

Analyzing Service Quality Gap of Public and Private Sector Banks in India

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Abstract:

Banks as financial institution have always played a pivotal role in strengthening the economy. The Indian banking system comprises of public sector, private sector and foreign banks. RBI is the top most regulatory authority in India which controls the activities of these banks. The banks have been facing challenges of improving the delivery to ensure fast, accurate and secure banking to its customers. The ever increasing customer base along with intense proliferation of technology has changed the face of banking in the past few years. The public banks are having wide network of branches spread across the length and breadth of the country. The private banks on the other hand are trying to win the trust of customers by differentiating their product range and offering world class services. Service quality has been the area of concern for both the public and private banks. This paper aims to comparatively study the service quality of the public and private sector banks. SERVQUAL model is used to study the service quality on the five dimensions. It was found that the public sector banks need to improve their services and minimize the service quality gap which existed for almost all the dimensions.

Keywords: Banks, Public, Private, SERVQUAL, Gap score.

1. Introduction

Bank is a financial institution that performs several functions like accepting deposits, lending loans, agriculture and rural development etc. Bank plays an important role in the economic development of the country. Banking in India originated in the 18th century. The oldest bank in existence in India is the State Bank of India, a government-owned bank in 1806. SBI is the largest commercial bank in the country. The Allahabad Bank, established in 1865 and still functioning today, is the oldest Joint Stock bank in India. The next was the Punjab National Bank, established in Lahore in 1895, which has survived to the present and is now one of the largest banks in India. With a view to serve the mass, Government of India Nationalized 14 banks in 1969 bringing the total number of branches under government control to 84 percent. The RBI has under its ambit has the Scheduled banks which are further subdivided in to Scheduled Commercial Banks & Scheduled Cooperative banks. The Scheduled Commercial Banks which are currently 80 in number constitute nearly three fourth of the banking system. The Scheduled banks are further subdivided into three categories.

Public Sector Banks

PSB are those in which the majority stake is held by the Government of India. Public sector banks together make up the largest category in the Indian banking system. There are currently 27 public sector banks in India.

Private Sector Banks

In this type of banks, the majority of share capital is held by private individuals and corporate. In July 1993, RBI permitted the private sector to enter into the banking system as part of the banking reform process and as a measure to ensure competition in the banking sector.

Foreign Banks

Foreign Banks have their registered and head offices in a foreign country but operate through their branches in India. Citibank is the largest Foreign Bank in India followed by Standard Chartered.

The Indian banking has seen momentous changes in the post independence era and has witnessed a remarkable shift both qualitatively and quantitatively. Every facets of the Indian banking has undergone subtle development in the past few decades .Customer service, resource mobilization, credit management, asset-liability management, investments, human resource development are some areas where banks have improved drastically. Indian banking is broadly classified into corporate and personal banking. Corporate banking caters to the need of corporate houses, companies and financial institutions. Personal or retail banking caters to the need of individuals like salaried persons, self employed and students.

The highly regulated market pre-deregulation had stifled the growth of the public sector banks, and they had become inefficient and were losing productivity (Kumar and Gulati, 2009). There have been consistent efforts by the government to improve the banking structure and allow more autonomy to the public sector banks (Roland, 2008). Information and Communication Technology has revolutionized banking industry by quick and cost effective delivery of products and services to customers (Mittal and Dhingra, 2007). It has been observed that the diffusion of technology is slower in public sector banks when compared to private sector banks and foreign banks (Banker, 1998).

2. Literature Review

Service Quality:

According to Parasuraman, Zeithaml & Berry (1988) service quality is the customer's judgment of overall excellence of the service or the difference between customer's expectation and the actual service performed or perceived. Service quality has been described as a form of attitude that results from comparisons of expectations with performance (Cronin and Taylor, 1992; Parasuraman et al, 1985).

Parasuraman, Zeithaml & Berry(PZB) (1988) developed a service quality model which is termed as gap model . The gap model is about giving managers the tools to improve service quality. The consumer gap is the difference between the customer's expectations of the services and the

perception of the services. A 22 item scale called SERVQUAL (Service Quality) was used to measure this gap.

The five dimensions of SERVQUAL Includes:

Tangibles: Physical facilities, equipment and appearance of personnel.

Reliability: Ability to perform the promised service dependably and accurately.

Responsiveness: Willingness to help customers and provide prompt service.

Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence.

Empathy: Caring and individualized attention that the firm provides to its customers.

The following gaps were identified in the SERVQUAL MODEL

I Gap - refers to the difference between customers' expected service and management's perceptions of customers' expectations. This gap means that management may not correctly perceive customer expectations.

II Gap - refers to the difference between management perceptions of customers' expectations and service quality specifications. This gap means that although the management may perceive the correct expectations of the customers but they fail to develop suitable and sufficient service quality specifications.

III Gap - refers to the difference between service quality specifications and the real service delivery. This gap means that although the service providers have developed the suitable and sufficient service quality specifications but they may not have the satisfactory service delivery mechanism in the real situation.

IV Gap - refers to the difference between the service delivered and the external communication about the service with customers.

V Gap - is the difference between consumer expectation and their perception of service quality - measured by the difference between what customers expect and what customers perceive about the service.

Developed by Cronin and Taylor (1992, 1994), SERVPERF has been the major alternative to SERVQUAL in the services marketing literature with respect to measuring service quality (Wilson et al. 2008; Grönroos 2000). The SERVPERF instrument differs from the SERVQUAL instrument regarding the measurement of performance-only methodology as opposed to the disconfirmation model used by SERVQUAL.

A study revealed that the customers' expectations of service quality in banks were high and perceived quality of service was quite lower across public sector banks. It was found in analysis that the prominent gap in public sector banks were in reliability, empathy, responsiveness dimension of the service quality (Tripathi, 2013).

It was indicated in a study on banking sector that bank should pay attention to these dimension of service quality and particularly to dimension of assurance-empathy (Sandip Gosh Hasra , BL Srivastava ,2009).

Customer Satisfaction:

It has been seen that service quality and customer satisfaction share a close relationship, though they are normally observed as unique constructs (Bitner and Hubbert, 1994; Cronin and Taylor, 1992). In a research aimed at studying the relationship between service quality and satisfaction, the researcher observed that perceived service quality was an antecedent to satisfaction (Spreng and Mackoy ,1996). The relationship between expectation perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al 1988). (Vanpariya and Ganguly, 2010) in their study found that service quality is having a positive and significant correlation with customer satisfaction. (Dharmalingam et al., 2011) stated that all the service quality attributes are positively correlated with customer satisfaction. Customer satisfaction can be enhanced by providing products or services with high quality (Getty and Getty, 2003). Ganesh and Nandagopal(2011) have found that the dissatisfaction of the customers in banking sector is primarily owing to the gap between the expected and perceived service levels. Ravichandran, et al (2010) in their study among the two major public banks of Tiruchirappalli city of Tamilnadu, India found that the tangibility, responsiveness and empathy play a significant role in the behaviour of customers.

Jyoti Agarwal (2012) in her study aimed at customer satisfaction in banking services in Aligarh district found that the banking sector in India is undergoing remarkable changes due to competition and the proliferation of technology.

Dharmalingam et al. (2012) while evaluating the gap existing between the perceived and the expected services on the service quality in public as well as privately sector banks. Found that the largest service gap exist between the reliability, price and product variety and the smallest service gap exist between empathy and tangible dimension.

Puja Khatri & Yukti Ahuja (2011) in their study aimed at satisfaction of customers in private and public sector banks revealed that Private Banks seem to be good in customer satisfaction with services.

Lohani and Bhatia (2012) in their research found that the public sector banks should improve on the tangibility dimension in order to compete with private sector banks.

Dr.Snehalkumar H. Mistry (2013) in their study found that a customer gives highest importance to reliability dimension followed by responsiveness. Customer's focus is on how banks fulfill their promise and how they show interest to do work.

3. Research Methodology:

The present study aims at comparing the perceptual gap in the service quality dimensions between the public sector and private sector banks. Public sector banks selected for the study are SBI, Punjab National Bank, Oriental bank of Commerce, Central Bank of India and Bank of Baroda. Private sector Banks selected for the study includes ICICI Bank, HDFC and Axis Bank. Data was collected from a convenience sample of 80 customers' from each public sector and private sector banks.

Therefore altogether 160 customers were a part of the study. This study also includes the expectation and perception of the employees of the banks regarding the quality of services offered. Data was collected from 40 Employees from each public and private sector banks regarding their view on the expected and perceived service of their bank. The study was conducted in the Jaunpur district (Eastern part of Uttar Pradesh).Data was collected by using the SERVQUAL scale comprising of 22 items to study the expectations and perception of the customer's. Likert's five point scale was used along with questions pertaining to the demographic profile of the customer's.

4. Data Analysis and Interpretation:

Table1
Mean Values(Expectation)

	Type of bank	
	Public	Private
1.Excellent bank will have modern looking equipment.	4.22	4.22
2.The physical facilities at excellent banks will be visually appealing.	4.27	3.95
3.Staff at excellent banks will be neat in their appearance	4.20	4.09
4.Tangibles associated with the service (leaflets or brochure) will be visually appealing at an excellent bank.	4.38	4.36
5.Excellent banks do on time what they promise	4.39	4.36
6.Excellent banks will show a sincere interest in solving the customers issues	4.42	4.22
7.Excellent banks will perform the service right the first time.	4.34	4.78
8.Excellent banks will provide the service at the time they promise to do so	4.57	4.64
9.Excellent banks will insist on error free records.	4.40	4.59
10.Employee of excellent banks will tell customers exactly when services will be performed	4.43	4.50
11.Employees of excellent banks will give prompt service to customers.	4.40	4.38
12.Excellent banks will always be willing to help customers.	4.44	4.50
13.Employees of excellent banks will immediately respond to customers' requests.	4.23	4.29
14. Customers feel confident with the behaviour of employees in excellent banks	4.54	4.28
15.Customers of excellent banks will feel safe in transactions	4.39	4.36
16.Excellent banks staff will be consistently courteous with customers	4.19	4.29
17.Staff of excellent banks are knowledgeable enough to answer customers' questions.	4.26	4.21
18. Individual attention is given to the customers in excellent banks.	4.18	4.29
19.Banking hours is convenient to all their customers	4.20	4.28
20. Personalised services are given to the customers in excellent banks.	4.13	4.36
21.Excellent banks will always work for the best interest of customers.	4.28	4.16
22.The employees of excellent banks realize and cater to the specific needs of their customers.	4.14	4.21

The table 1 shows the mean values of expectation of both the public and private banks.

Table 2
Mean Values (Perception)

	Type of bank	
	Public	Private
1.The bank has modern looking equipment.	3.16	3.84
2.The bank's physical features(tangibles) are visually appealing.	3.07	4.16
3.The bank's front desk employees are neat and decently dressed up..	2.98	3.86
4.Tangibles like brochure ,statements associated with the service are visually appealing	3.03	3.71
5.Bank always perform the promises by a certain time.	2.84	3.86
6 The bank shows a sincere interest in solving my problem .	2.76	3.28
7.The bank performs the service right the first time	2.78	3.21
8.The bank provides its service at the time it promises to do so.	3.00	3.59
9.The bank insists on error free records.	3.01	3.72
10.Employees in the bank tell you exactly when the services will be performed	3.04	3.60
11.Employees in the bank are very prompt to provide the services.	2.94	3.48
12.Employees in the bank are always willing to help you.	2.93	3.84
13.Employees in the bank always try to respond to your request	2.82	3.41
14.The behaviour of employees in the bank makes me feel confident.	2.85	3.28
15.I feel safe in my transactions with the bank.	2.49	3.12
16.Employees in the bank are consistently courteous.	2.65	2.38
17.Employees in the bank have the knowledge to solve the queries..	2.46	2.53
18.The bank gives you individual attention.	2.70	2.55
19.The bank has operating hours which is convenient to all its customers	2.53	2.53
20.The bank has employees who give you personal attention.	2.60	2.62
21.The bank takes care of the customers interest.	2.22	2.90
22.The employees of the bank always try to meet my specific needs.	2.49	3.17

Table 2 shows the mean values of perception of both the public and private banks.

Testing the difference between Mean values of Public and Private Banks (Expectation)

The mean values have been tested by the independent t test

Table 3
Independent Samples Test

	Sig. (2-tailed)
1.Excellent bank will have modern looking equipment.	.951

2.The physical facilities at excellent banks will be visually appealing.	.011*
3.Staff at excellent banks will be neat in their appearance	.369
4.Tangibles associated with the service (leaflets or brochure) will be visually appealing at an excellent bank.	.810
5.Excellent banks do on time what they promise	.739
6.Excellent banks will show a sincere interest in solving the customers issues	.006*
7.Excellent banks will perform the service right the first time.	.000*
8.Excellent banks will provide the service at the time they promise to do so	.377
9.Excellent banks will insist on error free records.	.018*
10.Employee of excellent banks will tell customers exactly when services will be performed	.399
11.Employees of excellent banks will give prompt service to customers.	.787
12.Excellent banks will always be willing to help customers.	.474
13.Employees of excellent banks will immediately respond to customers' requests.	.478
14. Customers feel confident with the behaviour of employees in excellent banks	.001*
15.Customers of excellent banks will feel safe in transactions	.695
16.Excellent banks staff will be consistently courteous with customers	.176
17.Staff of excellent banks are knowledgeable enough to answer customers' questions.	.460
18. Individual attention is given to the customers in excellent banks.	.147
19.Banking hours is convenient to all their customers	.343
20. Personalised services are given to the customers in excellent banks.	.004*
21.Excellent banks will always work for the best interest of customers.	.068
22.The employees of excellent banks realize and cater to the specific needs of their customers.	.339

* shows the significant difference in the means

Table 3 shows the significance values of the difference between the means of the expectation of the public and private banks. It can be observed that there is significant difference in the item 2, 6, 7,9,14 and 20.

Table 4

Testing the difference between Mean values of Public and Private banks (Perception)

T test

Independent Samples Test

	t-test for Equality of Means
	Sig. (2-tailed)
1.The bank has modern looking equipment.	.000*
2.The bank's physical features(tangibles) are visually appealing.	.000*
3.The bank's front desk employees are neat and decently dressed up..	.000*
4.Tangibles like brochure ,statements associated with the service are visually appealing	.000*
5.Bank always perform the promises by a certain time.	.000*
6 The bank shows a sincere interest in solving my problem	.000*
7.The bank performs the service right the first time	.000*
8.The bank provides its service at the time it promises to do so.	.000*
9.The bank insists on error free records.	.000*
10.Employees in the bank tell you exactly when the services will be performed	.000*
11.Employees in the bank are very prompt to provide the services.	.000*
12.Employees in the bank are always willing to help you.	.000*
13.Employees in the bank always try to respond to your request	.000*
14.The behaviour of employees in the bank makes me feel confident.	.002*
15.I feel safe in my transactions with the bank.	.000*
16.Employees in the bank are consistently courteous.	.009*
17.Employees in the bank have the knowledge to solve the queries..	.453
18.The bank gives you individual attention.	.134

19.The bank has operating hours which is convenient to all its customers	.953
20.The bank has employees who give you personal attention.	.802
21.The bank takes care of the customers interest.	.000*
22.The employees of the bank always try to meet my specific needs.	.000*

* shows the significant difference in the means

Table 4 shows the significant difference in the mean values of the perception of the public and private banks. It is very clear that the p value of the item 17, 18, 19 and 20 are not significant whereas all the other items are significantly different.

Table 5

GAP score of Public and Private Banks

Mean Values(Expectation) E		Mean Values (Perception) P				GAP (P-E)			
	Type of bank			Type of bank		GAP (P-E)			
	Public	Private		Public	Private	Public	Private		
1.Excellent bank will have modern looking equipment.	4.22	4.22	1.The bank has modern looking equipment.	3.16	3.84	-1.06	-0.38	TANGIBILITY	
2.The physical facilities at excellent banks will be visually appealing.	4.27	3.95	2.The bank's physical features(tangibles) are visually appealing.	3.07	4.16	-1.2	0.21		
3.Staff at excellent banks will be neat in their appearance	4.2	4.09	3.The bank's front desk employees are neat and decently dressed up..	2.98	3.86	-1.22	-0.23		

4.Tangibles associated with the service (leaflets or brochure) will be visually appealing at an excellent bank.	4.38	4.36	4.Tangibles like brochure ,statements associated with the service are visually appealing	3.03	3.71	-1.35	-0.65	RELIABILITY
5.Excellent banks do on time what they promise	4.39	4.36	5.Bank always perform the promises by a certain time.	2.84	3.86	-1.55	-0.5	
6.Excellent banks will show a sincere interest in solving the customers issues	4.42	4.22	6 The bank shows a sincere interest in solving my problem .	2.76	3.28	-1.66	-0.94	
7.Excellent banks will perform the service right the first time.	4.34	4.78	7.The bank performs the service right the first time	2.78	3.21	-1.56	-1.57	
8.Excellent banks will provide the service at the time they promise to do so	4.57	4.64	8.The bank provides its service at the time it promises to do so.	3	3.59	-1.57	-1.05	
9.Excellent banks will insist on error free records.	4.4	4.59	9.The bank insists on error free records.	3.01	3.72	-1.39	-0.87	
10.Employee of excellent banks will tell customers exactly when services will be performed	4.43	4.5	10.Employees in the bank tell you exactly when the services will be performed	3.04	3.6	-1.39	-0.9	RESPONSIVENE

Analyzing Service Quality Gap of Public and Private Sector Banks in India

11. Employees of excellent banks will give prompt service to customers.	4.4	4.38	11. Employees in the bank are very prompt to provide the services.	2.94	3.48	-1.46	-0.9	ASSURANCE
12. Excellent banks will always be willing to help customers.	4.44	4.5	12. Employees in the bank are always willing to help you.	2.93	3.84	-1.51	-0.66	
13. Employees of excellent banks will immediately respond to customers' requests.	4.23	4.29	13. Employees in the bank always try to respond to your request	2.82	3.41	-1.41	-0.88	
14. Customers feel confident with the behaviour of employees in excellent banks	4.54	4.28	14. The behaviour of employees in the bank makes me feel confident.	2.85	3.28	-1.69	-1	
15. Customers of excellent banks will feel safe in transactions	4.39	4.36	15. I feel safe in my transactions with the bank.	2.49	3.12	-1.9	-1.24	
16. Excellent banks staff will be consistently courteous with customers	4.19	4.29	16. Employees in the bank are consistently courteous.	2.65	2.38	-1.54	-1.91	

17. Staff of excellent banks are knowledgeable enough to answer customers' questions.	4.26	4.21	17. Employees in the bank have the knowledge to solve the queries..	2.46	2.53	-1.8	-1.68	EMPATHY
18. Individual attention is given to the customers in excellent banks.	4.18	4.29	18. The bank gives you individual attention.	2.7	2.55	-1.48	-1.74	
19. Banking hours is convenient to all their customers	4.2	4.28	19. The bank has operating hours which is convenient to all its customers	2.53	2.53	-1.67	-1.75	
20. Personalised services are given to the customers in excellent banks.	4.13	4.36	20. The bank has employees who give you personal attention.	2.6	2.62	-1.53	-1.74	
21. Excellent banks will always work for the best interest of customers.	4.28	4.16	21. The bank takes care of the customers interest.	2.22	2.9	-2.06	-1.26	
22. The employees of excellent banks realize and cater to the specific needs of their customers.	4.14	4.21	22. The employees of the bank always try to meet my specific needs.	2.49	3.17	-1.65	-1.04	

Table 5 shows the gap scores of public and private banks. It can be observed that all the gap scores are negative except for item 2 where the gap score of private bank is positive. It shows that the

physical features of the private banks are beyond the expectations of the customer's. Moreover the gap scores of the public banks are higher as compared to the private banks except for the item 7 (Reliability dimension), item 16 (Assurance dimension), item 18, 19 and 20 (Empathy dimension). It is because of the high expectation of the customer's of the private banks and the banks falling short in the services being delivered.

Demographic Profile:

Age of the respondents

Table 6

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 15-30	18	9.0	9.0	9.0
30-50	137	68.5	68.5	77.5
>50	45	22.5	22.5	100.0
Total	200	100.0	100.0	

Sex of the respondents

Table 7

Sex

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	141	70.5	70.5	70.5
female	59	29.5	29.5	100.0
Total	200	100.0	100.0	

Income of the respondents

Table 8

income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid <15000	47	23.5	23.5	23.5
15001-45000	127	63.5	63.5	87.0
>45001	26	13.0	13.0	100.0
Total	200	100.0	100.0	

Occupation of the respondents

Table 9**Occupation**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Govt job	89	44.5	44.5	44.5
Private job	70	35.0	35.0	79.5
Self Employed	15	7.5	7.5	87.0
Unemployed	26	13.0	13.0	100.0
Total	200	100.0	100.0	

Type of the Bank

Table 10**Type of bank**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Public	142	71.0	71.0	71.0
Private	58	29.0	29.0	100.0
Total	200	100.0	100.0	

Years of using the services of the bank

Table 11**years of using the services**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3-5 Years	141	70.5	70.5	70.5
>5 Years	59	29.5	29.5	100.0
Total	200	100.0	100.0	

5. Conclusions

The study shows that there is significant difference in the expectation regarding the physical facilities of the banks. The perception of the customer's regarding the physical facilities of private sector banks is high(4.16) as compared to the public sector banks(3.07). There is also significant difference in the expectations regarding the problem solving attitude of the banks and the reliability of the services rendered. It can also be inferred from the study that the perception of the customer's of private banks are high on almost every dimension except for the item 16(employees are courteous) and item 18 (banks gives you individual attention). Gap scores of the public and private banks show that there exists negative gap on almost every dimension of SERVQUAL except for the item 2 measuring the tangibility of the private banks where it is +.21. Analysis of the gap scores reflects that

the banks particularly the public sector banks need to improve on all the dimensions of service quality. Empathy has been a concern for the private sector banks where their scores are more negative as compared to the public banks.

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