1. **RESEARCH METHODOLOGY**

Research methodology is a way to systematically solve the problem. It may be understood has a science of studying how research is done scientifically. In it we study the various steps that all generally adopted by a researcher in studying his research problem along with the logic behind them. The scope of research methodology is wider than that of research method.

**Research Design**

The present study is descriptive in nature as the study describes the characteristics of service quality in banking industry. It is a preplanned and structured design. The tools used to collect the data are pre-structured questionnaire filled from 400 clients of Public sector Banks from different areas of Punjab. As per geographical distribution of Punjab, the area of the Punjab is divided into 4 parts (i.e.) – Majha, Malwa, Doaba and Powadh.

Since the study describes the characteristics of relevant groups namely customers, estimates the percentage of sample exhibiting a certain behavior, determines the perception and estimations on services quality in Public sector banks, determines the degree of association between the profile variables and the service quality, and make some predictions in service quality of banks, it is descriptive in nature.

**Sampling and sampling design**

Sampling may be defined as the selection of some part of an aggregate or totality on the basis of which a judgment or inference about the aggregate or totality is made. In simple words, it is the process of obtaining information about the population by examining only a part of it.

- **Sampling Unit:** It defines the target population that will be sampled i.e. it answers who is to be surveyed. In this study, the sampling unit is clients of public sector banks from Majha, Malwa, Doaba and Powadh regions of Punjab.
- **Sampling Size**: It indicates the numbers of people to be surveyed. Though large samples give more reliable results than small samples but due to constraints of time and money, the sample size will be restricted to 400 clients of banks.

- **Sampling Design**: This refers to the procedure by which the respondents should be chosen. In this case, convenience sampling will be used.