

Customers Perception Towards Service Quality - A Study of Selected Public and New Indian Private sector Banks in Indaia [An Empirical Study of Malwa Region]

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Abstract

Acquiring customers and retaining them forever is the key to any successful business, as every business organization depends on its customer to earn revenue. Banks which are not innovative or are unable match customer expectations will be left behind in the fiercely competitive marketplace. With the entry of new innovative banks in market, it has become very difficult for traditional banks to cater to customer needs with just plain vanilla products and services. At the same time, customer expectations from banks have increased, as customers are now accustomed to various facilities offered by other service sectors. Customers today are more concerned about experiencing high quality services while banking. The expectation is not just receiving an investment or financing offer from the bank in the form of a commodity. They rather expect the bank to have a personality of its own with wider recognition, which delivers services in an atmosphere with entertainment and fun. In the banking sector, the quality of service is turning out as an important differentiator among the rivals.

Data depicts customers' perception regarding various attributes relating to tangibility of retail banks in Malwa region of Punjab. Collected Data reveals the attitude levels of respondents towards the bank selection criterion. About 76 per cent of the public sector bank respondents and about 24 per cent of the private sector bank respondents state about importance of the bank selection criterion as highly important, important, somewhat important, not very important and not at all important respectively.

Keywords: Customer Perception, Retail Banking, Service Quality

1. Introduction

Different customers may perceive one and the same product or service in different ways. A customer's perception of an offering may even deviate from what the producer or service provider or should care for them.

Bringing it all together, it becomes ever more difficult to differentiate a product or service by traditional categories like offering to get a potential customer's attention at all. If the customer's perception of this offering is an unfavorable one, it probably will not get a second chance to make a better impression.

In today's globalizing economy competition is getting more and more fierce. That means it becomes more difficult for products and services to differentiate themselves from other offerings than ever before. Not only is the number of competitive offerings rising due to globalization of production, sourcing, logistics and access to information. Many products and services face new competition from substitutes and from completely new offerings or bundles from industry outsiders. Since product differences are closed at an increasing speed and many companies try to win the battle for customers by price reductions, products and services tend to become commodities. On the other hand, customer behavior becomes more hybrid. On one hand, customers are increasingly price sensitive – searching for bargains at marketplaces like eBay or buying their groceries at discount markets. On the other hand they enjoy branded and luxury goods. One and the same person may plan a weekend trip with a no-frills airline and a stay at a five-

star-hotel. In the result, customers have a wider choice of often less distinguishable products and they are much better informed. For many offerings the balance of power shifts towards the customer. Customers are widely aware of their greater power, which raises their expectations on how companies should care for them.

Bringing it all together, it becomes ever more difficult to differentiate a product or service by traditional categories like price, quality, functionality etc.

In this situation the development of a strong relationship between customers and a company could likely prove to be a significant opportunity for competitive advantage. This relationship is no longer based on features like price and quality alone. Today it is more the perceived experience a customer makes in his various interactions with a company (e.g. how fast, easy, efficient and reliable the process is) that can make or break the relationship. Problems during a single transaction can damage a so far favourable customer perception.

Customer perception is dynamic. First of all, with the developing relationship between customer and company, his perceptions of the company and its products or services will change.

The more experience the customer accumulates, the more his perceptions will shift from fact-based judgements to a more general meaning the whole relationship gains for him. Over time, he puts a stronger focus on the consequence of the product or service consumption.

1.1 Service Quality: Quality of service is an intangible and multi-dimensional feature. Ascertainment of it requires talking all of its conceivable dimension into consideration. This section identifies and delineates the different dimensions of "service quality". This significant attributes that can reflect the customers' perception with regard to service quality in retail banking are discussed here. An elaborate explanation of each attributes of service quality dimension is also presented in this section.

Prior to proceeding to deal with the dimensions of service quality, a conceptual discussion of 'quality' and 'service' and the 'service quality' significant in relation to banks will be pertinent.

1.2 Service quality in banks: Service quality is one of the critical success factors that influence the competitiveness of an organization. A bank can differentiate itself from competitors by providing high quality service. Service quality is one of the most attractive areas for researches over the last decade in the retail banking sector. This study investigates the factors that enable banks to attract and maintain their customers. In India, customers in the banking sector are in a strong bargaining position due to the significant growth of banks. Therefore banks have to provide, service carefully because of the cut throat competition among the banks. Banks have to improve the service level continuously. There is no guarantee that what is excellent service today is also applicable for tomorrow. To survive in the competitive banking industry, banks have to develop new strategies which will satisfy their customer. That is why in this competitive banking environment, customer satisfaction is considered as the essence of success. High customer satisfaction is important in maintaining a loyal customer base. High quality of service will result in high customer satisfaction and increase customer loyalty. Customer satisfaction is the outcome of service quality.

2 Review of Literature:

Krishnaveni and Prabha 2005-06 opined that in this era of increased competition, in order to prosper, it is imperative for the banks to develop long term relationships with the customers. The sample of the study consists of 27 banks; and the banks were selected randomly from of total of 49 public and private banks. The results revealed that among the different internal service quality dimensions taken up in the study, 'offering the right information and facilities to the employees' found to improve the internal service quality perceptions better than the other dimensions.

Karthikeyan and Mayilvaganan (2011) ^[18] in their study stated that banks cannot exist without customers. In service sector like bank, customer service should not only be a critical function, but a way of life also. Customer satisfaction should be the focal point. That alone serves the banks' objective of maximization of profit. It is obvious that a bank cannot think of making profit without customers. A customer assesses the quality of service delivery and the output delivery after a service is rendered. There is always bound to be a gap between the quality of service which is expected and the quality of service that is rendered. Parasuram, Zeithaml and Berry have identified five dimensions of service quality: tangibles, reliability, responsiveness, assurance and empathy. They assessed the quality of service delivery and identified service

gap to offer suggestions for the purpose of minimizing service gap.

2.1 Research Gap

The review of literature thus reveals a gap in so far as no study comprehensively and specifically deals with the retail banking segments in India both in the public and new Indian private sector banks. Nor does any work reviewed above tried to examine the comparative performance of public sector banks and new Indian private banks on the service quality dimensions in the context of customer perception in the Indian banking industry. The present study is an attempt in the direction of bridging this gap. It is devoted exclusively to retail banking sector, analyses and examines the products and services offered by these sectors and assesses the quality of services rendered by bank in this sector. Since the retail banking is shared by both public sector and new Indian private sector banks, a comparative analysis is made of the performance of banks under both sectors on the basis of customer perception towards various dimensions of service quality.

3. Research Design

The major goal of this study is to determine the Malwa Punjab customer's perception of service quality and the possible effects on consumer satisfaction in retail banking.

3.1 Scope of the study

The study is confined to selected cities of Malwa Punjab (Fazilka, Shri Mukatsar Sahib, Abohar, Malout, Bathinda, Dhanola, Kotakpura, Gidderbaha). Banks providing service outside the same are not covered in this study. Foreign banks and cooperative banks are beyond the purview of the study. Moreover, the study is confined to five public sector banks namely State Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, Canara bank and five new Indian private sector banks namely ICICI bank, HDFC Bank, Axis Bank, Yes Bank, Kotak Mahindra Bank.

3.2 Objective of the Study

To analyze the significant difference in working environment of Public and New Indian Private sector banks.

3.3 Hypotheses

H₀: There is no significant difference in working environment of public and new Indian private sector banks.

H_a: There is significant difference in working environment of public and new Indian private sector banks.

3.4 Research Methodology

The study bases itself on primary data. The information has been elicited through a field survey by means of a well-designed questionnaire. The questionnaire has been administered on a randomly selected sample of customers availing retail banking service from the new Indian private and public sector Indian banks. The spread of survey covers four districts of the State of Punjab.

3.5 Population: Public & New Indian private Sector banks of Malwa Punjab (Customer and Banker).

3.6 Sample Size: 400 Customers from Public & New Indian private Sector banks and 50 Employees in total 5 from each Bank.

3.7 Sources of data

The sources from where one can get the required information needed to pursue research and to meet the objectives of study are of two types, viz, primary sources and secondary sources.

3.8 Response

Customers of the banks gave a highly encouraging response. About 517 questionnaire have been distributed out to cover the sample size of 500 out of which 400 completely filled questionnaire have been received from the different customers of the banks.

3.9 Period of study

Since this study is mainly based on primary data, it was collected for a period of nine months from 1st Jan 2015 to September 2015.

4. Data Analysis And Interpretation

The analysis and interpretation of data with the help of statistical tools has also been carried out in this section. On the basis of logical inferences drawn from the analysis and interpretation of facts and figures, the hypotheses formulated for the study have been tested at the end.

Hypothesis:

H₀: There is no significant difference in working environment of public and new Indian private sector banks.

H_a: There is significant difference in working environment of public and new Indian private sector banks.

HYPOTHESES (2.1): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of my Bank looks attractive from outside.

In order to test the hypotheses, chi – square is applied.

Table 4.2 shows the result of chi-square test used to access the difference with perception of customers towards the dimension of my Bank looks attractive from outside on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 16.817 and sig. value is 0.019 which is less than 0.05 (95 percent confidence Interval), which indicates that there exists difference in the perception of customer in the service quality factor if my Bank looks attractive from outside between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of my Bank looks attractive from outside in public sector banks and private sector banks stands rejected and alternative hypotheses is accepted.

Table 4.1: My Bank looks attractive from outside

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree		Total
Public	14	8	19	49	79	77	57	1	304
Private	0	2	3	9	22	27	33	0	96
Total	14	10	22	58	101	104	90	1	400

Source: computed from primary data

Table 4.2 Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.817	7	.019
Likelihood Ratio	19.991	7	.006
Linear-by-Linear Association	1.588	1	.208
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.2): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of the interior of the bank is neat and convenient.

In order to test the hypotheses, chi – square is applied.

Table 4.4 shows the result of chi-square test used to access the difference with perception of customers towards the dimension of the interior of the bank is neat and convenient on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 19.711 and sig. value is.003 which is less than 0.05 (95 percent confidence Interval), which indicates that there exists difference in the perception of customer in the service quality factor if the interior of the bank is neat and convenient between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of the interior of the bank is neat and convenient in public sector banks and private sector banks stands rejected and alternative hypotheses is accepted.

Table 4.3: The interior of the bank is neat and convenient

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	1	5	15	25	106	97	55	304
Private	0	1	1	10	17	34	33	96
Total	1	6	16	35	123	131	88	400

Source: computed from primary data

Table 4.4: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.711	6	.003
Likelihood Ratio	20.828	6	.002
Linear-by-Linear Association	10.954	1	.001
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.3): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of the bank staff are well dressed and look professional.

In order to test the hypotheses, chi – square is applied. Table 4.6 shows the result of chi-square test used to access the

Table 4.5: The bank staff are well dressed and look professional

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	3	4	8	24	97	98	70	304
Private	0	2	2	4	25	30	33	96
Total	3	6	10	28	122	128	103	400

Source: computed from primary data

Table 4.6: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.265	6	.297
Likelihood Ratio	7.918	6	.244
Linear-by-Linear Association	4.233	1	.040
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.4): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of all written material in the bank is easy to understand.

In order to test the hypotheses, chi – square is applied. Table 4.8 shows the result of chi-square test used to access the difference with perception of customers towards the dimension

Table 4.7: All written material in the bank is easy to understand

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	3	5	6	23	85	102	80	304
Private	0	0	1	12	20	26	37	96
Total	3	5	7	35	105	128	117	400

Source: computed from primary data

Table 4.8: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.013	6	.088
Likelihood Ratio	12.646	6	.049
Linear-by-Linear Association	3.010	1	.083
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.5): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of all Technology look modern. In order to test the hypotheses, chi – square is applied.

difference with perception of customers towards the dimension of the bank staff are well dressed and look professional on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 7.265 and sig. value is.297 which is greater than 0.05 (95 percent confidence Interval), which indicates that there does not exists difference in the perception of customer in the service quality factor if the bank staff are well dressed and look professional between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of the bank staff are well dressed and look professional in public sector banks and private sector banks stands accepted and alternative hypotheses is rejected.

of all written material in the bank is easy to understand on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 11.013 and sig. value is.088 which is greater than 0.05 (95 percent confidence Interval), which indicates that there does not exists difference in the perception of customer in the service quality factor if all written material in the bank is easy to understand between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of all written material in the bank is easy to understand in public sector banks and private sector banks stands accepted and alternative hypotheses is rejected.

Table 4.10 shows the result of chi-square test used to access the difference with perception of customers towards the dimension of all Technology look modern on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 7.733 and sig. value is.258 which is greater than 0.05 (95 percent confidence Interval), which indicates that there does not exist difference in the perception of customer in the service quality factor if all Technology look modern between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of all Technology look modern in public sector banks and private sector banks stands accepted and alternative hypotheses is rejected.

Table 4.9: All Technology look modern

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	2	4	14	35	81	102	66	304
Private	0	0	5	9	16	38	28	96
Total	2	4	19	44	97	140	94	400

Source: computed from primary data

Table 4.10: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.733	6	.258
Likelihood Ratio	9.298	6	.157
Linear-by-Linear Association	4.090	1	.043
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.6): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of the quality of stationery is quite good.

In order to test the hypotheses, chi – square is applied. Table 4.12 shows the result of chi-square test used to access the difference with perception of customers towards the

dimension of the quality of stationery is quite good on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 9.974 and sig. value is.126 which is greater than 0.05 (95 percent confidence Interval), which indicates that there does not exist difference in the perception of customer in the service quality factor if the quality of stationery is quite good between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of the quality of stationery is quite good in public sector banks and private sector banks stands accepted and alternative hypotheses is rejected.

Table 4.11: The quality of stationery is quite good

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	2	8	17	31	94	95	57	304
Private	0	2	3	7	22	31	31	96
Total	2	10	20	38	116	126	88	400

Source: computed from primary data

Table 4.12: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.974	6	.126
Likelihood Ratio	10.158	6	.118
Linear-by-Linear Association	7.465	1	.006
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.7): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of the promotional brochure are highly appealing

In order to test the hypotheses, chi – square is applied. Table 4.14 shows the result of chi-square test used to access

the difference with perception of customers towards the dimension of the promotional brochure are highly appealing on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 22.150 and sig. value is.001 which is less than 0.05 (95 percent confidence Interval), which indicates that there exists difference in the perception of customer in the service quality factor if the promotional brochure are highly appealing between public sector banks and private sector banks.

Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of the promotional brochure are highly appealing in public sector banks and private sector banks stands rejected and alternative hypotheses is accepted

Table 4.13: The promotional brochure are highly appealing

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	3	9	28	42	92	93	37	304
Private	0	1	1	12	22	33	27	96
Total	3	10	29	54	114	126	64	400

Source: computed from primary data

Table 4.14: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.150	6	.001
Likelihood Ratio	24.552	6	.000
Linear-by-Linear Association	17.401	1	.000
N of Valid Cases	400		

Source: computed from primary data

HYPOTHESES (2.8): There is no significant difference in working environment of public and new Indian private sector banks on the parameter of there is sufficient parking space outside the bank.

In order to test the hypotheses, chi – square is applied.

Table 4.16 shows the result of chi-square test used to access the difference with perception of customers towards the dimension of there is sufficient parking space outside the bank on the ground of service quality in public sector banks and new Indian private sector banks.

The chi – square value is 14.175 and sig. value is .028 which is less than 0.05 (95 percent confidence Interval), which indicates that there exists difference in the perception of customer in the service quality factor if there is sufficient parking space outside the bank between public sector banks and private sector banks. Hence, the hypotheses that there is no significant difference in the perception of customer on the service quality dimension of there is sufficient parking space outside the bank in public sector banks and private sector banks stands rejected and alternative hypotheses is accepted.

Table 4.15: There is sufficient parking space outside the bank

Preferred Banking sector	Strongly Disagree	Moderatory Disagree	Disagree	Neutral	Agree	Moderatory Agree	Strongly Agree	Total
Public	44	22	22	47	67	59	43	304
Private	7	5	8	7	19	31	19	96
Total	51	27	30	54	86	90	62	400

Source: computed from primary data

Table 4.16: Group statistics [Chi-Square Tests]

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	14.175	6	.028
Likelihood Ratio	14.594	6	.024
Linear-by-Linear Association	8.272	1	.004
N of Valid Cases	400		

Source: computed from primary data

4.1 Summary of tested hypothesis 2

It is clear from the table 4.17 that the variables such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank have turned out to be significant and hence would reduce the satisfaction level of the respondents in the dimension of tangibility. While the dressing mannerism, written material, technology and quality of stationery influences the good level of satisfaction, banks should take utmost care to solve the problems and satisfy the respondents from all aspects and increase the level of satisfaction pertaining to the dimension of tangibility in public sector banks.

Hence we can say that there is no significant difference in working environment of public and new Indian private sector banks on the parameters of dressing mannerism, written material, technology and quality of stationery while there is a significant difference in working environment of public and new Indian private sector banks on the parameters of such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank.

Table 4.17: Hypothesis summary

	Test Results	Hypothesis summary
H1	Significant	Null hypothesis rejected
H2	Significant	Null hypothesis rejected
H3	Not Significant	Null hypothesis accepted
H4	Not Significant	Null hypothesis accepted
H5	Not Significant	Null hypothesis accepted
H6	Not Significant	Null hypothesis accepted
H7	Significant	Null hypothesis rejected
H8	Significant	Null hypothesis rejected

Source: computed from primary data

5. Findings and Conclusion

Findings

The important findings of the present study are summarized below:

1. It is evident from the collected data that around 49.0% of the respondents are male and 51% of them are female. When compared to the male, 51% females were using a banking services. This is just because female are entering into the corporate environment.
2. The reliability of six dimensions gets confirmed from the values since the reliability coefficients are higher than the standard minimum of 0.70 in each dimension. The overall composite reliability of the variables is also higher than the minimum threshold of 0.7 that is 0.932.
3. It is clear from the collected data that the variables such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank have turned out to be significant and hence would reduce the satisfaction level of the respondents in the dimension of tangibility. While the dressing mannerism, written material, technology and quality of stationery influences the good level of satisfaction, banks should take utmost care to solve the problems and satisfy the respondents from all aspects and increase the level of satisfaction pertaining to the dimension of tangibility in public sector banks. Hence we can say that there is no significant difference in working environment of public and new Indian private sector banks on the parameters of dressing mannerism, written material, technology and quality of stationery while there is a significant difference in working

environment of public and new Indian private sector banks on the parameters of such as layout of the bank, interior of the bank, promotional brochures, parking space outside the bank.

6. Conclusion

Retail banking is the fastest growing sector of the banking industry with the key success by attending directly the needs of the end customers. It holds a glorious future in coming years. The study is based on the comparative analysis of service quality dimensions both in public sector banks and new Indian private sector banks. The study has tried to find out the perception of customers regarding the various service quality dimensions between public sector banks and new Indian private sector banks in retail banking. For this purpose primary data was collected from various cities of Malwa Punjab. From the analysis it has been found out that there exists a gap in the perception of customers regarding the service quality dimensions between public sector banks and new Indian private sector banks. Perception of customers varies between public sector banks. The findings of perceptions about service quality dimensions is based on '400' respondents at random taken from the various cities of Malwa Punjab to represent the view of the customers about the service quality dimensions. The results of analysis have proved that there is significant difference between the public sector banks and new Indian private sector banks regarding the service quality dimensions.

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