A RELATIVE STUDY ON SERVICE QUALITY ASPECTS OF PRIVATE SECTOR BANKS (HDFC AND AXIS) VS. PUBLIC SECTOR BANKS (SBI AND PNB) IN INDIA

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ABSTRACT
Due to the increased Competition and high Expectations of Customers, it has become very important for both public as well as private sector banks to perform to the best of their abilities to retain their customers by fulfilling their needs. Many a times banks fail to satisfy their customers which can cause huge losses to banks and there the need for this study arises. The purpose of this study is to compare the public sector banks and private sector banks in terms of customer satisfaction and to study the various variables of service quality using SERVQUAL model. For this, 400 respondents are taken by using stratified random sampling from Delhi Capital Region. As Customer Satisfaction ultimately leads to the Customer Loyalty, this research also includes examining the relationship of service quality and customer loyalty.

KEYWORDS: Service Quality, Customer Satisfaction, SERVQUAL, Loyalty.

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