

## A COMPARATIVE STUDY ON THE CUSTOMER SATISFACTION IN PRIVATE SECTOR AND PUBLIC-SECTOR BANKS WITH REFERENCE TO KAMAREDDY TOWN

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### Abstract:

*In this paper an attempt is made to study the influence of service quality dimension on customer satisfaction by using purposeful sampling from 300 customers of SBI and HDFC banks branches in kamareddy town. The collected data is analysed by using SPSSs. The outcomes of the study are service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) positive influence on customer satisfaction further, it is found that there is a significant difference of customer satisfaction in public and private sector banks.*

### Keywords

*Assurance, Customers, Customer Satisfaction, Empathy, Reliability, Responsiveness and Tangibility*

### I. Introduction

In India, the banking industry has entered several new activities in the areas of merchant banking, leasing housing finance, venture capital and financial services in general. The range of services provided by the banks stretches from rural finance at one end to international banking at the other. The banking scenario worldwide is now undergoing a rapid diversification and technological change and Indian banking is not an exception with the changing policy of the Government of India in the areas of industrial, trade and exchange rate policies. The functions of the bank have changed to cope with the changes.

The development of new technologies has profoundly changed the way in which customers interact with service providers. Indian banking sector has to face the most crucial challenge,

customer satisfaction. It is an important issue for all marketers. Customer satisfaction is considered the essence of success in today's highly competitive world of business. A number of studies, clearly, point out that the new generation banks focus on the customer – understanding his needs, preempting him and consequently delighting him with various configurations of benefit and a wide portfolio of products and services [1]. A good customer service in banks should have three basic tenets – courtesy, accuracy and speed [2].

### II. Review of Literature

Parasuraman A, Valarie A. Zeithaml and Leonard L. Berry [1] carried out an extensive exploratory investigation of quality in four service business organisation and developed a model of service quality. The research revealed ten dimensions that

consumers use to form expectations about and perceptions of services. The research also pinpointed four key areas or gaps on the service provider's side that are likely to affect service quality as perceived by consumers.

Parasuraman A, Valarie A. Zeithaml and Leonard L. Berry [1] identified ten determinants of service quality namely reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and tangibles and found that high quality contributes significantly to bottom-line performance.

Preethi [2] conducted an exploratory study to develop a service quality model. The overall discussions of service quality revealed that it is more difficult for the customer to evaluate service quality, service quality perceptions result from a comparison of consumer expectations with actual service performance and evaluation of quality is made on the outcome of a service as well as the process of service.

Minjoon Jun and Shaohan Cai [3] in their research identified 17 dimensions of internet banking service quality which are classified into three categories namely customer service quality, banking service product quality and online systems quality. The results revealed that reliability, responsiveness, access and accuracy were found to have impact on customer satisfaction.

Gani A and Mushtaq A. Bhat [4] carried out a study to analyse the service quality in Indian and foreign banks. The results of the study revealed that quality of service in foreign banks are comparatively better than that of Indian banks and pointed out that Indian banks are lagging behind on the front of physical facilities, up-to-date equipments, communication material, neatness of employees, employees providing prompt service to customers, willingness of employees to help customers, convenient operating hours, banks having customers' interests at heart and employees who give personal attention.

Sureshchandar G.S, Chandrasekharan Rajendran, Anantharaman R.N. [5] focused on investigating the critical factors of customer perceived service quality of banks in India. The study was conducted to compare and contrast the three groups of banks in India with respect to the service quality factors from the perspective of the customers. They found that customers in developing economies seem to keep

the "technological factors" of services as core service and systematization of the service delivery as the yardstick in differentiating good and bad service while the "human factors" play a lesser role in discriminating the three groups of banks.

Mushtaq A. Bhat [6] found that high service quality contributed significantly to profitability and productivity. The results of the study led to the conclusion that service quality of foreign banks is comparatively better than that of Indian banks and there are service quality variations across demographic variables.

James Curran and Mathew Meuter [7] examined the factors that influence consumer attitudes towards and adoption of self-service technologies. The results indicated that different factors influence attitudes towards ATM, phone banking and online banking.

Essah Ibrahim, Matthew Joseph and Kevin Ibeh [8] explored the key factors of the electronic service quality perceptions of banking customers in UK and to evaluate the perceptions and actual performance of banks. The results revealed that the customers' perceptions on e-SQ were modest.

Atul Dhyani, Batra G.S. and Jaskaran Singh Dhillon [9] revealed that the "commitment" is very strong in foreign banks, because of its consistent delivery of quality service. Whereas in private sector banks the quality of service is also improving, but the cost of delivering the services is more compared to the actual service rendered. Public sector banks lack "commitment" in delivery of quality service.

Satendra Thakur [10] examined the effect of service quality and customer satisfaction on customer loyalty among the group of customers in Indian banking industries. The results of the study indicated that customer satisfaction is significantly and positively related with customer loyalty and customer satisfaction is found to be an important mediator between service quality and customer loyalty. The author concluded that banking service providers should take right course of action to win customer satisfaction by providing better service quality in order to create loyal customer.

Shirshendu Ganguli and Sanjit Kumar Roy [11] identified four generic service quality dimensions in the technology-based banking services – customer service, technology security and information quality, technology convenience, and technology

usage easiness and reliability. The study revealed that customer service and technology usage easiness and reliability have positive and significant impact on customer satisfaction and customer loyalty and technology convenience and customer satisfaction have significant and positive impact on customer loyalty.

### **III. Statement of the Problem**

Service has become a strong force now-a-days. Of service sector, the banking services play a vital role to satisfy the varied requirements of customers, both the government on one side and the public on the other. Banks, either public sector banks or private sector banks, are highly competitive with each other with their own objectives and attaining their objectives and targets.

As far as the public-sector banks are concerned they are under statutory obligations that they need to implement certain schemes from time to time announced by the Central Government and RBI. The coverage of customers throughout the country including all rural areas and villages are wide, the amount spent per customer is maintained at minimum because of wide coverage. Poor, middle class and higher income group of people are given equal importance in spite of their volume of transactions. The working atmosphere is also quite normal except in some public-sector banks and are conducive in nature

Higher middle class and higher income group of people are given much importance by the private sector banks. These banks are usually concentrated in urban areas with spacious layout and adequate infra- structure facilities. The amount spent per customer is quite high because the coverage is limited in urban area. Individual attention and care will be given as the number of customers may be less when compared to PSU's and the formalities, procedures and time taken may be less, easy and simple for many of the transactions

### **IV. Need and importance of the study**

Banking industry has undergone many changes in the recent past. Technological development and competition among banks have made commercial banks to think of new strategies to attract more customers and retain the existing customers. With the increased competition among banks, quality of service rendered and customer satisfaction plays a crucial role

in sustainability and profitability of banks. Measuring service quality and level of satisfaction of bank customers becomes inevitable in the present scenario. Hence a study relating to the customer satisfaction in banks is considered necessary.

### **V. Objectives of the study**

- To study and compare the existing service quality dimensions in the private sector and public-sector banks.
- To measure and compare the level of satisfaction of customers in private sector and public-sector banks
- To establish the relationship between service quality dimensions, customer satisfaction and their loyalty in private sector and public-sector banks

### **VI. Hypothesis**

- There is no significant difference between public and private sector banks with respect to service quality dimensions.
- There is no significant difference between public and private sector banks with respect to customer satisfaction.

### **VII. Scope of the study**

The researcher focused attention to identify the various service quality dimensions and its impact on customer satisfaction. In this research work the researcher attempts to measure the awareness among the customers of public sector banks and private sector banks only regarding various financial and non-financial services offered by banks, perception of the customers towards the service quality dimensions, their expectations towards various facilities offered by banks, their level of satisfaction towards various services offered and the extent of customer loyalty. The researcher has also made an attempt to explore the relationship between the service quality dimensions, customer satisfaction. The study was carried out within the city limit of Kamareddy town, Telangana state.

### **VIII. Limitations of the study**

The present study is limited to analyse the customer satisfaction in private sector and public-sector banks in Kamareddy town only.

The sample size of 150 each, from private sector and public-sector bank may be small when compared to the total population of bank customers in kamareddy town.

**IX. Research Method and Design**

**Research Approach**

The research approach for the present study is Descriptive Research and explanatory one.

**Population**

For this present research, all SBI bank managers and official located in the Kamareddy District were identified.

**Sampling Frame**

For this paper, list of all branches of SBI in Kamareddy District in Telangana State was obtained.

**SAMPLING PROCEDURE**

The present study uses Non-Probability purposive sampling method.

**SAMPLE SIZE**

The below table present the sample size for present study

*Table 1 Sample size*

Sno	Bank name	Sector	No. of branches	No. of questionnaire circulated	No. of questionnaire received
1	State bank of India	Public	14	200	150
2	HDFC bank	Private	2	200	150
	Total		16	400	300

**SOURCES OF DATA**

Data for the study is collected from both primary and secondary sources.

**DATA COLLECTION TOOLS AND PROCEDURES**

The study employed mainly questionnaire in collecting the primary data and the analysis was substantially based on primary data.

**DATA ANALYSIS**

Data collected was feed in to the computer, coded and analyzed with the help of the Statistical Package for Social Sciences version 25 (SPSS) computer software. Descriptive and inferential statistics are used in the study for testing of hypothesis.

**X. FINDINGS AND DISCUSSIONS**

*Table 2 Independent Sample T Test for Tangibility Dimension*

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
My bank has modern looking equipment	Public Sector	4.4400	1.12825	.015	1.150
	Private Sector	4.3540	1.23440		
My bank's Physical facilities are visually appealing	Public Sector	4.4400	1.12825	.000	1.149
	Private Sector	4.3280	1.23915		
My Bank's reception desk employees are neat appearing	Public Sector	4.4400	1.12825	.000	4.888
	Private Sector	4.0440	1.41919		
Materials associated with the service (such as pamphlets or statements) will be visually appealing at my bank	Public Sector	4.4400	1.12825	.000	3.903
	Private Sector	4.1300	1.37145		

Tangibles include those factors that a customer can see, hear or touch and includes physical facility, equipment, the ambience of the reception room, well dressed service persons, etc. from the table it is inferred that there is no significant difference in opinion between the customers of public and private sector banks with related to tangibles dimension of service quality.

*Table 3 Independent Sample T Test for Responsiveness Dimension*

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
Employees in my bank are courteous when services will be performed	Public Sector	4.2180	1.32385	-0.1	.920
	Private Sector	4.8420	0.8020		
Employees in my bank give you prompt service	Public Sector	4.2180	1.32385	-4.7	.000
	Private Sector	4.5720	1.02123		
Employees in my bank are always willing to help you	Public Sector	4.2180	1.32385	-1.9	.060
	Private Sector	4.5260	1.11959		
Employees in my bank are interested in your response	Public Sector	3.6960	1.54117	-11.5	.000
	Private Sector	4.7180	0.8959		

Responsiveness is the willingness or readiness to help customers and provide prompt service. From the results of independent sample t test, it is inferred that there is no significant difference between the customers of public and

private sector banks with related to Responsiveness dimension of service quality.

Table 4 Independent Sample t Test for Reliability Dimension

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
When my bank promises to do something by a certain time, it does so	Public Sector	4.2660	1.37223	-.623	.000
	Private Sector	4.3200	1.30576		
When you have a problem, my bank shows a sincere interest in solving it.	Public Sector	4.1640	1.41602	-1.8	.000
	Private Sector	4.3200	1.30576		
My bank performs the service right the first time.	Public Sector	4.1040	1.44130	-2.48	.000
	Private Sector	4.3200	1.30576		
My bank provides its service at the time it promises to do so	Public Sector	4.0940	1.46063	-2.57	.000
	Private Sector	4.3200	1.30576		
My bank insists on error free records.	Public Sector	4.2060	1.39838	2.39	.000
	Private Sector	3.9880	1.47520		

Reliability refers to the ability of a firm to perform the promised service with sincere interest dependably and accurately. From the results it is inferred that there is significant difference between the customers of public and private sector banks with relating to reliability dimension of service quality.

Table 5 Independent Sample t Test for assurance Dimension

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
The behaviour of employees in my bank instills confidence in you	Public Sector	4.4080	1.22986	-2.063	.000
	Private Sector	4.5600	1.09581		
You feel safe in your transactions with my bank	Public Sector	4.4080	1.22986	1.295	.032
	Private Sector	4.3040	1.30805		
Employees in my bank area consistently courteous with you	Public Sector	4.4080	1.22986	1.604	.005
	Private Sector	4.2780	1.33126		
Employees in my bank have the knowledge to answer your questions	Public Sector	4.3620	1.26893	-.100	.0810
	Private Sector	4.3700	1.25389		

From the output of independent sample t test, it is inferred that there is significant difference between the customers of public and private sector banks with relating to assurance dimension of service quality. Except, with the statement of from the table given it was noted that Employees in my bank have the knowledge to answer your questions in public sector banks (mean=4.36) private sector bank (mean=4.37) and t value=, -100.

Table 6 Independent Sample t Test for Empathy Dimension

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
My bank gives you individual attention	Public Sector	4.5300	1.15054	.000	.523
	Private Sector	4.5300	1.05419		
My bank has operating hours convenient to all its customers	Public Sector	4.5300	1.15054	1.279	.068
	Private Sector	4.4360	1.17331		
My bank has employees who give your personal attention	Public Sector	4.5300	1.15054	1.919	.002
	Private Sector	4.3860	1.22147		
My bank has your best interests at heart	Public Sector	4.5300	1.15054	1.390	.051
	Private Sector	4.4280	1.16942		
The employees of my bank understand your specific needs	Public Sector	4.5300	1.15054	2.243	2.243
	Private Sector	4.3620	1.21734		

Empathy refers to the caring and individualized attention the firm provides to its customers. From the above table it was found that My bank has employees who give your personal attention of public sector banks (mean=4.53) private banks (mean=4.38), and My bank has your best interests at heart in public sector (mean=4.53), private sector (mean = 4.42) and t value=-1.39, p=0.05. from the results it is inferred that there is significant difference between the customers of public and private sector banks with relating to Empathy dimension of service quality. Except with the few statements such as My bank gives you individual attention, my bank has operating hours convenient to all its customers and the employees of my bank understand your specific needs.

Table 7 t-Test for Level of satisfaction of customers in public and private sector banks

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
I am very satisfied with the services offered by this bank.	Public Sector	4.2660	1.30024	.571	.496
	Private Sector	4.2180	1.35578		
Bank comes up to my beliefs of a good bank	Public Sector	4.2660	1.30024	3.67	.456
	Private Sector	3.9400	1.49830		
Overall, I have a good and positive impression towards this bank	Public Sector	4.0780	1.40423	.821	.800
	Private Sector	4.0040	1.44505		
Employees are highly motivated to solve customer problems	Public Sector	3.8220	1.49626	4.385	.435
	Private Sector	4.2180	1.35578		

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
I am very satisfied with the services offered by this bank.	Public Sector	4.2660	1.30024	.571	.496
	Private Sector	4.2180	1.35578		
Bank comes up to my beliefs of a good bank	Public Sector	4.2660	1.30024	3.67	.456
	Private Sector	3.9400	1.49830		
Overall, I have a good and positive impression towards this bank	Public Sector	4.0780	1.40423	.821	.800
	Private Sector	4.0040	1.44505		
Employee are highly motivated to solve customer problems	Public Sector	3.8220	1.49626	4.385	.435
	Private Sector	4.2180	1.35578		

	Sector of the Bank	Mean	Std. Deviation	t	Sig.
I am very satisfied with the services offered by this bank.	Public Sector	4.2660	1.30024	.571	.496
	Private Sector	4.2180	1.35578		
Bank comes up to my beliefs of a good bank	Public Sector	4.2660	1.30024	3.67	.456
	Private Sector	3.9400	1.49830		
Overall, I have a good and positive impression towards this bank	Public Sector	4.0780	1.40423	.821	.800
	Private Sector	4.0040	1.44505		
Employee are highly motivated to solve customer problems	Public Sector	3.8220	1.49626	4.385	.435
	Private Sector	4.2180	1.35578		

From the output of independent sample t test, it is inferred that there is significant difference between the customers of public and private sector banks with customer satisfaction.

Table 8 Influence of service quality dimensions on customer satisfaction in public sector banks

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate					
1	.924 <sup>a</sup>	.854	.853	853					
a. Predictors: (Constant), Tangibility, Responsiveness, Reliability, Assurance and Empathy									
Model	Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	674.236	5	134.847	177.053	.000 <sup>a</sup>			
	Residual	115.039	494	.234					
	Total	789.275	499						
a. Dependent Variable: Customer Satisfaction									
b. Predictors: (Constant), Tangibility, Responsiveness, Reliability, Assurance and Empathy									
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.			
	B	Std. Error	Beta						
1	(Constant)	.266	.075		3.551	.000			
	Tangibility	.088	.027	.088	3.223	.001			
	Reliability	.078	.023	.078	3.389	.000			
	Responsiveness	.109	.020	.109	5.182	.000			
	Assurance	.079	.022	.085	3.439	.001			
	Empathy	.092	.024	.112	3.862	.000			
a. Dependent Variable: Customer Satisfaction									

From the above table it is found that  $R=0.924$ ,  $R^2=0.85$ . This implies that the service quality dimensions create 85 %

percent variation over the customer satisfaction in public sector banks. This leads to the verification of regression fit in the table. From the ANOVA table it is found that  $F=577.053$ ,  $p=.000$  are statistically significant at 5 percent level. This indicates that the seven service quality dimensions are essential to predict customer satisfaction level in public sector banks. This leads to the question of analysing the individual influence of service quality dimension over customer satisfaction, From the regression coefficient value it is observed that Reliability ( $t=7.059$ ,  $p=0.010$ ), Responsiveness ( $t=2.162$ ,  $p=0.031$ ), Assurance ( $t=2.439$ ,  $p=0.015$ ) and Empathy ( $t=8.582$ ,  $p=0.000$ ) influence the customer satisfaction in public sector banks. Except, the tangibility dimension of service quality not have a significant influence on customer satisfaction.

Table 9 Influence of service quality dimensions on customer satisfaction in private sector banks

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate					
1	.824 <sup>a</sup>	.679	.678	812					
a. Predictors: (Constant), Tangibility, Responsiveness, Reliability, Assurance and Empathy									
Model	Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	674.236	5	134.847	477.053	.000 <sup>a</sup>			
	Residual	115.039	494	.234					
	Total	789.275	499						
a. Dependent Variable: Customer Satisfaction									
b. Predictors: (Constant), Tangibility, Responsiveness, Reliability, Assurance and Empathy									
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.			
	B	Std. Error	Beta						
1	(Constant)	.266	.075		3.551	.000			
	Tangibility	.088	.027	.088	3.223	.001			
	Reliability	.078	.023	.078	3.389	.000			
	Responsiveness	.109	.020	.109	5.182	.000			
	Assurance	.079	.022	.085	3.439	.001			
	Empathy	.092	.024	.112	3.862	.000			
a. Dependent Variable: Customer Satisfaction									

It is noted from the above table that  $R=0.824$  and  $R^2=0.679$ . This indicates that the service quality dimensions create 67.9 percent variation over the customer satisfaction in private sector banks. This leads to the verification of regression fit given in the ANOVA table. From the ANOVA table it is found that  $F=477.053$ ,  $p=.000$  are statistically significant at 5 percent level. This shows that the five -service quality dimensions are essential to predict satisfaction level in private sector banks. This leads to the analysis of individual influence of service quality dimension over customer satisfaction. The regression coefficient table indicates that tangibility ( $t=1.523$ ,  $p=0.015$ ), Reliability ( $t=7.059$ ,  $p=0.000$ ), Responsiveness ( $t=2.162$ ,  $p=0.031$ ) and empathy ( $t=8.582$ ,  $p=0.000$ ) are significantly influence on customer satisfaction in private bank. Except, responsiveness dimension of service quality not significantly influence on customer satisfaction.

## XI. Recommendations

- Some services which are more relevant only for corporate sectors must be made known to the customers through personnel selling and for services pertaining to individual customers the banks must give frequent advertisements in popular media in order to inform the customers about the various types of services being offered by them for the benefit of the customers.
- In the present competitive world, the use of internet and mobile banking has become a vital one. It is necessary that the banks, both public sector and private sector, must create greater awareness among their customers for the use of funds transfertechnology for easy transfer of funds and how payments via internet is made very easy and convenient.
- The expectations of the customers pertaining to various services which are highly sensitive must be fulfilled by the banks in the way it is much expected by the customers viz. counter services and reply to queries.
- The banks must focus on those parameters immediately to fulfill customer expectations where the mean score of expectations are more.
- The banks have to improve its quality of service for those variables to fulfill customer satisfaction where the mean score is less.
- Enquiries must be clearly answered and complaints should be handled and settled immediately.
- Training programmes for the bank employees must be given periodically for technological upgradation and they must possess complete knowledge about the services offered by their bank.

## XII. Conclusion

The results of the present study show that from tangibility aspect of service quality is concerned, both the customers of public sector banks and private sector banks have strongly agreed that their banks are easily accessible. The customers of private sector banks have strongly agreed that their banks show sincere interest in solving problems from reliability point of view of service quality. As far as assurance is concerned both the customers of public sector and private sector banks have reported that their banks assure safety of transactions and the customers of private sector banks have

strongly agreed that their bank employees have complete knowledge about bank products.

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