

A Study on Perceived Service Quality of Customers in Commercial Bank

Mr. Christopher Louis

Assistant Professor, PG Department of Commerce
Sahrdaya College of Advanced Studies, Kodakara, India

“Customer service shouldn’t just be a department, it should be the entire company.”

– Tony Hsieh

Abstract: *In the present scenario, "Customer is the king" and the participation and satisfaction of customers plays a vital role in the banking sector. Customer's expectation, customer satisfaction and service quality are interrelated. In order to meet the customer's expectation and to satisfy the customers, banks will have to improve their service provided to the customers. In the light of the present study bails at evaluating the level of service quality is in commercial Banks in Thrissur district. The study also attempts to ascertain the dimensions of service quality in Banks.*

Service quality measure is based on modified version of SERVQUAL as proposed by Parasuraman et al. (1988), which involve five dimensions of Service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. With respect to customer services there are notable perceived differences. Hence this study on customer service quality of commercial banks looks for bringing out the differences between perceptions of customers of these banks. This study is descriptive and analytical in nature.

The collected data is analyzed by obtaining the mean scores of the various servqual dimensions both for expectations and perceptions. Such mean scores are compared with each other to find the gaps between expectations and perceptions. The service quality gaps of customers of various types of banks are compared. Further these gaps are cross tabulated with the profile of consumers. The research proves that empathy and responsiveness plays the most important role followed by tangibility, assurance, and finally the bank reliability. The present study reveals that Reliability and Tangibility as dimensions of service quality provides its main influence to the customers. The customers also feel that bank to be reliable and dependable. But both the parameters Reliability and Empathy show a lower level of satisfaction to customers..

Keywords: Service quality, Commercial Banks, SERVQUAL.

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