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Chapter 2

Review of Literature

2.1 Introduction

The study titled 'Service quality and post service behaviour of customers' of Kerala Gramin Bank' attempts to evaluate the level of customer service quality provided by the Kerala Gramin Bank. In addition to that, the study also tries to understand the level of customer satisfaction and factors influencing customer loyalty in the bank. The mediating effect of customer satisfaction in the relationship between service quality and customer loyalty also measured. To attain these objectives, the researcher conducted an extensive review and identified constructs and variables related to the study area.

Various reviews of literature related to the study depicted in this chapter. The reviews divided into eight parts such as:

1. Customer service quality
2. Customer satisfaction
3. Customer loyalty

4. Post purchase behaviour

5. Customer service quality and customer satisfaction

6. Customer satisfaction and customer loyalty

7. Customer service quality, customer satisfaction and customer loyalty and

8. Regional Rural Banks

2.2 Customer Service Quality

This section deals with various reviews related to customer service quality towards various services.

(Afrin, 2012) conducted an explorative study on the quality of customer service in the banking sector of Bangladesh. It aims to identify the need to improve service quality and trace the influential factors of service quality of the banking sector. Opinion related to the service quality, in five dimensions of SERVQUAL model, collected from customers of five major banks in Bangladesh. The study identified responsiveness as the most important dimension of service quality followed by tangibles, reliability, assurance and empathy. The selected banks also ranked according to the overall quality of service provided to the customers.

(Alkhlaifat & Alshaweesh, 2017) established the impact of relationship quality and service quality on e-advertisement. The data collected from CEOs and managers of 119 advertisement companies in Jordan. The variables such as trust, commitment and satisfaction used to evaluate the level of relationship quality and the five dimensions of service quality such as reliability, assurance, responsiveness, assurance and tangibility used in the study. All the considered variables of relationship quality significantly and positively influence the success of e-advertisements. The reliability dimension positively related to e-

advertisement, whereas the tangibility and responsiveness had an insignificant impact. The study also revealed the moderate impact of knowledge management on the association between relationship quality and e-advertising success. However, it was insignificant in the relationship between service quality and the success of e-advertising.

(Ananth, Ramesh, & Prabaharan, 2011) conducted a study to measure the service quality gap in private sector banks in Nagapattinam district in Tamilnadu. Sample of 200 respondents selected for the study by using the convenience sampling method. Along with the fivefold dimensions of the SERVQUAL model, accessibility dimension added, which seems to fit the study. Gap analysis and Multi regression analysis were used for data analysis. The highest gap between expectation and perception identified in the empathy dimension, followed by accessibility dimensions. The Multi regression analysis revealed that the dimensions such as empathy, reliability and assurance dimensions positively influenced the customer service quality.

(Aruna, 2018) conducted a study that evaluated the dimensions of service quality on electronic banking services. The dimensions such as reliability, responsibility, tangibility, assurance, empathy, efficiency, fulfilment, and privacy are considered for measuring service quality. There was no significant difference among the dimensions of service quality on e-banking services. Among the eight factors employed in the study, the most crucial factor affecting service quality was reliability, responsiveness, tangibility etc. The least significant dimension was privacy. The service quality had a great influence on customer satisfaction.

(Balaghi, 2014) measured the service quality gap in the private sector banks in Iran. In addition to the five dimensions of the SERVQUAL model, accessibility dimensions also included in the study. From the evaluation, it was

clear that the most significant gap exists in the empathy dimension. The minuscule gap had been found in the responsiveness dimension. The result of multi regression analysis showed that the dimensions such as empathy, reliability and assurance dimensions positively influenced the service quality of banks in Iran.

(Cook & Verma, 2002) conducted an exploratory study, through which the authors explored the linkage between quality system, service quality and performance in a banking institution in Hong Kong. An evaluation of service quality from the point of view of the service providers was the peculiar feature of the study. The data collected from 147 front-line employees who worked at 28 retail branches of the bank. The study results showed that the quality system had an impact on service quality, which influenced performance excellence in the banking industry. The results also supported the "service profit chain", which states the impact of five dimensions of service quality on the institution's performance in terms of monetary gain and value gain. The study highlighted the importance of evaluating service quality and its impact from the point of view of employees.

(Culiberg & Rojsek, 2010) conducted a study among 150 customers of banks in Slovenia by using the convenience sampling method. The study was based on the SERVPERF model of measuring service quality and used 28-items on a six-point Likert scale. Six dimensions of service quality such as reliability, responsiveness, assurance, access, empathy and tangibles were used for the study. The dimensions such as assurance and empathy considered as the most critical factors which affect customer satisfaction.

(Desta, 2011) aimed to measure the quality of banking service provided by a particular branch of State Bank of India and determine the relationship between service quality and customer satisfaction. Eighty-five samples

selected from the customers, and data collected from them by using the dimensions of the SERVQUAL model. To test the hypothesis, one-way ANOVA, independent sample t-test and multivariate regression employed. The gap between the expectation and perception identified regarding the services provided. Highest level of the gap identified in the reliability dimension, which influences customer satisfaction. Tangible ranked as the least affecting dimension of service quality.

(Franco & Jowerts, 2017) aimed to make a comparison of service quality of private and public sector banks in Tirunelveli district. The study focused on five dimensions of service quality: assurance, tangibility, empathy, reliability, and responsiveness. Data from 672 respondents collected by using stratified random sampling. The analysis showed that the customers were satisfied with the bank's services, but they expect more to cope with the technological advancement in the banking scenario. The main problem faced by the customers of public sector banks was waiting in queue for getting services. In contrast, lack of satisfactory services was the main problem faced by the customers of private sector banks. The highest gap between customers' expectation and perception, existing in the responsiveness dimension and the lowest gap identified in the reliability dimension, is in the case of both the public and private sector banks.

(Gautam & Singh, 2014) conducted their study to measure and compare the quality of service provided by public sector banks and foreign banks in India. The five dimensions of the SERVQUAL model used to accomplish the study's objectives and data collected from 150 respondents. The study revealed a negative service quality gap, which indicates that they provide more than the customers' expectation, except the responsiveness dimension, in foreign banks. But in the case of public sector banks, there is a significant gap between

expected and perceived aspects in all service quality dimensions. So the study concluded that the foreign banks were operating in India performing well than the public sector banks in terms of service quality.

(Handrinos, Folinas, & Rotsios, 2015) used SERVQUAL model to measure the quality of service provided by locally-based Small-Medium Enterprise store located on a farm school campus. The analysis identified security, reliability and empathy as the three most crucial service quality dimensions as far as an SME considered. Thus, the study outcomes help the small and medium enterprises satisfy the needs of their customers by concentrating on the most critical dimensions of service quality.

(Kadasah & Ageel, 2015) aimed to evaluate the quality of service provided to clients by the banks in the city of Jeddah, Saudi Arabia. The study covered only the employed customers of banks, and the data collected using a five-point Likert scale. Well trained and professional employees helps the banks to provide quality services on time, which provide a high level of satisfaction to its customers. Female, high-income respondents and educated people were found to be highly satisfied. The study revealed that the quality of services from the banks high in general and significantly affect customer satisfaction. The satisfaction derived from service quality dimensions differs based on age, gender, income and education.

(Kamlani, 2016) made a comparative analysis of service quality gaps between public and private sector banks in Nagpur using the SERVQUAL model. The study analysed the service quality gaps in all five dimensions in public sector banks. Higher levels of gaps shown in the reliability and responsiveness dimensions. In private sector banks, the high level of service quality gaps identified in the dimensions such as empathy and assurance. The two-sample t-

test showed a significant difference between public and private sector banks based on the quality of service.

(Khatib & Akroush, 2009) in their study examined the relationship between service quality functional and technical dimensions and the performance of banks based on financial performance and customer satisfaction. In the study, the data collected from 390 managers who worked in the banks in Jordan. The model considered the functional quality and technical quality as independent variables and the banks' performance in terms of financial indicators and customer indicators as the dependent variable. To test the model and hypothesis, ANOVA and multiple regression analysis used. The analysis results showed a positive and significant relationship between dimensions of service quality and dependent variables. Service quality has a positive influence on the performance of the business.

(Kulasin & Santos, 2005) made a review of the SERVQUAL concept. The study's main aim was to point out major drawbacks of the model and defend the most popular and fruitful model to measure service quality based on many reviews. Non-applicability of all dimensions in different service areas was one of the significant problems of the SERVQUAL model. But the model considered a reliable and valid multiple-item scale, used to understand better the expectations and perception of customers to improve service provided to them. So it could be applicable across a broad spectrum of service.

(Lakshmi & K, 2017) attempted to evaluate the capability of a regional rural bank and a co-operative bank to serve the needs of rural people in one of the northern district of Kerala. Multi-stage sampling was used to identify 300 and 200 respondents of the selected regional rural and cooperative banks. The study proved that the Kerala Gramin Bank provide a higher level of satisfaction to its customers than Kannur District Cooperative Bank in terms of

service quality. By engaging more responsive employees and changing their attitude, the cooperative bank can satisfy their customers.

(Lee & Lin, 2005) examined the relationship between dimensions of e-service quality and customer satisfaction, and purchase intentions. The data collected from 297 e-customers. The dimensions such as reliability, responsiveness, trust, personalisation and website design were used in the research model. Trust is the most effective dimension of e-service quality followed by reliability, responsiveness, website design, and personalisation. The personalisation dimension showed the least impact on service quality and satisfaction because customers were afraid of losing personal information without their knowledge. Through the study, a modified SERVQUAL model for evaluating the e-service quality developed.

(Lohani & Bhatia, 2012) made a comparative assessment of the quality of service provided by public and private sector banks in Lucknow city. Five dimensions of service quality used to measure the expectation and perception of customers. From the evaluation, the dimensions such as reliability, responsiveness, and assurance were identified as the most essential strategic determinants of service quality in both private and public sector banks. It also revealed that the customers of private sector banks satisfied than public sector banks as they got a better quality of service. The public sector banks could meet their customer's expectations, improve customer satisfaction, retain their existing customers, and attract new customers.

(Loke, Taiwo, Salim, & Downer, 2011) conducted a study in the telecommunication sector. Service quality and satisfaction level attained by the customers in a telecommunication service provider evaluated. The impact of five dimensions of SERVQUAL model and regression model used to measure the relationship between service quality and customer satisfaction level.

Customers give minor importance to the tangibility or physical factors. It shows that the customer gives minor importance to the physical appearance while comparing it with the other service quality dimensions. For attracting and retaining customers, the telecommunication service providers must ensure the reliable and prompt service than any other factors.

(Mukherjee & Nath, 2005) conducted an empirical assessment of different models for measuring the service quality. Modified gap model, TOPSIS and loss function were considered under study. Opinion regarding the customers' expectation and perception collected from 410 respondents through a structured questionnaire. The collected data applied and evaluated in all three models. The comparison of results of three models also made in the paper. From the conclusions, all the three models under consideration are equally suitable for measuring the service quality, and each model has its advantages and disadvantages. The application of a particular model purely depending upon the situation and suitability.

(Mukherjee, Nath, & Pal, 2003) aimed to develop a theoretical framework for measuring the efficiency of the banking sector in India, which evaluated the performance of 27 public sector banks. The relationship between physical and human resources, service quality and performance established through the study. The conceptual model classified the overall efficiency into quality efficiency and profitability efficiency. The efficiency models concluded that 29% of the public sector banks were efficient in terms of quality, and 33% of Indian banks were efficient in profitability. The findings provide information about the inefficient use of the available resource, including human resource available to the banks.

(Munhurrun, Lukea-Bhiwajee, & Naidoo, 2010) conducted a study that analyses Mauritian public service's service quality from the point of view of

front-line employees and customer perception service quality. An evaluation of the gap between customer expectation and the value of service from front line employees identified. It also considered the activities done by the public service department to meet the customer's requirements at a high level of quality. Five dimensions of the SERVQUAL model, such as Tangibles, Reliability, Responsiveness, Assurance and Empathy, are used to measure the quality of service in the study. Higher level of the gap identified in the reliability dimension followed by responsiveness, assurance, tangibles and empathy. The researcher suggested proper communication related to the customers' expectations to the front line employees and required training to meet the customers' expectations to bridge the gap.

(Parasuraman, Zeithaml, & Berry, 1985) attempted to develop a conceptual model for service quality. The service providers face the problem of assessing satisfaction because of the intangibility feature of the service. Five gaps demonstrated in the model proposed by the researchers, such as consumer expectation-management perception gap, management perception-service quality specification gap, service quality specifications-service delivery gap, service delivery-external communications gap and expected service-perceived service gap. Ten determinants of service quality such as access, communication, competence etc.

(Patidar & Verma, 2013) conducted a study to measure and compare the service quality offered by public and private sector banks in Indore. The study also aims to find the key factor that helps the bank enjoy a competitive advantage and customer satisfaction. Five dimensions of the service quality model were used to measure service quality and compare the gap score. The study covered current account holders of the banks because they are the only customers who had a daily transaction with the banks. More gap between

expected and perceived quality of service was identified in public sector banks than the private sector banks. In public sector banks, a high gap score was shown in responsiveness, followed by tangibility and empathy. Nevertheless, in private sector banks, the high level of gap score measured in the empathy dimension followed by responsiveness and reliability.

(Prasad & Prasad, 2015) aims to measure the quality of service provided by commercial banks in rural areas. The study considered the private, public and regional rural bank. The evaluation of service quality made with the help of five dimensions of service quality. The gap analysis based on these dimensions shows the high level of gap existing in responsiveness, followed by empathy, reliability, tangibles, and assurance, in private and public sector banks. On the contrary, the regional rural bank's high level of gap exists in tangibles, followed by empathy, reliability, responsiveness, and assurance. A minor level of the gap existing the assurance dimension of service quality irrespective of commercial banks in rural areas.

(Rajalakshmi, 2016) attempted to compare the difference in the service quality among public, private and foreign banks in Chennai city. The analytical and descriptive study used fivefold dimensions of the SERVQUAL model the study. Based on gap scores, responsiveness shows the highest gap between expectation and perception, followed by reliability, empathy, assurance and tangibility. It also identified the significant difference in satisfaction based on income, occupation and type of bank. The banks have to take the necessary steps to meet the customers' expectations and reduce the gap between expectation and perception in all aspects.

(Rathee, Deveshwar, & Rajan, 2014) aims to identify the service quality gaps in private sector banks. The gap between customer expectation and perception of service quality measured using the fivefold dimensions of the SERVQUAL

model. Convenience sampling method adopted for collecting the data from the customers belonging to five private banks. A gap analysis used to evaluate the service quality gaps. The researcher identified that the highest gap found in the reliability and empathy dimensions. Only by providing individual attention to specific needs, the private sector banks can retain their customers in the highly competitive market because of the strong customer base made by the public sector banks.

(Sudhamani & Kalyanaraman, 2013) studied the consumer perception of service quality in the banking sector. One hundred respondents of HDFC bank selected randomly and collected data. The customers' perception and expectation identified with five points Likert scale and evaluated with one way ANOVA. The study identified that the customers satisfied with factors like ATM location, internet banking etc. The demographic factors highly influenced the perception of customers, and hence it influenced the service quality.

(Tripathi, 2013) aimed to identify the level of awareness regarding the service quality in public sector banks at Varanasi. The study also covered the measurement and evaluation of service quality in selected public sector banks. Data collected from 250 respondents, and a seven-point Likert scale used for the study. The aspects of the SERVQUAL model applied to measure the expectation and perception of customers of the bank. The highest score shown in the reliability and assurance dimensions of the model. The highest level of the gap between expectation and perception was identified in the reliability factor because the banks failed to provide the service on time. The bank employees promised to do so. However, they were delighted in the modern outlook and their interest in solving the problems faced by the customers related to delay in providing required and demanded services by the customers.

(Yesilada & Direktor, 2010) conducted a study that aims to compare the service quality of public and private sector hospitals in Northern Cyprus. It evaluated the service quality by considering three dimensions such as reliability, empathy and tangibles. Five dimensions of the SERVQUAL model not suitable for the health care industry. Data collected from 806 respondents. Highest level of gap identified score identified in the reliability dimension in the case of public hospitals. The higher level of gap score in all the three dimensions of service quality in the public sector hospitals than the private hospitals indicates patients' dissatisfaction in the public sector hospitals.

(Zeithaml, Berry, & Parasuraman, 1993) in their study entitled "the nature and determinants of customer expectations of service" developed a conceptual model for measuring customers' service expectations. The service expectations are classified, such as desired service, adequate service and predicted service. The study provided a comprehensive framework for service expectations and their antecedents. The study laid a base for research in the area of measuring the quality of services.

2.3 Customer satisfaction

The studies related to customer satisfaction explained in this section.

(Adams, Bashiru, & Abdulai, 2016) studied the level of customer satisfaction provided by the GCB bank in Ghana. It also aimed to study the bank's products and services' capability to fulfil the customers' expectations. Using the accidental sampling method, 155 customers selected, and a questionnaire used to collect the data from them. The customers of the bank were not satisfied with the products and services. The bank was unable to meet the expectation of the customers in terms of quality.

(Agarwal & Kamal, 2015) conducted a study to analyse the customer satisfaction in the oriental bank of commerce to identify the impact of service quality in a commercial bank. Primary data collected from 100 customers bank used to evaluate the level of satisfaction, and the SERVQUAL model applied to meet the purpose of the study. The variables of the model include tangibles, reliability, responsiveness, assurance and empathy used in the study. Reliability and service interactions were identified as the most significant factors, while tangibility and efficiency were the insignificant factors that affected customer satisfaction.

(Anand & Selvaraj, 2012) studied the impact of demographic variables on customer satisfaction in the State Bank of India. Opinion of a sample of 50 respondents evaluated by using chi-square test and weighted average. The analysis results showed no significant relationship between customer satisfaction and the variables of demographic profile considered for the study, such as gender, occupation, marital status, etc. The major factors affecting customer satisfaction were the choice of bank, experience, personal contact with staff, and the bank's capability to meet the customers' expectations.

(Asfour & Haddad, 2014) studied the impact of mobile banking services on the e-satisfaction of customers of commercial banks in Jordan. The variables such as reliability, accessibility, safety, navigation, flexibility, ease of navigation and efficiency considered for the study. The opinion from 360 customers belongs to four major commercial banks in Jordan collected, and simple regression applied to test the study's hypothesis. Banking services provided through mobile phones had a strong influence on creating e-satisfaction among customers. Out of the selected variables considered, privacy and accessibility were the most critical dimensions of customer satisfaction.

(Belas, Koraus, Kombo, & Koraus, 2016) examined the relationship between customer satisfaction and the capacity of the bank to provide security in the transactions of the customers over the internet. The study states that there was such a significant difference between trustworthiness and the factors considered, such as age, gender and level of education. 90% of the respondents used electronic modes of banking even though their trust in the security provided by banks much low.

(Bihari & Mahapatra, 2016) conducted a study to identify factors affecting customer satisfaction in the retail banking sector. The five dimensions of service quality measured by using five points Likert's scale. Among the five dimensions considered, the reliability dimension followed by responsiveness and assurance. The least affecting dimension of service quality on customer satisfaction was tangibility. The banks must ensure the promptness of services to their customers.

(Dastane & Fazlin, 2017) made a reinvestigation of crucial factors of customer satisfaction which affect retain the customer in the Malaysian fast food industry. Customer satisfaction factors such as product quality, service quality, price, facility, and emotional factor considered in the study. Results showed that customer retention depends on customer satisfaction. The facilities provided by the fast-food industry had a significant positive impact on customer satisfaction. The most important factor of customer satisfaction was the emotional factor, followed by store facility, service quality, and product quality.

(Doddaraju, 2013) conducted a study that focused on measuring the satisfaction attained by banks' customers in the Anantapur district of Andrapradesh. The comparison of private and public sector banks in terms of cost, convenience, facility, modernisation and promptness of attending

customers' needs also made through the study. There was no significant difference in income and occupation of customers in private and public sector banks in the selected geographical area. The account opening process, working hours, the loan's interest rate, processing charges, rate of return, overdraft facility and internet banking showed a significant relationship with customer satisfaction.

(Franklin & Arul, 2014) focused on the comparative analysis of customer satisfaction based on service quality dimensions between private and public sector banks in Chennai city. SBI and Indian Overseas Bank from the public sector and ICICI and HDFC bank from private sectors were selected, and a sample of 120 respondents identified. The customers' expectations and perception collected by using a five-point Likert scale based on the five dimensions of the SERVQUAL model. The customers of private sector banks expect more than the customers of public sector banks. At the same time, the service quality gap was minimum in the case of the private sector than public sector banks. The customers of private sector banks satisfied in terms of tangibles, responsiveness and empathy. The reliability dimension showed the same level of satisfaction to all customers irrespective of the type of bank. The public sector banks perform well than in the case of the assurance dimension. Overall the private sector banks perform well in case of customer satisfaction.

(Haq & Muhammad, 2012) had identified the significant factors affecting customer satisfaction in the banking sector of Pakistan. The study considered the variables such as customer service, technology, location, price, infrastructure, and reliability, affecting customer satisfaction. The private sector banks satisfy their customers by multiple branches at convenient places and new technology that might not be available in any public sector banks. The customers of public sector banks are satisfied because of their reputation,

reliability, and lower prices for the services. The customers of private sector banks were more satisfied than public sector banks if they compared different factors of satisfaction.

(Ma & Zhao, 2012) analysed the factors of website quality of a bank, which affect the customer satisfaction in the commercial banking sector of China. The variables such as accuracy, ease of use, design, content, security, information, technologies, interactivity, and efficiency influence the website service quality considered for the study. The factors such as interactivity and efficiency had a significant effect on customer satisfaction. Security and information also found as the significant factors of website service quality that leads to customer satisfaction. The significant role of website service quality on customer satisfaction proved through structural modelling.

(Mehta, 2013) examined customer satisfaction between public and private sector banks in the Navsari city of Gujarat. The data collected from a sample of 300 respondents evaluated by using one way ANOVA. The variables such as the process of opening an account, working hours of the bank, location of the bank, the process of loan sanction, the interest of the loan, rate of return, process charges levied by bank, overdraft facility, internet banking, mobile banking etc. used to measure and compare the satisfaction level. The factors such as the process of opening an account, working hours, location, interest on loan, process charges, rate of return, overdraft facility, demat account, and internet banking facility had a significant role in customer satisfaction.

(Murugiah & Akgam, 2015) aimed to study the level of satisfaction in the banking sector of Libya based on the perception of customers towards the service quality. Data collected from 150 customers of banks in Libya with the help of a structured questionnaire. Service quality, customer loyalty and security were the three variables considered in the study. Service quality and

customer loyalty showed a positive and significant impact on customer satisfaction, while negative and significant relationships found between security and customer satisfaction. Among the selected variables, customer loyalty is considered the most significant factor affecting customer satisfaction in the banking sector of Libya.

(Ray, 2018) identified that the customers of private sector banks satisfied higher than the public sector banks in Bangladesh. The five dimensions of service quality such as tangibles, responsiveness, reliability, assurance e and empathy considered and their effect on customer satisfaction evaluated. The analysis showed that the customers of both private and public sector banks influenced by the tangibility dimension. The location of the bank also highly influence customer satisfaction. Customers were more satisfied with the services of private sector banks than public sector banks.

(Sabir, Ghafoor, Akhtar, Hafeez, & Rehman, 2014) conducted a study to identify the factors affecting customer satisfaction in the banking sector of Pakistan. The relationship between service quality, customer satisfaction and customer loyalty established. Data collected from 72 respondents belong to four cities of Pakistan. The analysis results showed a significant positive relationship between service quality and customer satisfaction, which had a high level of influence on customer loyalty.

(Sakthi Devi & Eswaran, 2016) studied the customer satisfaction provided by the State Bank of India in Erode district. A sample of 80 respondents collected by using a convenient sampling method. The satisfaction measured based on ATM services, internet banking services, telebanking charges and mobile banking services. From the chi-square test, there was a significant difference in satisfaction based on the age and gender of respondents. Only in mobile

banking services did there be no significant difference in satisfaction based on gender.

(Selvamuthu & Rameshkumar, 2018) studied the level of satisfaction enjoyed by the customers of SBI through their ATM services in Erode District. The sample study conducted with a sample of 200 respondents, and percentage analysis, standard deviation, and chi-square test were employed to evaluate customer satisfaction. The customers were satisfied with the services provided through ATM services. The chi-square test found that the age and period of usage significantly influence satisfaction simultaneously; all other demographic factors had no significant influence.

(Venugopalan & Ashraf, 2018) compared the service quality and customer satisfaction between private and public sector banks in Kerala. The five dimensions of the SERVQUAL model used to measure service quality and customer satisfaction. The level of service quality showed very high in all dimensions. The t-test results showed no significant difference between the public and private sector banks in terms of service quality and customer satisfaction.

2.4 Customer loyalty

The review of previous literature on the topic of customer loyalty explained in this part.

(Afsar, Rehman, Qureshi, & Shahjehan, 2010) made a study to identify customer loyalty and the interrelationship between these factors in the banking sector of a developing country. The data collected from 316 respondents by using a validated questionnaire. The factors affecting customer loyalty such as perceived quality, satisfaction, trust, switching cost and commitment used for the study. The most critical factor influencing loyalty was customer

satisfaction followed by commitment, perceived quality, switching cost, and trust based on the analysis.

(Ali, Leifu, & Rehman, 2014) in their research attempted to study the effect of service quality, trust and reputation on customer loyalty in the banking industry of Pakistan. A sample of 645 customers of the banks selected for the study. The three independent variables considered for the study had a strong, positive and significant impact on the dependent variable, i.e. customer loyalty. From the comparative analysis of private, public and foreign banks, it was clear that the private sector banks had a good reputation in the Pakistan banking sector. The general public showed more trust towards private sector banks. Based on banks' quality of service, the foreign banks perform well while comparing with the public and private sector banks.

(Bhat, Darzi, & Parrey, 2018) conducted a study to identify the role of customer knowledge management and customer satisfaction on customer trust in the private banking sector. Structural equation modelling used to establish the relationship between the variables. The data collected from 412 customers of private banks by employing a questionnaire. The study identified the significant and positive impact of customer knowledge management and customer satisfaction on customer trust, creating loyalty. Customer knowledge management had more impact on customer trust than customer satisfaction. Customer satisfaction would lead to customer loyalty if customer trust created.

(Bojei & Alwie, 2010) examined the role of relationship quality dimensions on customer loyalty. Interpersonal factors such as closeness, communication, quality of communication and special care considered as aspects of relationship quality. On the other hand, commitment, trust and satisfaction considered as the aspects of the firm. Among the considered variables, the commitment aspect had the most decisive influence on relationship quality,

followed by closeness, special care, trust, etc. The communication quality had the weakest influence: credibility, accuracy adequacy, and completeness of information needed to improve the quality of communication. Relationship quality had a high level of influence on customer loyalty.

(Bontins, Booker, & Serenko, 2007) examined the mediating effect of organisational reputation on customer loyalty and service recommendation in the banking industry. A survey among 8098 respondents conducted and the collected data used to test the model developed by using Partial least squares. From the analysis, there was a link between customer satisfaction and loyalty (moderate). The relationship between customer satisfaction and corporate reputations also found as significant. Thus, corporate reputation partially mediates the effect on customer satisfaction and loyalty.

(Casalo, Flavian, & Guinaliu, 2008) conducted a study to identify the role of customer satisfaction and website usability on customer loyalty in e-banking services. Website usability had a positive effect on customer satisfaction and loyalty. Therefore, the banks should provide more concentration on ease of use and identify customers' needs to develop loyalty and positive word of mouth marketing.

(Hallowell, 1996) in their study impact of customer satisfaction and customer loyalty on the profitability of the banking sector evaluated. The interrelation between the considered variables evaluated by using regression analysis. The result of regression analysis strongly supports the relationship between the variables under study. Customer satisfaction supports customer loyalty and leads to customer retention.

(Ndubisi, 2007) aimed to identify the relationship between marketing strategy on customer loyalty in the banking sector in Malaysia. The four critical

variables of relationship marketing are commitment, communication, trust and conflict handling considered in the study, and multiple regression analysis to evaluate customer loyalty. A sample of 220 bank customers used for the study. From the analysis, it was evident that the four variables significantly affected customer loyalty and related to one another. The variable 'Trust' has the highest impact on loyalty, followed by communication, conflict handling, and commitment. It concluded that loyalty could be created, reinforced and retained.

(Oyeniyi & Abiodun, 2010) evaluated customer loyalty towards mobile phones and the cost of switching from one brand to another in Nigeria's telecommunication sector. The relationship between the switching cost with the customer retention, loyalty and satisfaction also identified. Customer retention gets affected by and influenced by customer satisfaction. When the customer decided to switch from one service provider to another, only the switching cost became a barrier to retaining the customers.

(Shelash & Ahmad, 2017) conducted a study to identify the influence of electronic banking services on customer loyalty in Jordan. The study conducted by using responses collected from 400 customers of six banks in the northern region of Jordan. Effectiveness of e-banking services on loyalty measured using the variables such as ease of use, accessibility, cost, privacy, usefulness and website design. Factor analysis, multiple regression analysis and reliability analysis used for the study. Based on the analysis, ease of use had the highest impact on customer loyalty. All the variables except accessibility showed a significant positive relationship on customer loyalty. Accessibility had an insignificant positive impact on customer loyalty.

(Tabrani, Amin, & Nizam, 2018) conducted a study to identify the role of trust on customer loyalty and checked the mediating role of commitment and

customer intimacy in between the above variables in Islamic banking. Data collected from 200 customers and analysed. The significant relationship between trust and commitment, customer intimacy and customer loyalty, commitment and customer loyalty and trust and customer intimacy. The result also showed that customer trust had no direct impact on customer loyalty. Commitment and intimacy play a significant role as mediating variable in between trust and loyalty.

2.5 Post purchase behaviour

The reviews of previous studies related to post service behaviour of customers mentioned below.

(Charles, Kathireven, & Velaudham, 2016) examined the post purchase behaviour of consumers of C segment cars in Chennai city. Data was collected from a sample of 680 consumers and evaluated using percentage analysis, multiple regression, and path analysis. The major factors which influence the customers' post purchase behaviour were perception, expectations and satisfaction. At the same time, factors such as external design, internal quality, reliability, service provision, and internal design do not influence post purchase behaviour. The manufactures can attract more customers by providing quality in the internal and external design of the cars.

(Gera & Jain, 2020) conducted a study on the purchase behaviour of the consumers towards digital food ordering and delivery services. The significant factors affecting the post purchase behaviour of customers was taste, style of package, price and offers. Delivery services and successive discounts stimulate the customers to repeat the purchase. Negative word of mouth harms post purchase behaviour.

(Hamza, 2014) evaluated the impact of post purchase experience of customers on customer loyalty in the auto-mobile industry. The objectives of the study

fulfilled by using data collected from customers of medium segment cars in Kerala. The post purchase behaviour of customers does not influence customer loyalty. At the same time, post purchase behaviour of customers influences customer satisfaction, which mediates influence on customer loyalty. A positive evaluation of customers after purchase directly influences customer satisfaction, leading to loyalty.

(Hasan & Nasreen, 2012) in their research paper evaluated the need of assessing variables affecting cognitive dissonance in the behaviour of consumers. The study concluded that cognitive dissonance influenced consumer behaviour in specific products. The cognitive dissonance may increase if the products not accepted by friends and relatives. Consumers' personality also plays a significant role in the dissonance. If the product has a unique or particular use or purpose, the level of post purchase dissonance will be high.

(Hasan & Nasreen, 2014) examined the factors which influence the post purchase dissonance of consumers. The study revealed that the income of the consumer influences post purchase dissonance. The level of dissonance created in impulse purchase was more than in the case of planned purchases. The consumer's ability and personality have an influence on consumer dissonance decides income.

(Jankingthong & Gonejanart, 2012) studied the relationship between factors influencing post purchase behaviour in the tourism sector. The significant factors affecting the post purchase behaviour such as destination image, perceived value, social responsibility, service quality, destination image and tourist complaint considered in the study. The factors such as service quality, perceived value and tourist satisfaction positively influence post purchase behaviour and direct effect on corporate social responsibility. On the other

hand, tourist complaints negatively affect post purchase behaviour and an indirect effect on CSR.

(Mahapatra, Kumar, & Chauhan, 2010) evaluated the factors that affect the customers' satisfaction in the automobile sector and the effect of these factors on the purchase decision in future purchases. The data collected from the users of cars in Dehradun city. Thirteen attributes that influence consumer satisfaction measured by using a seven-point scale. Some of the factors such as vibration, pickup etc., of cars never change by the passage of time. Performance of the product highly influences the future purchase decision.

(Meng, Liang, & Yang, 2011) studied the recreational experience of cruise tourist to measure the perceived value, satisfaction and post-purchase behaviour by using structural equation modelling. The cruise image has a direct and positive effect on the perceived value and satisfaction of tourists and has an indirect effect on post purchase behaviour. Perceived value positively influence on the satisfaction of customers.

(Rajagopal, Mahajan, Sharma, & Udas, 2019) evaluated the effects of consumer behaviour due to post purchase regret in online shopping. The post purchase regret had a direct influence on consumer behaviour. The amount of money spend on purchase had a negative relation with post purchase regret. There was no significant impact of gender on post purchase regret regarding online shopping. The return policies of the e-commerce site dad no influence on consumer behaviour. The negative reviews of the dissatisfied customers have a wide range of publicity through social media.

(Sharma, 2014) evaluated the theory of cognitive dissonance. The theory of cognitive dissonance has importance from the point of view of marketers. The study revealed that factors such as family status, customs, beliefs, religious

values, etc., which influence post-purchase behaviour greatly influence consumer buying decisions, especially in the city area.

2.6 Customer service quality and customer satisfaction

Customer service quality and customer satisfaction related in many ways. Following are the various studies supporting this statement.

(Adhikari & Das, 2016) ascertained the perception of service quality of private sector banks in Karimganj town of Assam and evaluated the relationship between customer service quality and customer satisfaction. A sample of 120 customers from three private sector banks selected for the study. Mean, coefficient of variation and correlation coefficient were used to analyse the data. All the dimensions of service quality had a positive correlation with customer satisfaction. The mean score of the customer perception indicates that the reliability was the most vigorous dimension on service quality, followed by assurance, empathy, responsiveness and tangibility. The lowest level of variation in customer perception shown in the assurance dimension, and the highest level had noticed in the responsiveness dimension.

(Amin & Isa, 2008) attempted to evaluate the relationship between service quality perception and satisfaction in Malaysian Islamic banking by using the SEM approach. Six dimension model used for the study. In addition to the fivefold dimensions of the service quality model, the compliance dimension also added. The study revealed that most of the customers of Islamic banking were satisfied with the overall service quality and demonstrated the significant relationship between service quality and customer satisfaction. Reliability and empathy were the essential variables of service quality that satisfy the customers of Islamic banking.

(Bharwana, Bashir, & Mohsin, 2013) conducted a study based on the service quality provided by private colleges in Faisalabad. The study emphasises the evaluation of satisfaction level enjoyed by the students in private colleges. Suppose identified the importance of service quality on satisfaction through five dimensions like tangibles, responsiveness, empathy, reliability and assurance. The dimensions of service quality other than empathy show a positive relationship with satisfaction. Among the five dimensions, assurance and tangibles have a higher impact than the other factors on satisfaction, and empathy shows the lowest impact.

(Dsouza, Pillai, Chen, & Weiermair, 2018) conducted a study to evaluate the service quality and customer satisfaction among private and public sector banks in Goa. Data collected from 250 customers of banks in Goa by employing a convenience sampling technique. Six factors of service quality are value-added services, responsiveness, accessibility, services assured, bank charges, and convenience, used to fulfil the study's objectives. The analysis results indicated no significant difference among the demographic variables between public and private sector banks in Goa. However, the customers of public sector banks give importance to value-added services, responsiveness and assured services, whereas private sector banks emphasise accessibility, assured services and convenience.

(Firdous & Farooqi, 2017) evaluated the impact of internet banking service quality on customer satisfaction. The dimensions such as efficiency, system availability, individual contact, fulfilment, responsiveness, website design and privacy considered for the study. The aspects of internet banking such as efficiency, privacy, and website design played significant roles in customer service quality, directly impacting customer satisfaction.

(Joshi & Sankaranarayanan, 2016) conducted a study for comparing the service quality of state cooperative bank and multi-state cooperative banks. A sample of 80 respondents collected from each type of banks, and a gap analysis used to measure and compare the quality of service provided to customers. It found that there was a difference between expected and perceived quality of services in both banks. However, the multi-state cooperative banks performed well based on service quality than the state cooperative banks. In state cooperative banks, the highest gap existed in the tangibility dimension, followed by responsiveness, empathy, assurance and reliability. Nevertheless, in multi-state cooperative banks, the gap analysis shows a high level of the gap identified in the empathy dimension followed by tangibility, responsiveness, assurance and reliability.

(Mohammad & Alhamadani, 2011) analysed service quality perception and customer satisfaction in the banking sector in Jordan. A sample of 260 customers belonging to thirteen banks located in Irbid city in Jordan considered evaluating the relationship between service quality and customer satisfaction in the banking sector. Correlation analysis and multiple regression analysis used to identify the gap between perceived quality and satisfaction of customers on the five dimensions of the modified version of the SERVQUAL Model. It reveals that there is a positive and moderate correlation between service quality and satisfaction. The study identified a significant positive relationship between the assurance dimension and satisfaction. It also identified that the dimensions such as responsiveness, reliability empathy were moderately correlated with service quality and the weakest correlation of satisfaction with tangibles.

(Munusamy, Chelliah, & Mun, 2010) aimed to measure the level of customer satisfaction achieved through the quality of service in the banking sector of

Malaysia. Five dimensions of the SERVQUAL model analysed in the study. It concluded that the dimensions such as assurance, responsiveness, and empathy have a positive relationship with customer satisfaction, but they have no significant effect. Reliability factor has a negative non-significant impact on customer satisfaction, and tangibles is the only dimension having a significant positive relationship with customer satisfaction. It highlights the implications of the delivery of quality service in the banking industry of Malaysia.

(Naeem, Akram, & Saif, 2009) studied the influence of service quality on customer satisfaction. A comparison of service quality between the public sector and foreign banks based on a sample of 200 customers from Rawalpindi and Islamabad cities of Pakistan. The customers of foreign banks more satisfied than public sector banks in Pakistan. Service quality considered a strong predictor of satisfaction in the case of foreign banks. However, in the case of public sector banks, the relationship between these variables showed a lower level of correlation. It indicates that in the case of public sector banks, the customers are not satisfied. The study concluded that service quality had an impact on customer satisfaction.

(Pakurar, Haddad, Nagy, Popp, & Olah, 2019) measured the impact of service quality on customer satisfaction by employing the dimensions of the modified SERVQUAL model such as tangibles, responsiveness, empathy, assurance, reliability, access, financial aspect and employee competencies. The data collected from 825 sample customers and the findings of analysis disclosed that all service quality factors influence customer satisfaction.

(Quyet, Vinh, & Chang, 2015) conducted a study to identify the significant factors of the SERVQUAL model which affect the satisfaction of depositors of Vietnam's banking industry. The service quality factors that lead to satisfying the customers in a developing country identified through the paper. Regression

analysis, t-test and ANOVA applied to fulfil the objectives. All the dimensions of service quality positively related to customer satisfaction. The least affecting factor identified was reliability; hence the banks in the economy can concentrate on the reliability dimension to provide more satisfaction to the depositors. The study also revealed the difference in satisfaction between male and female depositors and concluded no difference in satisfaction based on age and experience.

(Sakhaei, Afshari, & Esmaili, 2014) investigated the service quality of internet banking and its impact on customer satisfaction n Iran. The dimensions of service quality include reliability, efficiency, responsiveness, fulfilment, security or privacy and website design. All the considered dimensions had a strong influence on customer satisfaction. Reliability is the most influencing factor on customer satisfaction, and web design the least important factor.

(Sureshchandar, Rajendran, & Anantharaman, 2002) studied the relationship between service quality and customer satisfaction in banks. The study considered the three sectors of the bank: public sector, private sector, and foreign banks. Data collected from 277 respondents, which represent 43 banks using a seven-point Likert scale. The study results demonstrated a significant relationship between all the factors of service quality the customer satisfaction.

(Talukder, 2018) conducted a study to determine the customers' perception toward the quality of banking services and the influence of such perception on customer satisfaction with a sample size of 500 customers taken from selected commercial bank branches of selected districts of Nagaland. The study made district-wise and banking sector-wise comparisons of the customers' expectations and identified the difference in perception. The customers were dissatisfied with the quality of the service provided by the banks in Nagaland.

They experienced less than expected from the service providers irrespective of the sector of banks and the geographical locations.

(Tharanikaran, Sritharan, & Thusyanthy, 2017) measured the degree of customer service quality and its influence on customer satisfaction in electronic banking. The study has seven factors of service quality: efficiency, contact, compensation, responsiveness, privacy, fulfilment, and system availability. In addition, the factors such as content, accuracy, format, ease of use, timeliness, and safety influence customer satisfaction also evaluated through the study. The high level of service quality leads to a high level of customer satisfaction in the e-banking context.

2.7 Customer satisfaction and customer loyalty

The relationship between customer satisfaction and customer loyalty explained in many available pieces of literature. The reviews of such literature mentioned below.

(Afzal & Pakistan, 2013) aimed to study the impact of customer satisfaction and demographic profile of customers on creating customer loyalty in the banking sector of Pakistan. The conducted with the data collected from 200 customers of various banks in Pakistan. The demographic variables such as gender, age, education qualification, marital status, duration of the relationship with the bank and type of customer analysed in the study. The findings of the study proved that all of the selected variables of demographics and customer satisfaction a positive impact on customer loyalty in the banking industry.

(Bowen & Chen, 2001) attempted to identify the variables which affect customer loyalty in the hotel industry in Boston. The complete survey conducted among customers of hotels. The sample size of the study was 564 respondents. Seven points Likert scale used to measure the satisfaction level of

customers. The willingness to return to the hotels and their wish to recommend to others compared with the overall level of satisfaction. The non-linear and asymmetric relationship between customer satisfaction and customer loyalty found in the study. A small change in the satisfaction level dramatically affects customer loyalty in hotels.

(Kandampully & Suhartanto, 2000) conducted a study to examine the relationship between customer satisfaction, customer loyalty and image in the field of hospitality management. Data collected from chain hotels in New Zealand. Simple regression and multiple regression analysis test the hypothesis, which states the relationship between customer satisfaction and image with customer loyalty. The impact of housekeeping on customer satisfaction was found significant as per the results of the study. At the same time, the factors such as reception, food and beverage and the price had no significant impact on customer satisfaction.

(Leninkumar, 2017) studied the relationship between customer satisfaction and customer loyalty in the commercial banks in the Northern province of Sri Lanka. Data collected from 210 customers of four leading banks in Sri Lanka considered for the study. The study revealed the importance of customer satisfaction on customer loyalty. A significant and positive relationship between customer trust and customer loyalty, customer satisfaction, customer loyalty, customer satisfaction, and customer trust identified. Mediating effect of customer trust in the relationship between customer satisfaction and customer loyalty was also identified. There was a significant and indirect relationship between customer satisfaction and customer loyalty through customer trust.

(Mohsan, Nawaz, Khan, & Shaukat, 2011) attempted to examine the impact of customer satisfaction on customer loyalty and customer's intention to switch

to other service providers in the banking sector of Pakistan, a developing economy. Data collected from a sample of 120 customers selected, representing both public and private sector banks in Pakistan. The correlation analysis showed a positive relationship between customer satisfaction and customer loyalty and a negative relation to the intention to switch. The customers might be satisfied with the services of the bank without loyalty. Satisfaction, not an essential indicator of loyalty as it never ensures continuous purchase and retention. However, satisfaction has a role in the banking of an economy.

2.8 Customer service quality, customer satisfaction and customer loyalty

The following reviews of literature support the relationship between customer service quality, customer satisfaction and customer loyalty.

(Caruana, 2002) evaluated the effects of service quality and mediating role of customer satisfaction on service loyalty in the banking sector of Malta. There is no significant difference in the service loyalty created through service quality based on gender and marital status of customers, whereas education and age play a significant role.

(Chocholakova, Gabcova, Belas, & Sipko, 2015) examined the dependence of additional purchases of banking products upon customer loyalty and the dependence of bank customers' loyalty on customer satisfaction. The satisfied customers of the banks ready to recommend the services of the banks to their friends. Most customers, including the dissatisfied customers, are ready to opt their existing banks for financial activities in the future. The customers have no intention to change their current bank.

(Hafeez & Muhammad, 2012) studied the impact of service quality, satisfaction and loyalty programs on customers loyalty in the banking sector of

Pakistan. Data collected from a sample of 331 customers of different banks in Pakistan by using a questionnaire. The study found that the loyalty programs and satisfaction positively correlated with customer loyalty. However, the banks in Pakistan conducted loyalty programs for corporate customers only. So the banks must give importance to the customers by conducting loyalty programs to retain the customers.

(Islam, Hossain, Islam, & Siddiqui, 2013) evaluated the level of customer satisfaction and customer loyalty through service quality using the SERVQUAL model in the banking industries of Bangladesh. The dimensions include reliability, empathy, responsiveness, tangibles, recovery knowledge, and perceived value used to analyse service quality. The study found that the quality of service provided by the banks of Bangladesh was average. A significant positive relationship between the dimensions of service quality and customer satisfaction also identified.

(Izogo & Ogba, 2015) applied SERVQUAL model in the auto-mobile repair service sector. The study's objective was to measure the impact of service quality dimensions on loyalty and customer satisfaction. A seven-point Likert-scaled questionnaire used to collect the data. The commitment dimension used instead of the assurance dimension in the study. The study revealed that the commitment dimension of service quality, the most important and significant predictor of loyalty and customer satisfaction. The research proved that the underperformance of tangibles and responsiveness dimensions of service quality might affect the long-run success of the automobile repair service providers. The study concluded that the service quality dimensions are the predictors of satisfaction and loyalty, and the impact of these dimensions differs according to the sector and context.

(Kheng, Mahamad, Ramayah, & Mosahad, 2010) studied the relationship between the five dimensions of service quality on customer loyalty and the mediating effect of customer satisfaction between these variables in the banking sector of Penang island, Malaysia. A self-administered questionnaire used to collect data from 238 customers belongs to ten banks in the selected geographical area. Seven points Likert scale used for the study. The factors such as reliability, assurance, and empathy play an important and significant role in customer loyalty, whereas tangibles and responsiveness do not affect. Empathy and assurance have a positive impact on customer loyalty and customer satisfaction.

(Mosahab, Mahamad, & Ramayah, 2010) conducted a study in Sepah Bank to establish the relationship between service quality, satisfaction and loyalty. The importance of service quality in a bank on customer satisfaction revealed through the study. The model in the study considered service loyalty as the dependent variable, service quality as the independent variable and customer satisfaction as the mediator variable. A linear correlation coefficient identified between satisfaction and loyalty with five dimensions of service quality. The highest relationship established with the empathy variable with satisfaction and loyalty. The positive sign of the correlation indices indicates the relation of the variables with dimensions of service quality. Service quality considered one of the most critical determinants of loyalty and satisfaction. The study classifies the fivefold dimensions into two, such as resulted and processed dimensions. The former includes reliability, and the latter includes the other four dimensions such as tangibles, responsiveness, assurance and empathy.

(Patel & Desai, 2016) studied the relationship between customer satisfaction, customer loyalty and customer retention in the banks of Surat city. The impact of demographic features on the selection of banks also studied. A sample of

350 customers selected by using the convenience sampling method. The study identified the weak positive relationship between customer satisfaction and loyalty and customer satisfaction and customers' intention to witch other banking institutions. There is no relationship found between customer satisfaction and customer loyalty in the banks.

(Sarwar, Abbasi, & Pervaiz, 2012) analysed the role of customer trust on customer loyalty and customer retention and the moderating effect of cause-related marketing in selected cellular service operators in Pakistan. A sample of 131 customers taken by applying the convenience sampling method. Customer loyalty highly affected by customer trust in the cellular companies in Pakistan. It also found that there was no association between customer trust and customer retention.

(Siddiqi, 2011) conducted a study to measure the relationship between the dimensions of service quality, customer satisfaction and loyalty in the banking sector of Bangladesh. The data collected from 100 retail banking customers belong to different banks. The study revealed the positive relationship of service quality attributes with customer satisfaction and which positively related to customer loyalty. Highest level of relationship established between empathy dimension and customer satisfaction. The tangibility dimension showed the most negligible positive correlation with customer satisfaction. The relationship between employees and customers have a high level of impact on customer satisfaction. The study also concluded that the SERVQUAL model is one of the best techniques for measuring customer satisfaction in the retail banking sector of Bangladesh.

2.9 Regional Rural Banks

The Gramin banks are financial institutions that satisfies the basic needs of the rural population in the nation. Following are the literature of studies conducted in the various aspects of Regional Rural Banks.

(Geetha, 2016) evaluated the financial performance and progress of Pragathi Krishna Gramin Bank in Shivamoga district. The study considered four branches of the bank for the evaluation of performance. The savings bank deposit and term deposit showed an increasing trend, whereas the demand deposit showed fluctuations due to the low-interest rate. The liability of the bank showed a decreasing trend. The cash balance of the bank depicted a solid and positive performance of the bank. The loans provided to the priority and non-priority sector increased. The overall performance of the bank also improved, which clear from the increasing trend of net profit.

(Gowri, Putta, & Naik, 2019) studied the trend and progress of Regional Rural Banks in India from 2001 to 2018. The data collected from reports of NABARD and RBI. The number of RRBs in India reduced from 196 to 56, but the number of districts covered increased from 482 to 648, and the number of branches increased from 14468 to 21747 during the period from 2001 to 2018. The deposit mobilisation and the credit-deposit ratio of the bank also showed an increasing trend. The correlation coefficient and t-test proved the significant relationship between branches and deposits, deposits and credit and branches and credit account.

(Ibrahim, 2010) evaluated the performance of regional rural bank after the amalgamation of various Gramin banks in the country as per the recommendations of various committees to improve banks performance. The secondary data for eight years collected from various sources analysed by using t-test and ANOVA. The number of RRBs decreased during the post-

merger period. However, the performance of the banks improved in terms of the number of branches, the number of districts covered, capital fund, mobilisation of funds, allocation of loans and investments.

(Jorum & Mali, 2012) examined the effects of amalgamation in the performance of regional rural banks in India. The performance of RRBs evaluated based on different yardsticks such as the number of branches, profit-making units, mobilisation of deposits, level of non-performing assets and recovery performance. During the post amalgamation period, the number of branches in the country increased even though the number of regional rural banks reduced. The statistics indicate the improvement in profitability, deposit mobilisation and credit allocation. The non-performing assets declined after the amalgamation has taken place.

(Lakshmi & Manoj, 2017) made a comparative analysis of Kannur district co-operative bank and Kerala Gramin Bank, which focused on the bank's rural customers and ICT-based products. The young customers belong to the rural area had higher technological readiness than the elderly customers. They use ICT enabled products like mobile banking, online banking and other innovative products of the banks. The banks could provide an improved version of ICT based services to the customers. Employee training, simplification of the rules, ease of use of software were the opinion of the authors based on the study to attract more rural customers.

(Manoj, 2015) studied the role of Kerala Gramin Bank for financial inclusion through agricultural credit. The profitability of RRBs in India showed the signal regarding their growth, financial stability and viability. The performance of RRBs notable because of their contribution to rapid, balanced and equitable economic growth. The statistics indicate the maximum disbursement of fund towards the agricultural sector by Kerala Gramin Bank in Kerala. The financial

inclusion attained by focused operation of KRB towards agriculture, MSMEs, backward area development and economically marginalised populations. ICT based advancement was one of the primary reason behind profitability and productivity.

(Misra, 2006) reported the problems faced by the loss-making RRBs and factors that influence the performance of the RRBs and the role of sponsor banks. The performance of RRBs depends upon both internal and external factors. The internal factors indicate the values in the balance sheet of the bank, such as lending and investment. Expense management also considered as an internal independent variable. The attitude and influence of the sponsor bank were one of the factors affecting the performance of RRBs. Beyond these factors, environmental factors like economic condition. Advances found to affect the profit-making RRBs, whereas it was insignificant and negative in loss-making RRBs. Liquidity also considered as another insignificant factor that influenced the performance of RRBs irrespective of their profitability. Operating expenses had a significant negative role in the financial performance.

(Pranitha & Sneha, 2018) examined the performance of Andhra Pradesh Gramin Bank(APGB) by evaluating the indicators such as the number of bank branches, deposits, advances, priority sector lending, profitability and level of NPA during the period of five years starting from 2012-2013 to 2016-2017. The deposits increased, whereas the borrowings decreased. The central part of the loans deployed by the banks to agriculture and allied activities. The number of branches increased during the period of study within the operational area of five districts. The quantum of NPA showed a decreasing tendency. Overall the performance of the rural bank improved within five years.

(Rao & Rao, 2014) conducted a study to examine Andhra Pradesh Grameena Vikas Bank's based on institutionalisation of credit, credit flow for production and household consumption, and commercialisation of agriculture. A period of seven years of data considered for evaluation of the performance. The bank, considered one of the RRBs, played a vital role in the agricultural credit and rural development in Andhra Pradesh. All the considered variables to evaluate the performance indicates the growth and development of the bank.

(Singh & Aggarwal, 2018) identified the problems of RRBs in India and checked whether the purpose of the banks fulfilled. The study indicates that the performance of the regional rural banks improved. The credit deployment to the weaker sections of the rural area was enough to prove the accomplishment of the objective of RRBs in India.

(Tigari & Gaganadeepa, 2019) focused on the role of regional rural banks in providing loans and advances towards the rural population. The study considered the loans and advances provided by Pragathi Krishna Gramin Bank for three years from 2015 to 2018. The bank provided different types of loans, such as agricultural loan, self-employment loan, entrepreneurial loan etc., to the grass-root economic activities to the limited area of operation.

2.10 Research Gap

The available literature showed the relationship between service quality, customer satisfaction, customer retention, customer loyalty etc., related to different service sectors, including the banking sector. Some of the studies concentrated on the preference aspect in banking companies. None of the studies has focused on the quality of service provided by Kerala Gramin Bank and post service behaviour of retail customers of Kerala Gramin Bank. The dimensions of service quality, post service behaviour of customers and

customer satisfaction provided by Kerala Gramin Bank and its impact on customer loyalty also not measured yet. Thus the present study is an attempt to fill this research gap and, therefore, significant also.

2.11 Conclusion

The present chapter deals with the various reviews related to customer satisfaction, customer service quality, post service behaviour, customer loyalty and regional rural banks and the reviews, which explains the interrelationship between these topics. It helps the researcher to develop an idea about the topic of research. The research gap is also identified based upon the review of literature and are presented in the chapter.

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