INFLUENCE OF SERVICE QUALITY DETERMINANTS ON CUSTOMER SATISFACTION: A DOMICILE COMPARISON

DR. S. HARI BABU
ASSISTANT PROFESSOR,
SCHOOL OF BUSINESS,
LOVELY PROFESSIONAL UNIVERSITY,
DELHI-JALANDHAR G T ROAD, JALANDHAR,
PUNJAB.

ABSTRACT

Service Quality is a buzz word to the corporate banks to sustain in the competitive environment. Numerous studies were conducted to examine the service quality determinants and customer satisfaction using SERVQUAL and modified SERVQUAL instrument. Few studies were conducted to understand the difference between the service quality perceptions based on demographic characteristics. The present study is an attempt to know the significant differences in the perceptions of customers from different locations of Andhra Pradesh towards the service quality determinants using service Quality instrument defined by Suresh Chander et al (2002). The study was conducted based on the primary data collected through 903 customers of select public and private sector banks. The results from the study support the hypothesis that domicile differences influence the service quality perceptions. Finally the study observed that the urban customers preferred the quality in core services whereas the semi urban and rural customers’ opined human element is the most determining element on the satisfaction levels.

KEY WORDS: Banking, Service Quality, SERVQUAL, Customer Satisfaction, Domicile.