

EXPECTATIONS OF BUSINESS CUSTOMERS AND WAYS TO BRIDGE THE GAP IN SBI BANK

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ABSTRACT

The banking sector is one of the sectors that used to be a stable environment, however, where competition has more intense lately. In this specific sector there is not much room for differentiation. The reason why banks have problems differentiating themselves is because most banks fill the same function. Banks can, through providing high service quality, increase customer satisfaction, which in turn can lead to retaining existing and acquiring new customers. The need for providing excellent customer service in the specific sector is of importance due to the market being homogeneous. The purpose of this article is to help the bank raise the level of customer satisfaction, through deepened knowledge regarding their customers' expectations. The purpose will be reached by analyzing the expectation gaps between SBI in Tiruchirappalli district and its customers. This exploratory research was refined with their subsequent scale named SERVQUAL for measuring customer's satisfaction. A pilot test was also conducted on customers of SBI. A structured questionnaire has been developed with twenty three (23) components of service quality grouped under five dimensions of service quality, namely, reliability, tangibility, responsiveness, assurance and empathy with a numerical scale having two verbal descriptors, namely, 'Strongly Disagree (= 1)' and 'Strongly Agree (= 5)' at the two extremes of the scale. Mean, standard deviation, cluster analysis and t- test have been used for analyzing the responses of customers. Out of 100 questionnaires, 17 are found incomplete and 83 are fully complete. The data collected were analysed with the help of SPSS to identify the gaps. The Cronbach alpha, a measure of internal consistency obtained is 0.996 which is considered to be excellent. This study aims to identify the gaps in the dimensions of service quality by administering SERVQUAL model among the customers in State Bank of India.

KEYWORDS: Customer Satisfaction, Expectations, Servqual, Gaps.

Introduction

The banking sector is one of the sectors that used to be a constant environment; however, where competition has gets more severe recently. In this specific sector there is not much scope for differentiation. The functions that most banks offer are; money storage, loans, transactions and other financially related services. One of the aspects where there is area for differentiation, however, is in customer service. Banks can, through providing high service quality, increase customer satisfaction, which in turn can lead to retaining existing and acquiring new customers.

The terms customer service and customer satisfaction are defined as the activities that are carried out with the aim of improving the customer satisfaction, as well as giving the feeling that provided service or product has met the expectations of the customer, and the customer service meets the customer's expectations. If a business does not understand its customers' expectations, it is hard to meet or exceed them.

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Problem Formulation

With today's increasing competition in the banking sector it is important for banks to find their competitive edge. The need for providing excellent customer service in the specific sector is of importance due to the market being homogenous, where practically all banks offer the same type of services. It has been found that by understanding the customers' expectations and bring service quality accordingly; the expectation gaps can be closed. By achieving an understanding of customer expectations, the bank can in addition to raising customer satisfaction increase loyalty from customers and boost market shares.

Review of Literature

Dr. Sambhav, Priya Jindal, Dr Bhaveta (2013) This paper attempts a comparison of performance among two categories of banks – public and private sector banks (only domestic) in Ambala District - using the list of service attributes based on different service dimensions such as tangibles, reliability, responsiveness, assurance, empathy and courtesy.

Dr. Rakesh (2012): Quality Assessment of Banking Industry Using the SERVQUAL Model: This paper has started with the concept of service quality and has demonstrated the model of service quality gaps. Outcomes of the study outline the fact that although SERVQUAL could close one of the important service quality gaps associated with external customer services, it could be extended to close other major gaps and therefore, it could be developed in order to be applied for internal customers, i.e. employees and service providers.

Mohammad Mizenur Rahaman¹, Md. Abdullah ² and Dr. Ataur Rahman Measuring (2011) Service Quality using SERVQUAL Model: A Study on PCBs (Private Commercial Banks) in Bangladesh This paper has been highlighted important service quality gaps associated with external customer services in the banking services. Another aim of this paper is to point out how management of service improvement can become more logical and integrated to the prioritized service quality dimensions and their affections on increasing or decreasing service quality gaps.

Bhagyalakshmi Venkatesh and Suresh Ghai (2010): A Comparative Study of Private, Public, Foreign and Co-operative Banks in India. This study aimed to understand how Indian customers perceive these four types of banks. The study measured these four different types of banks on various parameters to assess overall evaluation of banking services.

Research Question

“What are the expectation gaps between the bank and its customers regarding the customer service?”

In the highly competitive market today, the major aim of any organization is to earn more profits and contribute to the wealth maximization. Customers are the major stakeholders and their satisfaction forms the basis of the sustainable competitive advantage of the firm. Attracting, satisfying and retaining customers lead to extended customer base and increased profit margins. Thus, the customer satisfaction is the ultimate objective of the firm which is possible by rendering quality service. Service quality is the interaction between the customer and the service provider. Service quality is determined by the service delivery performance of a firm. If the expectations equal the perception, the customers are satisfied and vice versa.

Objectives of the Study

- To know the financial needs of business customers (MSMEs) at different stages of their life cycle
- To study the predominant sources of finance used to meet the requirements of the business customers
- To identify the gaps in the dimensions of service quality and customers expectations

Methodology of the Study

Description of the Sample

The study was based on primary data collected through a survey. A structured questionnaire was completed by 83 entrepreneurs (business owners) of MSMEs through interviews, mainly during in-person visits but also conducted online and via telephone, largely from selected industrial areas and surrounding suburban area of Tiruchirappalli district. This study used non-probabilistic judgmental

sampling. The data was collected from entrepreneurs who had a bank account in SBI (either savings or current) to ensure a minimum financial awareness. Percentage analysis was used to draw inferences from the data collected.

A structured questionnaire has been developed with twenty three (23) components of service quality grouped under five dimensions of service quality, namely, reliability, tangibility, responsiveness, assurance and empathy with a numerical scale having two verbal descriptors, namely, 'Strongly Disagree (= 1)' and 'Strongly Agree (= 5)' at the two extremes of the scale. Mean, standard deviation, cluster analysis and t-test have been used for analyzing the responses of customers. Out of 100 questionnaires, 17 are found incomplete and 83 are fully complete. The data collected were analysed with the help of SPSS to identify the gaps.

Hypothesis of the Study

The main reason for the gap between customer expectations and service is the fact that customer demands and perceptions are not absolutes. Each customer has a different view of what constitutes the fulfilment of their expectations with regard to service and product quality.

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI under five dimensions of service quality, namely, reliability, tangibility, responsiveness, assurance and empathy.

Conceptual Framework

According to Parasuraman et al., the content of the 23-items making up each dimensions of SERVQUAL was assessed and following labels and brief definitions for the five dimensions were suggested:

- **Tangibles:** Physical facilities, equipment, and appearance of personnel
- **Reliability:** Ability to perform the promised service dependably and accurately
- **Responsiveness:** Willingness to help customers and provide prompt service
- **Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence
- **Empathy:** Caring, individualized attention the firm provides to its customers

Data Analysis

Customers form an important ingredient of the primary data survey. Therefore, it is of prime importance that profile of the customers undergoes a detailed study. Descriptive analysis was used to present the demographic variable information of the customers. Therefore, the first section of questionnaire includes the customer's demographic profile. The basic attributes of the customers that were study are Gender, of enterprises, characteristics, stages, sources of finance and purposes of finance.

Table 1

Demographic Factors		Frequency	Percent
Gender	Male	52	62.7
	Female	31	37.3
Total		83	100.0
Sectors	Manufacturing sector	55	66.3
	Service Sector	28	33.7
Total		83	100.0
Enterprise	Micro enterprise	25	30.1
	Small enterprise	29	34.9
	Medium enterprise	29	34.9
Total		83	100.0
Characteristics	Registered enterprise	30	36.1
	Credit rated enterprise	33	39.8
	Listed enterprise	20	24.1
Total		83	100.0

Stages	Less than 3 Years	25	30.1
	3 - 6 Years	20	24.1
	6 - 9 Years	22	26.5
	More than 9 Years	16	19.3
Total		83	100.0
Sources	Personal Funds	14	16.9
	Borrowed from Friends	12	14.5
	SBI Bank	17	20.5
	Family Wealth	12	14.5
	Money Lenders	16	19.3
	Private Bank	6	7.2
	Cooperative Bank	6	7.2
Total		83	100.0
Finance used	Start UP	20	24.1
	Survival	25	30.1
	Growth	23	27.7
	Sustenance	15	18.1
Total		83	100.0
Purpose	Working Capital	20	24.1
	Collateral Financing	15	18.1
	Short term Loan	28	33.7
	Overdraft	13	15.7
	Long term Loan	7	8.4
Total		83	100.0

Sources: Primary data

From the above table it is inferred that 62.7% of the respondents are belong to male category and remaining 37.3% of the respondents are belong to the female category. It is clearly showed that the male customers are higher than the female customers. 66.3% of the sectors are based to manufacturing sector and remaining 33.7% of the sectors are based to service sector. It is clearly showed that the manufacturing sectors are higher than the service sectors. 30.1% of the enterprises are Micro level, 34.9% of the enterprises are Small level and Medium level. Both small and medium level enterprises are having same level of percentage. 36.1% of the enterprises are registered enterprise, 39.8% of the enterprises are credit rated and the remaining 24.1% of the enterprises are listed enterprises. The majority of the enterprises are credit rated enterprises. 30.1% of the enterprises are in the stages of less than 3 years, 24.1% of the enterprises are in the stages of 3 - 6 years, 26.5% of the enterprises are in the stages of 6 - 9 years and the remaining 19.3% of the enterprises are in the stages of more than 9 years. Majority of the enterprises are in the stages of less than 3 years. So, they are in need of credit facilities from the banks.

The main sources of finance for the business customers (MSME's) are 16.9% of finance from the personal funds, 14.5% of finance from borrowed from friends, 20.5% from the SBI, 14.5% of finance from family wealth, 19.3% of finance from the money lenders, 7.2% of finance from private bank and co-operative bank. Thus, the majority of the customers are utilizing the SBI bank for the credit facilities. Though the business customers are utilizing the banks for their sources of finance, they are also utilizing the money lenders for their financial sources. So, the banks have to concentrate this concept and try to bridge the gap between the business customers and SBI. 30.1% of the finance are utilized for survival purpose, 27.7% are utilized for growth purpose, 24.1% are utilized for startup purpose and 18.1% are utilized for sustenance purpose. Thus, financial sources are used for survival purposes rather than growth and followed by the startup purposes. The business customers are in need of their financial sources for their survival purpose and growth purpose. 24.1% of the business customers are needed finance for working capital purpose, 18.1% of the business customers are needed finance for collateral financing, 33.7% of the business customers are needed finance for short term loan, 15.7% of the business customers are needed finance for overdraft purpose and 8.4% of the business customers are needed finance for the long term loan purpose. Thus, the majority of the finance is used for short term loan followed by working capital.

The business customers are in need of finance for their short term loan and working capital. It shows that they are in the survival and growth stage. So the bank can lend more finance for the business customers.

Reliability of the Study

Cronbach's Alpha Reliability Index was used to evaluate internal consistency of each construct. Hair et al. (1998) suggests that that acceptable level of reliability index should be maintained at a minimum of 0.5 in order to satisfy for the early stages of research; and over 0.7 is considered to be a good level. Table 2 presented the summary of the Cronbach's alpha values for the study variables. Reliability coefficients for all the sub scales were found to be highly satisfactory, and all the values ranged from 0.968 to 0.984. The overall scale showed high internal consistency ($\alpha = 0.996$).

Table 2

Dimensions	No. of Items	Alpha
Tangibility	4	.968
Reliability	5	.977
Responsiveness	4	.981
Assurance	5	.982
Empathy	5	.984
Overall	23	.996

Cluster Analysis

Cluster analysis is a group of multivariate techniques whose primary purpose is to group objects based on the characteristics they possess. One of the most common uses of cluster analysis is marked segmentation. All segmentation research, regardless of the method used, is designed to identify groups of entities (people, markets, organisations) that share common characteristics, including, but not limited to, attitudes and consumer a media habits (Punj and Stewart, 1983). This form of cluster analysis also allows the researcher to opt for a different perspective on the data, with no definite concepts regarding profiles, similarities, or performance measures. As such, this analysis will segment business customer's data into meaningful clusters. These clusters were reviewed, evaluated and discussed to better understand satisfaction behaviours that link those within a cluster, and differentiate them from those in other clusters. Moreover, the k-mean clustering technique attempts to identify groups of cases based on selected characteristics, which are selected by requiring a number of variables. Clusters are separated by analysing cluster membership, distance information, and final cluster centres. In this study, the k-mean clustering method helped to determine the appropriate number of clusters (Hair et al, 2009). The business customer's satisfaction variable was clustered through hierarchical clustering and then the cluster membership, distance, and cluster centre were identified.

Cluster Profiles

Based on the k-mean and hierarchical clustering, three cluster groups were identified: 7.22% in cluster 1, 63.86% in cluster 2 and 28.92% in cluster 3. Subsequently, three unique groups were profiled and membership distributed:

- Cluster 1 (7.22%): Moderate enterprise
- Cluster 2 (63.86%): Good enterprise
- Cluster 3 (28.92%): Excellent enterprise

Cluster 1 (7.22%): Moderate Enterprise

The first cluster is profiled as 'Moderate enterprise'. The majority of this group consists of male customers with 11.5%, as well as 10.9% of the enterprises are belonging to the manufacturing sectors. 24.0% are only micro level enterprises. 20.0% of the enterprises are registered enterprises in the cluster I. 24.0% of the enterprises stages are less than 3 years, 42.9% of the customers are used personal funds as their sources of fund and 30.0% of the customers are used their finance for startup and 30.0% of the fund is mainly used for working capital purpose.

Cluster 2 (63.86%): Good Enterprise

The second cluster is profiled as 'Good enterprise'. The majority of this group consists of male customers with 88.5% and 2.6% of the customers are female. 89.1% of the enterprises are belonging to

the manufacturing sectors and 14.3% of the enterprises are belonging to the service sectors. 76.0% are only micro level enterprises and 17.2% are medium enterprise. 80.0% of the enterprises are registered enterprises and 87.9% are credit rated enterprise in the cluster I. 76.0% of the enterprises stages are less than 3 years and 63.6% of the enterprise is in the stages of 6 - 9 years, 57.1% of the customers are used personal funds as their sources of fund and 25.0% of the customers are used money lenders for their sources of funds. 70.0% of the customers are used their finance for startup and 60.9% for growth. 70.0% of the fund is mainly used for working capital purpose and 85.7% of the fund is mainly used for short term loan purpose.

Cluster 3 (28.92%): Excellent Enterprise

The third cluster is profiled as 'Excellent enterprise'. The majority of this group consists of female customers with 77.4%, as well as 85.7% of the enterprises are belonging to the service sectors. 82.8% are only medium level enterprises. All the enterprises are listed enterprises in the cluster I. 36.4% of the enterprises stages are more than 9 years, 75.0% of the customers are used money lenders as their sources of fund and 39.1% of the customers are used their finance for growth and 14.3% of the fund is mainly used for short term loan purpose.

Hypothesis Testing

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through tangibles.

Table 3

Tangibles	Statement	F	Sig.	Test Result
TAN1	The Bank ambiance is very attractive.	1.243	.269	Null hypothesis accepted
TAN2	SBI physical installations /facilities are visually attractive like Color, Lights, Chairs etc.,	1.526	.221	Null hypothesis accepted
TAN3	SBI employees are well-dressed and tidy look.	6.304	.014	Null hypothesis rejected
TAN4	The appearance of physical installations/facilities of the bank are in keeping with the type of service provided	20.855	.000	Null hypothesis rejected

A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI through tangibles. The results showed that TAN 3 and TAN 4 have the P value is 0.000<0.05. So we reject the null hypothesis.

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through reliability.

Table 4

Reliability	Statement	F	Sig.	Test Result
REL1	When the bank promise to do something is a certain time, it fulfills the promise.	12.840	.001	Null hypothesis rejected
REL2	When customers have problems, the bank shows sincere interest in solving them	11.935	.001	Null hypothesis rejected
REL3	The bank is dependable and can be trusted.	.018	.894	Null hypothesis accepted
REL4	SBI provides the service in the time as promised	1.825	.181	Null hypothesis accepted
REL5	SBI keeps the customers records correctly/accurately	78.148	.000	Null hypothesis rejected

A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through reliability. The results showed that REL1, REL2 and REL5 have the P value is 0.000<0.05. So we reject the null hypothesis.

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through responsiveness.

Table 5

Responsiveness	Statement	F	Sig.	Test Result
RES1	SBI tells customers exactly when services will be executed/ performed	3.877	.053	Null hypothesis accepted
RES2	Customers expects to receive immediate services from employees of the bank	3.981	.050	Null hypothesis rejected
RES3	SBI employees are not always willing/ available to help customers.	5.558	.021	Null hypothesis rejected
RES4	It is okay if SBI employees at the bank are too busy to respond to customer requests promptly.	15.622	.000	Null hypothesis rejected

A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through responsiveness. The results showed that RES2, RES 3 and RES 4 have the P value is $0.000 < 0.05$. So, we reject the null hypothesis

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through assurance.

Table 6

Assurance	Statement	F	Sig.	Test Result
ASS1	Customers are able to believe/trust employees of SBI	2.885	.094	Null hypothesis accepted
ASS2	Customers feel secure in their transactions/ negotiations with employees of the SBI.	11.088	.001	Null hypothesis rejected
ASS3	SBI employees are polite.	4.364	.040	Null hypothesis rejected
ASS4	SBI employees get adequate support from the bank to perform their tasks correctly.	24.174	.000	Null hypothesis rejected
ASS5	SBI employees have the knowledge to answer customer questions	7.652	.007	Null hypothesis rejected

A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through assurance. The results showed that ASS2, ASS 3, ASS 4 and ASS 5 have the P value is $0.000 < 0.05$. so, we reject the null hypothesis

H₀₁: **Null Hypothesis:** There is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through empathy.

Table 7

Empathy	Statement	F	Sig.	Test Result
EMP 1	The bank pays individual attention to customers	4.552	.036	Null hypothesis rejected
EMP2	SBI Employees are expected to give customers personal attention.	3.330	.072	Null hypothesis accepted
EMP3	Employees of the SBI are expected to know customer needs.	7.660	.007	Null hypothesis rejected
EMP4	It is unrealistic to expect the bank to have their customer's best interest as its objective	3.263	.075	Null hypothesis accepted
EMP5	SBI is not expected to have convenient business hours for all clients.	3.989	.050	Null hypothesis rejected

A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through empathy. The results showed that EMP 1, EMP 3 and EMP 5 have the P value is $0.000 < 0.05$. So we reject the null hypothesis

Discussion

The participants in the present study were primarily separated into three groups using hierarchical clustering first and then k-mean cluster analysis. After clustering, profiling was done based on the characteristics, and performance levels of the sample. Several characteristics associated with greater satisfaction are consistent with the results of previous studies (Puig et al, 2009; Da Cruz and Melleiro 2010).

- A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through tangibles. The results showed that TAN 3 and TAN 4 have the P value is $0.000 < 0.05$. so we reject the null hypothesis.
- A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through reliability. The results showed that REL1, REL2 and REL5 have the P value is $0.000 < 0.05$. so we reject the null hypotheses
- A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through responsiveness. The results showed that RES2, RES 3 and RES 4 have the P value is $0.000 < 0.05$. so, we reject the null hypothesis
- A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through assurance. The results showed that ASS2, ASS 3, ASS 4 and ASS 5 have the P value is $0.000 < 0.05$. so, we reject the null hypothesis
- A t-test was conducted to check the significance of the agreement or disagreement with the statement. The null hypothesis was formulated as there is no difference between the Expectations of Business Customers and Ways to bridge the Gap in SBI Bank through empathy. The results showed that EMP 1, EMP 3 and EMP 5 have the P value is $0.000 < 0.05$. so we reject the null hypothesis

Suggestions

- Develop a user-friendly and intuitive digital banking platform specifically designed for business customers, offering features such as easy fund transfers, bulk payments, and real-time account monitoring.
- Implement regular communication and engagement initiatives, such as quarterly business review meetings, to proactively address concerns, discuss new opportunities, and deepen relationships with business customers.
- Provide training and support to relationship managers to enhance their knowledge about industry-specific challenges, financial solutions, and best practices.
- Conduct regular market research to identify emerging trends and evolving needs of business customers, enabling the bank to introduce new products and services that cater to their specific requirements.
- Implement proactive communication strategies to keep business customers informed about new product launches, policy updates, and relevant industry insights through regular newsletters, webinars, and informative blog articles.
- Establish a structured feedback mechanism, including online surveys, suggestion boxes, and customer review platforms, to actively collect feedback from business customers regarding their experiences and expectations.
- Regularly analyze and evaluate the feedback received to identify areas for improvement and promptly address any concerns or grievances raised by business customers.
- Use customer feedback as a valuable resource for making data-driven decisions, driving continuous improvement initiatives, and shaping future product and service offerings.

Conclusion

The banking sector in India has been an ever evolving time to time; measures have been introduced to evolve new dimensions of the banking sector. In urban areas where penetration of banking is much better than rural areas, customer service has become the important marketing tool to attract and retain new customers. This study derives various conclusions from the research with respect to gap between customer perception & expectation of SBI in Tiruchirappalli district. The above findings suggest that there is urgent need to improve all; the dimension with special attention should be given to Reliability & Empathy part. The suggestions and recommendations provided in this chapter offer actionable strategies to bridge the gap between the expectations of business customers and the services provided by SBI. By implementing these recommendations, the bank can enhance its digital banking services, strengthen relationship management, improve product offerings, optimize communication channels, and establish effective customer feedback mechanisms.

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