A STUDY ON SERVICE QUALITY OF ONLINE RETAIL BANKING AND CUSTOMER SATISFACTION IN AHMEDABAD

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Abstract

The main objective is to study service quality dimensions and its relation on customer overall satisfaction. This study develops an instrument of service quality and examines the relationship between perceived service quality dimensions and customer overall satisfaction. The results shows that the most important service quality practice on customer satisfaction is responsiveness as it is perceived as a dominant service quality. The results reveal that the service quality dimensions of efficiency, reliability, responsiveness, fulfillment, privacy, communication and technological up gradation are positively and significantly influencing the customers overall satisfaction. Thus, this present research concluded that service quality is the basic and also most important factor that influences the overall customer satisfaction. This finding reinforces the need for banks managers to place an emphasis on the underlying dimensions of service quality especially on responsiveness and should start with improving service quality in order to raise overall customer satisfaction.