

DECLARATION

I, BISWAJIT PAUL, do hereby declare that the thesis entitled “**SERVICE QUALITY GAP IN STATE BANK OF INDIA AND UNITED BANK OF INDIA: A COMPARATIVE STUDY WITH REFERENCE TO CACHAR DISTRICT OF ASSAM**” submitted for the award of Doctor of Philosophy in Commerce to Assam University, Silchar is a bonafide record of research work done by me under the supervision of Dr. Kingshuk Adhikari.

I also declare that this thesis or any part of it has not been previously submitted to any other University or Institution for the award of any degree, diploma, fellowship or other similar title.

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Ph.D Reg. No. : Ph.D/2011/12, Dated. 27.09.2012

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PREFACE

The element of competition prevailing in the banking industry owing to the rapid technological change has made it considerably important for banks to measure the quality of service. Infact, the study of service quality of banks has gained paramount importance when service marketers realized that delivery of quality services could build their competitive advantage in the current millennium. The entry of new generation private sector banks has made it realized for the public sector banks in India that they are no more operating in an environment which is free from competition. In such a situation, public sector banks are expected to redesign their policies related to customer service so that they can deliver quality services to their customers and thereby retain their market share of business. Deliverance of quality services not only enables the bank management to identify quality related problems but helps in designing an effective strategy for solving the issues related to quality of service encounters. It is recognized as a key differentiator for sustained business growth. Further, deliverance of quality services not only results in repeat purchase but also increases the profit earning capacity of a bank.

The present study aims not only to assess the service quality gap of two public sector banks i.e. State Bank of India and United Bank of India in Cachar district of Assam but to make a comparative analysis of service quality gap of the two banks as well. A major contribution of the present research work has been to highlight the areas of service quality gap of State Bank of India and United Bank of India in Cachar district of Assam and such findings would help both the banks to address the issues which deserve immediate attention.

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