

## Explicate The Awareness On Banking Service - A Study

Dr. T. SOBHARANI<sup>1</sup>, C. PRIYADARSHINI<sup>2</sup>

<sup>1</sup>Professor, Department of Communication & journalism,  
Sri Padmavati Mahila Visvavidyalayam, (Women's University)  
Tirupati -Andhra Pradesh

<sup>2</sup>Research Scholar, Department of Business Management,  
Sri Padmavati Mahila Visvavidyalayam (Women's University)  
Tirupati -Andhra Pradesh

### ABSTRACT:

**Purpose:** This study aims to know the awareness on banking service and the suggestive measures for the improving service quality of banking services in the Chittoor District of Andhra Pradesh state.

**Design/Methodology/Approach:** The study adopted exploratory research approach and collected the primary data through the questionnaire. The study applied the convenient sampling method to determine the sample size and collected the primary data from the respondents of 120, who are using the banking technological services since three years. The study applied the various statistical methods for the examination of framed objectives. The study applied the neural network for the examination of customers' awareness level on the services of the bank, which will be offered by the bankers. The study has considered the exploratory factor analysis to identify the key suggestive measures with the high loading factors.

**Practical Implication:** This study depicts an in-depth analysis of the debit card, deposit opened, credit card, online services, bank online service and auto payment services. The study also suggested to improve the service quality from the perspective of customers. The bankers will come to know the customers awareness level. So that they can work in to those areas, where awareness level need to be improved.

**Originality/Value:** The study is one of the first attempts to examine the awareness on banking service from the

customers' perspective of Chittoor district of Andhra Pradesh state. The study has considered the factors such as the credit card, debit card, auto payment services, and online services. The study findings stated that credit card and debit card have the more awareness level when compared to other services offered by the banking.

**Keywords:** Credit card, debit card, bank online services, mobile bank services, deposit opened and loan taken.

## INTRODUCTION:

The Indian banking sector stands as a fundamental pillar within the nation's financial landscape, serving as a cornerstone of economic stability and growth. With its evolution from traditional brick-and-mortar branches to the realm of ubiquitous electronic platforms, banking has undergone a profound transformation. This shift, characterized by the advent of e-banking, has revolutionized customer interactions, rendering financial services accessible from any location, at any time. This study aims to delve into the intricate fabric of banking services, shedding light on the evolution of customer-centric offerings and the extensive array of e-delivery products that have reshaped the industry.

The banking sector, a hub of financial and non-financial services, has woven itself intricately into the tapestry of everyday life. From the traditional functions of accepting deposits and providing loans to the contemporary landscape of ATMs, internet banking, mobile banking, and electronic fund transfers, banks have embraced innovation to redefine customer convenience. No longer confined to physical branches, customers can seamlessly manage their financial activities through digital channels, revolutionizing the accessibility and efficiency of banking services.

In this context, the study seeks to explore the multifaceted nature of banking services, delineating the fundamental role of banks within the Indian financial system. It aims to elucidate the diverse range of services offered by banks, encompassing traditional functions alongside technologically driven advancements. By unraveling the scope of services provided ranging from financial security and depository services to the latest IT-driven innovations the study endeavors to capture the

essence of contemporary banking in the digital era, where efficiency and accessibility stand as defining features.

#### REVIEW OF LITERATURE:

The reviewed literature presents a comprehensive exploration of the evolving landscape within the banking industry, highlighting the transformative impact of internet-driven e-banking. **Srivastava and Nain (2023)** shed light on the shift from traditional customer-bank relationships towards speed and convenience, emphasizing the significance of banks owning the customer interface. **Goyal et al. (2022)** corroborate this trend, indicating a strong preference for online banking due to its cost-effectiveness and reliability while signalling the need for enhanced online banking services, particularly in less-utilized areas. **Kapoor (2021)** emphasizes the trust-based nature of the Indian banking industry, positioning banks as pivotal components in the nation's financial system while underlining the importance of a robust consumer protection system. Further, **Kumer's (2020)** study delves into the nuanced perceptions of service quality within private banks, employing the SERVPERF model to identify dimensions like tangibility, responsiveness, dependability, assurance, empathy, and their correlation with demographic characteristics. The findings suggest a need for consistent improvement, especially in empathy and reliability, offering crucial insights for bank managers seeking to enhance service quality. Collectively, these studies converge to underscore the evolving preferences of customers, the imperative for improved services, and the pivotal role of trust and service quality in shaping the contemporary banking landscape.

The collated literature presents a multifaceted view of customer perceptions and service quality within the banking sector, highlighting diverse methodologies and thematic focuses. **Peter (2020)** delves into customers' impressions of e-banking services across public and private sectors, emphasizing the influence of demographic factors on online banking habits, thereby advocating a deeper understanding of consumer needs for bankers. **Fida (2020)** employs the SERVQUAL model to underscore the impact of service quality on customer satisfaction and loyalty within Islamic banks, emphasizing the criticality of empathy and responsiveness while acknowledging the significance of other dimensions like dependability and tangibles. **Asharaf (2019)** concentrates on customer satisfaction with services offered by SBI, emphasizing the role of service quality in customer retention and operational

efficiency, highlighting its pivotal role amid financial changes such as deregulation and privatisation. **Kumar (2018)** investigates stakeholders' perceptions in NBFCs, stressing the need for NBFCs to focus on economic development and wealth creation through innovative services. **Selv (2017)** adopts a descriptive research design to assess Canara Bank's service quality, advocating continuous improvements for competitive advantage. **Chadha (2017)** compares consumer perceptions of service quality among public, private, and international banks in Delhi-NCR, affirming positive impressions of services. **Roy (2015)** further examines service quality dimensions using the SERVPERF model, suggesting a focus on enhancing empathy and reliability within private banks. Overall, these studies collectively highlight the intricate interplay between customer perceptions, service quality dimensions, demographic influences, and the continual need for banks to evolve and enhance services to meet customer expectations and remain competitive. The literature presents a comprehensive view of customer perceptions regarding service quality in the banking sector across various regions and institutions. **Yogeswaran (2015)** highlights the perceived superiority of service quality in private banks compared to public banks, stressing the need for public banks to align with evolving customer expectations and the service standards set by private counterparts. **Khan (2014)** delves into customer satisfaction and loyalty in banks, emphasizing the pivotal role of service quality in fostering customer happiness and allegiance. **Abdullah's research (2014)** scrutinizes service quality and customer perceptions across Malaysia and New Zealand, advocating heightened efficiency to compete in the dynamic market while acknowledging areas for further improvement. **Qadeer (2013)** investigates the direct correlation between service quality and customer satisfaction, underscoring its profound impact on client loyalty within service-oriented industries. **Sudhamani (2013)** conducts a literature analysis and survey on service quality in the banking sector, emphasizing the critical role of service quality dimensions such as reliability, responsiveness, empathy, assurance, and tangibles in determining a bank's success. **Vasanthi (2013)** furthers this narrative by exploring consumer perceptions of service quality features in both public and private sector banks, highlighting disparities in technical, transactional, and procedural aspects between the two sectors.

**Amudha Ramachandran(2012):** In today's consumer economy, recruiting and, more importantly, retaining consumers on a long-term basis is a critical problem for every firm. This research may be expanded to tourism and hospitality, insurance businesses, hospitals, transportation corporations, railroads, airlines, telecommunications libraries, and other service sectors to analyse the level of service provided by them. The study's findings will assist firms in taking the required steps to enhance service quality and achieve customer satisfaction.

**Okoroafor(2010):** The study is an inquiry of customer perceptions of service quality in Nigeria's commercial banking sector: a case study of Skye Bank Plc. The study's overarching purpose is to determine the extent to which consumers view service quality as it is presently practised in the Nigerian banking sector. The research gives a valuable insight into the effectiveness of customers' perceptions of service quality in the Nigerian banking business, as well as a good foundation for future research of service quality in emerging nations' financial services industries.

**Purohit (2007):** The proposed research addresses concerns concerning the measuring of service quality and the recording of bank customers' reactions to the services of Nationalized Banks in India. The findings of the sales analysis show a significant drop in deposits, it will be possible to discover the causes behind this. A competing bank proposes to provide a new service or a new scheme, and a market test is to be undertaken, marketing research will reveal the prospects' preferences and responses. The existing service or plan does not get a favourable reaction, marketing research will recommend strategies to reinvent marketing resources.

**Vasanthakumari(2003):** This research attempts to discover bank customer perceptions via the connection of five elements as well as customer demographic variables. The research included 304 retail banking clients, and a convenience sampling approach was used to acquire a sample. According to the findings of this research, customer perception may impact the impact of bank service quality on performance. Customer perception may be seen as the most important contrast to bank for overall performance.

#### RESEARCH GAP

The literature review highlighted a wealth of research focusing on banking services, particularly in relation to public and private sector banks. However, it also revealed a noticeable

gap in regional studies pertaining to the awareness levels among customers regarding services offered by banks, alongside measures to bolster service quality and augment customer awareness. This research endeavour seeks to bridge this gap with the study titled "Explicating Awareness on Banking Services."

To address this research void, specific inquiries have surfaced, forming the crux of this study's focus. These questions center on understanding the depth of customer awareness concerning banking services and devising strategies aimed at enhancing both service quality and customer awareness levels. By undertaking this investigation, the aim is to contribute significantly to the existing literature by shedding light on an aspect that has seen limited regional scrutiny, thereby fortifying the understanding of customer perceptions and necessities in the banking realm.

#### **RESEARCH QUESTIONS**

1. Does the customers are aware on the services offered by the bankers in Chittoor district.
2. Will be there any suggestive measures for the improvement of service quality.

#### **OBJECTIVES OF THE STUDY**

1. To know the customer awareness regarding the banking services in Chittoor district.
2. To devise the suggestive measures for improving service quality of banking in Chittoor district.

#### **HYPOTHESES OF THE STUDY:**

**Null Hypothesis:** There is no significant difference in the customer awareness regarding the banking service.

**Alternative Hypothesis:** There is a significant difference in the customer awareness regarding the banking service.

#### **SCOPE OF THE STUDY**

The study focused on the customers' awareness level on the services offered by the bankers in the district of Chittoor in Andhra Pradesh state. The study also proposed the suggestive measures to improve the awareness levels of the customers by the bankers.

#### **RESEARCH METHODOLOGY**

The study adopted the exploratory research for the examination of customers' awareness level on the services offered by the bankers. The study collected the primary data in the aspect of customers' awareness levels and suggestive measures to improve the awareness

**Sampling Methodology:** The study applied the convenient sampling methodology to collect the primary data from the respondents, who are having the minimum experience on the usage of services offered by the bankers. The study distributed the questionnaires to 125 through google sheets i.e. online and received 120 from the respondents.

**Sampling Units:** The study has taken the sample organizations, which were functioning in the Chittoor district of Andhra Pradesh. The following are the organizations were considered for the study,

- **SBI – BOB – Public Sector Banks**
- **HDFC Bank – ICICI bank – Private Sector Banks**

The sample banks are observed to be spending higher amount on the technological services rendered to the banking customers, consistently from many years. Hence, the present study has considered those banks from public and private sector segments.

**Questionnaire:** The study has framed the questionnaire based on the two objectives. Section –I deals with the awareness level on the services offered by the bankers and Section – II focused on the suggestive measures to improve the awareness levels by providing the quality services to the customers.

**Sample Reliability:** The study collected the primary data and applied the reliability test of Cronbach's Alpha and the result indicated  $0.863 > 0.7$ . Therefore, the primary data is found to be reliable for the statistical analysis purpose.

**Statistical Tools:**

The study used the primary data for the examination of framed objectives. The study applied the following statistical method for the tabulation of data analysis.

**Neural Network:** The study applied the neural network for the examination of customers' awareness level on the services

offered by the bankers in the Chittoor district of Andhra Pradesh state.

**Exploratory factor Analysis:** The study examined the key measures which will enhance the services quality and customers awareness levels. EFA has been applied to extract the higher loading factors, which will be considered acclimation of suggestive measures to the bankers.

#### **TABULATION OF DATA ANALYSIS:**

**Objective 1: To know the customer awareness regarding the banking service.**

**Null Hypothesis:** There is no significant difference in the customer awareness regarding the banking service.

**Alternative Hypothesis:** There is a significant difference in the customer awareness regarding the banking service.

The below study explains the customer awareness regarding the banking service through the neural network with the parameters considered are such as Debit card, Deposit opened, ever taken a loan, Credit card, Mobile Bank services, bank online services and Auto payment services with the statements included in these parameters.

**Table – 1: Case Processing Summary**

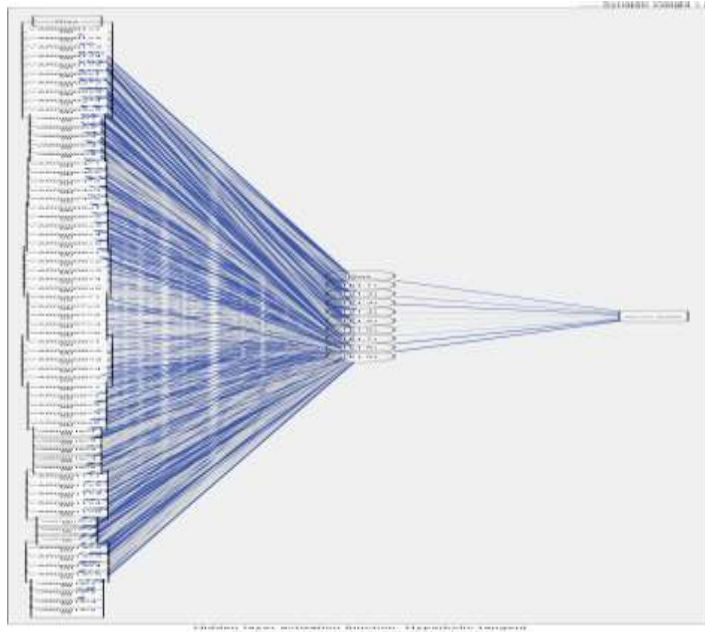
|          |          | N  | Percent |
|----------|----------|----|---------|
| Sample   | Training | 56 | 71.8%   |
|          | Testing  | 22 | 28.2%   |
| Valid    |          | 78 | 100.0%  |
| Excluded |          | 2  |         |
| Total    |          | 80 |         |

Source: Primary Data

The table above explains regarding the case processing summary with the training set allocated as 71.8% and the testing set allocated as 28.2%. Here, the model is applicable for the further analysis.

#### **Figure-1: Neural Path Diagram**



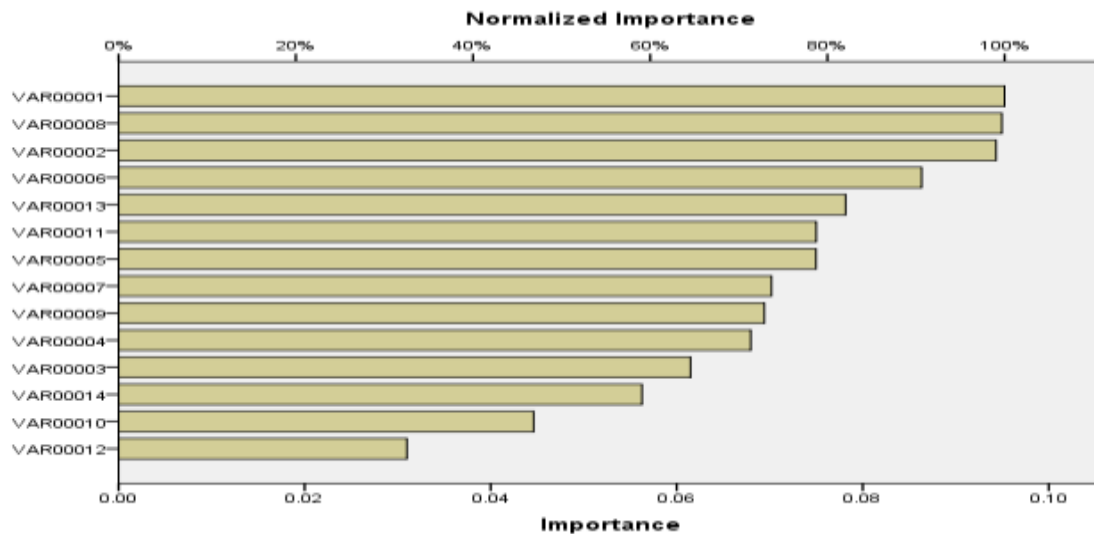


Source: Primary Data

**Table -2:Independent Variable Importance**

|                       |   | Importance | Normalized Importance |
|-----------------------|---|------------|-----------------------|
| Debit card            | Convenience of obtaining a debit card.                                  | 0.095      | 100.00%               |
|                       | Effectiveness in customer service support team                          | 0.094      | 99.00%                |
| deposit opened        | Quality of given information that was provided when opened the account. | 0.061      | 64.60%                |
|                       | Employees tried to be helpful and interested in solving your problems   | 0.068      | 71.30%                |
| ever taken a loan     | Information provided by bank employees concerning the loan.             | 0.075      | 78.70%                |
|                       | Loan conditions that were offered by bank.                              | 0.086      | 90.60%                |
| Credit card           | Convenience of obtaining a credit card.                                 | 0.07       | 73.70%                |
|                       | quality of information that was provided by employees when got the card | 0.095      | 99.70%                |
| Mobile Bank services  | End-user friendly mobile service  | 0.069      | 72.90%                |
|                       | Promptness in banking Summary report                                    | 0.045      | 46.90%                |
| bank online services  | Promptness in online service  | 0.075      | 78.80%                |
|                       | Promptness in Resolving the technical Glitch                            | 0.031      | 32.50%                |
| Auto payment services | Notify the Auto Payment Delivery  | 0.078      | 82.10%                |
|                       | On time payments  | 0.056      | 59.10%                |

Source: Primary Data

**Figure -2: Normalized Importance**

Source: Primary Data

The table and figure explain regarding the customer awareness regarding the banking service. Here, the outcome of the study implies the highest importance level is observed in the statement "Convenience of obtaining a debit card" with 100% importance level meaning that debit card is implied to be a convenient way for the customer and is aware of the debit card mostly provided with the customer support team to clarify the doubts of the customers (99.0%) and next is followed by the statement "quality of information that was provided by employees when got the card" (99.70%) with respect to the credit card meaning that customers are aware that regarding the credit card the information from the employees is evident when received the card. The statement "Notify the Auto Payment Delivery" implies that there is an auto payments delivery with 82.10% importance level and rest statements are identified to be having the importance level more than 50%. Here, the least importance level statements obtained are tend to be in the mobile bank services "Promptness in banking Summary report" with 46.90% and bank online services statement "Promptness in Resolving the technical Glitch" with 32.50% as the lowest importance level among all the statements. Hence, it is identified that customers are having the awareness regarding the credit and debit card's convenience, customer support rather than the online banking services such as Promptness in banking Summary report and Promptness in Resolving the technical Glitch. Thus, there is a

significant difference in the customer awareness regarding the banking service. (Caroleena Janeffer 2017)<sup>1</sup>

**Objective 2: To provide the suggestive measures for improving service quality of banking.**

The below study have observed to be knowing the suggestive measure with the use of Exploratory factor analysis with respect to improve the service quality of banking with the usage of the statements such as Personal Service manager, Regular tips for security, Regular tips for better banking, E-mail, SMS or calls about new products or services, Priority treatment in branch, Quick response of queries on calls, Special interest rate offers on loans and deposits, 24\*7 connectivity with the bank. Here, through this the KMO and Bartlett's test, communalities, total variances explained and component matrix has been derived and explained below.

**Table –3: Sample Adequacy test**

|  |                    |         |
|--|--------------------|---------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. |                    | .809    |
| Bartlett's Test of Sphericity                    | Approx. Chi-Square | 208.970 |
|  | Df                 | 28      |
|  | Sig.               | .000    |

Source: Primary Data

The above table have examined regarding the Kaiser-Meyer-Olkin Measure of Sample adequacy. The results obtained the approximate chi-square value as 208.970 with the degrees of freedom at 28. Here, the chi-square value is obtained more than the table value such as  $208.970 > 41.337$  meaning that model is significant and p-value is also observed to be less than 0.05 meaning the model is fit and applicable for the further analysis.

**Table –4: Communalities**

| Factors   | Initial | Extraction |
|---|---------|------------|
| Personal Service manager                            | 1.000   | .914       |
| Regular tips for security                           | 1.000   | .308       |
| Regular tips for better banking                     | 1.000   | .587       |
| E-mail, SMS or calls about new products or services | 1.000   | .489       |
| Priority treatment in branch                        | 1.000   | .525       |
| Quick response of queries on calls                  | 1.000   | .537       |

|  |       |      |
|--|-------|------|
| Special interest rate offers on loans and deposits | 1.000 | .669 |
| 24*7 connectivity with the bank                    | 1.000 | .658 |
| Extraction Method: Principal Component Analysis.   |       |      |

Source: Primary Data

The study have analysed the results through the principal component analysis which have witnessed that there is above 50% as the extracted value for all the statements whereas personal service manager is observed to be nearest to “1”.

**Table - 5: Total Variance Explained**

| Component  | Initial Eigenvalues |               |              | Extraction Sums of Squared Loadings |               |              |
|--|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|
|  | Total               | % of Variance | Cumulative % | Total                               | % of Variance | Cumulative % |
| 1  | 3.630               | 45.379        | 45.379       | 3.630                               | 45.379        | 45.379       |
| 2  | 1.055               | 13.192        | 58.572       | 1.055                               | 13.192        | 58.572       |
| 3  | .921                | 11.509        | 70.081       |                                     |               |              |
| 4  | .754                | 9.420         | 79.501       |                                     |               |              |
| 5  | .595                | 7.436         | 86.937       |                                     |               |              |
| 6  | .448                | 5.599         | 92.536       |                                     |               |              |
| 7  | .321                | 4.008         | 96.544       |                                     |               |              |
| 8  | .277                | 3.456         | 100.000      |                                     |               |              |
| Extraction Method: Principal Component Analysis. |                     |               |              |                                     |               |              |

Source: Primary Data

The total variance explained there are two components extracted out of 8 through the analysis. Here, the component 1 total variance is observed to be 3.630, with the % of variance as 45.379. The component 2 total variance with 1.055 and the % of variance is 13.192. Here, the total cumulative % is tend to be 58.572.

**Table - 6: Component Matrix**

| Factors   | Component |      |
|---|-----------|------|
|   | 1         | 2    |
| Regular tips for security                           | .506      |      |
| Regular tips for better banking                     | .765      |      |
| E-mail, SMS or calls about new products or services | .697      |      |
| Priority treatment in branch                        | .323      |      |
| Quick response of queries on calls                  | .708      |      |
| Special interest rate offers on loans and deposits  | .113      |      |
| 24*7 connectivity with the bank                     | .785      |      |
| Personal Service manager                            |           | .956 |
| Extraction Method: Principal Component Analysis.    |           |      |

|                            |
|----------------------------|
| a. 2 components extracted. |
|----------------------------|

Source: Primary Data

The above table have examined regarding the component matrix with the two components extracted. The detail explanation of the components is given below.

**Component 1:**

The results portrays that “Special interest rate offers on loans and deposits” has the value of 0.113 and next is followed by “Priority treatment in the Branch” (0.323) are observed to be having the lower loading factors. It signifies that customers should get the interest rate offers specially on loans and deposits as well the continuous connectivity from the bank to customers also shows the increase in the service quality. The statements “Regular tips for better banking” with 0.765 implies that there shall be an improvement of the tips in the banking and “Quick response of queries on calls” is obtained as 0.708 meaning solutions for the queries on call shall be improved to increase the service quality of the banking. The statements above are maximum more than 50% as the component value but the highest are obtained as the interest rate offers on loan and deposits and 24 hours and 7 days connectivity with the bank through which the quality in the banking of service shall be improved.

**Component 2:**

The study have extracted the component value as 0.956 for the statement “Personal Service manager” meaning that by the person who takes care of the customers personally with the doubts clarifying them can give the improvement of the service quality in the banking.

**FINDINGS OF THE STUDY:**

1. The study have found that customers are having the awareness regarding the credit and debit card’s convenience, customer support rather than the online banking services such as Promptness in banking Summary report and Promptness in Resolving the technical Glitch **Amsaveni (2017)<sup>2</sup>**.

---

2 Amsaveni (2017), “A Study On Consumer Awareness Of E-Banking Services In Public Sector Banks In

2. The results implies that Special interest rate offers on loans and deposits” has the value of 0.313 and next is followed by “24\*7 connectivity with the bank” with 0.785 meaning interest rate offerings and the customer support by 24\*7 support will improve the service quality of the banking and the personal Service manager is also applicable for the increase in the servqual of the banking.
3. The evidence of this study shows that the service quality awareness is witnessed in the customers in the aspect of the credit and debit card as well as the continuous support from the banking awareness is there in the customers.

### **CONCLUSION OF THE STUDY:**

The studies conducted evaluating the awareness of banking services revealed significant insights. The primary data gathered from 120 out of 125 surveys conducted showcased a nuanced understanding among customers regarding various banking functionalities. It emerged that customers exhibit a heightened awareness regarding the convenience of credit and debit cards, with a notable inclination towards using debit cards over online services. Interestingly, even customers with limited literacy demonstrated a substantial understanding of these transactions, underscoring the pervasive nature of debit card usage. The findings also underscored the familiarity and reliance on ATM services available round-the-clock, contributing to customers' understanding of customer support and cash withdrawal procedures. Furthermore, the study highlights the critical role of interest rates in the loan process, indicating that improvements in interest rates in conjunction with deposits and loans could potentially attract a larger customer base to banking services.

Overall, the observations suggest a notable shift in the Indian banking landscape a transition from manual to automated processes and a move from privatization towards automation. This transition signifies a fundamental change in how customers interact with banking services, emphasizing the increasing reliance on technological advancements and

---

Coimbatore District”, Vol-3 Issue-2, International Journal of Advance Research and Innovative Ideas in Education, <http://ijariie.com/Admin>

automation in banking operations. As such, the findings advocate for continued enhancements in banking technology and service offerings to align with the evolving preferences and needs of customers in this era of rapid technological advancement.

### **MARKET IMPLICATIONS**

The study observations indicating a strong reliance on debit cards, ATM services, and a preference for improved loan processes based on interest rates highlight pivotal market implications. Banks could focus on bolstering these favored services, such as enhancing debit card functionalities and expanding ATM networks. Additionally, emphasizing competitive interest rates in loan offerings could attract a broader customer base. Moreover, investing in technological advancements and automation to streamline banking processes aligns with the observed shift towards technology-driven banking services, ultimately enhancing customer experiences and market competitiveness.

### **REFERENCES:**

1. Prateek Srivastava and Jyothi Nain (2023), A Study Of Awareness Of E-Banking Services In India, *Journal of Emerging Technologies and Innovative Research (JETIR)*, Volume-10, Series -5, (ISSN-2349-5162)
2. Goyal J.K. et al (2022), Customer Perception Towards Online Banking, *International Conference on Advances in Management Practices (ICAMP)*,
3. Sheetal Kapoor (2021), "A Study on Customer Perception Regarding Service Quality of Banks in India", *IJM*, Volume-23, Series – 8. <https://www.researchgate.net/>
4. Pronab Kumer(2020), "Customer Perception of Banking Service Quality: A Study on Jamuna Bank Limited in Sylhet City",<https://www.researchgate.net/publication/>
5. Magdalene Peter (2020), "A Comparative Study Of Customer Perception In E-Banking Services in Public and Private Sector Bank in Chennai", vol 7, issue 07, *Journal of critical reviews*, <https://www.bibliomed.org/mnsfulltext/197/197-1595735456.pdf?1623741781>
6. Bashir Ahmad Fida(2020), "Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman",<https://journals.sagepub.com/>
7. Afsal Asharaf (2019), "Customer Perception about Service Quality of SBI", *International Journal of Innovative Technology and Exploring Engineering (IJITEE)* ISSN: 2278-3075, Volume-8

Issue-8, June, 2019 <https://www.ijitee.org/wp-content/uploads/papers/>

8. Sanoj Kumar(2018), "A study on Customer perception towards service quality measure of NBFC's operating in Mumbai region", 5th National Conference Entrepreneurship, Innovation & Economic Growth, <https://www.ijcrt.org/papers/IJCRTIEG011.pdf>
9. Karthihai Selv(2017), "Perception of Customers towards Service Quality of Canara Bank towards Deposit Schemes", ICTACT Journal On Management Studies, February 2017, Volume: 03, Issue: 01, <http://ictactjournals.in/>
10. Samridhi Chadha(2017), "Service Quality of Banks in Delhi & NCR -customer's perception & view", International Review of Business and Finance, Volume 9, Number 1, pp. 1-6, <https://www.ripublication.com/>
11. Sanjay Chandra Roy (2015), "Customer Perception of Banking Service Quality: A Study on Jamuna Bank Limited in Sylhet City", Vol.7, No.20, European Journal of Business and Management, <https://core.ac.uk/>
12. Yogeswaran(2015), "Customer Perception towards Services Provided by Public Sector and Private Sector Banks – A Comparative Study", Global Journal of Commerce &management perspective, volume 4 (1), <https://www.longdom.org/articles/>
13. Khan (2014), "Impact of Service Quality on Customer Satisfaction and Customer Loyalty: Evidence from Banking Sector", Pakistan Journal of Commerce and Social Sciences 2014, Vol. 8 (2), 331- 354, <https://www.econstor.eu/bitstream/10419/188141/1/pjcss180.pdf>
14. Moha Asri Abdullah(2014), "Service Quality and Consumer Perception on Retail Banking Facilities and Employees' Courtesy in Malaysia and New Zealand", <https://journals.euser.org/>
15. Sara Qadeer(2013), "Service Quality & Customer Satisfaction A case study in Banking Sector", thesis, <https://www.diva-portal.org/smash/get/diva2:706160/FULLTEXT02.pdf>
16. Sudhamani(2013), "Literature Review on Customer Perception on Service Quality in Banking Sector", Volume : 3 | Issue : 7, <https://www.worldwidejournals.com/>
17. Vasanthi(2013), "Study on Customer Perception towards Service Quality Attributes of Public Sectors Banks and Private Sectors Banks", International Journal of Scientific and Research Publications, Volume 3, Issue 2, <http://www.ijsrp.org/>
18. Amudha Ramachandran(2012), "A review of customer satisfaction towards service quality of banking sector", IJRME, Volume-7, Series-5, pp-28 to 45
19. Okoroafor(2010), "Customers' perception of service quality in the commercial banking sector of Nigeria: a case study of Skye



Bank Plc. Nigeria”, JESTER, VOL-2, Series – 10, pp: 32-38,  
<https://esource.dbs.ie/handle/10788/192>

20. Purohit (2007), “Service Quality Measurement and Consumer Perception about the Services of Banking Institutions”, Indian journal of marketing, Volume 37, Issue 3, <http://indianjournalofmarketing.com/index.php/ijom/article/view/34424>
21. VasanthaKumari(2003), “Customer Perception of Services Quality in The Retail Banking Sector”, European Journal of Business and Management, Vol 3, No.3, <https://core.ac.uk/download/pdf/234624041.pdf>