

SERVICE GAP ANALYSIS IN PRIVATE BANKS WITH SPECIAL REFERENCE TO MADURAI & VIRUDHUNAGAR DISTRICTS

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ABSTRACT

By employing Gap analysis in assessing the difference between the expected service quality and the perceived service quality of the customers of Indian Bank, this paper reports on the performance of Indian Bank. Opinion of the customers over the service quality is assessed by implementing most successful instrument 'SERVQUAL' developed by Parasuram et al(1994). The competition between all banks has revealed that it is a very big threat to all banks. They may even lose their market share and business due poor performance. Today a situation has come for very service sector firms to retain the existing customers and attract new customers continuously, this situation may happen only if the banks satisfy their customers. In this research article four more constructs are been added in the questionnaire like i) seating space for customers to wait, ii) Parking facility in the bank, iii) sincere attempts to handle the customers grievances, and iv) variety of products / schemes so that justification is done by customizing the questionnaire, where the results may help the service provider to understand the perception of customers and to aim at improved level of performance.

KEYWORDS: SERVQUAL, expected service quality, perceived service quality, service gap.

1.INTRODUCTION

Marketing scope in banking sector should be considered under the service marketing framework. Bank marketing does not only include service selling of the bank but also is the function which gets personality and image for bank on its customers' mind. On the other hand, financial marketing is the function which relates uncongenitalies, differences and non similar applications between financial institutions and judgment standards of their customers. This aspect is more vital for all banking institutions for their survival and growth. Promoting the business by providing value to the customers is more important. This ideology can be true when the culture of quality is consciously implemented in all dimensions of products and services. This study aims in measuring the service quality of Indian Bank, Virudhunagar and to provide valuable suggestions to improve the brand value in the customers mind. Therefore SERVQUAL is the tool used to measure the service gap.

The SERVQUAL scale is a survey instrument which claims to measure the service quality in any type of service organization on five dimensions which are tangibles, reliability, assurance, responsiveness and empathy (Parasuraman et al., 1988). The

SERVQUAL scale was developed by Parasuraman et al. in 1985, and refined in 1988, 1991 and 1994 as discussed completely before. Realizing the significance of service quality for survival and success of service companies and the need for a generic instrument which would be used to measure service quality across a broad range of service categories, Parasuraman. (1985) began a research program to develop such a tool.

This research tries to make understand few points they are:

1. The difference between Customer expectation of service quality and perceived service quality by the customers.
2. Whether Customization of SERVQUAL may help to understand the quality in depth or not?
3. Whether further research is necessary to understand the opinion of the customers over the improved performance or not?

2. REVIEW OF LITERATURE

Service quality is a comparative function between expectation and performance of the quality of services along the quality dimension. Unlike goods quality, which can be easily measured objectively in terms of number of defects and durability, service quality is an elusive construct that may be difficult to measure. (Parasuraman et al, 1988). Parasuraman et al. (1985) research revealed that service quality stems from a comparison of the customers' expectations or desires from the service provider with their perceptions of the actual service performance. Ten dimensions (tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding/knowing the customer, and access) were extracted from their research in terms of customer perceived service quality. Based on their findings they developed a service quality model based on gap analysis which is illustrated in Figure – GAP model illustration (Parasuraman et al, 1985).

- Gap 1, consumer expectation – management perception gap: Management may have inaccurate perceptions of what consumers actually expect. It requires the appropriate management processes, market analysis tools and attitude.
- Gap 2, service quality specification gap: There may be an inability on the part of the management to translate customer expectations into service quality specifications. This gap relates to aspects of service design.
- Gap 3, service delivery gap: Guidelines for service delivery do not guarantee high-quality service delivery or performance. Reasons for this include lack of sufficient support for the frontline staff, process problems, or frontline/contact staff performance variability.
- Gap 4, external communication gap: Consumer expectations are fashioned by the external communications of an organization.

- Gap 5, expected service – perceived service gap: Perceived quality of service depends on the size and direction of Gap 5, which in turn depends on the nature of the gaps associated with marketing, design and delivery of services.

Parasuraman et al. (1985) argue that perceived service quality is the degree and direction of discrepancy between consumers' perceptions and expectations. According to Brown and Bond (1995), "the GAP model is one of the best received and most heuristically valuable contribution to the service literature". The first four gaps (GAP1, GAP2, GAP3, GAP4) are identified as functions of the way in which service is delivered, whereas GAP5 pertains to the customer and as such is considered to be the true measure of service quality (Parasuraman et al, 1985). Then latter, GAP5 is the GAP that SERVQUAL instrument influence.

Chibuike U Uche & Andrew E Ehikwe, (2001), in their study Globalization and the Marketing of Banking Services in Nigeria have tried to portray the origins of marketing in Nigerian banking and have showed how different economic, social and political environment have influenced the marketing of financial services in Nigeria. Their main part deals with that the advancement in the Information Technology has greatly influenced the idea and practical banking by stream lining the front and back office operations. More over the advancement in IT sector has made easy availability and accessibility of banking products and services.

M. A. Al-Fawzan, (2005) has explained in his study titled "Assessing Service Quality in a Saudi Bank" as one possible method for collecting information on both the perceptions and expectations of customers is a method called SERVQUAL, which was developed to measure the differences between customers' expectations and perceptions (Parasuraman et al. [11]) in their original model and (Parasuraman et al. [12]) in the revised model. The SERVQUAL forms the central part of the gap model for measuring customer focused quality (Parasuraman et al. [12]). SERVQUAL has been one of the most important contributions to the quality field in the services industry over the last decade.

3. RESEARCH METHODOLOGY

3.1 PROBLEM STATEMENT

Service gap is the difference between the quality of service perceived by the customer and expected over a period of time from the banker. As the exposure and education of the customers keeps on increasing, the expectation of the customer from their banker also increases. Now the bankers are in the urge that they have to meet out the expectations of their customers or else the customers may switch over to any other competitor who may offer better service. Hence it is the need of the hour from all banks including public banks to satisfy their customers. This research article studies the difference experience between the expected service quality and perceived services quality among the private bank customers in Madurai and virudhunagar districts.

3.2 OBJECTIVES OF THE STUDY

- i) To identify the service gap between customer expectation and perception among the private bank customers in Virudhunagar and Madurai district.
- ii) To identify the most prioritized and least prioritized dimension of service quality to the customer's point of view.
- iii) To suggest the ways to improve service quality of private banks.

HYPOTHESIS

H₁ - There is a significant relationship between opinion on perceived service quality on equipment and technology and occupation of the respondents.

H₂ - There is a significant relationship between opinion on perceived service quality on infrastructure of the service provider and their occupation classification.

H₃ - There is a significant relationship between opinion on perceived service quality on dress code of the employees and the occupation classification of the respondents.

H₄ - There is a significant relationship between opinion on perceived service quality on variety of the products of the service provider and the income classification of the respondents.

3.4 METHODOLOGY

In this research the researcher studies the service quality of private in virudhunagar and Madurai districts by obtaining the opinion of the customer's. Therefore this study is descriptive in nature since it describes the opinion of the respondents (customers). Simple random sampling is used to select the respondents. Data were collected from 395 respondents by interview method. A well structure questionnaire was prepared covering the demographical profile of the private bank customer's and question covering, various attributes and factors related to RATER dimensions of service quality containing 26 constructs where included. Likert 7 point scales ranging from extremely important to extremely not important were used to obtain the opinion on the expected service quality. Similarly Likert 7 point scale ranging from extremely satisfied to extremely dissatisfied was used to evaluate the opinion towards the perceived service quality. The questionnaires were distributed to the customers who are the account holders of private Bank in virudhunagar and Madurai districts. Chi-square test and percentage analysis are used to analyze the service gap, weighted average mean is calculated to identify the most preferred dimension and t test is applied to compare the mean of items. This project work was done from February to May 2011.

4. RESULTS

4.1 DEMOGRAPHICAL PROFILE

Among 395 respondents, 70% were male respondents and 30% were female respondents, the gender wise classification was done to identify whether there is any difference of opinion of expectations, the majority 47% of the respondents fall in to the age group of 21 to 30 age group, 25% belong to 31 to 40 age and 16% belong to 41 to 50 age group. Out of 395 respondents 52% belong to Madurai district and 48% belong to virudhunagar district. Income profile of the respondents were collected to know whether there is any difference of opinion based on the income of the respondents, it is observed that the majority of the (37%) belong to the income category Rs.10001 to 15000, 23% belong to above Rs.20001 category and 21% belong to Rs. 5001 to 10000. It is also considered that the opinion and expectations of the customers differs based on the educational qualifications hence the educational qualifications of the respondents were collected and it was observed that majority of the respondents 43% have completed their under graduation, 25% have completed their post graduation, 13% have completed diploma and 12% have completed school level education. As the majority 76% of the respondents possess saving account from their banker and 24% possess current account. It is observed that 21.9% of the respondents were the customers of ICICI bank, 20.8% have account at Tamilnad mercantile bank, 19% have account with HDFC bank, 14.4% have account with Axis bank, 10.4% have account with city union bank, 2.3% have account with Karuru vysya bank and 2.5% possess account with Vijaya bank.

4.2 OPINION ON OVERALL SATISFACTION OF THE RESPONDENTS

Among the 395 respondents only 80.8% of the respondents have opined that they are satisfied with their bankers, out that 17% are satisfied, 35.9% are highly satisfied and 12.7% are extremely satisfied and hardly only 2% are dissatisfied. Among the 19.2% of dissatisfied respondents 4.6% are due to poor service quality, 4.3% are due to poor response, 3.3% are due to heavy rush and have to wait and 2% are dissatisfied due to poor communication.

4.3 RESULT OF RELIABILITY TEST

TABLE NO1

Particulars	Cronbach's Alpha	No of Items
Cronbach's Alpha Value for perceived Service Quality	.974	26
Cronbach's Alpha Value for Expected Service Quality	.974	26

Source: Primary data

By applying Cronbach's Alpha test for 26 items on services quality perception and service quality expectation and it is observed that the Cronbach's Alpha value is 0.974, as the

value is more than .6, the result states that the data collected from the samples are highly reliable.

4.4 SUMMARY OF THE RELIABILITY TEST

TABLE NO 2

Sl.No	SERVQUAL Dimensions	Cronbach's Alpha Value for	
		Perceived Service Quality	Expected Service Quality
1	Tangibility	0.935	0.974
2	Reliability	0.933	0.973
3	Responsiveness	0.932	0.973
4	Assurance	0.935	0.974
5	Empathy	0.933	0.973

Source: Primary data

The above table 2 shows reliability test for the perceived service quality and expected service quality for the dimensions of service quality. Since all the dimensions have scored the values more than 0.9 it is concluded that the data collected on the entire dimensions are highly reliable.

4.5 CHI SQUARE TESTS

HYPOTHESIS

Ho: There is no significant relationship between income classification of the respondents and their opinion on perceived service quality of the dress code of the bank employees.

H₁: There is significant relationship between income classification of the respondents and their opinion on perceived service quality of the dress code of the bank employees.

TABLE NO 3. SATISFACTION LEVEL OF THE RESPONDENTS AND THEIR INCOME WISE CLASSIFICATION

			Extrem ely dissatisf ied	Highl y disag ree	Dissatisf ied	Neither Satisfie d nor dissatisf ied	satisfi ed	Highl y satisfi ed	Extrem ely satisfie d	Tota l
Inco me	Belo w 5000	Cou nt	1	5	6	6	14	8	4	44
		%	2.3%	11.4%	13.6%	13.6%	31.8 %	18.2 %	9.1%	100.0 %
	5001 to 10000	Cou nt	4	4	7	19	20	23	7	84
		%	4.8%	4.8%	8.3%	22.6%	23.8 %	27.4 %	8.3%	100.0 %
	10001 to 15000	Cou nt	3	3	15	22	38	36	30	147
		%	2.0%	2.0%	10.2%	15.0%	25.9 %	24.5 %	20.4%	100.0 %
	Abo ve 20001	Cou nt	6	1	14	20	18	23	10	92
		%	6.5%	1.1%	15.2%	21.7%	19.6 %	25.0 %	10.9%	100.0 %
	Total	Cou nt	14	13	42	67	90	90	51	367
		%	3.8%	3.5%	11.4%	18.3%	24.5 %	24.5 %	13.9%	100.0 %

Source: Primary data

It is observed from the table 3 that among 44 respondents belonging to income below Rs.5000 31.8% are satisfied with the dress code of their banker, 18.2% are highly satisfied whereas 13.6% are dissatisfied and 11.4% are highly dissatisfied. Out of 84 respondents belong to income of Rs.5001 to 10000 4.8% are extremely dissatisfied and 4.8 are highly dissatisfied and 8.3% are dissatisfied with the dress code. Among 147 respondents belonging to income

group of Rs.10001 to 15000 10.2% are dissatisfied. And 15.2% are dissatisfied among the respondents belonging to above Rs.20001 income category.

By applying Pearson Chi-square the value 29.719 is obtained and the significant value is .040 since the significant value is lesser than the table value .05 the null hypothesis is rejected. Therefore it is concluded that there is significant relationship between income classification of the respondents and their opinion on perceived service quality of the dress code of the bank employees.

Ho: There is no significant relationship between nature of account classification of the respondents and their opinion on perceived service quality statement "behavior of the employees are instilling confidants".

H₂: There is significant relationship between nature of account classification of the respondents and their opinion on perceived service quality statement "behavior of the employees are instilling confidants".

TABLE NO 4. SATISFACTION LEVEL OF THE RESPONDENTS AND THEIR INCOME WISE CLASSIFICATION

			Behavior of the employees are instilling confident.							Total
			Extremely dissatisfied	Highly disagree	Dissatisfied	Neither Satisfied nor dissatisfied	satisfied	Highly satisfied	Extremely satisfied	
Nature of account owned by the customers	Saving account	Count	9	6	19	56	73	77	62	302
		%	3.0%	2.0%	6.3%	18.5%	24.2%	25.5%	20.5%	100.0%
	Current account	Count	3	6	12	6	18	22	26	93
		%	3.2%	6.5%	12.9%	6.5%	19.4%	23.7%	28.0%	100.0%
Total		Count	12	12	31	62	91	99	88	395
		%	3.0%	3.0%	7.8%	15.7%	23.0%	25.1%	22.3%	100.0%

Source: Primary data

The result of the table exhibits that out of 302 respondents possessing saving account 24.2 % have opinioned that the behavior of the employees are instilling confidence, 25.5% are highly satisfied for the same and 20.5% are extremely satisfied whereas only 6% are dissatisfied to the behavior of the employees. Among 93 current holders 12.9 % are dissatisfied, 6.5% are highly dissatisfied and the majority are satisfied.

By applying Pearson Chi-square the value 17.837 is obtained and the significant value is .007 since the significant value is lesser than the table value .05 the null hypothesis is rejected. Therefore it is concluded that there is significant relationship between nature of the account possessed by the respondents and to behavior of the employees instilling confidence.

Ho: There is no significant relationship between nature of account classification of the respondents and their opinion on perceived service quality statement “the banker keeps the promise”.

H₃: There is significant relationship between nature of account classification of the respondents and their opinion on perceived service quality statement “the banker keeps the promise”.

TABLE NO5. SATISFACTION LEVEL ON KEEPING THE PROMISES BY THE BANKER AND NATURE OF ACCOUNT WISE CLASSIFICATION OF THE RESPONDENTS

			Keeping the promise							Total
			Extremely dissatisfied	Highly disagree	Dissatisfied	Neither Satisfied nor dissatisfied	satisfied	Highly satisfied	Extremely satisfied	
Nature of account owned by the customers	Saving account	Count	4	11	45	71	85	69	17	302
		%	1.3%	3.6%	14.9%	23.5%	28.1%	22.8%	5.6%	100.0%
	Current account	Count	1	0	15	18	32	24	3	93
		%	1.1%	.0%	16.1%	19.4%	34.4%	25.8%	3.2%	100.0%
Total		Count	5	11	60	89	117	93	20	395
		%	1.3%	2.8%	15.2%	22.5%	29.6%	23.5%	5.1%	100.0%

Source: Primary data

It is observed clearly that from the table no 5 out of 302 respondents possessing savings account 28.1% are satisfied, 22.8% are highly satisfied, 5.6% are extremely satisfied for the factor that they banker keeps their promise whereas 14.9% are dissatisfied and 3.6% are highly dissatisfied. Similarly out of 93 respondents possessing current account 34.4% are satisfied, 25.8% are highly satisfied and 3.2% are extremely satisfied whereas 16.1% are dissatisfied for the above statement.

By applying Pearson Chi-square the value 6.055 is obtained and the significant value is .417 since the significant value is greater than the table value .05 the null hypothesis is accepted. Therefore it is concluded that there is no significant relationship between nature of account classification of the respondents and their opinion on perceived service quality statement “the banker keeps the promise”.

Ho: There is no significant relationship between nature of account classification of the respondents and their opinion on perceived service quality on handling the grievances of the customers.

H₄: There is significant relationship between nature of account classification of the respondents and their opinion on perceived service quality on handling the grievances of the customers.

TABLE NO 6: SATISFACTION LEVEL ON GRIEVANCE HANDLING BY THE BANKER AND NATURE OF ACCOUNT WISE CLASSIFICATION OF THE RESPONDENTS

			Handling grievances of the customers							Total
			Extremely dissatisfied	Highly disagree	Dissatisfied	Neutral	Satisfied nor dissatisfied	satisfied	Highly satisfied	
Nature of account owned by the customers	Saving account	Count	2	23	30	51	80	77	39	302
		%	.7%	7.6%	9.9%	16.9%	26.5%	25.5%	12.9%	100.0%
	Current account	Count	1	11	16	3	24	27	11	93
		%	1.1%	11.8%	17.2%	3.2%	25.8%	29.0%	11.8%	100.0%
Total		Count	3	34	46	54	104	104	50	395
		%	.8%	8.6%	11.6%	13.7%	26.3%	26.3%	12.7%	100.0%

From the table 6 it is clear that among the 302 respondents possessing savings account 26.5% are satisfied towards the grievance handling by the bankers, 25.5% are highly satisfied and 12.9% are extremely satisfied for the same where as 9.9% are dissatisfied and 7.6% are highly satisfied. Similarly among 93 current account holders 25.8% are satisfied, 29% are highly satisfied, 11.8% are extremely satisfied where 17.2 are dissatisfied and 11.8% are highly dissatisfied with the grievance handling procedure of the banker.

By applying Pearson Chi-square the value 14.977 is obtained and the significant value is .020 since the significant value is lesser than the table value .05 the null hypothesis is rejected. Therefore it is concluded that there is significant relationship between nature of the account possessed by the respondents and to grievance handling of the banker.

4.6 SERVICE GAP (THE DIFFERENCE BETWEEN MEAN OF PERCEIVED SERVICE QUALITY AND EXPECTED SERVICE QUALITY)

TABLE NO 7

Sl.No	Item	Mean Value of Perceived service Quality	Mean Value of Expected service Quality	Service Gap	Rank
1	Equipments and technology	5.17	5.64	-0.46	24
2	Infrastructure	5.07	5.56	-0.50	22
3	Seating space	4.66	5.52	-0.86	4
4	Materials associated the service (such as pamphlets or statement)	4.85	5.60	-0.75	13
5	Dress Code of Employees	4.88	5.52	-0.64	19
6	Parking facility	4.20	5.60	-1.40	1
7	Variety of products	5.08	5.57	-0.49	23
8	Keeping the promise	4.67	5.51	-0.84	6
9	Fulfilling the customer needs	4.73	5.60	-0.87	3
10	Error free statements and reports	4.81	5.47	-0.65	17
11	Sincere attempt to do things	4.64	5.45	-0.80	9

	rightly				
12	Handling grievances of the customers	4.86	5.55	-0.69	14
13	Information from the employees about the job performance	4.94	5.72	-0.78	11
14	Give appropriate service to their customers	4.75	5.62	-0.86	5
15	Willingness of the staff to answer	4.71	5.60	-0.89	2
16	Helping customers in urgency	4.71	5.55	-0.84	7
17	Try to answer the customers in the spot	4.85	5.51	-0.66	16
18	Behavior of the employees are instilling confident.	5.17	5.68	-0.51	20
19	The feeling of being safe and secured with the banker.	5.16	5.62	-0.46	25
20	The bank tries to provide consistently courteous with the customers.	4.92	5.36	-0.44	26
21	Employee's competency towards answering customer's questions	4.77	5.55	-0.78	12
22	The banker's individual attention to their patients.	4.53	5.33	-0.79	10
23	Convenient working hours for customers	4.73	5.38	-0.65	18
24	Staff's personal attention towards the customers	4.72	5.39	-0.67	15
25	Having customers interest at heart	4.67	5.52	-0.84	8
26	Understand the specific needs	4.95	5.47	-0.51	21

	of their customers				
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The result of the above table no 7 infers the service gap between the customers perceived service quality and customer expected service quality. The result reveals that the expectation is more than the perceived service quality. When the item ranks are verified, it is clear that parking space is the major item having more service gap followed by Willingness of the staff to answer, Fulfilling the customer needs, Seating space, Give appropriate service to their customers, Keeping the promise, Helping customers in urgency, Having customers interest at heart, Sincere attempt to do things rightly, The banker's individual attention to their patients, Information from the employees about the job performance, Employee's competency towards answering customer's questions, Materials associated the service (such as pamphlets or statement), Handling grievances of the customers, Staff's personal attention towards the customers, Try to answer the customers in the spot, Error free statements and reports, Convenient working hours for customers, Dress Code of Employees, Behavior of the employees are instilling confident, Understand the specific needs of their customers, Infrastructure, Variety of products, Equipments and technology, The feeling of being safe and secured with the banker.

4.7 SERVICE GAP SUMMARY

TABLE NO 8

Dimensions	Service Gap	Rank
Tangibility	-0.73	3
Reliability	-0.77	4
Responsiveness	-0.81	5
Assurance	-0.47	1
Empathy	-0.71	2

The summary table reveals that among all the five dimensions assurance the dimension where the service gap is more, followed by empathy, tangibility, reliability and responsiveness. Therefore it is found that assurance is the item having maximum gap and other items having more gap shall be monitored and customer relations should be enhanced.

4.8 WEIGHTED AVERAGE FOR THE DIMENSIONS

Descriptive Statistics			
	N	Mean	Rank
Location	395	3.0886	2
Speed of operation		2.9392	3
Computerized service		2.9241	4
Quality of service		3.1924	1
Secrecy		2.8506	5

By applying descriptive statistics weighted average mean is calculated for the items based on which the customers are selecting their banker and it is inferred that quality of service is the predominating factor, followed by location, speed of operation, providing computerized services and secrecy.

5. DISCUSSIONS AND SUGGESTIONS

Income the major reasons for the dissatisfaction are poor service quality and poor response and hence the banker is recommended to offer better service quality and be responsive to the customers. Hence the dress code creates more impact in service quality the employees dress code shall improved. This study also finds that the respondents expect good behavior from the employees that builds the confidence level and good grievance handling form the private bankers. The parking space, employee's willingness to answer the customers, employees helping tendency and seating arrangement in the bank are the other factors where the service gap is more. By analyzing the dimensions, assurance is the dimension where the service gap is more hence the item like Employee's competency towards answering customer's questions, The banker's individual attention to their patients, Convenient working hours for customers, Staff's personal attention towards the customers, Having customers interest at heart, Understand the specific needs of their customers shall be concentrated more to keep the customers satisfied.

6. CONCLUSION

The customer profile are different in Madurai and in virudhunagar, this study explores the expectation of service quality and compares with the perceived service quality. Finally it is concluded that the banks may improve their quality of service offered by rectifying all problems encountered in this research and the suggestions may also considered for implementation.

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