

# Consumers' Perception on Service Quality of Public Sector Banks

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**Abstract-** In the era of global economic integration and technology advancement, rapidly changing taste, preferences, and expectations of customers together with increased competition and introduction of new product and services, service industries have started to think to cope up with these new challenges to sustain in the business and marketplace. Customer satisfaction is one of the important outcomes of marketing activity and has been considered the essence of success in today's highly competitive banking industry. In the changing scenario from product-centric to customer-centric approaches, the focus of marketers has shifted toward their customers and more deliberately on their experiences. The present study focuses on the customers' perception on service quality of public sector banks. The results reveals that the elements quality of tangibles, reliability, responsiveness and empathy show significant influence on consumers' perception whereas assurance does not show significant influence on consumers' perception on service quality.

**Index Terms-** Banks, Customer, Perception, Quality, Satisfaction, Service.

## I. INTRODUCTION

Banks play an important role in economic development of a nation. Service quality affects the performance of a bank which then contributes to the economic growth of a country. So measuring service quality is crucial. Service quality can be defined as the difference between customers' expectations of service and their perceptions of the actual service performance. Service quality is the core concept for ensuring a successful supply of services in general. This holds in particular for the private banking sector, which is a clean service industry in which the service is performed almost completely in the attendance of

the customer. Product and service diversification of a bank attract more customers. In such a setting, bank services aim to optimize the service quality in order to attain a superior outcome level. The outcome of service quality, what firms expand by delivering a high-quality service, is the return on quality concept, and service profit chain (Roy and Saha, 2015).

Nowadays, service quality has received much attention because of its obvious relationship with costs, financial performance, customer satisfaction, and customer retention (Katta and Patro, 2016). Gronroos (1978) suggests that service quality is made of two components- technical quality and functional quality. Technical quality refers to what the service provider delivers during the service provision while functional quality is how the service employee provides the service. Parasuraman et al. (1988) define service quality as a difference between customer's expectations of service and customer's perceptions of the actual service. Based on this the customers are the sole judges of service quality. If they perceive it to be good service, then it is. They assess the quality of service by comparing their expectation with perception. The quality of services offered will determine customer satisfaction and attitudinal loyalty (Ravichandran et al., 2010, Patro, 2017).

Quality is crucially important for Indian service companies, faced with increasing competitiveness on international market (Talib et al., 2012). There is a need for banks to move from mere customer attraction to customer retention which requires a focus on customer loyalty, particularly, on how it is influenced by word of mouth, perceived service quality and trust in order to retain their existing customers and/or attract new ones. A better conceptualization of the structure of service quality

especially its dimensionality and hierarchy would contribute to better understanding of how to create and maintain customer loyalty (Mittal et al., 2014). The financial services industry is changing rapidly. Technology, government regulation, and increasing customer sophistication are forcing financial service institutions to re-evaluate their current business practices. A satisfied customer is the best ambassador and salesman for a retail bank. Indian banking industry is characterized with customers having a tendency of maintaining multiple service provider relationships. Having multiple providers means extra experience for customers and often hidden competition for providers (Sajtos and Kreis, 2010). The SERVQUAL dimensions in relation to the Banking Sector can be categorized into five dimensions such as tangibility, reliability, assurance, responsiveness, and empathy (Van Iwaarden et al., 2003; Parasuraman et al., 1988). Tangibility represents physical facilities, equipment and appearance of personnel. Maintaining a professional and comfortable store environment can increase customer satisfaction. Responsiveness represents the willingness to help customers and provide prompt service. This personal service aims to enhance customer satisfaction. Reliability means the ability to perform the promised service dependably and accurately. Banking service can increase customers' confidence and trust if employees are able to provide appropriate service to each customer. Assurance is the knowledge and courtesy of employees and their ability to inspire trust and confidence. Bank commitments are important, as customers may save a large sum of money in banks and feel confident about the services provided by banks. Empathy represents the individualized attention that firms provide to its customers. Employees who show understanding of customer needs and are knowledgeable to solve customer problems are success factors for the service industry. The present study measures the overall service quality perceived by customers of two major banks in India using the SERVQUAL model.

## II. LITERATURE REVIEW

Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost (Saraswathi, 2011). Service quality is about meeting customer needs adequately by

matching to his expectations. Service quality in banking implies every time anticipating and satisfying the needs and expectations of customers. The significance of service quality in Banks has been emphasized in studies and perceived quality advantage leads them to higher profit. Service quality is a concept that has aroused considerable interest & debate in research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). Service quality, satisfaction and loyalty are strongly and positively related to each other (Akter, 2011). The speedy growth and intensified competition in service industries has made it considerably important for the companies to calculate and evaluate service quality. Organizations operating in service sector know that their consumers' service quality is one of key input factors for victory at local as well as global level.

Parasuraman's (1988) SERVQUAL model is widely used to measure perceived service quality. Consumer's evaluation about service quality depends on size and direction of the gap between the service the customer expects to receive and what he or she perceives to have been received. Service quality is defined as the difference between the consumer's expectation about service and insight of the service experience. Sadek et al. (2010) examined the service quality perceptions of customers of two group of banks; Cooperative and Islamic banks of Britain. The findings of the study indicated that the compliance issues were found to be very important for customers of Islamic Banks of Britain while responsiveness and empathy were found to be important for customers of cooperative banks.

Abedniya et al. (2011) measured the perceived service quality in banking sector. The study also discussed the Nordic model of perceived service quality and Disconfirmation Model. For all dimensions, Customer quality perception average is more than customer service expectation average, indicating the satisfied customer (Patro, 2016). Overall results showed that 63% variation in customer service quality is explained by the independent factor of model i.e. perception and expectation. Muyeed (2012) studied about the customer's perception in service quality in retail banking in Bangladesh. The findings of the study specified that promptness and accuracy in

transactions are getting importance in current customers because people have not enough time for long queues. The results reveal that banks need to identify ranking of their customer's perception for quality dimensions and improve their services accordingly in this competitive environment. Titko et al. (2013) study in Latvian banking industry developed the instrument for the service quality measurement in banking industry and identified the main determinants of customer satisfaction. The results showed the highest relationship between competence and satisfaction and lowest between price and satisfaction among all dimensions. Park et al. (2007) carried out the study in another aspect of perceived service quality. They used the association among bank personnel, clients and financial performance. Their point of view is that, service quality improvement depends upon employee's performance and employees will perform better by training. The results of the study stated that client satisfaction is used as mediator between customer service quality and financial performance of bank.

Lee (2011) explored the service quality dimensions without any structure service quality data instrument. The results of the study stated that most of the respondents rank the staff friendliness and willingness to help as more important attribute of customer service. Next category is service functions like expert advice, speed of transactions and accuracy in records. People are also conscious about the price but at third level like interest rates, transactions cost and ATM charges etc. Sandhu et al. (2011) explored the service quality dimensions in the India largest insurance organization LIC (Life Insurance Corporation). They explored the various dimensions which are more importantly considered while making policies regarding the service quality in financial institutes namely proficiency, functionality, credibility, media and presentation, security & dynamic operations, service delivery process & purpose and Physical and ethical excellence. Umer (2016) study are to evaluate the service quality dimensions with respect to perception and expectation in banking sector of Pakistan, to ascertain the gap between perception and expectation and to identify the impact of customer perception/expectation on perceived service quality. The results of the study indicate the significant difference between all the dimensions in customer

perceptions and expectations. All dimensions showed the negative difference which means customer expectations are higher than perception in every dimension. In last, we find the significant impact of customer expectation and perception on customer service quality.

### III. OBJECTIVE OF THE STUDY

The main objective of the study is to examine service quality management framework and to assess service quality perceptions of the customers in the public sector banks.

### IV. RESEARCH HYPOTHESES

For the purpose of the study, based on the literature the following research hypotheses are framed:

H01: The demographic factors (age, gender, education and monthly income) do not show significant influence on consumer perception on quality of tangibles.

H02: The demographic factors (age, gender, education and monthly income) do not show significant influence on consumer perception on reliability.

H03: The demographic factors (age, gender, education and monthly income) do not show significant influence on consumer perception on assurance.

H04: The demographic factors (age, gender, education and monthly income) do not show significant influence on consumer perception on responsiveness.

H05: The demographic factors (age, gender, education and monthly income) do not show significant influence on consumer perception on empathy.

### V. METHODOLOGY

For the purpose of the study, the data from primary sources were collected and analyzed. The primary data was collected from the customers' of public sector banks (State Bank of India and Bank of Baroda) using a structured questionnaire by means of personal interview from the branches of Visakhapatnam Urban and Rural areas. The information was collected only from a small sample and it is confined to only one district of Andhra

Pradesh. The researcher set a time frame to collect the responses. Simple random sampling method is used to collect data and the size of the sample is 250. The questions are constructed with 5 point likert scale ranging from 5 (Strongly Agree) to 1 (Strongly Disagree). The information collected from the respondents is analyzed with the help of different statistical tools to find the overall perception of the employees towards the quality of services. The data is analyzed using the frequency, mean, and ANOVA. IBM SPSS software version 22.0 is used for the statistical analysis.

### VI. DEMOGRAPHIC PROFILE OF THE RESPONDENTS

The demographic profile related to age, gender, marital status, educational background, monthly income, the age of starting banking operations, what motivated the respondents to open bank account, who motivated the respondents to open Bank account are analyzed and discussed as shown in Table-1.

Table-1: Demographic Profile of Respondents

Factors		Frequency	Percent
Age	Up to 20Years	25	10.00%
	21-30Years	88	35.20%
	31-40Years	76	30.40%
	41-50Years	50	20.00%
	Above 50Years	11	4.40%
	Total	250	100%
Gender	Male	179	71.60%
	Female	71	28.40%
	Total	250	100.00%
Marital Status	Married	157	62.80%
	Single	93	37.20%
	Total	250	100.00%
Education Status	P.G	120	48.00%
	U.G	93	37.20%
	S.S.C	29	11.60%
	Primary	6	2.40%
	Illiterate	2	0.80%
	Total	250	100.00%
Monthly Income	No Income	75	30.00%
	Below 25,000	57	22.80%
	25,000-50000	72	28.80%
	50,000-75000	27	10.80%
	Above 75,000	19	7.60%
	Total	250	100.00%

The majority of the respondents (29.4 percent) are in the age group of 41-50 years. Out of the total, 27 percent of the respondents are in the age group of 21-30 years and 26.8 percent of the respondents are in the age group of 31-40 years. There are 9.8 percent of the respondents who are above 50 years of age while 7 percent of respondents are up to 20 years age group. The average age of respondents is 37.46 years. The male respondents constitute 77 percent of the total while female respondents' share in the total is 23 percent. The marital status of the respondents reveals that 69.6 percent of the respondents are married and 30.4 percent respondents are single. The educational background of the respondents reveals that 38.4 percent of the totals respondents are post graduates and 32.4 percent are graduates. There are about 19.8 percent of the respondents who passed S.S.C. while 5 percent of the respondents completed primary education. There are only 4.4 percent of the respondents who are illiterate persons. The majority of the respondents representing 30.8 percent of the total earn between Rs.25,000 - Rs.50,000 per month while 26 percent of respondents have no income. The income of 25.2 percent of the respondents varied between Rs.25,000 and Rs.50,000. There are 10.2 percent of the respondents whose monthly income varied between Rs.50,000 and Rs.75,000. The respondents who earn above Rs.75,000 per month constitute only 7.8 percent of the total.

### VII. CONSUMERS' PERCEPTIONS ON SERVICE QUALITY

The study reveals the service quality perception by considering the factors such as perceptions on quality of tangibles, perception on reliability, perception on assurance, perception on responsiveness, and perception on empathy.

Table-2: Perception on Quality of Tangibles

Sl.No.	Variables	Mean
1	Bank has modern equipment	4.04
2	Bank materials are visually appealing	3.46
3	Forms for opening accounts are easy to fill	3.42
4	Adequate seating arrangement are provided	3.01
5	Bank provides adequate infrastructure facilities	3.38
6	Supporting materials (pads, pins, etc.) are provided	3.52
Total		3.47

The perceptions of the respondents on quality of tangibles are ascertained on six quality statements as shown in table-2. The total mean value of referred variables is 3.47 which indicate that the consumers have positive opinion the quality of tangibles. Among the six variables ‘Bank has modern equipment’ secured highest rating ( $\mu=4.04$ ) followed by the variables ‘sufficient number of contact counters are provided ( $\mu=3.61$ )’, and ‘supporting materials (pads, pins, etc.) are provided ( $\mu=3.52$ )’. It is pertinent to note that majority of the statements related to quality of tangibles have positive ratings by the respondents.

Table-3: Perception on Quality of Tangibles - ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	12.196	4	3.049	12.264	.000 <sup>b</sup>
Residual	123.064	495	.249		
Total	135.260	499			

a. Dependent Variable: Perceptions on quality of tangibles

b. Predictors: (Constant), Monthly Income, Education, Gender, Age

The results of the ANOVA test (Table-3) indicates that the dependent variable Perceptions on quality of tangibles ( $F=12.264$ ,  $p=0.000<0.001$ ) show a significant relation with the independent variables Monthly Income, Education, Gender, and Age. Thus, the analysis provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, gender, education and monthly income with the dependent variable perception on tangibles.

Table-4: Perception on Reliability

Sl.No.	Variables	Mean
1	The bank has good reputation	4.38
2	Bank has wide range of branch network	4.28
3	Bank keeps records correctly	4.14
4	Bank provides all banking services	4.07
5	Bank is committed for customers benefits	4.01
6	Employees are aware of all services offered by the bank	3.96
Total		4.14

The quality perceptions of the respondents on reliability are ascertained based on six referred variables as shown in table-4. The total mean value of referred variables is 4.14 which indicate that the consumers have positive opinion towards the perception on reliability. Among the six variables

‘The bank has good reputation’ secured highest rating ( $\mu=4.38$ ) followed by the variables ‘Bank has wide range of branch network ( $\mu=4.28$ )’, and ‘Bank keeps records correctly ( $\mu=4.14$ )’. It is pertinent to note that all referred variables related to perception on reliability have positive ratings by the respondents with mean values of above 3.5.

Table-5: Perception on Reliability - ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	8.728	4	2.182	8.110	.000 <sup>b</sup>
Residual	133.170	495	.269		
Total	141.897	499			

a. Dependent Variable: Perception on Reliability

b. Predictors: (Constant), Monthly Income, Education, Gender, Age

The results of the ANOVA test (Table-5) indicates that the dependent variable perceptions on reliability ( $F=8.110$ ,  $p=0.000<0.001$ ) show a significant relation with the independent variables Monthly Income, Education, Gender, and Age. Thus, the analysis provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, gender, education and monthly income with the dependent variable perception on reliability.

Table-6: Perception on Assurance

Sl.No.	Variables	Mean
1	Bank provides high security to deposits	4.41
2	Bank provides high security to customer information	4.16
3	Bank maintains fire safety system	4.06
4	ATM is in physically safe location	4.01
5	Security personnel are usually present in bank premises	4.00
6	Employees ensure safety while transacting with customers	3.99
Total		4.11

The respondents’ perception on Assurance is ascertained based on six variables as shown in table-6. The descriptive statistics indicates that the total mean value of referred variables is 4.11 which indicate that the consumers have positive opinion towards the perception on assurance. Among the six variables ‘Bank provides high security to deposits’ secured highest rating ( $\mu=4.41$ ) followed by the variables ‘Bank provides high security to customer information ( $\mu=4.16$ )’, and ‘Bank maintains fire safety system ( $\mu=4.06$ )’. It is pertinent to note that all referred variables related to perception on assurance

have positive ratings by the respondents with the mean values of above 3.5.

Table-7: Perception on Assurance - ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.484	4	.371	1.045	.383 <sup>b</sup>
Residual	175.715	495	.355		
Total	177.199	499			

a. Dependent Variable: Perception on Assurance

b. Predictors: (Constant), Monthly Income, Education, Gender, Age

The results of the ANOVA test (Table-7) indicates that the dependent variable perceptions on assurance (F=1.045, p=0.383>0.05) do not show a significant relation with the independent variables Monthly Income, Education, Gender, and Age. Thus, the analysis provide a strong support for the acceptance of the null hypothesis relating to the relationships between independent variables age, gender, education and monthly income with the dependent variable perceptions on assurance.

Table-8: Perceptions on Responsiveness

Sl.No.	Variables	Mean
1	Employees answer customers' enquiry	4.09
2	Employees tell the time required to perform the service	4.08
3	Employees provide timely services to customers	3.94
4	Bank is prompt in resolving customer grievances	3.85
5	Employees show willingness to help customers	3.76
Total		3.95

The perceptions of the respondents on responsiveness are ascertained based on the five variables as shown in table-8. The descriptive statistics shows that total mean value of referred five variables is 3.95 which indicate that the consumers have positive opinion towards the perception on responsiveness. Among the five variables 'Employees answer customers' enquiry' secured highest rating ( $\mu=4.09$ ) followed by the variables 'Employees tell the time required to perform the service ( $\mu=4.08$ )' and 'Employees provide timely services to customers ( $\mu=3.94$ )'. It is pertinent to note that all referred variables related to perception on responsiveness have positive ratings by the respondents with the values of above 3.5.

Table-9: Perceptions on Responsiveness - ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.563	4	1.391	3.574	.007 <sup>b</sup>
Residual	192.655	495	.389		

Total	198.218	499			
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a. Dependent Variable: Perceptions on Responsiveness

b. Predictors: (Constant), Monthly Income, Education, Gender, Age

The results of the ANOVA test (Table-9) indicates that the dependent variable perceptions on responsiveness (F=3.574, p=0.007<0.05) show a significant relation with the independent variables Monthly Income, Education, Gender, and Age. Thus, the results provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, education and monthly income with the dependent variable perceptions on responsiveness.

Table-10: Perceptions on Empathy

Sl.No.	Variables	Mean
1	Bank location is convenient to customers	4.34
2	Bank attends to specific problems of customers	4.06
3	Bank provides a wide range of access to account info	3.98
4	Bank takes care to prevent service failures	3.95
5	Bank understands the specific needs of customers	3.83
6	Bank arranges convenient operating hours for customers	3.78
Total		3.99

The perceptions of the respondents on Empathy are ascertained based on six variables as shown in table-10. The total mean value of referred variables is 3.94 which indicate that the consumers have positive opinion towards the perception on empathy. Among the six variables 'Bank location is convenient to customers' secured highest rating ( $\mu=4.34$ ) followed by the variables 'Bank attends to specific problems of customers ( $\mu=4.06$ )' and 'Bank provides a wide range of access to account info ( $\mu=3.98$ )'. It is pertinent to note that all referred variables related to perception on empathy have positive ratings of above 3.5 from the respondents.

Table-11: Perceptions on Empathy - ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.567	4	1.392	3.678	.006 <sup>b</sup>
Residual	187.324	495	.378		
Total	192.891	499			

a. Dependent Variable: Perceptions on Empathy

b. Predictors: (Constant), Monthly Income, Education, Gender, Age

The results of the ANOVA test (Table-11) indicates that the dependent variable Perceptions on quality of

tangibles ( $F=3.678$ ,  $p=0.006<0.05$ ) show a significant relation with the independent variables Monthly Income, Education, Gender, and Age. Thus, the analysis results presented in the above table provide a strong support for the rejection of the null hypothesis relating to the relationships between independent variables age, gender and monthly income with the dependent variable perception on empathy.

## VII. CONCLUSION AND MANAGERIAL IMPLICATIONS

The present study focuses on the customers' perception on service quality of public sector banks. The results of the study reveals that the elements quality of tangibles, reliability, responsiveness and empathy show significant influence on consumers' perception on service quality. However, the element assurance does not show significant influence on consumers' perception on service quality. The study also reveals that the public sector banks are evaluated positively by respondents in general, but continuous improvements are recommended to maintain a competitive edge.

The banks need to consider human resources programs and ensure that employees are able to provide professional services to the customers. Staffs are assets of a corporation and the key to building bridges with customers. Training and development help organizations to be more flexible, proactive and customer-focused in the face of fierce competition and serve as a prime motivational tool. A strong infrastructure of providing professional services including knowledge, skills and attitudes can be adopted to encourage employees to become empowered, so that they can truly read customers' needs and gain work satisfaction by providing correlated services. Moreover, banks should pay extra attention to customer needs. Customer satisfaction is improved when the service provided surpasses the perceived value of customers. An exchange of information is essential to understand changing customer needs and behaviors so that corporations can customize products for individuals. Finally, banks have to protect customer privacy and avoid revealing any data to marketers.

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