PREFACE

The commercial banks in the process of economic development have been pointed out regularly by economic thinkers and policy makers of the country. Commercial banks played an important role in the Indian economy and considered as the heart of the financial structure.

The change brought in by globalization and technology upgradation has changed the bank and their customer relationship and at times it is unknown what the customer wants. Whatever the discussions had been in this regard there is overall consensus that efficient customer service and real understanding of the client’s business is absolutely vital. There is no doubt that all banks recognize the importance of high customer service but still there is gap in the services rendered and how the customer is satisfied. Customer service has great significance in all industries especially the service industries like banking. Globally, banking has become largest financial service provider. The coverage of banking products is increasing so fast that there is failure of soaring demands of the clients.

Thus the present study is an attempt to extract the factors of service quality and to derive the relationship between the service quality and customer satisfaction.

In the first chapter an attempt is made to study the literature related to retail banking in India and service quality and customer satisfaction in retail banking.

Objectives and research methodology are also discussed in this chapter.
In the second chapter the conceptual framework related to banking, banking reforms etc is presented.
Theoretical framework of Retail Banking Industry in general and Retail Banking in India in particular is discussed in third chapter.
In the fourth chapter, efforts are made to present Service Quality Perception and Customer Satisfaction in Retail Banking.
Analysis of the consumer service quality perception and the relationship between service quality perception and customer satisfaction in retail banking is discussed in chapters five and six.
Finally in chapter seven, findings, suggestions and conclusions are made out of the study are drawn.