

# Analyzing the Relationship between Service Quality, Customer Satisfaction and Customer Loyalty in Indian Banking Sector using Servqual and Gap Model

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## Abstract

Indian Banking service sector is becoming more competitive today. The success of the service providers depends on its capability to retain its customers and make them loyal to their brand. The development in Indian banking Industry is providing an interesting puzzle. The banking service users in Bangalore and Delhi, NCR were surveyed. To examine the correlation between service quality, customer satisfaction and customer loyalty and to analyze the service quality problems the SERVQUAL Scale by Valerie Zeithaml has been used and further using the Gap model some core strategies have been suggested to address those service quality gaps. To examine the linkage between Service quality and customer loyalty, the structural Equation modeling has been used. The study shows that the service quality factors namely core service quality, banks networking of branches, value added service quality, have a significant positive impact on customer loyalty. The study further add new dimensions to the existing banking industry service quality by exploring new insights so as to increase customer satisfaction and increasing the loyal customer base as, in this industry it is the customers who are responsible for the differential element and its their satisfaction that helps achieve the competitive advantage.

*Key Words: Service quality, Customer loyalty, Banking, Customer satisfaction*

## Introduction

The last decade has seen many positive developments in the Indian banking sector. The policymakers, who comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. These changes include strengthening prudential norms, enhancing the payments system and integrating regulations between commercial and co-operative banks, private banks and public banks. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process. A few banks have established an outstanding track record of

innovation, growth and value creation. This is reflected in their market valuation.

Without a sound and effective banking system, no country can have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors.

Indian banks have compared favorably on growth, asset quality and profitability with other regional banks over the last few years. The banking index has grown at a compounded annual rate of over 51 per cent since April 2001 as compared to a 27 per cent growth in the market index for the same period.

The forces of liberalization and globalization of banking service market have forced the different players in the sector to maintain

their market share by focusing on retaining existing customers by providing high quality service. The banking companies continuously seek new ways to acquire, retain and increase their customer base. Most of the service providers handle the non-price tool as their weapon to create a customer base and make profitable customer. This helps to build business by making them to buy more, paying premium prices and providing new referrals through word of mouth over a period of time.

In this 21st century the digital revolution has transformed the economy in to a new economy which empowered the customer with new set of capabilities such as;

1. Access to greater amount of information
2. Wider variety of available good and services
3. Greater ease of interacting with the service provider.

This new capability in the new economy led the customer to market the marketing and plays a very vital role in the growth of the market. It is essential in the service industry in particular, place greater emphasis on the enablers leading to customer satisfaction and customer retention. It is in this context is very important to understand the customer requirements to provide value- (QSP- Quality, Service and Price) and track and manage the customer satisfaction for retention and creation of new customers.

Various researchers (Dick and Basu, 1994; Kim et al; 2004 and Gerpott et al. 2001) advocated the creation of customer loyalty as the key for the survival of the service providers in the banking service market. They mentioned that the customer loyalty creates the long term relationship and also the competitive advantage. Aaker (1991) and Reichheld and Sasser (1990). mentioned that the loyal customers generate more sales, steady cash flow, increase in customer base

improve the profit of the firm. Nowadays, the service providers realized the importance of customer loyalty in the cellular mobile phone service market to achieve economic success. Even though there are so many research works on this aspect in banking service industry, there is a left out area by the researchers especially the direct and indirect of services quality on customer loyalty. Hence the present paper focuses to gain practical insights into this aspect.

In this emerging market customers are not that loyal to one particular bank. Hence, the major brands in this market are forced to consider how to create a loyal customer base that will not be eroded even in the face of fierce competition. Therefore, these banks must realize the necessity of studying and understanding various antecedents (viz. service quality, switching cost, trust, corporate image, and customer satisfaction) of the customer loyalty which might help them to develop a loyal customer base (Sharp & Sharp, 1997). As reported in the relevant literature high quality service helps to generate customer satisfaction, customer loyalty, and growth of market share by soliciting new customers, and improved productivity and financial performance.

**Table 1: Variables related to service quality of the providers**

Sl. No.	Variables
1.	Geographical coverage
2.	Ease of lodging complaints
3.	Reliability in service
4.	Convenient business hours
5.	Systematic waiting arrangement
6.	Reliability in problem solving
7.	Timeliness in product and service delivery
8.	Employees willingness to help
9.	Net working of branches
10.	Neatness among the employees
11.	Employees response
12.	Transparency of banks proceedings
13.	Value added services
14.	Friendliness and politeness of employees
15.	Best interest of heart
16.	Proximity of ATM's
17.	Individual attention
18.	Supply of details on call if required
19.	Understand specific needs
20.	Effective maintenance of customer money
21.	Information Brochures
22.	Good Ambience
33.	Freequency and quality of contact
24.	Adequate knowledge among the employees

### Statement of the Problem

As the degree of satisfaction increases the retention value rate increases. Thus it is important to increase the rate of delighted customers – as this leads to loyal customers and the profits.

Nowadays any firm offering service loses their customers because of the poor customer

service. Studies have shown that firms can boost their profits by almost 100% by retaining 15% more of their customers than their competitors retain. This is because the cost of acquiring new customers is much higher than the costs associated with retaining customers. Firms with loyal, long time customers can financially out perform competitors with higher customer turnover, even when their costs in limit.

Customer loyalty as a construct is comprised of both customers' attitudes and behaviors. Customers' attitudinal component represents notions like: repurchase intention or purchasing additional products or services from the same company, willingness of recommending the company to others, demonstration of such commitment to the company by exhibiting a resistance to switching to another competitor (Cronin & Taylor, 1992; Narayandas, 1996; Prus & Brandt, 1995), and willingness to pay a price premium (Zeithaml, Berry, & Parasuraman, 1996). On the other hand, the behavioral aspect of customer loyalty represents- actual repeat purchase of products or services that includes purchasing more and different products or services from the same company, recommending the company to others, and reflecting a long-term choice probability for the brand (Feick, Lee, & Lee, 2001).

### Literature Review

#### *Service Quality*

Traditionally, service quality has been conceptualized as the difference between customer expectations regarding a service to be received and perceptions of the service being received (Grönroos, 2001; Parasuraman, Zeithaml, & Berry, 1988). In some earlier studies, service quality has been referred as the extent to which a service meets customers' needs or expectations (Lewis & Mitchell, 1990; Dotchin & Oakland, 1994). It is also conceptualized as the consumer's overall impression of the

relative inferiority or superiority of the services (Zeithaml, Berry, & Parasuraman, 1990).

### ***Service Quality Dimensions***

Parasuraman et al. (1988) identified five dimensions of service quality (viz. reliability, responsiveness, assurance, empathy, and tangibles) that link specific service characteristics to consumers' expectations.

(a) Tangibles - physical facilities, equipment and appearance of personnel;

(b) Empathy - caring, individualized, attention;

(c) Assurance - knowledge and courtesy of employees and their ability to convey trust and confidence;

(d) Reliability - ability to perform the promised service dependably and accurately; and

(e) Responsiveness - willingness to help customers and provide prompt service.

After a comprehensive review of service quality studies, Asubonteng, McCleary, and Swan (1996) concluded that the number of service quality dimensions varies in different industries.

For example, Kettinger and Lee (1994) identified four dimensions in a study of information systems (IS) quality, which did not have tangible dimension.

### ***Customer Satisfaction***

Customer satisfaction has been recognized in marketing through and practice as a central concept as well as an important goal of all business activities (Yi, 1990; Anderson et al., 1994). Oliver (1980) defined that "customer satisfactions is a summary of psychological state when the emotions surrounding disconfirmed expectations are coupled with the consumer's prior feelings about consumption experience. Parasuraman (1994) suggested that the customer

satisfaction is influenced by service quality, product quality and cost. Overall satisfaction refers to the customers rating on a particular event based on all dimensions and experience.

Bitner & Zeithaml (2003) stated that satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations.

Customer satisfaction can be represented as follows:

Customer satisfaction = Performance Features + Behavioral Features + Price.

Performance features address the issues on Conformance to the standards and Variability and the behavioral aspects of service provider deals with the following components of service which is a major enabler for the growth of the business as indicated in the research publications. In our research study, the customer satisfaction is measured by the given statements in Table 2.

**Table 2: Statements related to customer satisfaction**

Sl. No.	Variables
1.	Readiness of employee to provide service
2.	Respect, Friendliness of contact personnel
3.	Delivery on time, First Contact Resolution
4.	Listening to Customers
5.	Speaking to the customers in their language
6.	Taking Ownership in Resolving the Complaints

If customer experience matches customer expectations, leads to customer satisfaction and if customer experience doesn't match Customer Expectation, leads to Customer dissatisfaction.

## ***Customer satisfaction and retention***

Customer satisfaction and retention results from meeting and exceeding the customer expectations. The focus should shift from the quality of product to the optimization of three enablers QSP (quality, service and quality) to meet and exceed expectations.

Customer satisfaction/retention demands the continuous improvement in organization capability in terms of QSP (quality, service and productivity). This process should be customer centric and includes following capabilities:

1. Capturing the voice of customer and understanding complete requirements includes stated needs and also other value adding requirements which would delight the customers.
2. Benchmarking and re-designing of processes to meet the customer expectations. Encourage innovation to add facilitating features.
3. Training and development: Good customer relationship management largely depends on communication. Training on customer service skills helps the service providers to address the emotional needs. It also ensures the consistent approach production and effective resolution of problems that enriches the customer experience—leading to customer loyalty. The focus on people skills improves the organizational capability to address the challenges.
4. Develop customer retention process: The organization needs to develop a framework which measures and tracks the customer satisfaction and to address the customer issues from time to time and improve the degree of satisfaction which leads to customer retention and new customer creation.
5. Continuous improvement: Various quality

improvement tools like Six Sigma, Business process re-engineering, Business process management system, value chain analysis and various lean tools would help the organization to address the challenges related to effectiveness and efficiency.

## **Scope of the Study**

While this research provides some important insights into service quality in organized Banking, there is still an opportunity to extend these findings to gain a more comprehensive understanding of organized banking. The regional differences in customer's perception on service quality, satisfaction and loyalty in the Banking sector may be focused in a separate study. There would be value in additional work to analyze these results further to try to establish a more detailed perspective on key influencing factors impacting on service quality perceptions in Banking. The future research may highlight the service quality in Banking in total, comparative analysis on SERVQUAL scores in different kinds of bank, market segment and formats in banking industry.

## **Objectives**

1. To determine the average gap Score (between customer's perception and expectation) for each service attributes.
2. To analyze the service quality problems, based on the SERVQUAL scale and its impact on customer satisfaction and loyalty.
3. To address the service quality gaps by GAP Model.
4. To understand the relationship between service quality and customer satisfaction.
5. To analyze how GAP Model helps in improving service quality in banking sector.

## **Research Methodology**

In our research study, the customer loyalty is

measured with the help of the relevant variables. These are presented in Table 3.

**Table 3: Variables to customer**

Sl. No.	Variables
1.	Responsiveness
2.	Courtesy
3.	Timeliness
4.	Complete Resolution
5.	Communication (Empathy)
6.	Credibility

### ***Relationship between Service Quality, Customer Satisfaction and Customer Loyalty***

Customer satisfaction has been found to be an important mediator between perceived service quality and customer loyalty. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. With the current change in the functional orientation of banks, the purpose of banking is redefined. The main driver of this change is changing customer needs and expectations. Customers in urban India no longer want to wait in long queues and spend hours in banking transactions. This change in customer attitude has gone hand in hand with the development of ATMs, phone and net banking along with availability of service right at the customer's doorstep. With the emergence of universal banking, banks aim to provide all banking product and service offering under one roof and their endeavor is to be customer centric. Because satisfaction is basically a psychological state, care should be taken in the effort of quantitative measurement. Work done by Parasuraman, Zeithaml and Berry (Leonard L) between 1985 and 1988 provides the basis for the measurement of customer satisfaction with a service by using

the gap between the customer's expectation of performance and their perceived experience of performance. This provides the measurer with a satisfaction "gap" which is objective and quantitative in nature.

If one accepts the view that quality entails consistently meeting or exceeding customer's expectations, the manager's task is to balance customer expectations and perception and to close any gaps between the two. Zeithaml, Berry and Parasuraman identify the potential gaps within the service organization that may lead to a final and most serious gap: the difference between what customers expected and what they perceived was delivered.

1. The Knowledge Gap- Difference between what service providers believe customers expect and customer's actual needs and expectations.
2. The Standards Gap- Difference between management's perceptions of customer expectations and the translation of those perceptions into service quality specifications and designs.
3. The Delivery Gap -The difference between specifications or standards of service quality and the actual service delivered to customers.
4. The Internal Communications Gap- The difference between the service delivered to customers and the promise of the firm to customers about its service quality.
5. The Perceptions Gap- The difference between what actually is being delivered to the customer and what customers perceive they have received.
6. The Interpretation Gap- The difference between what was actually promised by the service provider's communications and what the customer interpreted.
7. The Service Gap- The difference between what customers expect to receive and their perceptions of the service delivered.

### ***Prescriptions for closing the service quality gaps***

Knowledge: Learn what customers expect  
conduct research, dialogue, feedback

Standards: Specify SQ standards that reflect expectations

Delivery: Ensure service performance matches specs--consider roles of employees, equipment, customers

Internal communications: Ensure performance levels match marketing promises

Perceptions: Educate customers to see reality of service delivery

Interpretation: Pretest communications to make sure message is clear and unambiguous.

### **Proposed Hypothesis and Structured Model**

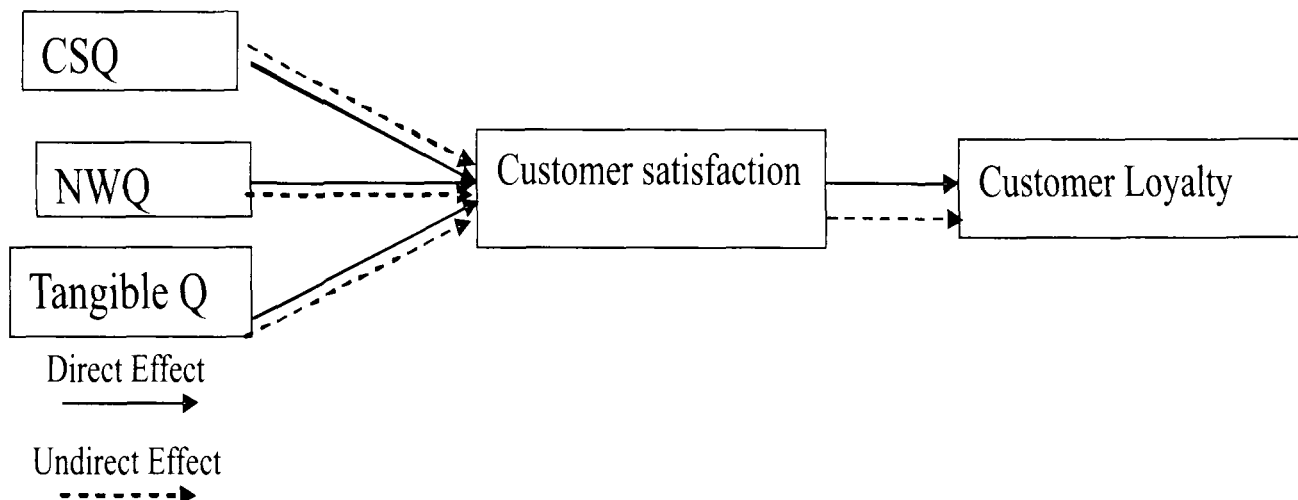
Researchers have identified that strong relationships exist between service quality and customer satisfaction while emphasizing that these two are conceptually distinct

constructs from the customers' point of view. Spreng and Mackoy (1996) also showed that service quality leads to customer satisfaction while working on the model developed by Oliver (1997). In a recent study conducted by Ribbink et.al (2004) revealed that this relationship also exists in the e-commerce industry. Hence from our study we would like to prove the following existing hypothesis in the banking services arena.

### **Proposed Model**

Before framing the proposed model, the scores of service quality variables are analyzed with the help of Exploratory Factors analysis. The EFA has identified three important service quality factors namely CSQ-Products/Speed/Efficiency/Facilities, NWQ-Presence of ATMs, Tangibles Q-Employees, Ambience, Technology The proposed model is given below:

Figure 1



The higher correlation between customer satisfaction and customer loyalty has been measured since its correlation coefficient is 0.038. It is followed by other variable .The

correlation co-efficient between any pair among the five per cent level. It reveals that there is significant positive correlation between the constructs.

**Table 1: Correlations**

		Customer satisfaction	Responsiveness	courtesy	Timeliness	Empathy	credibility
Customer satisfaction	Pearson Correlation	1	-0.798(*)	-0.761(*)	-0.781(*)	-0.685	-0.818(*)
	Sig. (2-tailed)		0.031	0.047	0.038	.090	0.025
	N	7	7	7	7	7	7
Responsiveness	Pearson Correlation	-0.798(*)	1	0.941(**)	0.740	0.931(**)	0.982(**)
	Sig. (2-tailed)	0.031		0.002	0.057	0.002	0.000
	N	7	7	7	7	7	7
courtesy	Pearson Correlation	-0.761(*)	0.941(**)	1	0.635	0.987(**)	0.969(**)
	Sig. (2-tailed)	.047	0.002		0.126	0.000	0.000
	N	7	7	7	7	7	7
Timeliness	Pearson Correlation	-0.781(*)	0.740	0.635	1	0.568	0.776(*)
	Sig. (2-tailed)	0.038	0.057	0.126		0.183	0.040
	N	7	7	7	7	7	7
Empathy	Pearson Correlation	-0.685	0.931(**)	0.987(**)	0.568	1	0.954(**)
	Sig. (2-tailed)	0.090	0.002	0.000	0.183		0.001
	N	7	7	7	7	7	7
credibility	Pearson Correlation	-0.818(*)	0.982(**)	0.969(**)	0.776(*)	0.954(**)	1
	Sig. (2-tailed)	0.025	0.000	0.000	0.040	0.001	
	N	7	7	7	7	7	7

\* Correlation is significant at the 0.05 level (2-tailed).

\*\* Correlation is significant at the 0.01 level (2-tailed).

**Table 2: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.134	85.563	85.563	5.134	85.563	85.563
2	.598	9.966	95.529			
3	.209	3.489	99.018			
4	.052	.864	99.882			
5	.006	.103	99.985			
6	.001	.015	100.000			

Extraction Method: Principal Component Analysis.

**Table 3: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941 (a)	.886	.315	14.45701

a. Predictors: (Constant), credibility, Timeliness, Responsiveness, courtesy, Empathy

**Table 3: ANOVA(b)**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1620.709	5	324.142	1.551	.542(a)
	Residual	209.005	1	209.005		
	Total	1829.714	6			

a. Predictors: (Constant), credibility, Timeliness, Responsiveness, courtesy, Empathy

b. Dependent Variable: customer satisfaction



**Table 4: Coefficients(a)**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1589.043	3173.048		-0.501	.704
	Responsiveness	0.874	2.193	1.034	0.399	.759
	courtesy	-1.880	2.926	-1.763	-0.642	.636
	Timeliness	3.363	5.336	1.175	0.630	.642
	Empathy	44.874	38.853	4.624	1.155	.454
	credibility	-33.147	44.913	-5.448	-0.738	.596

a Dependent Variable: customer satisfaction

**HYPOTHESIS 1-** There will be positive relationship between core service quality, and customer satisfaction.

In various studies the relationship between service quality and customer preference loyalty had been examined (Boulding, Kalra, Staelin, & Zeithaml, 1993; Cronin & Taylor, 1992). In their study Cronin and Taylor (1992) focused solely on repurchase intentions, whereas Boulding et al. (1993) focused on the elements of repurchasing as well as the willingness to recommend. In the study by Cronin and Taylor service quality did not appear to have a significant (positive) effect on repurchase intentions (in contrast to the significant positive impact of satisfaction on repurchase intention), whereas Boulding et al. (1993) found positive relationships between service quality and repurchase intentions and willingness to recommend. Hence from our study we would like to prove the following existing hypothesis in the banking services arena.

**HYPOTHESIS 2-** There will be positive relationship between customers' perceived service quality and customer loyalty.

Several authors have found a positive correlation between customer satisfaction and loyalty (Anderson & Sullivan, 1993; Bolton & Drew, 1991; Fornell, 1992). Numerous studies in the service sector have also empirically validated the link between satisfaction and behavioral intentions such as customer retention and word of mouth

(Anderson & Sullivan, 1993; Bansal & Taylor, 1999; Cronin & Taylor, 2000). Hart and Johnson (1999) have added that one of the conditions of true customer loyalty is total satisfaction. Hence from our study we would like to prove the following existing hypothesis in the banking services arena.

**HYPOTHESIS 3-** There will be positive relationship between bank's networking of branches and customer satisfaction.

**HYPOTHESIS 4-** There will be positive relationship between value added service quality and customer loyalty through customers satisfaction.

**HYPOTHESIS 5-** There will be positive relationship between bank's networking of branches and customer loyalty through customers' satisfaction.

### Sample and Data

All of the constructs in the model were measured using measures: Multiple item measurement scale. All measures used a five point Likert type response format with strongly agree to strongly disagree. To ensure content validity, the measures were assessed by five academics so that respondents would understand the questions correctly. To measure the service quality of service market, a total of 24 variables had been included. The customer satisfaction was measured with the help of five SERVQUAL dimensions on the customer's loyal behavior.

The banking service users in Bangalore and Delhi, NCR were surveyed, where in the respondents were given 2 sets of questionnaires. A total of 150 banking services users were contacted which includes working professionals, Senior Citizens, Businessmen, Entrepreneurs, Students, Home makers who are the customers of Indian Public and Private sector banks.

## **Major Results and Findings**

The results graph analysis shows that all of the factors have positive effects on customer loyalty.

1. The analysis results reveal that customer satisfaction is most important determinant of customer loyalty.
2. The three service quality factors which comprise of the Core Service Quality factors (Products/Efficiency/Facilities), Network Quality Factors (Presence of ATMs, IT based services with 100% computerization of the branches, with 24X7 toll free Tele service for the present customers) and Tangibles Quality Factors (Employees, Ambience, Technology) have significant indirect effect on customer loyalty.
3. The study conveys that the service providers must concentrate their effects on improving core and value added service quality to enrich their customer satisfaction which resulted in higher customer loyalty.

## **Research Implication**

The market for banking service is becoming more competitive today, whether it is domestic or foreign bank. The service providers should understand how to enrich the customer loyalty. The findings of the present study conveys that the service providers must concentrate their efforts on improving core and value added service quality to enrich their customer satisfaction which will result in higher customer loyalty. Core Service Quality can be improved upon

by providing more customized banking solutions, error free transaction, reliability in problem solving, convenient business hours, proper information about products and services, and by hiring knowledgeable employees. The banking service providers should also work upon their Networking Quality factors by increasing their network area by using IT based services with 100% computerization of the branches, with 24X7 toll free Tele service for the present customers, with new schemes like ATM banking, speedy transfer and realization service, transactions services, internet and mobile banking and, bond schemes which help the customers to get instant money service when needed and to manage their savings effectively. Tangibles Quality factors can be improved by focusing on the ambience like sufficient waiting space, proper parking facility, cleanliness, availability of vouchers, staff attitude and presentation. It results in loyalty inertia.

The paradigm shifts regarding competition induce the service providers to differentiate their products and guarantee quality from others in order to maintain their market share. The service providers are also advised to establish a research and development cell in each region to analyze the customers' expectation and perception on their service at par with competitors. Then only they can supply an enriched service to their customers and maintain their customer loyalty.

## **Scope for Further Research**

The present study is the base for future research in the same field. The future study may be extended its scope. The regional differences in customer's perception on service quality, satisfaction and loyalty in banking market may be focused in a separate study. The customer loyalty may be examined among the customers belonging to various banking service providers. The perceived service quality, empathy towards

the clients or customer, tangibles things like appearance of the bank and timely services and bank image should be taken into consideration on analysis of customer loyalty among the customers in banking industry. A comparative analysis on customer loyalty among the customers belonging to public and private players may be focused in near future.

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