

Service Quality and Customer Satisfaction among Selected State Cooperative & Multi-State Cooperative Banks in Goa - A Study

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Abstract: *As the banking industry is undergoing tremendous competition, it is quality of service that will help organisations to create interest and motivate customers to buy their goods and services. Delivering superior service quality appears to be a prerequisite for achievement and success, if not survival, of such businesses in the services sector. Organisations are making significant efforts to enhance their service quality and have adopted a more specialised technique to address customers. In the present scenario, banking sector of India is facing a dynamic challenge concerning both customer base and performance. Service quality is an indispensable competitive strategy to retain customer base. Service quality plays a major role in getting customer satisfaction. Banks are trying hard to win customer satisfaction by providing better quality services. This study compares customers' perceptions of service quality of state cooperative banks and Multi-state cooperative banks. There is a need to identify the attributes of the service quality perceived by the customers of banks. The service quality of the banks has been measured using SERVQUAL (service quality) scale. The purpose of conducting this research is to compare the services rendered by state cooperative banks and Multi-state cooperative banks and evaluate its impact on the customer satisfaction. This research shows that customer satisfaction varies from person to person. From the survey it is evident that there exists gap between what customer expects and what they perceive in various dimensions of service quality provided by the bankers. From the survey it is evident that the multi-state cooperative banks are doing well because of superior service quality than the state cooperative banks. The bank managers need to conduct more research in order to evaluate customer satisfaction more thoroughly and try to reduce the gaps so that customers are satisfied and the performance of the banks shall be improved.*

Keywords: service quality, customer satisfaction, state cooperative banks and multi state cooperative banks

1. Introduction

The banking sector in India is broadly classified into two i.e. non-scheduled and scheduled banks. Scheduled banks are further categorized as commercial and co operative banks. Commercial banks consist of nationalized banks, State bank of India and its group banks, Regional Rural Banks and private banks (Foreign and Domestic Old/New) based on ownership. The sector has been growing due to enhanced liquidity, reduced interest rates, growing competition, changing demographic profile and increased demand for credit from individual consumers and industry at large.

The banking sector in India was thrown open to competition based on the recommendations of the Narasimhan Committee report which suggested wide ranging reforms in 1992 like liberalization of entry norms and permission for new banks in India and deregulation so that best practices can be adopted by banks for service excellence. This move has resulted in fierce competition among banks in terms of the branch network and innovations in product and service delivery. Financial liberalization has led to intense competitive pressure among retail banks which are consequently directing their strategies towards increasing customer satisfaction and loyalty through improved service quality.

Service quality is one of the most effective means of establishing a competitive position and improving profit performance of the banks. To establish a competitive position, banks must measure and determine their level of

service quality, if they desire to keep their consumers intact and satisfy their needs by continuously upgrading and improving their services at regular intervals. A good service should fulfil the customers' requirements, expectations and satisfactions. Customers play an important role with regard to the perception of effect on quality of service delivered by the banks.

Cooperative banks are usually centred on communities, state and work place groups; they basically lend to small borrowers and businessman. These banks do not focus on offering more than basic banking service and grants finances to small borrowers besides professional and salary class people. It is a financial entity which belongs to its members who are at the same time owners and customers of their banks. The state cooperative banks are often set up by people of state community sharing common interest and providing its members wide range of banking services. The state cooperative banks are today facing stiff competition from multi-state cooperative banks which today are offering better services and are on par with some of the new private sector banks. Against this background it is felt to carry a customer survey to find out service quality expectation of the customers of these two types of banks. For the improvement of their performance of service quality, banks should measure how their products and services meet or exceed customer expectation. Thus customer satisfaction is the key performance indicator within the organisation.

Thus it is necessary for service providers to understand how customers evaluate the quality of service offerings, choose organization and the basis on which they build long-term

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patronage. When customers consume a product or avail a service, they compare the quality of experience with their prior expectations which leads to their satisfaction or dissatisfaction. Therefore services marketing researchers based their work on developing a service quality concept focused on consumer behaviour. Thus it has been recognized that customers evaluate service quality by comparing the actual performance with service expectations that they held.

2. Significance of the Study

The present business all over the world, particularly in the service sector have to focus on quality service because perceived quality of the product is becoming the most important competitive factor in today's business world. Quality of service is now recognised as the most powerful competitive weapon. Perceived service quality refers to the consumer's global attitude or judgment of the overall excellence or superiority of the service. It is a multi attribute constructs that result from comparisons by consumers of expectations with their perceptions of service that dictates the overall evaluation of a firm. The state cooperative banks today are facing tremendous competition due to the emergence of multi-state cooperative banks. Their competition mainly based on service pattern, service quality, and customers' expectation. Banks have to identify the gaps between the customer expectations and perception; if they are not able to identify these gaps effectively these banks will not be in a position to sustain such competition and may lose customers loyalty in the long run. Thus identifying the gaps and constantly improving the services is the key to success for service organisations.

3. Review of Literature

Providing quality services has become need of the hour particularly business in the services sector. Apt service quality has become a pre requisite of customer satisfaction and customer delight. Several authors and researchers have discussed the importance of service quality in providing the services. The debate on service quality began in 1985 in the literature of marketing when Parasuraman et al. (1985) opined that service quality is the function of customers' expectation and service providers' performance. The concept of service quality was defined as a form of attitude, related but not equivalent to satisfaction that results from a comparison of expectations with perceptions of performance. Expectations are viewed as desires or wants of consumer's i.e. what they feel a service provider should offer rather than what the service provider would offer.

Service quality appears to be one of the important factors contributing to customer satisfaction (Cronin & Taylor, 1992). A number of academicians such as Parsuraman et.al (1985) Gronos (1984) and others have tried to identify key determinants by which customer assesses service quality and consequently results in satisfaction or not. Customer satisfaction is the central tenet to compete in the market successfully. It is prerequisite to retain customers to generate economic benefits. Customer satisfaction is crucial to realize greater profitability, larger market share and more returns on investments etc. (Scheuing, 1995). Naseer, Jamal and Al-Khatib (1999) examined customer awareness and

satisfaction, the findings showed a strong impact of customer satisfaction on their decision to stay with the existing service provider and restrain their negative behavioural intentions. Sureshchander *et al.* (2002) investigated customer satisfaction by using a forty one-item scale that is further summed up into five dimensions. They investigated the relationship between service quality and customer satisfaction in the banking industry. They suggested five dimensions of customer satisfaction i.e. core service or service product; human element of service delivery; systematization of service delivery, tangibles of service and social responsibility. Al-Fazwan (2005) in his study found that the bank should concentrate on accessibility dimension. He stated that the particular bank should take maximum efforts to raise the level of services to meet out the customer expectations. Joshua A J and Moli.P.Koshi (2005) observed that the performance of new generation banks across all the service quality dimensions is better than those of old generation banks. Sudesh (2007) revealed that poor service quality in public sector banks is mainly because of deficiency in tangibility, lack of responsiveness and empathy. Private sector banks, on the other hand, were found to be more reformed in this regards. Above all, the foreign banks were relatively close to the expectations of their customers with regard to various dimensions of service quality.

Mishra J.K. and Jain M. (2007) studied various dimensions of customer satisfaction in nationalized and private sector banks, the study concluded that satisfaction of the customers is an invaluable asset for the modern organizations, providing unmatched competitive edge, it helps in building long term relationship as well as brand equity. Jyoti Agarwal (2012) in her study revealed that there exists wide perceptual difference among public sector banks regarding overall service quality with their respective customers, when compared to Private sector banks. Waqar ul Haq & Bakhtiar Muhammad (2012) in their study revealed that customer satisfaction varies according to the nature of the services and in this case, highest customer satisfaction is shown in such areas like price charged by banks is nominal, convenient location of bank branches and staff attitude toward problem solving of customers. Vijay P.Gupta & P.K.Agarwal (2013) in their study on revealed that the highest customer satisfaction is demonstrated in the responsiveness area such as willingness to help customer, friendly attitude of staff, followed by the reliability area such as customer guidance, customer support and other hand, the moderate satisfactions are in the tangibles area, such as infrastructure facilities, decor, followed by empathy area such as banks business timing and return on investment. Aqeel Mukhtar et.al (2014) in their study revealed that service quality can be improved by improving service quality measurements especially the dimensions of Tangibility and Assurance. Service quality is positively correlated with customer satisfaction. G saravanakumar (2014) in his study pertaining to cooperative banks revealed that customer gave more importance to modern looking equipment, do the services as promised, prompt services, safe transaction and do the services as whole heartedly. Hence, banks should pay more attentions to these services. Further, multiple regression results indicates, that the reliability and empathy are the dimensions predicting the customer loyalty, it shows other dimension

tangibility, responsiveness, assurance, and empathy were found to be least predictors of customer loyalty in the co-operative banks. It is known fact the co-operative banks are still following traditional way. It is acceptable, but nowadays bank customer needs and wants changing due to technological advancement and other private and foreign banks services.

4. Objectives of the paper

- To Evaluate the Quality of Service in state cooperative Banks and multi-state cooperative banks.
- To know and understand the expectation and perception of customers of the banks under study.
- To identify the gap between customer expectation and perception
- To identify the areas that needs to improve by the bankers to deliver superior quality service.

5. Methodology

The data was collected for the study from 150 customers of selected cooperative banks and multi-state cooperative banks in Goa, based on convenience and administered a modified SERVQUAL questionnaire containing two sections: customers' expectations and customers' perception each consisting of 22 questions of 5 dimensions. The respondents were asked to rate their expectations and perceptions of service offered by the respective banks. A five point Likert's scale, ranging from strongly disagree to strongly agree, was used. The data has been analysed by mean and interpreted for meaningful inferences. The study is based on five dimensions of service quality viz. Tangibles, Reliability, Responsiveness, Assurance and Empathy. These dimensions are used to compare and analyse the service quality gaps existing among public, private and cooperative banks.

The five dimensions of service quality are as follows propounded by Parsuraman et al.

- **Tangibles:** Appearance of Physical Facilities, Equipments, personnel and written material.
- **Reliability:** Ability to perform the promised service dependably and accurately.
- **Responsiveness:** Willingness to help customers and provide prompt service.
- **Assurance:** Employees' knowledge and Courtesy and their ability to inspire trust and confidence.
- **Empathy:** Caring and individualized attention given to customers.

The survey was undertaken in the month of September 2015 among the customers of state cooperative banks and multi-state cooperative banks situated at Vasco, Ponda and Margao Goa. A total sample of 160 bank customers were selected, 80 customers of state cooperative banks (Goa urban cooperative bank and Goa state cooperative bank) & 80 customers of Multi-state cooperative bank (Saraswat

Coop Bank and PMC Coop bank) were taken for the study having their accounts in respective banks. The primary data analysed using descriptive statistics. For the purpose of the study, following hypotheses were developed:

Period of Study: September 2015

Area of Study: Customers of selected state cooperative banks and multi-state cooperative banks residing in Ponda, Vasco and Margao town were selected for the study.

Sample size: A total sample of 160 bank customers were selected and studied. 80 customers each of state Cooperative banks and Multi-state cooperative banks were taken for the study having their accounts in respective banks.

Hypothesis

- There is no significant difference in the quality of service offered by state cooperative banks and Multi-state cooperative banks.
- There is no significant difference in expectation and perception levels of customers related to quality of banking services offered in state cooperative banks and Multi-state cooperative banks.
- There is no significant difference in the quality dimensions (tangibles, reliability, responsiveness, empathy & assurance) of customers in state cooperative banks and Multi-state cooperative banks.

6. Analysis and Discussion

Section I → Demographic profile of respondents

Sr.no	demographic	State cooperative bank	Multi-state Cooperative sector	Total
1	No. of customers	80	80	160
2	Age			
	18-30yrs	21	29	50
	30-40yrs	34	32	66
	40-50yrs	18	14	32
	50yrs & above	07	05	12
3	Gender			
	Male	49	52	101
	Female	31	28	59
4	Marital status			
	Married	31	39	105
	Unmarried	19	21	55
5	Monthly income			
	>Rs 10000	16	20	36
	Rs 10000-25000	29	47	76
	Rs 25000-50000	15	21	36
	<Rs 50000	8	4	12
6	Occupation			
	Government	21	29	50
	Private	39	32	71
	Businessman	18	14	32
	House wife	4	3	07
7	Frequency			
	Daily	15	11	29
	Weekly	37	28	65
	Monthly	32	20	52
	Rarely	8	2	14

Source – Primary data

Section II → Gap analysis score of state cooperative banks and Multi-state cooperative banks:-

State cooperative Banks

Attributes	Expectation	Perception	Gap (E-P)
1) The bank have modern equipments and use modern technology	4.3	3.2	1.1
2) Physical facilities visually appealing	4.6	3.8	0.8
3) Employees of the bank are decent in appearance	4.6	3.8	0.8
4) Physical facilities associated with the services are appealing.	4.7	3.5	1.2
5) They provide wrong information of the services of the bank	2.9	2.7	0.2
6) They do not disclose full information about the transactions	4.9	4.8	0.1
7) Promises to do your work within a certain time and they do so.	4.6	3.4	1.2
8) Show sincere interest in solving customers' problems	4.6	4.0	0.6
9) Perform services at first instance.	4.8	3.7	1.1
10) Provide their services at the time they promise to do so.	4.9	4.2	0.7
11) Error free record maintenance	4.9	4.1	0.8
12) Employees tell customers exactly when services are performed	4.7	3.2	1.5
13) Employees give prompt services to the customers	4.6	4.0	0.6
14) Employees are willing to help customers	4.8	4.3	0.5
15) Employees are never hesitant to respond to customers' request.	4.9	4.1	0.8
16) Employees constantly communicate with customers	4.8	3.6	1.2
17) Method of communication suits the needs of the customer	4.8	4.6	0.2
18) The behavior of employees instills confidence in the mind of customers.	4.9	4.5	0.4
19) They are receptive to customer complaints	4.9	4.1	0.8
20) Their approach is customer-friendly	4.8	3.7	1.1
21) The employees give proper guidance to the customers	4.7	4.4	0.3
22) Customers feel that their transactions are safe.	4.9	4.0	0.9
23) Employees are courteous with customers.	4.8	4.2	0.6
24) Employees have knowledge to render professional services to customers.	4.8	4.0	0.8
25) Employees give accurate presentation of services.	4.6	3.8	0.8
26) Customers are given individual attention	4.9	3.7	1.2
27) Operating hours are convenient to all customers	4.8	4.2	0.6
28) Understands specific needs of the customers	4.7	4.5	0.2
29) Welcome complaints, criticism and respond positively	4.8	4.0	0.8
30) Organize consumer awareness programs	4.9	4.0	0.9
31) Employees are always willing to clear the doubts of customers	4.6	3.5	1.1
32) Committed to professional ethics and promote ethical behavior	4.5	3.8	0.7
33) Employees discharge their duties with a pleasant face.	4.9	4.2	0.7

Source –Primary data

Multi-state cooperative Banks

Attributes	Expectation	Perception	Gap (E-P)
1) The bank have modern equipments and use modern technology	4.7	4.3	0.4
2) Physical facilities visually appealing	4.8	4.6	0.2
3) Employees of the bank are decent in appearance	4.8	4.7	0.1
4) Physical facilities associated with the services are appealing.	4.9	4.5	0.4
5) They provide wrong information of the services of the bank	2.9	2.6	0.3
6) They do not disclose full information about the transactions	4.9	4.8	0.1
7) Promises to do your work within a certain time and they do so.	4.8	4.0	0.8
8) Show sincere interest in solving customers' problems	4.8	4.4	0.4
9) Perform services at first instance.	4.9	4.2	0.7
10) Provide their services at the time they promise to do so.	4.9	4.0	0.9
11) Error free record maintenance	4.9	4.7	0.2
12) Employees tell customers exactly when services are performed	4.7	3.7	1.0
13) Employees give prompt services to the customers	4.9	4.3	0.6
14) Employees are willing to help customers	4.8	4.3	0.5
15) Employees are never hesitant to respond to customers' request.	4.9	4.4	0.5
16) Employees constantly communicate with customers	4.8	4.5	0.3
17) Method of communication suits the needs of the customer	4.8	4.0	0.8
18) The behavior of employees instills confidence in the mind of customers.	4.9	4.6	0.3
19) They are not receptive to customer complaints	2.9	2.1	0.8
20) Their approach is customer-friendly	4.8	4.4	0.4
21) The employees give proper guidance to the customers	4.7	4.4	0.3
22) Customers feel that their transactions are safe.	4.8	3.9	0.9
23) Employees are courteous with customers.	4.8	4.5	0.3
24) Employees have knowledge to render professional services to customers.	4.8	4.2	0.6

25) Employees give accurate presentation of services.	4.6	3.6	1.0
26) Customers are given individual attention	4.9	4.4	0.5
27) Operating hours are convenient to all customers	4.8	4.6	0.2
28) Understands specific needs of the customers	4.7	4.0	0.7
29) Welcome complaints, criticism and respond positively	4.8	4.0	0.8
30) Organize consumer awareness programs	4.9	3.8	1.1
31) Employees are always willing to clear the doubts of customers	4.6	3.8	0.6
32) Committed to professional ethics and promote ethical behavior	4.5	4.1	0.4
33) Employees discharge their duties with a pleasant face.	4.9	4.5	0.4

Source –Primary data

Average score of banks in service quality dimensions:-

<i>Dimension</i>	<i>State cooperative banks</i>	<i>Multi-state cooperative banks</i>
Tangibility	0.57	0.20
Reliability	0.14	0.04
Responsiveness	0.27	0.18
Empathy	0.22	0.21
Assurance	0.22	0.07

Table showing highest gap scores in state cooperative banks

<i>S.No</i>	<i>Attributes</i>	<i>Dimension</i>	<i>Gap score</i>
1	Physical facilities associated with the services are appealing.	tangibility	1.2
2	Promises to do your work within a certain time and they do so.	reliability	1.2
3	Employees tell customers exactly when services are performed	responsiveness	1.5
4	Employees constantly communicate with customers	responsiveness	1.2
5	Customers are given individual attention	empathy	1.2

Table showing highest gap scores in Multi-state cooperative banks

<i>S.No</i>	<i>Attributes</i>	<i>Dimension</i>	<i>Gap score</i>
1	Employees tell customers exactly when services are performed	responsiveness	1.0
2	They are not receptive to customer complaints	assurance	0.8
3	Customers feel that their transactions are safe.	assurance	0.9
4	Employees give accurate presentation of services.	assurance	1.0
5	Organize consumer awareness programs	empathy	1.1

Table showing lowest gap scores in state cooperative banks

<i>S.No</i>	<i>Attributes</i>	<i>Dimension</i>	<i>Gap score</i>
1	They provide wrong information of the services of the bank	reliability	0.2
2	They do not disclose full information about the transactions	reliability	0.1
3	Method of communication suits the needs of the customer	Responsiveness	0.2
4	The employees give proper guidance to the customers	assurance	0.3
5	Understands specific needs of the customers	empathy	0.2

Table showing lowest gap scores in Multi-state cooperative banks

<i>S.No</i>	<i>Attributes</i>	<i>Dimension</i>	<i>Gap score</i>
1	Physical facilities visually appealing	tangibility	0.2
2	Employees of the bank are decent in appearance	tangibility	0.3
3	They do not disclose full information about the transactions	reliability	0.1
4	Error free record maintenance	reliability	0.2
5	Operating hours are convenient to all customers	empathy	0.2

7. Major Findings

From the consumer survey with regard to service quality gaps among state cooperative banks and multi-state cooperative banks are as follows:-

- 1) Gap exist for all dimensions of service quality in all the banks where in expectations of the customers are higher than what they experience after availing the services.
- 2) There exists a huge gap for all dimensions in case of state cooperative banks as compared to multi state cooperative banks.
- 3) Maximum gap arises in case of tangibility dimension pertaining to banks under study, which include physical Facilities, Equipments, personnel and written material available in the banks.
- 4) As far as state cooperative banks are concerned maximum gap exists as regards Physical facilities associated with the services, employees do not communicate with customers nor are given individual attention.
- 5) As far as multi state cooperative banks are concerned highest gap exists as regards not receptive to customer complaints, the customers feel that their transactions are not safe. Employees do not give accurate presentation of services and lack to organize consumer awareness programs.
- 6) Both the banks do not provide services at first instance and are also not in a position to tell when the service shall be done, which normally the customer expects from the banker
- 7) It is observed that bankers do not provide services at the time they promise to do so.

8. Conclusion

In this liberalised and globalised era banking business in India is becoming more competitive and complex. Banks have to develop innovative products, keeping in view the needs of different classes of customers. The main aim of this study was to assess customers' general expectation and

perception towards the current performance of the bankers in terms of their services offered by them. With the opening of number of new banks and branches growing across will further lead to more price competition. Thus there is urgent need for bankers to meet customer expectations for faster and better service.

The study reveals that there is a huge gap for responsiveness in case of state cooperative banks, implying that the customers are not satisfied with the willingness or readiness of employees to provide service as well as with the banks' ability to perform the promised service in a timely manner and with accuracy. As regards multi state cooperative banks there is a huge gap for empathy, implying that employees do not give individual attention to customers and in case of cooperative banks there is a huge gap as regards assurance, implying that employees lack in knowledge as regards services and are not courteous in their approach and are not in a position to instil trust and confidence in the minds of the customers. Further from the study it can be said that there is significant difference in the service quality provided by state cooperative banks and multi-state cooperative banks since there exists gaps in all dimensions of service quality pertaining to the banks under study. In terms of customer satisfaction and service quality multistate cooperative banks are better since the gap between expectation and perception is less as compared to state cooperative banks. In terms of dimensions of service quality pertaining to state and multistate cooperative banks it is observed that both the banks are significantly different.

Finally it can be concluded by saying that bankers have to understand the changing needs of customers, their aspirations and expectations to create value. Having a strong customer relationship management system would indicate the worth of the customer and be able to understand their needs. Bankers have to reduce the gap by modifying or introducing innovative products and services that will suit the needs and aspirations of the customer.

9. Suggestions

- Bankers should ensure that appropriate sitting facility, a neat and presentable look of the customer areas should be provided in the bank.
- For incompetent and demoralised staff training programme may be conducted to improve the attitude, morale and interpersonal skills of the employees.
- The bank should organize the customer awareness programs regularly.
- The bankers should set up a customer service cell to handle complaints, grievances, etc., of the customers they face while availing services.
- The bank should introduce modern equipments more in numbers to support customer service and also to improve the efficiency, productivity and the quality of services.
- Keeping an eye on the competitors and how they handle their customers and their problems may help the bank to shape their strategies to overcome or reduce competition.
- The bankers should ensure that customer satisfaction through prompt and courteous service and also quick and

sympathetic response to the complaints received should be given priority.

- Banks should open additional counters in busy hours for the purpose of reducing the waiting time.
- Air conditioning of the bank branches and providing drinking water facility should be taken up by the bankers.
- Banks should add upon more ATM centres for the benefit of customers and should have adequate parking facility.
- There should be appropriate sitting facility in the bank, drinking water facility and parking facility for the customers of the bank.

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