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Impact of Service Quality Measurements on Customer Fulfilment in the Indian
Banking Sector

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ABSTRACT

The Indian banking sector must see that the needs of customers to achieve sustainable growth. The central purpose of this research is to analyse Service Quality (SQ) measurements using the improved SERVQUAL model that can remain to assess customer fulfilment and the impact of these measures customer satisfaction dimensions in Indian banks. Data were collected out of 602 clients in the Indian Banking Sector (IBS). Sample data were empirically analysed using EFA, CFA using SPSS and SEM to assess the quality of service sensitivity and customer fulfilment. The results show that the updated SERVQUAL model derived eight scales from the previous model instead of five in the current model. The order contains employee expertise, easy access to services, responsibility, empathy, assurance, reliability, financial factors and tangibility. Forthcoming works should contemplate the measurements of access, skills, assurance, empathy and responsibility as crucial measures of SQ, as to improve wider customer fulfilment in the IBS.

1. Introduction

The service, and the amount to which it meets the standards and satisfies the requirements. Banks amend, progress, instrument and revisit strategies when needed to evaluate the different criteria that influence service quality (Deeb Mualla, 2011, p. 251). Also, the revisiting of strategies increases the number of customers and the competitiveness of banks in the market place. It will improve the level of customer satisfaction on the bank products and services, whether it may be online or offline (p. 252).

Given the critical role played by the IBS in Bangalore, India and being one of the important segments that contribute positively to the countries economy-Banking sector needs creative ways to boost the value provided to investors and consumers to achieve and sustain a competitive edge and avoid exclusion from the banking sector. The integration of supply chain management has recently become a vital and common practice. The study adopts a multi-dimensional customer fulfilment analysis tools combines consistency, empathy, receptiveness, reassurance, tangibility, financial factors, admittance, and employee skill factors.

The research pursues to plug the gap in the existing literature by examining customer fulfilment with the quality of services provided in public sector banks based in Bangalore. In particular, it has been reported that customer fulfilment has a significant relationship with the quality of service (Agbor, 2011). Therefore, it is understood that there is a necessity to explore in the fields of business, financial and management. Previous research has attempted to explain the association between customer fulfilment and quality of services using SERQUAL Model. In the process, studies excluded some factors which are also important when dealing with online customers. This demonstrates that there is a need for further studies in this area.

The primary purpose of this study is to outline the online service quality dimensions that can be used to measure customer satisfaction and to evaluate the impact of the tangibles, responsiveness, empathic, assurance, reliability, access, financial aspects, and employee competencies on customer satisfaction in public sector commercial banks located in Bangalore, India. The online survey questionnaire was designed to discuss the study goal. Finally, the current study might be the first research in India to study the projected research model. Consequently, this study adds value to the prevailing literature by filling the noticeable gaps and contribution to both academic and practitioners.

2. Literature Review

The banking sector has paid more attention to the efficiency of their services. The sector has made more tremendous efforts to maintain a high standard of service quality in order to please its customers. The idea of service varies from one customer to another and is the abstract and multifaceted term (Titko, Lace, & Kozlovskis, 2013). Based on the characteristics of services are heterogeneous, intangible and perishable in terms of output and usage. There is no accepted description, but the quality of the service can be interpreted as a

detailed assessment by the customer of a specific facility and the degree to which it satisfies the standards (Mualla. D, 2011, p. 251).

The rapid growth of commercial banks in India has developed a competitive setting and new platform for banks to consider consumer expectations of SQ to retain customers. Banks provide and support various service categories, including commercial services, personal accounts, savings, reserves and internet services. In order to improve the SQ standards and strategies, administrators must be able to apprehend the disparity between potentials and requirements of customers. Customers are worried and move from one bank to another because of their increased awareness about the services and products provided by the banks. This movement is more if the service quality of the bank is not well established and provided on-time (Awan, Bukhari, & Iqbal, 2011; Parasuraman, Zeithaml, & Berry1985).

In the dynamic market, banks have an immediate need to identify ways to enhance the standard of service and to consistently reach, track and retain this level in order to fulfil peak consumer pleasure. Besides, the application of corporate social responsibility principles also emphasised (Golec, 2018). Indeed, IBS need to shed light on concern areas which are significant to the banking needs. Banks should be advised to evolve the best strategy to satisfy existing customers and draw new customers (Mualla D, 2011, p. 251).

Banks are trying to please customers by increasing the perceived standard of service. Studies established a significant relationship between quality of service and the level of customer satisfaction (Awan, Bukhari, & Iqbal, 2011; Parasuraman et al., 1985). In other words, the most important fact is that the customer is at the centre of focus (Bracíníková & Matušínská 2017). There is often a negative discrepancy in attitudes and expectations—the 'performance-gap' as it is referred to—causes disappointment, and contradictions add to consumer dissatisfaction. Customer satisfaction tests the success of companies in compliance with their needs. This also offers an indicator of the efficiency of the service. By offering input on the aspects of the operation, customers can comment on the goods and services offered (Deeb Mualla, 2011, p. 251; Ślusarczyk, B 2017).

Satisfaction is the consumer feeling regarding the results of every organisation's services (Sultana & Das, 2016). A method of assessment that contrasts the performance of operation and product standards gained. Satisfaction requires the judgement of the customer as to whether the goods and services involved are concerned. Meets expectations and needs and guarantees a reasonable degree of satisfaction in relation to consumption. The philosophical framework that links physical and digital services and their effect on customer loyalty is discussed by Koutsothanassi et al. (2017).

Profit and advancement are achieved through customer loyalty. Loyalty is, however, a direct result of customer satisfaction. The offerings given to consumers are influenced by satisfaction. Organisations seek long-term profitability, and for this purpose, a service-profit chain audit is used to determine what allows revenues to rise and to suggest recommendations for

implementation strategies. Managers work tirelessly to determine if a loyal customer should be identified.

Due to inadequate laws and legislation, lack of lending capacity and processes, lack of a strong supporting environment, and lack of financial and information technology (Nagy et al., 2018) and infrastructure, banks face difficulties in providing financial services to companies. Many firms often lack the managerial expertise necessary to improve their activities. Banks must also work with firms to enhance their financial transparency; they must, however, be prepared to deliver sustainable goods and services to customers. Customer risk management and the preservation of satisfaction and loyalty are closely related to service efficiency (Lone & Rehman 2017).

In a user-based approach, performance corresponds with satisfaction. The highest standard means the greatest satisfaction with consumer criteria (Yarimoglu, 2014). Organisations have acknowledged that there is a sustainable and economic edge in service efficiency. Quality of service and customer satisfaction are the key factors of sustainability for companies concerned about competitiveness, innovation and market growth (Angelova & Zekiri 2011). Researchers have proposed various definitions of service efficiency and state that conformity with standards is included.

Management has to compare its results with the aspirations of its clients and also with other businesses in the same industry to do a comprehensive evaluation (Rauch et al., 2015). Service quality is briefly defined as how organisations match or surpass consumer standards. Researchers on value support the idea of service, stating that the delivery of service can align with, meet, or bypass the expectations of shoppers. The quality of service increases customer loyalty, and cost management boosts profit (Yarimoglu, 2014).

SERVQUAL, a model of service quality to calculate the degree of disparity between what customers perceive and their expectations (Parasuraman et al., 1988; 1991a; 1991b). Also, the study proposed ten dimensions of service quality: observable, reliability, responsiveness, competence, courtesy, reputation, protection, access, communication and customer understanding (Parasuraman et al., 1985). The number of researchers looking to improve service quality as an instrument in banks has recently increased. A multi-dimensional construct is considered to be service quality in order to calculate service quality and customer satisfaction at banks; most researchers have used the SERVQUAL model. Service quality consists of five dimensions in the SERVQUAL model: efficiency, responsiveness, trust, assurance, and tangibles. Intangibility indicates that services are inaccessible, that they cannot be touched, tasted or smelled, and that assessing their quality becomes difficult for the consumer. The intangible side, through service efficiency, affects customer satisfaction. Heterogeneity means no products or services are going to be the same; that is a problem in terms of service quality. Simultaneity means that commodities are simultaneously generated and consumed and are thus created in the relationship between employees and customers. Perishability derives from the fact that it is not possible to save, store, resell, or return the service.

There were Likert-type items in the first SERVQUAL model to calculate the perceived level of services offered and the predicted level of service quality (Mauri, Minazzi, & Muccio 2013). The original ten dimensions were lowered to five as the SERVQUAL model evolved. Service quality is described by "a multi-dimensional term, evaluated and interpreted by consumers based on a collection of critical components grouped into five categories: tangibility, reliability, responsiveness, assurance and empathy" (Siddiqi 2012). SERVQUAL model is a suitable measurement method for assessing expectations of service quality in Indian banks.

The economic crisis has uncovered the dangers of reckless banking, with the real economy paying the bill for the immaturity of the banks. In order to discharge their duty to the real economy, Indian banks are obliged to remain safe, to achieve sustainable and profitable growth and to aim for higher levels of efficiency and productivity in all aspects of their operations. IBEF highlighted, leading up to 2020, fundamentally transformed banking models will emerge (India Brand Equity Foundation, 2017). A look ahead shows a focus on creative technology across new types of bank models, non-traditional partnerships to make banking affordable, and fintech skills to make banking customer-centric, too much promote inclusive banking. Sound output is complemented by rapid growth that underpins India's GDP expansion. At the current pace, the Indian banking industry will be the third-largest in the world by 2025. This growing value and power come with a higher degree of accountability from the employees to deliver higher customer satisfaction through quality services for the real economy.

3. Conceptual Framework

The current study identified eight service quality factors and their impact on customer satisfaction. Tangibility, reliability, responsiveness, assurance and empathy are the factors taken from SERVQUAL model. Access, financial factors and employee competencies are taken from Pakurar et al., 2019. Quality of service is unanimously accepted as a measure of the quality of organisational competitiveness. Service efficiency is considered as a competitive tool that contributes to a service industry achieving customer satisfaction (Parasuraman et al., 1988; 1991a; 1991b). Therefore, companies can achieve a competitive advantage by providing a superior quality of service.

H1: There exists a significant positive effect of service quality on customer satisfaction.

The authors are optimistic about the intimate relationship between service quality and customer satisfaction from the literature, pointing out that the higher the quality of service, the higher the level of customer satisfaction, especially in the banking sector (Ennew, Waite, & Waite, 2013, Ladhari, Souiden, & Ladhari, 2011; Parasuraman et al., 1985; 1988). Researchers concluded that two different concepts, although directly related to each other in the business industry, are the level of service and customer loyalty. In recent years, several researchers have examined and emphasised the connection between these two traditional constructs in the banking sector and have considered the standard of service and customer satisfaction to be positive and

predictive (George, & Kumar, 2014; Shahraki, 2014). Ultimately, the dimensions of service quality-tangibility, reliability, assurance, responsiveness, empathy, access, financial aspects, and employee skills are used to measure the influence of banking service quality on customer satisfaction in the banking sector in India. The sub hypotheses are given below for further assessment.

H1a: There exists a significant positive relationship between tangibility and customer satisfaction in the Indian banking system.

H1b: There exists a significant positive relationship between reliability and customer satisfaction in the Indian banking system.

H1c: There exists a significant positive relationship between assurance and customer satisfaction in the Indian banking system.

H1d: There exists a significant positive relationship between responsiveness and customer satisfaction in the Indian banking system.

H1e: There exists a significant positive relationship between empathy and customer satisfaction in the Indian banking system.

H1f: There exists a significant positive relationship between access and customer satisfaction in the Indian banking system.

H1g: There exists a significant positive relationship between financial factors and customer satisfaction in the Indian banking system.

H1h: There exists a significant positive relationship between employee competencies and customer satisfaction in the Indian banking system.

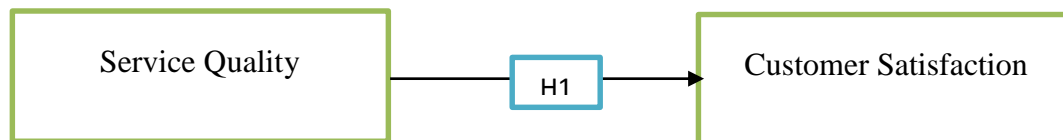


Figure 1 Conceptual Framework

SQ encompasses a number of factors from the point of view of the customer that have an impact on customer loyalty. The model shows an improved model of service efficiency with the following dimensions: tangibility, efficiency, assurance, reactivity, empathy, access, economic implications, and expertise of employees. For independent variables with a series of questions, the service quality model questionnaire was structured as follows: Six financial factors, five tangibility factors, five empathy factors, four reliable, responsible and assurance factors, three access and employee skills. Based on their consequences in the literature, the number of questions selected was determined.

The loyalty of customers is the degree to which consumers are provided with banking services. Managers ought to be able to understand the disparity in customer preferences and desires in order to increase product standards and techniques. Upon completion of the operation, customer choices are impacted by the service support available. The distribution of high-quality services leads to the development and preservation of long-term partnerships with bank clients. As a result, by targeting specific target markets, banks are trying to capitalise on customer acquisition and market share. The key focus of this study is on how the quality of service in Indian banks influences customer

satisfaction and fast growth. The Indian banking sector provides a competitive environment and helps banks to consider consumer expectations to attract customers to a competitive market.

Data Collection and Methodology

Data was collected from customers of Indian banks using an online questionnaire. Bank employees assisted in distributing the questionnaire to the customers. More than 1000 email addresses were collected, and questionnaires were emailed to all the collected email addresses. The response rate was comparatively less, a total of 656 responses received, and 602 are valid and considered for the data analysis.

In the demographic analysis of the data, we present the gender distribution of the respondents, age, occupational, educational and other aspects, and then carry out further analysis. In doing so, study mainly considering the distribution of variables in order to determine the potential for further study. We then illustrate the reliability of the scales chosen from the literature, mainly by using the Cronbach-alpha indicator, including a set of questions that assess the overall satisfaction of the consumer. The main objective of the study is to check the effect of eight service quality dimensions on overall satisfaction. The study begins to check whether the identified scales of the eight dimensions are individually correlated with the target variable or not. By doing so, the study can remove irrelevant and unnecessary variables which do not correlate with the target constructs. Further, the study examines the internal structure of the eight scales chosen for the independent variables.

Pilot data analysis

According to Saunders, Lewis, & Thornhill (2009), the instrument developed for any study should be reliable, so that the scale can be reused to obtain similar results. Moreover, the face validity of the measurement instrument was assessed through structured interviews with experts in the relevant field. The systematic literature review ensured content validity. Reliability analysis has been done using SPSS 25 version, and the Cronbach alpha values obtained were greater than the threshold points for the pilot data. Therefore the developed instrument having both reliability and validity can be used for further analysis.

Table 1 Reliability analysis for pilot data

Constructs	Number of items	Cronbach Alpha value
Service Quality	36	0.912
Customer Satisfaction	5	0.891

Demographic results

The analysis revealed the following results in terms of gender, age, academic level, length of the relationship with the bank, type of bank, and type of account, type of product and service, currency, type of transaction, and the occupation of the clients. The study by gender distribution reveals that males account for 58.9 per cent of the 602 respondents, while females account for

42.1 per cent. The findings show that the majority of respondents (75.47 per cent) are middle-aged, aged between 18 -35 years. Academic level distribution indicates that most respondents have a higher level of education (90%). Banks draw new customers—38.2% of interviewees have a relationship that lasts from one to five years, while more than half of respondents (60%) have been loyal to banks for ten years. Most clients prefer to deal with public sector banks (94.42%) rather than private banks (5.75) and Indian bank customers prefer to do so. Prefer commercial banks (91.2 per cent) more than the non-commercial banks (8.8 per cent).

The distribution of academic degree suggests that most respondents have a higher level of education (90 percent). 38.2% of interviewees have a relationship that extends from one to five years, while more than half of respondents (60%) have been committed to banks for ten years. Consumers choose towards private banks are less (5.75), instead most consumers tend to associate with public sector banks (94.42 percent) and Indian bank clients prefer to do so. They favour commercial banks (91.2%) to non-commercial banks (8.8 per cent). The most common type of account used by customers in India is the savings account (62.09); the second most prevalent is the current account (38.1 percent). Five types of products and services are provided by Indian banks: financial services, corporate banking, online banking, savings accounts, and bank account services, most of which make equal use of both offline and online banking services. In-person experience and ATM purchases (70.01 percent) are most favoured by Indian clients. The quality of service and the location of the bank are the most critical factors when a client selects a bank (55.87 per cent).

Empirical data analysis

The assessment of the SEM path model consists of two phases: the EFA and the CFA model assessment. The evaluation of the EFA and the CFA consists of the reliability and validity of the reflective constructions and the validity of the formative constructions (Henseler, Ringle, & Sinkovics, 2009). Therefore, before evaluating the path model, the reliability and validity of each variable in the basic model should meet the requirements.

Reliability analysis

In order to examine the consistency of the path model, the composite reliability value or Cronbach's alpha can be a criterion for testing the reliability of the internal consistency. However, Cronbach's alpha seems to be extreme, underestimate the internal accuracy of latent variables in the Path model often (Werts, Linn & Jöreskog, 1974). The analysis, therefore, also adopted composite reliability values for the validation of internal consistency. The reliability value should be above 0.7 in the early stages of research, and between 0.8 or 0.9 in the advanced stages of research. As this is the first exploratory model on 8-dimensional service quality (three constructs are added from the literature review) in the Indian banking sector, the study opted the first criterion. Table 2 displays the values of composite reliability, every latent variable that meets the threshold points (Nunnally, J. C. 1994)

For the reliability of indicators, the study considered the factor loadings scores should be above 0.5 if researchers postulate that each latent variable should explain at least 50% of each indicator's variance (Richter, 2016). Thus, among the indicators study excluded SQ4e and SQ7c because the factor loading scores are less than 0.5 for CFA.

Table 2 Results of reliability and EFA

Latent Variables	Composite reliability	Indicators	Factor Loadings							
			SQ1	SQ2	SQ3	SQ4	SQ5	SQ6	SQ7	SQ8
SQ1	0.892	SQ1a	0.68							
		SQ1b	0.72							
		SQ1c	0.78							
		SQ1d	0.69							
		SQ1e	0.60							
SQ2	0.840	SQ2a		0.79						
		SQ2b		0.75						
		SQ2c		0.73						
		SQ2d		0.72						
SQ3	0.791	SQ3a			0.52					
		SQ3b			0.68					
		SQ3c			0.65					
		SQ3d			0.61					
SQ4	0.921	SQ4a				0.59				
		SQ4b				0.73				
		SQ4c				0.68				
		SQ4d				0.61				
		SQ4e				0.49				
SQ5	0.91	SQ5a					0.77			
		SQ5b					0.71			
		SQ5c					0.61			
		SQ5d					0.79			
SQ6	0.71	SQ6a						0.69		
		SQ6b						0.60		
		SQ6c						0.52		
SQ7	0.74	SQ7a								0.61
		SQ7b								0.66
		SQ7c								0.48
		SQ7d								0.55
		SQ7e								0.59
SQ8	0.70	SQ8a								0.5
		SQ8b								0
		SQ8c								0.6
									5	
									0.5	
									5	

CS	0.84	CS1 CS2 CS3 CS4
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SQ1- Tangibility, SQ2 -Reliability, SQ3 - Assurance, SQ4 - Empathy, SQ5 - Responsibility, SQ6 - Access, SQ7 - Financial factors, SQ8 - employee skills, CS- Customer satisfaction

Validity analysis

Validity evaluation in SEM consists of convergent validity and discriminant validity. Convergent validity shows how well each set of metrics reflects the same underlying structure. Discriminant validity states that there should be a sufficient distinction between two different concepts. The average variance extracted (AVE) should be at least 0.5 for convergent validity and that the square root of each latent variable of AVE should be higher than the maximum coefficient of correlation to confirm the discriminant validity (Fornell, C., & Larcker, D. F. 1981). Table 3 displays the values of the AVE and the correlation coefficients for each latent variable. The AVE values of all latent variables exceed 0.5 and show that each latent variable has achieved adequate discriminant values.

Table 3 Results of validity

SQ1- Tangibility, SQ2 -Reliability, SQ3 - Assurance, SQ4 - Empathy, SQ5 - Responsibility, SQ6 - Access, SQ7 - Financial factors, SQ8 - employee skills, CS- Customer satisfaction

Path Model

The Chi-Square/df statistic, Tucker Lewis Index (TLI) value, Comparative Fit Index (CFI), root mean square approximation error (RMSEA) value and the predicted cross-validation index (ECVI) value were used to verify the fitness of the service quality model as given in table 4.

Table 4 CFA Model fit results

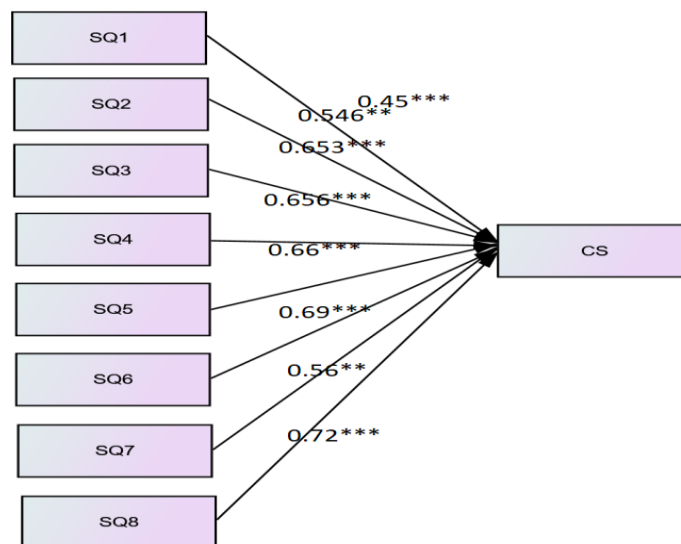
Model Fit indices type	Indices	Calculated fit values
AFI	Chi-square /df	2.586
RMI	CFI	0.91
	TLI	0.934
RMBI	RMSCA	0.0381
	ECVI	4.456

The path model analysis results are shown in Table 5 and Figure 2. Based on path coefficients and measurement of the p-value, the study found that the service quality positively affects customer satisfaction. Tangibility, assurance, responsiveness, empathy, access, financial aspects, and employee skills significantly correlate with customer satisfaction in the banking sector. Therefore, hypothesis H1 is accepted.

Table 5 Results of path analysis

Path	Estimates	t-value	p-value	Standardized regression weights
SQ1 → CS	0.54	3.68	.000	0.456
SQ2 → CS	0.65	3.45	.048	0.546
SQ3 → CS	0.72	2.45	.010	0.653
SQ4 → CS	0.66	2.82	.000	0.656
SQ5 → CS	0.69	3.65	.000	0.66
SQ6 → CS	0.75	1.45	.000	0.69
SQ7 → CS	0.77	1.87	.022	0.56
SQ8 → CS	0.79	1.90	.000	0.72

Note: *** $p < 0.01$ and ** $p < 0.05$.

**Figure 2** Research Model

4. Findings and Implications

In the Indian banking industry, the relationship between SQ and customer fulfilment is analysed by using the revised SERVQUAL model and incorporating three dimensions to the basic model which are access, financial and employee skills. The outcome reveals that the quality of service has a strong and substantial effect on the loyalty of consumers. These results are in line with previous studies in Iran, Uganda and Jordan, which highlight the significance of quality of service in enhancing customer loyalty for banks.

The results suggest that customer fulfilment is highly and substantially influenced by tangibility, reliability, assurance, empathy, responsiveness, access, financial influences, and employee skills. The results revealed that as compared with other constructs, the tangibility was filled with poor standardised ratings. In addition, the outcome indicates that Indian bank customers were satisfied with the physical appearance of the transaction, such as the clean appearance of personnel, the new facilities and the service-related materials, and found it easy to use. The results below are also consistent with previous research (Kant & Jaiswal 2017; Selvakumar, 2015; Shahraki, 2014; Shanka, 2012). The findings show that Indian bank customers were satisfied with the dimensions of reliability, including maintaining accurate records, delivering the service as promised on time and having employees ready to assist with the problems (Selvakumar, 2015; Shahraki, 2014; Shanka, 2012). Assurance is a key concern, along with continuity, connectivity and staff integrity. It has been shown that the assurance dimension has a positive and relevant effect on customer fulfilment in the IBS and is also compatible with previous studies (Kant & Jaiswal 2017; Ravichandran et al., 2010; Selvakumar, 2015).

With good coordination and knowledge on the consumer needs and friendly mindset of staff, empathy would be achieved. As a result, consumers are satisfied with the empathic aspect when IB branches offer good service, have good working hours, and workers consider their needs in an acceptable manner (Ravichandran et al., 2010; Selvakumar, 2015; Shanka, 2012). Findings also show that staff are willing to help clients, that bank staff will respond to requests, and that they can tell customers when services will be offered.

Access, along with efficiency, assurance and the expertise of staff, is a key concern. The results show that the access factor significantly influences customer fulfilment in the IBS. Results suggest that banking customers are pleased with the financial element in terms of cost, bank fees and interest rate policies (Narayana et al., 2013; Naveen, 2016). It outlines the way financial variables influence overall consumer fulfilment. Training initiatives empower employees to develop their abilities and establish a service culture that follows the corporate culture or how the organisation conducts its business, manages its employees, customers and the wider community, especially front-line employees (Awan et al., 2011; Pakurár et al., 2019). The results revealed that employee efficiency, with reliability, assurance and access to the quality of service dimensions, was a primary influence.

5. Conclusion and Recommendations

In order to ensure a high-quality service and to build a better-integrated framework, it is essential to consider the customer's attitudes. For banking services, the development of a customer satisfaction appraisal system is essential. In order to measure customer loyalty, the SERVQUAL model is widely used, which has five dimensions: tangibility, efficiency, assurance, empathy, and accountability. The literature analysis shows that the study could build a more transparent and precise framework for measuring consumer fulfilment by incorporating three dimensions-access, financial aspects and employee skills-to the SERVQUAL model.

According to the report, the order of significance of the components of customer fulfilment is as follows: employee competence, quick access to resources, responsibility, empathy, assurance, reliability, financial variables and tangibility. Based on this report, it can be proposed that the professional skills, transparency, access and compassion of staff are the following dimensions that are most used to measure customer satisfaction in the Indian banking sector.

All put together, and the study identified some important factors which are grouped under three categories –

- Employee factors: reliable record-keeping, on-time operation, supportive staff, awareness of the staff, appropriate actions of staff, willingness to support customers, response to requests, appropriate actions of staff, physical appearance, and tidy appearance of the employee
- Customer factors: encouraging customer trust, easy delivery of services, expanded service options, versatile location of services, and customer contact, willingness to support customers, response to requests, and knowing consumer needs
- Operational variables: detailed preparation, convenient locations, decent operating hours, the interest rate for a wide variety of financial products and services, and lower cost, modern equipment and easy-to-use methods

The important finding of the study is that the effect of the examined quality dimensions is similar to that of customer satisfaction, so we suggest that managers pay equal attention to the drivers of quality. The main drawbacks of the analysis are the duration and place of data collection. Services grow in such a manner that long-term data collection and interpretation will help appreciate the consistency and capabilities of the programme. Similarly, in geographical terms, the analysis is also limited, as the research subject is that Indian banks are limited, and the results can only be used to some extent in other nations.

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