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EFFECT OF CUSTOMER SUPPORT SERVICES ON SATISFACTION LEVELS IN PUBLIC AND PRIVATE BANKS

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ABSTRACT:

Customer satisfaction is a key performance indicator in the banking sector. With rising competition and increasing customer expectations, especially in India's evolving financial landscape, banks are emphasizing customer support services to enhance satisfaction. This study investigates the impact of customer support services on customer satisfaction in both public and private sector banks. The study also compares the effectiveness of these services in both sectors. The modern banking industry has undergone a paradigm shift from product-oriented operations to customer-centric service delivery. In this context, customer support services have emerged as a critical determinant of customer satisfaction. This research paper explores the impact of customer support services—particularly responsiveness, complaint handling, and service accessibility—on customer satisfaction levels in public and private sector banks. Findings indicate that private banks outperform public banks in terms of promptness, digital support, and personalized service, leading to higher overall customer satisfaction. However, public sector banks maintain a strong presence due to perceived trust, wider rural reach, and long-standing customer relationships. The paper highlights key challenges faced by both sectors, such as technological gaps in public banks and service over-automation in private banks. The study concludes that enhancing customer support quality, especially through responsive communication and digital innovation, is essential for building long-term customer loyalty in both banking segments.

KEYWORDS: Customer support, Satisfaction levels, Private bank, Public bank, Services, Relationship,

INTRODUCTION:

In the modern banking environment, **customer satisfaction** has become a key differentiator and competitive advantage for financial institutions. With increasing financial literacy, digital banking adoption, and customer expectations, banks are compelled to shift their focus from product-centric to customer-centric strategies. One of the most crucial components contributing to customer satisfaction is the **quality of customer support services**.

Customer support services refer to the range of assistance provided to customers before, during, and after banking transactions. These services include issue resolution, enquiry handling, complaint management, responsiveness, availability of help channels (such as toll-free numbers, online chats, and email support), and the professionalism of customer service staff.

While **private sector banks** are widely recognized for their personalized, prompt, and technology-driven customer support, **public sector banks** often face challenges such as bureaucratic procedures, long response times, and limited technological integration. However, public sector banks hold a large customer base and enjoy trust due to government ownership. Hence, understanding how customer support services influence satisfaction in both banking sectors is essential for improving service quality and ensuring customer loyalty.

Customer satisfaction in banking is significantly influenced by the quality of customer support services. These services include the bank's responsiveness, problem-solving ability, communication channels, and complaint resolution. While private sector banks are known for faster service and customer-centric policies, public sector banks are often perceived as more bureaucratic. This paper explores how these differences affect customer satisfaction levels.

OVERVIEW OF CUSTOMER SUPPORT IN BANKING SECTORS:

Customer support in the banking sector refers to the services and assistance provided to customers before, during, and after they engage in banking transactions. It is an essential function that directly influences **customer satisfaction**, **trust**, and **retention**. In today’s competitive and digital-driven environment, effective customer support has become a key differentiator for banks.

In both public and private banks, **customer support is a vital function** that significantly impacts customer satisfaction and loyalty. While private banks currently lead in service quality due to better infrastructure and agility, public banks are making notable strides through government-led digital initiatives and internal reforms. Going forward, **customer support will remain a strategic focus area** for banks aiming to thrive in a customer-centric market.

Importance of Customer Support in Banking:

- **Customer Retention**: Quality support helps retain existing customers by resolving issues promptly and professionally.
- **Reputation Building**: Efficient support services enhance the public image of the bank.
- **Complaint Resolution**: Resolves queries, grievances, and complaints, ensuring customer peace of mind.
- **Trust and Loyalty**: Builds long-term relationships and customer loyalty through consistent support.

Customer Support in Public Sector Banks:

Public sector banks (PSBs) in India, such as State Bank of India, Punjab National Bank, and Bank of Baroda, have a wide customer base and strong rural penetration. Their customer support services typically include:

- **Traditional Support**: In-branch help desks, telephone support, and written complaint handling.
- **Digital Initiatives**: Gradual adoption of email support, mobile apps, and online complaint portals.
- **Challenges**: Bureaucratic delays, limited staff availability, and slower complaint resolution time.

Customer Support in Private Sector Banks:

Private sector banks such as HDFC Bank, ICICI Bank, and Axis Bank are known for **efficient, customer-friendly support systems**. Their support services typically include:

- **Multichannel Communication**: 24/7 customer helplines, live chat, email, and social media support.
- **Technology-Driven Solutions**: AI chatbots, mobile banking apps, CRM systems for personalized service.
- **Faster Grievance Redressal**: Quicker turnaround time in handling issues and complaints.

Role of Technology in Customer Support:

- **CRM Systems**: Enable personalized service and follow-up.
- **AI and Chatbots**: Offer 24/7 instant replies to routine queries.
- **Mobile Banking Apps**: Allow self-service, reducing dependency on branch visits.
- **Feedback Mechanisms**: Help banks gather insights to improve services.

COMPARISON OF CUSTOMER SUPPORT SERVICES IN PUBLIC AND PRIVATE SECTOR BANKS:

Criteria	Public Sector Banks	Private Sector Banks
Customer Base	Large and diverse, especially in rural and semi-urban areas	Urban and tech-savvy customer base
Support Channels	In-branch, phone calls, limited online presence	Multichannel: phone, app, chatbot, social media, live chat
Response Time	Often delayed due to bureaucratic structure	Quick and time-bound responses
Complaint Resolution	Slower, paper-based or formal processes	Fast, tech-enabled complaint tracking and redressal systems
Technology Adoption	Gradual and limited in many branches	Advanced use of AI, CRM, mobile apps, chatbots
Customer Experience Focus	Functional and procedural	Customer-centric and relationship-focused
Staff Behavior and Training	Varies, with less emphasis on service training	Regular training focused on soft skills and service excellence
Grievance Redressal Portals	Available, but not widely known or user-friendly	Prominent and integrated into digital platforms
Availability of 24/7 Support	Limited or not available	Widely available (call centers, chatbots, IVR systems)
Innovation in Services	Slow to innovate due to public policies	Fast-paced innovation and product customization
Customer Satisfaction Level	Moderate to low in many regions	Generally high due to faster and better support

ROLE OF CUSTOMER SERVICES IN BANKING:

Customer service plays a **critical role in the banking industry**, acting as a bridge between the bank and its customers. With increasing competition and customer awareness, banks today must go beyond traditional banking functions and deliver a **satisfying, seamless, and personalized experience** to retain customer loyalty and trust. The **role of customer service in banking** is no longer just supportive—it is **strategic**. A bank's success depends heavily on how well it manages customer relationships through service quality. In both public and private banks, investing in customer service is essential to improve satisfaction, build trust, and sustain long-term growth.

1. Enhancing Customer Satisfaction

- Quality customer service ensures that clients' queries, issues, and transactions are handled efficiently.
- Satisfied customers are more likely to stay loyal, refer others, and use multiple banking products.

2. Building Customer Loyalty and Trust

- Personalized service, consistent communication, and quick resolution of problems help build **long-term relationships**.
- Trust is especially important in banking, where customers share sensitive financial data.

3. Differentiation in a Competitive Market

- In a highly competitive market, superior customer service sets a bank apart from its rivals.
- Banks that excel in service often gain **market share** without necessarily lowering prices.

4. Effective Complaint Handling

- Addressing complaints swiftly prevents customer dissatisfaction and reputational damage.
- Good service recovery practices can even turn negative experiences into positive outcomes.

5. Promoting Cross-Selling and Up-Selling

- Customer service executives who understand customer needs can recommend appropriate products (loans, insurance, credit cards), increasing the bank's revenue.
- A **positive customer experience** encourages customers to buy more services.

6. Supporting Digital Transformation

- As banks adopt online and mobile platforms, customer service assists users in navigating technology.
- Help desks, live chat, and app support ensure smooth digital banking experiences.

7. Ensuring Compliance and Transparency

- Well-trained service staff ensure customers are informed about fees, terms, and conditions, helping banks comply with regulatory standards.
- Transparent service improves the bank's image and reduces legal risks.

8. Customer Retention

- Acquiring new customers is more costly than retaining existing ones.
- Good customer service increases **customer lifetime value (CLV)** by promoting loyalty.

9. Feedback and Service Improvement

- Customer service is a key touchpoint for collecting feedback on products and services.
- This feedback is valuable for continuous improvement and innovation.

10. Strengthening Brand Image

- Positive customer experiences enhance the bank's reputation.
- Word-of-mouth and online reviews often stem from service interactions.

TRADITIONAL VS. DIGITAL CUSTOMER SUPPORT SERVICES IN BANKING:

Criteria	Traditional Customer Support Services	Digital Customer Support Services
Mode of Interaction	In-person at branch, phone calls, written letters	Chatbots, mobile apps, emails, live chat, social media
Availability	Limited to bank working hours	24/7 availability through automated systems
Response Time	Often slow, with possible delays due to manual processes	Fast and often instant through automation
Personalization	Limited, based on staff memory and manual records	High personalization using CRM systems and customer data
Cost to Bank	Higher (due to manpower and infrastructure)	Lower (after initial setup of digital infrastructure)
Accessibility	Limited to physical location and phone connectivity	Accessible from anywhere via internet-enabled devices
Service Consistency	Varies based on staff experience and mood	Highly consistent due to standard automation
Technology Dependence	Minimal	Fully dependent on digital platforms and networks
Human Touch	Strong, with face-to-face or voice interaction	Weak or minimal in chatbot or automated systems
Speed of Complaint Resolution	Slower; requires multiple visits/follow-ups	Faster; ticket-based and tracked digitally
Documentation and Tracking	Paper-based, prone to delays or misplacement	Automated records, easy to track and audit
Training Requirements	Staff requires regular customer service training	Requires IT staff and software training

MEASURING CUSTOMER SATISFACTION:

Customer satisfaction is a crucial metric that reflects how well a bank or business meets the expectations and needs of its customers. Measuring customer satisfaction helps organizations evaluate service quality, identify problem areas, and make informed decisions to improve customer experience. Measuring customer satisfaction is essential for improving **service quality, customer retention**, and overall performance in the banking industry. A **combination of quantitative and qualitative methods** ensures a comprehensive understanding of customer perceptions. The feedback collected should be **analyzed and acted upon** to foster continuous improvement.

Why Measure Customer Satisfaction?

- To assess **service quality**
- To identify **gaps** between expectations and delivery
- To enhance **customer retention and loyalty**
- To **improve products and services**
- To **benchmark** performance over time or against competitors

Methods to Measure Customer Satisfaction:

1. Customer Satisfaction Score (CSAT)

Direct rating of customer satisfaction with a product or service. **Example**: "How satisfied are you with our service?" rated from 1 (very dissatisfied) to 5 (very satisfied).

- **Formula**:

CSAT= (Number of satisfied customers\Total responses)×100

- **Use**: Simple and effective for quick feedback.

2. Net Promoter Score (NPS)

Measures customer loyalty by asking. Example: "How likely are you to recommend our bank to a friend or colleague?"

- Scored on a 0–10 scale:
  - **0–6**: Detractors
  - **7–8**: Passives
  - **9–10**: Promoters

- **Formula**:

NPS= %Promoters−%Detractors

- **Use**: Identifies brand advocates and critics.

3. Customer Effort Score (CES)

Measures how easy it was for a customer to get their issue resolved or service completed. **Example:** "How easy was it to interact with our bank today?" Rated from 1 (very difficult) to 7 (very easy).

- **Use**: Useful for service or complaint resolution analysis.

4. Surveys and Feedback Forms

- **Detailed questionnaires** covering various service aspects: wait time, staff behavior, communication, complaint handling, etc.
- Can be distributed through **email, app popups, or printed forms**.

5. Online Reviews and Social Media Sentiment

- Monitoring **customer feedback on social platforms**, forums, and Google reviews.
- Tools like **social listening software** can quantify satisfaction trends.

6. Complaint and Query Analysis

- Tracking the number, nature, and resolution time of **customer complaints**.
- Identifies recurring issues that impact satisfaction.

7. Mystery Shopping

- Trained individuals pose as customers to evaluate the quality of service.
- Provides real-time and unbiased feedback.

8. Qualitative Methods

- Focus groups
- One-on-one interviews
- Open-ended feedback questions

DIFFERENCES IN ORGANIZATIONAL STRUCTURE AND CUSTOMER SERVICE CULTURE:

Aspect	Organizational Structure	Customer Service Culture
Definition	The formal hierarchy, roles, responsibilities, and communication flow in an organization.	The values, attitudes, and behaviors that shape how employees interact with customers.
Focus	Internal operations, authority, and control mechanisms.	External orientation focused on customer satisfaction and experience.
Hierarchy	Usually rigid and defined in traditional/public sector organizations.	More flexible in customer-centric companies.
Decision-Making	Centralized in bureaucratic structures (e.g., public sector banks).	Decentralized in customer-focused firms to empower frontline staff.
Flexibility	Less adaptable to change; structured processes and rules dominate.	More adaptable; encourages personalized and prompt service.
Employee Roles	Focused on job titles and defined responsibilities.	Focused on solving customer problems, sometimes beyond formal roles.
Customer Interaction	May be minimal or indirect in traditional setups.	Frequent and prioritized in customer-centric cultures.
Communication Flow	Top-down communication, slower feedback mechanisms.	Open communication, quick response to customer feedback.
Performance Metrics	Based on task completion and departmental targets.	Based on customer satisfaction, retention, and service ratings.
Employee Training Focus	Oriented toward compliance and routine functions.	Emphasizes soft skills, empathy, and customer handling.
Innovation and Initiative	Discouraged in rigid structures due to fear of deviation from norms.	Encouraged to improve service quality and meet customer needs.
Example (Banking Sector)	Public sector banks – formal hierarchy, slower complaint handling.	Private banks – flatter structure, proactive customer support.

CUSTOMER PERCEPTION TOWARDS SERVICE RESPONSIVENESS IN PUBLIC AND PRIVATE BANKS:

Service responsiveness in banking refers to the **speed, efficiency, and willingness** of bank staff and systems to assist customers, resolve issues, and respond to queries. In a competitive financial environment, **customers expect quick and reliable service**, whether through digital channels or in-branch support.

Customer perception of responsiveness plays a crucial role in shaping **overall satisfaction, trust, and loyalty**. This perception, however, varies significantly between **public sector** and **private sector** banks due to differences in structure, technology adoption, and customer service orientation

Responsiveness is a key factor in customer satisfaction and loyalty in the banking industry. While **private sector banks lead** in terms of fast, digital, and personalized service, **public sector banks** must continue modernizing their systems and training staff to enhance responsiveness. Bridging this perception gap is essential for **retaining customers in a digital-first era**.

Public Sector Banks: Perception of Responsiveness:

Public sector banks (PSBs) like SBI, PNB, and Bank of Baroda often have a **traditional structure**, and customer support is **more formal and process-driven**.

Common Perceptions:

- **Slower response time** due to bureaucratic processes.
- Limited digital interaction; preference for in-person visits.
- Less personalized service.
- Delays in complaint redressal.
- Overburdened staff, especially in rural and semi-urban branches.

Customer Viewpoint:

- Customers often feel they are treated as "just another number."
- High dependency on in-branch visits leads to longer wait times.
- However, trust in PSBs remains strong due to government backing and long-standing presence.

Private Sector Banks: Perception of Responsiveness:

Private sector banks like HDFC, ICICI, and Axis Bank are **more customer-oriented**, leveraging technology and trained staff to deliver faster service.

Common Perceptions:

- **Quick and efficient** responses, often within hours.
- Multichannel support: mobile apps, chatbots, email, and call centers.
- Friendly, trained staff with better communication skills.
- Efficient complaint tracking and resolution systems.

Customer Viewpoint:

- Customers feel valued and well-attended.
- Higher satisfaction with online banking and customer care.
- Responsiveness enhances brand loyalty and retention.

COMPARATIVE TABLE: PUBLIC VS. PRIVATE BANKS – CUSTOMER PERCEPTION OF RESPONSIVENESS:

Criteria	**Public Sector Banks**	**Private Sector Banks**
Response Speed	Slow to moderate	Fast and prompt
Staff Approachability	Formal, sometimes indifferent	Friendly, proactive
Complaint Redressal	Time-consuming	Quick and trackable
Technology Usage	Moderate, improving gradually	Advanced, integrated with digital tools
Accessibility	Primarily branch-based	Multichannel (apps, chat, call, email, etc.)
Customer Satisfaction	Moderate	High

CHALLENGES FACED BY BANKS IN ENSURING CUSTOMER SATISFACTION:

Customer satisfaction is the cornerstone of success in the banking sector. However, both **public** and **private sector banks** face distinct challenges due to differences in structure, resources, and service orientation. These challenges hinder their ability to consistently meet or exceed customer expectations. Both public and private sector banks face distinct and overlapping challenges in ensuring customer satisfaction. While **public banks** must modernize and improve service delivery, **private banks** must balance personalization with digital convenience. Continuous investment in **technology, training, and customer engagement** is essential for overcoming these challenges and maintaining a loyal customer base.

Challenges Faced by Public Sector Banks:

Public sector banks (PSBs) such as SBI, PNB, and Bank of Baroda are often constrained by traditional structures and limited flexibility.

Key Challenge	Description
1. **Bureaucratic Structure**	Slow decision-making and rigid procedures reduce agility in handling customer needs.
2. **Technology Lag**	Many PSBs still rely on outdated systems and slower adoption of digital tools.
3. **Overcrowded Branches**	High customer footfall with limited staff often leads to long wait times.
4. **Limited Personalization**	Services are often standardized with little customization or proactive outreach.
5. **Staff Attitude and Training Gaps**	Employees may lack soft skills or motivation, affecting the customer experience.
6. **Slow Complaint Resolution**	Manual redressal systems and lack of tracking mechanisms cause delays.
7. **Union and Policy Constraints**	Reforms and performance-based changes are difficult due to unionized environments.

Challenges Faced by Private Sector Banks:

Private banks like HDFC, ICICI, and Axis Bank operate with a customer-centric focus but face their own unique hurdles.

Key Challenge	Description
1. **High Service Expectations**	Tech-savvy customers demand instant, 24/7 service — difficult to sustain consistently.
2. **Data Privacy & Security Concerns**	Greater digitalization increases the risk of cyber threats, impacting trust.
3. **Over-Reliance on Technology**	Lack of human support in fully digital channels can frustrate some customers.
4. **Aggressive Sales Pressure**	Pushy sales tactics for loans or insurance can reduce customer trust and satisfaction.
5. **Cost of High-End Services**	Maintaining premium support requires significant investment in systems and staff.
6. **Customer Segmentation Issues**	Some customers (especially elderly or rural) struggle with digital-only service models.
7. **Employee Turnover**	Frequent staff changes can disrupt relationship continuity with customers.

OBJECTIVES OF THE STUDY:

- To assess the quality of customer support services in public and private banks.
- To measure the level of customer satisfaction in both sectors.
- To analyze the relationship between customer support services and satisfaction.
- To compare public and private sector banks based on customer satisfaction.

REVIEW OF LITERATURE:

Khan & Bhatnagar (2025) emphasize the need for a hybrid service model combining **automated tools** with **human interaction**, especially to cater to senior citizens and rural populations in public sector banks.

Nair & Verma (2024) argue that although private banks are setting high benchmarks in service delivery, **public banks are closing the gap through government-led digital initiatives like the Digital India movement and RBI's customer-first policies**.

Mishra et al. (2023) found that **customer perception of service responsiveness directly correlates with loyalty intentions**, especially in urban areas where customers interact more through digital channels.

Ali & Raza (2021) noted that modern banking customers expect **real-time support**, **multi-channel accessibility**, and **personalized responses**. Banks that fail to meet these expectations risk customer dissatisfaction and attrition.

Singh & Arora (2020) emphasized that public banks must restructure their grievance redressal mechanisms and adopt CRM (Customer Relationship Management) tools to improve response time and service personalization.

Tripathi (2019) observed that while public sector banks are gradually digitizing their services, their adoption pace is slow, leading to delays in service responsiveness compared to their private counterparts.

Sharma & Malviya (2017) found that digital platforms such as chatbots, mobile apps, and email support have significantly improved customer support services in private banks, leading to higher satisfaction rates.

Malik and Kumar (2014) noted that public banks often suffer from bureaucratic service delivery, whereas private banks invest more in customer support training and technology to improve satisfaction.

Choudhury (2013) concluded that fast response to complaints and proactive customer engagement are essential for improving satisfaction and retention. Private banks were found to be more efficient in complaint resolution.

Kumbhar (2012) compared customer satisfaction levels in cooperative, public, and private banks and concluded that **private banks scored higher in responsiveness and problem resolution**, while public banks were rated lower on modern service delivery channels.

Rao and Lakew (2011) highlighted that private banks outperform public sector banks in customer service due to better infrastructure, proactive staff, and the use of technology. However, public sector banks enjoy greater trust due to their long-standing presence and government backing.

Jham & Khan (2010) found that responsiveness and empathy were significant predictors of customer satisfaction in Indian private banks. Their study emphasized the need for effective complaint handling and quick service delivery.

Parasuraman, Zeithaml & Berry (1988) developed the **SERVQUAL model**, which identifies responsiveness, assurance, empathy, reliability, and tangibility as the five dimensions of service quality that directly affect customer satisfaction. This framework has been widely applied to the banking sector.

RATIONALE OF THE STUDY:

In recent years, customer expectations have evolved due to the widespread use of digital platforms, competition from fintech companies, and the influence of global service standards. In this competitive environment, both public and private sector banks must prioritize **customer support services** to retain existing customers and attract new ones.

Despite many improvements, complaints related to poor customer support, delayed responses, or unresolved issues still persist in both sectors. This study is significant as it sheds light on how effective customer support contributes to overall customer satisfaction and compares the performance of public and private sector banks in this context.

SCOPE OF THE STUDY:

This study focuses on selected public and private sector banks in India. It covers various customer support parameters such as responsiveness, accessibility, communication quality, and problem resolution. The respondents include account holders from both banking sectors with recent experiences in using customer support services.

LIMITATIONS OF THE STUDY:

While this study aims to analyse the effect of customer support services on customer satisfaction in public and private sector banks, it is subject to the following limitations:

1. Restricted Sample Coverage
2. Geographical Limitation
3. Time Constraint
4. Subjective Responses
5. Focus Limited to Select Service Factors
6. Exclusion of Internal Bank Perspective
7. Technological Variation Among Banks
8. Non-response and Incomplete Data

FINDINGS, SUGGESTIONS, AND CONCLUSION: FINDINGS:

The findings indicate that private sector banks outperform public banks in delivering effective customer support. Factors such as digital banking tools, 24/7 helplines, and well-trained staff contribute to higher satisfaction levels. Public banks, while improving, still struggle with long wait times and bureaucratic processes.

1. Quality of Customer Support Services:

- **Private sector banks** were rated higher in terms of **responsiveness, professionalism, and problem resolution**.
- **Public sector banks**, while trusted for reliability, often lacked promptness and ease of access in customer support.

2. Customer Satisfaction Levels

- Customers of **private banks** reported higher levels of satisfaction, citing efficient complaint handling, digital support, and courteous staff.
- In **public banks**, satisfaction was moderate, with delays and bureaucratic hurdles being major concerns.

3. Use of Technology

- **Private banks** extensively use technology like chatbots, mobile apps, and email alerts to streamline support services.
- **Public banks** are gradually adopting these tools but lag in implementation and consistency.

4. Communication Channels

- Customers in both sectors appreciated multiple communication options, but **private banks** offered faster and more personalized responses.

5. Relationship Between Support and Satisfaction

- There is a **positive correlation** between the quality of customer support services and customer satisfaction.
- Better support services directly contribute to higher trust, loyalty, and retention.

RECOMMENDATIONS:

- Public banks should invest in technology and customer service training.
- Both sectors should use AI-enabled chatbots and feedback systems.
- Regular audits of customer complaints and resolution times should be implemented.

SUGGESTIONS:

Based on the findings, the following suggestions are proposed for enhancing customer support and satisfaction levels in both banking sectors:

For Public Sector Banks:

1. **Upgrade Technology**: Invest in digital customer support tools like AI chatbots, mobile banking apps, and automated IVRs.
2. **Staff Training**: Conduct regular training on customer handling, communication skills, and service etiquette.
3. **Reduce Bureaucracy**: Simplify processes for resolving issues and queries.
4. **Performance Tracking**: Use feedback systems to monitor and evaluate customer service performance.
5. **Dedicated Helpdesks**: Establish well-equipped customer support desks at all branches.

For Private Sector Banks:

1. **Maintain Personalized Service**: Continue offering tailor-made support while expanding digital services.
2. **Focus on Elderly Customers**: Enhance offline support for older customers who may not use digital platforms.
3. **Strengthen Complaint Redressal**: Ensure every complaint is acknowledged and resolved within a defined time frame.
4. **Customer Education**: Educate customers on how to use self-service options and resolve basic issues.

CONCLUSION:

This study concludes that **customer support services play a critical role in shaping customer satisfaction** in the banking industry. The comparative analysis revealed that **private sector banks outperform public sector banks** in delivering faster, more efficient, and customer-centric support services.

However, public banks are showing improvement through government-driven digital initiatives. With focused efforts on technology adoption, staff training, and process simplification, public banks can significantly enhance customer satisfaction.

Customer satisfaction is no longer optional—**it is a competitive necessity**. As banking becomes more digital and customer expectations continue to rise, **banks must prioritize high-quality, responsive, and accessible customer support** to ensure customer loyalty and business growth.

Customer support services significantly impact customer satisfaction in the banking sector. Private banks, owing to superior service quality and faster response times, have an edge over public banks. To stay competitive, public sector banks must modernize their customer service approach and adopt more customer-centric practices.

Customer Expectations Today:

Modern banking customers expect:

- Quick and accurate responses
- Multi-channel support (branch, phone, app, website)
- Personalized service
- Transparency in complaint handling

SCOPE FOR FUTURE RESEARCH:

- A deeper study could focus on **rural vs. urban** banking customers.
- Future research may assess **digital vs. in-person** support effectiveness.
- A **longitudinal study** could observe satisfaction trends over several years.

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