

**DEMOGRAPHIC VARIABLES AND CUSTOMER SATISFACTION:  
AN EMPIRICAL ASSESSMENT**

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**ABSTRACT**

The paper makes an attempt to compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the select demographic variables of customers. The paper entails in it the analysis and interpretation of data collected from customers and presentation of the concerned data, which is based on select service quality dimensions across four select demographic variables (Gender, Age, Income and Educational Qualification) considered in this study. The responses obtained from two hundred seventy (270) customers of ten (10) sample branches of UBI operating in Cachar district of Assam have initially been categorized on the basis of four demographic variables and presented in the tabular form followed by the requisite analysis so as to arrive at the findings of the study.

**Key Words:** Customers, Diversity, Satisfaction, Service Quality, Workplace.

**INTRODUCTION**

The banking industry in India has experienced some major transformations in the post-independence era. The banking industry has been facing a rapidly changing market, new technologies, economic uncertainties, fierce competition and more demanding customers due to economic liberalization, globalization and financial sector reforms that have presented an unprecedented set of challenges to them (Mishra et. al., 2010). Increased levels of competition offered by private banks and foreign banks have posed real threat to the Indian Public Sector Banks for retaining and attracting customers, especially in the present millennium (Sheopuri and Sheopuri, 2014). Thus, in order to survive in the competitive environment, it becomes imperative to re-emphasize the role of Indian Public Sector banks as a service provider so that satisfaction of customers can be ensured.

The concept of 'Customer satisfaction' has gradually gaining momentum in today's highly competitive market because the best way under the prevailing situation is to keep customers' faith intact through rendering qualitative services and satisfying them. Customer satisfaction is not only the leading indicator to measure customer loyalty, identify unhappy customers, reduce churn and increase revenue; but also a key differentiator that helps to retain existing customer base and attract new customers in competitive business environments as well. It is also necessary to assess the degree of customer satisfaction in relation to their demographic background which, in turn, will help the management of the bank to understand the satisfaction level of different customer segments.

## **REVIEW OF LITERATURE**

*Singh and Malhotra (1992)* made an effort to study the customer satisfaction among the account holders of different banks regarding the various services offered by them. By adopting convenient sampling method, 100 respondents from different socio-economic background covering age, income, sex, occupation were chosen. The result of the study revealed that most of the customers were not satisfied with the time taken for cheque clearance, grievance redressal, efficiency of the service, parking facility and lighting and air conditioning. *Sachdev (1997)* attempted to measure the customer perception about service quality in Indian and foreign banks of Delhi. Various demographic variables, namely, age, sex, marital status, occupation, income, school background and level of education were tested in the study to determine whether they affect customer perception of service quality. *Dey (2009)* performed a two dimensional study to establish the general importance of customer satisfaction in banking industry and service quality offered by SBI and other PSBs in particular. The study also compared the customer satisfaction for SBI and other PSBs in Meghalaya across their personal characteristics. Female customers were found to be more pleased and satisfied as compared to their male customers. *Mishra et. al. (2010)* conducted a study to make a comparative analysis of service quality perceptions of banks with service quality expectations of their respective customers to determine whether the banks were at above or below the perceptions of their customers. A structured questionnaire covering age, gender, education, occupation and income was constructed. The study revealed that less educated customers chose for public banks whereas, the post-graduates were more inclined to private banks. Again, the professionals and house-wives showed more preference for private banks, while, almost all the

businessmen had chosen to transact with public sector banks. *Ghost and Gnanadhas (2011)* attempted to identify the customers' perception on service quality factors in commercial banks and the customer satisfaction toward the bank by analyzing the impact of perception of service quality factors among different group of customers based on their demographics. A questionnaire covering age, gender, education, income and occupation was constructed for collecting data from bank customers. The analysis revealed that the degree of influence of the service quality factors on customer's satisfaction was higher among the male, higher income group and highly educated customers. *Hazra (2013)* carried out a study to examine the effect of demographic characteristics of customers on customer satisfaction, customer commitment, and customer trust. The results of the study revealed that highly educated customers and the business professionals were more satisfied and committed to their banks compared to other education level and occupational categories. *Reddy and Ramana (2013)* conducted a comparative study to assess the performance of the banks based on customer satisfaction, service quality, and other factors and also to identify the key factors which influence the performance of the banking sector other than customer satisfaction and service quality. A structured questionnaire was developed to collect the data from bank customers. The questionnaire includes few demographic variables like age, occupation, education, gender and monthly income. The study revealed that the private sector banks provided higher customer satisfaction when compared to the nationalized and public sector banks.

## **CONCEPTUAL FRAMEWORK**

### **Customer Satisfaction**

Several definitions have been offered for customer satisfaction over the past three decades. It can be defined as a person's feelings of pleasure or disappointment that results from comparing a product's perceived performance or outcome with their expectations (Kotler and Keller, 2009). Customer satisfaction is defined as the result of a cognitive and affective evaluation, where some comparison standard is compared to the actually perceived performance. If the perceived performance is less than expected, customers will be dissatisfied. On the contrary, if the perceived performance exceeds expectations, customers will feel delight. Measuring customer satisfaction offers an immediate, meaningful and objective feedback about clients' preferences and expectations.

### **Gender and Customer Satisfaction**

Gender has been considered as one of the important demographic variables in the studies conducted by researchers on customer satisfaction as gender has a great impact on the level of customer satisfaction (Mittal et. al., 2001 and Akinyele, 2010). It is considered to be one of the most common forms of segmentation used by marketers (Mokhlis, 2012). It is very important for banks to understand the potential gender effects on customers' satisfaction for the development of effective marketing strategies. Investigating such relationships is significant because without sound evidence and guidelines, managers may run the risk of making wrong decisions and such wrong decisions may affect the business and profit of the banks adversely in the long run (Aljasser and Sasidhar, 2013).

### **Age and Customer Satisfaction**

Age is one of the important demographic variables that not only determine an individual's physical and mental maturity but also depicts life experiences (Kalaichelvi, 2012). It plays an essential role in determining the satisfaction level of customers as the expectation and perception of service quality in an organization is different for different aged people (Anands, 2014). As the age increases, it has been observed that customer satisfaction and favourable behavioural intentions also increase. The old generation customers do not expect more services rendered by the banks, but the new generation customers, who live in a highly technology dominated environment expect more than the old generation customers (Sujatha, 2013)

### **Income and Customer Satisfaction**

Income of the respondents should be given utmost importance as the customers make the choice of the banks based on their incomes for avoiding the minimum balance of high amount which has to be maintained in their accounts (Bhattacharya and Das, 2013). Studies have found that income and customer satisfaction are related (Gokilamani, 2014; Kailash, 2011; Mishra et. al., 2010). Zeithaml (1988) suggested that consumption related decisions bear large impact of income as

higher income allows more choices to the consumers as compared to consumers in lower income category.

### **Educational Qualification and Customer Satisfaction**

Education of the respondents is one of the most important influencing factors of the study. It is acquiring or imparting skills, values and knowledge. Education also means preparing people to develop new ideas and to adjust to the changing environment (Bhattacharjee and Das, 2013). As education levels increase, so does customers' need for information related to their purchase decision, thereby increasing purchasing involvement (Slama and Tashchian 1985). In some studies, educational Qualification is identified as one of the demographic variables that have significant relationship with customer satisfaction in banking sector (Bhattacharjee and Das, 2013; Anand and Selvaraj, 2012; Sivesan and Karunanithy, 2013).

### **OBJECTIVES OF THE STUDY**

1. To compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the gender of customers.
2. To compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the age groups of customers.
3. To compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the income groups of customers.
4. To compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the educational qualification of customers.

### **HYPOTHESES OF THE STUDY**

1. *The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the gender of the customers.*
2. *The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the age groups of the customers.*

3. *The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the income groups of the customers.*
1. 4.: *The level of customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the educational qualification of the customers.*

## **DATA SOURCE AND METHODOLOGY**

The study calls for collection of primary data. A structured schedule comprising of a numerical scale ranging from 'Highly Satisfied (=5)' to 'Highly Dissatisfied (=1)' has been used for the assessment of satisfaction or dissatisfaction of customers. The schedule prepared for the survey has been comprised of largely structured and a few open-ended questions after considering the result of pilot survey. In order to conduct the survey on customers of UBI in Cachar district of Assam, it has been decided to contact a sample of two hundred seventy (270) numbers of customers of United Bank of India in Cachar district of Assam. The said sample size of two seventy (270) has been decided by using sample size calculator ([www.macorr.com](http://www.macorr.com)) after accepting a sampling error of 6% with confidence level of 95%.

Before initiating the field survey, the researcher procured necessary information from the Regional Office of UBI located at Silchar, the district Head Quarter of Cachar district. It has been found that as on 31<sup>st</sup> March, 2014 there were twenty-five (25) numbers of branches of UBI operating in Cachar district of Assam. Out of these twenty-five branches, ten branches of UBI have been selected randomly for the purpose of the survey which is 40% of the total number of branches of UBI operating in Cachar district.

After selecting the branches, equal numbers of customers from each of the ten (10) sample branches have been surveyed. Since the sample size decided for the study is 270, so the responses of twenty-seven (27) numbers of customers from each of the ten select branches have been considered. The survey was conducted by undertaking personal visit by the researcher in each of the ten (10) branches selected for the study. After the collection of data through field survey, the same have been fed into 'Microsoft Excel' and 'SPSS - version 16' for the purpose of analysis. The collected data have been suitably classified and tabulated. Statistical tools like, mean, standard

deviation have been used to analyze the data obtained through field survey. Apart from these, independent two sample t test and one-way ANOVA have been performed to arrive at the findings of the study.

### **SCOPE OF THE STUDY**

The scope of the present study is confined to those customers who are having *atleast* one savings bank account for a period of *atleast* one year before the date of survey in any of the ten sample branches of United Bank of India operating in Cachar district of Assam. Customer in this study implies individuals only. Institutional customers like Govt departments, educational institutions, hospitals, charitable trust etc. have been kept outside the purview of the study.

### **LIMITATIONS OF THE STUDY**

1. The present study is confined to customers of United Bank of India in Cachar district of Assam only ignoring all other public sector and private sector banks even within the same district.
2. Each location or the area has its own demographic specificities. So, the findings of the study need to be interpreted with great caution while making any kind of generalization.
3. The study is subject to all the limitations that are inherent in any study based on perception of the respondents.

### **DATA ANALYSIS AND INTERPRETATION**

**Table 1: Profile of the Respondents**

<b>Gender</b>	<b>Number of Respondents</b>	<b>Percentage of Respondents</b>
Male	175	64.8
Female	95	35.2
<b>Age (In Completed Years)</b>		
21-30	73	27.0
31-40	71	26.3
41-50	64	23.7

51 and above	62	23.0
<b>Average Monthly Income</b>		
Upto Rs. 20,000	122	45.2
Rs. 20,001- Rs. 40,000	101	37.4
Rs. 40,001 and above	47	17.4
<b>Educational Qualification</b>		
Upto HSLC	77	28.5
HS	79	29.3
Graduate & Above	114	42.2

Source: Field Survey

### **Gender Wise Customer Satisfaction**

In this study, an attempt has been made to find out the difference between the satisfaction/dissatisfaction level of male and female respondents towards select dimensions of service quality. Out of 270 customers surveyed for this study, 175 are male customers while 95 are female customers.

Table 2 depicts gender-wise customer satisfaction of UBI in Cachar district of Assam. It has been found in the table 2 that the mean value (3.32) for satisfaction of male customers is more as compared to the mean value (3.30) for satisfaction of female customers.

**Table 2: Gender-wise Customer Satisfaction**

Gender	Mean	SD	t value	p value
Male	3.32	0.3517	0.477	0.634
Female	3.30	0.3225		

Source: Field Survey

This implies that in terms of customer satisfaction, male customers are more satisfied as compared to their female counterparts.



Table 2 also discloses that the value of Standard deviation (0.3225) for female customers' satisfaction is lower as compared to the value of Standard deviation (0.3517) for male customers' satisfaction. This implies that the responses of female customers are more concentrated in terms of customer satisfaction as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the gender of customers.

*H<sub>1</sub>: The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the gender of the customers.*

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for customer satisfaction/dissatisfaction across their gender. The calculated t value is 0.477 and the corresponding p value is greater than 0.05 as is evident from table 2. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in customer satisfaction/dissatisfaction across the gender of customers at 5% level of significance.

### **Age Wise Customer Satisfaction**

In the present study, the age of respondents is segmented into four categories, namely,

- a) 21-30 years
- b) 31-40 years
- c) 41-50 years and
- d) 51 years and above.

**Table 3: Age-wise Customer Satisfaction**

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.25	0.3548	1.224	0.301
31-40	3.30	0.3658		
41-50	3.35	0.2823		
51 and above	3.34	0.3495		

*Source:* Field Survey

Table 3 portrays the customer satisfaction of different age groups in the branches of UBI operating in Cachar district of Assam. It has been found from table 3 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.35) in terms of customer satisfaction is the highest for the third age group (41-50 years). On the other hand, the mean value (3.25) for the customer satisfaction for the first group (21-30 years) is the lowest. This implies that the highest degree of customer satisfaction has been noticed for the customers who belong to the age group of 41-50 years. On the contrary, the lowest degree of customer satisfaction has been observed for the customers who are in the age group of 21-30 years across the four age groups under consideration.

Table 3 also discloses that the value of Standard deviation (0.2823) for the customer satisfaction is the lowest for the third age group (41-50 years) while the same is the highest (0.3658) for the second age group (31-40 years). This implies that in terms of customer satisfaction, the responses of customers who belong to the age group of 41-50 years are more concentrated across the four age groups of customers under study.

Following hypothesis has been formulated to test the difference in the customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the age groups of customers.

*H<sub>2</sub>: The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the age groups of the customers.*

One way ANOVA has been performed to test the hypothesis. F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.224 and the corresponding p value is greater than 0.05 as is evident from table 3. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in customer satisfaction across the four age groups of customers under consideration.

### **Income Wise Customer Satisfaction**

For the purpose of the study, respondents have been classified into three income groups based on their average monthly income, namely,

- a) Upto Rs 20000
- b) Rs 20001-40000 and
- c) Rs 40001and above.

Table 4 portrays the customer satisfaction of different income groups in the branches of UBI operating in Cachar district of Assam. It has been found from table 4 that out of the three groups of customers as classified based on their average monthly incomes, the mean value (3.38) in terms of customer satisfaction is the highest for the higher income group (Rs. 40001 and above). On the other hand, the mean value (3.29) for the customer satisfaction for the lower income group (upto Rs 20000) is the lowest.

**Table 4: Income -wise Customer Satisfaction**

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.29	0.3516	1.182	0.308
Rs 20001-40000	3.30	0.3458		
Rs 40001and Above	3.38	0.3000		

*Source:* Field Survey

This implies that the highest degree of customer satisfaction has been noticed for the higher income group (Rs. 40001 and above). On the contrary, the lowest degree of customer satisfaction has been

observed for the lower income group (upto Rs. 20000) among all the three groups under consideration.

Table 4 also discloses that the value of Standard deviation (0.3000) for the customer satisfaction is the lowest for the higher income group (Rs 40001 and above) while the value of standard deviation (0.3516) is the highest for the lower income group (upto Rs 20000). This implies that in terms of customer satisfaction, the responses of customers of higher income group (Rs 40001 and above) are more concentrated among the three income groups under study.

Following hypothesis has been formulated to test the difference in the customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the income groups of customers.

*H<sub>3</sub>: The level of customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the income groups of the customers.*

One-way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.182 and the corresponding p value is greater than 0.05 as is evident from table 4. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in customer satisfaction/dissatisfaction across the three income groups of customers under consideration.

### **Educational Qualification Wise Customer Satisfaction**

For the purpose of the study, educational qualification of the respondents has been categorized into three groups, namely,

- a) Upto HSLC
- b) HS
- c) Graduate & Above

Table 5 portrays the customer satisfaction of the three groups classified on the basis of their different educational qualification in the branches of UBI operating in Cachar district of Assam. It is evident from table 5 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.33) in terms of customer satisfaction is the highest for

the second group (Having educational qualification upto HS). On the other hand, the mean value (3.29) for the customer satisfaction for the first group (Having educational qualification upto HSLC) is the lowest. This implies that the highest degree of customer satisfaction has been noticed for the customers having HS qualification. On the contrary, the lowest degree of customer satisfaction has been observed for the customers who have got HSLC qualification among all the three groups under consideration.

**Table 5: Educational Qualification-wise Customer Satisfaction**

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.29	0.3443	0.297	0.744
HS	3.33	0.3534		
Graduate & Above	3.31	0.3327		

*Source:* Field Survey

Table 5 also discloses that the value of Standard deviation (0.3327) for the customer satisfaction is the lowest for the third group (Having educational qualification graduation and above) while the value of standard deviation (0.3534) is the highest for the second group (Having educational qualification upto HS). This implies that in terms of customer satisfaction, the responses of customers having graduation and above qualification are more concentrated among the three groups under study.

Following hypothesis has been formulated to test the difference in the customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the educational qualification of customers.

*H<sub>4</sub>: The level of customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the educational qualification of the customers.*

One-way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.297 and the corresponding p value is greater than 0.05 as is evident from table 5. Thus, it implies that

there is no statistical evidence for significant difference in customer satisfaction/dissatisfaction across the three groups of customers classified on the basis of their educational qualification.

Thus, from the foregoing analysis it is crystal clear that the level of customer satisfaction/dissatisfaction in the branches of United Bank of India operating in Cachar district of Assam does not significantly vary across the gender, age, average monthly income and educational qualification of the respondents considered in the study.

### **SUMMARY OF MAJOR FINDINGS**

1. It has been found that in terms of customer satisfaction, male customers are more satisfied as compared to their female counterparts. But it has been found that the p – value for two independent samples t test is greater than 0.05. Thus, there is no statistical evidence for significant difference in customer satisfaction across the gender of customers at 5% level of significance.
2. In terms of customer satisfaction, it has been found that among the four groups of customers as classified on the basis of their age, customers who are in the age group of 41-50 years are the most satisfied group and customers who belong to the age group of 21-30 years are the least satisfied group of customers. But the p – value for one-way ANOVA is greater than 0.05. Thus, at 5% level of significance there is no statistical evidence for significant difference in customer satisfaction across the four age groups.
3. In terms of customer satisfaction, it has been found that among the three groups of customers as classified on the basis of their average monthly income, customers whose average monthly income is Rs 40001 and above are the most satisfied group and customers whose average monthly income is upto Rs 20000 are the least satisfied group of customers. But the p – value for one-way ANOVA is greater than 0.05. Thus, at 5% level of significance there is no statistical evidence for significant difference in customer satisfaction across the three groups of customers as classified on the basis of their average monthly income.
4. In terms of customer satisfaction, it has been found that among the three groups of customers as classified on the basis of their educational qualification, customers having educational qualification upto HS are the most satisfied group and customers who have

educational qualification upto HSLC are the least satisfied group of customers. But the p – value for one-way ANOVA is greater than 0.05. Thus, there is no statistical evidence for significant difference in customer satisfaction across the educational qualification of customers at 5% level of significance.

## **CONCLUSION**

In a competitive regime, it is not easy to satisfy the customers as they are now more aware, price conscious, demanding and can easily be approached by many competitors with better offers. Customer satisfaction with respect to service quality is an invaluable asset for the banking organizations, providing unmatched competitive edge. Enhancing the customers' experience is now a crucial component of attracting new customers as well as retaining the existing customers in order to grow and protect a profitable business. In other words, the success of a business unit is basically based upon the satisfaction of the wants of the customers. The findings of the study reveal that demographic variables like gender, age, income and educational qualification affect customer satisfaction in UBI. It is suggested that UBI should consider the demographic variables of each customer while providing services, as each customer has individual needs and preferences according to his/her demographic status. UBI should redesign their policies and plans according to the needs and preferences of the customers. In order to survive in the competitive environment, the bank management is expected to continually improve the quality of service so that they can create and retain their customers and deliver customer value and satisfaction on an ongoing basis.

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