



Customer Perception towards service Quality in State Bank of India – An Empirical Study

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ABSTRACT

Service is an economic activity that creates value and provides benefits for customers at specific time. Service quality seems to be a backbone for every organisation. All sectors now focussing on customer Orientation, rather than Market Orientation which they have practiced earlier. Due to rapid changes in technology and competition, customers experienced dissatisfaction with the quality of service will automatically switch over to the competitors. Hence it is inevitable to study the customer perception on service quality in all sectors. The purpose of this paper is to study the customer perception towards service quality in State Bank of India, Mohan Nagar Town Ship Branch, Salem District. The service quality was measured using SERVQUAL scale by a self-administered questionnaire. Paired sample 't' test was carried out to find the gap analysis and One Way Anova was carried out to find out the overall expectation and Perception among the personal variables. The Paper revealed that there is no significant different between the Expectation and Perception of service quality among the demographic and personal variables except age in respect of overall Perception.

Keywords: Service Quality, Nationalised Banks, Commercial banks, Foreign Banks, Value Added Services, SERVQUAL

1. Introduction:

Due to Financial Liberalization and Globalisation era, Banking sectors are facing competitive pressure for providing better services because many Private banks and Foreign banks are opened in addition to Commercial banks in our Nation. Service Quality in Banks means knowing the customer needs and providing what they expected. State Bank of India formerly **Imperial Bank** was nationalised during 1955. It is also called as "Bankers Bank"

In Salem District, State Bank of India is comprising with 31 Branches including all categories like Metro, Urban, Semi Urban and Rural.

State Bank of India, Mohan Nagar Township Branch was started under Rural category on 14.12.1979 with a view of Agricultural purpose. As on 31.03.2011, the total number of accounts that State Bank of India, Mohan nagar Branch having is :

Savings Bank Account	: 3914
Current Account	: 157
Recurring Deposit	: 13
Fixed Deposits	: 760
Jewel Loan	: 10
Agricultural Loan	: 690
Educational Loan	: 293

This Bank ATM (Automated Teller Machine) was installed on 15.07.2009 and AT PAR Cheque facilities was introduced in the year 2006.

2. Objectives of the Study:

- 1) To exhibit the profile of the Customers
- 2) To study Customer Perception on Tangibles, Reliability, Responsiveness, Assurance, Empathy and Value Added Services
- 3) To study service quality variation in bank across demographic variables.

3. Review of Literature:

Service quality is a measure of gap between customer expectations and perceptions, and meeting customer expectations on a consistent basis. (Lewis, Bernard & Booms, 1983) service quality is having the character of intangibility that may be difficult to measure. (A. Parasuraman et al., 1988) Banks making too much money at the cost of consumer and technology must help banks reduce cost and banks should look at the customer-centric model rather than an employee centric one. Management information system and Internal assessment system should be more meaningful. (Dr. K.C. Chakrabarty, Deputy Governor, Reserve Bank Of India (Source: Business line Page 6 dated 05.11.2011)

Foreign Banks operating in Delhi provide better service quality as compared to Private and Public Sector Banks (Dr. Sathya Swaroop Debasish 2009) Service quality is a significant determination of Customer Satisfaction in Indian Banking Industry irrespective of Public and Private Sector Banks (Monica Bedi 2010) Customers of Public Sector Banks are most satisfied with the service quality than those of private sector banks (Pooja Mengi 2009) Effective Management with improvement of service quality which will enable banking institutions to achieve a differential advantage over their competitors (Lewis 1991)



Foreign Banks provide better service quality than Private and Public Sector Banks and Public Sector Banks have failed to adequately satisfy the customers (Dr. Sathya Swaroop Debasish Nov 2009) Bank should provide better quality services by paying attention to all the dimensions of service quality, then customers would be satisfied. Public Sector Banks should focus on assurance-empathy, tangibles and the private sector should focus on providing reliable services (Sandip Ghosh Hozra, Dr. Kailash B.L. Srivastava May 2010) Tangibility and Reliability provides maximum satisfaction to customers of Private as well as Public sector banks and bank need to focus other dimensions of SERVPERF such as responsiveness, assurance and empathy (Pooja Mengi 2009)

Service quality is a way of thinking about how to satisfy customers so that they hold a positive attitude towards the service they have received (Ostrowski, O'Brian & Gordon, 1993 in Sandip Ghosh Hazra & Dr. Kailash B.L. Srivastava 2010) Service quality dimensions (Functional and technical) have positively and significantly affected banks performance assessed based on financial performance and customer indicators. (Mamoun N. Akroush and Fahed S. Khatib 2009) Positive impact of financial development extends not only to economic growth but also to poverty reduction. Highly profitable banks could lead to increased public confidence in the formal financial sector and hence a greater willingness to hold savings deposits at any given interest rate. (J. Laurenceson 2007)

Foreign banks are relatively close to the expectations of their customers in comparison to Indian Banks. Service organisations need to provide consistent service quality to maintain their market share. Poor service quality among Indian banks is mostly because of deficiency in tangibility and responsiveness (Mushtaq A. Bhat 2005) Educating the customers on what the bank offer by way of products and services and promptly updating such data are essential aspects of customer service. Both customer service and redressal mechanism have to be highly responsive, responsible and prompt. (S. Subramanian June 2011)

4. Conceptual Frame Work:

Parasuraman, et al., (1985) suggested Ten dimensions that are important in finding the gap between their expectations and perceptions of delivered services. They are tangibility, reliability, responsiveness, communication, credibility, security, competence, courtesy; understanding/knowing the customer and access. Subsequently it was reduced these into five dimensions (Parasuraman, et al., 1988) as follows:

1. Tangibility : physical facilities, equipment, appearance of personnel
2. Reliability : ability to perform the promised service dependably and accurately
3. Responsiveness : willingness to help customers and provide prompt service
4. Assurance : knowledge and courtesy of employees and their ability to convey trust and confidence
5. Empathy : caring individualized attention the company provides to its customers

They have also developed a twenty-two-item instrument, recognised as SERVQUAL, which is a widely used generic instrument for measuring service quality.

In this Paper, One more factor with 2 variables "Value Added Services" is also included for measuring the service quality to identify that public sector banks are also delivered technology oriented quality of services on par with other commercial and foreign banks

5. Study Methodology and Sample Profile:

The study is based on Primary data through a well designed questionnaire. Service quality is analysed based on SERVQUAL scale. (A. Parasuraman, et al., 1988) The Questionnaire consists of 24 service quality statements including Tangibility, Reliability, Responsiveness, Assurance, Empathy and Value added services. Convenience sampling was carried out and 50 customers were contacted in the bank premises and requested to make their response. Each Statement were based on Likert Scale (Range from 1 to 5) with the value 1- Strongly Disagree to 5- Strongly Agree. Total Minimum score was 24 and the maximum score was 120. Hence the possible range of service quality would be from 24 to 120.

Demographic Profile of the Sample Respondents:

The study was conducted among 50 customers of State Bank of India, Mohan Nagar Town Ship Branch. Simple Percentage analysis was carried out for the Demographic Profile of the respondents. Out of 50 respondents taken for the study, 38 were found residing in the Rural area with 76%, 4 were found residing in Semi-rural area with 8% and 8 were found residing in Urban area with 16%. Hence it is clear that maximum respondents are from Rural area, as State Bank of India, Mohan Nagar Town ship branch was started under Rural category.

Age classification of the respondents indicated that 20 respondents were in the category of upto 30 years with 40%, 9 respondents were in the category of 31- 40 years with 18%, 10 respondents were found in the category of 41- 50 years with 20% and 11 respondents were in the category of above 50 years with 22%. Gender wise classification of the respondents indicated that out of 50 respondents taken for the study, 33 were found to be Male with 66% and 17 were found to be Female with 34%. Hence it is clear that maximum respondents were Male Only.

Under the category of marital status of the respondents. It is seen that out of 50 respondents, 38 were Married with 76% and 12 were Unmarried with 24%. Education Status Classification of the Respondents indicated that out of 50 respondents, 1 respondent were found to be uneducated with 2%, 2 respondents were found to be 1st - 5th standard with 4%, 18 respondent were found to be 6th-10th standard with 36%, 6 respondents were found to be 11th-12th with 12%, 16 respondents were found to be Degree with 32% and 7 respondents were found to be PG and above with 14%.



Regarding Occupation of the Respondents, it is seen that out of 50 respondents, 9 were found to be in Agriculture with 18%. 17 were found to be in Business with 34 %, 11 were found to be in Public and Government sector with 22% and 13 were found to be in Private sector with 26%. Income level classification of the respondents indicated that Out of 50 respondents , 2 belonged to the income group of below Rs. 5000 while 12 were found in the category of Rs.5001-10000 income level, 8 respondents constituted the income level of Rs.10001-30000. 28 persons were found to be in the group of Above Rs.30000.

As this branch is located in the Rural area , in order to know how the respondents came to know the schemes available with the bank, a survey in connection

Comparision of Expectation and Perception among the Service Quality Dimensions:

To find out the significant difference between Expectation and Perception of Service quality Factors, the null hypothesis and the alternate hypothesis have been framed and tested as follows:

with this is conducted and the result revealed that 7 came to know the SBI Schemes through Newspaper with 14%, 8 were came to know the SBI Schemes through Agents with 16% (Agents here referred the Marketing Staffs) and 35 respondents were came to know by Direct visit with 70%. From the above study, it is revealed that consumers are interested to know the information only by direct visit.

Regarding Frequency of visit, 4 respondents were visiting bank Everyday with 8%, 12 were visiting bank 1-2 times in a week with 24%, 7 respondents were visiting Bank with 14%, 14 respondents were visiting bank 1-2 times per month with 28% and 13 respondents were visiting bank rarely with 26%

H₀: There is no significant difference between Customer Expectation and Perception regarding Service Quality.

H₁: There is a Significant difference between Customer Expectation and Perception regarding Service Quality

The same was tested using paired sample ‘t’ test and the calculated value is given in the table.

TABLE :1

Factors	Expectation	Perception	Gap (P-E)	N	Df	t value	Table Value	Significant
Tangibles	Mean 18.3800 SD 2.1936	Mean 17.8200 SD 2.6005	-0.56	50	49	1.452	2.010	Ns
Assurance	Mean 13.3600 SD 2.1262	Mean 13.0800 SD 2.4648	-0.28	50	49	0.772	2.010	Ns
Reliability	Mean 22.2800 SD 4.2954	Mean 21.8000 SD 4.3753	-0.48	50	49	0.819	2.010	Ns
Responsiveness	Mean 22.2200 SD 3.7650	Mean 21.7200 SD 4.3002	-0.50	50	49	1.027	2.010	Ns
Empathy	Mean 22.0200 SD 3.7552	Mean 21.4000 SD 4.6159	-0.62	50	49	1.144	2.010	Ns
Value Added Services	Mean 9.2200 SD 1.2501	Mean 9.1800 SD 1.3805	-0.04	50	49	0.191	2.010	Ns

(Significance level : 5% Ns- Not Significant Degree of freedom : (N-1)

From the table , it is seen that Gap between Expectation and Perception of customers are very small in case of Value added service (0.04) followed by Assurance (0.28), Reliability (0.48), Responsiveness (0.50) and Tangibles (0.56). The critical value is the number that the test statistic must exceed to reject the test. As the ‘t’ Value

is less than the table value for all the dimensions of service quality, the Null Hypothesis (H₀) – There is no significant difference between Expectation and Perception of respondent regarding Service quality, is accepted.



COMPARISON OF OVERALL EXPECTATION SCORES AMONG PERSONAL VARIABLES

This section dealt with comparison of Overall Expectation scores among personal variables.

1. Association between the age and overall expectation of service quality:

2. Initially, Age is considered along with Overall expectation score to find the mean and standard deviation. Age was grouped as 1) upto 30 years 2) 31-40 years 3) 41-50 years and 4) above 50 years. One way Anova test was

carried out for finding the 'F' value to verify the following framed hypothesis:

H₀: There is no significant difference in the level of overall expectation of the respondents belonging to different age groups on various dimensions of service quality.

H₁: There is a significant difference in the level of overall expectation of the respondents belonging to different age groups on various dimensions of service quality.

TABLE No :2

		Age				F	Sig
		Upto 30 yrs	31-40 years	41-50 years	Above 50 years		
Overall Expectation Score	Mean	102.15	106.44	112.20	113.73	1.966	Ns
	S.D	17.29	12.76	13.92	9.33		
	No.	20	9	10	11		

In this case, F value is 1.966 at 0.05% significant level. Since $F = 1.966 < 2.807$ (Table Value), it was found that the Hypothesis is accepted and it is concluded from the table

that there is no significant difference in the level of overall expectation of the respondents belonging to different age groups on various dimensions of service quality.

2. Association between Gender and Overall expectation of service quality:

In this table, Gender is considered along with Overall expectation score to find the mean and standard deviation. One way Anova test was carried out for finding the 'T' value to verify the following framed hypothesis:

H₀:The level of Overall expectation of Male and Female respondents are equal

H₁:The level of Overall expectation of Male and Female respondents are not equal

TABLE:3

		Gender		T	df	Sig
		Male	Female			
Overall Expectation Score	Mean	107.70	107.06	0.142	48	Ns
	S.D	14.72	15.59			
	No.	33.00	17.00			

As the $T = 0.142 < 2.011$ (table Value) H₀ is accepted (i.e) The level of overall expectation of Male and Female on Various dimensions of service quality is equal.

carried out for finding the 'F' value to verify the following framed hypothesis:

3. Association between Occupation and Overall Expectation of Service quality:

In this table, Occupation is considered along with Overall expectation score to find the mean and standard deviation. Occupation was grouped as 1) Agriculture 2) Business 3) Public and 4) Private. One way Anova Test was

H₀: There is no significant difference in the level of overall expectation of the respondents belonging to different Occupational groups on various dimensions of service quality.

H₁: There is a significant difference in the level of overall expectation of the respondents belonging to different Occupational groups on various dimensions of service quality.

TABLE No:4

		Occupation				F	Sig
		Agriculture	Business	Public	Private		
Overall Expectation Score	Mean	101.11	109.53	116.00	102.00	2.709	Ns
	S.D	21.00	12.41	6.50	15.24		
	No.	9	17	11	13		

In this case, F value is 2.709 at 0.05% significant level. Since $F = 2.709 < 2.807$ (Table Value), it was found that

the Hypothesis is accepted and it is concluded from the table that there is no significant difference in the level of overall



expectation of the respondents belonging to different occupational groups on various dimensions of service quality

4) Association between Gross Monthly Income and Overall expectation of Service Quality:

In this table, Income is considered along with Overall expectation score to find the mean and standard deviation. Income was grouped as 1) Below Rs.5000 2) Rs.5001-10000 3) Rs.10001-30000 and 4) Above Rs.30000.

One way Anova test was carried out for finding the 'F' value to verify the following framed hypothesis:

H₀: There is no significant difference in the level of overall expectation of the respondents belonging to different monthly income groups on various dimensions of service quality.

H₁: There is a significant difference in the level of overall expectation of the respondents belonging to different monthly income groups on various dimensions of service quality.

TABLE No:5

		Gross monthly income				F	Sig.
		Below Rs.5000	Rs.5001-10000	Rs.10001-30000	Above Rs.30000		
Overall Expectation Score	Mean	88.00	107.17	105.00	109.71	1.474	Ns.
	S.D	45.25	12.97	15.24	12.70		
	No.	2	12	8	28		

In this case, F value is 1.474 at 0.05% significant level. Since $F = 1.474 < 2.807$ (Table Value), it was found that the Hypothesis is accepted and it is concluded from the table that there is no significant difference in the level of overall

expectation of the respondents belonging to different monthly income groups on various dimensions of service quality.

5. Association of Minimum amount of Investment of Customers with Overall Expectation of Service Quality:

In this table, Minimum amount of investment is considered along with Overall expectation score to find the mean and standard deviation. Investment was grouped as 1) Upto Rs.5000 2) Rs.5001-10000 3) Rs.10001-50000 and 4) Above Rs.50000. One way Anova test was carried out for

finding the 'F' value to verify the following framed hypothesis:

H₀: There is no significant difference in the level of overall expectation of the respondents belonging to different investment groups on various dimensions of service quality.

H₁: There is a significant difference in the level of overall expectation of the respondents belonging to different investment groups on various dimensions of service quality.

TABLE No:6

		Minimum amount of investment				F	Sig
		UptoRs.5000	Rs.5001-10000	Rs.10001-50000	Above Rs.50000		
Overall Expectation Score	Mean	105.86	108.56	109.50	106.58	0.140	Ns
	S.D	18.80	14.54	14.07	11.97		
	No.	14	16	8	12		

In this case, F value is 0.140 at 0.05% significant level. Since $F = 0.140 < 2.807$ (Table Value), it was found that the Hypothesis is accepted and it is concluded from the table that there is no significant difference in the level of overall expectation of the respondents belonging to different investment groups on various dimensions of service quality.

Initially, Age is considered along with Overall Perception score to find the mean and standard deviation. Age was grouped as 1) upto 30 years 2) 31-40 years 3) 41-50 years and 4) above 50 years. One way Anova test was carried out for finding the 'F' value to verify the following framed hypothesis:

H₀: There is no significant difference in the level of overall Perception of the respondents belonging to different age groups on various dimensions of service quality.

H₁: There is a significant difference in the level of overall Perception of the respondents belonging to different age groups on various dimensions of service quality.

COMPARISON OF OVERALL PERCEPTION SCORES AMONG PERSONAL VARIABLES

1. Association between the age and overall Perception of service quality:

TABLE No:7

		Age				F	Sig
		Upto 30 yrs	31-40 years	41-50 years	Above 50 years		
Overall Perception Score	Mean	98.65	99.44	116.60	110.55	3.416	*
	S.D	19.13	17.81	8.69	15.01		
	No.	20	9	10	11		

(* Significance at 5% Level)



In this case, F value is 3.416 at 0.05% significant level. Since $F = 3.416 > 2.807$ (Table Value), it was found that the **Hypothesis is rejected** and it is concluded from the table that there is a significant difference in the level of

overall perception of the respondents belonging to different age groups on various dimensions of service quality

2. Association between Gender and Overall Perception of service quality:

In this table, Gender is considered along with Overall Perception score to find the mean and standard

deviation. One way Anova test was carried out for finding the 'T' value to verify the following framed hypothesis:

H0: The level of Overall Perception of Male and Female respondents are equal

H1: The level of Overall Perception of Male and Female respondents are not equal

TABLE No:8

		Gender		T	df	Sig
		Male	Female			
Overall Perception Score	Mean	103.73	107.47	0.708	48	Ns
	S.D	19.26	14.06			
	No.	33.00	17.00			

As the $T = 0.708 < 2.011$ (table Value) H0 is accepted (i.e) The level of overall perception of Male and Female on Various dimensions of service quality is equal.

carried out for finding the 'F' value to verify the following framed hypothesis:

H0: There is no significant difference in the level of overall Perception of the respondents belonging to different occupational groups on various dimensions of service quality.

H1: There is a significant difference in the level of overall Perception of the respondents belonging to different occupational groups on various dimensions of service quality.

3. Association between Occupation and Overall Perception of Service quality:

In this table, Occupation is considered along with Overall Perception score to find the mean and standard deviation. Occupation was grouped as 1) Agriculture 2) Business 3) Public and 4) Private. One way Anova Test was

TABLE No-9

		Occupation				F	Sig
		Agriculture	Business	Public	Private		
Overall Perception Score	Mean	95.00	105.53	112.64	104.77	1.738	Ns
	S.D	24.28	18.09	8.72	15.63		
	No.	9	17	11	13		

In this case, F value is 1.738 at 0.05% significant level. Since $F = 1.738 < 2.807$ (Table Value), it was found that the Hypothesis is rejected and it is concluded from the table that there is no significant difference between the overall perception of the respondents belonging to different occupational groups on various dimensions of service quality

deviation. Income was grouped as 1) Below Rs.5000 2) Rs.5001-10000 3) Rs.10001-30000 and 4) Above Rs.30000. One way Anova test was carried out for finding the 'F' value to verify the following framed hypothesis.

H0: There is no significant difference in the level of overall Perception of the respondents belonging to different Monthly income groups on various dimensions of service quality.

H1: There is a significant difference in the level of overall Perception of the respondents belonging to different monthly income groups on various dimensions of service quality.

4. Association between Gross Monthly Income and Overall perception of Service Quality:

In this table, Income is considered along with Overall Perception score to find the mean and standard

TABLE No-10

		Gross monthly income				F	Sig.
		Below Rs.5000	Rs.5001-10000	Rs.10001-30000	Above Rs.30000		
Overall Perception Score	Mean	87.50	102.00	102.00	108.39	1.214	Ns.
	S.D	26.16	18.65	21.75	15.23		
	No.	2	12	8	28		



In this case, F value is 1.214 at 0.05% significant level. Since $F = 1.214 < 2.807$ (Table Value), it was found that the Hypothesis is rejected and it is concluded from the table that there is no significant difference in the level of overall perception of the respondents belonging to different income groups on various dimensions of service quality.

5. Association between amount of Investment and Overall Perception of Service Quality:

In this table, Minimum amount of investment is considered along with Overall Expectation score to find the mean and standard deviation. Investment was grouped as 1)

TABLE No-11

		Minimum amount of investment				F	Sig
		Upto Rs.5000	Rs.5001-10000	Rs.10001-50000	Above Rs.50000		
Overall Expectation Score	Mean	101.29	107.56	104.88	106.00	0.320	Ns
	S.D	20.15	18.50	22.79	8.72		
	No.	14	16	8	12		

In this case, F value is 0.320 at 0.05% significant level. Since $F = 0.320 < 2.807$ (Table Value), it was found that the Hypothesis is rejected and it is concluded from the table that there is no significant difference in the level of overall perception of the respondents belonging to different amount of investment on various dimensions of service quality

6. Results and Discussion:

In earlier studies, it was stated that foreign Banks providing better service quality than Private and Public Sector Banks and Public Sector Banks have failed to adequately satisfy the customers (Dr. Sathya Swaroop Debasish (Nov 2009), Foreign banks are relatively close to the expectations of their customers in comparison to Indian Banks. Service organisations need to provide consistent service quality to maintain their market share. Poor service quality among Indian banks is mostly because of deficiency in tangibility and responsiveness (Mushtaq A. Bhat 2005) But this study with Public sector confirmed that they are also providing better service quality with the result that there is no significant difference in the level of overall expectation and perception of the respondents belonging to different demographic profile except Age in case of Overall perception. Moreover the gap between expectation and perception of service quality by the customers is also not significant. Hence it is seen that State Bank of India, Mohan Nagar Branch Salem is offering service quality as expected by the customers of that branch.

7. Conclusion:

This study revealed that the State bank of India, Mohan Nagar Branch, Salem (Tamilnadu) Provide better Service quality what Customers are expected from it. In today's context, Public Sector banks are accounting for three-fourth of business rather than other scheduled banks in India, it is inevitable for the Public sector branches to provide the services as expected by the customers or they may switch to other banks for better service quality. As our study is mainly for Customer perception on service quality, it is concluded that State Bank of India, Mohan Nagar Branch at Salem

Upto Rs.5000 2) Rs.5001-10000 3) Rs.10001-50000 and 4) Above Rs.50000. One way Anova test was carried out for finding the 'F' value to verify the following framed hypothesis:

H0: There is no significant difference in the level of overall Perception of the respondents belonging to different Monthly income groups on various dimensions of service quality.

H1: There is a significant difference in the level of overall Perception of the respondents belonging to different monthly income groups on various dimensions of service quality.

(Tamilnadu) is providing the services as expected by their customers

8. Limitations and Future Research:

Although this study dealt with the customer perception towards service quality of State Bank of India, Mohan Nagar Branch, Salem, the sample size considered and taken is very small. As the Public sector banks are covering three-fourth of the sector and there are 31 branches in the Salem District, Empirical research may be conducted comparatively with the other commercial banks including private and foreign banks so that Service Quality Gaps can be measured between them.

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