# Study to Examine the Extent of Service Fairness On Consumer Behavioral Intention In India With Special Reference To Banking Sector

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**ABSTRACT--**The dramatic change in India's economic and industrial dynamics followed the abolition of the very depressed license and the introduction of LPG policy. Since 1991, with modernization and liberalization, market forces have gradually dominated the Indian banking system. The user was the primary beneficiary of the inexorable development and increased competition of broader economies. At the same time, banks find it harder to stop defecting their lucrative clients. This study explores the extent of service fairness for the banking industry in India, particularly in terms of customer behaviour. Findings suggest that customer satisfaction and customer loyalty have a significant impact on service quality, market fairness, and consumer behaviour. This study demonstrates the importance of customer behaviour in Indian bank loyalty.

**Keywords--**Economies, Service fairness, Consumer, Behavioral intention, Banking Industry.

## I. INTRODUCTION

Indian financial growth has elevated inside a long time by way of expansion of the banking industry, at some stage in the identical instances, the Indian banking region has also grown drastically. The growth in the banking sector has, in particular, come from the participation of personal banks and overseas banks, even though; the role of the general public zone banks cannot be decided (Karjaluoto *et al.,* 2009). The boom within the quantity of private and overseas banks has made the banking zone highly aggressive (Dutta and Dutta, 2009). This has additionally created sufficient selections for banking clients because the industry has grown to be bold. A banking organization is developing new projects to increase its patron base and keep a long-lasting relationship with their clients. To gain this, it's miles imperative for banks to recognize the expectancy of their clients and installation strategies to decorate their delight degree (Kumar and Shenbagaraman, 2017). The purpose of this research is to take a look at the goal to investigate the first-class provider shipping of Indian retail banks with admire to the significance given by using the customers to numerous attributes performance characteristics.

Banks are essential to the economic development of a nation. For a budget company, shops are either directly or through capital markets. Capital surpluses are linked to bank capital deficits (Nagdev and Rajesh, 2018). India's retaining company faces issues such as price control difficulties, buyer loyalty, buyer maintenance, buyer

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commitment, excellent discipline, and customer loyalty performance, making an account management icon (Kaura and Datta, 2012).

### 1.1 Role of Banking in Indian Economy

The management of India, after independence, expected that would center around unique zones amongst which one of the essential undertakings become cash associated development of the kingdom. On this unusual condition, the industrial framework affirmation in 1948 focussed on the blended financial system, which recounted a dynamic component being made from numerous domain names incorporating managing a report and again (Prema, 2011). Bank nationalization led to a crucial move back to these lines in 1948. The Indian Reserve Bank of India (RBI)-related Act to regulate, track, and audit banks have been established. Both issues under the Banking Regulation Act fall outside the control of the financial institution (Ketkar and Ketkar, 1992).

In 1969 and later in 1980, the Indian authorities nationalized personal banks in that portion with a clear objective of better use. India's private sector manages about 91% of registered transactions in India (Burgess *et al.,* 2005). In the mid-nineties, P.V. Narsimharao state that the portion of the Indian factor-leading sector has been modified by licensing individual private banks known as modern educated banks. These banks included the International Finance Institute (now absorbed by the Eastern Trade Bank), UTI's financial institution now renamed Axis Bank, ICICI's financial institution, and HDFC's financial institution. Sparing coins include government banks, commercial banks, and foreign banks (Roy, 2012).

In the context of liberalization, LPG recognizes the complicated dimension of the inclusion of financial exchanges. The following is the sequence of bank obligations towards the country's financial system: economic policy facilitator: the budgetary and monetary technique of a nation has a more significant impact on its commercial development, and the systematic handling of cash-related movements is precautionary (Roy, 2012). Banks are shops providing loans to the public and corporations. Banks encourage the pooling of monetary assets and investments through strategies, markets, and a variety of sports. This capital is being spent by businessmen, leading to U.S. economic growth. Combine entrepreneurship and creativity as an integrated entity. New business banks use a credit score closer to production. Money or banknote printing is made by the national bank (Khan *et al.,* 2017) as banks are primarily financial system cash suppliers. Economic impact: Banks monitor cash prices of cash promoters by offering their advantages. This can affect low-cost, cash-related strategic rates, which are an excellent way to keep on communicating. File area administration was crucial to the point that saving business failure caused inflation in the U.S. budget alternative. Shop goods will still be in our homes, company visionaries will no longer collect high-quality cash, and production of new cars will no longer be able to purchase (Roy *et al.,* 2017).

### 1.2 Indian Banking Industry and Service Quality

The handling of an account enterprise is confronting fast adjustments within the marketplace, as an example, new improvements, economic instabilities. Dealing with an account is a customer situated control industry which has seen an intensive circulate in the market manages (Shankar and Kumari, 2016). The adequacy and effectiveness enterprise has become the famous expression of the achievement of dealing with account operations, and it's valid working mainly as for giving control is undetectable trouble, which is essential from the character client now yet

again. Patron management is a dynamic, intuitive approach that needs chronic exchange. A global community has declined in the course of computer growth and communications networks (Chauhan et al., 2016)

### 1.3 Importance of service quality in banks

Growing competition, in particular consumer advice, and rising lifestyles, is driving many companies to try out technologies that benefit their workplaces. Because attracting new customers is more important than maintaining current customers, most commercial enterprises tend to protect existing customers rather than gain new customers. It is widely confirmed that the great blessings of fees in the industry as a whole and the price of charges are well known (Safeena *et al.,* 2011). Enhanced patronage loyalty has been described as best-selling weapons. In line with this, if the contestants are generally organized, people with a customer management weight will benefit from the truths mentioned above; at this stage, an investigation into the management of excellent customer behavior observations is likely to be sound and fascinating (Ankit, 2011).

### 1.4 Need of the study

The motive of this study is to measure the service fairness being provided by banks. As various offerings are being promised by the banks, however, as soon as the person becomes a client of the bank, he/she does not discover similar to being promised; for that reason, this study could help in understanding the service fairness in the banking industry.

## II.  LITERATURE REVIEW

In Ebiringa, (2012) carried out a research on the efficiency of retail banking services. Two British clearing banks' experience has shown that customer standards are very high and exceed 90 per cent in all five composite quality service metrics, with three key components being reliability, trust and responsiveness composites. Ghouri (2010) has tried and tested business quality, business efficiency, cost and fairness, customer loyalty and consumer satisfaction mediation. For consumer satisfaction and customer loyalty, the dimensions of service quality, business acceptance and equity and service comfort were applied to positive performance. Customer service also promotes its past and customer loyalty. Narteh and Odoom (2015) found support for a four-factor administrative justice system for the retail accounting industry. The study also showed that each of the five SERVQUAL indicators indicates the impact of interest, relationship, strategy and money benefits.

Sathish et al.,(2011) state that bank managers have not yet fully appreciated their capacity due to a steady increase in under-studies over the last few years. Sajtos and Kreis, (2010) clarified that the Private Banks Section, Item Information, Response to Requirements, Explanatory Questions, Fast Administration, Fast Cooperation with Responsible Persons and That Time is definitely linked to the overall results. Customer support, distribution and communication damages customer loyalty. On the other hand, learning the subject and rapid administration are clearly linked variables thanks to the open division banks. Analysis of the information from the two surveys included the measurement of mean values and standard deviations from expectations and results, and Shukla (2004) proposed the discovery of variations in the accuracy of benefits. Relapse analysis was used to track the ability of surveys to predict large-scale compliance. In addition, links have been established between the written

SERVQUAL survey and the functional scaling method and are discussed in depth by Michel, (2004). Tesfom and Birch (2011) reported that the results of the research had a significant impact on skilled money-saving manufacturers in Pakistan. These human resource planning practices are encouraged to be more focused in order to keep money workers well aware of the need to ensure the correct handling of affable account management and to store goods to support a satisfying customer context.

**Table 1:** Literature Review

| S.NO | AUTHOR | STUDY | YEAR | OBJECTIVE | FINDINGS |
|---|---|---|---|---|---|
| 1. | Newman and Cowling | "Service quality in retail banking: the experience of two British clearing bank" | 1996 | The comparative analysis of these two distinct qualitative management methods has attracted considerable coverage on both sides of the Atlantic. | All five composite service metrics customer expectations were very high and reached 90 percent, with the three critical elements of service quality being reliability, accuracy, and composite response. |
| 2. | Kaura *et al.,* | "Service quality, service convenience, price and fairness, customer loyalty and the mediating role of the customer satisfaction" | 2015 | The price, size, fairness and convenience of Indian retail banking services affect customer satisfaction and customer loyalty. | Research shows that the quality of service measurement, perceived costs, equity, and comfort have a positive impact on consumer satisfaction and loyalty. Consumer happiness often mediates between past commitment and business loyalty. |
| 3. | Narteh | "Service fairness and customer behavioral intention" | 2016 | The relationship between service fairness and customer behaviour between retail banking customers is discussed and demographic variables are moderated. | The paper sought assistance with the incorporation of the four-factor approach to retail account management by Administrative Dignity. The study also showed that the intention, relationship, strategy and credibility of the orchestrated outcome ultimately predict the behavioural intent of the client. |

| 4. | Devlin *et.al.,* | "Perception of fair treatment in financial services" | 2014 | Assessing, tracking and approving a standardized measure of decency among money-related consumers, given that current attempts to quantify decency are largely multidimensional. | Reasonability consists of three distinct yet interconnected components which are clearly natural, procedural, interactive, distributive and more sub-mediated. The scale of the assessment demonstrates a high degree of honesty and reliability, leading to a comprehensive calculation of the standards of justice. |
| 5. | Ozretic and Zizak, | "Measuring the quality of banking services targeting student population" | 2015 | Examine the quality of banking services, i.e. the quality of student-oriented banking services, in a somewhat neglected way. | Due to the increasing number of under-studies in recent years, bank managers have not yet grasped their optimum skills. The results point to a flaw in the revenue design for each of SERVQUAL's five indicators. |
| 6. | Paul *et al.,* | "Impact of service quality on customer satisfaction in private and public 7.sector banks" | 2016 | Evaluate the impact of different service quality variables on customer satisfaction and compare private and public banks using Indian analysis. | Product descriptions, requirements, basic questions, rapid administration, quick contact with the right person and efforts to minimize time were identified as components specifically related to general compliance. Consumer support, productivity and collaboration will contribute to business loyalty. On the other hand, due to the simple division of banks, preparation and rapid administration are certainly related variables, |

| | | | | | and presence is the main factor in the comparison. |
|---|---|---|---|---|---|
| 7. | Arasli *et al.,* | "A comparison of service quality in the banking industry." | 2005 | Assessing student expectations and perceptions. | The review of the information from the two surveys included the calculation of mean scores and standard deviations for desires and outcomes, as well as the identification of gaps in performance gains. Relapse analysis was used to map the surveys to predict large-scale completion. However, relations have been established between the SERVQUAL writing survey and the practical scaling process, and Orledge (1991) discusses them in detail. |
| 8. | Lenka *et al.,* | " Service quality, customer satisfaction, and customer loyalty in Indian commercial banks " | 2009 | The discoveries of the investigation have vital ramifications for the professionals in the saving money industry in Pakistan. | Investigation findings have significant implications for Pakistan's money-saving industry professionals. These human resource planning practices are encouraged to keep money workers up-to-date, maintain affable account management, and store in ways that advance rewarding customer history. |

## III.    OBJECTIVES OF THE RESEARCH

The following are the objectives that we will try to achieve to investigate the fairness in service in the banking industry.

- To examine the service fairness expectations of customers
- To measure the impact of service fairness on consumer behavioural intention in India

## IV.    RESEARCH METHODOLOGY

A quantitative approach is used using the survey method to achieve the objectives of the study. The design of the questionnaire is based on multi-stage research of the elements used for justice and actions in prior operation. The survey is found on 1 "strongly disagree," and 5 "strongly agree." Four things set out the cost parity in writing and calculated (Jang and Namkung, 2009); (Lin and Lee, 2013), (Al-Somali *et al.,* 2009), (Yaghoub and Bahmani, 2010) have been approved by the following courts and tested in six subjects. Interactional justice is understood in writing using four items (Perkins and Annan, 2013); (Lin and Lee, 2013) (Hernández-Murillo et al., 2010) still, results are obtained by writing (Jang and Namkung, 2009) and are measured using four items. Writer Bradley and Stewart, (2003). "A medicated model of quality relationship variables affecting the behavioral intentions of luxury car dealerships" shall contain five objectives of behavior.
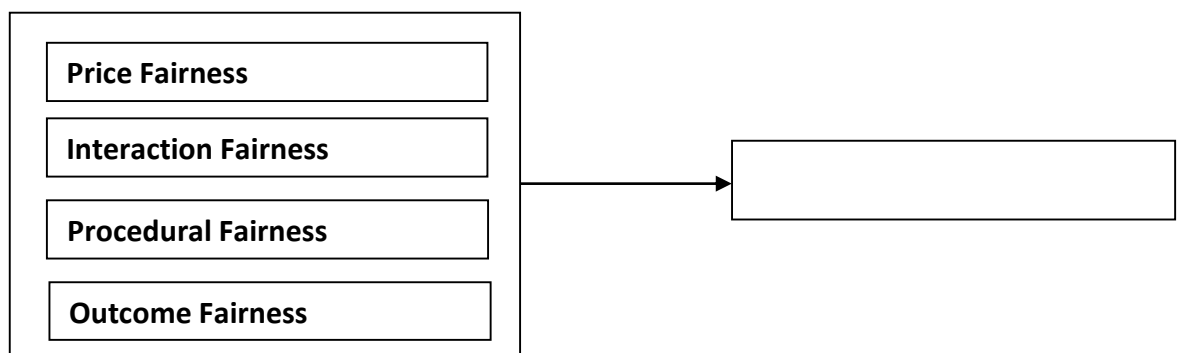


**Figure 1:** Conceptual Framework for the study

### 4.1 Sample Design

The sample design that will be applied here is convenience sampling. A sample of 210 respondents was distributed, and out of 210, we received 183 responses. The research will be conducted in the U.P region, which includes Kanpur, Etawah, Agra, Mathura, Lucknow, Delhi, and many more cities.

### 4.2 Data Collection

Indian retail bank data was collected for this study. A cooperative and willing questionnaire was requested for these customers. The survey tool is the method of gathering data from interviewees. Information analysis methods are descriptive statistics and multiple regressions.

### 4.3 Hypothesis

*H1.* Price fairness is **positively** related to the retail customer's behavioral intention

*H2.* There is a **positive relationship** between interactional fairness and retail customer behavioral intention

*H3.* There is a **significant** relationship between procedural fairness and customer's behavioral intention

*H4.* Indian retail bank customers will perceive positive outcome fairness, thereby leading to positive behavioral intentions.

**Table 2:** Reliability and Variability Statistics

| Var. No. | Variables | Nature | α | No. of items | Reference |
|---|---|---|---|---|---|
| 1 | Price fairness | Independent | 0.817 | 4 | Jang and Namkung, 2009 |
| 2 | Interaction fairness | Independent | 0.886 | 4 | Jang and Namkung, 2009 |
| 3 | Procedural fairness | Independent | 0.886 | 6 | Lin and Lee, 2013 |
| 4 | Outcome fairness | Independent | 0.873 | 4 | Jang and Namkung, 2009 |
| 5 | Behavioral intention | Dependent | 0.856 | 5 | Al-Somali *et al.,* 2009, Yaghoub and Bahmani, 2010 |

**Table 3:** Profile of Respondents

| Profile of respondents | No. | % |
|---|---|---|
| **Age(in years)** | | |
| **Under 20 years** | 30 | **16.39** |
| **21-30 years** | 141 | **77.04** |
| **31-40 years** | 8 | **4.37** |
| **Above 40 years** | 4 | **2.18** |
| **Gender** | | |
| **Male** | 116 | **63.38** |
| **Female** | 67 | **36.62** |
| **Education** | | |
| **SSSCE** | 0 | **0** |
| **Diploma** | 9 | **4.91** |
| **Graduation** | 50 | **27.32** |
| **Post graduation** | 113 | **61.74** |
| **Others** | 11 | **6.01** |
| **Occupation** | | |
| **Student** | 141 | **77.04** |
| **Businessman** | 12 | **6.55** |
| **Employee** | 20 | **10.92** |
| **Profession** | 5 | **2.73** |
| **Other** | 5 | **2.73** |
| **No. of years with the bank** | | |
| **1-5 years** | 113 | 61.74 |

| | | |
|---|---|---|
| **6-10 years** | 43 | 23.49 |
| **11-15 years** | 11 | 6.01 |
| **16-20 years** | 6 | 3.27 |
| **Above 20 years** | 10 | 5.46 |
| **Monthly income** | | |
| **Less than 250000** | 119 | 65.02 |
| **250000-500000** | 35 | 19.12 |
| **Above 500000** | 29 | 15.84 |

**Table 4:** Descriptive Statistics

| Items | N | Mean | Std. Deviation |
|---|---|---|---|
| **PF1** | 183 | 3.52 | 0.769 |
| **PF2** | 183 | 3.63 | 0.698 |
| **PF3** | 183 | 3.61 | 0.79 |
| **PF4** | 183 | 3.45 | 0.782 |
| **IF1** | 183 | 3.61 | 0.79 |
| **IF2** | 183 | 3.45 | 0.782 |
| **IF3** | 183 | 3.63 | 0.698 |
| **IF4** | 183 | 3.61 | 0.79 |
| **Pro1** | 264 | 3.51 | 0.708 |
| **Pro2** | 264 | 3.62 | 0.653 |
| **Pro3** | 264 | 3.62 | 0.725 |
| **Pro4** | 264 | 3.47 | 0.724 |
| **Pro5** | 264 | 3.62 | 0.646 |
| **Pro6** | 264 | 3.6 | 0.748 |
| **O1** | 264 | 3.59 | 0.799 |
| **O2** | 264 | 3.44 | 0.792 |
| **O3** | 264 | 3.65 | 0.682 |
| **O4** | 264 | 3.59 | 0.799 |
| **BI1** | 264 | 3.59 | 0.734 |
| **Bi2** | 264 | 3.59 | 0.799 |
| **BI3** | 264 | 3.44 | 0.792 |
| **BI4** | 264 | 3.65 | 0.682 |
| **BI5** | 264 | 3.59 | 0.799 |

**Table 5:** Regression Output

| | |
|---|---|
| **Multiple R** | **0.903** |
| **R Square** | **0.815** |

| Adjusted R Square | 0.811 |
|---|---|
| Standard Error | 0.279 |
| Observation | 183 |

**Table 6:** Anova Output

**ANOVA**

| | Df | SS | MS | F | Significance F |
|---|---|---|---|---|---|
| **Regression** | 4 | 61.21843668 | 15.30460917 | 196.5708291 | 3.63 |
| **Residual** | 178 | 13.85872179 | 0.077857988 | | |
| **Total** | 182 | 75.07715847 | | | |
| | **Coefficients** | **Standard error** | **T Stat** | **P-Value** | |
| **Intercept** | 0.006532031 | 0.141504741 | 0.046161217 | 0.963233502 | |
| **Price fairness** | 0.785358416 | 0.038231233 | 20.54232505 | 7.66E-49 | |
| **Interaction fairness** | 0.068196092 | 0.024124315 | 2.82686126 | 0.005238768 | |
| **procedural fairness** | 0.052131515 | 0.038578393 | 1.351313807 | 0.178309892 | |
| **outcome fairness** | 0.106860646 | 0.032272971 | 3.311149936 | 0.001125005 | |

## V. DISCUSSION

The study testified to a banking services justice model with four variables. This paper also showed that independent variables, i.e., price, process, interaction, and fairness, significantly predict customer behavioral intent. The descriptive analysis shows that 63 percent are male and 37 percent female. In the education framework, 23% are degree holders, 61% are postgraduates, 6% have professional certificates, and 4.9% are diploma holders. For occupation, 77% are students, 10.92% are employees, 6.55% are self-employed, 2.73% are in apprenticeship, while 2.73% are pensioners. Further, 61.7% of respondents have a relationship with banks for up to 5 years; the rest 23.49 % have been dealing with the banks for more than five years. Table 5 indicates moderate to high mean values in the result. The highest mean is 3.63 (i.e., interest on loans are reasonable) and 3.65 (The ATMs, SMS, telephone, and internet banking are reliable) while the lowest is 3.44 (I receive accurate services).

The analysis shows a healthy and positive relationship between four variables and consumer behavior. Service fairness aspects are used in the demographic variable control regression model. Sex, employment, bank experience, occupation, and income of the respondents are age-related. The result shows that the age, educational level, and income level of the respondents are linked to service fairness and behavioral purpose. Other variables, i.e., age, profession, and bank experience, showed no correlation with client service fairness and behavioral intent.

Service equity is a multi-dimensional construction consisting of price equity, equity interaction, procedural fairness, and fair efficiency. It also means that the customer's view of service fairness predicts the bank's future service actions. Fairness has also developed a close relationship with consumer behavior. Likewise, the nature of

the relationship between banks and their clients has an impact on their equal service and behavioral purpose. This study showed that banks provide fast services that enhance the overall understanding of service outcomes that influence behavioral intent. The survey can be concluded by demonstrating strong support for the four-factor business justice paradigm and its impact on the conduct of banking clients. This paper includes other Service Fairness Views provided in previous Systemic Sense Research to Analyze Service Fairness with Indian Banking Service. This is an extension of Namkung and Jang's previous Service Equity (2009) studies and shows how the four-factor Service Equity concept is being implemented in banking.

## VI.    RECOMMENDATIONS

Price equity was considered to be the primary determinant of customer behavior. Retail banks have the right measurement frameworks and methodologies. Credit interest, payment expenditure, and increased online cash-saving administration are all seen at decent rates. However, banks must ensure compelling, successful lobbying of accounts. Banks must monitor all interactions between consumers to ensure fairness.

In the same way, frontline workers should be trained for schooling, relaxation, and appreciation. Also, practical methods for addressing customer complaints should be developed where necessary. Similarly, lobbying funds will boost public trust and reputation. The waiting period must be fair, and everyone must take time-based care to promote a sense of fairness for all customers. The value transfer mechanism can be robotized to stay away from human intervention while money lobbies remain. Consumers will see justice in the management of transport. All management of electronic channel accounts must also be made available, secure, and user-friendly. Also, banks must ensure rapid, accurate, and efficient supervision to improve the quality of the customer's value and other related outcomes.

## VII.    LIMITATIONS OF THE STUDY

This work is carried out with integrity and caution about the available resources. But maybe there are some limitations to this research. This study is conducted under limited resources. Time was limited, and we could not gather data from many respondents. Lack of awareness towards consumer behavior and the research was focused on the Indian managing an account industry. Research work may be replicated in future studies in other topographical districts and other administrative areas. This work is a cross-cutting and quantitative client study designed to recognize circumstances that may enhance their executive integrity meetings. The convenience sampling method and even the moderate samples would ultimately have an impact on the results of the study. A comprehensive, much larger example test plan may be defined in future studies.

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