

**BANK SERVICE QUALITY, CUSTOMER SATISFACTION AND LOYALTY: A
STUDY ACROSS THE PRIVATE BANK CUSTOMERS IN TIRUCHIRAPPALI,
TAMIL NADU, INDIA**

DR.C.K.MUTHUKUMARAN

ASSOCIATE PROFESSOR, DEPARTMENT OF BUSINESS ADMINISTRATION, CARE SCHOOL OF BUSINESS
MANAGEMENT, TRICHY-9 TAMILNADU, INDIA

ABSTRACT

There have been several studies related to service quality dimension of the banks in India. Very few of them have been conducted in private bank. Virtually speaking none of the study were focused the service quality dimensions and its impact on customers satisfaction and loyalty. The present paper provides empirical evidence to ascertain the implication of service quality on the customers satisfaction and loyalty towards the private banks in Tiruchirappali, Tamilnadu state. Data was obtained from 199 customers across the Tiruchirappali based on the convenience sampling techniques. Out of the 600 administered questionnaires 199 were received, resulting in 33% of the responses rate. Validity and reliability of the questionnaire were tested based on the alpha value were 76%. Results indicate that service dimension like tangibility, reliability, responsiveness, assurance and empathy has played important role in determining service quality similarly, these dimension has more influence on customers satisfaction and loyalty. In general, results indicate moderate level of satisfaction exist customers towards the service quality dimension of private bank in the researched area.

KEYWORD: Customer satisfaction, loyalty, Private bank, Reliability, Tangibility and Service quality
