

## Service Quality Expectations and Perceptions of Public and Private Sector Banks in Bangalore City - A Comparative Study



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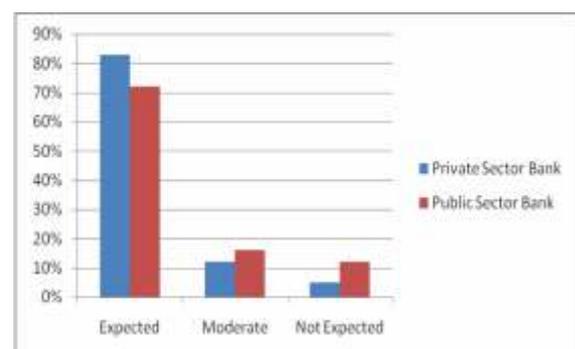
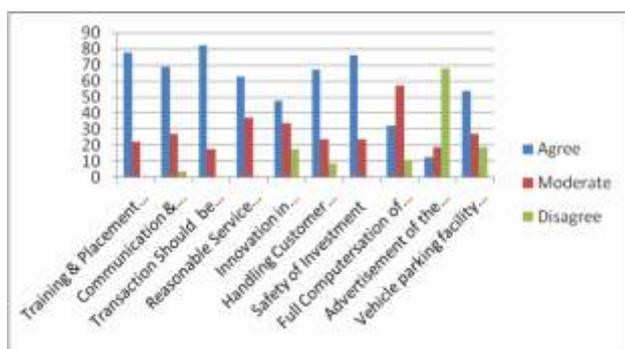
**Key Words :** Service quality, Customer Expectations , Perceptions , Customer satisfaction

**Abstract:**

The present research is an attempt to analyze the gap in service quality of private and public sector banks in terms of customers' expectations and perceptions. The research also focused to trace the factors influencing customer expectations and perceptions in consider to the service quality of banks.

The primary data was collected with the help of a standardised questionnaire of service quality and sample of 100 respondents accessing banking services in Bangalore City. The data collected were analyzed with the statistical tools of correlation analysis. The research revealed there is an important gap between customers' expectations and perceptions of private and public sector banks service. The factors influencing customers' expectations came out to be responsive attitude, reliability, tangibles, convenience, assurance and empathy. Banking firms like other service providing firms are trying to improve their service quality to make customers satisfied with their services in order to survive in the dynamic business environment in business.

From the research, it was found that customers' expectations are more with the private banks and the level of satisfaction is also higher while they deal with the private banks. In order to satisfy the customers the public banks should focus on improving the service in terms of tangibility, reliability, responsiveness and empathy then only public . secto banks can sustain in banking sector



**Conclusion:** Finding suggests that customers' expectations are more with the private banks and the level of satisfaction is also higher while they deal with the private banks. in order to satisfy the customers the public banks should focus on improving the service in terms of tangibility, reliability, responsiveness and empathy then only public sector banks can sustain in banking sector.