

SERVICE QUALITY AND COMMERCIAL BANKS – A COMPARATIVE STUDY

Dr. P. SAGAR MBA Ph. D
Dr. V. Rajeswari MBA Ph. D



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A COMPARATIVE STUDY**

Dr. P. Sagar

MBA Ph.D,

Assistant Professor,

Basaweshwara Institution of Information Technology,
Hyderabad, Telangana.

Dr. V. Rajeswari

MBA, Ph.D.,

Associate Professor,

Telangana University,
Nizamabad, Telangana.

Kripa-Drishti Publications, Pune.

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PREFACE

In the ever-evolving landscape of business and commerce, the pursuit of excellence in service quality has become a paramount objective for organizations across the globe. The realization that superior service not only satisfies customers but also builds long-term relationships has prompted a growing interest in understanding and enhancing service quality.

This book, "Service Quality: A Comparative Study," emerges from a commitment to delve into the multifaceted dimensions of service quality and to provide readers with a comprehensive exploration of the subject. As businesses strive to differentiate themselves in increasingly competitive markets, the comparative study presented within these pages aims to shed light on diverse approaches, strategies, and best practices employed by organizations in their pursuit of superior service quality.

The journey through this book takes us across industries, examining how service quality is conceptualized, measured, and managed in various contexts. By drawing comparisons between different sectors, geographic locations, and organizational structures, we seek to uncover universal principles as well as unique insights that can inspire innovation and improvement.

The comparative study is structured to cover a range of critical aspects, including customer expectations, service design, delivery processes, employee engagement, and the integration of technology. Each chapter explores distinct facets of service quality, analysing both successes and challenges faced by organizations, and offering practical insights that readers can apply to enhance their own service delivery.

As we navigate through these pages, it is our hope that this book becomes a valuable resource for academics, researchers, business leaders, and practitioners alike. The diverse perspectives presented here aim to contribute to the ongoing dialogue surrounding service quality, fostering a deeper understanding of what it means to deliver exceptional service in today's dynamic and interconnected world.

We express our gratitude to the contributors who have shared their expertise, experiences, and research findings to make this comparative study possible. May this book serve as a catalyst for continued exploration, innovation, and improvement in the realm of service quality.

Dr. Prof. Rajeshwari, Associate Professor, Telangana University, Dichpally, Nizamabad.

Abbreviations

ABBREVIATIONS	Full Form
GOI	Government of India
GDP	Gross Domestic Product
ICT	Information, Communication and Technology
ATM	Automated Teller Machine
RBI	Reserve Bank of India
PMJDY	Pradhan Mantri Jan Dhan Yojana
INR	Indian Rupee
NBFC	Non -Banking Financial Companies
SBI	State Bank of India
PCB	Primary Co-operative Banks
RCS	Registrars of Co-operative Societies
BOB	Bank of Baroda
PNB	Punjab National Bank
BOI	Bank of India
UBI	Union Bank of India
CBI	Central Bank of India
IDBI	Industrial Development Bank of India
DFI	Development Financial Institution
ICICI	Industrial Credit and Investment Corporation of India
SLR	Statutory Liquidity Ratio
YOY	Year on Year
SERVQUAL	Service Quality Scale
SERVPERF	Service Performance Scale
TQM	Total Quality Management

ABBREVIATIONS	Full Form
RATER	Reliability, Assurance, Tangible, empathy and Responsiveness
SST	Self Service Technology
BANKQUAL	Bank Service Quality Scale

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ABOUT THE AUTHORS



Dr. P. Sagar is a highly qualified and experienced professional with a diverse academic background and extensive work experience. He holds a Ph.D. in Business Management from Telangana University, specializing in the comparative study of service quality and customer satisfaction in commercial banks. His educational journey includes an MBA in Marketing Management from Kakatiya University, M. Com in General from Dr. B.R. Ambedkar Open University, and a B. Com with a focus on Business Economics from Osmania University. With a technical skillset in English typing and a first-class certification in Typewriting (30 w.p.m), Dr. P. Sagar has contributed significantly to both the industry and academia. He possesses three years of

experience in the Airlines industry, where he served as a Branch Manager, managing office operations, facilitating employment visas, promoting tourism packages, and coordinating with airlines personnel. Dr. P. Sagar has also dedicated 15 years to the education industry, holding positions such as Assistant Professor in various esteemed institutions. His global teaching experience includes conducting online classes for Yardstick International College in Ethiopia. In his teaching roles, he has been actively involved in guiding projects, training students in personal interviews and group discussions, conducting exams, and providing career guidance. In addition to his academic achievements, Dr. P. Sagar has presented papers at numerous national and international conferences, showcasing his research expertise in areas such as corporate governance, advertising ethics, and rural marketing. He has qualified in prestigious examinations like AP-SET 2012 and TS-SET 2017, and his contributions have been recognized through ratifications by universities. Dr. P. Sagar is actively involved in faculty development programs, workshops, and has published articles in reputed journals. His research article titled "Analysis of ICICI bank service quality dimensions and customer satisfaction regarding Nizamabad city, Telangana state" reflects his commitment to contributing valuable insights to the academic community. On a personal note, Dr. P. Sagar is married to Radhika, who is a Telugu MA holder with TS SET qualification. They are blessed with three children. His professional journey is marked by a dedication to teaching, research, and continuous learning, making him a well-rounded and accomplished professional in the field of business management and education.



Dr. V. Rajeswari is an Associate Professor in Department of Business Management, Telangana University, Nizamabad with teaching experience of 24 years in different levels. Completed MBA, Ph.D. from Kakatiya University with Marketing as specialization and qualified SET. Area of research and 36 publications includes Marketing, HRM and General Management. Completed the UGC Major Research Project on Productivity Bargaining practices of SCCL, Kothagudem and guided six Ph D scholars.



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