

ADAPTING SERVQUAL SCALE TO PUBLIC SECTOR BANKS OF GUJARAT STATE: AN EMPIRICAL INVESTIGATION

DR. MAMTA BRAHMBHATT

ASSOCIATE PROFESSOR,
NATIONAL INSTITUTE OF COOPERATIVE MANAGEMENT,
(NOW KNOWN AS SHRI JAIRAMBHAI PATEL INSTITUTE OF BUSINESS MANAGEMENT AND COMPUTER APPLICATIONS- SJPI- NICM) GANDHINAGAR, GUJARAT
NR. INDRODA CIRCLE, GANDHINAGAR-382007. GUJARAT.

ABSTRACT

This study attempts to measure service quality of Public banking sector. Single Cross Sectional Descriptive Research Design was adopted to determine customers' perception and expectation about the bank. A survey has been used to collect primary data and 209 questionnaires were used in final analysis. SPSS and Microsoft Excel have been used to analyze and interpret the data. Bank service providers should continually monitor the level of fulfillment of personal needs and satisfaction with the organization, if they wish customers to remain loyal.

KEYWORDS: Customer services quality, Customer satisfaction, SERVQUAL.

REFERENCES

- Al-Tamimi, N. J. (2003). "Measuring perceived service quality at UAE commercial banks". *International Journal of Quality & Reliability Management Vol. 20 No. 4* , pp. 458-472.
- Bakar, A. I. (2007). "Service Quality Gap and Customers' Satisfactions of Commercial Banks in Malaysia". *International Review of Business Research Papers Vol. 3 No.4* , pp.327-336.
- Charles chi cul, B. R. (2003). "Service quality Measurement in the banking sector in south Korea". *International Journal of Bank Marketing, Vol.21 No.4* , pp.191-201.
- Dutta, K. D. (2009). "Customer expectations and perceptions across the Indian banking industry and the resultant financial implications". *Journal of Services Research, Vol. 9, No. 1* , pp.32-49
- Eugenia Petridou, C. S. (n.d.). "Bank service quality: empirical evidence from Greek and Bulgarian retail customers". *International Journal of Quality & Reliability Management Vol. 24 No. 6* , pp. 568-585.
- Francois A. Carrillat, F. J. (2007). "The validity of the SERVQUAL and SERVPERF scales-A meta-analytic view of 17 years of research across five continents". *International Journal of Service Industry Management Vol. 18 No. 5* , PP-472-490.

- G.S. Sureshchandar, C. R. (2002). “Determinants of customer-perceived service Quality : a confirmatory factor analysis approach”. *Journal of Service Marketing*, vol.16 No.1 , pp. 9-34.
- Huseyin Arasli, S. T.-S. (2005). “A comparison of service quality in the banking industry: Some evidence from Turkish- and Greek-speaking areas in Cyprus”. *International Journal of Bank Marketing Vol. 23 No. 7* , pp. 508-526.
- Isa, M. A. (2008). “An examination of the relationship between service quality perception and customer satisfaction- A SEM approach towards Malaysian Islamic banking”. *International Journal of Islamic and Middle Eastern Finance and Management Vol 1 No 3* , pp 191-209.
- Jones, A. G. (1994). "Service Quality -Concepts and Models". *International Journal of Quality & Reliability Management, Vol. 11 No. 9* , pp. 43-66.
- Kamal Naser, A. J.-K. (1999). “Islamic banking: a study of customer satisfaction and preferences in Jordan”. *International Journal of Bank Marketing Vol.17 No.3* , pp. 135-150.
- Ladhar, R. (2008). “Alternative measures of service quality: a review”. *Managing Service Quality Vol. 18 No. 1* , pp. 65-86.
- Marvin E Gonzalez, R. D., & Mack, R. W. (2008). “An Alternative approach in service Quality: An e-banking case study”. *The Quality Management Journal, Vol.15 No.1* , pp.41-60.
- Zhou, L. (2004). “A dimension-specific analysis of performance-only measurement of service quality and satisfaction in China’s retail banking” . *Journal of Services Marketing Vol. 18 No. 7* , pp. 534-546.