

## **"Comparative analysis of Self Service Technology on Perception of Service Quality in Selected Public & Private Sector Banks"**

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### **ABSTRACT**

Self-service technology (SST) had helped the banks expand its operations by giving quality and convenient service to the customers. As the motto behind adopting self-service technology (SST) is to provide the best service to the customers which leads to customer satisfaction, loyalty and changes in behavioral intention of the customers. Result reveals that perception of service quality, Customer Satisfaction and Behavioral Intention of the public and private sector banks is not equal prior to the use self-service technology. It is also reveals that the perception of service quality, Customer Satisfaction and Behavioral Intention of the public and private sector banks is equal or same after the adoption of self-service technology.

**Key Words:** *Self Service Technology (SST), Service Quality, Customer Perception, Satisfaction, Behavioral Intention,*

### **I. Introduction**

The banking and financial services sector is in a position to benefit most by leveraging technology and is a sector that has absorbed the technology to a great extent. Now-a-days a condition has reached in which this sector cannot survive without the support of information and communication technology. Banks, world over, have been effectively deploying information and communication technology as a strategic resource to achieve speed, efficiency, cost reduction, customer service and competitive advantage. Technology enabled banking services offer value to customers providing them with anywhere, anytime and anyway banking. Though these technological changes have been pioneered in India by new private sector and foreign banks, now such a situation has reached where even the traditional banks in the public sector and old private banks are increasingly pursuing technology-enabled services. Irrespective of their ownership status (public sector or private sector), almost all of them have given maximum importance to technological development and deployment. ATMs, plastic money, online collection and payment services, electronic fund transfer and clearing services, mobile ATMs, document management systems, smart cards, core banking solutions, branch networking and internet banking are all outcomes of their initiative of technological upgradation (Upadhyay, 2007)

The present Indian banking sector has about 400 million bank accounts as on January 2015 (<http://businesstoday.intoday.in/>) which is an indication that the banking sector is surely flourishing like never before. This can be attributed to the financial inclusion and with the advent of Self Service Technology (SST). Self-service technology (SST) had helped the banks expand its operations by giving quality and convenient service to the customers. As the motto behind adopting self-service technology (SST) is to provide the best service to the customers which leads to customer satisfaction and loyalty. Unlike the traditional banking tractions, where personnel involvement was more but with the advent of latest technology "self-service technology" (SST) has replaced the personnel. Automation has surely reduced the human efforts and made the banking transactions fast convenient and

very innovative, giving full satisfaction to customers. The concept of anywhere any time banking have caught the attention of customers and made the banking transactions pleasurable.

ATM, Credit cards, e banking, mobile banking and SMS alerts are the few inventions of self-service technology (SST) – a modern day banking tool.

**A service** is an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interactions between the customer and service employee and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems (Gronroos, 1990:27).

In mid 1980s, SERVQUAL multidimensional model was developed by Parasuraman et al. (1988) and Berry, to visualize and implement service quality based on presumption and non-adhering theory and gap model. The model provides acceptable methods or techniques to quantify customer perceptions of overall service quality for the organizational managers, which definitely is of global valuation importance. The SERVQUAL model identified 22-items including five major dimensions of service quality namely; reliability, assurance, tangibility, empathy and responsiveness. Every dimension measures customers' expectations on Likert type scale. Customers' expectations are highly influential and for this reason the scale assess the difference between customers' expectations score and perceptions score. The more the gap in the score indicates lower level of service and vice versa. Parassuraman et al. (1988) suggested that managers should thus try to reduce the gap to ensure overall service quality and satisfaction.

Lin & Hsieh (2006) evaluated factors that influence customers perception of service quality within self-service technologies and came up with the following dimensions based on performance namely; functionality, enjoyment, security, assurance, design, convenience and customization

According to Lin & Hsieh (2006), satisfaction within TBS comes from the ability of TBC to function correctly to the extent to which service is perceived as cheerful, safe and convenient; and the level of security and flexibility TBS provides customers. Lin & Hsieh, favored the idea of TBS's ability to improve customer satisfaction by instilling trust & confidence in the service and to correlate perceived service quality with satisfaction.

TBS, Lin & Hsieh (2006), suggested that, service quality had a positive impact on satisfaction & behavioral.

## **2. Review of Literature**

**Cronin and Taylor (1992), Sureshchandar et al (2003).** Basis of the view is elaborated by the latter: "As perceived service quality portrays a general, overall appraisal of service i.e. a global value judgment on the superiority of the overall service, it is viewed as similar to attitude".

**Joseph et al. (1999)** evaluated the impact of electronic banking on the service delivery by the banks to its customers. Researchers reviewed that when customers were in direct contact with the technology (such as internet banking), they can exercise better control, whereas when there was absence of direct contact (such as telephone banking), lesser control was perceived. A sample of 440 electronic banking customers was taken, and 300 usable questionnaires were analyzed. Six factors model was used to adequately represent the data, and the factors chosen were convenience, accuracy, efficiency, queue management, accessibility and customization. The study examined customers' perception for electronic banking services, attributes of electronic banking services and consumer perception of e-banking. The study suggested that banks should provide statements of all transactions; customers should be provided toll free numbers; and banks should also develop electronic banking facilities to meet the needs of elderly and disabled people.

**Natarajan and Angur (1999)**, in their paper, examined the applicability of alternative measures of service quality in the developing economy like India and accessed related issues in that context. They analyzed that technological changes were causing banks to rethink their strategies for services offered to both commercial and individual customers. The researchers in the study put an emphasis on SERVQUAL and SERVPERF models of service quality

measured on 5-point likert scale. The results indicated that although many banks had provided financial incentives to customers to utilize ATM, EFT and ECS but still the customers and banks believed in personnel banking and traditional banking services.

**Mantel (2000)**, in his study, proposed a framework for describing why consumers use electronic banking products such as electronic bill payment, credit cards, debit cards, stored value and e-cash for their banking needs. The author explained that consumer behaviour was consistent with their preference, which includes convenience, incentives, control, privacy, security and personnel involvement. The paper suggested that consumers make rational decisions regarding the use of alternative of E-payment instruments rather than irrationally resistant to change. Migration towards electronic banking products was more dependent on establishing business cases rather than overcoming consumer reluctance. Further, the study provided that greater control, convenience and communication power were some of the reasons which made the consumers shift to electronic payment products.

**Skadberg & kimmel (2004)** perceived ease of use and perceived enjoyment becomes an intrinsically entertaining experience which encourage consumers to continue the use of a system.

**Flavian et al. (2006)** explored how customers' perception of traditional bank influences their decision to adopt the internet services. The researchers found that if the customer trusts in brick and mortar bank then it was possible that they feel more motivated to use the online services offered by the same bank due to trustworthiness of the customer in the traditional banking system. The results of the study suggested that to use internet banking; trust, income, age, sex, education and employment were the most affecting factors for the use of online banking services and the banks can reduce their costs and widen their market through online banking adoption.

**Walter (2006)** evaluated the reasons for peoples' choice for technology enabled services like internet banking, telephone bill paying and internet shopping service, using a behavioural model for the study. According to his observations adoption rate to use internet and telephone banking is influenced by their willingness to use service, their personal capacity to engage in the service, the risks and advantage involved in the services. The paper also depict that while choosing technology enabled services, customers want convenience, time saving, faster service and security. The author concluded that increased use of technology enabled services, calls for customers friendly services reduce the system complexity and undue waiting time involved in the service handling.

### 3. Need of The Study

One of the critical tasks of service companies is service quality management. Quality means degree of excellence in service performance. Consumers perceive the quality of a service by experiencing the consumption process and by comparing their experience with expectations. Quality of service is becoming an increasingly important differentiator between competing businesses in the Banking sector. Delivering quality to customers is paramount to a company's wellbeing because it results in more new customers, more business with existing customers, fewer lost customers, more protection from price competition, and fewer mistakes requiring the company to redo its goods/services.

- Technology has become the fuel for rapid change.
- Quality is considered to be one of the Management's topmost competitive priorities and a prerequisite for the sustenance and growth of the firm.
- Therefore, measurement and management of service quality is fundamental issue for survival and growth of service companies but in order to value quality a firm must know its customer and what kind of service they consider as high of quality.

These aspects highly motivated the researcher to take up the present study.

#### **4. Objectives of the Study**

1. To know the customers perception of the service quality prior and post use of self-service technology in public and private sector banks in study.
2. To know the customers satisfaction of the service quality prior and post use of self-service technology in public and private sector banks in study.
3. To know the behavioral Intention of the customers on the service quality prior and post use of self-service technology in public and private sector banks in study.
4. To assess the service quality by comparing perception/satisfaction and behavioural intention of respondents prior & post use of self-service technology in public and private sector banks in study.

#### **5. Hypothesis**

H0 – 1 There is no significant difference on customers perception of the service quality prior and post use of self-service technology.

H0 – 2 There is no significant difference on customers satisfaction of the service quality prior and post use of self-service technology.

H0 – 3 There is no significant difference on customers behavioural intention of the service quality prior and post use of self-service technology.

#### **6. Limitations of the Study**

As the sample size has been the limiting factor, hence the findings could not be generalized for the entire population.

This study is limited only to the customers residing in and around the twin cities i.e. Hyderabad and Secunderabad. Hence, it does not take into consideration the customers residing in other parts of the state or rest of India.

There might be substantial changes in customer perception, satisfaction and behavioural intention with regard to the service quality of banks over a period of time. Thus, this study is time constrained.

#### **7. Research Methodology**

##### **Source of Data**

The study is based on both Primary and Secondary data

##### **Primary Data**

The Primary data was collected through a sample survey using structured pre-tested questionnaire from bank customers residing in Hyderabad & Secunderabad in the State of Telangana.

##### **a) Banks selected for the Study**

1. Public Sector Banks
2. Private Sector Banks

##### **b) Public Sector Banks**

- a. State Banks of Hyderabad (SBH)
- b. Andhra Bank (AB)

##### **c) Private Sector Bank**

- a. Housing Development Finance Corporation (HDFC)
- b. Industrial Credit and Investment Corporation of India (ICICI)

**d) Rationale for selecting the banks**

SBH and AB head quarters are situated at Hyderabad. SBH and AB are public sector banks. The HDFC and ICICI banks are major private sector banks in selected geographical region. Therefore, these four banks were selected for the study.

**e) Questionnaire / Research Instrument**

The primary data was collected by administering a structured questionnaire. The questionnaire consists of four parts.

**Secondary Data**

Secondary data was collected from the following sources:

Journals & Magazines, RBI and Banks' Websites, Related Manuals, Books and other literature related to the study.

**RELIABILITY AND VALIDITY OF THE SCALES**

The reliability (Cronbach's alpha) coefficients for the study variables is 0.864.

**Sampling Method:** Simple Random Sampling is chosen for the research.

**i. SAMPLE UNIT**

The customers prior and post use of self service technology alone were selected.

**ii. POPULATION OF THE STUDY**

Total 469 branches of 2 public sector and 2 private sector banks are functioning in the twin cities of Hyderabad and Secunderabad besides other banks.

**Sample Size**

The sample size of 1200 units were selected for the study. A sample size of 390 respondents from 39 branches of SBH, 410 respondents from 41 branches of Andhra bank, 230 respondents from 23 branches of HDFC and 170 respondents from 17 branches of ICICI bank were chosen for the study. The sample size selected was 25% of the total population for analysis.

**8. Data Analysis**

The responses obtained from the respondent through pre-developed and pre-tested questionnaire has been analyzed by using different statistical techniques viz., Mean, Standard Deviation, z test and Paired z test.

**SPSS:** The data is calculated by using software SPSS 20.0 version.

**Demographic Profile**

The data is collected from the respondents of two Public Sector Banks (Andhra Bank & SBH) and two Private Sector Banks (HDFC & ICICI). The table drawn hereunder reveals the demographic profiles Viz., Gender, Age and years of association with the bank, years of the usage of the technology, usage of banking technological services in past 30 days, of responses were obtained from the respondents for current study.

**Gender**

The distribution of gender out of 1200 respondents 65.42 percentage are male of which Andhra bank 64.9, SBH 69.2, HDFC 63 and ICICI 61 percentage are male. 34.58 percent belongs to the female gender of which Andhra bank 35.1, SBH 30.8, HDFC 37 and ICICI 38.8 percentages are female. It can be inferred that majority (65.42%) of the respondents are males and minority (34.58%) are females.

It also reveals that 67% male and 33 % female respondents are from public sector banks. 62.3% male and 37.7% female respondents are from private sector banks.

**Age**

The age of the respondents. Out of 1200 respondents, 21.42 percent respondents are below the age group of 30 years. 38.33 percent of the respondents are between 31-40 years, 33 percent of the respondents are from 41-50 years and 7.25 percent of the respondents are in the age group of 51 to 60 years. The table and figure shows that the maximum number of the respondents are from the age group of 31-40 years and minimum numbers of the respondents are from 51-60 years of age group, i.e. 7.25 percent.

It is also reveals that the 22.7% respondents belong to upto 30 years of age, 36.7% respondents 31-40 years of age, 31% respondents 41-50 years of age and 11.7% respondents 51-60 years of age for public sector banks. The 21.4 % respondents belong to upto 30 years of age, 38.3% respondents 31-40 years of age, 33% respondents 41-50 years of age and 7.3 % respondents 51-60 years of age for private sector banks.

**YEARS OF USAGE OF BANKING SERVICES**

It can be inferred that 637 respondents (53.08%) are using the service of the banks between 10 to 15 years. It is also confirmed that 172(14.33%) respondents are using the services of the banks above 15 years. It is also inferred that the majority of the users are from the public-sector banks i.e. 414 (51.75%), Private sector banks 223 (55.75) are using the bank service for 10-15 years.

**Public Sector Bank Customers and their Perception of the Service Quality Prior to the use of Self Service Technology**

That the majority of the respondents agree with the statement for "The service process of the bank is clear" (78.4%), "The bank provide convenient operating hours to customers" (75.9%), "Using the service of the bank requires a little effort" (75.7%), "A clear privacy policy stated when customer use the service of the bank" (75.4%), "The service of the bank is up-to-date" (75.1%) and "The service of the bank well known" (74.6%). None of the respondent strongly disagrees for the statement "Each service item/function is error free" (0%) followed by, "The service of the bank is well known", "The layout of the bank aesthetical and appealing" and "The bank understand customers specific needs" (0.1%). Neutral response for the statement, "each service item/function is error free" (28.3%).

**Private Sector Bank Customers Perception of the Service Quality Prior to the use of Self Service Technology**

It is reveals that majority of respondents agree for the statements "Service process of the bank is clear" (80%), "The service of the bank well known" (79.8%), "Customer get smooth service with the help of the bank" (78%), and "Using the service of the bank requires a little effort" (75.8%). It is also found that the respondent disagree for statements "The service of the bank well known" (6.0%) followed by "The service of the bank has a good reputation" (6.3%). It also reveals that the respondents neutral for the statement "Each service item/function is error free" (28.3%).

**Public Sector Bank Customers and their Perception of the Service Quality Post use of Self Service Technology**

That the majority of respondents agree for the statements "Service process of the SST of the bank is clear" (82.6%), "The SST of the bank is up-to-date" (82 %), "SST of the bank are easily accessible by customers" (81.8%), "Customer feel safe in transacting with the bank" (79.9%), "Customer get smooth service with the help of SST of the bank" (77.5%) followed by, "The SST of the bank have interesting additional function" (77.1%). And the respondents disagree for the statement "Operation of the SST of the bank is interesting" (2.5%). Neutral response for the statement "Each service item/function SST is error free" (27.6%).

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**Private Sector Bank Customers and their Perception of the Service Quality Post use of Self Service Technology**

It is revealed that majority of respondents agree for the statements "SST of the bank are easily accessible by the customer" (85%), "The service process of the SST of the bank is clear" (84.3%), Customer feel safe in transacting with the SST of the bank" (83.5%), "The SST of the bank is up-to-date" (80.5%) and "Customer get smooth service with the help of SST of the bank" (80%). It is also found that the respondent disagree for statements "Each service item/function SST is error free" (5.8%) followed by "The SST of the bank have features that are personalized for customers" (5.3%). It also reveals that the respondents neutral for the statement "Each service item/function SST is error free" (29.3%).

### **Hypothesis Testing**

$H_0$  : There is no significant difference on the customers perception of the service quality prior to the use of self-service technology in public and private sector banks.

#### **Result of Hypothesis Testing:**

		z-test for Equality of Means			Result
		z	df	Sig. (2-tailed)	
PRIOR _ Perception of Service Quality	Equal variances assumed	2.215	1198	.027	Significant

The result of the hypothesis testing reveals  $p$ -value (.027) is less than 0.05. Therefore, it is concluded that the null hypothesis rejected which means that there is significant difference in perception of service quality in public and private sector banks prior to adoption of self-service technology.

$H_0$  : There is no significant difference on the customers perception of the service quality post use of self-service technology in public and private sector banks

#### **Result of Hypothesis Testing:**

		z-test for Equality of Means			Result
		Z	df	Sig. (2-tailed)	
POST_ Perception of Service Quality	Equal variances assumed	.374	1198	.708	Not Significant

The result of the hypothesis testing reveals  $p$ -value (.708) is higher than 0.05. Therefore, it is concluded that the null hypothesis is accepted which means that there is no significantly different in perception of service quality in both public and private sector banks post adoption of self-service technology.

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**Public Sector Bank Customers and their Satisfaction of the Service Quality Prior to the use of Self Service Technology**

That majority of respondents said good for the statement "Response to initial enquiry/complain" (73.5%) followed by the "Quality of service rendered by the bank" (72.1%). It is found that the respondents said poor for statement "The ideal service of the bank" (9%). It also reveals that the respondents said neither good nor poor for the statement "Service beyond expectation" (33.5%).

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## **Private Sector Bank Customers and their Satisfaction of the Service Quality Prior to use of Self Service Technology**

That majority of respondents said good for the statement "Response to initial enquiry/complain" (75.5%) followed by the "Quality of service rendered by the bank" (74.3%). It is found that the respondents said poor for the statement "Ideal service of the bank" (7.5%). It also reveals that the respondents said neither good nor poor for the statement "Service beyond expectation" (29.5%).

## **Public Sector Bank Customers and their Satisfaction of the Service Quality Post use of Self Service Technology**

That majority of respondents said good for the statement "Latest information update to you by the bank" (81%) followed by "The quality of service rendered by the bank" (77.8%). It is found that the respondents said poor for the statement "Quality of service rendered by the bank" (2.3%). It also reveals that the respondents neither good nor poor for the statement "The quality of service rendered by the bank" (24.9%).

## **Private Sector Bank Customers and their Satisfaction of the service Quality Post use of Self Service Technology**

That majority of respondents said good for the statement "Latest information update to you by bank" (80.0%) followed by "Response to initial enquiry/complain (77.3%). It is found that the respondents said poor for the statement "Service beyond expectation" (8.8%). It also reveals that the respondents said neither good nor poor for the statement "The quality of service rendered by the bank" (23.5%).

### **Hypothesis Testing**

$H_0$  : There is no significant difference on customers of the service quality prior to the use of self-service technology in public and private sector banks.

#### **Result of Hypothesis Testing:**

		z-test for Equality of Means			
		z	df	Sig. (2-tailed)	Result
PRIOR_SATISFACTION	Equal variances assumed	1.539	1198	.124	Not Significant

The result of the hypothesis testing reveals  $p$ -value (.124) is higher than 0.05. Therefore, it is concluded that the null hypothesis accepted which means that there is no significant difference in customer satisfaction of public and private sector banks prior to adoption of self-service technology.

$H_0$  : There is no significant difference on customers satisfaction of the service quality post use of self-service technology in public and private sector banks.

#### **Result of Hypothesis Testing:**

		z-test for Equality of Means			
		Z	df	Sig. (2-tailed)	Result
POST_SATISFACTION	Equal variances assumed	.031	1198	.976	Not Significant

The result of the hypothesis testing reveals  $p$ -value (.976) is higher than 0.05. Therefore, it is concluded that the null hypothesis accepted which means that there is no significant difference in customers satisfaction of public and private sector banks post adoption of self-service technology.

### **Public Sector Bank Customers and their Behavioural Intention on Service Quality Prior to use of Self Service Technology**

That majority of respondents agree for the statement "Use additional services offered by this bank in the future" (85%), "I will be loyal customer" (84.5%) followed by "Recommend the bank to others" (79.9%). It is found that the respondents disagree for that statement "I will be loyal customer" (1.9%). It also reveals that the respondents neutral for the statement "This bank is my first choice when I want to have a transaction" (22.9%).

### **Public Sector Bank Customers and their Behavioural Intention on Service Quality Post use of Self Service Technology**

That majority of respondents agree for the statement "I will be loyal customer" (91%), "Use additional services offered by this bank in the future" (90.4%) followed by "I will stay connected with this bank even getting better services from other bank" (87%). It is found that the respondents disagree for the statement "Use additional services offered by this bank in the future" (0.1%). It also reveals that the respondents neutral for the statement "Encourage friends, relatives and others for its usage of service" (13.5 %).

### **Private Sector Bank Customers and their Behavioural Intention on Service Quality Prior to use of Self Service Technology**

That majority of respondents agree for the statement "Encourage friends, relatives and others for its usage of service" and "I will be loyal customer" (81.5%), "Recommend the bank to others" (79.8%) followed by "Use additional services offered by this bank in the future" (78.5%). It is found that the respondents disagree for the statement "Recommend the banks to others" (6.5%). It also reveals that the respondents neutral for the statement "This bank is my first choice when I want to have an transaction" (20.5 %).

### **Private Sector Bank Customers and their Behavioural Intention on Service Quality Post use of Self Service Technology**

That majority of respondents agree for the statement "Encourage friends, relatives and others for its usage of service" and "I will be loyal customer" (81.5%), "Recommend the bank to others" (79.8%) followed by "Use additional services offered by this bank in the future" (78.5%). It is found that the respondents disagree for the statement "Recommend the banks to others" (6.5%). It also reveals that the respondents neutral for the statement "This bank is my first choice when I want to have an transaction" (20.5 %).

### **Hypothesis Testing**

$H_0$  : There is no significant difference of behavioural intention of the customers on service quality prior to use of self-service technology in public and private sector banks.

### **Result of Hypothesis Testing:**

		z-test for Equality of Means			Result	
		z	df	Sig. (2-tailed)		
PRIOR - INTENTION	BEHAVIOURAL	Equal variances assumed	1.758	1198	.079	Not Significant

The result of the hypothesis testing reveals  $p$ -value (.079) is higher than 0.05. Therefore, it is concluded that the null hypothesis accepted which means that there is no significantly different in behavioural intention of public and private sector banks prior to adoption of self-service technology.

$H_0$  : There is no significant difference of behavioural intention of the customers on use of self-service technology in public and private sector banks.

### Result of Hypothesis Testing:

		z-test for Equality of Means			Result
		z	df	Sig. (2-tailed)	
POST_BEHAVIOURAL INTENTION	Equal assumed variances	.156	1198	.876	Not Significant

The result of the hypothesis testing reveals  $p$ -value (.876) is higher than 0.05. Therefore, it is concluded that the null hypothesis is accepted which means that there is no significantly different in behavioural intention of public and private sector banks post adoption of self-service technology.

### Findings of the Study

Based on the analysis it is found that though noticeable change is seen in the customers perception towards public sector banks post use of SST, it can be stated more improved services can be provided by offering more attractive operations of the SST to the customers for further improvement.

It is also found that though change is seen in the customers perception of Private sector banks post use of SST, it can be stated that more customized services can be provided by offering more attractive services of the SST to the customers for making them remarkable.

Based on the analysis it is found that though noticeable change is seen in the behavioural Intention of the customers of Public Sector banks post use of SST, it can win the trust of customers and gain their confidence so as to make them encourage their friends, relatives and others for its usage of services.

### Suggestions

Based on the analysis it is suggested that though noticeable change is seen in the customers Satisfaction of Public and Private Sector banks post use of SST, it can be further recommended that public and Private sector banks can satisfy the customers completely by providing quality service and giving them full satisfaction.

Based on the analysis it is also suggested that though noticeable change is seen in the behavioural Intention of the customers of Private Sector banks post use of SST, it can win the trust of customers and gain their confidence and make them realize that these banks should be their first choice when they have a transaction.

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