-service quality in internet banking has gained significant attention as it directly impacts customer satisfaction. Zhao and Saha (2005) identified nine dimensions of e-service quality.

Nupur (2010) also highlighted the strong association between certain service quality dimensions and customer satisfaction.

Zielke, S., (2008) identified key dimensions of electronic service quality in online banking, including effective and reliable services, performance, security/trust, site aesthetics, responsiveness/contact, and usability. Gefen (2002) emphasized the importance of dependability, promptness, individualization, and professionalism in assessing service quality.

In the context of mobile banking, Choudrie et al. (2018) emphasized the significance of client quality. Improving service quality becomes a competitive imperative, as it fosters customer confidence and willingness to engage with mobile banking systems.

System quality is particularly important in the realm of e-commerce due to the anonymity of service providers, as highlighted by Choudrie et al. (2018). Customers are more likely to trust and utilize a mobile banking system that they perceive as high quality, characterized by ease of use, appealing design, and intuitive navigation.

Customer satisfaction and service quality are extensive research topics within the realm of service settings. Researchers have recognized the importance of studying customer satisfaction to understand the factors that contribute to business success (Oliver & Swan, 1989).

Dubrovski (2001) asserted that customer satisfaction holds a primary position in marketing theory as it directly impacts profitability by meeting consumer needs.

It is important to distinguish customer satisfaction and service quality as distinct concepts with their own characteristics and measurement approaches (Oliva, Oliver, & MacMillan, 1992).

Customer satisfaction represents the consumer's attitude towards the service provider, while service quality refers to the customer's perception of the excellence or inferiority of the service offering (Cronin & Taylor, 1992).

Kumar, S., (2018) conducted a literature-based analysis to assess the relationship between subscribers' knowledge of bank services and products and electronic banking transactions. The study found that the more knowledgeable customers were about available e-products and services, the more they utilized them. However, a knowledge gap andlack of awareness about e-products and services were identified as barriers to customer adoption and usage.

Sharma and Sharma (2019) carried out research on mobile banking and the use of it by locals in the Sultanate of Oman. They modified the information systems success model to take into account consumers' actual mobile banking behaviours. According to the findings of the study, contentment and desire to use were significant predictors of actual usage. Additionally, the researchers discovered that satisfaction mediated the relationship between service quality, information quality, trust, and the intention to use mobile banking.

Iqbal, Hassan, and Habibah (2018) investigated the impact that self-service technologies (SSTs) have on customers' behavioural intentions, levels of customer loyalty, and levels of customer satisfaction in the context of Pakistan's service industry. According to the findings of the study, there is a positive and statistically significant connection between SSTs, loyalty, service quality, and behavioural intentions, with customer satisfaction serving as a mediator.

According to the findings presented by Nambiar et al. (2018), the level of perceived service quality exerts a favourable influence on the perception of customer value. According to the findings of the study, there is a heightened association between service quality aspects such as empathy, responsiveness, and customer value rating when customers are knowledgeable about themselves.

Rizvi, Ileyas (2019)[b] advocated that long-term relationships are a state of mind rather than something that can be acquired. After a given amount of time, it occurs on its own as a result of sustained effort and commitment. It takes time to build trust; it's a gradual process that's similar to planting a sapling and giving it daily care. These efforts can't be in vain because eventually the sapling will grow into a tree. Like a twig grows into a tree, so does customer satisfaction and loyalty. Time and level of commitment are factors. Similar to how a strong tree produces fruit, a devoted consumer similarly produces advocacy. Consumer advocacy will be built on this consumer loyalty.

3. Research Methodology:

The present exploratory, qualitative, quantitative and cross sectional research is based on primary data, which was collected from a sample of 526customers (263SBI&263 HDFC) with the help of self-administered structured questionnaire having 5 point Likert scale based questions using quota sampling technique. The data was analyzed using frequency analysis, correlation analysis, regression analysis and chi-square analysis with the help of SPSS Version 25.

4. Data Analysis & Interpretation:

4.1 Demographic Analysis of the Respondents-

Gender Distribution:

- SBI: 63.1% male customers, 36.9% female customers.
- HDFC: 68.8% male customers, 31.2% female customers.

Age Distribution:

- SBI: 36.1% customers aged 18-30, 30.4% customers aged 31-40, 19.0% customers aged 41-50, and 14.4% customers aged 51 and above.
- HDFC: 40.7% customers aged 18-30, 22.1% customers aged 31-40, 22.1% customers aged 41-50, and 15.2% customers aged 51 and above.

Marital Status:

- SBI: 38.4% single customers, 60.1% married customers, and 1.5% other.
- HDFC: 37.6% single customers, 60.8% married customers, and 1.5% other.

Religious Affiliation:

- SBI: 65.8% Hindu customers, 20.2% Muslim customers, 4.9% Christian customers, 1.5% Sikh customers, and 7.6% others.
- HDFC: 65.0% Hindu customers, 19.8% Muslim customers, 3.0% Christian customers, 5.7% Sikh customers, and 6.5% others.

Category/Caste:

- SBI: 58.6% customers in the General category, 25.1% customers in the OBC category, and

16.3% customers in the SC/ST category.

- HDFC: 67.3% customers in the General category, 20.5% customers in the OBC category, and 12.2% customers in the SC/ST category.

Educational Background:

- SBI: 76.4% customers with a graduation degree, 20.5% customers with a post-graduation degree, and 3.0% customers with a professional course.
- HDFC: 28.5% customers with a graduation degree, 17.5% customers with a post-graduation degree, and 51.7% customers with a professional course.

Residence:

- SBI: 82.1% customers from urban areas, 17.9% customers from rural areas.
- HDFC: 82.9% customers from urban areas, 17.1% customers from rural areas.

Family Structure:

- SBI: 65.0% customers in nuclear families, 35.0% customers in joint families.
- HDFC: 59.3% customers in nuclear families, 40.7% customers in joint families.

Monthly Income:

- SBI: Income distribution - 2.7% no income, 4.2% income less than Rs25,000, 3.4% income between Rs25,001-Rs50,000, 8.7% income between Rs50,001-Rs75,000, 31.9% income between Rs75,001-Rs1,00,000, and 49.0% income more than Rs1,00,000.
- HDFC: Income distribution - 1.5% no income, 9.9% income less than Rs25,000, 6.5% income between Rs25,001-Rs50,000, 10.3% income between Rs50,001-Rs75,000, 27.8% income between Rs75,001-Rs1,00,000, and 44.1% income more than Rs1,00,000.

4.2 Correlation Analysis: Correlation between Service Delivery and Financial Products and Services Quality Level in SBI

- ***H0-1:*** *There is no significant correlations between Service Delivery and Financial Products and Services Quality Level in SBI.*

Table 4.1 - Correlations Matrix

Correlation			
		Financial Products and Services Quality Level	Service Delivery Level
Pearson Correlation	Financial Products and Services Quality Level	1.000	.261
	Service Delivery Level	.261	1.000

Sig. (1-tailed)	Financial Products and Services Quality Level	.	.000
	Service Delivery Level	.000	.
N	Financial Products and Services Quality Level	263	263
	Service Delivery Level	263	263
a. Selecting only cases for which Bank = SBI			

Interpretation –

The correlation matrix presented above shows that there is a significant (significant at the 0.000 level, which is lower than the 0.05 confidence level for the study) and positive correlation (.261) between Service Delivery (Independent Variable) and Financial Products and Services Quality Level (Dependent Variable) in SBI. **Hence, it can be concluded that the H0 1 is rejected.**

4.3 Correlations Analysis: Correlation between Service Delivery and Financial Products and Services Quality Levelin HDFC

- ***H0-1:*** *There is no significant correlations between Service Delivery and Financial Products and Services Quality Level (in HDFC.*

Table 4.2- Correlations Matrix

Correlations[a]			
		Financial Products and Services Quality Level	Service Delivery Level
Pearson Correlation	Financial Products and Services Quality Level	1.000	.184
	Service Delivery Level	.184	1.000
Sig. (1-tailed)	Financial Products and Services Quality Level	.	.001
	Service Delivery Level	.001	.
N	Financial Products and Services Quality Level	263	263
	Service Delivery Level	263	263
a. Selecting only cases for which Bank = HDFC			

Interpretation –

The correlation matrix presented above shows that there is a significant (significant at the 0.000 level, which is lower than the 0.05 confidence level for the study) and positive correlation (.184) between Service Delivery (Independent Variable) and Financial Products and Services Quality

Level (Dependent Variable) in SBI. **Hence, it can be concluded that the H0-1 is rejected.**

4.4 Linear Regression Analysis: Impact ofService Delivery (Independent Variable) on Financial Products and Services Quality Level (Dependent Variable) in SBI

H0-1: There is no positive and significant impact of Service Delivery (Independent Variable) on service quality (dependent variable) of SBI.

In **model**, the proportion of explained variance as measured by R-SQUARE was (R2=**0.240**) which indicates that about **24.0% of the variance** in service quality (dependent variable) is explained by Independent Variables (Service delivery) in case of SBI.

Table 4.3- Regression coefficients

Coefficients[a,b]									
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	3.339	.172		19.431	.000			
	Service Delivery Level	.043	.044	.261	.988	.324	.061	.061	.061
a. Dependent Variable: Financial Products and Services Quality Level									
b. Selecting only cases for which Bank = SBI									

Interpretation:

- **Service Delivery**: It can be seen that in case of Service Delivery (Independent Variable), the value of standardised (βeta) coefficient is 0.261, it means that 1-unit positive standard deviation change in it, would result in the **increase** of dependent variable 'Service Quality' by 0.261 units. Hence, it can be concluded that, as the value of coefficient is significant, thus, Service Deliveryhas positive and significant relationship with dependent variable service quality in case of SBI. Therefore, we can say that H0-1 is rejected.

4.5Linear Regression Analysis: Impact ofService Delivery (Independent Variable) on Financial Products and Services Quality Level (Dependent Variable) in HDFC

- ***H0-1:*** There is no positive and significant impact of Service Delivery (Independent Variable) on service quality (dependent variable) of HDFC.

In **model**, the proportion of explained variance as measured by R-SQUARE was (R2=**0.034**) which indicates that about **3.4% of the variance** in service quality (dependent variable) is explained by Independent Variables (Service delivery) in case of HDFC.

Table 4.4- Regression coefficients

Coefficients[a,b]										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	2.711	.393		6.890	.000			
	Service Delivery Level	.275	.091	.184	3.020	.003	.184	.184	.184
a. Dependent Variable: Financial Products and Services Quality Level									
b. Selecting only cases for which Bank = HDFC									

Interpretation:

- **Service Delivery**: It can be seen that in case of Service Delivery (Independent Variable), the value of standardised (βeta) coefficient is 0.184, it means that 1-unit positive standard deviation change in it, would result in the **increase** of dependent variable 'Service Quality' by 0.184 units. Hence, it can be concluded that, as the value of coefficient is significant, thus, Service Deliveryhas positive and significant relationship with dependent variable service quality in case of SBI.Therefore, we can say that H0-1 is rejected.

4.6 Chi-Square Analysis: Association between customer satisfactions of SBI & HDFC Bank For the variables of Service Delivery.

Following Abbreviations are used in this analysis

HD-Highly Dissatisfied	D- Dissatisfied	N-Neutral	S- Satisfied	HS--Highly Satisfied

H0 1: There is no significant association between respondents for the variable-Processing time of financial service delivery.

Table 4.5- Processing time of financial service delivery

Crosstab								
			41. Processing time of financial service delivery					Total
			HD	D	N	S	HS	
Bank	SBI	Count	23	6	62	97	75	263

		% within	8.7%	2.3%	23.6%	36.9%	28.5%	100.0%
	HDFC	Count	0	47	66	61	89	263
		% within	0.0%	17.9%	25.1%	23.2%	33.8%	100.0%
Total		Count	23	53	128	158	164	526
		% within	4.4%	10.1%	24.3%	30.0%	31.2%	100.0%

Interpretation-

The table showed that majority of customers in SBI (65.4%) were more satisfied from the bank`s processing time of financial service delivery compared to the customers satisfaction of HDFC (57%) regarding the same.

Table 4.6-Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	64.240[a]	4	.000

Interpretation-

Since the p-value comes out to be less than 0.05, therefore HO 1 is rejected concluding that there is association between variables.

- **H0 2:** There is no significant association between respondents for the variable-Passbook Updation.

Table 4.7-Passbook updation

Crosstab								
			42. Passbook updation					Total
			HD	D	N	S	HS	
Bank	SBI	Count	16	25	84	45	93	263
		% within	6.1%	9.5%	31.9%	17.1%	35.4%	100.0%
	HDFC	Count	0	9	53	109	92	263
		% within	0.0%	3.4%	20.2%	41.4%	35.0%	100.0%
Total		Count	16	34	137	154	185	526
		% within	3.0%	6.5%	26.0%	29.3%	35.2%	100.0%

Interpretation-

The table showed that majority of customers in HDFC (76.4%) were more satisfied from its bank`s passbook updation services compared to the customers satisfaction of SBI (52.5%) regarding the same.

Table 4.8-Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	57.147[a]	4	.000

Interpretation-

Since the p-value comes out to be less than 0.05, therefore HO 2 is rejected concluding that there is association between variables.

- **H0 3:** There is no significant association between respondents for the variable-System generated cheque submission.

Table 4.9-System generated cheque submission

Crosstab								
			43. System generated cheque submission					Total
			HD	D	N	S	HS	
Bank	SBI	Count	15	39	41	66	102	263
		% within	5.7%	14.8%	15.6%	25.1%	38.8%	100.0%
	HDFC	Count	0	7	39	107	110	263
		% within	0.0%	2.7%	14.8%	40.7%	41.8%	100.0%
Total		Count	15	46	80	173	212	526
		% within	2.9%	8.7%	15.2%	32.9%	40.3%	100.0%

Interpretation-

The table showed that majority of customers in HDFC(82.5%) were more satisfied from the bank`s System generated cheque submission compared to the customers satisfaction of SBI(63.9%) regarding the same.

Table 4.10-Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	47.330[a]	4	.000

Interpretation-

Since the p-value comes out to be less than 0.05, therefore HO 3 is rejected concluding that there is association between variables.

- **H0 4:** There is no significant association between respondents for the variable-Cash withdrawal/deposit machine.

Table 4.11-Cash withdrawal/deposit machine

Crosstab							
			44. Cash withdrawal/deposit machine				Total
			D	N	S	HS	
Bank	SBI	Count	17	38	78	130	263
		% within	6.5%	14.4%	29.7%	49.4%	100.0%
		Count	14	23	108	118	263
		% within	5.3%	8.7%	41.1%	44.9%	100.0%
Total		Count	31	61	186	248	526
		% within	5.9%	11.6%	35.4%	47.1%	100.0%

Interpretation-

The table showed that majority of customers in HDFC (86%) were more satisfied from the bank`s Cash withdrawal/deposit machine compared to the customers satisfaction of SBI (79.1%) regarding the same.

Table 4.12-Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.398[a]	3	.024

Interpretation-

Since the p-value comes out to be less than 0.05, therefore HO 14 is rejected concluding that there is association between variables.

- **H0 5:** There is no significant association between respondents for the variable-Smooth services delivery system.

Table 4.13- Smooth services delivery system

Crosstab								
			45. Smooth services delivery system					Total
			HD	D	N	S	HS	
Bank	SBI	Count	72	58	24	45	64	263
		% within	27.4%	22.1%	9.1%	17.1%	24.3%	100.0%
	HDFC	Count	0	15	44	99	105	263
		% within	0.0%	5.7%	16.7%	37.6%	39.9%	100.0%
Total		Count	72	73	68	144	169	526
		% within	13.7%	13.9%	12.9%	27.4%	32.1%	100.0%

Interpretation-

The table showed that majority of customers in HDFC (77.5%) were more satisfied from the bank`s smooth services delivery system compared to the customers satisfaction of SBI (41.4%) regarding the same.

Table 4.14-Chi-Square Tests

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	133.408[a]	4	.000

Interpretation-

Since the p-value comes out to be less than 0.05, therefore HO 5 is rejected concluding that there is association between variables.

5 Conclusion & Suggestions;

The impact of service delivery on service quality in the banking industry is irrefutable. The banking industry is a highly competitive sector, and delivering high-quality services is crucial for maintaining a satisfied customer base. This study aimed to explore the relationship between service delivery and service quality and found strong evidence supporting the positive impact of service delivery on service quality.

The service delivery process encompasses various stages, including customer interactions, transaction processes, and problem resolution. Efficient and streamlined processes, such as online banking platforms and self-service options, provide convenience and accessibility to customers. Quick response times, personalized interactions, and effective complaint handling demonstrate the bank's commitment to delivering quality service. Additionally, technology plays a significant role in improving service delivery processes. The integration of digital solutions, such as mobile banking apps and chatbots, enables banks to offer round-the-clock assistance and enhance customer experiences. These advancements will not only improve service efficiency but also allowed banks to gather valuable customer data for personalized service delivery.

Further, the Chi-Square analysis was also conducted to examine the association between customer satisfactions of SBI and HDFC Bank for the variables of service delivery whichhas provided valuable insights. The analysis revealed significant differences in customer satisfaction between the two banks across various service delivery aspects.

The results suggests that SBI has been successful in providing efficient and timely services to its customers in this aspect compared to HDFC. While, HDFC outperformed SBI in terms of passbook updation services, indicating that HDFC has effectively met the expectations of its customers in providing accurate and prompt passbook updation services.

Furthermore, HDFC also exhibited higher customer satisfaction in system-generated cheque submission, surpassing SBI's satisfaction level. This indicates that HDFC's cheque submission process is perceived as more reliable and convenient by its customers. Moreover, HDFC's cash withdrawal/deposit machine received greater customer satisfaction compared to SBI's satisfaction level, signifying that HDFC has implemented efficient and user-friendly machines, contributing to enhanced customer experience. Finally, HDFC excelled in overall service delivery. This implies that HDFC has established a well-structured and seamless service delivery system, resulting in higher customer satisfaction.

5.1 Suggestions:

Following suggestions can be helpful for increasing customer satisfaction in case of SBI & HDFC Bank-

- **Suggestions for SBI:**

1. SBI should focus on reducing processing time for financial services. Implementing streamlined processes, utilizing technology, and optimizing resource allocation can help expedite service delivery.
2. SBI can learn from HDFC's success in passbook updation services. By investing in accurate and prompt passbook updation systems, SBI can improve customer satisfaction in this area.
3. SBI should work towards developing a reliable and convenient system for cheque submission, similar to HDFC's system-generated cheque submission. This can include digital solutions or automated processes that reduce manual errors and enhance efficiency.

- **Suggestions for HDFC Bank:**

1. HDFC should continue to prioritize and maintain efficient processing time for financial services. Regularly monitor and optimize processes to ensure timely and seamless service delivery.
2. HDFC should continue to excel in passbook updation services and strive for accuracy and promptness. Regular training of staff, effective coordination between departments, and leveraging technology can further improve this aspect of service delivery.
3. HDFC should strive to continuously improve their cheque submission process. Explore opportunities for automation, digital integration, and process optimization to provide a more reliable and convenient experience for customers.

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