

## **A Study on Service Qualities and Customer Satisfaction, Special reference with Private and Public Sector Banks Functioning at Tamilnadu, India**

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### **Abstract**

The vital part of any economy relies mostly on banks. In Severe competitive environment the banks has to survive or success by the customer satisfaction. This paper interested to measure the delivered quality service dimension from the perspective of customers. The sample study performed in three private and three public sector banks of Tamilnadu state of India. The present study focuses the various aspects related to bank industry namely the BANKSERV factors, internal and external service qualities and customers' satisfaction. The BANKSERV instrument was adapted from SERVQUAL designed to allow customers to reflect on their expectations and perceptions in single statements. Multiple regression analysis used to test the impact of service quality on customer satisfaction. Concluded as service quality is an important antecedent of customer satisfaction also the internal service quality is having a significant impact on the external service quality offered by the bank.

### **Introduction**

Banking industry is considered as one of service businesses (Rose,1999), (Zeithaml & Bitner, 1996). The Indian Banking system plays a major role in the country's economy. It is one of the catalysts for catapulting India as a major economic force in the world. The real GDP growth has averaged 8 per cent over the past 3 years, and services, and manufacturing and exports sectors are booming. In the banking business, banks offer both tangible products (e.g. credit cards) and intangible products (services). In today's highly competitive business environment, service has increasingly played a critical role in banks operations (Payne, 1993).

### **Banking Scenario in India**

The Banking sector emerged as a resurgent sector in the Indian economy. As per the McKinsey report India Banking 2010, the banking sector index has grown at a compounded annual rate of over 51 per cent since the year 2001, as compared to a 27 per cent growth in the market index during the same period. It is projected that the sector has the potential to account for over 7.7 per cent of GDP with over Rs.7, 500 billion in market cap, and to provide over 1.5 million jobs.

Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, custodian services, private equity, etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries. The Indian banking system is financially stable and resilient to the shocks that may arise due to higher non-performing assets (NPAs) and the global economic crisis, according to a stress test done by the Reserve Bank of India (RBI).

**Public Sector Banks** (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government.

The objectives behind nationalization where:

- To break the ownership and control of banks by a few business families,
- To prevent the concentration of wealth and economic power,

- To mobilize savings from masses from all parts of the country,
- To cater to the needs of the priority sectors

**Private sector banks:**

Undoubtedly, being tech savvy and full of expertise, private banks have played a major role in the development of Indian banking industry. They have made banking more efficient and customer friendly. In the process they have jolted public sector banks out of complacency and forced them to become more competitive.

**Service Quality**

One of the most often used measures is the SERVQUAL based on extensive research in basic determinants of perceived service quality (Parasuraman, Berry et al. 1985),(Parasuraman, Berry et al. 1988), (Zeithaml, Parasuraman et al.1990),(Parasuraman, Berry et al. 1991),(Parasuraman, Berry et al. 1993),(Parasuraman, Berry et al.1994). Various models have been developed measuring service quality (Stafford, 1996),(Bahia and Nantel, 2000). The SERVQUAL model of Parasuraman et al. (1988) proposed a five dimensional construct of perceived service quality-tangibles; reliability, responsiveness, assurance and empathy- with items reflecting both expectation and perceived performance.

Service quality can be defined as the difference between customer's expectations of service performance earlier to the service encounter and their perceptions of the service received (Asubonteng et al., 1996). Quality service has a positive effect on the bottom-line performance of a firm and thereby on the competitive advantages that could be gained from an improvement in the quality of the service offered so that the perceived service exceeds the service level desired by customers (Caruana, 2002),(Chumpitaz, 2004).

Sandip Gosh Hasra and BL Srivastava (2009) in their study indicated that the bank should pay attention to these dimension of service quality and pay more attention to dimension of assurance-empathy to increase loyalty to a bank, willingness to pay, customer commitment and customer trust.

**Service Quality Gap**

Customers judge service quality relative to what they want. They view a firms service quality by comparing their perceptions of service experiences with their expectations of what the service performance should be. A service quality gap results when service perceptions fall short of expectations (Cariman James, M.). These gaps, which can impede the delivery of services that consumers perceive to be of high quality, are as follows:

1. The gap between the consumer expectation and the management perception of consumer expectation.
2. The gap between the management perception of the consumers' expectations and service quality specifications.
3. The gap between service quality specifications and the service actually delivered.
4. The gap between the service delivery and what is communicated about the service to the consumers.
5. The gap between the perceived service and the expected service (Gronroos, Christian).

The service quality gap is measured with the help of the SERVQUAL instrument. (Brown, W. and Swatz, A.1989)

**Service Quality in Bank Industry**

The concept of service quality was defined by Parasuraman et al., (1988)with the help of the SERVQUAL instrument. Chowdhery and Prakash (2001) suggested two important factors namely vantage and qualifying factors to measure the service quality. The service quality factors namely tangibility, reliability, responsiveness, assurance, empathy and fees were noticed by Nimit and Monika (2007) to measure the service quality.

**BANKSERV Scale**

The definition of service quality adopted in this study is “the degree of discrepancy between customers’ formative expectations for the service and their perceptions of the service of performance (Parasuraman, et al., 1988). The BANKSERV instrument, developed by Avkiran (1994), was adapted from SERVQUAL for the Australian banking industry. It is an instrument, designed to allow customers to reflect on their expectations and perceptions in single statements. This “avoids the potential psychometric problems associated with SERVQUAL” (Avkiran, 1999). The scale also avoids the negatively worded questionnaire items found in the SERVQUAL instrument (Babakus and Boller, 1992). The 17 service quality items that make up BANKSERV have factor loadings of .05 or greater and encompass four dimensions. The operational definitions of the four dimensions and the individual 17 service quality indicators are presented in Table 2.1.

The instrument’s reliability, dimensionality and validity were all empirically tested and the results were “encouraging both in their own right and when compared with other studies” (Avkiran, 1994).

**Research and Methodology**

The applied research design in the present study is the descriptive research in nature. The scheduled commercial banks in Tamil Nadu have been selected for the study. The study is confined to six major cities in Tamilnadu namely Coimbatore, Tirupur, Erode, Salem, Trichy and Madurai. From each city, 6 banks (3-public and 3-private) were selected and from each bank 25 customers have been selected purposely for the present study. Out of (6 x 25 x 6=900) 900 customers only 663 customers have responded the interview schedule at the usable level. The 663(356 –public bank respondents and 307-private bank respondents) customer respondents have been taken as the sample for this study. Hence, the applied sampling procedure is purposive sampling. Framework of Analysis is done with Exploratory Factor Analysis, Confirmatory Factor Analysis (CFA), Discriminate Analysis, Multiple Regression Analysis, One way Analysis of Variance, ‘T’ Test, and Reliability Test.

**Reliability and Validity of variables in staff conduct**

The respondents’ perceptions on the variables in staff conduct have been measured with the help of seven variables. Before summarizing the scores of the variables in staff conduct, it is essential to examine their reliability and validity. The Confirmatory Factor Analysis (CFA) has been applied to examine it. The overall reliability of the variables in staff conduct has been tested with the help of Cronbach Alpha.

The included six variables in staff conduct explain it to the extent of 78.10 per cent since its Cronbach Alpha is 0.7810. The standardized factor loading of the variables in staff conduct is varying from 0.724 to 0.991 which shows the extent validity since the factor loadings are greater than its minimum threshold of 0.60. The ‘t’ statistics of the standardized factor loadings of the variables are significant at five per cent level which indicates the convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than its minimum threshold of 0.50 and 50.00 per cent respectively. The analysis indicates the reliability and validity variables in staff conduct.

**Reliability and Validity of variables in communication:**

The scores of the five variables in communication have been included for Confirmatory Factor Analysis (CFA) in order to test the reliability and validity of variables in communication. The CFA results in standardized factor loading of the variables, its ‘t’ statistics, composite reliability and average variance extracted. The Cronbach Alpha has been computed to test the overall reliability of variables in it.

The variables in communication explain it to the extent 76.96 per cent since its Cronbach Alpha is 0.919. The standardized factor loadings of the variables in communication are greater than 0.60 which reveals the content validity. The significance of ‘t’ statistics of the standardized factor loading of the variables indicates the convergent validity. It is also proved by the composite reliability

and average variance extracted since these are greater than 0.50 and 50.00 per cent respectively. The analysis reveals that the included variables in communication explain it to a reliable extent.

#### **Reliability and Validity of Variables in access to teller services**

The scores of the variables in access to teller services have been included to examine the reliability and validity of variables in access to teller services. The confirmatory factor analysis (CFA) has been executed to examine it. The Cronbach alpha has been computed to examine the overall reliability of variables in access to teller services.

The included two variables in access to teller services explain it to an extent of 83.25 since their respective Cronbach Alpha is 0.795. The standardized factor loading of the variables in assurance are greater than 0.60 which shows the content validity. The significance of 't' statistics of the standardized factor loading of the variables in assurance shows its convergent validity. It is also supported by the composite reliability and average variance extracted since these are greater than their minimum threshold of 0.50 and 50.00 per cent respectively. The analysis proves the reliability and validity of variables in assurance.

#### **Respondents' Views on BANKSERV Factors**

The respondents' views on the BANKSERV factors have been measured by the mean scores of the variables in each BANKSERV factor. The mean scores on staff conduct, credibility, communications and access to teller services among the two groups of respondents have been computed separately. The One-way Analysis of Variance has been executed to find out the significant differences among the two groups of respondents regarding their views on the BANKSERV factors.

The highly perceived variables among the PRRB (Private Retail Banks) are staff conduct and communications since their mean scores are 3.7220 and 3.4946 respectively. Among the PURB these are staff conduct and Credibility since their mean scores are 3.2076 and 3.1328 respectively. Regarding the perception on variables in bank serve factors (BSFs) among the two groups of respondents have been noticed in all the BANKSERV factors except access to teller services since its 'F' statistics is not significant at five per cent level.

#### **Association between the profile of respondents and their view on BANKSERV factors**

The profile of the respondents may be associated with their levels of perceptions on the BANKSERV factors. The present study has made an attempt to analyze it with the help of One-way Analysis of Variance.

Regarding the perception on Staff conduct factors, the significantly associating profile variables are nativity, level of education, occupation, nature of family, family size, number of earning members per family and family income at this bank since their respective 'F' statistics are significant at five per cent level. The significantly associating profile variables with the level of perception on credibility are nativity, gender, occupation, number of earning members per family and family income. Regarding the perception on communications, the significantly associating profile variables are gender, occupation, number of educated person and number of earning members per family. The significantly associating profile variables regarding the perception on access to teller services are level of education, occupation, personal income per month and number of educated person since their respective 'F' statistics are significant at five per cent level.

#### **Discriminant BANKSERV factors among the PRRB (Private Retail Banks) and PURB (Public Sector Retail Banks)**

Since the level of perception on the BSF (bank serve factors) among the PRRB and the PURB are differing in different dimensions, the present study has made an attempt to identify the important discriminant BSF among the two groups for some policy implications. The two group discriminant analysis has been administered to identify the important discriminant BSFs. Initially, the mean difference and discriminant power of BSFs have been computed. The results are given in Table -1

**TABLE -1**  
**Mean Difference and Discriminant Power of BSF among PRRB and PURB**

S. No.	BSFs	Mean Score among Respondents in		Mean Difference	't' Statistics	Wilks Lambda
		PRRB	PURB			
1.	Staff conduct (X1)	3.9020	3.2078	0.6942	3.8436*	0.1897
2.	Credibility (X2)	3.6760	3.2809	0.3951	0.6381	0.4589
3.	Communications(X3)	4.0255	3.6427	0.3828	3.8172*	0.1982
4.	Access to teller services (X4)	3.2677	2.6013	0.6665	2.7619*	0.1034

\*Significant at five per cent level.

The significant mean differences are noticed in the case of staff conduct, credibility, communications and access to teller services since their respective 't' statistics are significant at five per cent level. The higher mean differences identified are 0.6942 and 0.6665 respectively. The higher discriminant power is identified in the case of staff conduct and access to teller services since their respective Wilks Lambda is 0.1897 and 0.1034. Significant mean differences were observed for all the predictors on the variables. The significant BSFs have been included to estimate the two group discriminant analysis. The estimated function is:

$$Z = 1.377 - 0.1278X_1 + 0.8249 X_3 + 0.2435X_4$$

The relative contributions of discriminant BSF in total discriminant scores have been computed by the product of discriminant co-efficients and the mean difference of the respective BSFs. While the log determinants were quite similar, Box's M indicated the equality of covariance matrices. The results are given in Table - 2

**TABLE -2**  
**Relative Contribution of BSFs in Total Discriminant Score (TDS)**

S.No.	Variables in prices	Discriminant Co-efficients	Mean Difference	Product	Relative Contribution in TDS
1.	Staff conduct (X1)	0.8744	0.5142	0.44962	49.17
2.	Communications(X3)	0.6540	0.5801	0.37938	41.49
3.	Access to teller services (X4)	0.1450	0.5892	0.08543	09.34
	Total			0.91444	100.00

Percent of cases currently classified: 53.7

Cross-validated grouped cases correctly classified: 63.4%

The higher discriminant co-efficients are identified in the case of Staff conduct and Communications since their discriminant co-efficients are 0.8744 and 0.6540. It shows the higher influence of the above said two BSFs in discriminant function. The higher relative contribution of discriminant BSFs in the TDS is noticed in the case of Staff conduct and Communications since their relative contributions are 49.17 and 41.49 per cent respectively. The discriminate function revealed a significant association between groups and all predictors, accounting for 53.7% between group variability, although closer analysis of the structure matrix revealed only two significant predictors, namely staff conduct score (0.826) and communication score(0.627) and access to teller services as poor predictors. The cross validated classification showed that overall 63.4% were correctly classified'.

## Reliability and Validity of Variables in ISQFs

The ISQF narrated by the exploratory factor analysis are reliability, safety, responsiveness, empathy, interest, tangibility and professionalism. The first five factors consist of three variables in each and the last two factors consist of two variables in each. It is imperative to test the reliability and validity of variables in each factor before summarizing the score of variables in each factor. The Confirmatory Factor Analysis (CFA) has been administered for it.

The result of CFA and the Cronbach Alpha of each factor are given in Table -3

**TABLE -3**  
**Reliability and Validity of Variables in ISQFs**

S. No.	ISQFs	Range of standardized factor loading	Range of 't' statistics	Cronbach alpha	Composite reliability	Average variance extracted
1.	Reliability	0.8027-0.8732	3.220 - 2.059	0.867	0.80255	80.4255
2.	Safety	0.7790-0.7861	3.207 - 2.045	0.735	0.75092	77.7892
3.	Responsiveness	0.7119-0.7805	2.442 - 2.764	0.743	0.72366	72.3910
4.	Empathy	0.7293-0.7889	2.431- 2.753	0.780	0.77094	78.9031
5.	Interest	0.7010-0.7816	3.752- 3.512	0.762	0.73657	74.0527
6.	Tangibility	0.6041-0.7326	3.742 - 3.502	0.695	0.67743	67.7910
7.	Professionalism	0.7160-0.7850	2.211 - 2.994	0.769	0.71090	72.5742

\*Significant at five per cent level.

The standardized factor loadings of the variables in each factor are greater than 0.60 which reveals the content validity of the factor. The 't' statistics of the standardized factor loadings of the variables in each factor are significant at five per cent level, which indicates the convergent validity of the factor. It is also supported by the composite reliability and average variance extracted by each factor since these are greater than the minimum threshold of 0.50 or 50.00 per cent respectively. The Cronbach Alpha of each factor is also greater than its standard minimum of 0.60. The analysis infers that the reliability and validity of variables in each factor have been proved.

## Score on Respondents' Perception on ISQ in Bank Industry

The respondents' perceptions on internal service quality in bank industry have been measured by the mean scores of the 19 variables included in it. All the 19 variables in ISQ explain it to the extent of 89.6 per cent since its Cronbach Alpha is 0.896. The score on the ISQ in bank industry among the respondents is denoted by the SISQ. In the present study, the SISQs are confined to less than 2.00; 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their SISQ is given in Table- 4

**TABLE -4**  
**Score on ISQ among the Respondents (SISQ)**

S.No.	SISQ	Mean scores among		Total
		PRRB	PURB	
1.	Upto 2	45	70	115
2.	2.00–3.00	75	80	155
3.	3.01–4.00	138	110	248
4.	Above 4.00	98	47	145
	Total	356	307	663

\* Significant at five per cent level.

The important SISQs among the respondents are 3.01 to 4.00 and above 4.00 which constitute 37.40 and 21.87 per cent to the total respectively. The important SISQs among the PRRB are 3.01 to 4.00 and above 4.00 which constitutes 38.76 and 27.52 per cent to its total are respectively. Among the PURB, these are 3.01 to 4.00 and 2.00 to 3.00 which constitute 35.83 and 26.05 per cent to the

total respectively. The analysis reveals that the levels of perceptions on the internal service quality are identified as higher among the PRRB than among the PURB of respondents.

### Important External Service Quality factors in Bank Industry

The scores of the 16 variables in the ESQ have been included for the EFA to narrate the variables into factors. Before conducting the EFA, the reliability of data for EFA has been tested with the help of the KMO measure of sampling adequacy and Bartlett's test of Sphericity. Both these two tests satisfy the validity of data for the EFA. The executed EFA results are in six factors. The factors extracted its Eigen Value, and the per cent of variation explained are summarized in Table-5.

**TABLE-5**  
**Important External Service Quality Factors in ESQ**

S.No.	IESQFs	Number of variables	Eigen value	Per cent of variation explained	Cumulative per cent of variation explained
1.	Helpful	4	5.768	36.048	36.048
2.	Quality of service	3	2.717	16.982	53.030
3.	Communication	3	2.181	13.632	66.662
4.	Bank image	3	1.551	9.695	76.357
5.	Safety and choice	3	1.102	6.889	83.246

KMO measure of sampling adequacy: 0.6739  
Bartlett's test of Sphericity: Chi-square Value: 273.714\*

\*Significant at zero per cent level.

The first two factors extracted by the EFA are Helpful and Quality of service since their Eigen Values is 5.678 and 2.717 respectively. The per cent of variation explained by the above two factors are 36.048 and 16.982 per cent respectively. The next two ESQ factors are communication and bank image since their Eigen Values are 2.181 and 1.551 respectively. The per cent of variation explained by these two factors are 13.632 and 9.695 per cent respectively. These five factors have been included for further analysis.

### Reliability and Validity of Variables in ESQ Factors

The variables included in the ESQ factors are ranging from 2 to 4. It is imperative to examine the reliability and validity of variables in each ESQ factor with the help of the Confirmatory Factor Analysis. The CFA results in standardized factor loading, composite reliability and average variance are extracted. The overall reliability of each ESQ factor has been computed with the help of Cronbach Alpha. The results are summarized in Table-6.

**TABLE-6**  
**Reliability and Validity of Variables in ESQFs**

S. No.	ESQFs	Range of standardized factor loading	Range of 't' Statistics	Cronbach Alpha	Composite reliability	Average variance extracted
1.	Helpful	0.750-0.872	3.7378*- 2.5590*	0.814	0.82519	0.79944
2.	Quality of service	0.709-0.817	3.6499*- 2.1913*	0.771	0.78311	0.84452
3.	Communication	0.699-0.736	3.7969*- 2.6834*	0.803	0.80937	0.86803
4.	Bank image	0.711-0.794	3.8551*- 2.4620*	0.828	0.83410	0.81501

5.	Safety choice	and	0.672-0.773	3.0598*- 2.6762*	0.749	0.75274	0/78359
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\*Significant at five per cent level.

The standardized factor loadings of the variables in the ESQ factors are greater than 0.60 which shows the content validity of the factor. The significance of 't' statistics of the standardized factor loading of the variables in each ESQ factor indicates the convergent validity of the factor. It is also proved with the help of composite reliability and average variance extracted since these are greater than their standard minimum of 0.50 and 50.00 per cent respectively. The Cronbach Alpha of all the ESQ factors are greater than 0.60 which reveals the internal consistency of the variables in each ESQ factor.

**Score on the Perception on External Service Quality among the Respondents**

The levels of perception on the ESQ among the respondents have been computed by the mean scores of the 16 variables included in it. All these 16 variables in the ESQ explain it to the extent of 87.88 per cent since its Cronbach Alpha is 0.763. The score on the level of perception on the ESQ factors is denoted by the SESQ. In the present study, the SESQ are confined to up to 2.00, 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of respondents on the basis of their SESQ is illustrated in Table-7.

**TABLE-7**  
**Score on ESQs among Respondents**

S.No.	SESQ	Mean scores among		Total
		PRRB	PURB	
1.	Upto 2.00	17	53	70
2.	2.00-3.00	47	165	212
3.	3.01-4.00	168	49	217
4.	Above 4.00	124	40	164
	Total	356	307	663

The important SISQs among the respondents are 3.01 to 4.00 and above 4.00 which constitute 32.73 and 24.73 per cent to the total respectively. The important SISQs among the PRRB are 3.01 to 4.00 and above 4.00 since they constitutes 47.19 and 34.83 per cent to the total respectively. Among the PURB, these are 3.01 to 4.00 and 2.00 to 3.00 which constitute 46.15 and 25.82 per cent to the total respectively. Whereas among the PRRB, these are 2.00 to 3.00 and Upto 2.00 which constitute 37.24 and 17.26 per cent to the total respectively. The analysis reveals that the level of perception on the ESQ is higher among the PRRB than among the PURB.

**LIMITATIONS OF THE STUDY**

The present study is subjected to the following limitations:

1. No scientific sampling procedure has been applied in the present study since the banks were not ready to disclose the details of customers.
2. The scope of the study is confined to Coimbatore, Tirupur, Erode, Salem, Trichy and Madurai cities only.
3. The variables related to the various constructs developed in the present study is based on the review of previous studies;
4. The descriptive variables used in the present study are converted into quantitative variables with the help of five point Likert Scale;
5. The linear relationship between the dependent and independent variables have been assumed;
6. The study examines only the direct effect of independent and dependent variables but not the role of mediator variables in between the two.
7. All the descriptive variables are measured at five point Likert Scale.
8. The study is confined to the public and the private banks in the six cities only.



## Conclusions

Descriptive Statistics Analysis shows the standard deviations were quite high, indicating the dispersion in a widely-spread distribution. This means that the effects of service quality on customer satisfaction are an approximation to a normal distribution. This also indicates that respondents were in favor of customer satisfaction. The present study concludes that the important BANKSERV factors are tangibility, reliability, responsiveness, assurance, empathy, information and prices. The internal service quality in bank industry is having a significant impact on the external service quality offered by the bank industry. Both the internal and external service qualities have a significant positive impact on customers' satisfaction. The degree of impact is identified as higher among the higher income groups compared to that of the lower and medium income groups.

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