Chapter II

Review of Literature

This chapter entails in it the review of studies conducted on service quality of banks in India and abroad. Section 2.1 depicts the review of studies conducted outside India while section 2.2 shows the review of studies conducted within India. Finally, section 2.3 points out the gap in the existing literature.

2.1 Studies Conducted outside India

In this section of the chapter, the review of studies conducted outside India in relation to service quality of different banks has been reported in a summarized form.

Sadeghi & Bemani (2011) carried out a study with the purpose of investigating the quality of banking services provided by Eghtesad-e-Novin Bank in Mashhad using Gap analysis model. The effective sample size of the study was 198 customers of the bank who were chosen using cluster sampling technique. The questionnaire was framed with five dimensions of SERVQUAL model, namely, tangibility, reliability, responsiveness, assurance and empathy consisting of 14 sub-factors for both expectation and perception. The normality of the collected data was tested by applying Kolmogorov-Smirnov test. For the purpose of data analysis mean and correlation coefficient were calculated by the researchers. The findings revealed that customers' expectation in all the branches of the bank was more than the quality of services perceived by the customers.

Rahaman, Abdullah & Rahman (2011) attempted to measure the quality of services provided by private commercial banks within Dhaka city of Bangladesh using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy containing 20 sub-factors for both expectation and perception. Likert's five point scale ranging from 'Not Important' to 'Very Important' (1 to 5) against each statement was used to allot ranks to the expectation and perception of the customers. The study was conducted on 310 customers selected randomly from 80 branches of 30 private commercial banks operating within the city. The researchers applied factor analysis to test the degree

of association among the dimensions. Descriptive statistics, such as, mean, standard deviation, skewness, maximum and minimum were calculated for analyzing the collected data. The study found that customers' perception was less than their expectation in case of all the five dimensions. Among five dimensions of service quality, responsiveness dimension showed the largest negative gap followed by reliability, assurance, tangibility and empathy dimensions.

Mualla (2011) tried to measure the quality of services provided by commercial banks in Jordan using Gap analysis model with five dimensions, namely, reliability, responsiveness, assurance, empathy and tangibility consisting of 22 components for both expectation and perception. A total of 1330 questionnaires were distributed to the customers of 23 commercial banks operating in Jordan, out of which 1000 customers responded. The researcher used simple random sampling technique for selecting the sample customers. The responses of the customers were recorded on a 7 point Likert scale ranging from '1 as Strongly Disagree' to '7 as Strongly Agree'. Reliability and validity of the dimensions were tested using Cronbach alpha. Analysis of the collected data was done by calculating the mean value for all the statements. The findings revealed that the quality of services provided by the banks was not satisfactory in case of all five dimensions. Out of five dimensions of service quality, tangibility dimension showed maximum negative gap followed by empathy, assurance, responsiveness and reliability dimensions.

Malik, Naeem & Arif (2011) conducted a study to ascertain the impact of SERVQUAL dimensions (tangibility, reliability, responsiveness, empathy and assurance) on loyalty of the customers of international, private and government-owned banks operating in Lahore, Pakistan. The survey was conducted on 244 bank customers who were chosen using convenience sampling technique. The questionnaire consisted of 18 statements. All the statements of the questionnaire were measured on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree'. Statistical tools, such as, correlation, regression and ANOVA were applied for the purpose of data analysis. The findings of the study inferred that among the dimensions of service quality, tangibility had the highest positive impact on customer loyalty followed by empathy and assurance whereas responsiveness and reliability dimensions did not had any impact on customer loyalty.

Javadi, Balochianzadeh & Nasirzadeh (2012) conducted a survey to find the gap between perception and expectation of customers regarding quality of services provided by the private banks in Isfahan, Iran. The researchers used SERVQUAL model with six dimensions, namely, tangibility, reliability, responsiveness, assurance, empathy and accessibility consisting of 23 components for both expectation and perception. A sample of 390 customers (52 branches of 6 private banks, 65 customers from each bank) was selected using random sampling technique for carrying out the survey. A five point Likert scale ranging from 'Strongly Disagree as 1' to 'Strongly Agree as 5' was used to record the responses of the customers. Information regarding demographic profile of the respondents was collected on variables, such as, age, gender and educational level. Paired sample t-test was applied for the purpose of data analysis. The study revealed negative gap in case of all six dimensions and maximum negative gap had been observed regarding accessibility dimension of service quality.

Ilyas, Nasir, Malik, Mirza & Munir (2013) attempted to determine the gap between expected and perceived service quality of bank customers in Lahore, Pakistan. The researchers used SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy consisting of 22 components for both expectation and perception. The questionnaire was distributed to 306 customers, out of which 175 customers responded. The researchers used systematic sampling method for contacting the respondents. A seven point Likert scale ranging from '7 as Strongly Agree' to '1 as Strongly Disagree' was used for recording the responses of the customers. The reliability of the scale was tested using Cronbach alpha. Mean and standard deviation were calculated for all the components in order to analyze the collected data. The findings revealed that among five dimensions of service quality, tangibility, responsiveness and reliability dimensions showed positive gap while assurance and empathy dimensions showed negative gap.

Devi & Ramburuth (2012) carried out a study to investigate customers' perception and expectation in the Mauritian banking sector using SERVQUAL model. A sample of 110 bank customers was selected using convenience sampling technique. The questionnaire was framed with five dimensions of service quality, namely, tangibility, reliability, responsiveness, assurance and empathy covering 22 components for both expectation and perception. The responses of the customers were recorded on a five

point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree'. Descriptive statistics such as mean and standard deviation were calculated for the purpose of data analysis. The reliability of the components was tested using Cronbach alpha. The personal information of the customers was collected on variables, such as, age, occupation, level of education and income. The researchers observed negative gap for all the five service quality dimensions and maximum negative gap had been observed in case of reliability dimension of service quality.

Mohammad & Alhamadani (2011) attempted to study the impact of service quality dimensions on customer satisfaction of commercial banks in Jordan using SERVQUAL modified version with five dimensions, namely, reliability, responsiveness, empathy, assurance and tangibility. The information about demographic profile of the respondents was collected on variables, such as, gender, educational level, age and occupation. A five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' was used to record the responses of 21 items regarding service quality and a five point Likert scale ranging from '1 as Very Dissatisfied' to '5 as Extremely Satisfied' was used to record the responses of 9 items regarding customer satisfaction. The researchers applied random sampling method to select a sample of 260 customers from thirteen commercial banks in Jordan. Data on the various multi-items construct representing the different components of service quality and customer satisfaction were first tested for reliability and validity by employing Cronbach alpha and factor analysis. Mean and standard deviation were calculated for analyzing the collected data. Correlation and multiple regression analysis were used to test the impact of service quality on customer satisfaction. The findings revealed that the impact of empathy dimension of service quality on customer satisfaction was the highest which had been followed by tangibility, reliability, responsiveness and assurance dimensions of service quality.

Khalid, Mahmood, Abbas & Hussian (2011) tried to find out the relationship between service quality and customer satisfaction in the conventional banking sector of Faisalabad, Pakistan using four dimensions of SERVQUAL model namely, tangible, reliability, responsiveness and empathy. Two banks from public sector (National Bank Limited and The Bank of Punjab) and two banks from private sector (Alfalah Bank Limited and Faysal Bank Limited) were chosen randomly for

conducting the survey. A sample of 132 customers was selected using convenience sampling technique. The respondents were asked to indicate their level of satisfaction or dissatisfaction on a scale which ranged from 1 to 5 representing '1 as Highly Satisfied', '2 as Satisfied', '3 as Somewhat Satisfied', '4 as Dissatisfied' and '5 as Highly Dissatisfied' against 27 statements. Information regarding demographic background of the respondents was collected on variables, such as, age, gender, occupation, education and monthly income. Mean, standard deviation and correlation coefficients were calculated by the researchers for the purpose of data analysis. The study revealed that all the four dimensions of service quality were positively correlated with customer satisfaction. The correlation coefficients showed that dimensions, such as, responsiveness and reliability had values more than 0.5 whereas tangibility and empathy had values less than 0.5.

Siddique, Karim & Rahman (2011) conducted a study to investigate the determinants of perceived service quality among the customers of domestic and foreign banks in Dhaka, Bangladesh using SERVQUAL model with 10 dimensions, namely, reliability, responsiveness, competence, accessibility, courtesy, communication, credibility, security, understanding and tangibility. The foreign banks were selected using non-probability sampling technique and its customers were chosen using simple random sampling technique. On the other hand, the domestic banks were selected using cluster sampling technique and its customers were chosen using stratified random sampling technique. A total of 290 customers responded, out of which 18 questionnaires were considered problematic. Data analysis was done based on the responses of 272 customers. The responses of the customers were recorded on a five point Likert scale with 'Strongly Agree' reflecting the highest level of service quality and 'Strongly Disagree' indicating the lowest level of service quality regarding 34 statements. Multiple regression technique was used for the purpose of data analysis. The researchers observed that among ten dimensions of service quality, reliability, credibility and tangibility dimensions were found to be significantly affecting the service quality of foreign banks. On the other hand, dimensions, such as, reliability, communication, credibility, security and tangibility were found to be significantly affecting the service quality of domestic banks.

Dinh & Pickler (2012) tried to investigate the correlation between perceived service quality and customer satisfaction in banking sector of Vietnam using five

dimensions of SERVPERF model namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 394 customers was chosen using non-probability sampling technique for conducting the survey. The SERVPERF questionnaire consisting of 22 statements was used for the purpose of collecting data. The perception of the customers was recorded on a 7 point Likert scale. Correlation, multiple regression analysis, exploratory and confirmatory factor analysis were used by the researchers for the purpose of analyzing the data. The reliability and validity of the data were tested using Cronbach alpha. The study found that all the five dimensions of service quality were positively correlated with customer satisfaction. Though all the five dimensions were significant determinants of customer satisfaction in banks of Vietnam, the value of correlation coefficient was highest in case of empathy dimension followed by reliability, tangibility, assurance and responsiveness dimensions of service quality.

Miguel-Davila, Cabeza-Garca, Valdunciel & Florez (2010) made an attempt to study the effect of service quality on customer satisfaction and loyalty in the banks of Cucuta city of Colombia. A total of 400 bank customers were chosen randomly for achieving the objective. The study was conducted with four dimensions namely, operative aspect, physical aspect, new technology and human aspect consisting of 33 components. The questionnaire had two different parts. The first part included socio-demographic aspects, such as, age, education, income, profession and geographical situation of the customers and the second part of the questionnaire consisted of 33 items of service quality. The responses of the customers were recorded on a 7 point Likert scale. Statistical tools, such as, Cronbach alpha, correlation and factor analysis were applied by the researchers for analyzing the data. Operative aspect was found to be the most influencing dimension of service quality which had a great impact on customer satisfaction. The other dimensions, such as, technology, physical and human aspects had comparatively less impact on customer satisfaction.

Kheng, Mohamad, Ramayah & Mosahab (2010) conducted a study to evaluate the impact of service quality on customer loyalty among bank customers in Penang, Malaysia. The study adopted the SERVQUAL instrument developed by Parasuraman, Zeithaml & Berry (1988) to evaluate the impact of service quality on customer loyalty with five dimensions, namely, tangibility, reliability, responsiveness, assurance and

empathy consisted of 19 components. A total of 238 bank customers constituted the sample for the survey. Information regarding demographic characteristics of the customers was gathered on variables, such as, age, gender, race, education, monthly income and current occupation. A seven point Likert scale ranging from '1 as Strongly Disagree' to '7 as Strongly Agree' was used for recording the responses of the customers. The impact of service quality dimensions on customer loyalty was measured using regression analysis. The study revealed mediating effect of satisfaction on the relationship between service quality dimensions and customer loyalty. The service quality dimensions that played a significant role on customer loyalty were reliability, empathy and assurance.

Munusamy, Chelliah & Mun (2010) aimed to measure the effect of service quality on customer satisfaction regarding services rendered by the banking industry of Malaysia using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A total of 140 bank customers were selected using random sampling technique for conducting the study out of which 117 responded. Information regarding personal characteristics of the respondents was collected on variables, such as, genders, races, age groups, marital status, education backgrounds, designations and professions. The responses of the customers were recorded on a five point Likert scale 'Strongly Disagree', 'Disagree', 'No Comment', 'Agree' and 'Strongly Agree'. Multiple regression analysis was applied by the researchers for analyzing the collected data. The study revealed that among five dimensions of service quality, assurance, reliability, empathy and responsiveness dimensions had no significant impact on customer satisfaction but tangibility dimension showed a significant impact on customer satisfaction.

Muyeed (2012) made an attempt to assess the service quality in retail banking sector of Bangladesh using four dimensions of SERVQUAL model namely, reliability, competence, tangibility and empathy comprising of 14 statements. The study was conducted on two public sector banks (Sonali Bank and Janata Bank) and two private sector banks (Arab Bangladesh Bank Ltd and National Bank Ltd.) in northern district of Kushtia in Bangladesh. A sample of 250 customers was selected using convenience sampling technique. Information about demographic profile of the customers was collected on variables, such as, age, gender, education and occupation. Five point Likert scale was used to collect the responses from the

customers. The hypotheses of the study were tested using 'Z test'. Descriptive statistics, such as, mean and standard deviations were used for the purpose of data analysis. The researcher observed that the level of customer perception was found to be the highest with reliability dimension followed by competence, tangibility and empathy dimensions.

Krishundutt & Parumasur (2009) carried out a study to evaluate the service quality of a banking institution in KwaZulu-Natal, South Africa. A sample of 159 customers was drawn using convenience sampling. The questionnaire was prepared using ten dimensions, namely, reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding / knowing the customer and tangibles covering 20 statements for both expectation and perception. The responses of the customers were recorded on a five point Likert scale ranging from 1 to 5, 'Strongly Disagree as 1', and 'Strongly Agree as 5'. Information regarding demographic profile of the respondents was collected on variables, such as, gender and frequency of visit to the bank. Factor analysis and Cronbach alpha were applied by the researchers for measuring the validity and reliability of the questionnaire. Data was analyzed using descriptive statistics and correlation co-efficient. The researchers applied t-test for testing the hypotheses. Among ten dimensions of service quality, credibility, tangible, security and responsiveness dimensions showed positive service gap while access, communication, reliability, courtesy, understanding the customer and competence dimensions showed negative service gap.

Al-Fawzan (2005) conducted a survey with the objective of measuring the gap between customers' perception and expectation of services provide by Saudi bank in Saudi Arabia using modified SERVQUAL model with six dimensions, namely, tangibility, reliability, responsiveness, assurance, empathy and accessibility. The effective sample size for the study was 202 customers who were selected using convenience sampling technique. The responses of the customers were recorded on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' regarding 25 statements for both expectation and perception. Mean value of the responses was calculated for the purpose of data analysis. Paired sample t-test was used for testing the hypotheses. The study found negative gap regarding all the six dimensions of service quality. The gap between customers' perception and expectation was significant at 5% level of significance regarding all the six

dimensions. Among six dimensions of service quality, accessibility dimension showed the highest negative gap and assurance dimension the lowest.

Tahir & Bakar (2007) attempted to investigate the service quality of commercial banks in Malaysia from the perspective of bank customers using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. The effective sample size for the study was 255 customers who were selected using convenience sampling technique. The responses of the customers were recorded on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' regarding 22 statements for both expectation and perception. Mean and standard deviation of the responses were calculated for the purpose of data analysis. Paired sample t-test was used for testing the hypotheses. The study found negative gap regarding all the five dimensions of service quality. There existed significant difference between customers' expectation and perception regarding all the five dimensions of service quality at 1% level of significance.

Shanka (2012) conducted a survey with the aim of measuring the relationship between service quality dimensions and customer satisfaction regarding the services provided by private banks in Ethiopia using SERVPERF model with five dimensions, namely, reliability, assurance, tangibility, empathy and responsiveness. The researcher selected 260 customers of private banks from Hawassa city of Ethiopia using convenience sampling method but only 250 of them responded. The effective sample size of the study was 250. Information regarding demographic profile of the respondents was collected on variables, such as, age, gender, educational background and frequency of use. Correlation and multiple regression technique were applied by the researcher to find out the relationship between service quality dimensions and customer satisfaction. The responses were collected for 26 statements on a five point Likert scale. The findings revealed that among the dimensions of SERVPERF, empathy dimension had recorded highest positive correlation with customer satisfaction followed by responsiveness, tangibility, assurance and reliability dimensions. Among five dimensions of service quality, empathy, assurance and responsiveness dimensions had significant positive influence on satisfaction of bank customers.

Shafie, Azmi & Haron (2004) made an attempt to assess the customers' perception on the quality of services offered by the Bank Islam Malaysia Berhad using CARTER model with six dimensions, namely, compliance, assurance, reliability, tangibility, empathy and responsiveness. For conducting the survey, 200 customers were selected using convenience sampling method. The information was collected for 35 statements on a five point Likert scale starting from '1 – Not Important', '2 – Somewhat Not Important', '3 – Neutral', '4 –Somewhat Important' and '5 – Very Important'. The validity for all 35 items and six dimensions of service quality was tested by the researcher using Cronbach alpha. The mean value of responses regarding each dimension was calculated for the purpose of data analysis. The findings revealed that there was significant validity for all 35 items and six dimensions of service quality. Among six dimensions of service quality, compliance dimension was found to be the most important for the customers followed by reliability, assurance, responsiveness, empathy and tangibility dimensions.

Al-Hawary, Alhamali & Alghanim (2011) attempted to inspect the impact of service quality on customer satisfaction in commercial banks of Jordan using SERVQUAL model with five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. Thirteen commercial banks were randomly chosen to carry out the survey. A sample of 453 customers was selected using stratified random sampling technique. Information regarding demographic profile of the customers was collected on variables, such as, age group, gender, monthly income and educational level. The responses of the customers had been collected for 31 statements on a five point Likert scale ranging from 'Strongly Disagree = 1' to 'Strongly Agree = 5'. The researchers used Kaiser-Meyer-Olkin and Bartlett's Test of Sphericity to examine the suitability of the sample for executing factor analysis. Multiple regression analysis was employed to examine the association between service quality dimensions and customer satisfaction. Statistical tools, such as, mean, standard deviation and correlation were used for the purpose of data analysis. The study revealed that the importance of the dimensions of service quality was in the following order, assurance, reliability, tangibility, empathy and responsiveness. The customers indicated high satisfaction with all the five dimensions of service quality. There was a statistically significant link between all the five service quality dimensions and customer satisfaction.

Hinson, Mohammed & Mensah (2006) tried to determine the most important factors contributing to service quality across three banks, namely, Barclays bank, Standard Chartered bank and Ghana Commercial bank operating in Ghana. A sample of 250 bank customers was selected using convenience sampling method. An adaptation of the SERVQUAL model was used with five dimensions such as core service, human element, systemization, tangibles and social responsibility for this study. Statistical tools, such as, mean, standard deviation, multiple regression and ANOVA were applied for the purpose of data analysis. The study revealed that all the five service quality dimensions contributed significantly in the prediction of service quality with human element of service quality being highly predictive of perceived service quality and tangibles being the least predictive of service quality.

Ariffin, Aziz & Rahman (2014) aimed to identify the underlying dimensions of service quality or BANKQUAL for the Malaysian banking services and subsequently compare the zone of tolerance (ZOT) between the local and the foreign banks. The questionnaire was framed with 16 components categorized into four dimensions, namely, reliability, empathy, tangibility and special requirement using factor analysis. The reliability of the questionnaire was also tested by calculating the Cronbach alpha value. The customers were chosen from two main locations, each representing metropolitan and non-metropolitan areas. Kuala Lumpur was chosen to represent the metropolitan area while Kuantan was representing the non-metropolitan area. A sample of 210 customers was drawn using purposive sampling method (140 from the banks of Kuala Lumpur and 70 from the banks of Kuantan) for conducting the survey. The responses of the customers were recorded on a five point Likert scale ranging from '5 as Strongly Agree' to '1 as Strongly Disagree'. Paired sample t-test was applied for the testing the hypotheses of the study. The gap analysis between the service expectations and perceptions indicated that customers' expectations regarding all the four dimensions of service quality were significantly lower than their perceptions. The findings of the study revealed that there were no significant difference between local banks and foreign banks with regard to their zone of tolerances for the four dimensions except tangible dimension.

Tahir, Bakar & Ismail (2008) tried to measure the gap between customer expectation and perception regarding services provided by the Islamic banks in Malaysia using CARTER model of service quality with six dimensions, namely, compliance,

assurance, reliability, tangible, empathy and responsiveness. A sample of 200 customers from two Islamic banks namely, Bank Islam Malaysia Berhad and Bank Muamalat Malaysia Berhad in the East Coast of Malaysia was conveniently chosen for conducting the survey. The model had 34 attributes under six dimensions for both expectation and perception. Using factor analysis the number of attributes had been reduced to 26 for framing the questionnaire. The responses of the bank customers were recorded on a five point Likert scale ranging from 'Strongly Disagree = 1' to 'Strongly Agree= 5'. Statistical tools, such as, mean and paired sample t-test were used for the purpose of data analysis. The findings of the study revealed that customers' perception was lower than their expectation regarding all the six dimensions of service quality. Responsiveness dimension showed the highest negative gap followed by reliability, tangible, empathy, assurance and compliance dimensions.

Ping, Suki & Suki (2012) made an attempt to measure the effect of service quality dimensions on satisfaction of the users of e-banking in Federal Territory of Labuan, Malaysia. The questionnaire was framed using five dimensions of service quality, namely, tangibles, reliability, responsiveness, assurance and empathy covering 21 statements. A sample of 50 customers was selected randomly for conducting the survey. The responses of the customers were collected on a five point Likert scale ranging from 'Strongly Disagree = 1' to 'Strongly Agree= 5'. The reliability of the questionnaire was tested by calculating the Cronbach alpha value. Descriptive statistics, such as, mean and standard deviation were used for the purpose of data analysis. Correlation coefficients were calculated to examine the relationship between the dimensions of service quality and customer satisfaction. Multiple regression technique was applied to test the effect of service quality dimensions on customer satisfaction. The study revealed that all the five dimensions of service quality were positively related to customer satisfaction. Three dimensions of service quality, namely, reliability, empathy and tangibles had significant effect on customer satisfaction.

Elmayar (2011) tried to compare the service quality of private and public sector banks in Libya using Banking Service Quality model (BSQ) developed by Bahia and Nantel (2000). A sample of 740 customers (370 from each type of bank) was chosen using convenience sampling method for conducting the survey. The questionnaire consisted of 31 components covering six dimensions of service quality, namely, effective &

assurance, access, price, tangibles, services portfolio and reliability. The responses were recorded on a 7 point Likert scale ranging from '7 as Strongly Agree' to '1 as Strongly Disagree'. Responses regarding demographic background of the respondents were gathered on variables, such as, age, gender, occupation, frequency of visits and period of relationship with the bank. Statistical tools, such as, mean, independent samples t-test, factor analysis, Cronbach alpha co-efficient test and chi-square test were used for the purpose of data analysis. The study revealed that customers' perception was the highest with regard to effective & assurance dimension followed by tangibles, access, services portfolio, reliability and price dimensions of BSQ in case of private sector banks while customers' perception was the highest with regard to effective & assurance dimension followed by access, tangibles, services portfolio, price and reliability dimensions of BSQ in case of public sector banks. There existed significant relationship between all the select demographic variables and customers' perception except gender.

2.2 Studies Conducted within India

In this section of the chapter, the review of studies conducted within India in relation to service quality of different banks has been reported in a summarized form.

Karthikeyan & Mayilvaganan (2011) made an attempt to assess the gap between customers' expectation and perception regarding quality of services delivered by public sector banks operating in Mayiladuthurai town of Tamil Nadu using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 250 customers was drawn by using stratified sampling method for the purpose of conducting the survey. The questionnaire designed for the study consisted of 24 components for both expectation and perception. Descriptive statistics, such as, mean and standard deviation had been used for analyzing the collected data. The findings of the study revealed that the banks were not able to meet the expectation of customers in case of all the five dimensions of service quality.

Rajaram & Ganesh (2011) conducted a study to assess the difference between expected and perceived service quality among the customers of private banks in Madurai and Virudhunagar districts of Tamil Nadu using RATER (reliability, assurance, tangibility, empathy and responsiveness) dimensions of service quality consisting of 26 statements. Information regarding demographic profile of the respondents was collected on variables,

such as, gender, age, income, educational qualification and type of account. A sample of 395 customers was chosen using simple random sampling technique. Likert 7 point scale ranging from '7 as Extremely Important' to '1 as Extremely Not Important' and '7 as Extremely Satisfied' to '1 as Extremely Dissatisfied' were used to obtain the opinion of the customers on the expected and perceived service quality respectively. The reliability of the scale was tested using Cronbach alpha. Chi-square test, t test and percentage analysis were used for the purpose of data analysis. The findings revealed that none of the banks had been able to meet the expectation of customers and maximum negative gap had been observed in case of responsiveness dimension.

Dharmalingam & Kanan (2011) tried to evaluate the quality of services in retail banking sector of Erode district in Tamil Nadu. A sample of 240 customers was drawn for the study using convenience sampling technique from three private sector banks, namely, ICICI, HDFC and AXIS banks. The researchers modified the SERVQUAL model with nine dimensions, namely, tangibility, reliability, responsiveness, assurance, empathy, accessibility, security, price and product variety covering 32 components for both expectation and perception. Information about demographic profile of the customers was collected on variables, such as, gender, age, education, occupation and income. The responses regarding the components were collected on a seven point Likert scale. Mean value of the responses was calculated for the purpose of data analysis. The study revealed that the customers were dissatisfied with all the nine dimensions of service quality and the gap between customers' perception and expectation was the highest in product variety dimension followed by security, empathy, reliability, assurance, price, responsiveness, accessibility and tangibility dimensions of service quality.

Singh & Khurana (2011) aimed to examine the level of service quality in private banking industry of Hissar district, Haryana using SERVQUAL model with five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 300 customers was selected using quota sampling technique for conducting the survey. Five-point Likert scale ranging from 'Strongly Disagree = 1' to 'Strongly Agree = 5' was used to measure the 22 attributes relating to five dimensions for both perception and expectation. Information about demographic profile of the respondents was collected on variables, such as, gender, age and occupation. Descriptive statistics, such as, mean and standard deviations were calculated to analyze the collected data. Independent samples t-test and Levene's F test were applied for testing the equality of means and equality of

variances respectively. The findings revealed that the perception of customers was below the expectation of customers in case of all the five dimensions of service quality.

Ananth, Ramesh & Prabaharan (2011) carried out a survey on 200 bank customers to evaluate the quality of services delivered by private sector banks in Nagapattinam district of Tamil Nadu. The study used SERVQUAL model with six dimensions of service quality, namely, tangibility, reliability, responsiveness, assurance, empathy and accessibility consisting of 26 components for both expectation and perception. Convenience sampling method was employed to procure the data from customers on a seven point scale for expectation and perception of customers about the quality of services. It had been observed that the customers' expectation was more than its perception in case of all the six dimensions. Further, empathy dimension showed the highest negative gap followed by accessibility, responsiveness, reliability, assurance and tangibility dimensions of service quality.

Banerjee & Sah (2012) made an attempt to identify the gap between customers' expectation and perception of services provided by public and private sector banks in India using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. Two banks each from public and private sector were taken for conducting the survey. A sample of 230 customers, 123 from public sector banks and 107 from private sector banks was chosen using convenience sampling method. The sample consisted of customers living in the state of West Bengal. The questionnaire developed by Parasuraman, Zeithaml & Berry (1988) with 22 components for both expectation and perception having a 7 point scale against each statement anchored by 'Strongly Disagree' and 'Strongly Agree' at the end points 1 and 7 respectively was used for collecting the data from the customers. Demographic variables, such as, gender, age, education and monthly family income were used to collect personal information of the customers. The normality of the data was tested using Kolmogorov-Smirnov test. Mann- Whitney U test was applied for the comparison of gap in service quality of public and private sector banks. The researchers observed that both public and private sector banks were not able to meet the expectation of customers. Further, the service gap scores were lower for private sector banks in comparison to public sector banks for the dimensions, such as, tangibility, reliability, responsiveness and empathy. The score for assurance dimension was lower in case of public sector banks.

Ganesh (2012) attempted to find out the difference between customers' expected and perceived service quality of public and private sector banks in Virudhunagar district of Tamil Nadu using RATER dimensions of service quality, namely, reliability, assurance, tangibility, empathy and responsiveness containing 26 statements. Data was collected from 240 respondents by interview method. The researcher used simple random sampling method to select the customers. Demographic variables, such as, gender, age, occupation and education were used to collect personal information of the customers. Seven point Likert scale ranging from '7 as Extremely Important' to '1 as Extremely Not Important' was applied to obtain the opinion regarding expected service. Similarly, Likert seven point scale ranging from '7 as Extremely Satisfied' to '1 as Extremely Dissatisfied' were used to evaluate the opinion regarding perceived service. The reliability of the scale was tested using Cronbach alpha. Descriptive statistics and chi-square test were applied to analyze the collected data. The findings revealed that the service gap scores were negative in case of all the five dimensions and the gap was the highest with respect to responsiveness dimension followed by empathy, reliability, tangibility and assurance dimensions of service quality.

Nalini, Amudha, Sujatha & Radha (2014) attempted to measure the gap between perception and expectation of customers of State Bank of India in Tiruchirappalli city of Tamil Nadu using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. The data was collected from 491 customers who were selected using simple random sampling technique. The questionnaire consisted of 22 components for both perception and expectation. To collect responses from the customers, five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' was used by the researchers. For analyzing the collected data mean value of the responses for both perception and expectation was calculated by the researchers. The reliability of the questionnaire was tested using Cronbach alpha reliability test. The findings revealed negative gap with respect to all the five dimensions of service quality as the bank could not meet the expectation of customers over any of the select dimensions. Highest negative gap had been observed with respect to reliability dimension followed by, empathy, assurance, tangibility and responsiveness dimensions of service quality.

Lohani & Bhatia (2012) aimed to measure customer satisfaction in selected public sector banks (SBI, PNB and BOB) and private sector banks (HDFC, ICICI and Axis) by

analyzing the gap between expectation and perception of bank customers in Lucknow city. To achieve the objective SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy had been used by the researchers. Questionnaires were personally delivered by hand at workplaces and homes to a total of 410 customers i.e. 220 from public sector banks and 190 from private sector banks. The questionnaire consisted of 26 components for both expectation and perception with five point scale against each question where '1 represented Strongly Disagree' and '5 represented Strongly Agree'. Information about demographic profile of the customers was collected on variables, such as, gender, age, education, occupation and income. Mean and Chi-square test were used by the researchers for analyzing the collected data. None of the banks had been able to meet the expectation of customers. The study revealed that the customers of both public and private sector banks of Lucknow were dissatisfied as negative gap had been observed in case of all the five dimensions of service quality.

Anand & Selvaraj (2012) conducted a survey on 50 bank customers to find out the gap between customers' perception and expectation of service quality of SBI, Mohan Nagar Township Branch of Salem District in Tamilnadu. Dimensions, such as, tangibles, reliability, responsiveness, assurance, empathy and value added services were used for measuring the service quality. Convenience sampling method was used for selecting the sample customers. The questionnaire was framed with 24 components for both expectation and perception. The responses of the customers were recorded on a five point Likert scale ranging from '1as Strongly Disagree' to '5 as Strongly Agree'. The information regarding demographic background of the respondents was gathered on variables, such as, age, gender, occupation, gross monthly income and minimum amount of investment to analyze the service quality variation in the expectation as well as perception of the respondents across the selected demographic variables. Statistical tools, such as, paired sample t-test and one-way ANOVA were applied for the purpose of data analysis. Mean value of expectation and perception showed that there existed negative gap in case of all the six dimensions but the gap had not been significant as the calculated t-values were less than the table values regarding all the six dimensions. The study also revealed no significant difference in the expectation of customers regarding all the selected demographic variables but significant difference in the perception of customers was found only in case of age.

Santhiyavalli (2011) tried to determine the service quality gap of the select branches of State Bank of India in Coimbatore district using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. The information regarding demographic profile of the respondents was collected on variables, such as, age, gender, educational qualification, marital status, occupation and annual income. 300 questionnaires were distributed conveniently to the e-banking customers of five branches of SBI, out of which 250 customers responded. A seven point Likert scale was used for ranking the expectation as well as perception of the customers for 22 components. Analysis of the collected data was done by calculating arithmetic mean for all the statements. Factor analysis was applied for testing the association between the dimensions. The researcher observed that the bank could not meet the expectation of customers regarding all the five dimensions of service quality. Factor analysis revealed that reliability, responsiveness, empathy and tangibility were the major dimensions responsible for customer satisfaction.

Kumbhar (2011) made an attempt to measure the satisfaction of customers regarding the quality of ATM services provided by four public sector banks (SBI, Bank of Baroda, Corporation Bank, IDBI Bank) and two private sector banks (Axis Bank and HDFC Bank) by analyzing the gap between customers' expectation and perception in Satara city of Maharashtra using eight dimensions of service quality, namely, system availability, e-fulfillment, efficiency, security & responsiveness, easiness & convenience, problem handling & compensation, cost effectiveness and contact. The study was conducted on 150 bank customers who were selected using stratified judgment sampling. Demographic variables, such as, gender, age, profession, annual income and education were used to collect personal information of the customers. A five point Likert scale ranging from '5 as Strongly Agree' to '1 as Strongly Disagree' was adopted for recording the expectation as well as perception of the customers on 29 components. Cronbach alpha reliability test was applied for testing the reliability of the constructs/dimensions. For testing the hypotheses, the author applied Mann-Whitney and Wicoxon tests. Mean value of the responses revealed that both public and public sector banks could not meet the expectations of their respective customers. Among eight dimensions of service quality, highest gap had been observed with regard to cost effectiveness in case of both public and private sector banks while lowest gap had been observed with regard to system availability in case of both public and private sector banks.

Dash, Parwez & Parwez (2013) made an attempt to find out the gap between expectation and perception of customers regarding quality of services provided by five private sector banks (ICICI Bank, HDFC Bank, HSBC Bank, AXIS Bank and Federal Bank) in Delhi based on SERVQUAL model. The questionnaire was designed with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy consisting of 22 components for both expectation and perception. A sample of 280 customers from each of the five selected banks were chosen using random sampling technique (n=1400). Mean and standard deviation were calculated for the purpose of data analysis. The findings revealed that none of the banks under study was able to meet the expectation of customers.

Rai (2009) tried to identify the service quality gap of State Bank of India and HDFC Bank in the city of Varanasi with modified SERVQUAL model consisting of six dimensions, namely, tangibility, competence, responsiveness, safety, communication and understanding customer. A sample of 50 customers (from 2 branches of SBI and 2 branches of HDFC Bank) was selected using convenience sampling technique. The responses of the customers were recorded on a five point scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree'. The reliability of the questionnaire was tested using Cronbach alpha. Statistical tool, such as, mean and standard deviation were used for the purpose of data analysis. The researcher observed that State Bank of India had negative gap in case of tangibility, competence, responsiveness and communication dimensions and positive gap in case of safety and understanding customer dimensions while HDFC Bank had negative gap in case of competence, responsiveness and understanding customer dimensions and positive gap in case of tangibility, safety and communication dimensions.

Ganesh (2012) aimed to measure the gap between perceived and expected services provided by top four banks i.e. two public sector banks (SBI and Indian Bank) and two private sector banks (ICICI Bank and HDFC Bank) in Tamilnadu with six dimensions of service quality, namely, tangibility, reliability, responsiveness, assurance, empathy and communication. A sample of 861 customers was chosen using non-probability purposive sampling method for the purpose of conducting the survey. Information regarding demographic profile of the customers was collected on variables, such as, age, education and income. Statistical tools, such as, mean, standard deviation, Z test, ANOVA were applied for analyzing the data. The study found that there existed negative gap between

customers' expectation and perception about service quality across all the select service quality dimensions.

Jain, Gupta & Jain (2012) tried to evaluate the customers' perception regarding service quality of four private sector banks, namely, ICICI Bank, HDFC Bank, Kotak Bank and Indusind Bank in Moradabad region of Uttar Pradesh. The survey was conducted on 100 customers. The researchers employed non-probability sampling technique for selecting the sample. The questionnaire was designed with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy containing 18 components. Information regarding demographic profile of the respondents was collected on variables, such as, age, gender, qualification, income and profession. A five point Likert scale ranging from '1 as Mostly Disagree' to '5 as Mostly Agree' was used against each statement to allot ranks to the perception of customers. Descriptive statistics, such as, mean and standard deviation were used for the purpose of data analysis. The study revealed that perceived service quality was highest in case of responsiveness dimension followed by reliability, assurance, empathy and tangibility dimensions. Out of four private banks, HDFC bank had the highest service quality perception followed by ICICI, Kotak and Indusind banks in case of all the five dimensions of service quality.

Kailash (2011) carried out a survey to evaluate the customers' perception of service quality in retail banking sector of Vijayawada city. A sample of 250 respondents was chosen using simple random sampling method for carrying out the survey. The researcher used SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy consisting of 23 components. Variables, such as, age, education and income were used for collecting information regarding personal profile of the respondents. The rating for each statement started with '5 as Excellent' and ended with '1 as Poor', with 4, 3, and 2 for a rating as 'Very Good', 'Good' and 'Satisfactory' respectively. The reliability of the dimensions was tested using Cronbach alpha. Hypotheses of the study were tested using t-test. Descriptive statistics, such as, mean and standard deviation were calculated for analyzing the collected data. The study revealed assurance dimension with highest value of perceived service quality followed by tangibility, responsiveness, reliability and empathy dimensions of service quality.

Bootwala & Gokhru (2012) aimed to study the perception of customers regarding quality of services provided by three groups of banks i.e. public sector banks, private sector

banks and foreign banks in the city of Ahmadabad, Gujarat. The researchers used SERVQUAL model with 8 dimensions namely, reliability, responsiveness, assurance, empathy, tangible, core services, systematization of service delivery and social responsibility. A sample of 150 customers was selected using stratified random sampling technique. The perception of the customers regarding service quality was recorded on a five point Likert scale ranging from '1 as Very Poor' to '5 as Very Good'. Chi-square test was applied by the researchers for the purpose of data analysis. The researchers collected information regarding demographic profile of the customers on variables such as, gender, age, marital status, educational qualification, occupation and monthly income. The findings revealed that there was no significant difference between the expectation and perception of customers of all the three groups of banks with regard to assurance and core service dimensions and significant difference existed with regard to reliability, responsiveness, empathy, tangible, systematization of service delivery and social responsibility dimensions across the three groups of bank.

Nair & Nair (2013) aimed to find out the gap between expectation and perception of customers regarding quality of services provided by public and private sector banks in the city of Coimbatore using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 500 customers was selected using simple random sampling technique. Two hundred eighty (280) customers were chosen from 14 public sector banks out of 26 public sector banks and two hundred twenty (220) customers from 11 private sector banks out 23 private sector banks operating in Coimbatore. Mean value of the responses of customers was calculated for the purpose of data analysis. The findings revealed negative service gap in case of all the five dimensions of service quality as none of the banks had been able to meet the expectation of customers over any of the select dimensions. However, highest negative gap had been observed in case of tangibility dimension which had been followed by reliability, responsiveness, empathy and assurance dimensions of service quality.

Mehta (2012) carried out a survey on bank customers to measure the quality of services in retail banking in the context of Gujarat using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 293 customers was selected using purposive sampling technique from one public sector bank (43 customers), three private sector banks (150 customers) and two co-operative banks (100 customers). Information regarding demographic profile of the customers was

gathered on variables, such as, gender, age, education, occupation, monthly income and type of account. The responses regarding quality of services was recorded on a seven point Likert scale ranging from '1 as Strongly Disagree' to '7 as Strongly Agree' against 22 components for both expectation and perception. Mean and standard deviation were calculated for analyzing the data. Chi-square test was employed to test the hypothesis. Multiple regression analysis was applied for calculating the relative importance of five dimensions in influencing- overall service quality, overall customer satisfaction, likelihood of recommendation and loyalty intention. The findings revealed that there existed negative gaps regarding all the five dimensions of service quality which implied that none of select banks had been able to meet the expectation of customers. Reliability dimension showed the highest gap and assurance showed the lowest gap. However, responsiveness dimension had been found with highest relative importance in influencing- overall service quality, overall customer satisfaction, likelihood of recommendation and loyalty intention. Out of six demographic variables, the only variable 'type of account' had a significant relationship with service quality.

Tripathi (2013) tried to measure the gap between customer expectation and perception of services provided by three public sector banks of Varanasi city using a modified SERVQUAL model with seven dimensions, namely, tangibility, reliability, responsiveness, assurance, empathy, ease of use and variety of products consisting of 27 components. The effective sample for the study was 250 customers who were selected using convenience sampling technique. The responses of the customers were recorded on a 7 point Likert scale ranging from '1 as Extremely Dissatisfied' to '7 as Extremely Satisfied' for both expectation and perception. Variables, such as, age, gender, education and occupation were used to collect information on demographic background of the customers. Mean value of the responses was calculated for finding out the gap. The findings of the study revealed that customers' expectation was higher than their perception regarding all the select service quality dimensions. Among seven dimensions of service quality, reliability recorded the highest negative gap score and tangibility the lowest negative gap score.

Dhar & Kushwah (2009) made an attempt to measure the level of service quality delivered by the banks of Gwalior city, Madhya Pradesh using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. Two banks from public sector- State Bank of India and State Bank of Patiala & two banks

from private sector- ICICI Bank and HDFC Bank were selected. The effective sample size for the study was 240 customers who were selected using convenience sampling technique. The responses of the customers were recorded on a seven point Likert scale ranging from '1 as Strongly Disagree' to '7 as Strongly Agree' regarding 22 statements for both expectation and perception. The reliability of the scale was tested using Cronbach alpha. Factor analysis was applied by the researchers to find out the underlying factors affecting the expectation of customers regarding service quality of banks. For testing the significance of the difference between customers' expectation and perception of services of both the type of banks, Z-test was applied and it revealed that there existed significant difference between customer expectation and perception of services of both the type of banks at 5% level of significance. There also existed significant difference in the expectation as well as perception of customers between public and private sector banks.

Rathee, Deveshwar & Rajain (2014) tried to identify the gap between customer expectation and their perception about service quality of private sector banks of National Capital Region (NCR) using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 100 customers was taken using convenience sampling technique from four private sector banks, namely, ICICI Bank, Yes Bank, HDFC Bank and Axis Bank. The responses of the customers were recorded on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' regarding 22 statements for both expectation and perception. Mean and standard deviation of the responses were calculated for the purpose of data analysis. The study revealed negative gap regarding all the five dimensions of service quality as none of the banks had been able to meet the expectation of customers over any of the select dimensions. Among five dimensions of service quality, reliability dimension was observed with highest negative gap followed by, empathy, assurance, responsiveness and tangibility dimensions.

Agarwal (2012) carried out a study to analyze and compare the perception of customers regarding quality of services provided by private sector (ICICI) and public sector (SBI) banks in Aligarh, Uttar Pradesh using SERVQUAL model with five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy covering 24 components. A sample of 50 customers from each of the two banks was taken for conducting the survey using convenience sampling technique. Liker's five point scale ranging from '1 as

Strongly Disagree' to '5 as Strongly Agree' was used for recording the responses of the customers. Mean value of the responses had been calculated for analyzing the data. The findings revealed that the mean score for perception of customers of SBI was lower as compared to that of ICICI bank. Among five dimensions of service quality, the perception of customers was the highest with respect to tangibility dimension of service quality in case of both the banks.

Mohideen (2011) tried to ascertain the perception of customers regarding quality of services provided by public and private sector banks in Visakhapatnam district of Andhra Pradesh using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. 50 customers each from SBI and ICICI Bank were taken using convenience sampling technique for conducting the survey. The responses were collected against 24 statements on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree'. Weighted mean value was calculated for the purpose of data analysis. The findings revealed that the perceived service quality of the customers of SBI was comparatively lower than that of ICICI bank regarding all the five dimensions of service quality.

Lohani & Shukla (2011) aimed to make a comparative analysis of customers' perception regarding quality of services between public sector bank (Bank of Baroda) and private sector bank (ICICI) in Lucknow city. A sample of 200 customers (100 customers from each of the banks) was taken using simple random sampling technique. The questionnaire was designed with 15 service attributes, namely, attitude of employees, saving account portability, locker facility, ATM facility, internet banking, passbook facility, timings, issue of DD, customer care, ambience, collection of cheques, issue of cheque book, information about new services and products, cheque deposit for collection and parking facility. The responses of the customers were recorded on a 3 point scale ranging from '1 as Unsatisfactory' to '3 as Very Satisfactory'. Bar charts were drawn for making diagrammatic representation of the collected data. Percentage analysis was used for assessing the collected data. The findings revealed that the quality of services provided by ICICI Bank was better than that of the Bank of Baroda regarding all the select service attributes.

Malik (2012) carried out a survey to evaluate and compare the quality of banking services of public and private sector banks in India. One public sector bank (SBI) and one private

sector bank (HDFC Bank) had been taken for conducting the survey. SERVQUAL model with five dimensions namely, reliability, responsiveness, tangible, assurance and empathy consisting of 20 statements was used by the researcher for conducting the survey. A sample of 400 bank customers associated with either SBI or HDFC bank across India was chosen for carrying out the survey which was further subdivided into four groups taking 100 customers from each region, such as, Northern, Western, Southern and Eastern regions. Information regarding demographic profile of the customers was collected on variables, such as, gender, age, income and education. The responses were recorded on a five point Likert scale with values such as '5- Highly Satisfied', '4- Satisfied', '3- Neither Satisfied nor Dissatisfied', '2- Dissatisfied' and '1- Highly Dissatisfied'. Cronbach alpha reliability test was applied for testing the reliability of the dimensions as well their components. Statistical tools used for the purpose of analysis were chi-square test and factor analysis. The study revealed that the level of service quality of public sector bank was much less as compared to that of private sector bank.

Singh & Arora (2011) attempted to study customers' perception with respect to the services provided by the public sector banks, private sector banks and foreign banks of Delhi. Three banks (State Bank of India, Punjab National Bank and Canara Bank) among the public sector banks, two banks (ICICI Bank and Centurion Bank of Punjab) among the private sector banks and one bank (Standard Chartered Bank) among the foreign banks were selected for the study. The questionnaire was designed with five factors, namely, different banking services availed by customers, different sources of information about any new service/scheme introduced by bank, information about availing of loan by customers, customers' opinion on charges levied by the bank for different services and different IT enabled services used by customers. Random sampling technique was applied for selecting a sample of 60 bank customers (10 customers from each bank). The study revealed that the customers of public sector banks were satisfied with factors, such as, different sources of information about any new service/scheme introduced by bank, information about availing of loan by customers, customers' opinion on charges levied by the bank for different services, different IT enabled services used by customers while customers of private sector banks and foreign banks were satisfied with the factor, different IT enabled services.

Kumar & Manjunath (2012) tried to study the effect of service quality on customer satisfaction of ICICI Bank in Mysore city using SERVQUAL model with five

dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. The data was collected from 152 customers who were selected using simple random sampling technique. To collect responses from the customers, a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree' was used by the researchers. Information regarding demographic profile of the customers was gathered on variables, such as, gender, age, education, occupation and annual income. The analysis of the data was done using statistical tools, such as, one sample t-test and regression analysis. The study revealed positive relationship between all the five dimensions of service quality and customer satisfaction. Among five dimensions of service quality, tangibility dimension showed the highest impact which had been followed by reliability, assurance, responsiveness and empathy dimensions.

Jain & Gaur (2012) made an attempt to study the behaviour of customers with respect to their personal characteristics towards the quality of services offered by banks in Udaipur city of Rajasthan. A sample of 102 bank customers was selected using convenience sampling technique. The questionnaire was designed with 12 components and the responses of the customers were recorded on a five point scale ranging from 'Strongly Agree' to 'Strongly Disagree'. Information regarding demographic background of the respondents was collected on variables such as, gender, age, marital status, education, occupation and monthly income. Factor analysis revealed five most important factors relating to service quality (expertise service, technology support, vicinity, availability and secrecy) and indicated that marital status, education and monthly income had significant effect on customer perception towards service.

Vemula (2012) conducted a survey with the purpose of determining customers' perception of service quality and its effect on customer satisfaction in retail banking sector of Hyderabad. The questionnaire was designed with 30 statements. A total of 350 questionnaires were distributed randomly to the customers out of whom 255 customers responded. A sample size of 255 bank customers was considered for the purpose of analysis. Factor analysis revealed six dimensions, namely, empathy, responsiveness, tangible, trust, online banking and enabling. The responses of the bank customers were recorded on a five point Likert scale ranging from '1 as Strongly Disagree' to '5 as Strongly Agree'. Information regarding demographic profile of the respondents was collected on variables, such as, gender, marital status, education, income, profession, age and type of bank. Descriptive statistics, such as, mean and standard deviation &

statistical tools, such as, Cronbach alpha reliability test, principal component analysis with varimax and promax rotation, multiple regression, Friedman rank test and independent samples t-test were applied for the purpose of data analysis. The study revealed that the customers were satisfied with all the six dimensions of service quality. There existed significant relationship between customer satisfaction and five dimensions namely, empathy, responsiveness, trust, tangible and enabling.

Ghost & Gnanadhas (2011) tried to evaluate the impact of service quality factors on customer satisfaction towards the banks in Kanyakumari district. SERVPERF model with five dimensions namely, assurance, reliability, empathy, responsiveness and tangibility was used for conducting the survey. A sample of 715 customers (5 customers each from 143 bank branches of the district) was selected using purposive sampling method. Information regarding demographic background of the respondents was collected on variables, such as, age, gender, education, income and occupation. The data had been collected through a structured questionnaire which consisted of demographic profile of the customers, perception of customers regarding service quality of banks and their overall attitudes towards the services provided by the banks. Statistical tools, such as, mean, standard deviation, co-efficient of variation and multiple regression were used for the purpose of data analysis. The findings revealed that among five dimensions of service quality, assurance dimension showed the highest impact and tangibility dimension showed the lowest impact.

Kumari & Rani (2011) aimed to measure the perception of bank customers regarding quality of services accross their demographic characteristics (age, gender, marital status, occupation, income and educational qualification) in Chennai. A total of 304 retail banking customers were taken for the study and convenience sampling method was adopted for selecting the sample. The responses were recorded on a five point Likert scale where '5 indicated Strongly Agree' and '1 indicated Strongly Disagree'. The questionnaire was designed with 16 statements. Factor analysis revealed five factors, namely, service, reliability, tangible, time duration and growth covering 16 statements. Descriptive statistics, such as, mean, standard deviation, maximum and minimum were calculated for the purpose of data analysis. Hypotheses were tested using t-test. The study revealed that four factors, namely, service, reliability, tangibles and time duration had significant relationship with customers' perception across their income groups; three factors namely, reliability, tangibles and time duration had significant relationship with

customers' perception across their educational qualification; one factor i.e., reliability had significant relationship with customers' perception across their marital status and one factor i.e., time duration had significant relationship with customers' perception across their age group.

Kumar & Nandi (2011) carried out a survey to find out the service quality gap of public sector banks in South Delhi, India. The researchers used six dimensions, namely, reliability, empathy, responsiveness, responsibility, tangibility and safety for framing the questionnaire. The questionnaire was framed covering 18 components for both expectation and perception. A sample of 80 respondents from public sector banks in South Delhi area was chosen using convenience sampling method for carrying out the survey. The responses of the customers were recorded on a five point scale ranging from 'Strongly Agree as 5' to 'Strongly Disagree as 1'. The reliability of the questionnaire was tested by calculating the Cronbach alpha value. Statistical tools, such as, mean and standard deviation were used for the purpose of data analysis. The findings of the study revealed negative gap regarding all the six dimensions of service quality as none of the public sector banks had been able to meet the expectation of customers over any of the select dimensions. However, the gap related to responsiveness dimension of service quality was the highest.

Patra (2011) made an attempt to measure the service quality gap of a private sector bank operating in four locations of India i.e. Eastern, Western, Northern and Southern parts of India. The SERVQUAL model was adopted for the present study. It consisted of five dimensions namely, tangibles, reliability, responsiveness, assurance and empathy covering 21 components for both expectation and perception. The data was collected from 400 customers of the private sector bank from four parts of the country and random sampling method was used for selecting the sample. The responses were recorded on a 7 point Likert scale ranging from 'Strongly Agree as 7' to 'Strongly Disagree as 1'. Statistical tool such as mean, standard deviation and paired sample t-test were applied for the purpose of data analysis. The study revealed negative gap regarding all the five dimensions of service quality as none of the private sector banks had been able to meet the expectation of customers over any of the five dimensions. The highest negative gap was recorded with empathy dimension followed by reliability, assurance, responsiveness and tangibility dimensions of service quality.

Muthusamy (2014) made an attempt to identify the service quality gap in four private sector banks (City Union Bank, Tamil Nadu Mercantile Bank, IDBI, ICICI Bank) of Tamil Nadu, India. The researchers used five dimensions, namely, assurance, tangibility, reliability, responsiveness and empathy covering 22 components for framing the questionnaire. A sample of 120 customers was chosen using simple random sampling method for conducting the survey. Mean value of the responses was calculated for the purpose of data analysis. The study revealed negative gap regarding all dimensions of service quality as none of the private sector banks had been able to meet the expectation of customers over any of the five dimensions. However, assurance dimension was found with highest negative service quality gap in case of all the private sector banks.

Singh & Tripathi (2007) conducted a study to identify the difference in the service quality perception of banking executives and customers in Indian private sector banks. The researchers had taken seven dimensions, namely, reliability, competence, accessibility, courtesy, product range, security and tangibility for framing the questionnaire. A sample of three private sector banks had been selected from which 30 customers (10 from each bank) and 30 executives (10 from each bank) had been surveyed. The banks were randomly selected from the list of all the private banks in the country. The branches of the selected banks had been surveyed on the basis of convenience keeping in mind the region and location of the banks. Statistical tools, such as, mean and standard deviation were used for analyzing the collected data. The study revealed that executives and customers of the private sector banks differ with each other on dimensions, such as, responsiveness, competence, product range and security and agree on dimensions, such as, reliability, accessibility, courtesy and tangibles.

Garg, Jindal & Bhavet (2013) attempted to examine the quality of services provided by both public sector banks & private sector banks in Ambala district of Punjab. A sample of 160 customers was chosen using convenience sampling method for conducting the survey. For framing the questionnaire the researchers used five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A five point scale ranging from '5 as Highly Satisfied' to '1 as Highly Dissatisfied' was used to record the responses of the customers. The internal consistency of the scale was tested by using Cronbach alpha reliability test. The relationship among the dimensions was examined by calculating the correlation coefficients. Statistical tools, such as, chi-square test & t-test were applied for the purpose of data analysis. The study revealed that the private sector banks

performed significantly by satisfying its customers with delivery of quality services regarding all the select dimensions.

Meenakumari (2008) conducted a survey on 450 bank customers to find out the gap between their expectation and perception of services of public sector, private sector and foreign banks in Chennai city. A total of 150 customers from each of the three types of banks constituted the sample of the study. The researcher used simple random sampling method for selecting the sample customers. SERVQUAL model was used by the researcher for collecting responses from the customers which consisted of five dimensions, namely, tangibility, reliability, responsiveness, empathy and assurance covering 22 components for both expectation and perception of services. The responses were recorded on a five point Likert scale ranging from '5 as Strongly Agree' to '1 as Strongly Disagree'. Information regarding demographic profile of the respondents was collected on variables, such as, age, gender, marital status, educational level, occupational status and income. For the purpose of data analysis, mean and standard deviation were calculated. One way ANOVA and chi-square test were applied for testing the hypotheses. KMO and Barlett's test of Sperecity was used to test the validity of the questionnaire. The study revealed that none of the banks had been able to meet the expectation of customers and responsiveness dimension was found with highest negative gap while assurance dimension with lowest gap in case of all the three types of banks considered for the study.

Anuradha (2012) made an effort to find out the service quality gap between customer expectation and perception of services provided by the public sector banks operating in Chennai. The researcher also tried to indentify the relationship between socio-economic status and perceived service quality of bank customers. 10 public sector banks out of 26 public sector banks were selected using simple random sampling method. Responses were collected on 22 components of service quality covering five dimensions, namely, tangibility, reliability, responsiveness, empathy and assurance. A nine point scale ranging from '9 as High' to '1 as Low' was used to record the responses of customers. A sample of 500 customers was selected from 10 public sector banks (50 from each bank) using stratified random sampling method. Information regarding socio-economic profile of the respondents was collected on variables, such as, age, gender, religion, caste, educational level, marital status, type of family, size of family, occupational status, monthly income, type of account and period of relationship with the bank. Statistical tools and techniques, such as, simple percentage method, standard deviation, co-efficient of variance, rank

correlation, chi-square test, multiple regression were applied by the researcher for the purpose of data analysis. The study revealed that none of the public sector banks had been able to meet the expectation of customers and there existed negative gap in all the five dimensions of service quality. It had also been observed that the demographic variables, such as, occupational status, monthly income and type of account had significant relationship with the perception of bank customers.

Mehta (2014) attempted to measure the gap between customer perception and their expectation about service quality of public and private sector banks operating in National Capital Region (NCR) of Delhi using SERVQUAL model with five dimensions, namely, tangibility, reliability, responsiveness, assurance and empathy. A sample of 200 customers was drawn from the both types of banks using convenience sampling technique. The questionnaire was designed with 22 components categorized into five dimensions. To measure the expectation of customers a five point Likert scale ranging from "5 as Most Important" to "1 as Not Important" and to measure the perception of customers another five point Likert scale ranging from "5 as Very Good" to "1 as Very Bad" had been used by the researcher. Mean value of the responses of customers regarding both expectation and perception had been calculated for the purpose of analyzing the data. The findings revealed that none of the banks had been able to meet the expectation of customers with respect to all the select dimensions except tangibility dimension of service quality. The negative gap was the highest with respect to empathy dimension which had been followed by assurance, responsiveness and reliability.

2.3 Gap in the Existing Literature

It is evident from the above review of literature that assessment of service quality is one of the thrust areas of research in India as well as abroad keeping in mind the growing importance of service sector around the world in the current millennium. The importance of conducting studies on service quality of banks with the help of SERVQUAL framework has been gaining momentum in the context of competitive environment in the banking industry.

A good number of studies have been carried out on service quality of banks with reference to different geographical areas of India and abroad. But not a remarkable research work has so far been conducted on service quality of public sector banks in

the context of Cachar district of Assam. However, a few research works have been carried out on service quality of some of the banks in the district but the sample size considered in such studies is not adequate. Hence, in the context of Cachar district of Assam, the present study has been conducted for the purpose of assessment of service quality gap of two public sector banks (State Bank of India and United Bank of India) as well as comparison of the service quality gap of the two banks based on the perception and expectation of customers over numerous components of different dimensions of service quality. In this sense, it is expected to be one of the unique works since not a single research work has so far been carried out on comparison of service quality gap of different public sector banks operating in Cachar district of Assam.

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