

SERVICE QUALITY IN INDIAN BANKS: LESSONS AND FUTURE OUTLOOK

Dr. R.K. Uppal

Principal Investigator, UGC Sponsored Major Research Project
D.A.V. College, Malout (Punjab)
E-mail rkuppal_mlt@yahoo.com
Mb. +9194789-09640, 01637-261188 (R)

Abstract

Apart from attracting new potential customers, business organizations, these days, realize the importance of retaining the existing customers. Developing long-term relationship with latter, requires the firms to ensure customer delight through quality service. Hence, to have a competitive edge, companies/multinational companies are focusing on service quality. In this study, an attempt has been made to examine & measure the quality of services provided by commercial banks (both public & private sector) in India. An Empirical survey is conducted to determine expectations and perceptions of the quality of services offered by selected commercial banks. The scope of the present study is limited to urban areas only. The SERVQUAL instrument developed by Parasuraman, Zeithmal and Barry has been used as the measurement of service quality in banks. The study brings out that the actual delivery of service by both public & private sector banks in India falls short of the expectations of customers on a large majority of the elements of service quality. Nevertheless, private sector banks were found having an edge over public sector banks in terms of quality of services being offered to customers.

Keywords: *Service Quality, Tangibility, Reliability, Responsiveness, Assurance, Empathy*

Introduction

New Economic Policy of 1991, globalization, liberalization and deregulation have made customers more concerned about their money value and surrounding environment that leads to high customer expectations from service providers. They are also becoming increasingly critical of service they experience. Therefore, customer satisfaction is the prime driver of marketing process. According to numerous thinkers, customer is the fundamental reason for the existence of business (*Drucker, 1973; Levitt, 1983*). Moreover, there is enough evidence that the overall performance of a firm is linked with customer satisfaction (*Anderson, Fornell and Lehmann, 1992*). In fact, the superior performance of world's largest and reputed organizations like Ford, General Motors, Nestle, Pepsi, Cola, Proctor & Gamble, GE, Microsoft, etc. is largely attributed to the quality of products/services they offer to their customers. Banking being a service based sector is largely affected by the quality of service offered. Moreover, with the entry

barriers relaxed, we can notice increasing competition in the Indian banking industry. The more focused private sector banks, both domestic and foreign, are spreading their wings in the urban areas and metropolis aggressively. Innovative and diversified products and sophisticated information technology and better customer relationship management practices are the strengths which are providing edge to a bank over others. In nutshell, assuring service quality to clients seems to have become all the more important for existence, growth and differential advantage over their competitors for every bank in India irrespective of their ownership pattern & size. A review of recent literature, noticeably by *Lee and Hing (1995)*, *Steven, et. Al (1995)*, *John and Tyas (1996)*, *Oh and Jeong (1996)*, *Sesha Sai (1999)*, *Harsh (2001)*, *Simla and Swain (2002)* and *Mushtaq (2003)* suggests that customer satisfaction is important because it directly linked to return behaviour. Therefore, to achieve the service excellence, banks must strive for 'Zero defections', retaining every customer that the company can profitably serve. 'Zero defections' require continuous efforts to improve the quality of the service delivery system.

However, quality can not be improved unless it is measured. Hence, service quality trends, today, play an important role in service organizations because excellent service quality is not an optional competitive strategy which may or may not be adopted to differentiate one service organization from another, but it becomes essential to corporate profitability and survival.

Service Quality Development

Before 1983, the definition of quality was defined primarily based on the concept of quality control with corresponding standards focused completely on achieving quality. Juran (1974) defined quality as "suitable use". Moreover, Crosby (1979) defined quality as "consistent with needs", and assumed the existence of correspondence between quality and operational standards. Cornell (1984) considered that the service industry required a broader definition of quality than that used by the manufacturing industry and applied it to service quality. Zimmerman considered the components of service quality, including practicality, replication of manufacturing ability, immediacy, ultimate user satisfaction and corresponding standards. Based on the concept of PZB (1985) and Zeithaml (1988), consumers see the process of service quality formation as employing both interior and exterior attributes of low-level production quality or service quality, passing through an internal united comparison, and proceeding to establish a higher level of perceived service quality.

Assessment of Service Quality

PZB (1988) proposed SERVQUAL for assessing the perceptions of service quality with unequivocally defined perceived service quality based on gaps in consumer perception and expectations, as $Q = P - E$. Zeithaml (1988) proposed a comprehensive perception of quality assessment analogous to the position that the assessment is from the consumer's internal united comparison (evoked set) with an added judgment. This study takes the concept of Zeithaml and PZB to define service quality, inserts them into the attitude

assessment model of Fisbein, and obtain the common form of the service quality attitude assessment.

Review of Literature

Previous studies have shown that quality indeed has a significant effect on market share and return on investment (e.g. Anderson and Zeithaml, 1984; Phillips, Chang, and Buzzell, 1983). Positive consumer's perceptions of service quality also contribute to enhance customer satisfaction (Durvasual and Mehta, 1998) and Durvashula, et al. (2004) examined the service quality in one particular type of retailing, namely, departmental stores. The dimensionality of service quality was assessed using perception scores, expectation scores, as well as gap scores in Singapore. The results of the study showed that while the perceptions of retailers about service quality actually provided by the a department store was above the scale neutral point; significant gaps existed between the actual and expected service ratings.

Evans and Lindsey (1999) proposed the view that customer satisfaction results from the provision of goods and services that meet or exceed customer needs. To retain customers and stay competitive in the current competitive environment, organizations in the service sector especially banks need to make customer perception of service quality on priority (Reichheld and Sasser, 1990). Scheneider, *et al* (1998) believe that the customer who holds positive perception regarding the organization quality is likely to remain a customer of that organization. Some researchers like Rust and Zahorik (1993) and Nazir (2000) say that for the organizations, current customers provide a potential base for cross-selling and is less expensive for them to keep a current customer than to gain a new one.

Service quality makes a significant contribution to profitability (Rust and Zahorik, 1993). Service quality has also been recognized as a driver of corporate marketing and financial performance (Buttle, 1996). Assessment of customer perceptions has thus, become an important research topic as it has significant relationship to costs, return on investment, profitability, customer satisfaction, customer retention, service guarantee and marketing performance.

In India some practitioners and researchers have highlighted the need for better service quality in banks (Narnayana and Brahmanandam, 1990; Nageswar 1987; Elias, 1982; Srivastva, 1994; Malhotra and Arora, 1999; Sessa, 1999; Harsh, 2001; Nazir, 2000; Kumar & Mittal, 2002; Mushtaq, 2003; Debasish, 2003 and Krishnaveni & Prabha, 2004-05). These studies also express the worries of the researchers regarding the present trend of customer dissatisfaction among public sector banks. On account of the rising importance of the concept of service quality, several researchers have tried to define and conceptualize the dimensions of service quality (Lehtinen and Lchitinen, 1982 & 1991; Gronroos, 1984; Kotler, 1999; and Lewis and Booms, 1983). But the most widely reported set of definition of service quality is that of Berry and his colleagues (Parasuraman, Zeithaml and Berry. 1985, 1988). According to them the criteria used by consumers that are important in moulding their expectations and perceptions of delivered service fit ten dimensions: tangibility, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing the customer and access.

Subsequent research, analysis and testing have led to five dimensions of service quality - SERVQUAL (Parasuraman, Zeithaml and Berry, 1988). These dimensions are:

Tangibility: 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 convey trust and confidence.

Empathy: caring, individualized attention the company provides to its customers.

Research Gap

The review of literature exhibits that no study has been conducted regarding the gap between desirability and availability of service quality parameters. The present study is directed to know the extent of gap between desirability and availability of service quality parameters and some recommendations are prepared to bridge this gap.

Objectives, Hypothesis & Research Methodology

Objectives

- To measure and analyze the quality of services provided by public and private sector banks in India.
- To ascertain service quality variation in banks across selected demographic variations.
- To measure the extent of customer satisfaction in selected banks by analyzing the widening gap between desirability and availability of banking services.
- To suggest, on the basis of study results, ways and means of improving service quality and customer satisfaction in banks to make it more effective and efficient.

Hypothesis

- Quality of services in public and private sector banks does not significantly differ.
- Service quality is not only the variable for explaining customer satisfaction.

Research Methodology

Survey Instrument

Several tools have been developed for measurement of service quality in banks (Stevens, *et al*, 1995; Parasuraman, Zeithaml and Berry, 1988; Malhotra and Arora, 1999; Gronroos, 1984). While these tools may vary in terms of definitions, content and

measurement, but the SERVQUAL instrument developed by Parasuraman, Zeithaml and Berry (1988), remains the most widely used to : (i) determine the relative importance of the five dimensions of service quality- tangibility, reliability, responsiveness, assurance, and empathy in influencing customer perceptions; and (ii) track quality trends over time.

The SERVQUAL instrument has been extensively adopted in various industries, and its validity and reliability have been confirmed in different industries. However, caution should be exercised, and adaptations must be within the stated guidelines to ensure that the integrity of the instrument is maintained (Parasuraman and Berry, 1991). The numerous examples of industry specific empirical studies using SERVQUAL are Lewis (1987), hotel services; Brown and Swartz 1989, medical services; Saleh and Ryan (1991), hotels; and Sohial (2004), restaurants. SERVQUAL was also tested in the field of service quality in banks (Lewis 1991, Mushtaq 2003). They studied the determinants of quality from the bank customers' point of view and were able to identify the gaps between perceptions and expectations of bank customers. It is worth mentioning that most of the studies based on SERVQUAL have applied a modified version of this instrument. Hence, the SERVQUAL will be applied in the present study.

The questionnaire framed to conduct this survey will consist of as many as 21 statements in total which represent various elements of all the five dimensions of service quality and the respondents will be asked to respond to each statement on a seven point-scale for both their perceptions and expectations. In this instrument a negative mean difference will indicate that expectations exceed perceptions and therefore, the customers are dissatisfied. And the positive mean score will refer to satisfied customers.

Population

In the present study 45 public and private sector bank customers have been undertaken to respond on various service quality parameters.

Universe

Two major bank groups of Indian Banking industry are taken as universe of the study.

- Indian Public Sector Banks
- Indian Private Sector Banks

Data Analysis Methods

The analysis has been undertaken with a view to give a clear cut idea regarding service quality and customer satisfaction. To make study more reliable, various statistical techniques, average, standard deviation, co-efficient of variation has been used.

Results & Discussion

To fulfill the objectives of the paper, this section is further divided into three parts. The first part shows the perceptions and expectations of selected bank customers on five major service quality dimensions. It helps us to know as to which service quality dimension is weaker in Indian banking industry. Second part throws light on perception-expectation mean gap separately for public & private sector banks. It is designed to know as to which bank group an edge has over the other in delivering quality service. Age and qualification of customers also impacts the service quality perceptions and expectations. Therefore, the last part of the section deals with the same.

Service Quality Dimensions

Table 1 provides statistical results regarding mean score difference between responses for expectations and perceptions in relation to each element of the five main dimensions of quality of services; assurance, empathy, reliability, responsiveness and tangibility. It is evident from the table that the SERVQUAL score on all the elements are negative. It implies that the actual delivery of service by the banks falls short of the expectations from them.

Table further reveals that the overall SERVQUAL score in relation to empathy and reliability dimensions are negative as well as larger than that of the other three dimensions – assurance, reliability & tangibility of service quality. It means that banks in India are not giving adequate individual personal attention and the feeling of protecting the interest of customers is still missing. Similarly, the expectations are much higher than perception in so far as reliability dimension is concerned. The increased expectations of customers from the banks today on reliability front may be attributed to the cut-throat competition of public sector banks with private and foreign banks, which are backed by modern and sophisticated technology. Regarding tangibility and responsiveness results are also disappointing. Mustaq, 2003 also reported negative SERVQUAL score on all elements of tangibility particularly physical facilities and up-to-date equipments. He stressed the need of substantial investment on all elements of tangibility, which will improve service quality and will reduce workload of frontline staff and will provide a way to quick response. Several practitioners and authors have suggested banking technology as a means to improve customer services (Middleton, 1994; Saraf, 1997; Kumar & Mittal, 2002; Mustaq, 2003).

Table 1
Gap between Perceptions And Expectations Of Bank Customers

Statement	Tangibility		
	Perception	Expectation	SERVQUAL Score
1.	4.4	7.00	-2.6
2	4.53	6.40	-1.87
3	4.87	6.13	-1.26
4	3.20	6.53	-3.33
5	3.80	6.80	-3.00
Mean	187.20	295.80	-108.6
S.D.	29.74	15.24	
C.V.	15.88	5.16-	
Statement	Responsiveness		
	Perception	Expectation	SERVQUAL Score
6	3.73	6.87	-3.14
7	2.93	6.20	-3.27
8	3.60	5.27	-1.67
Mean	154.00	275.00	-121.00
S.D.	19.29	36.17	
C.V.	12.52	13.15	
Statement	Reliability		
	Perception	Expectation	SERVQUAL Score
9	3.73	6.93	-3.20
10	3.87	6.73	-2.80
11	4.27	6.67	-2.40
12	3.20	6.67	-3.47
13	3.20	6.60	-3.40
Mean	164.40	302.40	-138
S.D.	20.61	5.77	
C.V.	12.26	1.90	
Statement	Empathy		
	Perception	Expectation	SERVQUAL Score
14	2.67	6.80	-4.13
15	2.93	6.67	-3.74
16	3.20	6.87	-3.67
17	3.93	6.33	-2.40
Mean	143.25	300.00	-156.75
S.D.	24.54	10.68	

C.V.	17.13	3.56	
Statement	Assurance		
	Perception	Expectation	SERVQUAL Score
18	3.20	5.73	-2.53
19	5.20	6.80	-1.60
20	4.07	6.00	-1.93
21	4.13	6.40	-2.27
Mean	186.75	280.50	-93.75
S.D.	36.85	21.00	
C.V.	19.73	7.49	

Bank Group Wise Perceptions & Expectations of Customers

Keeping in view the advent of public and private sector banks simultaneously, it has been considered imperative to bring to light the sectoral gap between customer's expectations and perceptions. The SERVQUAL score obtained in this regard on various dimensions of service quality model are represented in table 2. A glance through this table offers that, on the whole, the service quality of private sector banks is better than that of public sector banks on all elements of service quality because the overall mean difference obtained in case of former is low negative whereas it is high negative in case of the latter.

Element wise, banks of both the sectors have shown high negative mean difference score in so far as various elements of empathy is concerned. This implies that the employees of private as well as public sector banks are dissatisfied as far as individual attention, customers' interest at heart and understanding needs of customers are concerned.

After empathy, responsiveness is second largest element in public sector banks from which bank customers are less satisfied. It implies that employees of public sector banks are less willing to help customers and they depend on others to help customers. Nazir (2000) has emphasized the need for tremendous improvement in staff factor. On the contrary, in private sector banks, reliability scored second position in terms of high negative SERVQUAL score. The condition of private sector banks in the meltdown period has also contributed to declining reliability of customers in this sector.

Table 2
Bank Group-Wise Perceptions and Expectations of Bank Customers

Statement	SERVQUAL Score	Ranks	SERVQUAL Score	Ranks
	Public Sector Banks		Private Sector Banks	
1	-2.82	14	-2.00	17
2	-2.09	17	-1.25	19
3	-1.36	21	-1.00	20
4	-3.91	04	-1.75	18
5	-3.00	13	-3.00	12
6	-3.73	09	-2.25	14
7	-3.73	10	-2.00	16
8	-2.18	16	-0.25	21
9	-3.27	11	-3.00	11
10	-2.73	15	-3.25	07
11	-2.00	18	-3.50	04
12	-3.82	08	-2.50	13
13	-3.91	05	-2.00	15
14	-4.27	01	-3.75	03
15	-3.91	03	-3.25	09
16	-3.82	07	-3.25	08
17	-1.82	20	-4.00	02
18	-3.00	12	-3.00	10
19	-3.91	02	-3.25	06
20	-3.82	06	-3.25	05
21	-1.82	19	-4.00	01
Mean	44.14	75.86	-31.72	
S.D.	8.22	9.06		
C.V.	18.62	11.94		

Source: Field Survey Results

Profile Wise Variations in Perceptions & Expectations

Profile wise inter-dimension comparison of SERVQUAL score reveals that all age group persons are highly dissatisfied as far as empathy is concerned because SERVQUAL score is highly negative for all age group customers. It implies that all age group persons are not satisfied by the services of bank employees. They perceived that bank employees are not giving them individual personal attention and also they do not try to understand the needs of customers.

Similarly, under graduate and post-graduate customers are not satisfied with empathy dimension while professionals perceived that Indian banking industry lacks responsiveness.

Table 3
Profile Wise Variations in Perceptions & Expectations Of Bank Customers

Statement	Age Group			Qualification		
	Upto 30	30-50	Above 50	UG	PG	Professional
1	-1.87	-4.00	0	-2.25	-2.75	-3.33
2	-1.25	-2.83	-3	-1.00	-2.25	-2.00
3	-0.75	-2.16	0	-1.50	-1.50	-0.33
4	-2.88	-4.34	-3	-3.25	-3.63	-2.67
5	-3.00	-3.50	0	-3.25	-2.38	-5.00
6	-3.13	-3.50	-3	-3.25	-3.00	-3.34
7	-3.37	-3.67	0	-4.75	-2.00	-4.66
8	-1.63	-2.16	+3	-2.00	-1.75	-1.00
9	-2.87	-4.00	-3	-3.25	-3.25	-3.00
10	-2.38	-3.33	-12	-1.50	-3.75	-2.34
11	-2.87	-1.50	-12	-0.75	-3.50	-1.67
12	-3.75	-3.33	-6	-3.75	-3.37	-3.33
13	-3.50	-3.83	0	-4.25	-3.38	-2.34
14	-4.00	-4.84	-3	-4.75	-4.12	-3.34
15	-3.87	-4.16	0	-4.00	-4.25	-2.00
16	-3.75	-3.83	-6	-4.00	-3.75	-3.00
17	-1.50	-3.67	-6	-2.75	-3.37	+0.67
18	-2.37	-3.17	0	-2.75	-2.25	-3.00
19	-0.88	-2.83	0	-0.50	-2.12	-1.67
20	-0.63	-3.67	-6	-1.75	-2.75	0
21	-1.25	-3.83	-3	-2.00	-2.25	-3

Thus, from the whole analysis, it is clear that all service quality dimensions are weak in Indian banking industry. Actual delivery of service by both public & private sector banks in India falls short of the expectations of customers. Though, private sector banks are found having an edge over public sector banks in terms of quality of services being offered to customers but customers of these banks also think that these banks need to improve their service quality. Empathy is the weakest dimension.

Strategies to Enhance Service Quality

The study explores that in case of all dimensions of service quality, customer expectations are higher than performance which lead to ever increasing gap between service quality expected and service quality delivered by banks. It is pertinent to mention here that this gap is almost double in public sector banks (-92.48 pc). In the present environment of globalization, where private sector banks are increasingly capturing the Indian market, this high perception-expectation gap makes their way easier. Therefore, for public sector banks, it becomes all the more important to make efforts to narrow this gap in all dimensions of service quality.

Tangibility – This dimension consists of physical facilities, equipment and appearance of employees. It is clear from the study that in case of all these elements SERVQUAL score is negative. Therefore, this dimension needs improvements.

St 1 – Upto date equipment & technology

- Investment in technology is like ‘sow little reaps better’. Therefore, banks should invest some part of their profits in technology every year.

- St 2 – Physical facilities are visually appealing
- To attract more & more customers, every bank should have;
- Waiting room facility
- Proper lightening & water facilities
- Reception counter facility
- Neat & clean employees
- Pamphlets or statements containing knowledge of services offered by that particular bank should be available for customers.

Responsiveness – Bank customers have high desirability that bank employees should be responsive in nature. But negative SERVQUAL score in this dimension indicates that bank customers are less satisfied with their customers.

St 1 – Employees never too busy to respond customers’ request

- All the important information like interest rate, credit limit, etc. should be displayed in the bank. It will help to decrease customer queries and thus, employees can spare more time to serve customers.
- St 2 – Dependability in handling customer service problems

- Bank management should make the provision for taking weekly test from their front staff to make them updated of new products and services offered by bank.
- While dealing with customers, employees should not hesitate to leave their seats to help customers. It creates the feeling of personal interest of employees among him/her.
- Reliability – Reliability is the major factor that attracts a customer to deal with a particular bank. Therefore, it is important that banks should be reliable to win the confidence of potential customers and to retain the old ones.
- Banks should have strong financial position in the market.
- Bank employees should show sincere interest in solving the problems of customers.
- Employees should try to provide the service at promised time & maintain error free records.
- Bank management should make it necessary for each employee to inform the customer after completion of his/her work.
- Empathy – It includes the caring and individualized attention of company to its customers. It is crystal clear from our study that the customers are less satisfied by the services provided by bank employees.
- Bank employees should pay high attention to their valuable customers. They should serve their customers with smiling face.
- Employees should try to understand the needs of customers patiently.

Assurance – Now-a-days banks have facilitate there customers in terms of many products and services. Therefore, the security of their customers availing these facilities is also the responsibility of that bank.

- Bank management should give strict instructions to their employees not to disclose identity of their customers at any cost.
- Employees should be polite with customers.

Overall-Satisfaction-

Overall satisfaction of a customer from his bank is very necessary because this is the only factor that helps any organization to increase its business because a delighted customer will give you one more customer but an unhappy customer will curtail your 10 customers.

Thus, it is expected that if all bank groups add quality to their work their business can further be multiplied because in the e-age, customers judge an organization not only by the number of products offered by it but by the quality of that products and services. Same is for banking industry because '*quality counts in services too*'.

Conclusion

With the steep rise in level of awareness and expectations of the customers, their desires regarding service quality of the bank have been altered, which has put pressure on the bankers (especially the public sector banks) for developing desired skills, sensitivity and perceptions to understand customer expectations and needs in the changing scenario. Therefore, in order to achieve service excellence and to bridge the widening gap between the perception and expectation of banking services, banks need to think 'out-of-the-box' where the box is a representation of all the tested and tried things that always worked in the past. They have to think outside the boundaries of current practices, products, services, organizations and industries.

Annexure

Service Quality Dimension	Statement
Tangibility	<ol style="list-style-type: none">1. Up to date equipment & technology2. Physical facilities are visually appealing3. Banks' reception desk employees who are look clean & neat professional appearance4. Visually appealing materials associated with service such as pamphlets or statements5. Operating hours convenient to all customers
Responsiveness	<ol style="list-style-type: none">6. Willing to help the customers7. Employees never too busy to respond customers' request8. Dependability in handling customer service problems
Reliability	<ol style="list-style-type: none">9. Shows sincere interest in solving problem10. Providing service at the promised time11. Performing service right at the first time12. Maintaining error free records13. Keeping customers informed about when services will be performed

<p>Empathy</p>	<p>14. Giving customers' individual attention 15. Employees giving customers' personal attention 16. Having customers' best interest at heart 17. The employees understanding needs of customers</p>
<p>Assurance</p>	<p>18. Employees have instill confidence in customers 19. You feel safe in your transactions with XYZ bank 20. Employees who are consistently courteous with the customers 21. Employees who have knowledge to answer customers' questions</p>

Bibliography

- Albrecht, K., and R. Zemke (1985), "Service America: Doing Business in the New York in Lewis, Barbara (1991) Service Quality: An International Comparison of Bank Customers Expectations and Perceptions", *Journal of Marketing Management*, Vol. 7, pp. 47- 62.
- Ammayya, T. (1996), 'Developing Competitive Advantage through Absorption of Technology in Knowledge, Skills and Attitudes of People', *IBA Bulletin*, Vol. 18, No. 12, pp. 38-42.
- Angur, M.G., R. Nataraajan Jr. and J.S. Jahera (1999), "Service Quality in the Banking Industry: An Assessment in a Developing Economy", *International journal of Bank Marketing*, Vol. 17, No. 3, pp. 16-123.
- Babakus, E., and G.W. Boiler (1992), "An Empirical Assessment of the SERVQUAL Scale", *Journal of Business Research*, Vol. 24, pp. 253-268.
- Bahia, K., and Nantel, J. (1998), "A Reliable and Valid Measurement Scale for the Perceived Service Quality of Banks", *International Journal of Bank Management*, Vol. 18, No. 2, pp. 84-91.
- Berry, L.L., V.A. Zeithaml, and A. Parasuraman (1985), "Quality Counts in Services Too", *Business Horizons*, May-June, pp. 44.52
- Berry, L.L. (1980), "Services Marketing is Different", *Business*, May-June, pp. 8-30

- Berry, L.L., and A. Parasuraman, (1997) "Listening To the Customer -The Concept of A Service-Quality Information System", *Sloan Management Review*, Spring, pp. 65-76.
- Bitran, G., and H. Lojo (1993), 'A Framework for Analysing Service Operations', *European Management Journal*, No. 2, Vol. 3, pp. 271-282.
- Blanchard, R.F., and R.L. Galloway (1994), "Quality in Retail Banking", *International Journal of Service Industry Management*, Vol. 5, pp. 5-23.
- Bolton, R.N., and J.H. Drew (1991), "A Multistage Model of Customer's Assessment of. Service Quality and Value", *Journal of Consumer Research*, Vol. 17, No. 4, pp. 375-384.
- Booms, B.H., and M.J. Bitner (1981), "Marketing Strategies and Organisation Structures for Services Firms", in Zeithaml V.A., A. Parnasuraman, and L.L Berry (1985) "Problems and Strategies in Service Marketing", *Journal of Marketing*, Vol. 49, No. 2, pp. 33-46.
- Brady, M.K., and J.J. Cronin, (2001), "Some New Thoughts on Conceptualising Perceived Service Quality: A Hierarchical Approach", *Journal of Marketing*, July, pp. 65-77.
- Brahmanandam, G.N., and M.S. Narayana, (1990), "A Study on Customer Service in Commercial Banks", *Indian Journal of Marketing*, Vol. 20, No. 5, pp. 7-8 and 16.
- Brown, S. W., and T.A. Swartz (1989), "A Gap Analysis of Professional Service Quality" *Journal of Marketing*, Vol. 57, April, pp. 92-100.
- Carman, J.M. (1990), "Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions", *Journal of Retailing*, Vol. 66, spring, pp. 33-56.
- Cronin, J.J., and S.A. Taylor (1992), "Measuring Service Quality: A Re-examination and Extension", *Journal of Marketing*, Vol. 60, July, pp. 55-68.
- Dogra, B., and Awasthi A. K. (2005), "Measuring Service Quality in Banks: An Assessment of Service Quality Dimensions", in Conference Proceeding on 'Global Competitiveness' at the Indian Institute of Management Kozhikode, October.

- Elias, A. H. (1982), "Indian Banking Service", *Journal of Indian Institute of Bankers*, Vol. 35, No.3, pp. 119-124
- Fick, G.R., and J.R.B. Ritchie (1991), "Measuring Service Quality in the Travel and Tourism Industry", *Journal of Travel Research*, Vol. 30, No.3, pp. 2-9
- Gani, A., and Mushtaq A Bhat (2003), "Service Quality in Commercial Banks: A Comparative Study", *Paradigm*, Vol.7, No.1, pp. 24-36.
- Gronroos, C. (1982), "Strategies Management and Marketing in the Services Sector" in Parasuraman A., V.A Zeithaml, and L.L Berry (1985) "A Conceptual Model of Service Quality and its Implications for Future Research", *Journal of Marketing*, Vol. 50, No.4, pp. 41-50.
- Jain, S.K. (2005), "Searching for Critical Success Factors: A Dimension-Specific Assessment of Service quality and its relationship with Customer Satisfaction and Behavioural Intentions in Fast Food Restaurants", *Paper from the International Conference on Service Management* (pp. 111-125), Institute for International Management and Technology, Gurgaon, India.
- Kang, G.D. and J. James (2004), "Service Quality Dimensions: An Examination of Gronroos' Service Quality Model", *Managing Service Quality*, Vol. 14, No. 4, pp. 267-277.
- Kotler, Philip (2006), *Marketing Management*, 12th ed. (Delhi: Pearson Education (Singapore) pvt. Ltd.)
- Kwan, W., and T. J. Lee (1994), "Measuring Service Quality in Singapore Retail Banking", *Singapore Management Review*, Vol. 6, No. 4, pp. 7-11.
- Lassar, W.M.; C Manolis; and R. D. Winsor (2000), "Service Quality Perspectives and Satisfaction in Private Banking", *Journal of Services Marketing*, Vol. 14, Nos. 2 and 3, pp. 244-272.
- Levitt, T. (1981), "Marketing Intangible Products and Product Intangibles", *Harvard Business Review*, May-June, pp. 94-102.
- Lewis, B.R. (1991), "Service Quality: An International Comparison of Bank Customers Expectations and Perceptions", *Journal of Marketing Management*, Vol. 7, pp. 47-62.

- Lewis, B.R. (1993), "Service Quality Measurement", *Marketing Intelligence and Planning*, Vol. 11, No. 4, pp. 4-12.
- Lewis, B.R., and V.W. Mitchell (1990), "Defining and Measuring the Quality of Customer Service", *Marketing Intelligence and Planning*, Vol. 8, No. 6, pp. 11-18.
- Nageswar, R. (1987), "Customer Service in Banks Must Improve", *Yojana*, Vol. 31, No. 13, pp. 20-31.
- Nageswar, R., and P. Pramod (1990) "Customer Services and Banks", *Yojana*, Vol. 34, No. 13, pp. 15- 22.
- Panasuraman, A., V.A. Zeithaml, and L. L. Berry (1988), "SERVQUAL: A Multiple Scale for Measuring Consumer Perceptions of Service Quality", *Journal of Retailing*, Vol. 64, No. 1, pp. 12-40.
- Parasuraman, A., L. L. Berry, and V A. Zeithaml (1985), "A Conceptual Model of SQ and its Implications for Future Research", *Journal of Marketing*, Vol. 49, Fall, pp. 41-50.
- Parasuraman, A., L. Berry, and V Zeithaml (1993), "Research Note: More on Improving SQ Measurement", *Journal of Retailing*, Vol. 69, No. 3, pp. 140-147
- Parasuraman, A., L.L. Berry, and V.A. Zeithaml (1991), "Undertaking Customer Expectations of Service", *Sloan Management Review*, Vol. 32, No. 3, pp. 44.
- Ram Mohan (2002), "Deregulation and Performance of Public Sector Banks", *Economic and Political Weekly*, Vol. 7, No. 5.
- Rangarajan, C. (1982), "Innovation in Banking; Impact on Deposits and Credit", *Indian Express*, October, p. 12.
- Saleh, F, and C Ryan (1991), "Analysing Service Quality in the Hospitality Industry Using the SERVQUAL Model", *Service Industries Journal*, Vol. 11, No. 3, pp. 324-343.
- Seshasai, P.V (1999), "Customer Service - Some HRD Interventions", *IBA Bulletin*, Vol. 21, No. 2, pp. 11-16.

- Smith, A.M. (1992), "The Consumer's Evaluation of Service Quality: Some Methodological Issues" in Glynn, W.J., and J.G. Barnes (1995) *Understanding Services Management*, New York, John Willey & Sons, pp. 57-88.
- Sundaram, S. (1984), 'Customer Service in Banks at Crossroads', *The Journal of the Indian Institute of Bankers*, Vol. 55, No. 4, pp. 217-223.
- Sureshchandar, G.S., and Rajendran C. (2003), 'Customer Perceptions of Service Quality in Banking Sector of a Developing Economy: A Critical Analysis', *International Journal of Bank Marketing*, Vol. 21, No. 5, pp. 233-242.
- Takeuchi, H, and J.A Quelch (1983), "Quality is more than Making a Good Product", *Harvard Business Review*, July-Aug, pp.139-145.
- Young, C, L. Cunningham, and M. Lee (1994), "Assessing Service Quality as an Effective Management Tool: The Case of Airline Industry", *Journal of Marketing*, Vol. 63, spring, pp. 76-95.