

THE KEY SUCCESS FACTORS FOR BUSINESS DEVELOPMENT: A STUDY WRT SELECT BANKING ORGANIZATIONS IN VISAKHAPATNAM, ANDHRA PRADESH, INDIA

Abstract

In the Modern Banking era, several Key factors via, M- SERVQUAL, MIS, BASEL Rules, Green HRM, Best Managerial & Administrative Practices, Career Growth, leadership and an evaluation of BASEL rules & CAMEL Parameters in Banking Operations etc. have been perceived to be the influencing factors of Business Development through improvement in Operational Performance of banking organizations, selected for the study. The current Modern and highly digital banking culture has created lot of challenges for banking organizations. Under this back drop, an attempt is made to study the Key Success Factor for the Improvement of Operational Performance in the Banking Organizations, selected for the study. For this purpose, the quantitative study design approach has been adopted with two questionnaires and the data generated from 330 samples of banking organization have been analyzed with the help of SPSS 25. The study has tested the hypothesis that there is any significance in the variable rescaled component dimensions representing Managerial & Administration, M-Servqual, ICT & MIS, Green HRM and evaluation parameters of select commercial banks and also their Impact on Operational Performance of Select Commercial Banks. Further, The study results have revealed that there is any significance in the variables taken for the study and also there is any impact of these Key Success rescaled variable dimensions identified from the study on the improvement of Operational Performance of the banking organizations, selected for the study.

Keywords: Administrative Dimensions, M-SERVQUAL Dimensions, Key Success factors of Banking, Bank Operational Performance, Customer Satisfaction, Business Development

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I. INTRODUCTION

Banking system is a component of the financial system, which plays an important role in the economic development of countries of the world. The Key Success Factors for the improvement of operational performance in Banking sector are Modern (M)-SERVQUAL factors, the variables in CAMEL Rating scale, Variables in Management (Marketing, HRM, ICT, Financial Management, Investment Management, NPA handling etc) and Administrative (Leadership Styles, Policies, Vision & Mission, Organizational Chart, Career Progression and others) scale, Job engagement & satisfaction, Green Practices etc. The service quality has been one of the most effective means of establishing a competitive position and improving profitability & performance. Banks must measure and determine their level of service quality, if they desire to keep their customers by satisfy their needs. It is a primary means of providing a competitive advantage to banks, In order to achieve repeat bank transactions by the customers in the increasing competitive banking business; banks should organize their operations according to the needs of the customers (Meshach G.G and Teresa M.N 2016). In Present Modern era, the service quality becomes very important factor with changing facets influencing the performance of the banks via, customer satisfaction. Earlier, the determinants of quality retail banking services were tangibility, reliability, responsiveness, assurance, empathy, efficiency, and confidence, reflecting a combination of SERVQUAL and BSQ scales (Tran Van Quyet et al 2015). Modern Banking is fully advancing towards digitalization which has been clearly emphasized by the Govt of India in the recent Union Budget 2022, has mentioned that all post offices in the country have to be fully digitalized besides 100 per cent digitalized core banking system, followed by the digital payment initiatives in banking sector as such the scheduled commercial banks to set up 75 fully digital bank branches in 75 districts in our country (www.india.gov.in). Moreover, The Information quality measurement in online banking has been gaining wide attention presently and thus, many prior studies have sought to show major components of Information quality management linked with electronic environment. Several Studies have been initiated to examine the some of the above key success factors via, SERVQUAL, Managerial Efficiency, CAMEL etc. Rest of them have not been attempted and also the influence of combined & different combinations of the above factors needs to be examined.

The improvement in the performance of Banking Operations is a key for success of the national economy, which in turn has perceived to be influenced by several KSFs, mentioned above. The SERVQUAL is also very important factor and plays significant role in the progress of banking business of banking organizations in India, via improved customer satisfaction and operational performance. Under this back drop, an attempt is made to study on the Key Success Factor for the Improvement of Operational Performance in the select Banking Organizations in Visakhapatnam, Andhra Pradesh, India. For this purpose, the quantitative study design approach has been adopted; Two pre Structured Questionnaires has been designed and used to collect the data from 300 respondents including both customers and employees of various public and private sector banking organizations and analyzed the same with the help of the statistical tools available in SPSS 25.

- 1. The key success factor (KSF):** The Key Success Factors for the improvement of operational performance in Banking sector are Modern (M)- SERVQUAL factors, the variables in CAMEL, BASEL Rating Parameters, Variables in Management (Marketing, HRM, ICT, Financial Management, Investment Management, NPA handling etc) and Administrative (Leadership Styles, Policies, Vision & Mission, Organizational Chart, Career Progression and others) scale, Job engagement & satisfaction, Green Practices etc. The attributes of the SERVQUAL are 1, Reliability: the ability of a service provider to provide the committed services truthfully and consistently. 2, Assurance: It is developed by the level of knowledge and courtesy displayed by the employees in rendering the services and their ability to instil trust and confidence in customer. 3, Empathy: taking care of the customers by giving attention at individual level to them and addressing their concerns and demands (Mubbsher Munawar Khan 2014). The E-service quality (E-SQ) has a positive direct effect on commercial banks' performance" (PER), followed by system quality (SYQ) has a positive direct effect on commercial banks' performance" (PER). Furthermore, developing Information Technology can improve performance (Tariq Barjes and Norailis 2019). The M-SERVQUAL can be defined as a desired level of services that a customer can enjoy from anywhere through On line and Offline banking and other facilities which include Quality, Security and Reception, Effective Online Banking, Mobile Banking & UPI Services, Security & Services and also GOOD Ambiance & CRM rendered by any banking organization (Study Analysis)".The SERVQUAL variable, used in factor analysis to derive the above definition via rescaled variable factors as an output of The Modern Service Quality scale of variables comprising 21 variables and 5 rescaled dimensions. The success factors are found to be Employee Empowerment, Service Culture and Bank Evidence, Benchmarking Union involvement, Customer Satisfaction, values and ethics (Lakshmi & Srinivasarao 2020). The existing research leads exposed that business strategy, profitability, and strategic risk management are the priority components of banking strategic management (Kryvych et al 2020). The CAMEL rating system is an effective monitoring measure which was first applied in the United States in 1979. The CAMEL's crucial indicators are independent variables (capital adequacy, Asset quality, Management effectiveness, Liquidity of bank) and return on assets (ROA), return on equity (ROE), and Net interest margin (NIM) as proxy for commercial banks' financial performance – dependent variables (Anh Huu Nguyen et al 2020).
- 2. Customer satisfaction:** Customer satisfaction is a model to facilitate results that are significant, consistent and effective to forecasting the financial ability of an organization (Arcot, Purna et al 2019). It plays an important role in the success of business strategies and helps organizations and businesses to increase their return and achieve competitive, leads to long term profits by making the customer loyal to the Organization. In this digital age, interest has increased in financial services over the past few years that require development and modernization, which became a major challenge for marketers and academics alike, prompting banks to seek to improve their electronic services offered to customers in order to maintain current customers, and trying to attract new customers, and even to make banks able to be distinguished in providing its services, they must keep pace with technology (Sulieman and Warda Fares AL 2017). The criteria for measuring the satisfaction level of customers regarding banking services are 1, Satisfaction: The perception developed by the

customers that the goods or services are acceptable or tolerable; 2, Content: The features of goods or services and the underlying benefits gives customer a positive consumption experience; 3, Relived: The alleviation of the negative state of customers' mind of by the goods or services provided; 4, Novelty: The goods or services bring freshness and excitement in customers; 5, Surprise: The amazement and unexpected pleasure brought to people by services enjoyed (Mubbsher Munawar Khan 2014). Ease of use, credibility and customer attitude have significant influence on determination of customer satisfaction in banking sector. More value added services in mobile banking apps and design more user friendly M-banking apps to enhance customer experience and satisfaction (Metlo, M et al 2021)

II. REVIEW OF LITERATURE

There is statistical significant impact of the Electronic Service Quality (Ease of use, Web Site Design, privacy, and Responsiveness) on Customers Satisfaction of Islamic Banks in Jordan. Regarding the dimensions of reliability and effectiveness, the study indicates that they had insignificant impact on Customers Satisfaction (Sulieman and Warda Fares 2017). In banking industry, service quality is one of the most important aspects of the premium customer experience. Most organizations monitor their services quality on a regular basis to ensure maximum customer satisfaction and to improve customer retention and loyalty. Customer satisfaction is attained by properly meeting the customer demands and expectations and providing services which are up to the market standards. Service quality has been suggested as a strong predictor of customer retention and customer satisfaction by many organizational researchers. It is a drive of the customer satisfaction that impacts customer loyalty. Service quality is a key factor for customer satisfaction. It is an important tool for banks for augmenting their income and market share (Mubbsher Munawar Khan 2014).

E- service is obtained through mechanical interaction and mutual between the applicant and machine, and noticed that there are some challenges to electronic service providers since there is no direct contact between staff and customers, and consequently, the website became the basis for interaction between customers and organizations (Sulieman and Warda Fares 2017). The operational efficiency, service quality and managerial effectiveness are the main areas to observe the performance of a bank. The financial performance of a bank can be measured as the achievement of the bank in terms of profitability position, service quality, customer satisfaction and other relevant aspects. The profitability of a bank denotes the efficiency with which a bank deploys its total resources to optimize its net profits and thus serve as an index to the degree of asset utilization and managerial effectiveness (Maj Syed and Mohd Taqi 2017). The most frequently mentioned dimensions, as the main sources of satisfaction or dissatisfaction, were reliability, responsiveness, access, and accuracy. Some suggestions and recommendations were provided to improve the Internet banking service quality and, in turn, customer satisfaction (Jun, M. and Cai, S 2001).

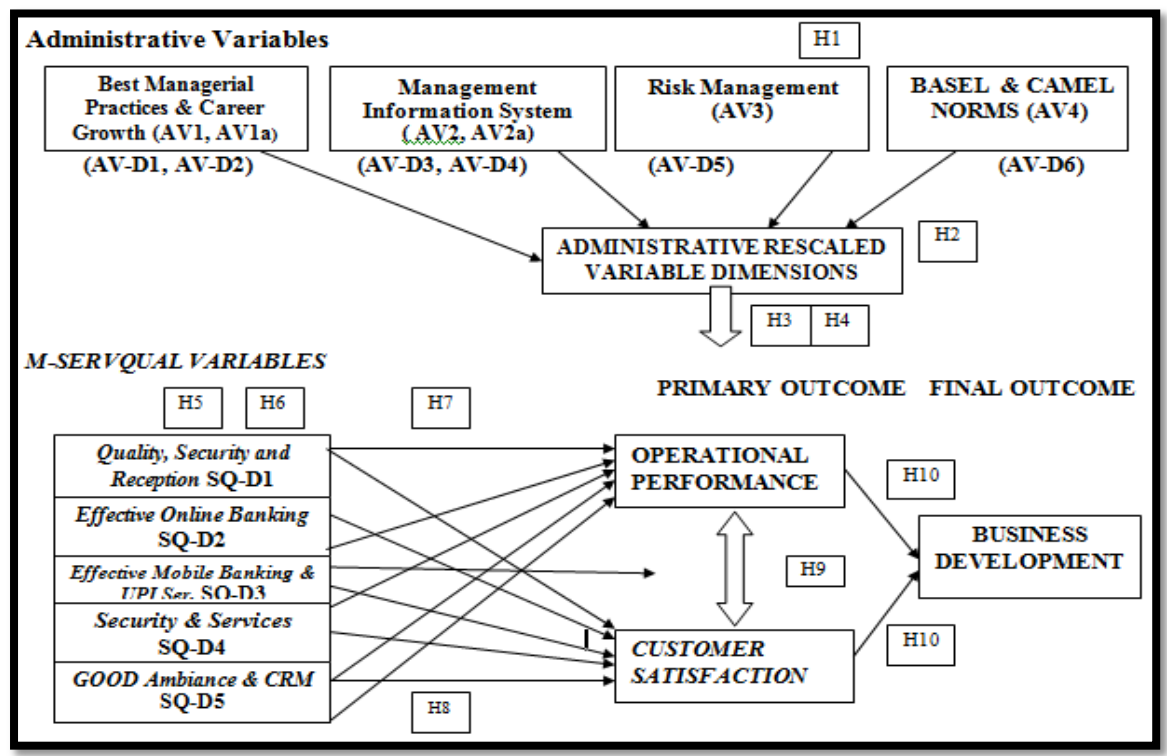
Banks are key players in financial markets operations and play an important role in keeping a country's economy running smoothly. In today's highly competitive corporate environment, quality of services is an essential element for enhancing customer satisfaction and customer loyalty and has become an important factor in improving the

performance of banks and in determining their success (Mubbsher Munawar Khan2014). Excellent quality of online banking is a significant factor to improve performance of the banks and attract more clients. Information quality (INQ), E-service quality (E-SQ), system quality (SYQ) have a positive direct effect on commercial banks' performance" (PER) (Tariq and Norailis 2019).

III. METHODOLOGY

The main research questions are 1. What is the relationship between a set of the Administrative Factors and Operational Performance via customer satisfaction and finally how this phenomenon leads to Business Development of select Banking organizations for the study?; 2. How are the SERVQUAL factors of select banking organizations influence the above factors and lead to Business Development; 3. is there any impact of other than the above factors on Business development via above mediating factors in the study. For this purpose, the quantitative study design approach with two pre structured questionnaires (1-customers, 2-employees: 1Q: 21 variables and 5 factors; 2Q: 20 variables and 5 factors) have been used to collect the data from the target population included current customers (1Q), and Managers or PROs (2Q) of the select banking organizations, Visakhapatnam, AP, India. The sample size is determined to be 300 (220 customers and 80 employees) and the data generated from 330 samples of banking organization have been analyzed with the help of SPSS 25.

Figure 1: The Rao' s: Research Model



Note: D = Variable Rescaled Dimensions, AV= Administrative Variables, SQ= SERVQUAL variables

The innovative business models are the ultimate result of a deliberate and continuous process of embedding social and environmental benefit in regular profit-making activities would benefit the sustainability of banking industry (Angus and Nancy 2018). The above model helps to understand how would KSFs create business development in the banking Industry.

IV. OBJECTIVES OF THE STUDY

The main Objectives of the study are to identify the significant variables representing Service quality, Best managerial practices & Career Growth, Risk management, Management information system, Basel norms, of the Banking organizations, selected for the study

1. To Identify the significant rescaled variables dimensions/factors representing above aspects of the sample, selected for the study;
2. To redefine SERVQUAL of Banking Organizations in the present Modern Banking era; To find out the significance of the above dimensions / factors of the study and also to evaluate the influence of these Dimensions representing Service quality, Best managerial and administrative practices, Risk management, Management information system, Basel norms on the Operational Performance, Customer satisfaction, of the sample, selected for the study
3. To find out the correlation between these two factors and also
4. To study the impact of these two factors via, Operational performance and Customer satisfaction on Business Development of the Banking organizations, selected for the study

V. HYPOTHESIS

H01: There is no significance in Administrative variables of select commercial banks in Visakhapatnam, AP, India

H11: There is significance in Administrative variables of select commercial banks in Visakhapatnam, AP, India

H02: There is no significance in the variables rescaled component dimensions representing Administration of select commercial banks in Visakhapatnam, AP, India

H12: There is significance in the variables rescaled component dimensions representing Administration of select commercial banks in Visakhapatnam, AP, India

H03: There is no significance in M-SERVQUAL variables of select commercial banks in Visakhapatnam, AP, India

H13: There is significance in M-SERVQUAL variables of select commercial banks in Visakhapatnam, AP, India

H04: There is no significance in the variables rescaled component dimensions representing M-SERVQUAL of select commercial banks in Visakhapatnam, AP, India

H14: There is significance in the variables rescaled component dimensions representing M-SERVQUAL of select commercial banks in Visakhapatnam, AP, India

H05: There are no Impact of Administration rescaled variables dimensions on Operational Performance

H15: There are Impact of Administration rescaled variables dimensions on Operational Performance

H06: There are no Impact of Administration rescaled variables dimensions on Customer satisfaction

H16: There are Impact of Administration rescaled variables dimensions on Customer satisfaction

H07: There are no Impact of M-SERVQUAL rescaled variables dimensions on Operational Performance

H17: There are an Impact of M-SERVQUAL rescaled variables dimensions on Operational Performance

H08: There are no Impact of M-SERVQUAL rescaled variables dimensions on Customer satisfaction

H18: There are an Impact of M-SERVQUAL rescaled variables dimensions on Customer satisfaction

H09: There is no significant correlation between the Primary outcomes via, Operational Performance and Customer Satisfaction of select commercial banks in Visakhapatnam, AP, India

H19: There is a significant correlation between the Primary outcomes via, Operational Performance and Customer Satisfaction of select commercial banks in Visakhapatnam, AP, India

H010: There is no Impact of Operational Performance and Customer Satisfaction on Business Development of Select Commercial Banks in Visakhapatnam, Andhra Pradesh, India

H110: There is an Impact of Operational Performance and Customer Satisfaction on Business Development of Select Commercial Banks in Visakhapatnam, Andhra Pradesh, India

VI. STUDY ANALYSIS AND DISCUSSIONS

About 63.5 per cent of male customers and the Rest of them are female customers (About 36 per cent) who have participated in the survey. The occupation of the respondents has been elicited. About 48.3 per cent respondents are working in Private organizations, followed by Govt employees (about 22 percent), Business owners (about 20 per cent) and rest of them are farmers, contractors, house wives and DWACRA women belongs to others category. About 90 per cent of the respondents have opined that they have dependents. Rest of them representing (about 7.9 per cent) have no dependents and belongs to nuclear families. The details of the educational qualification of the respondents have also been elicited. About 44 per cent of the respondents have UG degree, followed by PG degree (about 36 per cent), Rest of them includes SSC, Inter, Non formal Education. About 46.5 per cent of the respondents have opined that they have Bank Accounts (Savings Bank or Current Bank or Both) with SBI, followed by Canara Bank (about 15.5 per cent), AXIS Bank (about 11.5 per cent) Indian Overseas bank (about 10 per cent), Indian Bank (about 5.5 per cent) and rest of them belongs to other public and private sector commercial banks. About 65 per cent of the respondents are SB Account holders only, followed by CA Holders (about 19.5 per cent) and Rest of them belongs to the category of the holders of both or multiple accounts. The Respondents knowledge on the bank services has been elicited. About 68 per cent of the respondents have opined that they have very good/full knowledge on bank services, followed by good knowledge (about 20 per cent), average knowledge (about 15.5 per cent) and rest of them have very limited or no knowledge in banking services and can have services with the help of others. About 54.2 per cent of the respondents have come under 1 to 5 years category of experience in using E- Services, followed by 5 to 10 years (about 25.8 per cent) and Rest of them (about 20 per cent) belongs to up to 1 year experience in using E- bank services. The

satisfaction regarding E- bank services has been elicited from the respondents. About 55.9 per cent of the respondents have opined that they are fully satisfied with e- banking services provided by the banks through different online means, followed by the response (about 20 per cent) not satisfied fully with the E bank services offered by their respective banks due to several reasons and rest of them (about 24.1 per cent) have neutral opinion towards the E banking services offered by the banks. The main problems that the respondents have had encountered are Technical Problems (about 30 per cent), followed by No cash Boards (about 20 per cent), Funds transferring problems (about 15 per cent), Internet connectivity break down (about 12 per cent), Limitation on withdrawal (about 10 per cent). Privacy and Security (about 8 per cent), Rest of them includes non availability, Overcrowded ATM Centres, on line frauds and Rigidity in Services etc. The specific problems that a bank customer can meet with ATM facility are elicited in the survey. About 25 per cent of the respondents have opined that they have Money availability problems with ATMs, followed by odd location (about 20 per cent), Withdrawal restrictions (about 10 per cent) and bank Charges (about 5 per cent). Significantly, Most of the Respondents (about 35 per cent) have opined that they have not any problems with ATMs and further, they add ATM facilities and other online flexibility in Bank transactions through UPI, Credit and Debit Card payments help them to lead high quality life in the society (about 40 per cent). There is a gradual decrease in the number of visits by Customers to their respective banks. In the study, About 50.4 per cent of the respondents have opined that they visit very rarely/ no visits to their respective banks, followed by less than 5 times (About 40.4 per cent), rest of them visits more than 5 times. The main motivators of the bank customers to utilize on line payment modes via UPI- Phone pe, Paytm, Google pay, PhonePe, BHIM app, MobiKwik, Google Tez, Uber, Chillr, SBI Pay, iMobile, Axis Pay, BOB UPI. The Best money transfer app between friends: Venmo, followed by Best for bank-to-bank transfers: Zelle, Best for flexible payments: PayPal, Best for budding investors: Cash App, Best for sending money internationally: Remitly. Similarly, the Top 10 Mobile Banking Apps in India are Kotak-811 & Mobile Banking, Followed by HDFC Bank Mobile Banking, YONO Lite SBI, Axis Mobile, IDBI Bank GO Mobile, Baroda M-Connect Plus, iMobile Pay by ICICI Bank and CANDI – Mobile Banking App. The main Motivator of Online Payments E- banking are Grocery payments (about 31.5 per cent), followed by; Food payments through UPI and Special Food apps (about 30 per cent) via (Zomato (about 28.5 per cent), Swiggy (about 18.5 per cent), Shupple (about 13.5 per cent), Uber Eats (about 13.5 per cent), Food Panda (about 11.5 per cent), Scootsy (about 8.5 per cent) and rest of them includes Dunzo, Box8 apps); travelling & ticketing (about 20 per cent), Apparel on line payments (about 10 per cent) and Rest of them includes Movie ticket online booking, Home appliances and other E-bill payments via bank account connectivity. Reliability Statistics are calculated to reveal the Cronbach's Alpha and Cronbach's Alpha Based on Standardized Items which is 0.473 and 0.712 respectively. Hence the data collected and examined for the study is reliable. The ANOVA with Cochran's Test has been calculated. The Grand Mean is 23080.4116, Cochran's Q is 2977.477, significant at 0.01 level.

FACTOR ANALYSIS, ANOVA & DESCRIPTIVE STATISTICS

It is a statistical method used to describe variability among observed, correlated variables in terms of a potentially lower number of unobserved variables called factors. The purpose of factor analysis is to reduce many individual items into a fewer number of dimensions. Factor analysis can be used to simplify data, such as reducing the number of variables in regression models. The scores can be used as an index of all variables and can be

used for further analysis (www.statisticssolutions.com). The Mean scores and their respective SD of Administrative variables have been derived in the study. **Employee welfare policies & practices** is considered to be one of the best Administrative variable (Mean 4.9836 and SD 0.45434) as opined by the respondents selected for the study, Followed by **Compensation Packages** (Mean 4.9867 and SD .65645) **Job Engagement & Enrichment** (Mean 4.7568 and SD .64567), **Career Growth and Progression** (Mean 4.5678 and SD 0. .85675), **Talent & Knowledge Management** (Mean 4.5440 and SD 0. .73346), **Risk Management Systems** (Mean 4.7655 and SD 0.73347). Rest of the variables (S.Nos- 1,5,6,7,8,11,12,13,15,22) have considerable significance and few variables (S.Nos- 4,9,14,18,19,23,24) have no significance in the study.

The 17 administrative variables out of 24 variables taken in the questionnaire (24-7) under administrative practices have been found significant with extensive factor loadings, followed by good mean, SD scores.

There is a significant variance which has been found in the above 17 Administrative variables out of 24 variables taken for the study via, Employee welfare policies & practices F 2.994, Sig .000 followed by Job Engagement & Enrichment F 2.454, Sig .000, Employee welfare policies & practices F 2.994, Sig .000, Career Growth and Progression F 2.452, Sig .000, Management Information System F 3.344, Sig .000, NPA dealing Systems & Factoring F 2.543, Sig .000, Employee participation in Management F 2.107, Sig .002, Delegation of Authority & Responsibility F 1.970, Sig .009, Compensation Packages F 1.546, Sig .010, Support for WLB F 1.986, Sig .009, Transformational Leadership F 1.428, Sig .018, Work from Home opportunities F 2.342, Sig .001, ICT Orientation F 2.994, Sig .016, Stress Management F 3.435, Sig .001, Talent & Knowledge Management F 3.435, Sig .010, Talent & Knowledge Management F 3.435, Sig .010, Risk Management Systems F 3.435, Sig .010, NPA dealing Systems & Factoring 2.900, Sig .001, Risk Management Systems F 3.435, Sig .010, Risk Management Systems F 2.900, Sig .001, , BASEL Norms Implementation & Reviews F 1.989, Sig .003, CAMEL Parameters Regulation & Review F 1.528, Sig .054 (Table 6.1). It infers that there is significance in Administrative variables of select commercial banks in Visakhapatnam, AP, India Hence, Null Hypothesis (H01) is rejected and Alternative Hypothesis (H11) is accepted.

Further, these 17 administrative variables have been formed six rescaled administrative dimensions under four categories. They are **Best Managerial Practices & Career Growth (AV1, AV1a)** - AV1-D1- 4 variables (S.Nos: 1,2,3,5) & AV1-D2-3 variables (S.Nos: 6,7,8), followed by **Management Information System (AV2, AV2a)** AV2-D3- 4 variables (S.Nos: 10,11,12,13) & AV2-D4-2 variables (S.Nos: 15,16), **Risk Management (AV3)** – AV3-D5- 2 variables (S.Nos: 17,20) and **BASEL & CAMEL NORMS (AV4)** - AV3-D6- 2 variables (S.Nos: 21,22)(**Table 1**). It infers that there is significance in the variables rescaled component dimensions representing Administration of select commercial banks in Visakhapatnam, AP, India. Hence, Null Hypothesis (H02) is rejected and Alternative Hypothesis (H12) is accepted.

Table 1: Factor Loadings, ANOVA & Descriptive Statistics of Administrative Practices of Select Banking Organizations
(Referred below)

The Mean scores and their respective SD of M-SERVQUAL variables have been derived in the study. The Good bank Mobile app is considered to be one of the best service quality variables (Mean 4.8700 and SD 0.37923) as opined by the respondents selected for the study, Followed by Good Bank SMS Services (Mean 4.7350 and SD 0.57132), Attending Problems (Mean 4.6300 and SD 0.78497), Easy Mobile Access To Account Information (Mean 4.3650 and SD 0.75806), Good Compliant Handling (Mean 4.3650 and SD 0.70303), Good Bank USSD Services (Mean 4.3450 and SD 0.83031), Online Money Transfers (Mean 4.3400 and SD 0.68318), Information Quality (Mean 4.3300 and SD 0.95691), Good CRM (Mean 4.2450 and SD 0.76676). Rest of them including Responsiveness, Easy accessibility, Online reservations, Good privacy and security, Quick services, Good ambience, Minimum bank charges exert marginal influence on SERVQUAL perception of the customers. The Sq - Time Management Perception of the customers has no influence with very low Mean scores and High SD (Table 2).

The 16 Modern Service Quality (M-SEVQUAL) variables out of 21 variables taken in the questionnaire (21-5) under SERVQUAL have been found significant with extensive factor loadings, followed by good mean, SD scores. There is a significant variance which has been found in the above 16 Administrative variables out of 21 variables taken for the study via, **SQ-TIME MANAGEMENT** F 2.722, Sig .000 followed by **SQ-RESPONSIVENESS** F 2.514, Sig .000, **SQ-ATTENDING PROBLEMS** F 3.054, Sig .000, **SQ- ONLINE RESERVATIONS** F 2.529, Sig .000, **SQ- GOOD BANK MOBILE APP** F 3.302, Sig .000, **SQ-GOOD BANK USSD SERVICES** F 2.800, Sig .000, **SQ- EASY MOBILE ACCESS TO A/C INFO** F 3.555, Sig .000, **SQ-GOOD PRIVACY AND SECURITY** F 3.054, Sig .000, **SQ-GOOD AMBIENCE** F 2.800, Sig .000, **SQ-GOOD CRM** F 3.555, Sig .000, **SQ-SERVICE QUALITY ORIENTATION** F 2.187, Sig .001, **SQ-INFORMATION QUALITY** F 1.876, Sig .009, **SQ-EASY ACCESSIBILITY** F 1.791, Sig .014, **SQ-GOOD BANK SMS SERVICES** F 1.526, Sig .037, **SQ-GOOD COMPLIANT HANDLING** F 1.440, Sig .086, **SQ-PERSONAL LOANS** F 1.526, Sig .036, **SQ-MINIMUM BANK CHARGES** F 1.440, Sig .086 (Table 2). It infers that there is significance in Modern Service Quality (M-SRVQUAL) variables of select commercial banks in Visakhapatnam, AP, India Hence, Null Hypothesis (H03) is rejected and Alternative Hypothesis (H13) is accepted

The factor analysis revealed five factors accounting for about 75 per cent of the total variance. As such, the 16 M-SERVQUAL variables have been formed in to five rescaled dimensions and labelled as **Quality, Security and Reception-SQ-D1-5** variables (S.Nos:1,2,3,4,5), followed by **Effective Online Banking -SQ-D2-3** variables (S.Nos:6,7,9), **Effective Mobile Banking & UPI Services -SQ-D3-2** variables (S.Nos:11,12), **Security & Services- SQ-D4-3** variables (S.Nos:13,14,15) and **GOOD Ambiance & CRM- SQ-D5-3** variables (S.Nos:19,20,21). It infers that there is significance in the variables rescaled component dimensions representing M-SERVQUAL of select commercial banks in Visakhapatnam, AP, India. Hence, Null Hypothesis (H04) is rejected and Alternative Hypothesis (H14) is accepted.

**Table 2: Factor Loadings, ANOVA & Descriptive Statistics
of M-SEVQUAL of Select Banking Organizations
(Referred below)**

1. **Regression analysis:** It is applied to examine the influence of two or more individual variables (y) on a dependent variable (x). The linear regression analysis is used to predict the impact of independent variables on the dependent variable (Outcome variables) by testing the Hypothesis in the analysis.

1. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.773 ^a	.597	.502	.57242	2.067

Dependent Variable: **Operational Performance**, b. Predictors: (Constant), **Best Managerial Practices & Career Growth (AV1-D1)**, **Best Managerial Practices & Career Growth (AV1a-D2)**, **Management Information System (AV2-D3)**, **Management Information System (AV2a-D4)**, **Risk Management (AV3-D5)** and **BASEL & CAMEL Norms (AV4-D6)** on dependent variable- **Operational Performance**

The Administrative perception of Select banking organizations in the sample represents (competence & Effectiveness) can be perceived to be influenced by above independent variables. The adjusted R square 0.502 reveals that there is about 50 per cent combined influence of the above Independent variables via **Best Managerial Practices & Career Growth (AV1-D1, AV1a-D2)**, **Management Information System (AV2-D3, AV2a-D4)**, **Risk Management (AV3-D5)** **BASEL & CAMEL Norms (AV4-D6)** on dependent variable- **Operational Performance** (Table 1). There is a significant difference that has been found in the influences of such independent variables on the dependent variable (F- 7.078, Sig 0.000) significant at 0.01** level. The ANOVA Shows that the value of F- 6.298 Sig .003, at 0.01 level **. As per the co efficient table the t- values of **Best Managerial Practices & Career Growth (AV1-D1)** is t 3.007 sig .008, followed by Management Information System (AV2-D3) - t 3.245 sig.005 significant at 0.05 level. It infers that there is an Impact of Administrative rescaled variable dimensions on operational performance of the select Banking organizations in Visakhapatnam, Andhra Pradesh, India. Hence, the Null Hypothesis (H05) is rejected and Alternative Hypothesis (H15) is accepted

The dependent variable- Customer Satisfaction which can be perceived to be influenced by above independent variables. The adjusted R square 0.277 reveals that there is about 28 per cent combined influence of the above independent variables (Table-2). There is a significant difference that has been found in the influences of such independent variables on the dependent variable (F- 7.078, Sig 0.000) significant at 0.01** level. It infers that there is a Marginal Impact of above Administrative rescaled variable dimensions on Customer Satisfaction of the select Banking organizations in Visakhapatnam, Andhra Pradesh, India. Hence, the Null Hypothesis (H06) is rejected and Alternative Hypothesis (H16) is accepted

2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.576 ^a	.332	.277	.56744

Dependent Variable: Customer Satisfaction, b. Predictors: (Constant), **Best Managerial Practices & Career Growth (AV1-D1), Best Managerial Practices & Career Growth (AV1a-D2), Management Information System (AV2-D3), Management Information System (AV2a-D4), Risk Management (AV3-D5) and BASEL & CAMEL Norms (AV4-D6)**

3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	Sig. F Change
1	.631 ^a	.398	.342	.63686	.398	7.078	.000

Dependent Variable: Operational Performance, b. Predictors: (Constant), **Quality, Security and Reception SQ-D1, Effective Online Banking SQ-D2, Effective Mobile Banking & UPI Ser, SQ-D3, Security & Services SQ-D4 and GOOD Ambiance & CRM SQ-D5.**

The dependent factor Operational Performance is perceived to be influenced by above independent variables. The adjusted R square 0.342 reveals that there is about 34 per cent combined influence of the above independent variables (Table-3). There is a significant difference that has been found in the influences of such independent variables on the dependent variable (F- 7.078, Sig 0.000) significant at 0.01** level. It infers that there is an Impact of above M-SERVQUAL rescaled variable dimensions on Operational Performance of the select Banking organizations in Visakhapatnam, Andhra Pradesh, India. Hence, the Null Hypothesis (H07) is rejected and Alternative Hypothesis (H17) is accepted.

4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.732 ^a	.536	.469	.39974	.536	8.077	4	28	.000	2.319

Predictors: (Constant), **Quality, Security and Reception SQ-D1, Effective Online Banking SQ-D2, Effective Mobile Banking & UPI Ser, SQ-D3, Security & Services SQ-D4 and GOOD Ambiance & CRM SQ-D5.**

Dependent Variable: **Customer Satisfaction**

The Modern Service Quality perception (M-SERVQUAL) mainly represented by **Customer Satisfaction** can be perceived to be influenced by above independent variables. The adjusted R square 0.536 reveals that there is about 54 per cent combined influence of the above dependent variables (Table-4). There is a significant difference that has been found in the influences of such independent variables on the dependent variable F 8.077 Sig .000, significant at 0.01 level **. The t- values and their respective significant levels at 0.05 and 0.001 levels are presented. SQ-Information Quality (t-**5.529**, sig .000), followed by SQ- Easy Accessibility (t-**3.231**, sig .013), SQ- Online Money Transfers (t-**2.945**, sig .070), SQ- Easy mobile Access to Account Information (t-1.678, sig .094) and SQ- Good Privacy and Security (t-1.712, sig .093) have been found to be significant at either 0.05* level. It infers that there is an Impact of M- SERVQUAL rescaled variables dimensions on Customer Satisfaction of the select Banking organizations in Visakhapatnam, Andhra Pradesh, India. Hence, the Null Hypothesis (H08) is rejected and Alternative Hypothesis (H18) is accepted

Table 3 : Correlation Between Administrative and M- Servqual Rescaled Variable Dimensions of Select Banking Organizations

Rescaled Variable Dimensions		1	2	3	4	5	6	7	8	9	10	11
Administrative Dimensions	1. AV1-D1	1.000										
	2. AV1-D2	.558	1.000									
	3. AV2-D3	.254	.579	1.000								
	4. AV2-D4	.542	.510	.623	1.000							
	5. AV3-D5	.514	.645	.559	.671	1.000						
	6. AV4-D6	.529	.480	.618	.561	.704	1.000					
M-SERVQUAL Dimensions	7. SQ-D1	.234	.517	.607	.365	.505	.642	1.000				
	8. SQ-D2	.103	.135	.135	.549	.677	.240	.231	1.000			
	9. SQ-D3	.450	.278	.543	.700	.454	.378	.509	.538	1.000		
	10. SQ-D4	.593	.598	.304	.570	.210	.526	.634	.564	.558	1.000	
	11. SQ-D5	.245	.228	.130	.410	.320	.110	.151	.112	.110	.275	1.000

Source: Study Analysis

Note1: Best Managerial Practices & Career Growth (1-AV1-D1, 2-AV1-D2), Management Information System AV2-D3, AV2-D4-2, Risk Management AV3-D5 and BASEL & CAMEL NORMS AV3-D6

Note 2: Quality, Security and Reception (SQ-D1), Effective Online Banking (SQ-D2), Effective Mobile Banking & UPI Ser, (SQ-D3), Security & Services (SQ-D4) and GOOD Ambiance & CRM (SQ-D5).

The correlations of rescaled variable dimensions among Administrative and M-SERVQUAL factors have been examined in order to find out the Correlation between the two group of rescaled variable dimensions taken for the study. The Administrative Rescaled Variable Dimensions (S.Nos:1 to 6) have correlation among themselves and with other group (M-SERVQUAL) of Rescaled Variable Dimensions as well. The 1st dimension under **Best Managerial Practices & Career Growth 1-AV1-D1** has good correlation scores with AV1-D2 .558, AV2-D4 .542, AV3-D5 .514 AV4-D6 .529 and SQ-D4 .593 followed by 2nd dimension 2-AV1-D2 has good correlation scores with AV1-D1 .558, AV2-D3.579, AV2-D4

.510, AV3-D5.645, SQ-D1.517, SQ-D4 .598; **Management Information System** AV2-D3 has correlation scores with AVI-D2 .579, AV2-D4 .623, AV3-D5.559, AV4-D6 .618, SQ-D1.607, SQ-D3 .543 and AV2-D4 has correlation scores with AVI-D1 .542, AVI-D2 .510, AV2-D3 .620, AV3-D5 .671, AV4-D6 .561, SQ-D2 .549, SQ-D3 .700, SQ-D4 .520; **Risk Management** AV3-D5 has correlation scores with AVI-D1 .514, AVI-D2.645, AV2-D3.559, AV2-D4.671, AV4-D6.704, SQ-D1.505, SQ-D2.677; **BASEL & CAMEL NORMS** AV4-D6 has correlation scores with AVI-D1 .529, AV2-D3.618, AV2-D4.561, AV3-D5.704, SQ-D1.642, SQ-D4.516. Similarly the M- SERVQUAL variables have intra and inter correlation with other Rescaled Variable Dimensions. The **Quality, Security and Reception (SQ-D1)** has good correlation scores with AV1-D2 .517, AV2-D3.607, AV3-D5.505, AV4-D6 .642, SQ-D3 .509, SQ-D4.634, followed by **Effective Online Banking (SQ-D2)** AV2-D4 .549, AV3-D5 .677, SQ-D3 .538, SQ-D4.564; **Effective Mobile Banking & UPI Ser, (SQ-D3)** AV2-D3 .543, AV3-D4 .700, SQ-D1 .509, SQ-D2 .538, SQ-D4 .558; **Security & Services (SQ-D4)** AVI-D1.593, AVI-D2.598, AV2-D4. 570, AV4-D6 .526, SQ-D1.634, SQ-D2.564, SQ-D3.558 **and GOOD Ambiance & CRM (SQ-D5)** dimension hasn't any correlation with intra and inter rescaled variable dimensions, may be due to excessive importance of banking online transactions which minimizes or delinks customer average physical visits to banking organizations (**Table 3**). It is inferred that there is a significant correlation between the Primary Rescaled Variable Dimensions (outcomes) such as Operational Performance and Customer Satisfaction of select commercial banks in Visakhapatnam, AP, India. Hence, the Null Hypothesis (H09) is rejected and Alternative Hypothesis (H19) is accepted

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1.	.663^a	.439	.405	.56744
a. Predictors: (Constant), Operational Performance, Customer Satisfaction				
b. Dependent Variable: Business Performance				

The Business Performance as a result of the overall SERVQUAL initiatives and Administrative practices of Banking organizations, chosen for the study in the sample can be perceived to be influenced by independent variables via, **operational Performance and Customer satisfaction**. The adjusted R square 0.405 reveals that there is about 41 per cent combined influence of the above dependent variables Business performance of the banking Organizations taken for the study. Hence, the Null Hypothesis (H010) is rejected and Alternative Hypothesis (H110) is accepted (Table-4).

VII. CONCLUSIONS & RECOMMENDATIONS

The mobile banking services can be more sustainably implemented for the benefit of people at the base of the pyramid (BOP) in Africa (Pankomera & Van Greunen 2018). The computerization, speed of handling business, staff politeness and kindness, and the quantity and contents of service items are some of the internal KSFs but others, such as government deregulation and the prosperous stock and securities market, are external environmental and uncontrollable factors. Much care is needed to initiate internal KSFs for better business development in the banking sector (Tser-yieth Chen1999). The key elements in e- banking services are technical- structural, financial, cultural- cognitive, managerial (macro and

micro), legal - lawful and qualitative - Security Factors of the System (Nour Mohammad et al 2016). This study examines the relationships between the Administrative and SERVQUAL rescaled variable dimensions of banking organizations selected for the study. The Operational Performance and Customer Satisfaction are perceived to be influenced by the above dimensions. 24 Administrative variables and 21 SERVQUAL variables, used along with questionnaires (scales), According to the results, the 17 independent factors of Administrative Scale & 16 independent variables of SERVQUAL scales, developed in the study are found significant and positively related to Operational Performance and Customer Satisfaction. It has shown that the Best Managerial Practices & Career Growth followed by Management Information System, Risk Management and BASEL & CAMEL NORMS are Administrative rescaled variable dimensions. Similarly, Quality, Security and Reception, followed by Effective Online Banking, Effective Mobile Banking & UPI Services, Security & Services and GOOD Ambiance & CRM are derived as M-SERVQUAL dimensions in the study and found as the major factors relating to improving bank performance via Customer satisfaction and play important role in Business Development in the banking Sector. Furthermore, it also can help the decision makers of Indian Commercial banks to improve and develop the performance with the online banking system. However, reliability had only partial support. The implications of these results and the limitations of this study are discussed for potential avenues for future research. Banks should increase the professional level of staff members providing Better administration and Customer services. The candidates with Management UG / PG Professional Qualifications would be very much useful to provide business performance of Banking Organizations via, Perfect Implementation of administrative procedures and M- SERVQUAL measures. In addition, they should have strong "soft" skills in the provision of services, including communication, negotiation, and sales skills. The future research should consider studies with multi design questionnaires covering all aspects including CAMEL rating parameters to examine and analyze the holistic Issues in variables over the time. The Website design Improvement, technology and Management philosophy, Customer Satisfaction oriented Training Programmes programs have to be implemented for the better satisfaction of Customers and to Improve Business turnover of the Banking Organizations. In addition to undergoing training courses, Add on Certification Courses, MDPs ICT workshops in that areas to cover the lapse in Administration and speed up their response to customers and save time, assessments of customer satisfaction periodically appear on the website through customer feedback to improve weaknesses and enhance customer satisfaction are some of the significant remedial measures to improve operational performance and Business Development in the Banking Sector.

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Table 1: Factor Loadings, ANOVA & Descriptive Statistics of Administrative Practices of Select Banking Organizations

	Name of the Variable	Administrative Component Dimension (D)	Factor Loadings	Mean	SD	F	Sig
1	Employee participation In Management	AV1-D1	.862	4.3678	.55674	2.107	.002
2	Job Engagement & Enrichment	AV1-D1	.779	4.7568	.64567	2.454	.000
3	Employee welfare policies & practices	AV1-D1	.757	4.9836	.45434	2.994	.000
4	Vision & Mission & Objectives	No Sig					
5	Delegation of Authority & Responsibility	AV1-D1	.768	3.7564	.75437	1.970	.009
6	Compensation Packages	AV1a-D2	.697	4.9867	.65645	1.546	.010
7	Support for WLB	AV1a-D2	.889	3.3675	.66344	1.986	.009
8	Transformational Leadership	AV1a-D2	.765	3.9875	.67659	1.428	.014
9	Transactional Leadership	No Sig					
10	Career Growth and Progression	AV2-D3		4.5678	.85675	2.452	.000
11	Work from Home opportunities	AV2-D3	.891	4.8455	.45467	2.342	.001
12	Management Information System	AV2-D3		4.1563	.34543	3.344	.001
13	ICT Orientation	AV2-D3	.868	4.5673	.54435	1.251	.036
14	EDP / ICT T&D	No Sig					
15	Stress Management	AV2a-D4	.856	4.2656	.74553	2.389	.001
16	Talent & Knowledge Management	AV2a-D4	.989	4.5440	.73346	3.435	.000
17	Risk Management Systems	AV3-D5	.816	4.7655	.73347	2.900	.000
18	Effective Portfolio Management	No Sig					
19	Risk Training & Development	No Sig					
20	NPA dealing Systems & Factoring	AV3-D5	.878	3.8433	.97552	2.543	.000
21	BASEL Norms Implementation & Reviews	AV4-D6	.889	3.4566	.94676	1.989	.000
22	CAMEL Parameters Regulation & Review	AV4-D6		3.8795	.86645	1.528	.011
23	CAMEL Periodic Inspections	No Sig					
24	Business Development Strategies	No Sig					

Source: Study Analysis

Table 2: Factor Loadings, ANOVA & Descriptive Statistics of M-SEVQUAL of Select Banking Organizations

S.No.	Name of the Variable	M-SERVQUAL Rescaled Component Dimension (D)	Factor Loadings	Mean	SD	F	Sig
1	SO-Service Quality Orientation	SQ-D1-v1	.772	4.3496	.45987	2.187	.001
2	SQ-Information Quality	SQ-D1-v2	.766	4.3300	.95691	1.876	.009
3	SQ-Time Management	SQ-D1-v3	.715	2.9150	1.44158	2.722	.000
4	SQ-Responsiveness	SQ-D1-v4	.721	4.0450	.72498	2.514	.000
5	SQ-Attending Problems	SQ-D1-v5	.601	4.6300	.78497	3.054	.000
6	SQ-Easy Accessibility	SQ-D2-v1	.545	3.9700	.91283	1.791	.014
7	SQ-Online Money Transfers	SQ-D2-v2	.533	4.3400	.68318	1.994	.004
8	SQ- Online Reservations	No Sig	.507	4.0250	.82935	2.529	.000
9	SQ- Good Bank Mobile App	SQ-D2-v3	.721	4.8700	.37923	3.302	.000
10	Sq-Good Bank Sms Services	No Sig		4.7350	.57132	1.526	.037
11	Sq-Good Bank Ussd Services	SQ-D3-v1	.721	4.3450	.83031	2.800	.000
12	SQ- Easy Mobile Access To A/C	SQ-D3-v2	.601	4.3650	.75806	3.555	.000
13	SQ-Good Compliant Handling	SQ-D4-v1	.545	4.3650	.70303	1.440	.086
14	SQ-Good Privacy And Security	SQ-D4-v2	.533	4.1650	.78156	3.054	.000
15	SQ-Personal Loans	SQ-D4-v3	.507	4.1450	.71169	1.526	.037
16	SQ-Quick Services	No Sig					
17	Sq-Merchant Banking	No Sig					
18	SQResponsiveness	No Sig					
19	SQ-Good Ambience	SQ-D5-v1	.721	4.1900	.73252	2.800	.000
20	SQ-Good Crm	SQ-D5-v2	.987	4.2450	.76676	3.555	.000
21	SQ- Minimum Bank Charges	SQ-D5-v3	.996	3.9350	.86865	1.440	.086

Source: Study Analysis