CHAPTER FOUR

LITERATURE REVIEW

Literature review of service quality in banks is given below

Patrick Asubonteng ET AL (1996)-The paper tried to define and measure service quality and find out the consistency of results and usage utility of the factors of service quality. It tried to analyze different service quality models. SERVQUAL which tried to find out difference between expectations and perceptions is one method. Another method is SERVPERF which measures only perceptions. Organizations have to consider the dimensions which are important in their respective places and modify the scale according to that. The study concluded that more research would be required in SERVQUAL and other service quality areas.

Joseph M. et al (1999)- The study analyses the relevance of information technology in banking sector in Australia and sample size was 300. The study found that in convenience/accuracy and efficiency services were good but in all other ebanking services importance rating specified by customers was not met.

Haemoon Oh(1999)- This study collected data from a sample of 550 clients of 2 large premium hotels in a city in the United States (northeastern part) over a four-week study period. The study proposed an integrated model which can be used in decision making process of customer’s. Perceived value was having influence in decision making process. Perceived price was having a negative effect on perceived customer value. The study found that the perceived price had marginal negative influence on service quality. Perceptions were found to affect service quality, customer value and repurchase intention.

Lassar, et al (2000)- SERVPERF scale was used here and 65 was the sample size. The findings gave idea that technical quality model was better than SERVQUAL because SERVQUAL was lacking technical dimensions.
Bahia, K and J Nantel (2000)- The paper gave idea about a different tool for identifying quality of service in sector of banking especially, retail banking. The study made a questionnaire which is known as Banking Service Quality Scale which talked about areas like access, effectiveness, price of service, appearance and tangibles, reliability of service and service combination. This model was better than any other model than SERVQUAL

Achim Machauer and Sebastian Morgner (2001) proposed a model of segmentation by factors based on demographic ideas in bank marketing and the study concluded that factors have very less correlation with the needs of customers.

The study used cluster analysis to form segments based on customer rating combinations for different dimensions of attitude and different benefits of service given by banks. Image, technical and functional aspects of quality were found to be very good predictors of overall quality which was a good predictor of word of mouth. This study defines that areas which are more of functional in nature are very important and they affect the quality but quality which are more technical related is having a relevant relationship with word of mouth. Further research can help to find out whether we can generalize the findings.

G.S. Sureshchandar, Chandrasekharan Rajendran, R.N. Anantharaman, 2002 - The relationship between quality of service and client happiness has been kept based on the concept that client happiness and service quality factors are almost same. The differentiation was done based on the bank, ie, whether it is private sector, foreign bank or public sector bank. 150 customers were randomly selected from each group of bank. The results found that client happiness and quality of service are independent of each other but are related to each other which mean that if one increases the other is likely to increase.

Jamal, A., Naser, K., 2002- The study found important factors of satisfaction of customers by having a sample size of 167 customers and found that performances which are core and relational influenced customer satisfaction and customer expertise and customer satisfaction had reverse relationship.
Sureshchandar et al (2002).- The study found connection between quality of service and client happiness in Indian banking sector. The factors were not related but are independent. Both structures are not the same in core areas of service, human factors, service delivery and aspects like tangibles and social responsibility.

Adrian Palmer, Martin O’Neill, (2003)- This study used a modified SERVQUAL scale and found out that how customers perceive quality of service declined with the time. It found out that perceptions of variables of high importance and variables having tangible elements declined the least. Individuals changes in' perceptions over time were associated with changes in behavioral intention.

Neeru Malhotra and Avinandan Mukherjee(2003)- The study studied the nature of connection between the 3 factors of commitment and quality of service and to also test the opinions of two sets of employees. The research was done in telephone call centres and in different retail branches of a major retail bank in UK and final sample size were 186 employees in call centre and 171 employees in retail branch. Separate questionnaires were used for both call centre and branch. The analysis was done by factor analysis and regression. In branches it was found that factors like affective commitment to the customers and continuance of that have significant positive impact on service quality while in call centers, only affective commitment was having an influence on quality of on service. The study gave suggestions that in call centers more internal marketing strategies have to be done so as to impact the affective component while in branches strategies have to focus on work experience factors and factors that increase continuance of employees.

Gani A, Mushtaq Bhatt(2003)- The study was done as a comparative study of quality of service of banks in commercial sector and its parameters. Scale commonly called as SERVQUAL was the survey instrument and 800 were surveyed. CITI bank and Standard chartered bank were found to be good in factors like tangibility and in reliability. In responsiveness it was found that Indian banks are not good compared to foreign banks. Indian banks were not good in assurance and empathy.
Navdeep Aggarwal and Mohit Gupta (2003)- This study analyses the various parameters of service quality. Branch managers and academicians were approached informally and interviewed in structured manner to formulate a banking service quality model. Service time and personal interactions were found to be significant and also ambience was also found to be important.

A Mukherjee et al (2003)- The study found out deliver of y quality services to customers. 5 senior managers form 2 public sector banks and one central bank was interviewed. Factors like establishment, technology, quality of employees were used for the study as the variables. 185 samples were given questionnaires for pre testing based on 7 point likert scale consisting of 30 questions.. Using this 5 questions were deleted from the study. After this 1200 customers were finally given the questionnaire and the study covered 27 banks. The authors found that there are 3 areas like efficiencies of quality, profitability and also overall work for public sector banks. Areas like Reliability, Responsiveness, and empathy had high service quality gaps. Resource utilization was an important problem in most of the Indian public sector banks. Identifying customer service improvement methods and improving resource utilization etc could be the benefits from this study.

Martin O'Neill, Adrian Palmer (2004)- The paper relates post-consumption dissonance of consumers after consumption of products and their perceptions of quality of service. A review of literature in this paper finds that the degree of dissonance faced after consumption of service is having a negative relationship to both prior ratings of quality of service and latest time-elapsed ratings. The results give idea of the inconsistent service quality perception over time.

Zhou, L (2004)- China’s retail banking was studied and importance of quality of service on client happiness and the study proposed that consistency of service and assurance given by employees were the main factors for client happiness. The study also concluded that there were relevant differences in client expectations and perceptions.
Zhilin Yang et al (2004)- The study wanted to find out quality of online service, dimensions of online quality of service and conceptualization of this quality. The first part of the study tried to find important areas dimensions and their corresponding features of service using a methodology in which the analysis is done of the contents of consumer reviews of their web related experiences of service in banks. Then it was important to get hold of possible online sites that provided clients with a location to give their analysis of service suppliers. The next step was to analyse possible client identification sites. The last step was to select 20 banks for the study. The content analysis found seventeen factors of web related service quality and divided them into three groups which are client quality of service, web related system quality and one dimension of product portfolio. Second phase prepared the final set of questionnaires for the study which included questions with respect to how consumers perceive web related service quality, demographics and internet usage information. 235 was the final sample size. Confirmatory factor analysis reduced set of questions to 20 from 31.6 service quality dimensions namely responsiveness, reliability, competence, usage easiness, safety and product portfolio were the 6 factors identified. The study finds out the applications of online service quality model.

Arasli, Huseyin et al (2005)- The study analyzed and did comparison of quality of service in the banking sector (commercial) in Cyprus. It also analysed the connection between bank client happiness in the Cyprus especially with respect to Turkish- and Greek-speaking areas and word-of-mouth advertisement (in the positive direction) about their banks. SERVQUAL was used and 268 samples were used. Tools like Multivariate analysis and forecasting using regression were the techniques to analyse the influence of quality of service on client happiness on totality and word of mouth. The study was four-dimensional as responsiveness could not be used. The study concluded that bank customer expectations in the areas of client happiness and quality of service were not met and that the biggest area of concern was found in the empathy factor. The assurance factor had a very deep impact on client happiness and overall happiness of clients of Cyprus had a direct impact in the positive way on their word-of-mouth.

Arora S (2005)- This study understood factors influencing client satisfaction in different banking sectors in northern India. Sample size was 300 customers and the
study concluded that there were very high differences in satisfaction of customers in each group of banks with respect to regular operational, situational and interactive parameters. In mechanization and automation foreign banks were the leaders.

Debashis and Mishra (2005) - The study found out and measured client satisfaction in services provided by the bank branches among nationalized banks in northern India. 1200 customers were taken for the study and customer satisfaction was influenced by factors like in the areas like accuracy in business, computerization, attitude and availability of staff. Least important factor was promotion of the products and various schemes.

Hans H. Bauer et al (2005) - The study wanted to formulate a web portal quality for banking based on security or trust, very important services, cross buying quality, extra benefits, value of transactions and how employee’s respond. 7 point SERVPERF scale was used. The study found out that service quality dimensions vary among industries and settings. Main areas of services and Problem-solving areas are the important dimensions and web portal is a multi-dimensional -factor consisting of different factors. The study provided validated measurement scales for each factor. The empirical study analysed the portals as integral solutions.

Mushtaq M Bhat (2005) - This study analyses parameters of in bank through SERVQUAL and influence of different variables in age, gender etc. The study was limited to SBI, PNB, CITI Bank, Standard Chartered Grind lay’s bank etc. 800 customers were taken and it was found that foreign banks are better than other banks. On factors like reliability and responsiveness. SBI was not good. Delhi Banks were found to be better in service quality.

Alka Sharma, Varsha Mehta (2005) - The study focuses on service quality of four leading banks and their comparison. Public sector banks were found to have better service quality than private sector banks. 3 out of 5 dimensions scored higher than average in public sector banks whereas in private sector only 2 dimensions scored higher than average.
Joshua A J, V Moli, P. Koshi (2005)- The samples used in this research were four hundred and eighty and it analysed and compared service quality in old and new banks. Customers were found to be happy in reliability, empathy and price customers

Mohammad et al (2005)- The study tried to create a very useful model for quality of service using information technology model based on automation by considering specific qualities of each channel of service route and other factors which help in service quality

Raul and Ahmed (2005)- The study investigated client service in public sector banks in Assam and 3 important districts were taken for the study. It was found that in areas like management, technology, service charges etc customers were not happy. Communication gap was the main reason for poor service and service was different in rural and urban sectors

Avinandan Mukherjee, Prithwiraj Nath (2005)- In this research Parasuraman et al model (Modified Gap model) (1985, 1991), model called TOPSIS (Hwang and Lin, 1987), and Loss function (Ross, 1988) are the models which are tested and compared for effectiveness in this research. The study also tried to form a specific system for service quality measurement using the 3 models. Large sample was selected of respondents of leading Indian commercial banks. Gap model was used to compare bank performances in terms of service quality dimensions. Service quality loss was another approach which was used. But none of the methods analyzed service quality completely and so the study found that combination of methods is sufficient. This research gives managers with a system of service quality improvement which understands gaps in service quality, and keeps focus on lessening the future problems caused by lack of good quality.

Oman M. Karatepe, Ugur Yavas, Emin Babakus (2005)- The paper tried to formulate and test an instrument for quality of service by using the retail banking services in Northern Cyprus as a case in point. In northern Cyprus the survey was done using 20 item questionnaires. It was found that service quality can be a four-dimensional model with quality of interaction, service environment, empathy, and
reliability. High internal consistency and reliability was found in the scale and it had good construct validity (different validity measures like content, convergent, discriminant etc). The final analysis gave us ideas that quality of interaction is the most significant area of quality of service and other factors were empathy, reliability and service environment.

I-Ming Wang, Chich-Jen-Shieh (2006)- The study focused on significance of 5 qualities of service factors on user happiness in library(specific) services. Also the study finds out importance of the library users on different features of services and the performance of the library. A total of 58 samples containing faculty, students etc were taken for the study and survey was used. Reliability of study was 0.94 and it was concluded that construct validity of the instrument was high. 3 important attributes which were found from the study were no of books, providing loans and overall reading environment. It was clear that overall quality of service and user happiness is correlated. Institute type did not influence importance given to the attributes. Except responsiveness all other dimensions had impact on user satisfaction. Some suggestions were also given by the authors.

Robert Hinson et. al. (2006)- The study compared service quality across three top-performing banks like Barclays bank, Standard Chartered bank and Ghana Commercial Bank. The study found that and it tried to find out the most relevant dimensions which contribute to service quality

5 point likert scale was used(1=strongly disagree to 5 =strongly agree) and sample size was 250. The study found out that all the banks selected differ on the service quality dimensions. Barclays bank gave better services in terms of the level of quality of service provided to client than the listed Ghana Commercial Bank and Standard Chartered. It also found that the Ghana Commercial Bank gave better social services than the multinational banks. The study also found that expectations of clients on the entire service dimension are not fulfilled by the Ghanaian banks. The study found all the quality of service factors is very significant for the identification of quality of service in Ghana. Service quality had an element called as Human element which was very important highly predictor of perceived service quality followed by social responsibility. Tangibility factor was found to be the parameter which was not
able to predict service quality. The study found that there need to be improvement in service quality in Ghana’s banking industry.

**Sharma and Sharma (2006)** - The study found that were customers were very much happy with facilities of loans, environment in the bank, work location identification procedures, location, rates of interest etc and were not happy with formalities and the advertisement created through media.

**Dr. S C. Jasmina Gržinić (2007)** - The research was done to find out expectations and perceptions of hotel guests and to calculate the SERVQUAL gap. It was also done to find out dimensions of service quality in hotel industry by using factor analysis. 16 hotels were taken for the study.

The SERVQUAL model in hotel industry in Croatia gave the idea that the expectations of customers in hotels are more than their perception. It shows the existence of a negative SERVQUAL gap. Tourists from Great Britain had the maximum total expectations which were followed by tourists from Australia and USA, while the Japanese tourists have the least expectations. The analysis shows that this model can help managers with the assessment of expectations and perception of hotel guests.

**Okan Veli ŞAFAKLI (2007)** - Due to globalization and international competition companies get reduced profits. Companies are finding it difficult to meet consumer needs and at the same time compete efficiently. Therefore service quality can become important and the measurement of it will depend on the extent to which customer expectations are met. This study tries to analyse quality of service of commercial banks in Northern Cyprus using SERVQUAL model developed by Parasuraman, Zeithaml and Berry. The study found out that banks in commercial sector in Northern Cyprus are not able to meet the expectations of Small Manufacturing Enterprises for all dimensions. Among the factors of quality of service maximum -ve gap was in empathy factor. Also relative significance (weights) of quality factors stated by SMEs is highest for parameter of reliability.
Dash et al (2007)- The study analysed satisfaction of customers using service quality dimensions in Noida and Ghaziabad. The study found that assurance was the most important factor and then reliability was important followed by responsiveness. Tangibles was the least important factor.

Sharma S, et al (2007)-The study analysed different types of banks with respect to customer perceptions in quality of service. Service quality was found to be related with happiness and there was relevant gap between quality of services provided by banks. Banks in smaller cities are far behind big cities in this regard.

Tracey Dagger, Jillian Sweeney (2007) - The study proposed the correlation between consumption and service quality perceptions. The study found out that customers are dependent on search based attributes in the initial stages of service experience and later consumption becomes important.

Dr. Vannirajan & B. Anbazagan (2007)- The study tries to make an assessment of SERVPERF scale in the Indian Retail banking sector by doing a survey in banks at Madhurai. The study found that in public sector banks tangibles and assurance are most important and in private sector banks reliability, responsiveness and tangibles are most important.

J.Clement Sudhahar, M.Selvam (2007)- This work tries to search out a number of factors of quality of service that are not been thought out within the earlier models and proposes a revised model for distinguishing perceived quality of service. Information for this study has been collected from customers of Indian retail banking sector. The current study uses a scientific procedure for analyzing the client perceived service quality and its constituents. 36 elements found in the questionnaire were given to 240 respondents who were selected from different socio-economic-demographic characteristics. Using this authors formulated an inventory of list of vital items which are used for the service quality in general.

Ashutosh K. Singh, Shiv K. Tripathi (2007)- The paper is on Indian private sector banks and tries to search out the gap within the service quality perception of both the suppliers of service and customers. The study is descriptive and takes ten
customers and executives each from 3 private banks. In competency issue customers exceed their favorable perception compared to executives (score of half a dozen and 5.6 respectively). Another space where the important gap is there is Product range (customers and executives respective mean score of 5.8 and 6.6). So there is want for private sector to extend the product mix. The security is another area where distinction is there and so the banks got to increase the efforts here. In different areas like looks, reliability etc banks can work better in future so that gap between employee perceptions and client expectations minimize

**P K Gupta (2008)** - The main study was done to search out the shopper behavior with respect to web banking vis-à-vis typical banking. The study identified out that in the case of easiness and speed web banking is healthier than typical banking and factors like trust, accuracy and confidentiality were most significant

**Xin Guo et al (2008)** - The study used Chinese Banking Service Quality questionnaire to gather information from 259 customers and also interviewed 18 financial managers. The information was analyzed by using multivariate methods like exploratory and confirmatory factor analysis. The analysis found out that in China the service quality had functional quality and technical quality as higher order constructs and reliability, technology, communication and human capital as lower order constructs. The study could be useful for Chinese banks to strategize their operations however generalization could not be easy.

**Anita Seth et al (2008)** - The study found the aspects of service delivery and information technology quality using a survey of 225 mobile phone users. The study used confirmatory factor analysis and use aspects of service quality (reliability, assurance, responsiveness, empathy, tangibles, convenience, and network quality. Responsiveness was found to be most vital followed by reliability and other factors. The study will be used for monitoring of service quality in different firms, provides hints for the foremost necessary factor which the company has to look into in service quality and can also help in comparing with competitors and making sure that the firm is recovering
Ellaine Walice & Leslie De Cheratony (2009) - Study finds out the importance of assurance and reliability, client orientation, teamwork, etc. in performance. Also, the study highlights the criticality of cooperation for effective performance. Commitment which is continuous and a factor of service recovery were also found important.

Usha Lenka et al. (2009) - This study finds out whether customer satisfaction is increased by service quality in Indian commercial banks. 350 samples were taken from scheduled bank branches in Orissa (India). A survey containing ideas on variables like socio-demographic variables, technical, human, and tangible aspects of quality of service was used. The study found out that customer satisfaction was influenced by improved human, tangible, and technical factors of service quality of the bank branches. Human aspects were influencing customer satisfaction more than anything else. Customer satisfaction also increases loyalty of customers. Better service quality of the banks can retain customers.

Mohammed Siddique Khan, Siba Sankar Mahaputra (2009) - The research was done to identify vital parameters influencing quality of service in internet banking. Analysis using Factor identified 7 factors which included factors like access, dependability, user friendliness, privacy. Correlation analysis shows that a significant relationship is there between factors. Also, the study concluded that there is a difference between business class and other sections in terms of perception.

Ilhaamie Abdul Ghani Azmi ET AL (2009) - The study needed to seek out the impact of competency-based pay on quality of service. For this 444 public organizations in Malaysia were designated. Sampling method used was simple random sampling. Questionnaire was used for distribution to the human resource managers for 300 public organizations throughout Malaysia. Another set was given for their respective external clients. Three hundred was the sample size for employees and 3000 for external clients. SERVQUAL questionnaire was used. The results gave a thought to the extent of competency-based pay influence on factors of services like reliability, fast service, and assurance given to clients but parameters like tangibles and empathy do not have any big effect. The research concluded that competence and potential have to be used for pay which would help the employees to serve customers better.
Padhy P K and B N Swar(2009)- The study studied role of technology in banking and its influence on quality of service which is perceived in different types of banks in Orissa using sample of 300. Foreign banks were found to be very good at meeting client expectations and ICICI bank and AXIS bank were also good in this. Quality of service in public sector banks was very less.

Rod et al(2009)- The study analysed the relationship of quality of service, overall service quality in web banking and satisfaction of customers in New Zealand. The study found out that customer service quality provided online and online information systems were quite related positively to overall customer web related banking service quality. In short overall quality of service of internet banking and client satisfaction were positively correlated.

Prasanta K. Padhy, Biranchi Narayan Swar(2009)- The study tried to judge the public, private and foreign bank branches(selected) in terms of factors like awareness and happiness level of clients in the areas of services and to identify and analyse( in terms of customer satisfaction) the best one among the above cited three banks. It also tried to find out the important parameters of quality of service in banks. SERVQUAL was used and 1250 and 150 customers were selected from public sector and private banks respectively. 25 were taken from foreign banks. The study found out that quality of service in banks in government sector is not good because of factors like tangibility, lack of response etc. Banks in private sector did very well compared to public sector banks in terms of the SERVQUAL dimensions. Foreign banks are meeting the expectations of clients with respect to the 5 major factors of service quality. Research on understanding customer expectations and training of employees were the 2 important points found by the article to improve service to customers.

Prasanta Kumar Padhy, Biranchi Narayan Swar(2009)- This paper studies the important areas of, SERVQUAL model. The important focus of the study was to improve knowledge service quality and to extract models that can be used by managers in the industry. This paper finds the use of different aspects of quality of service in India and analyses connected topics in this area. The research gives
conclusions of importance for banking in retail sector and also for providers of service [or, and service providers in general. Four hundred and forty customers were used and 300 of them were analyzed. The paper analyses most important quality improvement methods recently undertaken by two banks

Riadh Ladhari(2009)- The research analyses literature review of SERVQUAL for a period of twenty years (1988-2008). SERVQUAL based research studies for this period were analysed in this study. The various studies were taken from very important databases such as ABI/Inform, Science Direct, and EBSCO host. The paper identifies and summarizes numerous criticisms of the scale commonly called as SERVQUAL. The paper finds out that SERVQUAL is still the best tool for measuring service-quality. The paper gives a lot of ideas on SERVQUAL and applications. The paper gives inputs on of 30 different areas of applications of SERVQUAL.

Sandip Khosh Hazra, Dr.Kailash Srivatava (2010)-The study found the relationship between factors like quality of service, client satisfaction ,loyalty and commitment. SERVQUAL is used and the study Identified that in private banks factors like quality of service, assurance and reliability are important factors for satisfaction of customers, for loyalty and for commitment. The banks which were studied had differences of opinion on these parameters.

Akiko Ueno(2010)- The paper studies importance of quality. The study understands the factors that are important in service quality. The literature review finds out the human resource functions like working in teams ,aspect like recruitment, etc in maintain quality of service.

Prabha Ramseook-Munhurrun et al(2010)-The study used SERVQUAL model to study internal quality of service at a call centre in Mauritius using front level employees as respondents. 22 questions from SERQUAL was used for the study. The survey had demographic profile, SERVQUAL questions and questions on employee’s satisfaction and loyalty. 90 usable questionnaires were used for the results. The results show that the consumer perceptions were lower than their expectations in most of the dimensions. The study also found out that the services
given by the front line employees are not increasing their satisfaction. The analysis showed that overall happiness, responsiveness and appearance were very much related to employee willingness to recommend the call centre, and intentions to stay. The study helped to understand importance of service quality.

**Riadh Ladhari (2010)**- This study analyses literature on e-service quality (e-SQ), and the main issues in methodology of developing measurement scales. The study took different studies on e-Service Quality from different sources and content analysis was done on these studies. The review showed that there are common factors which can be taken into consideration for evaluating e-SQ like reliability or we can call as fulfillment, aspects like responsiveness, factors like design of online system, usage easiness, and parameters like privacy or security, and quality of information'). The study also found several limitations of the study with respect to conceptual and methodological areas in developing e-SQ measurement. This study gave a lot of inputs into developing e service quality scales.

**Monica Bedi (2010)**- The study relates quality of service, happiness of clients and behavioral intentions. The study finds the importance of service quality. The study also understood that banks differed in different service quality parameters.

**Dr Ravichandran et al (2010)**- The paper finds out socio demographic and rational profile of customers in retail banking. It analyses the need of quality of service and its factors to forecast the multidimensional model of behavior of clients in public sector banks in India. Loyalty was influenced by no of hours of operation of banks, modern equipments, etc. Tangibility factor, parameter of response and empathy parameter were also found to be very important.

**Fulbag Singh, Davinder Kaur (2010-11)**- The study relates all review of literature in quality of service area and other areas in banking up to the year 2010. This study talks about contributions of Cronin & Taylor, Bahia and Nantel and others on service quality area.
Davood Feiz et al (2010) - The study uses hypothesis found out service quality in Iran railways. Perceived service was analysed to be to be within a particular limit and service was satisfactory. The difference between the best level and present actual level was high. There was important connection between service variables and value which was perceived. The study gives an image of service quality.

Dorota Bednarska-Olejniczak (2010) - The study tried to understand the quality of the banks services given to clients who are very rich. The research was carried with the help of market research institute IMAS. In the research SERVPERF was used and 103 was the sample size. The overall SERVPERF index got in the study was positive which means that private banking customers perceive range of services as good. Customers gave the highest score to services through internet or other electronic media. Polite and Friendly behavior of personnel and keeping up deadlines and time limits were other areas where high scores were obtained. Offering of non financial benefits and parking space were the areas which got lowest scores. These were the most important findings which also showed that private banks provide more than satisfactory level of services in most of the attributes.

Sachin Mittal & Rajnish Jain (2010) - This paper is literature review of secondary data of banking industry and effect of Information technology based services on client happiness. The study talks about client satisfaction levels among youth who avail bank facilities. The study analyses the gaps between customer’s expectations and perception in banking services which were Information Technology based. The study found the requirements to make IT based services better to enhance customer satisfaction.

S. Arun Kumar, B. Tamil Mani, S. Mahalingam, Vanji Kovan Mani (2010) - The study analyses quality of service and its factors in Indian private banks specifically in retail banking. The dimensions give quality of service dimensions which is perceived which relates with overall loyalty based on attitude. Overall quality of service is again analysed for any relevant relationship with loyalty based on attitude, which is an important part of retaining valued customers. The results give idea that factors like reliability and ability to give response of quality of service gives client...
happiness more than the any other factor in SERVQUAL (SERVQUAL score was found out using methods like Factor s and Multiple Regressions). In short perceived quality of service enhances customer’s attitudinal relationship by means of client happiness and this was found out using Chi-Square and Correlation). Service quality improvement in the banks can delight and create loyalty based on attitude which help in retaining clients

Barbara Culiberg, Ica Rojsek(2010)- The study used secondary data to find out service quality parameters in retail banking. Then the paper did a qualitative research for developing a questionnaire. Methods like focus groups and interviews were used and the study used a pilot survey. A quantitative research using factor analysis was done to find out parameters of service quality. These parameters were then used for doing regression for forecasting customer satisfaction with the bank. Twenty eight questions were used for the analysis and the study found factors like empathy and assurance, reliability and responsiveness, Access and tangibles. The most important factor (32.2%) of customer satisfaction was staff conduct. Assurance and Empathy was another important dimension in forming client satisfaction. Analysis using regression gave ideas about all four dimensions.

Jayaraman Munusamy et al(2010)-This study relates service quality dimensions and client happiness in Malaysia. Respondents from different demographic backgrounds were selected for the study and it found out that assurance has no relevant influence on client satisfaction but it has positive correlation whereas reliability has negative correlation. Tangibles have positive correlation and have very high effect on client happiness. Empathy and responsiveness have strong correlation but both of them have no relevant influence on customer satisfaction. The study can be used for improving service delivery

Prabha Ramseook- Munhurrun, Soolakshna D. Lukea-Bhiwajee, Perunjodi Naidoo (2010)- The paper analyses relationship between client expectations of service and employee perceptions of expectations of customer. SERVQUAL is the tool which is used here to analyses quality of service amongst the employees and consumers in a Mauritius public sector department. The study found the
expectations of clients and relates that with client perceptions of the service delivered by a particular public service department in Mauritius.

The study finds out a really big gap in meeting customer expectations but the fact remains that employees have a good understanding of these expectations. They should really concentrate on these factors which have got very less rating and areas with large gap. It finds out important key relations between service factors and quality of service within the Public service in Mauritius

**Gérsen Tontini, Jaime Dagostin Picolo, (2010)-** Purpose – The paper tried to present the improvement gap analysis (IGA) to identify the impact of innovative attributes. A sample size of two hundred and eighty seven customers of different supermarkets was taken for the study where it could find out difference between neutral from excitement attributes. Future research could identify the tool's ability to find out new very good attributes.

**Prabha Ramseook-Muhnurrren et al. (2010)-** The paper tried to obtain a clear idea of how quality of service is given in the Mauritian public service by taking opinions of employees and customers about of quality of service. It analyses the extent of relationship between consumer expectations of service and perceptions. SERVQUAL is used for the study and the findings indicate there is a very big difference between customer expectations and perceptions. The employees should concentrate on the factors which got the minimum values and features with high difference values. The largest gap was for reliability and then for responsiveness and features in these were giving the right service at the very beginning, removing problems of clients and keeping records without errors etc. This research could be used for strategic and operational decision making

**Sunayna Khurana (2010)-** The paper identifies the level of happiness of different consumers with the quality of service in banks in private sector. A questionnaire based study was done in Hisar district in India, with a sample size of two hundred and fifty respondents who had minimum one savings account in a bank in private sector. SERVQUAL model was used (Parasuraman et al., 1985, 1988, 1991). The
data was analysed using tests like Mean values and dependent samples test and the testing was done to analyse the extent of quality of service India's banks in private sector from the client side. The study understood that the gap in quality of service by analyzing client' expectations and actual perceptions. The research was related to client happiness with respect to the different levels of service given by banks in private sector. The research understood that the overall quality of service in private banks was less than expectations of customers.

Firdaus Abdullah, Rosita Suhaimi, Gluma Saban and Jamil Hama(2010) - The research tried to make a new measurement technique measuring, and tried to make a national index of quality of service for banking. The study gave ideas about how the dimensions influence service quality and the Banking Service Quality Index. A Sample size of 3380 was the target among 21 commercial and Islamic banks but only One thousand five hundred and nineteen were used. The proposed 29-item questionnaire was tested for reliability, validity etc by using both types of factor analysis. This study found that quality of service has three main factors which were called as Systemization, high Reliable Communication and the Responsiveness of employees. Analysis used was multiple regression and this gave an idea that Systemization was the most relevant dimension of quality of service in banking. The weighted Banking Service Quality Index which was obtained was 4.00 which gave an idea that clients are happy with the service and its quality given by the different banks.

Uma Sankar Mishra, Kalyan Kumar Sahoo, Satyakama Mishra, Sujit Kumar Patra(2010) - Most of the secondary data which was analysed in the paper compares the customers in the different bank types like public sector, private sector etc and understands level of happiness in them is generally higher in India. In quality of service perception and happiness human element plays a substantial part. Public sector banks need to change the parameters of service of clients to really fight with the banks in private both in profits and corporate identity. This study gives idea of quality of service and its different factors and its influence in the era.

This paper analyses areas of quality of service perceived by consumers and tries to relate that with five major areas in past literature. Assurance, empathy and
responsiveness areas gave negative gap between employee perceptions and client expectations showing unhappiness of the customers, which is relevant. Also this talks about the fact that higher level of unhappiness is observed in areas like error-free and hassle free records, modern looking equipments, Information given by the bank about the time of service, the speed of service given by employees, the readiness to work of employees and in all areas of assurance, and empathy leaving the area of convenient working hours.

**Ushad Subadar Agathee (2010)**- The paper finds the correlation between quality of service and client satisfaction in the Mauritian Banking Sector, using the model of SERVQUAL. A sample of ninety clients from different encounters of service have been taken for this study. The SERVQUAL model was applied. The study is aimed at the five factors of service.

The results show big difference between how consumers perceive and expectation for reliability and responsiveness. Thus, the results of this study show the bankers have to concentrate on customer service and improvements on quality efforts towards areas of reliability and responsiveness. The research study also shows significant scores and lowest difference for tangibles which indicates that customers are happy with the physical equipments, tools of the bank and appearance of employees.

The result shows that those in the highest income groups are generally unsatisfied with the banks’ services

**Geetika, Shefali Nandan, (2010)**- The study is diagnostic and finds out factors affecting customer satisfaction in railways with specific reference to facilities provided in the platforms. The study was done at 2 platforms of Allahabad and 700 passengers were taken for the study. 16 questions were used for the study with respect to service quality in platforms. Most relevant dimension impacting passenger happiness was refreshments followed by behavior towards them and information system efficiency(factor analysis). Based on this a model was formed by the author for passenger satisfaction
Durgesh Pattanayak, Dr. K. Maddulety (2011)- The study focused on usage of TQM in banking industry. Total quality management can help the organization to reduce the costs, retain customers, increase employee satisfaction and improve productivity. The study tried to understand the importance of the concept on improving customer satisfaction and thereby retention. The research gave inputs for the organizations to reduce errors, take preventive actions and thereby improve customer retention. Further research is proposed in constructing a model by using overall quality management so as to reach optimum customer satisfaction.

Muhammed Naeem Akhtar et al (2011)- The correlation between consumer happiness and 4 dimensions, namely, quality of Service, Compliance, Assurance and Responsiveness are tested in this study. The questionnaire contained general information, awareness of Islamic banking terminologies and customer satisfaction. 167 questionnaires were given using convenience sampling. The results find that consumer happiness is correlated positively with quality of service in Islamic banking. Clients were aware of the Islamic banking terminologies but still there is scope for further awareness creation. Compliance and Representativeness were found to be very important from the view point of customers. Services had to be improved and necessary training had to be given to employees. Feedback system was another area where the research emphasized. Overall the study talked about the customer satisfaction in Islamic banking.

Christopher Bond, & Marc Ting-Chun Hsu(2011)- The study tried to analyse and assess expectations and perceptions of quality of service of International students when they dealt with UK Banks and to find out service quality gaps experienced by the banks. The study has also given suggestions of improvement of service quality. SERVQUAL questionnaire was used for the study and non parametric tests were used for the analysis. To find out whether another questionnaire could be developed and to find out other issues in service quality focus group was also conducted. The analysis of 270 valid responses revealed that main areas of service quality where satisfaction is good are with respect to tangibles. The main areas of dissatisfaction were in reliability and empathy factors. The study also found out that non paying account holders had higher expectations than specialist paying account holders.
holders which could be researched upon in greater detail. 10% of the respondents were very much dissatisfied with the service and only 5.6% were highly satisfied which told the researcher than there could be lot of scope for better service quality.

H.Emari et al(2011)- The major part of this paper was to analyse the factors of quality of service in the banking industry in Iran. The research analysed and used the method of empirical research to find the perspective of quality of service in terms of Gronroos’s model which talks about of factors of service quality like technical, functional and image. The study using sample found that that the overall quality of service can be understood better by a consumer’s perception of quality of technical ingredients than functional quality.

Salman Khalid et al(2011)-The study finds out correlation of quality of service dimensions with and client happiness in Faisalabad in Pakistan.132 customers of 4 banks namely National Bank Ltd, Bank of Punjab, Alfalah Bank Limited and Faysal Bank Limited were taken for the study. The study finds that all service quality attributes are having positive correlation with client happiness. Highest positive relationship with client happiness is given by Responsiveness and reliability has the next highest positive correlation. Tangibles have the least positive correlation. Customers were of the opinion that their banks are satisfying their wants and needs. This study will give guidelines for the policymakers to satisfy the customers.

Khondaker, M. Saifuddin. & Mir, M. Zaman. (2011)- The study was conducted on state owned banks in Bangladesh. The study was done to find out influence of tangibles, responsiveness of employees, assurance given, comprehensive services provided, communication between staff and customers, perception of cost factor, in appropriate behavior of employees and procedural delays on customer. Customers were selected from different bank branches and seven point scale questionnaire based on likert method was used. The study showed that responsiveness’ was most important to customers. Physical comfort was the next important dimension and assurance was the 3rd most important parameter for customer satisfaction.
Inappropriate behavior and variety of service were the factors which had least effect on consumer happiness. The study concluded that the important dimensions have to be seriously considered by the banks to improve customer retention.

Dr S Fatima Holy Ghost, Dr M Edwin Gnanadhas (2011)- The study understands various parameters of quality of service using a method of purposive sampling and finds out impact of service quality factors. The study has used various demographic factors mainly income, age and occupation etc. The study found out relation of factors of quality of service and client satisfaction and influence of demographic factors on service quality.

Arup Kumar Baksia & Bivraj Bhushan Parida (2011)- The affect of quality of service on consumer’s inclination to change their banking service provider, is studied in this paper. A lot of studies have found out that there is a significant correlation between customer retention and profitability. This study analyses the correlation between quality of service and customer switching behavior in the State Bank of India which is the largest nationalized bank of India for two of their branches namely Bolapur and Santiniketan in West Bengal.

Kumbhar, Vijay (2011)- The study tried to find out correlation between the characteristics such as gender, age etc and client satisfaction in web enabled banking. It tried to find out correlation between quality of service provided and client satisfaction and also the satisfaction in web banking services given by the banks in public sector and banks in private sector. The research gave indications that overall satisfaction is higher for employees, businessmen and professionals. Also it gave ideas that there is substantial gap in the perception of customers in web banking services provided by the public and private sector banks.

MS. APARNA MISHRA*; MS. KAMINI TANDON, 2011- The research tried to study and analyze the customer’s perception on the Retail Banking services offered by namely five Private sector banks situated in Delhi and to study the major factors
influencing their choice of banks and its products. The study is further carried on with a primary data survey. Based on structured questionnaire covering the factors for measuring the service quality 150 responses have been collected from customers of various retail banking organizations. The research says that the results from the previous studies could be true and that service quality of retail banking is a critical factor to customer satisfaction and these various factors of quality of service are an integral component of strategies employed to retain the clients by banks as a part of their retail marketing programs.

**Dr. Mrs. G. Santhiyavalli(2011)**- The study tried to find out consumer perception of quality of service of branches in State Bank of India and the factors responsible for the happiness. SERVQUAL was used for the study which was conducted in Coimbatore branches of State Bank of India. Sample size was 300 in which almost 67% were males and married people were the predominant respondents. Assurance had the least gap between perceptions and expectations which means customers were happy with the security aspect. Empathy had the largest gap showing that customers were dissatisfied with ease of access and efforts of employees to understand customer requirements. Factor analysis done on the questionnaire divided the factors as reliability, responsiveness, empathy and tangibility in that order which showed that bank has to give more importance to reliability aspects so as to improve customer satisfaction.

**Dr. S.P. Singh,Ms. Sunayna Khurana(2011)**- The main part of this study was to find out the level of quality of service of banks in private sector from the point of view of clients and analyzing their happiness of the various services these banks give. For this a sample of three hundred customers of banks in private sector were taken from Hisar district using the method of random sampling. The study used questionnaire based survey using the model called as SERVQUAL by using 22 questions which measured profiling of customers, service standards, service performance, communications and quality of service. A descriptive statistics analysis was done to analyse the data collected. The study found that the quality of services provided by the private banks was less than client expectations. In features like Interest of customers taken care, giving individual attention, friendly nature of staff, and service proptness etc, the service quality gap were high (more than -1.00).
Prof. Dr. Muhammad Ehsan Malik, Basharat Naeem, Zoune Arif, 2011- The study found the impact of SERVQUAL dimensions on customer loyalty in different types of banks which also had foreign banks in Lahore (Pakistan). Two hundred and forty four samples were analysed using regression and that too step wise for the entire questionnaire. The study found that factors like tangibles, assurance and empathy were significant. The questions were taken from the study done by Parasuraman et al’s (1988). Likert scale which used five points was taken for the study and it had eighteen questions. Customer loyalty was influenced by Service quality factors and it was true with the other I studies in the services marketing area.

Lawrence Wang (2011)- The study tried to find out impact of direct investment of Taiwan in China on Taiwan’s economy and the ways of handling it. A questionnaire was used which dealt with excessive direct investment of Taiwan in China, Cross-strait related government policies, Sinicization and methods to reduce unemployment in Taiwan and final sample size was 357. The study formulated model to face the ill effects of foreign direct investment.

A. Ananth et al (2011)- The research analyses the gap between expectation from customers and employee understanding in private banks which were selected in Nagapattinam district (Tamil Nadu). Sample size of the study was 200 sampling method used was convenience. SERVQUAL was the tool which had twenty six questions which was talking about seven factors (One more factor called as accessibility was also considered). The study used scale called as Likert. Biggest gap was found to be in the factor called as Empathy between perceptions and expectations. The research analysed and found that treating customers individually will create a solution for the problems. Factor of Access and Automatic Teller Use service were the factors which required thinking from the point of view of the banks. Most important factor was Empathy-reliability-assurance in that order.

Riadh Ladhari et al (2011)- The paper analysed perceptions of quality of service in banks in Tunisia and Canada with respect to clients, and also tried to understand the factors of quality of service which will be most pertinent for overall client happiness and retention. The data collection was done from 2 different samples of bank clients using convenience method (two hundred and fifty in Canada and two
hundred and twenty two in Tunisia). Quality of service quality was analyzed using SERVQUAL model. The study did analysis on the data using confirmatory factor analysis and analysis of variance. Linear regression was also used.

It was found that respondents in Canada and Tunisia had substantial levels of quality of service perceived by them in banks; Canadians had more perceived quality of service than Tunisians for all factors of SERVQUAL model. Canadian sample showed empathy and reliability as very pertinent predictors of satisfaction and loyalty and reliability and responsiveness were the most important factors for predicting happiness and loyalty in Tunisian samples.

So bank managers in Canada have to realize that empathy while delivering the service is very essential whereas Tunisian bank authorities should realize the importance of providing services promptly, accurately and in a reliable fashion.

Jaya Sangeetha, S. Mahalingam (2011) - The paper analyses different models in quality of service which are present in the literature seen in the sector of banking. The literature in the paper which describes different models is done on the various factors which are relevant, analyse the similarities between them and to analyse their significance in sector of banking with respect to different cultural contexts. The study here found that the meaning of quality of service could have some common properties which is indicated by the similar properties in the underlying factors as proposed in the different studies.

Service has to have minimum quality which should contain some factors which are present in all the models but the variables in these within the same banking sector may change according to the situations. The paper gives an idea that a common methodology can be used for measuring the quality of service in banking sector and it may change depending on culture and different situations.
Fernando A. F. Ferreira, Sérgio P. Santos, Paulo M. M. Rodrigues, Ronald W. Spahr (2011) -

The study tries to formulate a system which combines a combined system for evaluating the convenience at branch level and retail banking service quality. Combination of cognitive mapping and measuring attractiveness by an evaluation technique, the paper introduces transparency in the decision making process. The relative Strengths, weaknesses can be analyzed and management applications of multiple criteria evaluation system are also analyzed.

Anber Abraheem Shlash Mohammad, Shireen Yaseen Mohammad Alhamadani (2011) - The study focused on finding the level of quality of service (perceived by customers) of commercial bank in Jordan and its effect customer satisfaction. Quality of service quality and its identity is based on modified version of SERVQUAL (Parasuraman et al. (1988)), having five factors of quality of service. Satisfaction of Customer was identified by a nine item from Walfried et al. (2000), The questionnaire used likert scale and contained 30 questions. 260 samples were collected from clients of bank branches in commercial sector in IRBID (A city of Jordan). Using regression (multiple) the effect of quality of service on client happiness was found out. The analysis and results showed that quality of service is very pertinent part of client satisfaction. The study gave indications that higher authorities in banks should concentrate more on the aspects of service quality.

Anber Abraheem Shlash Mohammad, Shireen Yaseen Mohammad Alhamadani (2011) - The study wanted to find out whether service quality has impact on customer satisfaction. The questionnaire consisted of personal profile questions, SERVQUAL questions (likert scale) and questions that measured customer satisfaction. Pilot study had 30 samples and using this all questions were retained. Final sample size was 260. The study was done on commercial banks in a city in Jordan. The study found out that service quality is a very important constituent in improving customer satisfaction. So the study emphasized the importance of 5 dimensions used in SERVQUAL scale.
Jenet Manyi Agbor (2011)- The thesis wanted to analyse the importance of quality of service and effect of its factors on quality of service and whether consumer happiness has significant relationship with quality of service. Questionnaire was used (rating between 1 which is very satisfied to 10 being unsatisfied for satisfaction. Recommendation scale and Likert scale for confirming the satisfaction). Clients of these companies were happy because of quality of service across most of the respondents.

With regards to Umeå University which was one organization where research was carried out factors of response given by employees, reliability, and assurance of employees had very important relationships with both client happiness, retention and quality of service. But client happiness and quality of service had no relevant correlation.

Another organization, ICA, had empathy factor and tangibles which had very good correlation with client happiness and quality of service but the way employees responds was really correlated to client happiness satisfaction and not with respect to quality of service. Factor of reliability had no relevant correlation with both client happiness and quality of service. At the same time there was a high correlation between client happiness and quality of service.

When you consider FROEX which is the third organization) factors such as reliability, the response of employees and factor of empathy had high correlation with both client happiness and quality of service. Also client delight and quality of service had a high correlation.

Mohammad Mizenur Rahman1, Md. Abdullah and Dr. Ataur Rahman (2011)-
This paper has talked about gaps in service quality gaps connected with external customer services in the banking services of Bangladesh. The other area of concern for this research was to analyse the importance of management of services and the logical process for it and its integration with respect to critical parameters of quality and their influence on quality gaps.
During this research 310 customers were handpicked randomly throughout the city of Dhaka. The findings provide the proof that evidence banks have taken proper steps to ensure the clients satisfaction on their services through response, reliable service, and giving assurance to satisfy their expected requirements.

Elmayar, Ashraf (2011)- This research is employed to ascertain out and compare the levels of service quality in banking sector (both private and public) in Libya to understand whether there are real differences between the different types of banks in private and public sectors (perceived by bank customers). The study used a questionnaire based method using the Banking service quality scale which was modified. The study used six service quality dimensions (31 questions) which took care of the wide range of services offered by banks. The study found that there are substantial differences between the public and private banks in factors like client perceptions and the relevance given to important parameters of service quality. The results show that a correlation is there between bank status and age of clients, occupation, period of relationship with bank and number of branch visits, The study may be useful for application in some countries. The research gives ideas about quality of service in Libyan banking

Vahid Rangriz(2011)- This paper analyses the quality of banking services depending on consumer thinking of 12000 customers about a main Indian bank. 5 main constituents of service quality are found to be useful for client satisfaction: (1)Customer alliance (2) business and financial dealings, (3) information technology, (4) branch, and (5) image. This study and findings may help employees and managers of the bank to make marketing decisions especially with respect to satisfying customers.

Dharmalingam S., Dr. Kannan K. V(2011)- The research studies quality of
service in retail banking in new banks in private sector in Erode District using different levels of customers’ perception with respect to quality of service. This is a research using primary data collected through a formal questionnaire. Likert scale was used and sample size was 240. The result shows that product variety and tangibles are the areas where the gap between consumer expectations and perceptions of quality of service are the highest. Banks should develop better customer relations and develop better products.

Satendra Thakur, A. P Singh(2011)- The study tried to analyse the effect of quality of service factors on client happiness and it also studied the customer satisfaction of the public sector banking industries. 304 questionnaires were used for the study out of which 179 were males and the rest females. The correlation study showed that customer satisfaction is positively correlated with service, delivery of service and environment of service environment whereas regression showed that only service product influence customer satisfaction. In short only service product is influencing customer satisfaction to a large extent. Relationship quality has significant influence on behavioral intention of customers and new product has to be developed based on customer needs.

Arpita Khare(2011)- This research study tried to understand service quality of multinational banks in Indian Context. The study has used SERVQUAL scale and adopted that in Indian Context by suitable modifications. A survey of customers two cities in Northern India and the subsequent analysis of the data by techniques like regression and ANOVA found that quality of service is dependent on factors like gender and age category. The study can be used by banks to modify their marketing strategies.

Prof. Kuriakose Saji*, Mr. M.K. Biju, Ms. Joe Alena(2011)- This paper proposes that quality of service is an indicator of customer satisfaction. Feedback about existing customers of CSB LTD, Parappur is taken with respect to their expectations and services offered. Standard scale of
SERVQUAL was used for the survey. The study was based on five overall dimensions of satisfaction of customers.

**Surabhi Singh and Renu Arora (2011)**- The research attempts to study perception of customers of quality of services for both IT based and transaction based in important parameters in different banking sectors. The level up to which these banks have adopted information technology is studies in this research. The study finds out the amount of usage of information technology in service areas in these banks and to understand the parameters of client happiness with the quality of different services provided. Random sampling which is based on multistage is the sampling. The research was done in 5 zones (East, West, North, South, and Central) of Delhi. The research finds that customers of banks in nationalized sector were not happy with areas like behavior of employees and facilities provided whereas customers of other banks were not happy with areas like fees charged, communication of services, access etc.

**Biranchi Narayan Swar (2011)**- The study used different banks in different sectors to understand consumer happiness and service quality gap in Orissa. A total of 440 customers out of which 300 were analyzed and the study found that 3 types of banks vary from customer service delivery point of view and technological factors of delivery were found to be more important. Foreign banks were found to be better and the study focused on the core service delivery and technical factors. Also the importance of customer retention programs was also stressed upon.

**G.P.Ganesh (2011)**- The study tried to find out the gap between perceived and expected services in terms of service quality and also found out differences in service level in 5 cities in Tamilnadu. Also the study found out factors influencing customer retention and the best bank which provided service quality. 861 customers from SBI, Indian Bank, ICICI Bank and HDFC were selected for the study. The study found out that there is relevant gap between customer expectations and
perceptions in retail banking in all dimensions. The study used tests like Z test and ANOVA for the analysis. The study also found out all factors except for communication in online banking was not influenced by the city.

**Saiful Islam et al (2011)** - The study finds out connection between quality of service, satisfaction and loyal customers. SERVQUAL model was taken here. Sample size of 222 bank clients were taken randomly from different sector banks in Bangladesh. The research found that there is good effect of quality of service dimensions on satisfaction. 9 parameters were found out which improves customer satisfaction. Responsiveness, assurance, empathy; security and reputation have a strong impact on clients’ satisfaction and consumer happiness along with the fact of bank being famous generally help in building better loyalty. The findings will help to develop a new method of designing banking service in developing country and also will also guide the bankers to serve customers better.

**Ankit Shah (2012)** - The study finds out levels of customer satisfaction in retail banking. 300 samples were selected and five point scale using likert method was used for the study in Vadodara district in Gujarat. The questionnaire was segregated based on factors like sex, age group, financial status, marital status, occupation and education. Factor analysis was conducted to make 32 variables into components. 9 principal components were selected which included traditional banking services, internet banking services, bank image positioning, customer convenience, risk privacy, bank charges, bank price policy, bank CRM and Bank parking.

**Deepti Kanojia, D.R. Yadav (2012)** - The study focused on Punjab National Bank and the strategies they can use to retain and expand the customers. Sample size was 100. Focus groups, Depth Interviews, projective techniques were used for qualitative research and observation,
experiments and questionnaires were used for quantitative research. The study helped authors to recommend that training of staff and revival of infrastructure are needed in the Punjab National Bank. Services like ATM required better management and staff behavior can be improved. Customer policy can be defined in a better way and promises given by the banks have to be met by taking into account the fact that customers are the kings. The study tried to emphasize on service parameters and their importance in retaining customers in this era of cutthroat competition.

Rajiv Sindwani, Dr. Manisha Goel (2012) - The study analyses the main issues with electronic banking quality of service questionnaires. Based on the analysis and different studies on electronic banking, quality of service was divided into 4 categories. The study found that there is an issue with generic electronic banking service quality scales as the questions create doubts in the minds of respondents. Also, there is no uniformity of opinion among researchers on the questionnaires used in electronic banking service quality. The research concluded that there is need for more research to create a better and more acceptable tool and model of electronic-banking service quality.

Parmita Mehta (2012) - Research Objectives of this paper were to measure quality of service in retail banking context and to segment the customers of banks based on high service quality perception and low service quality perception and investigation of relationships between these segments and selected demographic variables. Another objective was to understand the relative importance of each of the 5 major factors of quality of service which influence overall service quality, overall satisfaction of customers, recommendation likelihood and loyalty.

When compared with customer expectations, dimension of reliability showed the highest shortfall considering all banks together and the dimension of assurance shows the smallest shortfall. One finding of this
study is that the cooperative banks are ahead of the private and public sector banks. Employees’ readiness to serve customers and giving timely service to customer were most important in influencing overall service quality perception, customer satisfaction, their likelihood for recommendation and loyalty intention. Tangible dimension (appearance of physical elements) was the next most important dimension in influencing the above variables in the given context.

**DR. AMIT R. PANDYA, CS. ASHUTOSH A. SANDHE (2012)** - The study tried to compare nationalized banks with private banks in terms of service quality offered in Vadodara district in Gujarat and to come out with the most relevant factor in quality of service. The study also tried to find out the impact on customer satisfaction also. Stratified sampling was used for the study and 200 was the sample size. The study had 4 part questionnaire consisting of demographics, weight age given to 5 attributes of service quality, Expected level of service and actual level of service offered by the banks. The study found that the service quality was higher in private banks. Reliability and assurance were the most important factors in nationalized banks whereas responsiveness was most important in private banks. Customers of these banks had expected better services from their respective banks in terms of different attributes of service. Quality of service which was perceived was higher in private banks whereas the gap between actual service and what was perceived were more in nationalized banks. Highest gap was in reliability in nationalized banks and in private banks it was in reliability and assurance.

**DR. RAKESH.R (2012)** - The study was done for developing a scale for service quality perception in different cultural setting by using Indian consumers as respondents. Also the study tried to find out service quality dimensions and evaluates the scale for its applicability. 22 statements were used in the SERVQUAL model and 242 questionnaires were collected. Overall I departmental weighted SERVQUAL score of – 1.289
was recorded which showed that consumer expectations are not met across all areas of service and dimensions. Reliability, Empathy and Responsiveness scored maximum in the gap. The study also found out that empathy has the lowest importance for service quality. The study finds out the use of SERVQUAL to analyze all the major gaps in service quality area.

Dash, Mihir and Saxena, Garima(2012)- The study analysed the perception of customers using the BSQ model by comparing the perceptions of quality of service of Indian public and private/foreign sector banks. One hundred customers of Indian banks were taken for the research and a very methodological questionnaire (the BSQ scale) was taken. A Likert scale where ‘one’ represented “strongly agree,” to “5” which represented “Strongly Disagree” was used. Factors of banking service quality which were found using the analysis were good reputation, waiting is not too long, security, fast moving queues and the delivery of service as and when promised. The study clearly spelt out difference between perception and expectation of each banking service quality aspect and found high statistical differences among them. The biggest difference between expectations and perceptions were for the dimensions of “access” and “price. The gaps between expectations and perceptions on each of the dimensions of banking service quality were same for public and private/foreign banks. There were significant differences in the perceptions of banking service quality between different banks in different sectors. In case of access, Tangibles & Service portfolio, assurance and effectiveness Public banks were perceived to be better, whereas in terms of price and reliability private/foreign banks were perceived to be better than public banks.

Jelena Titko, Natalja Lace(2012)- The research focused on variables affecting value of bank as perceived by customers and analyzing the gaps in customers’ and employees’ perceptions of the variables. The study found out the important dimension of service quality and most
important factors affecting customer purchase of products and the reasons for discontinuation with the bank. The study also tried to formulate questionnaires for understanding the gap between customer expectations and employee perceptions. Questionnaire based on SERVQUAL and other works by researchers were used for the purpose of the survey which was validated by focus group interviews. This study only developed the questionnaires and the data collection and analysis will done in later works.

**Chezy Ofir, Itamar Simons (2012)-** The study examines the impact of expectation of evaluation on quality and customer satisfaction. There are 3 possible explanations for this impact which are enhancement of negativity, expectation of role, and processing. The findings of this research are highly correlated with the negativity enhancement account, which tells that, unless buyers begin the evaluation task with low expectations, they are more keen on negative aspects of product/service quality. The paper has ideas about the theoretical and practical implications of this study.

**Mesay Sata Shanka (2012)-** It studies the service quality of private banks in Ethiopian banking industry and finds our relation between quality of service, client happiness and retention. SERVFERF model was used and sampling method was convenience sampling for the data collection. 260 was the sample size and questionnaire contained 22 questions. Correlation analysis shows that there is really good positive correlation between quality of service and client happiness. The same was proved by regression analysis. Responsiveness and empathy were found to be most pertinent dimensions for quality of service and reliability was the least important factor.

**Aayushi Gu, Santosh Dev, (2012)—** The paper finds the variables affecting client happiness in banks in India and their impact using regression analysis. The study analyses the variables affecting consumer
delight within the retail banking in India. The survey questions were given to current clients of the thirteen banks in India. 400 questionnaires were used. The analysis was done using factor analysis and it proves that there are some pertinent variables which are influencing client happiness like quality of service, the looks and ambience, involvement of customer, access and financials. Later the study found out that quality of service, hygiene, and customer involvement are very important factors which are influencing client satisfaction.

**Arun Kumar.G, Dr. S. J. Manjunath (2012)**- The study found out customer satisfaction towards service quality in ICICI Bank in Mysore city. Simple random sampling was used for the study and 152 samples were selected. T test showed that the 5 factors in SERVQUAL scale were positively correlated and it was proved by the high R Square value in regression. The study found out that all the 5 dimensions mentioned above are positively correlated to customer satisfaction.

**Dr. G S Gireesh Kumar et al (2012)**- The study tried to find relationship of out internet bank service quality dimensions in the banks of Kerala and interrelationship of factors of quality of service and how web banking is adopted by customers. 240 respondents were taken for the study from both public sector and private sector banks. State bank of India, State bank of Travancore, Federal Bank and ICICI Bank were taken for the study. The study tried to find out relationship of dependent variable (years of internet banking use) with the independent variables security, reliability, responsiveness, fulfillment, efficiency and privacy. Most important predictor for the dependent variable was found to be website security and other factors were privacy and responsiveness. The study suggested that banks should delight customers in such a way that adoption rate of internet banking among customers increase to a large extent.
Jain Vibhor et al (2012) - The study found perception with respect to quality of service and influence of it on loyalty of customers. The study used ICICI, KOTAK, HDFC and Indus Ind Banks in Moradabad. The study found out that responsiveness and reliability are the most relevant dimensions for better perception towards quality and HDFC was found to have the highest value in the parameters (limitation of the study was that only one branch was there in the city for HDFC). The study also suggested various competitive strategies for private sector banks.

Kailash M (2012) - The paper compares different types of banks in public and private sector in Vijayawada city using SERVQUAL model. The study found that private sector banks give good services to customers and they retain customers by giving better facilities. The study also found out the need of new products and services for banks to retain customers.

The study gives ideas about the significance of a proper study on service quality in banks belonging to different types which are compared with each other in service quality field which will enable them to understand their core strengths and to utilize them and at the same time find out the areas where they can be better.

Dr. N. Ragavan, Dr. R. Mageh (2013) - The study studies the effect of quality of service on consumer satisfaction. This study identifies a data collection method of quality and finds the connection between quality of service perceived and overall client happiness. The study concludes that the most significant parameter for client satisfaction is responsiveness as it is very important for better service. The study also realize that the areas like tangibles factor, responsiveness, reliability and assurance are having a very high impact in the positive direction on client satisfaction but the factor of empathy is influencing customers’ overall satisfaction significantly in a negative way. So quality of service and especially responsiveness is the basic and also most important dimension that affects the overall client happiness.

Asad Ilyas et al (2013) - The study was used for analyzing perceived quality of banks. The questionnaire used for this study had 7 point likert scale questions based on expectations of consumers and perceptions (22 questions each). 175 questionnaires were analysed and the study found out that empathy had the
highest negative gap whereas reliability had the highest positive gap. Females were not happy with the tangibles factor whereas males were not happy with the responsiveness factor. The study also found out that in tangibles, reliability and responsiveness banks are exceeding customer expectations. The study is focused on one city only and so it cannot be generalized.

**Mei Mei Lau et al (2013)**- The study used SERVQUAL to study quality of service and its effect on client happiness and customer loyalty in Hong Kong using 119 retail banking samples. The study found that quality of service has strong affect in the positive direction on client happiness. Factors like being Tangible, responsibility, reliability and assurance were found to have more significant impact in consumer satisfaction. The study mainly focused on HSBC Bank in Hong Kong and it found that SERVQUAL tool is an effective instrument in measuring service quality.

**Md. Morshed Hasan Khan et al (2013)**- The study analysed the banking sector in Bangladesh to study financial service quality factors. The paper has used secondary data and some practical insights to study the quality. Service quality features by Mudie and Pirrie (2006), Service equality determinants by Ghobadian, Speller and Jones (1994) are the main service quality models discussed in this paper. The paper also discussed the Implications of Banking Service Quality scale (BSQ) developed by Bahla and Nantel (2000) and the SERVQUAL model. The paper understood reasons for quality of service management and customer loyalty. The paper analyzed the reasons for customer trust and behavior. The paper have given reasons for factors for customer behavior which could help banks and other financial institutions.

**Niveen El Saghier, Demyana Nathan(2013)**- The study tries to understand the main variables which have influence on client happiness and form a model which would enable authorities to better quality of service. Liker questionnaire using five point scale was taken for the research. 16 statements were used for the study and chi-square was used for the analysis. From the analysis it was found out that there is a strong correlation between all factors (Reliability factor, Tangibility factor, Empathy factor, Responsiveness factor, Assurance factor) and satisfaction of customers. Reliability and Empathy were having maximum effect on client
happiness and assurance was the lease important factor (Regression analysis). These findings are important for the banks so as to face the competition later by improving customer service.

**Faruk Anıl Konuk, Filiz Konuk (2013)** - The study was aimed at finding relationship between quality of service and costs such as economic and switching in retail banking. Hypothesis which were used were based on Impact of service quality on economic costs, switching costs, impact of economic costs on switching costs, impact of economic costs on loyalty, impact of economic costs on word of mouth intentions, impact of cost of changing banks on word of mouth intentions, impact of switching costs on loyalty and impact of quality of service on loyalty and word of mouth intentions. Questionnaire used demographic profile, usage pattern and likert scale questions on service quality, switching costs, economic costs and behavioral intentions. 550 was the sample size. The study concluded that quality of service, financial and costs of changing the bank are the most important reasons for customer loyalty in retail banking context. The study also concluded that quality of service has direct impact on economic cost and cost of switching and the costs have direct positive effect on both loyalty and word-of-mouth intentions. It also gave the idea that there is a negative relationship between financial costs and switching costs and behavioral intentions. Also service quality, loyalty and word of mouth had positive relationship.

**M. Franklin, Dr. S.G. Balaji (2013)** - The study focuses on private banks in Trichy to find out effect of quality of service on consumer happiness. For this purpose 250 customers were taken and the survey found out that Tangibility, Reliability and Responsiveness were the factors which resulted in high degree of customer satisfaction and the study also gave indication that customers in Trichy were satisfied with the services provided in Private banks.

**Ryan W. Buell et al (2014)** - The study focused on importance of service quality on defection of customers. More than 82000 customers were analysed across 644 geographically isolated markets in retail banking branches. The study found relation between quality of service, price to be paid and client defection. the study found out
that the most profitable customers of the high quality bank are generally attracted most by better quality alternatives provided by competitors. Also it was found that before the entry to the market of a high quality service firm its customers may switch to other competitors offering better service quality whereas it may shift to cheaper inferior quality products if the firm fails to maintain its quality