A COMPARATIVE STUDY ON CUSTOMER PERCEPTION TOWARDS SERVICE QUALITY AMONG SELECT PUBLIC, PRIVATE AND FOREIGN BANK (WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT)

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Abstract: The main aim of the study is to determine the customers' perception on service quality at Public, Private and Foreign sector banks in Coimbatore district. The data obligatory for this study are collected from both primary and secondary sources. The interview schedules are prepared in such a way that they are simple and understandable to enable the respondents to express their opinions freely and frankly. Adequate care has been taken to collect unbiased data from the respondents. Thus, the collected data were analysed using various statistical tools such as t-test and ANOVA Analysis. The output of the study will help the bank to improve their services and it can be helpful to avoid rising of major problems at their bank, it will also be useful to the customers of the bank. This study may helpful to the Banks to provide a better-quality of services, and can satisfy their customers' requirements more than their expectation.

Keywords: *Customers, Perceptions, Banks, Service Quality and Economic development*.

INTRODUCTION

Banking system plays an efficient role in the economic development of a country by maintaining the flow of cash in various segment of the economy. The banking industry in India is facing various challenges. This made an appearance of various new Public sector banks, Private sector banks, with that of the foreign sector banks to hold their business in India. At this digital economy customers have their banking options and information available at their mobile. Bank understands the customers' want clearly and they are eager to acquire a new customer, and they want to retain the existing customers is more essential to survive in the economy. This has resulted in the increasing competition among the domestic banks. Finally the banks concentrated to attract the customer by providing customer friendly services. This revolve has facilitated banking challenges in the area of quality service, customer satisfaction, customer retention, customer loyalty etc., Service quality plays a major role in achieving customer satisfaction, and creating bank loyalty in banking sector.

STATEMENT OF THE PROBLEM

The banking system in India is effectively capitalized and controlled. The economic and pecuniary conditions here are superior in any other country. Liquidity, credit, and market studies have well tried Indian banks to be versatile. They have negotiated the downswing with the international economy well. The PSBs (Public Sector Banks) type is the foundation in Indian nation. They account for seventy eight percent of the assets within the banking sector. The Private Sector banking is making evolution. The use of technology has made a revolution within the operating form of the banks. Variety of products and services such as ATMs, Debit/Credit Cards, Smart Cards, EFTS,ECS, RTGS, Internet banking, Mobile banking, Tele-banking, etc.

OBJECTIVES OF THE STUDY

1) To determine the customer's perception on service quality at Public, Private and Foreign banks.

HYPOTHESIS

Ho: There is no significant difference among the customer's perception on service quality in banks.

SCOPE OF THE STUDY

The present study aims to evaluate the customers 'perception and the various services of the banks in Coimbatore District. This study encompasses service quality of all public, private and foreign sector banks in Coimbatore district. This study includes the customers of the public, private and foreign sector banks in Coimbatore District and these customers comes under various professions, occupations, areas, gender and income, family type, their banking etc. The output of the study will help the bank to improve their services and it can be helpful to avoid rising of major problems at their bank, it will also be useful to the customers of the bank.

RESEARCH METHODOLOGY

The present study is descriptive in nature. The data obligatory for this study are collected from both primary and secondary sources. The interview schedules are prepared in such a way that they are simple and understandable to enable the respondents to express their opinions freely and frankly. Adequate care has been taken to collect unbiased data from the respondents. Thus, the collected data were analysed using various statistical tools such as t-test and ANOVA Analysis.

RESULTS AND DISCUSSION

T- Table Showing the Mean Score between the Customers Level of Perception on the Basis of the Gender in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Gender in Public Sector Banks.

Gender	Numbers	Perception	Standard Deviation	Minimum	Maximum
Male	190	78.92	11.91	29.57	100.00
Female	193	79.11	10.70	56.52	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: 381	**'t' Value: 0.162**		**P Value: .871**		**Not Significant**

Source: Primary data

The above table observed that the calculated t value 0.162. The t table value of df= 381 and α= 5 percent level of significance is 0.871. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exists any significant difference among customers classified on the basis of gender.

Thus, it is inferred that the Female customers have high level of perception towards Public banking service and male customers have low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Age in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Age in Public Sector Banks.

Age (Years)	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 20	39	83.50	7.52	66.09	97.39
21-30	162	75.85	10.42	45.22	100.00
31-40	128	78.95	12.68	29.57	100.00
41-50	54	85.46	8.77	59.13	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 3, v_2 379	**F Value: 13.309**		**P Value: .000**		**Significant**

Source: Primary data

The analysis of table exhibits that the calculated F value is 13.309. The F table value of df_1=3 df_2= 379 and α= 5 percent level of significance is 0.00. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected, which is concluded that there is a significant mean difference among customers classified on the basis of age

Hence, it is inferred that the Customers who are above the age of 41- 50 years have high level of perception towards Public banking service. Customers, whose age ranges from 21 to 30 years have low level of perception towards Public banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Marital Status in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Marital Status in Public Sector Banks.

Marital Status	Numbers	Perception	Standard Deviation	Minimum	Maximum
Married	259	78.22	12.00	29.57	100.00
Unmarried	124	80.69	9.52	45.22	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: 381	**'t' Value: 2.015**		**P Value: .045**		**Significant**

Source: Primary data

The above table reveals that the calculated t value is 2.015. The t table value of df = 381 and α= 5 percent level of significance is 0.045. Since calculated P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of marital status.

Therefore, it is inferred that the married customers have low level of perception towards Public banking service and unmarried customers have high level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Education in Public Sector Bank

Ho: There is no significant difference between the customers level of Perception on the basis of the Education in Public Sector Bank.

Education	Numbers	Perception	Standard Deviation	Minimum	Maximum
SSLC	33	79.16	10.16	59.13	100.00
H.Sc.,	13	82.88	8.77	63.48	92.17
Degree	145	80.11	10.83	50.43	100.00
Post Graduate	151	76.94	12.39	29.57	100.00
Diploma	25	78.99	8.56	62.61	92.17
Illiterate	16	85.38	9.03	76.52	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 5, v_2 377	**F Value: 2.664**		**P Value: .022**		**Significant**

Source: Primary data

The above table illustrates that the calculated F value is 2.664. The F table value of df_1=5 df_2= 377 and α= 5 percent level of significance is 0.022. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of educational qualification.

Hence, it is inferred that the customers who are illiterate have high level of perception towards Public banking service. Customers, who have completed post graduation, have low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Occupation in Public Sector Banks.

Ho: There is no significant difference between the customers level of Perception on the basis of the Occupation in Public Sector Banks.

Occupation	Numbers	Perception	Standard Deviation	Minimum	Maximum
Agriculturist	30	78.46	8.69	56.52	97.39
Student	55	81.09	8.39	62.61	92.17
Homemaker	17	77.75	8.37	62.61	97.39
Self Employed	80	81.15	9.14	60.00	100.00
Employee	151	77.76	13.41	29.57	100.00
Business	50	77.90	12.08	48.70	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 5, v_2 377	**F Value: 1.480**		**P Value: .195**		**Not Significant**

Source: Primary data

The above table examines that the calculated F value is 1.480. The F table value of $df_1 = 5$ $df_2 = 377$ and $\alpha = 5$ percent level of significance is 0.195. Since calculated value of P is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of occupation.

Thus, it is inferred that the customers who are as a Self employed have high level of perception towards Public banking services. Customers who are Homemaker have low level of perception towards Public banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family type in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family type in Public Sector Banks.

Family Type	Numbers	Perception	Standard Deviation	Minimum	Maximum
Joint	190	79.61	12.23	29.57	100.00
Nuclear	193	78.44	10.30	45.22	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: 381	**'t' Value: 1.018**		**P Value: .309**		**Not Significant**

Source: Primary data

The above table proves that the calculated t value is 1.018. The t table value of df= 381 and $\alpha = 5$ percent level of significance is 0.309. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of family type.

Hence, it is inferred that the joint family customers have high level of perception towards Public banking service and nuclear family customers have low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Income in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Income in Public Sector Banks.

Monthly Income	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 15000	193	77.27	10.37	45.22	100.00
15001-25000	89	76.90	12.52	29.57	100.00
Above 25000	101	84.23	10.29	54.78	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 2, v_2 380	**F Value: 15.726**		**P Value: .000**		**Significant**

Source: Primary data

The analysis of table exhibits that the calculated F value is 15.726 The F table value of $df_1 = 2$ $df_2 = 380$ and $\alpha = 5$ percent level of significance is 0.00. Since calculated value of P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of monthly income.

Therefore, it is inferred that the customers who are earning monthly income above 25000 have high level of perception Public towards banking service. And the customers who are earning monthly income which ranges from 15001-25000 have low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family Expenditure in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family expenditure in Public Sector Banks.

Family Expenditure	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 7500	130	78.62	10.78	45.22	100.00
7501 – 15000	137	76.57	11.75	29.57	100.00
Above 15000	116	82.35	10.59	54.78	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 2, v_2 380		F Value: 8.676		P Value: .000	Significant

Source: Primary data

It is evident from the above table reveals that the calculated F value is 8.676. The F table value of $df_1=2$ $df_2=380$ and $α=$ 5 percent level of significance is 0.00. Since calculated P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of family expenditure.

Hence, it is inferred that the customers' family expenditure ranges of above 15000 has high level of perception towards Public banking service. And the customers' family expenditure which ranges from 7501-15000 has low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Type of Bank Account in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the type of bank account in Public Sector Banks.

Type of Bank Account	Numbers	Perception	Standard Deviation	Minimum	Maximum
Current	48	78.35	14.42	29.57	100.00
Savings	315	79.27	10.84	48.70	100.00
Deposit	13	76.32	7.88	62.61	94.78
Loan	7	77.39	14.37	61.74	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 3, v_2 379		F Value: 0.400		P Value: .753	Not Significant

Source: Primary data

It is clear from the above table that the calculated F value is 0.400. The F table value of $df_1=3$ $df_2=379$ and $α=$ 5 percent level of significance is 0.753. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exist any significant mean difference among customers classified on the basis of types of account in bank.

Thus, it is inferred that the customers who have savings account have high level of perception towards Public banking service. And the customers who have deposit account have low level of perception towards Public banking service.

T-Table Showing the Mean Score between the Customers Level of Perception on the basis of the Multiple of accounts in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Multiple of accounts in Public Sector Banks.

Multiple Accounts	Numbers	Perception	Standard Deviation	Minimum	Maximum
Yes	148	82.16	11.42	54.78	100.00
No	235	77.04	10.79	29.57	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df:381		't' Value: 4.415		P Value: .000	Significant

Source: Primary data

It is obvious from the above table examines that the calculated t value is 4.415. The t table value of df = 381 and $α=$ 5 percent level of significance is 0.00. Since calculated P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of the customers holding multiple of accounts.

Therefore, it is inferred that the customers have multiple of accounts have high level of perception towards Public banking service. And the customers don't have multiple of accounts have low level of perception towards Public banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Duration of holding an Account in Public Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Duration in Public Sector Banks.

Duration	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 5	156	79.64	10.99	45.22	100.00
5 – 10	163	78.06	11.48	29.57	100.00
Above 10	64	79.95	11.60	50.43	100.00
Total	**383**	**79.02**	**11.30**	**29.57**	**100.00**
Df: .:v_1 2, v_2 380		**F Value: 1.032**	**P Value: .357**		**Not Significant**

Source: Primary data

It is evident from the above table indicates that the calculated F value is 1.032. The F table value of df_1=2 df_2=380 and α= 5 percent level of significance is 0.357. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is a significant mean difference among customers classified on the basis of duration of holding bank account.

Hence, it is inferred that the customers who are holding the bank account for above 10 years have high level of perception towards Public banking service. And the customers who are holding the bank account with in 5years have low level of perception towards Public banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the Basis of the Gender in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Gender in Private Sector Banks.

Gender	Numbers	Perception	Standard Deviation	Minimum	Maximum
Male	152	78.12	12.55	29.57	100.00
Female	167	78.35	9.90	44.35	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: 317	**'t' Value: 0.188**		**P Value: .851**		**Not Significant**

Source: Primary data

It is clear from the above table shows that the calculated t value is 0.188. The t table value of df= 317 and α= 5 percent level of significance is 0.851. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exists any significant difference among customers classified on the basis of gender.

Hence, it is inferred that the Female customers have high level of perception towards Private banking service and male customers have low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Age in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the age in Private Sector Banks.

Age (Years)	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 20	35	78.71	6.57	62.61	89.57
21-30	131	76.67	10.08	45.22	94.78
31-40	113	77.81	13.18	29.57	100.00
41-50	40	84.17	10.34	59.13	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 3, v_2 315		**F Value: 4.817**	**P Value: .003**		**Significant**

Source: Primary data

It is proved from the above table reveals that the calculated F value is 4.817. The F table value of $df_1=3$ $df_2= 315$ and $α=$ 5 percent level of significance is 0.03. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected, which is concluded that there is a significant mean difference among customers classified on the basis of age.

Thus, it is inferred that the Customers who are above the age of 41- 50 years have high level of perception towards Private banking service. Customers, whose age ranges from 21 to 30 years have low level of perception towards Private banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Marital Status in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the marital status in Private Sector Banks.

Marital Status	Numbers	Perception	Standard Deviation	Minimum	Maximum
Married	226	78.42	11.84	29.57	100.00
Unmarried	93	77.81	9.61	45.22	94.78
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: 317	**'t' Value: 0.438**		**P Value: .662**		**Not Significant**

Source: Primary data

It is evident from the above table demonstrates that the calculated t value is 0.438. The t table value of df = 317 and α= 5 percent level of significance is 0.662. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exist any significant mean difference among customers classified on the basis of marital status.

Hence, it is inferred that the married customers have low level of perception towards Private banking service and unmarried customers have high level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Education in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Education in Private Sector Banks.

Education	Numbers	Perception	Standard Deviation	Minimum	Maximum
SSLC	36	78.67	8.81	61.74	92.17
H.Sc.,	15	81.39	8.95	63.48	92.17
Degree	112	79.45	11.24	49.57	100.00
Post Graduate	121	75.29	12.14	29.57	100.00
Diploma	19	80.37	7.87	62.61	93.04
Illiterate	16	85.65	8.43	73.04	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 5, v_2 313	**F Value: 3.874**		**P Value: .002**		**Significant**

Source: Primary data

It is clear from the above table that the calculated F value is 3.874. The F table value of $df_1=5$ $df_2= 313$ and α= 5 percent level of significance is 0.002. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of educational qualification.

Therefore, it is inferred that the customers who are illiterate have high level of perception towards Private banking service. Customers, who have completed post graduation, have low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Occupation in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Occupation in Private Sector Banks.

Occupation	Numbers	Perception	Standard Deviation	Minimum	Maximum
Agriculturist	29	79.13	10.25	59.13	97.39
Student	53	78.28	8.43	62.61	93.91
Homemaker	14	80.99	7.23	62.61	93.04
Self Employed	65	80.23	10.12	44.35	100.00
Employee	110	77.18	12.87	29.57	100.00
Business	48	76.61	12.65	47.83	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 5, v_2 313		**F Value: 1.012**	**P Value: .411**		**Not Significant**

Source: Primary data

It is proved from the above table explains that the calculated F value is 1.012. The F table value of df_1=5 df_2= 313 and α= 5 percent level of significance is 0.411. Since calculated value of P is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of occupation.

Thus, it is inferred that the customers who are as a Homemaker have high level of perception towards Private banking services. Customers who are doing business have low level of perception towards Private banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family type in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family type in Private Sector Banks.

Family Type	Numbers	Perception	Standard Deviation	Minimum	Maximum
Joint	150	78.88	12.43	29.57	100.00
Nuclear	169	77.67	10.04	44.35	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df:317	**'t' Value: 0.958**		**P Value: .339**		**Not Significant**

Source: Primary data

It is evident from the above table indicates that the calculated t value is 0.958.   The t table value of df= 317 and α= 5 percent level of significance is 0.339. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of family type.

Hence, it is inferred that the joint family customers have high level of perception towards Private banking service and nuclear family customers have low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Income in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the monthly Income in Private Sector Banks.

Monthly Income	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 15000	162	76.63	10.05	45.22	100.00
15001-25000	75	75.17	12.90	29.57	97.39
Above 25000	82	84.23	9.58	49.57	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 2, v_2 316		**F Value: 17.861**	**P Value: .000**		**Significant**

Source: Primary data

It is clear from the above table shows that the calculated F value is 17.861. The F table value of df_1=2 df_2= 316 and α= 5 percent level of significance is 0.00. Since calculated value of P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of monthly income.

Therefore, it is inferred that the customers who are earning monthly income above 25,000 have high level of perception Private towards banking service. And the customers who are earning monthly income which ranges from 15,001-25,000 have low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family Expenditure in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family Expenditure in Private Sector Banks.

Family Expenditure	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 7500	111	77.78	11.18	44.35	100.00
7501 – 15000	124	75.36	11.48	29.57	97.39
Above 15000	84	83.11	9.23	66.09	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 2, v_2 316		**F Value: 12.978**	**P Value: .000**		**Significant**

Source: Primary data

Hence, it is inferred that the customers' family expenditure ranges of above 15000 has high level of perception towards Private banking service. And the customers' family expenditure which ranges from 7501-15000 has low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Type of Bank Account in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Type of bank account in Private Sector Banks.

Type of Bank Account	Numbers	Perception	Standard Deviation	Minimum	Maximum
Current	35	78.04	15.72	29.57	100.00
Savings	274	78.38	10.56	44.35	100.00
Deposit	5	72.87	8.77	62.61	86.09
Loan	5	77.56	13.88	61.74	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 3, v_2 315		**F Value: 0.403**	**P Value: .751**		**Not Significant**

Source: Primary data

It is evident from the above table specifies that the calculated F value is 0.403.   The F table value of df_1=3 df_2=315 and α= 5 percent level of significance is 0.751. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exist any significant mean difference among customers classified on the basis of types of account in bank.

Thus, it is inferred that the customers who have savings account have high level of perception towards Private banking service. And the customers who have deposit account have low level of perception towards Private banking service.

T-Table Showing the Mean Score between the Customers Level of Perception on the basis of the Multiple of accounts in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Multiple of Accounts in Private Sector Banks.

Multiple Accounts	Numbers	Perception	Standard Deviation	Minimum	Maximum
Yes	122	82.27	10.50	49.57	100.00
No	197	75.74	10.96	29.57	93.04
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: 317		**'t' Value: 5.256**	**P Value: .000**		**Significant**

Source: Primary data

From the above table suggests that the calculated t value is 5.256. The t table value of df = 317 and α= 5 percent level of significance is 0.00. Since calculated P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of the customers holding multiple of accounts.

Hence, it is inferred that the customers have multiple of accounts have high level of perception towards Private banking service. And the customers don't have multiple of accounts have low level of perception towards Private banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Duration of holding an Account in Private Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Duration in Private Sector Banks.

Duration	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 5	127	77.98	11.08	45.22	100.00
5 – 10	155	77.97	11.47	29.57	100.00
Above 10	37	80.28	10.75	50.43	100.00
Total	**319**	**78.24**	**11.23**	**29.57**	**100.00**
Df: .:v_1 2, v_2 316		**F Value: 0.689**	**P Value: .503**		**Not Significant**

Source: Primary data

It is obvious from the above table indicates that the calculated F value is 0.689. The F table value of df_1=2 df_2=316 and α= 5 percent level of significance is 0.503. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is a significant mean difference among customers classified on the basis of duration of holding bank account.

Therefore, it is inferred that the customers who are holding the bank account for above 10 years have high level of perception towards Private banking service. And the customers who are holding the bank account with in 5 years have low level of perception towards Private banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the Basis of the Gender in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Gender in Foreign Sector Banks.

Gender	Numbers	Perception	Standard Deviation	Minimum	Maximum
Male	122	80.16	10.96	49.57	100.00
Female	133	79.25	11.04	44.35	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df:253	**'t' Value: 0.659**		**P Value: .510**		**Not Significant**

Source: Primary data

It is clear from the above table shows that the calculated t value is 0.659. The t table value of df=253 and α= 5 percent level of significance is 0.510. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exists any significant difference among customers classified on the basis of gender.

Hence, it is inferred that the Female customers have high level of perception towards Foreign banking service and male customers have low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Age in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Age in Foreign Sector Banks.

Age (Years)	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 20	22	79.29	10.55	60.00	97.39
21-30	108	79.58	10.02	54.78	100.00
31-40	85	77.64	12.33	44.35	100.00
41-50	40	84.57	9.50	59.13	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: .:v_1 3, v_2 251		**F Value: 3.743**	**P Value: .012**		**Significant**

Source: Primary data

It is clear from the above table reveals that the calculated F value is 3.743. The F table value of df_1=4, df_2= 251 and α= 5 percent level of significance is 0.012. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected, which is concluded that there is a significant mean difference among customers classified on the basis of age.

Thus, it is inferred that the Customers who are above the age of 41- 50 years have high level of perception towards Foreign banking service. Customers, whose age ranges from 31 to 40 years have low level of perception towards foreign banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Marital Status in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the marital status in Foreign Sector Banks.

Marital Status	Numbers	Perception	Standard Deviation	Minimum	Maximum
Married	176	79.16	11.45	44.35	100.00
Unmarried	79	80.86	9.85	55.65	100.00
Total	255	79.69	10.99	44.35	100.00
Df:253	't' Value: 1.139		P Value: .256		Not Significant

Source: Primary data

It is proved from the above table examines that the calculated t value is 1.139. The t table value of df=253 and α= 5 percent level of significance is 0.256. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exists any significant mean difference among customers classified on the basis of marital status.

Hence, it is inferred that the married customers have low level of perception towards Foreign banking service and unmarried customers have high level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the Basis of the Education in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Education in Foreign Sector Banks.

Education	Numbers	Perception	Standard Deviation	Minimum	Maximum
SSLC	38	78.54	11.08	55.65	100.00
H.Sc.,	11	80.16	11.96	63.48	92.17
Degree	80	82.51	10.54	49.57	100.00
Post Graduate	100	76.70	11.14	44.35	100.00
Diploma	15	82.96	9.24	66.96	93.04
Illiterate	11	85.38	6.10	77.39	93.91
Total	255	79.69	10.99	44.35	100.00
Df: .:v_1 5, v_2 249	F Value: 3.653		P Value: .003		Significant

Source: Primary data

It is obvious from the above table examines that the calculated F value is 3.653. The F table value of df_1=5 df_2= 249 and α= 5 percent level of significance is 0.003. Since calculated value of P is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of educational qualification.

Therefore, it is inferred that the customers who are illiterate have high level of perception towards Foreign banking service. Customers, who have completed post graduation, have low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Occupation in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Occupation in Foreign Sector Banks.

Occupation	Numbers	Perception	Standard Deviation	Minimum	Maximum
Agriculturist	18	78.50	8.80	56.52	86.96
Student	43	80.57	9.45	60.00	93.91
Homemaker	12	83.77	7.18	76.52	97.39
Self Employed	43	80.79	11.84	44.35	100.00
Employee	103	78.90	11.51	50.43	100.00
Business	36	78.82	12.23	47.83	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: .:v_1 5, v_2 249		**F Value: 0.660**	**P Value: .654**		**Not Significant**

Source: Primary data

It is evident from the above table observed that the calculated F value is 0660.   The F table value of $df_1=5$ $df_2= 249$ and α= 5 percent level of significance is 0.654. Since calculated value of P is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of occupation.

Hence, it is inferred that the customers who are as a homemaker have high level of perception towards Foreign banking services. Agriculturist customers have low level of perception towards Foreign banking service.

T- Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family type in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family type in Foreign Sector Banks.

Family Type	Numbers	Perception	Standard Deviation	Minimum	Maximum
Joint	139	80.59	11.34	47.83	100.00
Nuclear	116	78.61	10.51	44.35	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: 253	**'t' Value: 1.432**		**P Value: .153**		**Not Significant**

Source: Primary data

It is clear from the above table explains that the calculated t value is 1.432. The t table value of df=253 and α= 5 percent level of significance is 0.153. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is no significant mean difference among customers classified on the basis of family type.

Therefore, it is inferred that the joint family customers have high level of perception towards Foreign banking service and nuclear family customers have low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Income in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Income in Foreign Sector Banks.

Monthly Income	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 15000	126	78.28	10.11	50.43	100.00
15001-25000	65	76.41	11.00	44.35	100.00
Above 25000	64	85.79	10.42	49.57	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: .:v_1 2, v_2 252		**F Value: 15.326**	**P Value: .000**		**Significant**

Source: Primary data

It is evident from the above table shows that the calculated F value is 15.326. The F table value of $df_1=2$ $df_2=252$ and $\alpha=5$ percent level of significance is 0.00. Since calculated value of P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of monthly income.

Hence, it is inferred that the customers who are earning monthly income above 25000 have high level of perception Foreign towards banking service. And the customers who are earning monthly income which ranges from 15001-25000 have low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Family Expenditure in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Family Expenditure in Foreign Sector Banks.

Family Expenditure	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 7500	99	78.51	10.93	44.35	100.00
7501 – 15000	84	76.83	10.37	50.43	100.00
Above 15000	72	84.65	10.25	54.78	100.00
Total	255	79.69	10.99	44.35	100.00
Df: .:v_1 2, v_2 252		F Value: 11.644	P Value: .000		Significant

Source: Primary data

It is obvious from the above table reveals that the calculated F value is 11.644. The F table value of $df_1=2$ $df_2=252$ and $\alpha=5$ percent level of significance is 0.03. Since calculated P value is less than 0.05. Hence the null hypothesis is rejected which is concluded that there is a significant mean difference among customers classified on the basis of family expenditure.

Therefore, it is inferred that the customers' family expenditure ranges of above 15000 has high level of perception towards Foreign banking service. And the customers' family expenditure which ranges from 7501-15000 has low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Type of Bank Account in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Type of Bank Account in Foreign Sector Banks.

Type of Bank Account	Numbers	Perception	Standard Deviation	Minimum	Maximum
Current	34	81.84	9.39	60.00	100.00
Savings	214	79.16	11.18	44.35	100.00
Deposit	3	79.42	13.86	67.83	94.78
Loan	4	89.79	7.11	83.48	100.00
Total	255	79.69	10.99	44.35	100.00
Df: .:v_1 3, v_2 251		F Value: 1.739	P Value: .160		Not Significant

Source: Primary data

It is proved from the above table indicates that the calculated F value is 1.739. The F table value of $df_1=3$ $df_2=251$ and $\alpha=5$ percent level of significance is 0.160. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exist any significant mean difference among customers classified on the basis of types of account in bank.

Hence, it is inferred that the customers who have loan account have high level of perception towards Foreign banking service. And the customers who have savings account have low level of perception towards Foreign banking service.

T-Table Showing the Mean Score between the Customers Level of Perception on the basis of the Multiple of accounts in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Multiple of Accounts in Foreign Sector Banks.

Multiple Accounts	Numbers	Perception	Standard Deviation	Minimum	Maximum
Yes	98	82.07	10.96	49.57	100.00
No	157	78.21	10.78	44.35	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: 253	\'t\' Value: 2.765		P Value: .006		**Significant**

Source: Primary data

It is evident from the above table shows that the calculated t value is 2.765. The t table value of df = 253 and α= 5 percent level of significance is 0.06. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there does not exist any significant mean difference among customers classified on the basis of the customers holding multiple of accounts.

Therefore, it is inferred that the customers have multiple of accounts have high level of perception towards Foreign banking service. And the customers don't have multiple of accounts have low level of perception towards Foreign banking service.

ANOVA Table Showing the Mean Score between the Customers Level of Perception on the basis of the Duration of holding an Account in Foreign Sector Banks

Ho: There is no significant difference between the customers level of Perception on the basis of the Duration in Foreign Sector Banks.

Duration	Numbers	Perception	Standard Deviation	Minimum	Maximum
Up to 5	118	79.75	11.17	47.83	100.00
5 – 10	104	80.41	10.82	44.35	100.00
Above 10	33	77.21	10.88	50.43	100.00
Total	**255**	**79.69**	**10.99**	**44.35**	**100.00**
Df: .:v_1 2, v_2 252	F Value: 1.068		P Value: .345		**Not Significant**

Source: Primary data

From the above table demonstrates that the calculated F value is 1.068. The F table value of df_1=2 df_2=252 and α= 5 percent level of significance is 0.345. Since calculated P value is greater than 0.05. Hence the null hypothesis is accepted which is concluded that there is a significant mean difference among customers classified on the basis of duration of holding bank account.

Hence, it is inferred that the customers who are holding the bank account from 5 to 10 years have high level of perception towards Foreign banking service. And the customers who are holding the bank account for above 10 years have low level of perception towards Foreign banking service.

Conclusion

The researcher has identified the perception of the customers on the service quality and various value added services that have been presented by the Public sector Banks, than Private and Foreign Sector Banks in Coimbatore District and assessed their level of perception on the various services and the factors that influence the perception of the customers. Public sector banks are well equipped with modern technology and they are having efficient employees and low charges services when comparing with both private and foreign sector bank. Still customers are having more preference to do their transactions with public sector bank. This study may also helpful to the Banks to provide a better-quality of services, and can satisfy their customers' requirements more than their expectation.

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