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MEASURING THE SERVICE QUALITY OFSCHEDULED COMMERCIAL BANKS AT THE GRASSROOTS LEVEL OF ASSAM

Dr. BasantaKalita*

Abstract

Banking sector reforms are logical extension of market oriented economic reforms pursued in India since 1991. Reform measures were aimed to increase efficiency and robustness of the sector. The paper is based on a study to examine the impact of reforms on operational efficiency of banking at the grassroots. The study examines whether service quality varies across types of service suppliers and category of users. With the entry of private banks the banking sector has gone for many transformations including the way how the services are extended. In a backward state like Assam, this has arrived little late but the changes are visible. The paper has tried to capture the service quality standards of the scheduled commercial banks (SCBs) and also for the different bank groups in order to make a comparison. The SERVPERF scale is used to study the responds of the customers in Tezpurtown. The study reveals that the private sector banks are far ahead of the public sector banks in terms of quality of service. The private banks influence the service quality of the SCBs the most among all the bank groups. Overall, the public sector banks, which are the dominant market players, will have to work hard to catch the level of the private banks.

Key words: Service quality, efficiency, reliability, SERVPERF, tangibles, EL classification: G21

* **Assistant Professor, Dept. of Economics, Tezpur College, Tezpur, Assam, India**

Introduction

In today's globalised world of fierce competition, providing a quality service to the customers is the key for existence and success of any business. Service quality is said to be a function of three variables, viz., expectation, perception and performance. The earlier literatures have defined service quality as a comparison of what a customer feels a service provider should offer (customer's expectation) with how the provider actually performs and service quality is a measure of how well the service level delivered matches customer expectation (Sudhahar and Selvam, 2007). Wisner and Corney (2001) have defined service quality as a global judgment on attitude, relating to the superiority of service. Delivering a quality service means satisfying customer expectations on a continuous basis.

The concept of service quality has been very extensively studied during the last thirty years. Several models have also been developed to measure the service quality across the different service segments. Parasuraman, Zaithaml and Berry (1985, 1988) have conducted the most famous study on the service quality measurement model which leads to the development of the SERVQUAL scale. They have identified ten determinants or dimensions of service quality which characterise the perception of service quality of a customer. The technique can be used for performing a gap analysis of an organisation's service quality performance against customer's service quality needs. Cronin and Taylor (1992) have developed a new model to measure service quality called SERVPERF scale. Their conceptualisation of service quality model is based on the performance component only and has discarded the disconfirmation paradigm containing the expectations component used by the SERVQUAL scale. They have also supported their works by empirical evidence across four industries. Being a variant of SERVQUAL scale, the SERVPERF scale also uses the same five service quality dimensions. But since it is a single item based model, it has able to reduce the number of variables by 50 percent to 22 only. But the SERVQUAL method has failed to adapt and validate in a retail store environment (Dabholkar et al., 1996).

Materials and Methods

The sample survey is carried out inTezpur town of Assam.Primary data is collected through direct personal interview method from the retail customers of the commercial banks using a

structured questionnaire. The units of the sample are selected through judgment sampling based on the requirements of the study. Every possible care is taken to include a proper and adequate representation of the population in to the sample. For that matter data is collected from different types of retail customers comprising service holders, businessman/traders, professionals, home makers, students, etc. Effort is also put to get a proper inclusion of sample in terms of gender. Primary data is collected from the customers of both public sector and private sector banks operating in the city.

The sample survey has covered 12 (twelve) banks in total with 7 (seven) from public sector and 5 (five) from private sector. The seven public sector banks are State Bank of India, Assam GraminVikash Bank, United Bank of India, Central Bank of India, Punjab National Bank, Allahabad Bank and Uco Bank. Similarly, the five commercial banks selected from the private sector are ICICI Bank, HDFC Bank, Axis Bank, Indusind Bank and Federal Bank.

Service Quality Model

Investigation of service quality in the financial services industry is difficult as well as interesting. It can only be assessed during and after consumption of the service (Vaniarajan and Anbazhagan, 2007). J. Cronin and S. A. Taylor are the most vocal supports of SERVPERF scale and have leveled maximum attacks on the SERVQUAL scale. In their article "Measuring Service Quality: A Reexamination and Extension" in 1992, they have questioned the conceptual arguments of the SERVQUAL scale and have opined that the expectations (E) component of SERVQUAL be parted with and only performance (P) component should be considered. They have put forward a new concept which is referred as "SERVPERF" (performance only) scale. In addition to the theoretical presentation, Cronin and Taylor (1992) have substantiated their arguments with empirical evidence from four industries, viz., banks, pest control, dry cleaning and fast food. Like SERVQUAL, this method has also taken five service quality dimensions, viz.,

Reliability: Ability to perform promised service dependably and with accuracy.

Responsiveness: Level pf willingness to help customers and ability to provide prompt service

Tangibles: Existence of physical facilities, equipment, personnel and communication materials.

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

Empathy: Care and individualised attention to its customers.

Being a single item scale model and a variant of SERVQUAL the SERVPERF scale is comprised of 22 attributes covering 5 dimensions. A higher perceived performance implies higher service quality. In equation-

$$SQ_i = \sum_{j=1}^{k} P_{ij}$$

Where, SQ_i = Perceived service quality of individual "i ".

K= Number of service attributes/items.

P= Perception of individual "i" with respect to performance of a service from attribute "j".

The present study has adopted the SERVPERF model but with certain modifications. A slightly modified version of the SERVPERF method is used in the study. Three dimensions 'Reliability', 'Responsiveness' (called as Employees' Behaviour) and 'Tangible' are taken out of the five used by SERVPERF scale. Two new dimensions like 'Service Efficiency' and 'Use of Technology' are added in the current study. This is done because efficiency in service delivery is a major determining factor in evaluating the service quality of a banking institution or any financial institution for that matter. Another dimension named 'Use of Technology' is introduced as technology has been playing a pivotal role in efficient, timely and quick delivery of banking services to the customers at present. The number of variable used here to measure the service quality is 31 which are more than that of 22 used by the SERVPERF.

Here two dimensions Assurance and Empathy, used by SERVPERF method, are left out. Assurance, measuring the knowledge and courtesy of employees, can be judged by the efficient delivery of services which is taken care of under Service Efficiency dimension as well as through the Reliability dimension. The "courtesy" part of the Assurance is covered under the Employees'

Behaviourdimension. Again what a customer generally looks for from the bank is the quick, efficient and accurate response to their requests. If the bank can satisfy the customer in these counts then he or she requires no special and individual attention from the bank. Hence, the Empathy dimension used by the SERVPERF method has got relatively low level of relevance as a dimension of service quality measurement. Hence the adopted model will be called as "Modified SERVPERF" or the "MSP" model.

Indexing Service Quality

In order to study the service quality of the commercial banks, service quality index for the banking sector as a whole and for each of the five service quality dimensions are constructed. The index has been constructed by using the formula used by the United Nations while constructing Human Development Index which is as given below-

$$\text{Index} = \frac{\text{Actual score} - \text{Minimum score}}{\text{Maximum score} - \text{Minimum score}}$$

Indices have been constructed for public sector banks, private sector banks and the scheduled commercial banks. Further, service quality index has been also constructed for SBI group, Nationalised banks group, Regional Rural Banks, new private sector banks and old private sector banks. The MSP values for the individual bankincluded in the sample have been calculated and compared. The study has taken the help of regression model using dummy variable to find out the variations in the index due to the impact of different categories of banks and certain variables like gender, location and occupation.

Service Quality Analysis

In the following discussions a preliminary analysis regarding the service quality of SCBs of the state has been presented. Here the mean scores of the variables included in the five dimensions are studied and the results are presented bank group wise so that a comparison can be made.

i) Service Efficiency

Efficient delivery of service is the core expectation of a customer from any service provider organisation. Efficiency of service refers to the timely, quick and error free delivery of service. To capture this phenomenon ten variables are taken and responses from the customers are recorded. The mean scores of the variables are calculated for two bank groups and are presented in the Table 1. It is clear from the above table that the private sector banks are far better in all the ten service efficiency variables compared to the public sector banks. The mean scores of the private sector banks are found higher than that of public sector banks in all the service efficiency variables. The highest mean difference of a service efficiency variable has been found in case of "number of days required to get loan" followed by "number of visits required to get loan" and "to get a new cheque book". The "t" test has been administered to find out whether the mean differences are significant or not. This has helped to identify the discriminant service efficiency variable among the two groups of banks. This is very important as it will indicate the variable in which the respective bank has to make improvement. It will also help towards the planning and policy making process. The "t" test result has indicated that there is significant difference in the mean scores of private sector upon public sector banks in all the variables except for the variable "to withdraw cash without teller". In other words, all the nine variables with significant mean difference have the discriminant power affecting the service efficiency comparison in favour of private sector banks.

Table 1: Mean Scores of Variables of Service Efficiency Dimension

Variables	Mean Scores		Mean Difference
	Private Sector Banks	Public Sector Banks	
	1	2	3 (1-2)
Time required to withdraw cash with teller	4.1386	3.4793	0.6593***
Time required to withdraw cash without teller	3.0000	2.7769	0.2231
Time required to deposit cash in account	4.0100	3.3941	0.6159***
Time required to get a new cheque book	4.4286	3.5074	0.9212***
Time required to get pass book updated	4.6139	4.1765	0.4374***
Time required to purchase a demand draft	3.5556	2.8421	0.7134***

Time required to get credit for local cheque	4.2151	3.9710	0.2440***
Time required to get credit for outstation cheque	4.1471	3.8022	0.3449***
Number of visits required to get loan	2.9208	1.0235	1.8973***
Number of days required to get loan	2.8218	0.1418	2.6800***

Note: ***Significant difference of mean at 0.01 level as per "t" test

Source: Author

ii)**Use of Technology**

The study has chosen three technology based services of the SCBs while measuring the use of technology dimension of banking services. These services are ATM service, internet banking facility and credit card service. The customers are asked to record their experiences while using these services and also about the status of the availability of them. The mean scores of the private sector banks in the entire seven variables, used to study the use of technology dimension of the service quality of banks, are higher than that of public sector banks (Table 2).

Table 2: Mean Scores of Variables of Use of Technology Dimension

Variables	Mean Scores		Mean Difference
	Private Sector Banks	Public Sector Banks	
	1	2	3 (1-2)
Availability of ATM Service	1.0000	0.6568	0.3432***
Time required to complete an ATM transaction	4.2871	2.2882	1.9989***
Availability of cash in ATM	2.4158	1.1588	1.2570***
Availability of cash in ATM in last three visits	1.8812	0.9706	0.9106**
Availability of Internet banking service	0.9540	0.4123	0.5417***
Impact of Credit Card on	0.6931	0.1412	0.5519*
Credit Card related problem	1.2178	0.1588	1.0590***

Note: ***, ** and * mean significant at 0.01, 0.05 and 0.10 levels as per "t" test

Source: Author

The highest difference of mean scores between private and public sector banks can be seen for the variables "time required to complete an ATM transaction" followed by "availability of cash" in the ATM. The "t" Test has indicated that the mean differences of five variables are significant at 0.01 level and mean difference of one variable each is significant at 0.05 and 0.10 levels. It implies that the private sector banks are better than the public sector banks in offering technology based services to the customers. The private sector banks are adopting information technology in banking operations faster and in more meaningful manner than their counterparts in the public sector. Another important finding of the study is that majority of the customer of the private sector banks have revealed that they avail the services of internet banking and the credit cards. But a large portion of the customers from the public sector banks do not avail such facilities. It is also found that almost every customer except from the Regional Rural Banks uses the ATM services. Again, the Regional Rural Banks of the state do not offer any of the three services viz., ATM card, interne banking and credit card and it may have been reflected in the smaller mean scores of the public sector banks.

iii)**Reliability**

The study has tried to record the perceptions of the customers regarding the reliability factor of the commercial banks. Four questions are put to the customers and are asked to rate them. The "t" test results show that mean difference of the three variables out of four are significant indicating a clear difference of perception of customers regarding them between private and public sector banks (Table 3). The only variable in which the mean difference has been insignificant is about safety of money. This reflects the fact that customers feel that their money is safe irrespective of ownership status of bank. This is against the popular belief of the people that the safety of their money is more in the public sector banks in comparison to private sector banks. But the study has revealed that the customers think that their money is equally safe with the private sector banks also.

Table 3: Mean Scores of Variables of Reliability Dimension

Variables	Mean Score		Mean Difference
	Private Sector Banks	Public Sector Banks	
	1	2	3 (1-2)

Passbook entries are correct	4.8317	4.6765	0.1552**
Received important information in time	4.7228	4.3018	0.4210***
Properly advised by the employees	4.6733	4.3824	0.2909***
Safety of the money	4.8317	4.7530	0.0787

Note: *** and ** mean Significant at 0.01 and 0.05 levels as per "t" test

Source: Author

ii) **Employees' Behaviour**

The behaviour of the employees of a bank constitutes a crucial part of the overall service quality of it. Since banks deal with service and not with goods so the behaviour part becomes more important. The behaviour part of the employees is measured from three perspectives of higher officer, clerk and sub-stuffs. All total six variables are studied covering the above mentioned three groups of employees (Table 4). The "t" test reveals that the mean differences are significant at 0.01 levels regarding the variable 'attending request' by higher officers, clerks and sub-stuffs. Again, the mean difference of the variable 'presence of clerk during office hour' is significant at 0.10 level. The mean differences of the two variables referring the presence of higher officers and sub-stuffs are found to be insignificant. The reason for this may be because the retail customers of banks, generally, deal with the clerks for their day to day transactions and occasionally they required the services of the higher officer and sub-stuffs.

Table 4: Mean Scores of Variables of Employees'Behaviour Dimension

Variables	Mean Scores		Mean Difference
	Private Sector Banks	Public Sector Banks	
	1	2	3 (1-2)
Attending request by higher officer	4.5347	3.9545	0.5801***
Attending request by clerk	4.4356	3.6529	0.7827***
Attending request by	4.3861	3.6118	0.7744***

sub-stuffs			
Presence of higher officer during office hour	2.0000	1.9941	0.0059
Presence of clerk during office hour	2.0000	1.9824	0.0176*
Presence of sub-stuffs during office hour	2.0000	1.9880	0.0120

Note: *** and * mean Significant at 0.01 and 0.10 levels as per "t" test.

Source: Author

v) **Tangibles**

The four aspects of tangibility measured in the study are space inside, fan and lighting, toilet and drinking water and equipment and machineries. The mean scores of the tangibility variables show that the scores are much higher for the private sector banks than that of public sector banks (Table 5). When the 't' test is administered upon the mean score difference of the two bank groups over the tangibility variables it shows that there are significant differences of the mean scores of all the variables at 0.01 level. This indicates that the private sector banks are much superior to the public sector banks in physical appearance and possessions. This also implies that the better tangibility of private sector banks is really helpful in offering better services to the customers.

Table 5: Mean Scores of Variables of Tangibles Dimension

Variables	Mean Scores		Mean Difference
	Private Sector Banks	Public Sector Banks	
	1	2	3(1-2)
Space inside	3.5347	2.9706	0.5641***
Fan and lighting	3.4653	2.8824	0.5830***
Toilet and drinking water	3.3556	2.1404	1.2152***
Equipments and machineries	3.4455	2.6845	0.7610***

Note: *** means Significant at 0.01 level as per "t" test.

Source: Author

Service Quality Index: The MSP Value

Service quality index or the MSP (Modified SERVPERF) value is prepared for all five service quality dimensions individually and for overall banking sector. These service quality indices are also prepared for public sector banks, private sector banks and all scheduled commercial banks (Table 6). The overall service quality index for the scheduled commercial banks has been 0.7161. Similarly, the overall service quality index for public sector banks is 0.6311 and that is for private sector banks is 0.8098. The service quality index of private sector banks is much higher than that of public sector banks which implies that the service quality of the former is much better than that of the later. If one looks at the indices of the individual service quality dimensions of the two groups of banks then it is clear that the private sector banks have an edge in all the five dimensions over the public sector banks. The maximum difference of indices between the two bank groups has been found in case of 'Use of Technology' dimension followed by 'Tangibles' dimension. The private sector banks are always very strong in case of physical appearances and also in front while adopting new technology in banking operations and it has been reflected in the higher index for both of them. The least difference in index between private banks and public banks can be seen in case of 'Reliability' factor. This means that in case of reliability there is nothing much to choose between public sector banks and private sector banks. In other words the customers' perception regarding the reliability of the two bank groups does not differ much.

Table 6: MSP Values for Different Bank Groups and for SCBs

Service Quality Dimension	Bank Group		All SCBs
	Private Sector Banks	Public Sector Banks	
Service Efficiency	0.7065	0.5699	0.6244
Use of Technology	0.7380	0.4641	0.6464
Reliability	0.8713	0.7623	0.8031
Employees' Behaviour	0.9165	0.8028	0.8459
Tangibles	0.8168	0.5565	0.6606
Overall	**0.8098**	**0.6311**	**0.7161**

Source: Author

Factors Influencing Service Quality of Banks

A regression has been carried out between service quality index and the five categories of banks, gender (male and female) and occupation (salaried, self employment and not in employment) of the customers of the banks. The five categories of banks are SBI group, Nationalised Banks group, Regional Rural Banks, new private sector banks group and the old private sector banks group. The model is written as

$$SQI = \int (Bank\ category, Gender, Occupation) \qquad (1)$$

It may have happened that the three factors as mentioned above may affect the service quality index besides the different categories of banks. This is because the service quality perceptions of male and female customers may be different. Similarly, the kind and nature of banking services required by a businessman is certainly different from that of a salaried person or a person who is not in employment like a home maker or a student.Since the dependent variable (Service Quality Index) is bounded between zero and one (0<Y<1), a linear specification of the relation defined in equation (1) will not be appropriate. This is because predicted value of Service Quality Index from a linear regression model will not be necessarily confined between zero and one. Hence, the following logistic functional form has been adopted for detail specification of the relation.

$$Y_t = 1/(1 + e^{-Zt}) \qquad (2)$$

$$Z_t = \alpha + \beta_1 D_1 + \beta_2 D_2 + \beta_3 D_3 + \beta_4 D_4 + \lambda_5 G_5 + \mu_6 C_6 + \mu_7 C_7 + u_t \qquad (3)$$

t= 1, 2… 271

D_1, D_2, D_3, D_4, G_5, C_6 and C_7 are the dummy variables.

Where, Z = Service Quality Index

α = Intercept (constant)

D_1= ‘1’ for SBI and ‘0’ for others

D_2= ‘1’ for RRB and ‘0’ for others

D_3= ‘1’ for new private sector banks and ‘0’ for others

D_4= ‘1’ for old private sector banks and ‘0’ for others

G_5= '1' for male and '0' for female

C_6= '1' for self employment and '0' for others

C_7= '1' for not in employment and '0' for others

u_t= Disturbance term

β_1, β_2,β_3, β_4,λ_5, μ_6, and $\mu_7$are the coefficients of the dummy variables.

It can be seen that although Y is bounded between zero and one, Z can vary from $-\infty$ to $+\infty$. Hence the parameter of the model can be estimated applying linear regression technique to equation (3). For this purpose the variable Z has been constructed from the values of Y using a conversion formula.

$$Z = \ln \{Y/ (1-Y)\}$$

The results of the regression analysis are shown in table 7.

Table 7: Results of Regression Analysis between Service Quality Index and Bank Categories, Gender, Location and Occupation

Variables/Items	Co-efficients/ values	Standard error	t value (df=262)
Constant (α)	0.259	0.058	4.499***
SBI (D_1)	0.049	0.059	0.830
RRB (D_2)	-0.631	0.065	-9.731***
NPSB (D_3)	0.784	0.050	15.794***
OPSB (D_4)	0.456	0.095	4.806***
Gender (G_5)	-0.085	-0.066	-1.721*
Self employment (C_7)	0.027	0.044	0.608
Not in employment (C_8)	-0.113	0.063	-1.812*
R^2	0.691		
F(γ_1=8, γ_2=262)	73.114***		

Note: *** and * mean significant at 0.01 and 0.1 levels respectively.

The value of R^2 is fairly high which implies that the model gives a good fit. Moreover, the large F value implies the high overall significance of the fitted regression.

As far the coefficients of the independent variables are concerned, 3 variables are significant at 0.01 level and 2 others at 0.10 level. Among the dummies for the occupation categories, the dummy for the 'not in employment' category is significant but negative. This means that to this category, service quality is inferior compared to those in salaried category (for which all occupation category dummies are zero). The coefficient of the dummy variable 'Gender' is significant and negative. In other words, the service quality of the commercial banks, as perceived by the male customers is significantly inferior compared to the service quality perceived by the female customers.

But the primary interest of the exercise is, however, to study the difference in service quality across the bank categories. Here, out of the four dummies of the group three are statistically highly significant. The dummy for the SBI group, though positive is not significant. This means that there is no significant difference in service quality of SBI from the service quality of Nationalised Banks group (the category for which all bank category dummies take the value zero). The dummy for RRB is negative and significant which means that compared to the Nationalised Banks group the service quality of the RRB is inferior. Finally, the dummies for the new and old private sector bank groups are positive and significant revealing that service quality of these two groups of banks is significantly superior to that of Nationalised Banks group. Among the bank categories, the new private sector banks group has the highest positive significant impact upon the overall service quality of the commercial banks in the state followed by the old private sector banks group.

The value of the intercept α is 0.259 which is significant at 0.01 levels. Generally, the intercept value refers to the mean value or average value of the bench mark category, i. e., the category which takes the value '0'. But since number of dummy variable is more than one in this case, so the interpretation of the constant has become slightly complicated. Still the intercept α can be

described here as the mean of the service quality index of salaried female customers of Nationalised Banks from Tezpur.

Conclusion

The study above has clearly reflects that the private sector banks' service quality is relatively better than that of public sector banks. It has shown that private sector banks have a higher index for all the five service quality measuring dimensions as well as in the overall service quality index or MSP value. The government and the concern authorities should take note of this as the sector is overwhelmingly dominated by the public sector banks in the state but in terms of service quality they are behind their counter parts in private sector. While studying the mean difference of the reliability dimension, one important finding has appeared. It is found that the customers think that their money is safe irrespective of the ownership types of bank. This is certainly against the popular belief of the general public that money is relatively safer in the public sector banks compared to private sector banks. This can be considered as a big achievement of the private banks as they have able to generate trust of the people upon them.

The superiority of the private banks obviously put a question mark upon efficiency in delivering services by the public sector banks. The public sector banks must try to improve the things as quickly as possible in order to compete with the private banks. It has also been clear from the study that in term of reliability also people has given preference to the private banks making them the first choice. This has been a strong point of the public sector banks for long as they are always backed by the government and people feel that in case of any eventuality the government will take care of their wealth. But the study has revealed that people do have same kind of belief on the private sector banks as well. The RBI must try to improve the service quality of the public sector banks by following the same kind of service procedures and techniques as followed by the private banks. This is required as majority of the customers is still with the public sector banks and more importantly in an underdeveloped state like Assam the role of the public sector banks in the process of economic development is very crucial.

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