



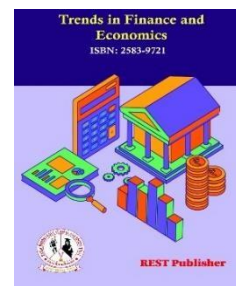
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An Analytical Study of Service Quality in Banks: Special Reference to ICICI And HDFC

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Abstract: Economic thriving has changed shopper socioeconomics and mechanical components have improved purchasers' interest for quality and effective service. The service business is getting to be noticeably real supporter of the economy of numerous nations which were prior reliant on the assembling sector. Service industry especially the banking sector is not abandoned in the opposition. Banking industry has been exceedingly commoditized. To be in business, each retail bank ought to have aggressive contrast that can be acknowledged, all things considered, through customer service greatness. The point of retail banking industry is to fulfill customers and develop their connections. This can be accomplished by taking the advantages of each strategically pitching and up-offering opportunity. The accessibility of cutting-edge advances will help in boosting the strategically pitching, increment customer maintenance and separate the brands in the retail banking sector. This observational review surveys the present status of retail banking in service sector with exceptional references to Banking Sector. The review concentrates on service quality parameters and customer fulfillment. On the premise of an observational review which was led in Hyderabad, the review presumes that all the service quality parameters assume a key part in customer fulfillment.

Keywords: Retail Banking, Service Quality, Customer Satisfaction.

1. INTRODUCTION

The banking framework in India is fundamentally not the same as that of other Asian Nations as a result of the nation's interesting geographic, social and economic qualities. India has a substantial populace and land estimate, a different culture and extraordinary aberrations in wage, which are set apart among its locales. There are abnormal amounts of education among an expansive rate of its populace, yet in the meantime, the nation has a huge repository of administrative and innovatively propelled abilities between around 30-30% of the populace live in metro and urban communities and the rest is spread in a few semis urban and rustic focuses [1]. These elements are reflected in the structure, size and assorted qualities of the nation's banking and money related sector. As of not long ago, banking is by and large comprehended as a place where monetary services are offered viz. Checking, reserve funds, and giving credit to the customers [2]. Ferocious rivalry and exceedingly focused on benefits have presented the new showcasing hones in the Indian banking sector and has additionally conveyed the customer fulfillment to the focal point of the core interest. It has turned out to be critical for the banks to hold their current customer base and additionally to augment the same. As the quantities of banks are expanding, customers' desires of service quality is developing. It has turned out to be basic to quantify the service quality of the bank so that the service suppliers can survey their level of service quality and recognize the quality crevices for upgrades. Service quality supposedly is one of the primary determinants of customer fulfillment. Item separation is unthinkable in a focused domain like the banking business. Banks wherever are conveying similar products [3]. Accordingly, bank administration has a tendency to separate their firm from rivals through service quality. Service quality is a basic component affecting customers' fulfillment level in the banking business. In banking, quality is a multi-variable idea, which incorporates varying sorts of accommodation, dependability, services portfolio, and basically, the staff conveying the service. Procedure of service buy and conveyance is exceptionally mind boggling for both customer and vender [4]. Throughout the most recent couple of decades, specialists have been thinking of various structures with respect to different measurements of service quality. Specialized useful quality and picture display by Gronroos (1990) [5]; GAP show by parasuraman et al. (1985) [6];

the P-C-P traits (critical that is yield, center and fringe) show by Philip and Hazlett (1997) [7]; inner service quality including inward customer and inside providers modular by Frost and Kumar (2000) [8] have been created keeping in mind the end goal to discover the determinants of the idea of service quality and proper quality estimation strategies. Be that as it may, SERVQUAL and SERVPERF remain broadly utilized sizes of service quality. This review proposes to test dimensionality of a broadly utilized scale service quality and service execution and their critical measurements in Indian setting. New Indian Private Sector Banks: In the early 1990s, Narasimha Rao Government left on an approach of progression and offered licenses to few private banks, which came to be known as 'New Generation well informed banks' which included banks, for example, UTI Bank (now named as AXIS Bank) the first of such new era banks to be set up), ICICI Bank and HDFC Bank (Sourabh Sharma, K.S Thakur (2011)) [9]. Banking sector commitment in Indian GDP is roughly 15% in 2011. Analyst would concentrate on five top chose banks from Private sector (According to the RBI 2012 report). New Indian Private Banks has assumed a noteworthy part in the improvement of Indian banking industry. They have made banking more effective and customer inviting. In the process they have shocked Private sector banks out of lack of concern and constrained them to end up noticeably more focused. Current banking structure: Banks in India can be classified into planned and non-booked banks. Booked banks in India constitute those banks, which have been incorporates into the second timetable of reserve banks of India (RBI) act, 1934. RBI thus incorporates just those banks in this calendar which fulfill the criteria set down vide area 12(6) (an) of the demonstration. As on 30th June 1999, there were 300 booked banks in India having an aggregate system of 64, 918 branches. The booked business banks in India involve state bank of India its partners (8), nationalized banks (19), remote banks (45), private sector banks (32), co-agent banks and provincial country banks. "Non –scheduled bank in India implies a banking company as characterized in proviso (c) of area 5 of the banking control act, 1949 (10 of 1949), which is not a booked bank". Banks in India can likewise be characterized in an unexpected way:

- Private sector banks
- Public sector banks
- Foreign banks
- Regional rural banks (RRBs)

2. DEFINE SERVICE QUALITY

Quality of service is an immaterial and multi-dimensional component. Ascertainment of it requires talking its whole possible measurement into thought. This area recognizes and depicts the diverse measurements of "service quality". These huge characteristics that can mirror the customers' discernment concerning service quality in retail banking are talked about here. An elaborate clarification of each property of service quality measurement is additionally displayed in this area. Before continuing to manage the measurements of service quality, a reasonable dialog of "quality" and "service" and the 'service quality' noteworthy in connection to banks will be pertinent.

3. SERVICE QUALITY IN BANKS

Service quality is one of the basic achievements considers that impact the competitiveness of an association. Banks can distinction itself from contenders by giving great service. Service quality is a standout amongst the most alluring territories for looks into in the course of the most recent decade in the retail banking sector. This review explores the variables that empower banks to pull in and keep up their customers. In India, customers in the banking sector are in a solid bartering position because of the noteworthy growth of banks. Subsequently banks need to give, service deliberately on account of the vicious rivalry among the banks. Banks need to enhance the service level ceaselessly. There is no assurance that what is brilliant service today is likewise material for tomorrow. To get by in the aggressive banking industry, banks need to grow new strategies which will fulfill their customer. That is the reason in this focused banking condition, customer fulfillment is considered as the quintessence of accomplishment. High customer fulfillment is vital in keeping up a dedicated customer base. High caliber of service will bring about high customer fulfillment and increment customer faithfulness. Customer fulfillment is the result of service quality.

4. REVIEW OF LITERATURE

In any examination consider, the issue is detailed after an exhaustive audit of writing identified with the issue is completed. It is felt important to test into the banking service. For the reason the specialist has alluded to diverse diaries, books, web, past reviews, and so forth., which are altogether associated with the way of the issue picked by her. Here, through writing audit, the different parts of service quality in retail banking, customer's fulfillment and

customer unwaveringness and also the relationship among them as proposed by before scientist are depicted. Smith Ramchandran (2008) [10] in this paper entitled as, "customer administration in retail banking: an outline" studies the idea of retail banking and it is getting to be customer-driven. The review concentrated on the part of data innovation in the growth and fate of retail banking. The issues and operational difficulties like customer fulfillment and maintenance, customer obtaining, aggressive weight to convey the new item and services quickly to market are the developing requirement for customer maintenance administration. E Mubarak Ali, G.S David Sam Jaykumar and P L Senthil (May 2011) [11] examined into the service quality of Indian Bank in Thanjavur District where the five measurements of the SERVQUAL instrument alongside statistic and sound profile were tried utilizing exploratory examination. Corroborative Multiple Regression Analysis was the measurable tool utilized break down the commitment of different measurements to the general service quality. And after that the 22 things of the SERVQUAL were put to exploratory element examination in order to diminish the same and concentrate the most noteworthy ones to the service quality to and the conclusions fortified the significance of "sympathy" as the key variable to impact and improve customer devotion. Fatima Holy Ghost and Edwin Gnanadhas (2011) [12] led a review to recognize customers' recognition on service quality components; and to examine the effect of observation on service quality considers business banks among the distinctive gatherings of customers, in light of their socioeconomics. The essential information was gathered through the organized survey. By receiving purposive inspecting, 715 customers were chosen for this review. Out of 715 customers, just 43.64 for each penny of the customers reacted to the survey. The review inferred that there is a nearby connection between customers' observation on the service quality variables and customer fulfillment. Karthikeyan and Mayilvaganan (2011) [13] in their review expressed that banks can't exist without customers. In service sector like bank, customer service ought to be a basic capacity, as well as a lifestyle moreover. Customer fulfillment ought to be the point of convergence. That by itself serves the banks' target of amplification of benefit. Clearly a bank can't consider making benefit without customers. A customer evaluates the quality-of-service conveyance and the yield conveyance after a service is rendered. There is will undoubtedly be a hole between the quality of service which is normal and the quality of service that is rendered. Parasuram, Zeithaml and Berry (1990) [14] have distinguished five measurements of service quality: physical assets, unwavering quality, responsiveness, affirmation and sympathy. They surveyed the quality-of-service conveyance and recognized service hole to offer proposals with the end goal of limiting service hole. Research Gap: The review of literature in this manner uncovers a hole in so far as no review exhaustively and particularly manages the retail banking portions in India both in the Private and new Indian private sector banks. Nor does any work assessed above attempted to look at the similar execution of new Indian private sector banks on the service quality measurements with regards to Indian banking industry. The present review is an endeavor toward connecting this hole. It is committed only to retail banking sector, examinations and looks at the products and services offered by these sectors and evaluates the quality of services rendered by bank in this sector. Since the retail banking is shared by new Indian private sector banks, a near investigation is made of the execution of banks under both sectors on the premise of different measurements of service quality.

5. RESEARCH DESIGN

Instruments: The significant objective of this review is to decide the Hyderabad customer's impression of service quality and the conceivable impacts on shopper fulfillment in retail banking. Information accumulation instrument comprises of taking after parts;

- Demographic information of the respondents,
- Bank service quality survey executed on the respondents and representatives.

Scope of the study: The review is restricted to choose urban areas of Hyderabad (Fazilka, Shri Mukatsar Sahib, Abohar, Malout, Bathinda, Dhanola, Kotakpura, Gidderbaha). Banks giving service outside the same are not canvassed in this review. Outside banks and agreeable banks are past the domain of the review. In spite of the fact that there are a greater number of service quality measurements, five well-known service quality measurements to be specific tangibility, reliability, compassion, affirmation and responsiveness just are examination in this review. In addition, the review is bound to Indian private sector banks to be specific ICICI bank and HDFC Bank.

Objectives of the Study

- To distinguish and break down different factors identified with service quality of retail banking products impacting the level of customer fulfillment in select Indian private sector bank.

- To propose conceivable measures in the light of issues, assuming any, how to form these difficulties into opportunities.

Hypotheses: Based on proposed objectives mentioned earlier, a hypothesis is developed to empirically address the research in question. H01: There is no strong association between service quality variables and customer satisfaction.

Research Methodology: The review constructs itself in light of essential information gathered by utilizing the SERVQUAL display for determining the service quality of retail banking in India. The information has been inspired through a field study by methods for a very much composed poll including questions on the different service quality characteristics and their measurement as recognized and contained in the SERVQUAL. The poll has been directed on a haphazardly chose test of customers benefiting retail banking service from the private sector Indian banks. The spread of overview spreads four locale of the State of Hyderabad.

Population: New Indian private Sector banks of Hyderabad (Customer and Banker).

Sample Size: 400 Customers from HDFC & ICICI banks and 200 Employees in total 2 from each Bank.

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, via, primary sources and secondary sources.

Response: Customers of the banks gave a highly encouraging response. About 517 questionnaires have been distributed out to cover the sample size of 400 out of which 200 completely filled questionnaire have been received from the different customers of the banks.

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.

6. DATA ANALYSIS AND INTERPRETATION

The present area is as needs be ear-set apart for gathering of information on the premise of SERVQUAL Dimensions and benchmarks set in the previous segment to learn service quality in retail banking rendered by Private and new Indian private sector banks. The investigation and understanding of information with the assistance of factual tools has likewise been completed in this segment. On the premise of sensible surmising drawn from the examination and translation of statistical data points, the theories figured for the review have been tried toward the end.

Hypothesis 1:

- H0: There is no strong association between service quality variables and customer satisfaction.
- Ha: There is a strong association between service quality variables and customer satisfaction.

To decide the mean estimation of gathered information with various measurements is introduced beneath to look at the mean esteems, the mean esteem investigation of each measurement is useful to think about the different measurements. The discoveries and measurable examination for this section one illustrated in the accompanying table (4.1)

As appeared in table (4.1) it is discovered that there uplifting state of mind towards all question however with various mean esteems in each measurement.

Dimension 1-Reliability

This output tells us that we have 400 perceptions (n), the mean number of respondents is 5.63(reliability) and the standard deviation of the respondents is 1.258. The standard mistake of the mean (the standard deviation of the examining circulation of means) is .063.

Dimension 2-Assurance:

The mean number of respondents is 5.53 if there should be an occurrence of confirmation and the standard deviation of the respondents in the same is 1.199. The standard blunder of the mean (the standard deviation of the inspecting circulation of means) is .060.

Dimension 3-Responsiveness

If there should be an occurrence of responsiveness, the mean number of respondents is 5.37(responsiveness) and the standard deviation of the respondents is 1.182. The standard mistake of the mean (the standard deviation of the inspecting dispersion of means) is .059.

Dimension-4 Tangibles

This yield discloses to us that we have 400 perceptions (n), the mean number of respondents is 5.29 (Tangibility) and the standard deviation of the respondents is 1.305. The standard mistake of the mean (the standard deviation of the examining dispersion of means) is .065.

Dimension-5 Empathy

The mean number of respondents is 5.14 in the event of Empathy and the standard deviation of the respondents is 1.435. The standard blunder of the mean (the standard deviation of the examining circulation of means) is .072. As appeared in table (4.1) the most elevated mean is of the reliability measurement though the least mean of Empathy measurement. There is little variety in the mean score of reliability, responsiveness and affirmation. The accompanying outline speaks to the mean values of all the five measurements.

TABLE 1. One-Sample Statistics

	N	Mean	Rank	Std. Deviation	Std. Error Mean
Reliability	400	5.63	1st	1.258	.063
Responsiveness	400	5.37	3rd	1.182	.059
Assurance	400	5.53	2nd	1.199	.060
Empathy	400	5.14	5th	1.435	.072
Tangibility	400	5.29	4th	1.305	.065

Source: computed from primary data

The second part of the output gives the value of the statistical test:

- Test Value: The number we entered as the test value in the One-Sample T Test window.
- t Statistic: The test statistic of the one-sample t test, denoted t.
- df: The degrees of freedom for the test. For a one-sample t test, $df = n - 1$; so here, $df = 400 - 1 = 399$.
- Sig. (2-tailed): The two-tailed p-value corresponding to the test statistic.
- Mean Difference: The distinction between the "watched" test mean (from the One Sample Statistics box) and the "normal" mean (the predefined test value (A)). The indication of the mean distinction relates to the indication of the t value (B). The positive t value in this case shows that the mean tallness of the specimen is more prominent than the conjectured value.
- Confidence Interval for the Difference: The certainty interim for the distinction between the predetermined test value and the specimen mean.

Dimension 1-Reliability

The second segment of the yield gives us the t-test value: 89.522. The third segment discloses to us that this t-test has 399 level of flexibility ($400-1=399$). The fourth segment t-test discloses to us the two followed essentialness (the 2-followed p value). Moving from left to right you are given the watched t-value ("t" section), the level of opportunity ("df") and the measurable essentialness (p-value) ("sig. (2-followed)") of the one example t-test. The p-value is .000 which is under .05. Thusly, it can be presumed that the populace means are measurably essentially extraordinary. On the off chance that $p > .05$ the diverse between the example evaluated populace mean and the examination populace mean would not be statically essentially unique. Thus, we can dismiss the invalid theory and acknowledge the substitute speculation.

Dimension 2-Responsiveness:

The second segment of the yield gives us the t-test value: 90.902. The third segment discloses to us that this t-test has 399 level of flexibility ($400-1=399$). The fourth segment t-test reveals to us the two followed criticalness (the 2-followed p value).

Moving from left to right you is given the watched t-value ("t" section), the level of opportunity ("df") and the measurable importance (p-value) ("sig. (2-followed)") of the one specimen t-test. The p-value is .000 which is under .05. Along these lines, it can be reasoned that the populace means are factually fundamentally unique. On the off chance that $p > .05$ the distinctive between the example assessed populace mean and the examination populace mean would not be statically altogether extraordinary. Consequently, we can dismiss the invalid speculation and

acknowledge the substitute theory.

Dimension 3 - Assurance

The second segment of the yield gives us the t-test value: 92.241. The third section reveals to us that this t-test has 399 level of flexibility (400-1=399). The fourth section t-test reveals to us the two followed criticalness (the 2-followed p value). Moving from left to right you are given the watched t-value ("t" section), the level of opportunity ("df") and the measurable noteworthiness (p-value) ("sig. (2-followed)") of the one specimen t-test. The p-value is .000 which is under .05. Consequently, it can be inferred that the populace means are measurably fundamentally extraordinary. On the off chance that $p > .05$ the distinctive between the specimen assessed populace mean and the examination populace mean would not be statically fundamentally unique. Consequently, we can dismiss the invalid speculation and acknowledge the substitute theory.

Dimension 4-Empathy

The second section of the yield gives us the t-test value: 71.611. The third segment reveals to us that this t-test has 399 level of opportunity (400-1=399). The fourth segment t-test discloses to us the two followed centrality (the 2-followed p value). Moving from left to right you are given the watched t-value ("t" section), the level of flexibility ("df") and the measurable essentialness (p-value) ("sig. (2-followed)") of the one example t-test. The p-value is .000 which is under .05. Thusly, it can be reasoned that the populace means are factually essentially extraordinary. On the off chance that $p > .05$ the diverse between the example assessed populace mean and the correlation populace mean would not be statically altogether unique. Consequently, we can dismiss the invalid theory and acknowledge the substitute speculation.

Dimension 5-Tangibility

The second section of the yield gives us the t-test value: 81.009. The third segment reveals to us that this t-test has 399 level of opportunity (400-1=399). The fourth section t-test discloses to us the two followed essentialness (the 2-followed p value). Moving from left to right you are given the watched t-value ("t" section), the level of flexibility ("df") and the measurable importance (p-value) ("sig. (2-followed)") of the one specimen t-test. The p-value is .000 which is under .05. Along these lines, it can be inferred that the populace means are measurably fundamentally extraordinary. On the off chance that $p > .05$ the diverse between the specimen evaluated populace mean and the correlation populace mean would not be statically altogether extraordinary. Consequently, we can dismiss the invalid speculation and acknowledge the substitute theory.

TABLE 2. One-Sample Test

	Test Value = 0					
	T	Df	sig. (2-tailed)	Mean Difference	5% Confidence Interval of the Difference	
					Lower	Upper
Reliability	89.522	399	.000	5.630	5.51	5.75
Responsiveness	90.902	399	.000	5.373	5.26	5.49
Assurance	92.241	399	.000	5.530	5.41	5.65
Empathy	71.611	399	.000	5.138	5.00	5.28
Tangibility	81.009	399	.000	5.288	5.16	5.42

Source: computed from primary data

Summary of tested hypothesis: Thus, we can infer that invalid speculation is dismissed in every one of the measurements of service quality and interchange theory is acknowledged. So, we can state that there is a solid relationship between service quality factors and customer fulfillment.

TABLE 3. H0: There is no strong association between service quality variables and customer satisfaction

Dimensions	Sig. (2-tailed)	Test results
Reliability	.000	Null hypothesis rejected
Responsiveness	.000	Null hypothesis rejected
Assurance	.000	Null hypothesis rejected
Empathy	.000	Null hypothesis rejected
Tangibility	.000	Null hypothesis rejected
Over all Null hypothesis rejected		

Source: Computed from primary data

7. FINDINGS AND CONCLUSION

Findings: In research service quality holes are related to the assistance of 31 variable develops composed by Parasuraman, in particular Tangibles, Reliability, Responsiveness, Assurance and Empathy to quantify customer fulfillment.

The imperative discoveries of the present review are condensed underneath:

- It is apparent from the gathered data that around 49.0% of the respondents are male and 51% of them are female. At the point when contrasted with the male, 51% females were utilizing a banking service. This is on the grounds that female is going into the corporate condition.
- The reliability of six measurements gets affirmed from the values since the reliability coefficients are higher than the standard least of 0.70 in each measurement. The general composite reliability of the factors is additionally higher than the base edge of 0.7 that is 0.932.
- To review the connection between service quality observations and customer fulfillment with respect to the services offered by the banks, one example t-test examination is performed on the dataset. The outcome demonstrates that there is a solid connection between service quality and customer fulfillment. Invalid theory dismisses in every one of the measurements of service quality and exchange speculation is acknowledged. So, we can state that there is a solid relationship between service quality factors and customer fulfillment.
- It is clear from the gathered data that the factors, for example, format of the bank, inside of the bank, limited time leaflets, and parking spot outside the bank have ended up being critical and henceforth would lessen the fulfillment level of the respondents in the measurement of tangibility. While the dressing quirk, composed material, innovation and quality of stationery impacts the great level of fulfillment, banks ought to take most extreme care to take care of the issues and fulfill the respondents from all angles and increment the level of fulfillment relating to the measurement of tangibility in Private sector banks. Consequently, we can state that there is no huge contrast in workplace of Private and new Indian private sector banks on the parameters of dressing characteristic, composed material, innovation and quality of stationery while there is a critical distinction in workplace of Private and new Indian private sector banks on the parameters of, for example, design of the bank, inside of the bank, special leaflets, parking spot outside the bank.

8. CONCLUSION

Retail banking is the quickest developing sector of the banking business with the key accomplishment by going to straightforwardly the necessities of the end customers. It holds a radiant future in coming years. The review depends on the relative investigation of service quality measurements in Indian private sector banks. The review has attempted to discover the view of customers in regards to the different service quality measurements (effects, reliability, and responsiveness, affirmation and compassion service quality) in new Indian private sector banks in retail banking. For this reason, essential data was gathered from different urban communities of Hyderabad. From the investigation it has been discovered that there exists a crevice in the view of customers in regards to the service quality measurements between Private sector banks and new Indian private sector banks. View of customers changes between Private sector banks. The investigation additionally uncovers that customers of new Indian private sector banks are exceedingly fulfilled on a few parameters service quality measurement that is physical assets, reliability, responsiveness, compassion and confirmation when contrasted with Private sector banks. The discoveries of recognitions about service quality measurements is bases on "400" respondents at arbitrary taken from the different urban areas of Hyderabad to

speak to the perspective of the customers about the service quality measurements. The aftereffects of investigation have demonstrated that there is huge contrast between the Private sector banks and new Indian private sector banks with respect to the service quality measurements.

9. RECOMMENDATIONS FOR FUTURE RESEARCH

The accompanying are the zones of further research which the interested analysts can seek after:

- Impact of service quality on customer fulfillment and customer steadfastness in business banks.
- A review on evaluating the quality of bank services by utilizing the crevice examination demonstrate
- Gap investigation in the service execution of new era private banks.
- The impact of relationship quality and exchanging boundaries on customer devotion in retail banks.

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