CHAPTER 3

CONCEPTUAL FRAMEWORK

Figure 3.1 Conceptual framework

The main objective of the study is to measure the service quality gap between the perceived service and the expected service among various touchpoints available in the retail banking. For this purpose six attributes have been identified namely tangibility, reliability, responsiveness, assurance, empathy as stated by Parasuraman et al., in the SERVQUAL mode plus communication, totalling to six.

The customer touch points taken for the study are the branch, ATM, employee, online banking and call centre. As stated in the above model all the six attributes are to be tested against all the six attributes to determine the customer satisfaction.