



A STUDY ON SERVICE QUALITY DIMENSIONS OF SELECTED COMMERCIAL BANKS IN ERODE DISTRICT

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ABSTRACT

The banking sector represents a prime module of the financial services of industry. The performance of any economy to a huge level is needy on the performance of the banking sector. The banking sectors performance is seen as the repetition of economic activities of the nation as a healthy banking system act as foundation of social economical and industrial growth of a nation. The performance of any economy to a large extent is dependent on the performance of the banking sector. Service quality measure is based on modified version of SERVQUAL as proposed by which involved 5 dimensions of service quality namely reliability, responsiveness, empathy, assurance and tangibles. The purpose of this study attempt to measure the relative performance of service quality of selected commercial banks in erode district.

INTRODUCTION

Banking sector is the backbone of any financial system of the economy. Commercial banks are playing a vital task in development of mounting economies by mobilization of resources and their better allocation. At presently banking has become important part of economy and society. Banking industry which was highly regulated in pre- reform period is reorienting itself to face new challenges emerging in financial sector worldwide. A well-developed banking system provides various attractive services like mobile banking, internet banking, debit cards, credit cards etc. these kinds of services fast and smooth the transactions. Banks are the main stimulus of the economic progress of a country. The economic development highly depends upon the extent of mobilizations of resources and investment and on the operational efficiency of the various segments of the economy.

COMMERCIAL BANK

Commercial banks play an important role in the country's Financial Institution System. Commercial banks are profit-making institutions that accept deposits from the general public and lend money (loans) to individuals such as households, entrepreneurs, and businessmen. The primary goal of these banks is to make money through interest, commissions, and other means. The Reserve Bank of India, India's central bank and supreme financial authority, regulates the operations of all commercial banks.

- Commercial Banks operate under the Banking Companies Act, 1956.
- Any banking organization that deals with the deposits and loans of businesses are referred to as a commercial bank.
- Commercial banks issue bank checks and drafts and accept term deposits.
- Through installment loans and overdrafts, commercial banks also serve as moneylenders.
- Commercial banks also provide a variety of deposit accounts, including checking, savings, and time deposits.
- These institutions are run for profit and are owned by a group of people.

- A commercial bank's main source of income is the difference between the two rates which it charges borrowers and pays depositors.

FUNCTIONS OF COMMERCIAL BANKS

Primary Functions

1. Accepts Deposits

A commercial bank's first primary function is to accept deposits in the form of current, savings, and fixed deposits.

2. Gives Loans and Advances

- The second major function of a commercial bank is to make loans and advances, primarily to businessmen and entrepreneurs, and to earn interest on those loans and advances.
- This is, in fact, the bank's primary source of revenue.
- A bank reserves a portion of its deposits and lends the remainder to borrowers in the form of cash credit, demand loans, short-term loans, and overdrafts.
- Cash Credit – An eligible borrower has first sanctioned a credit limit in this function of a commercial bank, and within that limit, he is allowed to withdraw a certain amount on a given security.
- Demand Loans - In this function of a commercial bank, the entire loan amount is paid in one lump sum by crediting it to the borrower's loan account.
- Short-term Loans - In this commercial bank function, short-term loans are made against collateral as personal loans to finance working capital or as priority sector advances. The entire amount is repaid in one installment or in a series of installments over the loan period.

Secondary Functions

1. Discounting Bills of Exchange

- Bill discounting is a service provided by commercial banks to their depositors.
- A bill of exchange is a promise to pay a specific amount of money at a specific point in the future.
- It can also be encashed earlier by using a commercial bank's discounting process.

2. Credit Creation

- Commercial banks use this function to accept deposits and advance loans by keeping small amounts of cash on hand for day-to-day transactions.
- When a bank advances a loan, it opens an account in the customer's name and does not pay him in cash, but instead allows him to withdraw funds by cheque as needed.

3. Financing Foreign Trade

- Commercial banks offer their customers the option of financing foreign trade by accepting foreign bills of exchange and collecting them from foreign banks.
- These banks also conduct other foreign exchange transactions, such as buying and selling foreign currency.

4. Overdraft Facility

- An overdraft is a loan that allows a customer with a current account to overdraw his account up to a predetermined limit.
- In this function of a commercial bank, the bank allows a depositor to withdraw an amount greater than the balance in his account.

5. Agency Functions of Bank

- The bank acts as a customer's agent and receives a commission for performing agency functions, such as:
 - Collection and transfer of funds
 - Payments of various items
 - Purchase and sale of shares and securities
 - Collection of dividends and interest
 - Letters of reference

6. General Utility Services

- Customers can also get a variety of general utility services from banks. These are as follows:
 - Banks provide travelers and gift cheques to their customers.
 - Customers can keep their ornaments and important documents safe in lockers.
 - It allows you to underwrite securities issued by government, public, or private entities.

REVIEW OF LITERATURE

Bedman Narteh (2018) focused on service quality and customer satisfaction in Ghanaian retail banks. The purpose was to integrate the SERVQUAL and BSQ models and moderated the resulting scale with price in order to examine service quality and customer satisfaction with retail bank services in Ghana. The study had been conducted in one city i.e., Accra using mostly an elitist clientele. The study was quantitative and the survey methodology had been used to collect data from population of this effort. The sample size had consisted of 560 retail bank customers. The collected sample data were analysed by using the statistical tools such as descriptive analysis and Structuring Equation Modeling (SEM) using Amos 22.0. The study presented an expanded model for measuring retail bank service quality as seven of the eight latent constructs emerged as service quality dimensions when moderated with price. From the study, it was significant that five of the constructs like tangibles, reliability, assurance, empathy and price from the direct relationship emerged as the dimensions of retail bank service quality that positively and significantly predicted customer satisfaction.

Machayi and Ahmed (2016) examined that the nature of factors influenced customer's perception of service quality provided by Finance Bank Zambia Plc. This research was based on analytical study whereas mainly adopted primary data collected through a scientifically developed questionnaire and secondary information sources. The researchers had used a modified SERVQUAL scale based on the outcomes originating from the collected reviews. A sample size of 357 customers had been selected by applying a convenient sampling method. The statistical methods used were as frequency analysis, Independent-Samples T-Test, Kruskal-Wallis H test, Mann-Whitney U test and factor analysis through SPSS software to find level of perception. The analysis presented results that most of the respondents rated all service dimensions namely-tangibility, responsiveness, empathy, assurance, image, convenience reliability, access and ATM effectiveness as important. Further, there was a significant relationship between perceived quality and customer satisfaction and there was equally no difference in perception of service quality between male and female customers.

Suzana Marković et al. (2015) investigated that customers' expectations and perceptions of banking service quality. Also, they tried to find the number of dimensions for expectation and perception scales of a modified SERVQUAL model and to test the reliability of the applied model. This study was based on empirical research design. A self-administered questionnaire using 7-point Likert-type scale was developed to collect the primary data from the participants. In this study, sample data were collected by using a convenience sampling method over a 4-month period in 2012. The sample size had incorporated 455 customers who completed and returned valid questionnaires. The statistical tools such as descriptive statistics, t-test, exploratory factor analysis and reliability analysis were carried out order for the analysis purpose. From the analysis, the study showed that high expectations of customers regarding banking service quality. Also, there was an overall negative discrepancy between bank customers' expectations and perceptions, indicating that customers included in the sample expressed dissatisfaction with banking service quality in Croatia. Furthermore, the greatest gap occurred in reliability and responsiveness, calling for improvement measures.

Kumar and Vinothini (2020) conducted a study with the aim of assessing the customer service quality of Indusind Bank in Vadalur Town. This study was a descriptive research design and based on primary sources. In this study, a questionnaire contained set of questions had been administered and distributed to customers of the banks with customer service parameters with key determinants. The primary source of data had been collected through survey method and secondary data from the literature available on the subject, information available on internet, published articles and different books on banking sector. The sample size had consisted of 100 customers of Indusind Bank. This study statistical analysis was accomplished by applying the statistical techniques like Descriptive statistics, Mean square Analysis, Chi-square analysis and One-way ANOVA with the help of Statistical Package for Social Science (SPSS). The result from study observed that customers of the IndusInd Bank were overall satisfied services very much satisfied with core banking and guarantees of this bank but some what they are not happy with the ATM availability and employee behavior of the IndusInd Bank. Also,

significant relationship between type of accounts having with bank and among the variables of customers loyalty.

OBJECTIVES OF THE STUDY

1. To study the Demographic profile and banking operation details of the selected sample respondents in Erode district.
2. To examine the service quality perception of the customers towards Commercial Banks in the study area.
3. To offer better ways and means to improve the service quality and satisfaction of the customers of Commercial Banks in Erode district.

HYPOTHESES OF THE STUDY

- All the customers are having equal level of service quality perception with respect to selected independent variables of the respondents.

RESEARCH METHODOLOGY

The validity of any research depends on the systematic method of the data collection and analyzing the same in a logical and sequential order. The present study made extensive use of both primary and secondary data. The research is descriptive in nature.

Sampling Design

For the study purpose, the customers holding account in commercial banks in Erode district were selected as population. The sample size of this study had been confirmed as 840 customers of commercial banks in Erode district. The study is descriptive in nature. Both primary and secondary sources of data were used in the study. The samples were collected from Erode district based on stratified random sampling method. The Sampling area covers 10 taluks of the Erode district viz. Erode, Modakkurichi, Kodumudi, Perundurair, Anthiyur, Gobichettipalayam, Sathyamangalam, Thalavadi and Nambiyur.

DISTRIBUTION OF SAMPLE

S.No	Bank	No. of branch in Erode District	Taluk									Total No. of Respondents	
			Erode	Modakkurichi	Kodumudi	Perundurair	Bhavani	Anthiyur	Gobi	Sathy	Thalavadi		Nambiyur
1	SBI	47	13	13	13	12	13	13	13	13	13	13	129
2	Bank Of Baroda	13	4	4	3	3	4	4	3	3	4	4	36
3	Canara Bank	55	15	15	15	15	15	15	15	15	15	15	150
4	Indian Bank	15	4	4	4	4	5	4	4	4	4	4	41
5	Indian Overseas Bank	45	12	12	13	13	12	12	13	12	12	12	123
6	Union Bank of India	21	6	6	6	6	5	6	6	6	5	5	57
7	Axis Bank Limited	13	3	4	3	4	3	4	4	4	4	4	37
8	City Union Bank Limited	14	4	4	3	4	4	4	3	4	4	4	38
9	Federal Bank Ltd	12	3	3	3	3	3	3	4	3	4	3	32
10	HDFC bank ltd.	10	3	3	3	2	3	3	2	2	3	3	27
11	ICICI Bank Limited	13	3	4	4	4	3	3	4	4	4	3	36
12	Karur Vysya Bank Ltd	28	8	7	8	8	8	8	7	8	7	8	77
13	South Indian Bank Ltd	10	3	2	3	3	3	2	3	3	2	3	27

14	Tamilnadu Mercantile Bank Ltd	11	3	3	3	3	3	3	3	3	3	3	30
Total		307	84	84	84	84	84	84	84	84	84	84	840

DATA ANALYSIS AND INTERPRETATION

This study has been conducted to analyse the service quality perception of customers in commercial banks in Erode District. For this purpose, a field survey method was undertaken to collect firsthand information from 840 sample respondents.

SERVICE QUALITY PERCEPTION (ANOVA ANALYSIS)

AGE AND SERVICE QUALITY PERCEPTION

To find the difference of service quality perception towards commercial banks with respect to age of the customers is estimated in the following table.

TABLE NO. 1
AGE AND SERVICE QUALITY PERCEPTION

S. No.	Age	Mean Score	SD	Min	Max
1.	Upto 25 years	3.85	0.36	2.69	4.64
2.	26 - 35 years	3.77	0.39	2.72	4.64
3.	36 - 45 years	3.97	0.33	2.81	4.69
4.	46-55 years	3.51	0.32	2.58	4.25
5.	Above 55 years	3.72	0.32	2.81	4.33

It is obtained from the above table that the mean score and standard deviation of the customers belong to upto 25 years of age category as 3.85 and 0.36 respectively and belong to age group of 26-35 years as 3.77 and 0.39 respectively. The customers came into 36-45 years of age group have mean score and standard deviation as 3.97 and 0.33 respectively and belong to 46-55 years of age segment as 3.51 and 0.32 respectively. The customers belong to above 55 years have mean score and standard deviation of 3.72 and 0.32 respectively. This study indicated that the customers belong to 36-45 years of age group are having maximum level service quality perception towards commercial banks.

The relationship between age of the customers and service quality perception towards commercial banks is examined by using ANOVA. For the purpose, null hypothesis 'all the customers are having equal level of service quality perception with respect to age' has been developed.

TABLE NO. 2
AGE AND SERVICE QUALITY PERCEPTION (ANOVA)

	Sum of Squares	DF	Mean Square	F	'p' Value
Between Groups	26.537	4	6.634	56.523	0.000*
Within Groups	98.004	835	0.117		
Total	124.541	839			

Note : * – Significant at 1% level.

The ANOVA analysis assessed that the 'p' value is lesser than 0.05 so the null hypothesis is rejected whereas there is a significant difference in mean service quality perception towards commercial banks with regard to different age group. Thus, it is found that all the customers are not having equal level of service quality perception towards commercial banks by means of age group.

GENDER AND SERVICE QUALITY PERCEPTION

In the following table, the difference of service quality perception towards commercial banks with respect to gender is measured as well as the relationship between gender of the customers and service quality perception towards commercial banks is tested by using ANOVA. For the purpose, null hypothesis 'all the customers are having equal level of service quality perception with respect to gender' has been framed.

TABLE NO. 3
GENDER AND SERVICE QUALITY PERCEPTION

S. No.	Gender	Mean Score	SD	Min	Max
1.	Male	3.80	0.37	2.69	4.69
2.	Female	3.74	0.39	2.58	4.64
	'z' value	1.349 ^{NS}			

Note: NS – Not Significant

From the analysis, it is cleared that the mean score and standard deviation of the male customers as 3.80 and 0.37 and female customers have 3.74 and 0.39 respectively. The analysis showed that the male customers are having high level service quality perception towards commercial banks.

The 'z' test examined that the null hypothesis is accepted and the result is not significant. So, it is found that all the customers are having equal level of service quality perception towards commercial banks by means of gender.

EDUCATIONAL QUALIFICATION AND SERVICE QUALITY PERCEPTION

In the following table, the difference of service quality perception towards commercial banks with respect to educational qualification of the customers is estimated.

TABLE NO. 4
EDUCATIONAL QUALIFICATION AND SERVICE QUALITY PERCEPTION

S. No.	Educational Qualification	Mean Score	SD	Min	Max
1.	No Formal Education	3.44	0.36	3.08	4.69
2.	School Level	3.96	0.28	3.31	4.61
3.	Under Graduate	3.76	0.36	2.75	4.56
4.	Post Graduate	4.07	0.33	2.58	4.06
5.	Professional	3.74	0.29	2.69	4.33

It is obtained from the above table that the mean score and standard deviation of the customers have no formal education as 3.44 and 0.36 respectively and customers educated school level as 3.96 and 0.28 respectively. The respondents under came into 36-45 years of age group have mean score and standard deviation as 3.97 and 0.33 respectively and belong to 46-55 years of age segment as 3.51 and 0.32 respectively. The customers belong to above 55 years have mean score and standard deviation of 3.72 and 0.32 respectively. This study indicated that the customers belong to 36-45 years of age group are having maximum level service quality perception towards commercial banks.

The relationship between educational qualification of the customers and service quality perception towards commercial banks is examined by using ANOVA. For the purpose, null hypothesis 'all the customers are having equal level of service quality perception with respect to educational qualification' has been developed.

TABLE NO. 5
EDUCATIONAL QUALIFICATION AND SERVICE QUALITY PERCEPTION (ANOVA)

	Sum of Squares	DF	Mean Square	F	'p' Value
Between Groups	32.546	4	8.136	73.850	0.000*
Within Groups	91.996	835	0.110		
Total	124.541	839			

Note : * – Significant at 1% level.

The ANOVA analysis assessed that the 'p' value is lesser than 0.05 so the null hypothesis is rejected whereas there is a significant difference in mean service quality perception towards commercial banks with regard to different educational qualification. Thus, it is found that all the customers are not having equal level of service quality perception towards commercial banks by means of educational qualification.

OCCUPATIONAL STATUS AND SERVICE QUALITY PERCEPTION

In the following table, the difference of service quality perception towards commercial banks with respect to occupational status of the customers is focused.

TABLE NO. 6
OCCUPATIONAL STATUS AND SERVICE QUALITY PERCEPTION

S. No.	Occupational Status	Mean Score	SD	Min	Max
1.	Business	3.88	0.31	2.72	4.69
2.	Govt. Employee	3.62	0.37	2.58	4.56
3.	Private Employee	3.81	0.35	2.64	4.64
4.	Agriculturist	3.82	0.43	2.94	4.56
5.	Others (Home maker, Student, etc.)	3.69	0.39	2.81	4.58

It is inferred from the analysis that the mean score and standard deviation of the businessmen as 3.88 and 0.31 respectively and government employees as 3.62 and 0.37 respectively. The private employees have mean score and standard deviation as 3.81 and 0.35 respectively and agriculturists as 3.82 and 0.43 respectively. The customers belong other category (home maker, student, etc.) have mean score and standard deviation of 3.69 and 0.39 respectively. This study found that businessmen are having high level of service quality perception towards commercial banks.

The relationship between occupational status of the customers and service quality perception towards commercial banks is tested by using ANOVA. For the purpose, null hypothesis 'all the customers are having equal level of service quality perception with respect to occupational status' has been developed.

TABLE NO. 7
OCCUPATIONAL STATUS AND SERVICE QUALITY PERCEPTION (ANOVA)

	Sum of Squares	DF	Mean Square	F	'p' Value
Between Groups	7.049	4	1.762	12.525	0.000*
Within Groups	117.492	835	0.141		
Total	124.541	839			

Note : * – Significant at 1% level.

The ANOVA analysis explored that the 'p' value is lesser than 0.05 accordingly the null hypothesis is rejected and there is a significant difference in mean service quality perception towards commercial banks with regard to different categories of occupational status. Hence, it is found that all the customers are not having equal level of service quality perception towards commercial banks with respect to occupational status.

MEASURING SERVICE QUALITY

"ServQual" is a methodology designed to identify the gaps between what customers expected from an excellent product or service provider and what they perceive the service to be from their current suppliers of that product and service. The genetic questionnaire as used by Parasuraman et al (1988) has been modified and used here with 36 statements under 5 dimensions. In this study, the customers' responses of service quality perception towards commercial banks have been captured in five-point Likert scale and gap score is calculated by deducting Expectations from Perception (P-E).

TABLE NO. 8
SERVICE QUALITY PERCEPTION

E - Expectation; P - Perception

Attributes	E	P	P-E
Tangibility			
The bank has modern looking equipment like ATM machine	3.519	3.550	0.031
Physical features of bank are appealing	3.446	3.613	0.167
Bank employees are appearing decent	3.893	3.764	-0.129
Pamphlets and other forms are simple and clear.	3.571	3.579	0.008
Location of the bank is convenient	3.758	3.600	-0.158
Adequate employees in the counters	4.101	3.571	-0.530
There are signs and directional boards available in the bank premises	3.687	4.002	0.315
There are sufficient seats available for customers during the waiting time	3.551	3.935	0.384
There is a kiosk system for customers can access their account status	3.500	3.849	0.349
The bank's reception desk employees are neat in appearance.	3.396	3.960	0.564
Total	3.642	3.742	0.100
Assurance			
Prompt services are given by Employees	3.923	3.680	-0.243
There are ample Banking facilities near the Bank	3.673	3.829	0.156
The bank provides safety in all transactions to the customers.	3.467	3.668	0.201
Bank's advertising and promotional policies could be elide upon	3.718	3.577	-0.141
Employees are consistently courteous with me	3.968	3.599	-0.369
The behaviour of employees instils confidence in me.	3.961	3.810	-0.151
Total	3.785	3.694	-0.091
Reliability			
The services charges and commission are normal	3.894	3.812	-0.082
Bank fulfils the deadline on maturity of deposit scheme, loan payments, credit control limits etc.	3.664	3.642	-0.022
Bank does not make incorrect entries in Pass Books and Bank Statements	3.574	3.695	0.121
The operating hours of the bank are convenient to the customers.	3.667	3.786	0.119
Reliability of brand name	3.755	3.689	-0.066
Confidentiality of personal information	3.930	3.755	-0.175
Easy and secure payment methods	3.874	3.651	-0.223
Total	3.765	3.719	-0.046
Empathy			
Bank shows sincere interest in solving customer problems.	3.792	3.680	-0.112
Bank takes measures to prevent long waiting queues.	4.019	3.652	-0.367
Employees are consistently courteous and polite with the customers.	3.932	4.019	0.087
Bank employees recognise the long-term customers and address them by name.	3.668	4.190	0.522
Bank offers the best product suitable to the customers.	3.524	3.542	0.018
The employees of the bank understand my specific needs.	3.908	4.205	0.297

Attributes	E	P	P-E
Total	3.807	3.680	-0.127
Responsiveness			
Bank responds to customer complaints quickly.	3.840	3.717	-0.123
Bank sends timely statements and reminders to the customers.	3.789	4.010	0.221
'May I Help You' counter promptly responds to all queries from customers.	3.789	3.744	-0.045
The standing instructions given by the customers are strictly adhered to.	3.669	3.773	0.104
Employees have the required knowledge and training to answer the customer queries.	3.811	3.833	0.022
Feedback from the customers always welcomed and checked	3.663	4.054	0.391
Regular update of customer information, services utilized and quality delivered	3.623	3.524	-0.099
Total	3.741	3.808	0.067

TABLE NO. 9
AVERAGE GAP SCORE

No.	Categories	E	P	Gap Score
1	Average score for Tangibility	3.642	3.742	0.100
2	Average score for Assurance	3.785	3.694	-0.091
3	Average score for Reliability	3.765	3.719	-0.046
4	Average score for Empathy	3.807	3.680	-0.127
5	Average score for Responsiveness	3.741	3.808	0.067

An attempt was made to analyze the quality of service provided by the selected commercial banks in the study area on customer's expectation and perception. The table shows that the level of expectations of the customers and five dimensions namely tangibility, assurance, reliability, empathy and responsiveness are rated between '3.642' and '3.807' points. On the other hand, where as their level of perception regarding the above five dimensions of service quality fall between '3.680' and '3.808' points.

It implies that the customers rated these dimensions between 'strongly agree' and 'strongly disagree' for the service rendered by the selected commercial banks in Erode district. Since the gap score is negative in 'Assurance', 'Reliability' and 'Empathy', the results indicated that customers are having more expectation about the services than their perceived level. Under the rule of SERVQUAL, the larger the gap score implies that there is more dissatisfaction and these services are not giving satisfaction level in a greater extent. The services 'Tangibility' and 'Responsiveness' have minimum average gap score of 0.100 and 0.067 respectively which indicates that the factors having the high level of satisfaction among the respected services. Hence, the commercial bank should take adequate measures to pay attention on the above aspects to understand the requirements of the customers and to satisfy their needs.

FINDINGS

- The ANOVA results indicated that all the customers are not having equal level of service quality perception towards commercial banks by means of age group.
- Z- test explored that all the customers are having equal level of service quality perception towards commercial banks by means of gender.
- The ANOVA results found that all the customers are not having equal level of service quality perception towards commercial banks by means of educational qualification.
- The ANOVA results found that all the customers are not having equal level of service quality perception towards commercial banks with respect to occupational status.

- Based on SERVQUAL Model explored that The services 'Tangibility' and 'Responsiveness' have minimum average gap score of 0.100 and 0.067 respectively which indicates that the factors having the high level of satisfaction among the respected services

RECOMMENTATIONS

- This study revealed that the customers who using bank deposits are having maximum level of service quality perception towards commercial banks. Therefore, the commercial banks should focus more on extending interest rate for depositing as well as the benefits to customers by their innovative and prompt services to improve upon these parameters.
- It could be observed from study that urban area customers are having maximum level of service quality perception towards commercial banks accordingly they have bank branches near to home. So, the commercial bank should extend branches in rural areas through the rural customers can access easily for their banking transactions and enhance their service quality perception.
- The findings indicted that the customers belong to 36-45 years of age group are having maximum level service quality perception towards commercial banks because they have more visited to bank for various purposes. Hence, the commercial bank should make awareness among aged customers about the services offered through online and mobile banking by this they can have more service quality perception towards services.

CONCLUSION

This study indicated that whenever assurance, reliability, empathy and responsiveness increase, tangibility services also increases positively. Also, whenever reliability, empathy and responsiveness increase assurance services also increases. So, the researcher stated that a great amount of customers are satisfied with the tangibility, reliability, responsiveness, assurance and reliability of the services provided by the commercial banks. Although, the gap score analysis of service quality perception concluded the customers are having more expectation about the services like assurance, reliability and empathy from their perceived level so emphasis should be given by the bank on these services while providing to customers. Banks may follow a feedback system to know the customers' expectations of all services for improving the level of customer satisfaction to the maximum level. Moreover, it is cleared that high customer perception of service quality can make enhancement in the operational efficiency and service quality provided by the commercial bank.

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