



## SERVICE QUALITY IMPACT ON FINANCIAL INCLUSION IN SBI – A CASE STUDY ON SELECT RURAL BRANCHES

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### Abstract

According to Peter F Drucker, service quality is what the account holder gets out and is willing to pay for. It is the result of comparison of service expectations with actual perceptions. The study of service quality will benefit the service organizations especially to analyze the expectations of receivers, identifying the reasons for failure in matching the expectations, the gaps which are need to be addressed to strengthen the services. The service delivery and service encounter are other sub elements which also determine the strength of service quality. As banking sector is one of the major service sectors in India, the largest commercial bank in India, i.e., State Bank of India (SBI) has been acting as role model for other commercial banks through its services. The present paper makes a clyster clear analysis on the analyzing the impact of service quality practices being adopted by SBI for the encouragement of rural account holders from select rural areas in 5 divisions of Warangal District. The study evaluates the service quality impact using SERVQUAL model being developed by Parasuraman, Zeithaml and Berry. Further, the services offered by SBI and the rural account holders perceptions on service quality using 5 dimensions of SERVQUAL are measured. The study is based on secondary and primary data sources. A sample size of 300 rural account holders selected on the basis of convenience based sampling method from 5 select villages of 5 revenue divisions of Warangal District. The paper throws light on identifying the gaps observed through the perceptions of rural account holders in the district where 71.75% of the district's population lives in rural areas and further, the ratio of SC and ST community are considerably high in the district. The study is based on the 5 select villages selected using convenience based sampling method from 5 divisions of Warangal District. The study will provide the base to understand the impact of service quality and how it influences the performance of bank in achieving its mission on financial inclusion.

**Key Words:** BPL, Empowerment, Gap Analysis, Marginalized, Shgs.

### Conceptual Overview of Service Quality

The rising competition in the service industry has been given life to the concern for quality and it has been the innate excellence, absolute and as a mark of uncompromising standards. Service quality which is multi-dimension in nature helps the consumers to assess the quality of services and help for evaluating a number of factors or dimensions. Especially in the service sector, despite the technical and functional quality, the perceptions of the quality are equally important to propogate/promote the credibility of services offered by the firms. Measuring the quality of a service can be a very difficult exercise. Unlike product where there are specific specifications such as length, depth, width, weight, and colour etc. SERVQUAL examines five dimensions of service quality which include tangibility, reliability, responsiveness, assurance and empathy.

One dimension of service quality has to do with the tangibles of the service. Tangibles are the physical features of the service being provided, such as the appearance of the service facility, cleanliness of the facilities, and the appearance of the personnel. Another dimension of service quality is the reliability of the service. Reliability refers to the ability to provide the service as it was promised on a regular basis. It is very important that businesses are able to fulfill the service that they advertise. Responsiveness, or responding to customers in a timely manner, is another dimension that affects service quality. It is very important that businesses are prepared to respond to customers quickly.

Responsiveness is the willingness to help customers and provide prompt service. This dimension emphasizes attentiveness and promptness in dealing with customer's requests, questions, complaints and problems. Responsiveness is communicated to customers by length of time they have to wait for assistance, answers to questions or attention to problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer needs. Assurance is defined as employees' knowledge of courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for the services that the customers perceives as involving high rising and/or about which they feel uncertain about the ability to evaluate. Trust and confidence may be embodied in the person who links the customer to the company. Whereas Empathy is an additional plus that the trust and confidence of the customers and at the same time increase the loyalty.

### Overview of Financial Inclusion In State Bank of India

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable.



According to UN, financial inclusion include access at a reasonable cost for all households to full range of financial services including savings or deposit services, payment and transfer services, credit and insurance. From the report of World Bank, around 2 billion people have been suffering from lack of financial services delivered by regulated financial institutions. In order to serve the lower income category which is a major category in India, RBI has set up the Khan Commission in 2004 and incorporated Mid-term review of policy in 2005-06 and urged banks to review their existing practices to align them with the objective of financial inclusion. In April 2005 in the Annual Policy Statement presented by Y.Venugopal Reddy, the then Governor, Reserve Bank of India. The Report of the Internal Group to Examine Issues relating to Rural Credit and Microfinance (Khan Committee) in July 2005 drew strength from this announcement by Governor Y. Venugopal Reddy in the Annual Policy Statement for 2005-06 wherein he had expressed deep concern on the exclusion of vast sections of the population from the formal financial system. In January 2006, the Reserve Bank permitted commercial banks to make use of the services of non-governmental organizations (NGOs/SHGs), micro-finance institutions, and other civil society organizations as intermediaries for providing financial and banking services. Reserve Bank of India's vision for 2020 is to open nearly 600 million new customers' accounts and service them through a variety of channels by leveraging on IT.

The government of India announced "Pradhan Mantri Jan Dhan Yojna," a national financial inclusion mission which aims to provide bank accounts to at least 75 million people by January 26, 2015. To achieve this milestone, it's important for both service providers and policy makers to have readily available information outlining gaps in access and interactive tools that help better understand the context at the district level. The scheme has facilitated for opening of no-frill accounts, relaxation on know-your-customer norms, engaging business correspondents, use of technology, adoption of EBT, GCC, simplified branch authorization and opening of branches in unbanked rural centres. RBI mandate on opening of atleast 25% of the total number of branches to be opened during a year to unbanked rural centres has given life for serving the unreachable.

On June 25, 2013, CRISIL, India's leading credit rating and research company launched an index to measure the status of financial inclusion in India. The index- Inclusive- along with a report, was released by the former Finance Minister of India, P. Chidambaram at a widely covered program at New Delhi. CRISIL Inclusix is a one-of-its-kind tool to measure the extent of inclusion in India, right down to each of the 632 districts. CRISIL Inclusix is a relative index on a scale of 0 to 100, and combines three critical parameters of basic banking services — branch penetration, deposit penetration, and credit penetration —into one metric. The report highlights many hitherto unknown facets of inclusion in India. It contains the first regional, state-wise, and district-wise assessments of financial inclusion ever published, and the first analysis of trends in inclusion over a three-year timeframe.

With reference to SBI practices as per its annual report 2014-15 and 2015-16, to improve the service quality for the rural people who were not accessed for financial inclusion, SBI has initiated a scheme called 'SBI ka Apna Gaon' by adopting the villages in the year 2008. For the period 2016, the bank has able to increase the adopted villages to 1426. Further, the bank has pooled the Framers clubs which have increased to 10719. Bank has created an avenue for employment by engaging the village community to construct vermin-compost units under clean village concept, construction of hygienic toilets, installation of solar lighting in the villages, conducting awareness programmes through melas and exhibitions.

By adopting the Business Correspondent (BC) model, the bank has encouraged the BPL and other marginalized groups to avail the banking services from 64628 Customer service points(CSPs) across the country and internet based kiosk banking, card based and cell phone messaging channels to lessen the frequent visits of marginalized to visit the banks. Further, to provide more intensive services for the unreachable Below poverty Line(BPL), marginalized and other day wage earners, bank has been the front runner in the implementation of PMJDY Scheme where it has achieved the highest target of 5.32 crore accounts and has issued 4.21 crore Rupay Debit cards to its customers. The total accounts have grown from 7.29 crore in 2015 to 9.28 crore in 2016 with transaction of 38973 crore in 2015 to 58217 in 2016. For the encouragement of Self Help Groups who have depended alternative sources of self employment, bank has extended its credit deployment to 5495 crore to 3.6 lakh SHGs where 91 percent of them are women. Bank has seeded Aadhaar Enabled payment systems to make Direct Benefit Transfer (DBT) and DBTL payments to reach the beneficiaries as set its mission to adopt and contribute to the objectives of financial inclusion.

### **Review of Literature**

With an objective to understand the nature of the study, formulating the objectives and with a view to study the new insights, effort is made to thoroughly review the existing literature pertaining to service quality in general and in particular to the studies pertaining to State Bank of India(SBI). Brief summary of review of literature is presented below.

Bahia and Nantel (2000) developed their own BSQ (banking service quality) scale and compared it with SERVQUAL (service quality) scale, and concluded that the model they developed was more reliable and fits the validity criteria. The



elements of their scale are effectiveness and assurance, access, price, tangibles, service portfolio and reliability. Aldlaigan and Buttle (2002) conducted an empirical study to develop a new scale to measure service quality perceptions of retail bank customers. They developed a new 21-item scale comprising four dimensions: service system quality, behavioural service quality, service transactional accuracy and machine service quality. They found that customers evaluate service quality at two levels: organizational and transactional. Jabnoun and Al-Tamimi (2003) examined perceived services quality in commercial banks in the United Arab Emirates, emphasizing the importance of service quality to maintain market share, concluding that customers value human skills the most in service quality. Liao and Cheung (2005) present a user-based core framework for evaluating service quality of e-banking. Empirical results suggest that perceived usefulness, ease of use, reliability, responsiveness, security and privacy and continuous improvement of e-banking services significantly influence customer attitudes towards Internet e-banking.

Gudep and Elango (2006) focused on the service quality and customer satisfaction amongst the private, public and foreign banks in India. A well-structured questionnaire was used to collect the views of respondents across the three banking sectors. The survey instrument included various dimensions pertaining to the quality of customer services in terms of banking personnel, convenient working hours, web-based services, error-free value-added services and efficient grievance redressal mechanism. The authors used 'factor analysis' (FA) and the 'one-way analysis of variance' classification to extract the relevant factors and analyse whether there was any significant difference with respect to service quality between the three banking sectors. The results indicated that the foreign and the new generation private sector banks were serving the customers better.

Rohini (2006) undertook a service quality perception study in five hospitals in Bangalore city. The well-documented 'Service Quality Model' was used as a conceptual framework for understanding service quality delivery in healthcare services. The measuring instrument used in this study was the SERVQUAL questionnaire for the measurement of Gap 5 and Gap 1. An analysis covering a sample of 500 patients revealed that there exists an overall service quality gap between patients' perceptions and their expectations. An analysis covering a sample of 40 management personnel revealed that a gap between managements' perception about patients' expectations and patients' expectations of service quality also exists. The study suggested improvements across all the five dimensions of service quality - tangibles, reliability, responsiveness, assurance and empathy.

Mengi (2009) conducted a study to compare customers' perceptions of service quality of public and private banks in Jammu. SERVQUAL scale was used to determine different dimensions of service quality, and chi-square analysis was used to understand the impact of SERVPERF (service performance) dimensions (tangibility, reliability, responsiveness, assurance and empathy) on customer satisfaction. It was found that the customers of public sector banks are more satisfied with their service quality than those of private sector banks.

Desta(2011) studied by assessing and measuring the banking service quality perception of the SBI branch customers; and examining the relationship between service quality, customer satisfaction and positive word of mouth and found that the expectations of bank customers were not met and that the largest gap was found in the reliability dimension. This dimension also had the largest influence on customer satisfaction and overall satisfaction of bank customers had a positive effect on their word-of-mouth. Santhiyavalli's(2011) study has evaluated the service quality of SBI by adopting the SERVQUAL technique developed by A.parasuraman et al (1988) and found that that among five dimensions 'Reliability', 'Responsiveness', 'Empathy' and 'Tangibility' are the major factors responsible for customer satisfaction which stood at 90 percent regarding the services provided by State Bank of India. Thus based on the percent level of customer satisfaction, the State Bank of India has scope to improve the quality of the service rendered to its customers to ensure their loyalty.

Vijayanand(2014) in his study has made an attempt to study the customer perception towards service quality in State Bank of India, Mohan Nagar Township Branch, Salem District. The author has taken the SERVQUAL scale by administering a structured questionnaire and valid statistical techniques. The study has revealed that there is no significant different between the Expectation and Perception of service quality among the demographic and personal variables except age in respect of overall Perception. Dhar et al., in his study on service quality expectation nd perceptions of public and private sector banks in India have made a comparative study to understand the factors affecting customer expectations and perceptions in regard to the service quality of banks. The study has revealed that , there was a statistically significant gap between customers' expectations and perceptions of banking services.

Amudha and Senth(2015) have made a study to analyze the relationship among the service quality dimensions with reference to SBI bank by using a likert's 5 point scale and the study has proved that the all the 5 service quality dimensions



of customers are strongly agreed and the authors have suggested that banks have to improve the branch location, visually appealing materials of tangibility dimension on service quality.

On the basis of the observations from the literature, it is been noticed that no comprehensive study has been undertaken on measuring service quality on the basis of perceptions of the rural account holders. The present study investigates by focusing on the service quality on the basis of perceptions of the rural account holders.

### **Objectives and methodology of the study**

The present paper makes a clyster clear analysis on the analyzing the impact of service quality practices being adopted by SBI for the encouragement of rural account holders from select rural areas in 5 divisions of Warangal District. More specifically:

- a) to study the service quality measures adopted by State Bank of India
- b) to analyze the impact of service quality on the satisfaction levels on the basis of perception of rural account holders.
- c) to recommend suggestions on the basis of the results obtained for the betterment of services of SBI towards financial inclusion.

The study evaluates the service quality impact using SERVQUAL model being developed by Parasuraman, Zeithaml and Berry. Further, the services offered by SBI and the rural account holders perceptions on service quality using 5 dimensions of SERVQUAL are measured. The study is based on secondary and primary data sources. A sample size of 300 rural account holders selected on the basis of convenience based sampling method from 5 select villages of 5 revenue divisions of Warangal District. These include Palakurthy, Maripeda, Dhoolimitta, Mogullapalle, Wardhannapet and Duggondi branches. The paper throws light on identifying the perceptions of rural account holders with reference to services offered at SBI branches in the district where 71.75% of the district's population lives in rural areas and further, the ratio of SC and ST community are considerably high in the district. The study will provide the base to understand the impact of service quality and how it influences the performance of bank in achieving its mission on financial inclusion.

### **Analysis of Survey Results**

Detailed analysis on the basis of pattern of objectives of the study is presented below.

#### **A) service quality measures of SBI**

In order to encourage the customers to gain interest towards internet banking services, efficient measures have been incorporated. Especially for the online banking services such as fund transfers, third party payments, bill payments, opening bank accounts closure of loan account, loan part payments, PPF transactions and issue of demand draft and for other non-financial services, controlling measures have been incorporated. Under this, controlling measures have been made for high end security registration, user ID and password generation, tracking of logins for reference, authorizations and OTP services.

With reference Global Trading Department, SBI has lead in introduction of new technologies to improve service quality in trade product offerings viz., letter of credit, bank guarantee and trade remittances for synergizing Domestic and Foreign Offices for maximizing returns.

With reference to the services offered for Home loan, a comprehensive review of Home Loan sourcing and delivery processes has been undertaken with a view to remove possible bottlenecks in the delivery process, thus enhancing the overall service quality and customer experience.

The Green channel is another qualitative service being provided by SBI in order to ensure that the customers get reduced waiting time and the reduced paper work for depositing to the receiver. Further, this channel is expected to reduce the service time of bankers because of the features enabled in it.

#### **B) Impact of Service Quality on The Satisfaction Levels of Rural Account Holders**

In order to emphasize on the service quality impact for the rural account holders, an attempt is made to identify the gap by using GAP model being introduced by Parasuraman et al. The 5 point Likert scale is applied to cover various items under each of the 5 dimensions used for the study.

The table shows the detailed summary of scores obtained for each dimension of service quality and its sub items. From the data it is to interpret that, with reference to tangibility, access item has received least mean value which is less than the population mean of 3 and it shows that there is a clear gap of accessibility of the bank branch and its services like amenities, location of the branch for the rural account holders.



Further, the convenience of operating hours and availability of pen/stamp pads are the deficiencies found in the field survey. Overall, the tangibility dimension has scored least with 3.14 in comparison with other dimensions. With reference to reliability, it is been observed that 'concern' dimension has scored least with 2.81 which shows that the services including providing special assistance to illiterates and customer queries and concern for the problems of the account holders must be done. With reference to responsiveness dimension, least means core is obtained for the 'waiting time' for service, since the branch staff are unable to meet with the requirement because of rural account holder's inability to utilize online banking and other services, it is been observed that the waiting of account holder for the service is been increased. With reference to Assurance dimension, it is has observed that the competencies need to be improved in reducing the rush in the peak hours and further, service time need to be reduced for giving assurance of services. With reference to Empathy dimension, majority of the account holders witnessed satisfaction as the mean score obtained found more than 3.5. From the comparison of five dimensions it is been observed that 'tangibility' dimension scored less with 3.14 in comparison with 'empathy' dimension which scored 3.84 .

**Table 1, Servqual score of five dimensions of Service quality**

| Dimension                               | Items  | Sub items  | Item wise mean value | Average mean for each dimension |
|---|--|--|----------------------|---------------------------------|
| Tangibility                             | Access   | SBI branch is distantly located from the village center    | 2.48                 | 3.14                            |
|   |  | Travelling expenses need to be spared to visit branch      |                      |                                 |
|   |  | Branch is easily locatable.                                |                      |                                 |
|   |  | Safe drinking/amenities are provided at branch             |                      |                                 |
|   |  | Branch staff are readily available                         |                      |                                 |
|   |  | Branch manager is available for information                |                      |                                 |
|   | Convenience  | Separate seating facility is available for men and women   | 3.00                 |                                 |
|   |  | Branch operating hours are convenient.                     |                      |                                 |
|   |  | Telephone service/waiting rooms are available.             |                      |                                 |
|   |  | Waiting queue ropes are available                          |                      |                                 |
|   |  | Voucher filling facilities are available                   |                      |                                 |
|   |  | Pen/Stamp pad is available for the account holders         |                      |                                 |
|   | Comfort  | Adequate lighting facility is available in the branch      | 3.42                 |                                 |
|   |  | Adequate fresh air is facilitated                          |                      |                                 |
|   |  | Adequate waiting space is available in the branch          |                      |                                 |
|   |  | Separate seating facility is available for senior citizens |                      |                                 |
|   | Cleanliness  | Cleanliness is made in the branch                          | 3.11                 |                                 |
|   |  | Cleanliness in the bank corridor is made                   |                      |                                 |
|   |  | Bank entrance facility is cleanly made available.          |                      |                                 |
|   | Consultation   | Consultation with bank staff is freely made                | 3.35                 |                                 |
| Written complaints are advised/accepted |  |  |                      |                                 |
| Branch manager is easily approachable   |  |  |                      |                                 |
| Availability                            | Vouchers are readily available                         | 3.23   |                      |                                 |
|   | Green card can be easily accessed                      |  |                      |                                 |
|   | Usage of the vouchers are explained by help desk       |  |                      |                                 |
|   | Dustbins are available for wasted disposal of vouchers |  |                      |                                 |
| Other tangibles                         | Appearance of the Teller window is fine                | 3.39   |                      |                                 |
|   | Approach of the staff is friendly                      |  |                      |                                 |
|   | Branch staff are always available during working hours |  |                      |                                 |
| Reliability                             | Service availability                                   | Work hours are flexible according to customer floating     | 3.37                 | 3.36                            |
|   |  | Branch manager is available during the working hours       |                      |                                 |
|   |  | Staff are ready for the service well in time               |                      |                                 |
|   |  | Managers are flexible for meet even after work hours       |                      |                                 |
|   |  | Services are done even after working hours                 |                      |                                 |

|   |   |   |   |      |      |
|---|---|---|---|------|------|
| Responsiveness  | Treatment   | DD form/account opening forms are readily available   | 3.46  | 3.84 |      |
|   |   | No discrimination is made on caste/religion/literacy  |   |      |      |
|   |   | Unbiasedness is made while providing service  |   |      |      |
|   |   | Confidence in the transaction is ensured in the branch  |   |      |      |
|   | Concern   | Flexible teller window is available for deposit/withdraws                                       | 2.81  |      |      |
|   |   | Concern is made by the branch manager upon request  |   |      |      |
|   |   | Staff is concerned on customer queries  |   |      |      |
|   | Behaviour   | Special assistance is given to illiterates  | 3.80  |      |      |
|   |   | Behaviour of manager is good with the account holders   |   |      |      |
|   |   | Behaviour of staff is good  |   |      |      |
|   | Assurance   | Waiting time  | Account holders behaviour with bank staff is good |      | 2.78 |
|   |   |   | Waiting time for transaction is reasonably done   |      |      |
| Waiting time for giving vouchers is made well in time                                     |   |   |   |      |      |
| Long queues are always happening in the branch  |   |   |   |      |      |
| Rigid procedures makes delay in service   |   |   |   |      |      |
| Non availability of staff causes delays   |   |   |   |      |      |
| Special services  |   | Non availability of managers causes delays  | 3.41  |      |      |
|   |   | Relaxation in queues when the account holders feel difficulty                                   |   |      |      |
|   |   | Emergency services in case of account holders having children visited at branch                 |   |      |      |
| Need resolution   |   | Faster account opening formalities are made if required   | 3.65  |      |      |
|   |   | Account holder problems are well accepted   |   |      |      |
|   |   | First aid/emergency equipments are available  |   |      |      |
|   | Complaints are solved immediately                       |   |   |      |      |
| Response  | Reasons for account holders problems are well explained | 3.38  |   |      |      |
|   | Friendly caution is given on account balance limits     |   |   |      |      |
|   | Response is made well in time w.r.t. account balance    |   |   |      |      |
| Empathy   | Competencies  | Response is made for the causes of delays in DBT  | 2.75  |      |      |
|   |   | Personnel at the branch responds immediately  |   |      |      |
|   |   | Branch staff are good in maintenance of service time  |   |      |      |
|   |   | Branch staff are good in typing/searching/queries resolution                                    |   |      |      |
|   | Information availability                                | Branch staff is good in service during peak hours   | 3.55  |      |      |
|   |   | Staff is good in their communication with their language when they tackle rural account holders |   |      |      |
|   |   | Information boards are written in local language  |   |      |      |
|   | Courtesy  | Kiosk machines are available for information queries  | 3.82  |      |      |
|   |   | Notice boards are updated   |   |      |      |
|   |   | Branch manager behave cordially with the account holders  |   |      |      |
|   |   | Bank staff behave cordially with account holders  |   |      |      |
|   | Communication   | Bank staff listen the problem with proper care  | 3.66  |      |      |
| Branch manager listen the problem carefully   |   |   |   |      |      |
| Managers communicate in the local language  |   |   |   |      |      |
| Bank staff spoke with respect   |   |   |   |      |      |
| Help desk provide communication in multiple languages upon the account holder requirement |   |   |   |      |      |
| Guard provides information upon the requirement   | 3.84  |   |   |      |      |
| Account transactions print is well understandable in the account book                     |   |   |   |      |      |

|  |                |   |      |  |
|--|----------------|---|------|--|
|  | Privacy        | Account holder accounts are provided with privacy                                 | 4.02 |  |
|  |                | Privacy is respected during cash receiving and DBT issues                         |      |  |
|  |                | Presence of other account holders is restricted while treating one account holder |      |  |
|  | Discrimination | No discrimination is made on the basis of profession/literacy of account holder   | 3.85 |  |
|  |                | No discrimination is made upon the physical appearance of the account holder      |      |  |
|  |                | No discrimination is made while dealing the currency notes slightly teared        |      |  |
|  |                | Dignity is maintained irrespective of the status                                  |      |  |

Source: compiled from field survey

### Conclusions and Suggestions

Public sector banks like SBI should continually assess and re-assess how customers perceive their services to know whether these banks meet or exceed or fall short of the expectations of their customers.

Financial inclusion is a broad vision for the inclusion of unbanked masses and considered to be a crucial state which may get influenced by number of factors. From the study on the services provided by SBI as part of service quality, it is been observed that services like Green banking, OTP services, DBT are not only helped the account holders to get timely services but also increased the reputation of the bank. Further, the primary data obtained from the survey has revealed that the bank branches need to focus more upon accessibility which is not fully made according to the locations and density of the account holders. Further, the time maintenance, competencies improvement, concern on the problems of account holders, maintenance of infrastructure and specialized services during consultation will help to increase the service quality there by benefit the bank in terms of achieving financial inclusion and productivity.

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