

AGE GROUP WISE SATISFACTION LEVEL OF CUSTOMERS IN UNITED BANK OF INDIA

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ABSTRACT

Banking sector in India like many other sectors has been experiencing a rapidly changing market, new and modern technologies, economic uncertainties, more demanding customer services and above all fierce competition, that have presented an unpredictable set of challenges for them. The continuous entry of private and foreign banks into Indian banking industry has distorted the regulated banking environment to a liberalized and highly competitive one. In order to stay ahead of the competitors, it is essential for the bank to keep their customers happy and contented. There is also need to understand the market, know the background of customers and realize the characteristics of the competitors in order to retain the existing customers and allure the new ones as well. Banks also have to devise suitable systems and mechanisms to satisfy the needs and expectations of various segments of customers for their survival. The paper makes an attempt to compare the level of customer satisfaction about select dimensions of service quality in the branches of United Bank of India operating in Cachar district of Assam across the different age groups of the customers. The paper entails in it the analysis and interpretation of data collected from customers and presentation of the concerned data, which is based on select service quality dimensions. The responses obtained from two hundred seventy (270) customers of ten (10) sample branches of UBI operating in Cachar district of Assam have initially been categorized on the basis of their different age groups and presented in the tabular form followed by the requisite analysis so as to arrive at the findings of the study.

KEYWORDS: *Reliability, Responsiveness, Tangibility, Care, Banking Environment.*

Introduction

The relationship between customers' age and their perception in organizational affairs holds considerable interest in management research (Gokilamani, 2014). Customers in different age groups of different banks have different opinion for their banking services (Malli, 2011). Age is one of the important demographic variables that not only determine an individual's physical and mental maturity but also depicts life experiences (Kalaichelvi, 2012). It plays an essential role in determining the satisfaction level of customers as the expectation and perception of service quality in an organization is different for different aged people (Anands, 2014). As the age increases, it has been observed that customer satisfaction and favourable behavioural intentions also increase. It might be due to higher level of awareness and higher expectations among the younger people (Krishnan, 2013). The old generation customers do not expect more services rendered by the banks, but the new generation customers, who live in a highly technology dominated environment expect more than the old generation customers (Sujatha, 2013). In this study, an attempt was made to find out the difference between the satisfactions levels of different age groups of customers towards select dimensions of service quality. In this study, Age of respondents is segmented into four categories viz. 21-30 years, 31-40 years, 41-50 years and 51 years and above. Out of 270 customers surveyed, 73 no. of the respondents belong to the age group of 21-30 years. 71 no. of the respondents and 62 no. of them are in the age group of 31-40 years and 41-50 years respectively. And 62 no. of the respondents belong to the age group of 51 years and above.

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Objectives of the Study

- To compare the level of customer satisfaction about select dimensions of service quality in the branches of United Bank of India operating in Cachar district of Assam across the age groups of customers.
- To compare the level of overall customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the age groups of the customers.

Hypotheses of the Study

- The level of satisfaction of customers of UBI in Cachar district of Assam about select service quality dimensions does not significantly vary across the age groups of the customers.
- The level of overall customer satisfaction of UBI in Cachar district of Assam does not significantly vary across the age groups of the customers.

Data Source and Methodology

The study calls for collection of primary data. A structured schedule comprising of a numerical scale ranging from 'Highly Satisfied (=5)' to 'Highly Dissatisfied (=1)' has been used for the assessment of satisfaction or dissatisfaction of customers. In order to conduct the survey on customers of UBI in Cachar district of Assam, it has been decided to contact a sample of two hundred seventy (270) numbers of customers of United Bank of India in Cachar district of Assam. In order to assess the customer satisfaction/dissatisfaction, responses of 270 customers of UBI on ten dimensions of service quality have been obtained. These are Reliability; Responsiveness; Tangibility; Competence; Communication; Security; Care; Access, Courtesy and Availability. It has been found that as on 31st March, 2014 there were twenty five (25) numbers of branches of UBI operating in Cachar district of Assam. Out of these twenty five branches, ten branches of UBI have been selected randomly for the purpose of the survey. After selecting the branches, equal numbers of customers from each of the ten (10) sample branches have been surveyed. Since the sample size decided for the study is 270, so the responses of twenty seven (27) numbers of customers from each of the ten select branches have been considered. After the collection of data through field survey, the same have been fed into 'Microsoft Excel' and 'SPSS - version 16' for the purpose of analysis. The collected data have been suitably classified and tabulated. Statistical tools like, mean, standard deviation have been used to analyze the data obtained through field survey. Apart from these, one way ANOVA have been performed to arrive at the findings of the study.

Result and Discussion

Table 1: Age-wise Customer Satisfaction about Reliability Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.34	0.4514	3.292	0.021
31-40	3.44	0.5153		
41-50	3.50	0.3632		
51 and Above	3.57	0.4558		

Source: Field Survey

It has been found in table1 that out of four groups of customers as classified based on their age (in completed years), the mean value (3.57) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.34) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 1 also represents that the value of Standard deviation (0.3632) for the level of satisfaction about 'Reliability' dimension of service quality is the lowest for the customers who are in the age group of 41–50 years. This implies that the responses of customers in age group of 41-50 years are more concentrated about the 'Reliability' dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups which imply that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Reliability' dimension of service quality across the four age groups of customers under study.

Table 2: Age-wise Customer Satisfaction about Responsiveness Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.07	0.5469	1.168	0.322
31-40	3.11	0.4869		
41-50	3.14	0.5017		
51 and Above	3.23	0.5207		

Source: Field Survey

Table 2 portrays the level of satisfaction of customers of different age groups about 'Responsiveness' dimension of service quality of UBI. It has been found in the table2 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.23) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.07) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers belonging to the age group of 51 years and above are found to be the most satisfied and the customers in the age group of 21-30 years are the least satisfied group of customers among the four age groups.

The value of Standard deviation (0.5469) for the level of satisfaction about 'Responsiveness' dimension of service quality is the highest for the customers who are in age group of 21-30 years while the same is the lowest (0.4869) for the customers who belong to the age group of 31-40 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Responsiveness' dimension of service quality across the four age groups of customers under study.

Table 3: Age-wise Customer Satisfaction about Tangibility Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.18	0.6110	0.518	0.670
31-40	3.23	0.5800		
41-50	3.30	0.5532		
51 and Above	3.24	0.6007		

Source: Field Survey

It has been found in table3 that out of the four groups of customers as classified based on their age (in completed years), the mean value for the level of satisfaction of customers is the highest for the third age group (41-50 years). On the other hand, the mean value for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers. Table 3 also represents that the value of Standard deviation for the level of satisfaction about 'Tangibility' dimension of service quality is the lowest for the customers who are in the age group of 41–50 years while the same is the highest for the customers who belong to the age group of 21-30 years. This implies that the responses of customers in age group of 41-50 years are more concentrated about the 'Tangibility' dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups which imply that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Tangibility' dimension of service quality across the four age groups of customers under study.

Table 4: Age-wise Customer Satisfaction about Competence Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.25	0.5590	1.273	0.284
31-40	3.30	0.4824		
41-50	3.26	0.5165		
51 and Above	3.41	0.5300		

Source: Field Survey

Table 4 discloses the level of satisfaction of customers of different age groups about 'Competence' dimension of service quality of UBI. It has been found in table4 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.41) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.25) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 4 also reveals that the value of Standard deviation for the level of satisfaction about 'Competence' dimension of service quality is the highest for the customers who are in age group of 21-30 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Competence' dimension of service quality across the four age groups of customers under study.

Table 5: Age-wise Customer Satisfaction about Communication Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.86	0.6165	1.996	0.114
31-40	2.92	0.6135		
41-50	2.96	0.6705		
51 and Above	3.12	0.6524		

Source: Field Survey

Table 5 reveals the level of satisfaction/ dissatisfaction of customers of different age groups about 'Communication' dimension of service quality of UBI. It has been observed from table5 that out of the four groups of customers as classified based on their age (in completed years), customers in the age group of 21- 50 years are found to be dissatisfied about 'Communication' dimension of service quality.

The mean value (3.12) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (2.86) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51years and above are found to be the most satisfied among all the four age groups under study.

Table 5 also represents that the value of Standard deviation for the level of satisfaction about 'Communication' dimension of service quality is the lowest for the customers who are in the age group of 31-40 years. This implies that the responses of customers in age group of 31-40 years are more concentrated about this dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Communication' dimension of service quality across the four age groups of customers under study.

Table 6: Age-wise Customer Satisfaction about Security Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.53	0.3510	0.667	0.573
31-40	3.46	0.3956		
41-50	3.54	0.3337		
51 and Above	3.51	0.3599		

Source: Field Survey

Table 6 discloses the level of satisfaction of customers of different age groups about 'Security' dimension of service quality of UBI. It has been observed from table6 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.54) for the level of satisfaction of customers is the highest for the third age group (41- 50 years). On the other hand, the mean value (3.46) for the level of satisfaction of customers about this dimension of service quality is the lowest for the second age group (31 – 40 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 31-40 years are the least satisfied group of customers.

Table 6 also depicts that the value of Standard deviation for the level of satisfaction about 'Security' dimension of service quality is the highest for the customers who are in age group of 31-40 years while the same is the lowest for the customers who belong to the age group of 41-50 years. This implies that the tilt of the views of customers in the age group of 31-40 years is bent more about this dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups which imply that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Security' dimension of service quality across the four age groups of customers under study

Table 7: Age-wise Customer Satisfaction about Care Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.81	0.6459	1.064	0.365
31-40	2.85	0.6300		
41-50	2.82	0.6809		
51 and Above	3.00	0.6394		

Source: Field Survey

It has been observed from table7 that out of the four groups of customers as classified based on their age (in completed years), customers in the age group of 21- 50 years are found to be dissatisfied about 'Care' dimension of service quality. The mean value (3.00) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (2.81) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51years and above are found to be the most satisfied and customers who are in the age group of 21-30 years are found to be dissatisfied to a large extent about this dimension of service quality.

Table 7 also represents that the value of Standard deviation for the level of satisfaction about 'Care' dimension of service quality is the lowest for the customers who are in the age group of 31-40. This implies that the responses of customers in age group of 31-40 years are more concentrated about 'Care' dimension of service quality among all the four age

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Care' dimension of service quality across the four age groups of customers under study.

Table 8: Age-wise Customer Satisfaction about Access Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.48	0.4418	1.904	.129
31-40	3.56	0.3697		
41-50	3.62	0.3823		
51 and Above	3.61	0.4047		

Source: Field Survey

Table 8 portrays the level of satisfaction of customers of different age groups about 'Access' dimension of service quality of UBI. It has been found in table8 that out of the four groups of customers as classified based on their age (in completed years), the mean value for the level of satisfaction of customers is the highest for the fourth age group (41-50 years). On the other hand, the mean value for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 8 also reveals that the value of Standard deviation for the level of satisfaction about 'Access' dimension of service quality is the highest for the customers who are in age group of 21-30 years while the same is the lowest for the customers who belong to the age group of 31-40 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups which imply that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Access' dimension of service quality across the four age groups of customers under study.

Table 9: Age-wise Customer Satisfaction about Courtesy Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.30	0.4667	2.075	.104
31-40	3.31	0.5099		
41-50	3.47	0.4516		
51 and Above	3.42	0.5233		

Source: Field Survey

It has been observed from table9 that out of the four groups of customers as classified based on their age (in completed years), the mean value for the level of satisfaction of customers is the highest for the fourth age group (41-50 years). On the other hand, the mean value for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years).

This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

The value of Standard deviation for the level of satisfaction about 'Courtesy' dimension of service quality is the lowest for the customers who are in age group of 41-50 years. This implies that the responses of customers in age group of 41-50 years are more concentrated about 'Courtesy' dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Courtesy' dimension of service quality across the four age groups of customers under study.

Table 10: Age-wise Customer Satisfaction about Availability Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.58	0.5451	2.444	0.054
31-40	2.71	0.5716		
41-50	2.65	0.5536		
51 and Above	2.83	0.5621		

Source: Field Survey

Table 10 shows the level of dissatisfaction of customers of different age groups about 'Availability' dimension of service quality of UBI. It may be seen from table 10 that customers in all the age groups are dissatisfied about 'Availability' dimension of service quality. The mean value (2.83) for the extent of dissatisfaction of customers is the highest for the fourth age group (51 years and above) and the mean value (2.58) for the extent of dissatisfaction of customers is the lowest for the first age group (21-30 years) about this dimension of service quality. This implies that out of the four age groups under study, the lowest degree of dissatisfaction has been observed for the customers who belong to the age group of 51 years and above while the highest degree of dissatisfaction has been noticed for customers who are in the age group of 21-30 years about this service quality dimension.

The value of Standard deviation for the level of dissatisfaction about 'Availability' dimension of service quality is the lowest for the customers who are in the age group of 21-30 years. This implies that the responses of customers in age group of 21-30 years are more concentrated about 'Availability' dimension of service quality among all the four age groups under consideration.

The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups which imply that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Availability' dimension of service quality across the four age groups of customers under study.

Table 11: Age Group-wise Customer Satisfaction about Select Dimensions of Service Quality

Service Quality Dimensions	21-30	31-40	41-50	51 & Above
Reliability	3.34	3.44	3.50	3.57
Responsiveness	3.07	3.11	3.14	3.23
Tangibility	3.18	3.23	3.30	3.24
Competence	3.25	3.30	3.26	3.41
Communication	2.86	2.92	2.96	3.12
Security	3.53	3.46	3.54	3.51
Care	2.81	2.85	2.82	3.00
Access	3.48	3.56	3.62	3.61
Courtesy	3.30	3.31	3.47	3.42
Availability	2.58	2.71	2.65	2.83

Source: Field Survey

Table 11 represents age group wise customer satisfaction/dissatisfaction of select ten dimensions of service quality of UBI in Cachar district of Assam. It has been found in tables 11 that out of all the ten service quality dimensions, 'Security' dimension has been ranked first with the highest mean value of 3.53 for the customers who belong to the first age group (21-30 years). This implies that customers who are in the age group 21-30 years found to be satisfied to a large extent about 'Security' dimension of service quality.

Similarly, out of all the ten service quality dimensions, 'Access' dimension has been ranked first for the customers who belong to the second, third and fourth age group (i.e, 31-40 years; 41-50 years and 51 years and above) with the highest mean value of 3.56, 3.62 and 3.61 respectively.

On the contrary, out of the ten service quality dimensions, 'Availability' dimension has been ranked last in the order of ranking for all the age groups under consideration based on mean score. This indicates that customers of all the age group under study are dissatisfied to a large extent about 'Availability' dimension of service quality.

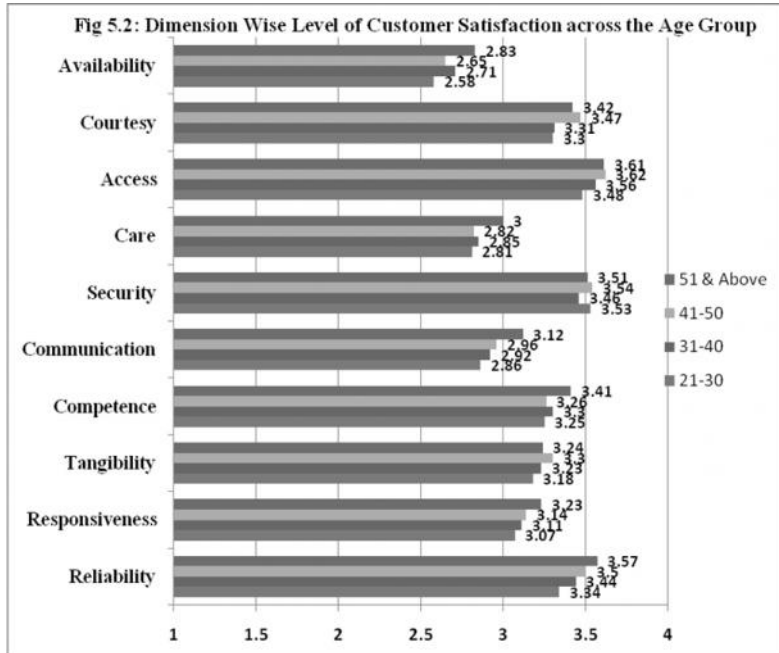


Table 12: Age-wise Overall Customer Satisfaction

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.25	0.3548	1.224	0.301
31-40	3.30	0.3658		
41-50	3.35	0.2823		
51 and above	3.34	0.3495		

Source: Field Survey

It has been found in table 12 that out of ten service quality dimensions, in five service quality dimensions namely, Reliability, Responsiveness, Competence, Communication and Care, the level of satisfaction of customers who are in the age group of 51 years and above is the highest based on mean score. On the other hand, it has also been observed that in Tangibility, Access, Security and Courtesy service quality dimensions, the level of satisfaction is the highest for the customers who belong to the age group of 41-50 years. However, out of ten service quality dimensions, in Availability service quality dimensions, the extent of dissatisfaction of customers who belong to the age group of 21-30 years is the highest.

Table 12 portrays the overall customer satisfaction of different age groups in the branches of UBI operating in Cachar district of Assam. It has been found that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.35) in terms of overall customer satisfaction is the highest for the third age group (41-50 years). On the other hand, the mean value (3.25) for the overall customer satisfaction for the first group (21-30 years) is the lowest. This implies that the highest degree of overall customer satisfaction has been noticed for the customers who belong to the age group of 41-50 years. On the contrary, the lowest degree of overall customer satisfaction has been observed for the customers who are in the age group of 21-30 years across the four age groups under consideration.

Table 12 also discloses that the value of Standard deviation for the overall customer satisfaction is the lowest for the third age group (41-50 years) while the same is the highest for the second age group (31-40 years). This implies that in terms of overall customer satisfaction, the responses of customers who belong to the age group of 41-50 years are more concentrated across the four age groups of customers under study.

F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. It implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in overall customer satisfaction across the four age groups of customers under consideration.

Conclusion

In a competitive regime, it is not easy to satisfy the customers as they are now more aware, price conscious and demanding. The success of a business unit is basically based upon the satisfaction of the wants of the customers. The findings of the study revealed that out of ten service quality dimensions, in six service quality dimensions namely, Reliability, Responsiveness, Competence, Communication, Care and Availability, the level of satisfaction of customers who belong to the age group of 51 years and above is the highest based on mean score. On the other hand, it has been observed that in Tangibility, Security, Access and Courtesy service quality dimensions, the level of satisfaction is the highest for the customers who belong to the age group of 41-50 years. It has also been found that among the four groups of customers as classified on the basis of their age, the overall satisfaction of customers who are in the age group of 41-50 years are the most and the overall satisfaction of customers who belong to the age group of 21-30 years are the least. The study pointed to the fact that there are some differences in the attitudes and opinions of customers belonging to different age groups in the area of satisfaction of banking services. Thus, it is necessary in banking practice to correctly assess the different trends and apply them to the customer care system in order to enhance the customer satisfaction.

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