

Comparative Study of Selected Service Delivery Aspects of SBI and HDFC Bank Using SERVQUAL Model

Suvel Deonath Gaidhane¹ and Prof. (Dr.) Khushpat S. Jain²

Research Scholar, Sydenham College of Commerce & Economics, Mumbai¹

Research Guide, Sydenham College of Commerce & Economics, Mumbai²

Dr. Homi Bhabha State University, Mumbai

bluesuvel@gmail.com and ks Jain2002@yahoo.com

Abstract: *This paper presents a comparative study of State Bank of India (SBI) and HDFC Bank with a focus on two key SERVQUAL dimensions: Reliability and Empathy. A structured questionnaire was administered to 800 respondents (400 from each bank) in the Mumbai Metropolitan Region. Descriptive statistics, reliability testing, and Independent Samples t-tests were applied to analyse customer perceptions.*

The findings reveal that both banks are positively perceived in terms of reliability, though with different strengths: SBI was rated higher for timely service delivery and accurate record maintenance, while HDFC performed better in complaint resolution. In the empathy dimension, HDFC Bank consistently outperformed SBI, particularly in providing individual attention, understanding customer needs, and ensuring inclusive service options. Lower standard deviations for HDFC further indicate more uniform customer experiences.

The study concludes that while SBI demonstrates strong operational dependability, HDFC Bank has established a clear edge in customer-centric service. These results underline the growing importance of empathy-driven engagement alongside operational reliability in India's competitive banking sector..

Keywords: SBI; HDFC Bank; Service Quality; SERVQUAL; Reliability; Empathy; Customer Perception; Indian Banking Sector

