

“An Empirical Study to Identify Service Quality Gaps in Co-operative Banks in Patna District.”

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Service quality is considered as a universal parameter to evaluate and judge the superiority of a service product and banking services in the present competitive market. But, it is observed either the cooperative banks do not consider the level of actual competition of banking sectors or other public or private banks do not consider the cooperative banks at par in the present competitive situation or may be both. So, this study is an attempt to highlight the importance of service quality for cooperative banks. The purpose of the study is to identify the service quality gaps in cooperative banks in Patna district. There are five dimensions of service quality such as, tangibility, reliability, responsiveness, assurance, and empathy has been taken into consideration for this study. The 21 items of SERVQUAL scale based on gaps model developed and proposed by Zeithaml, Parasuraman, and Berry has been used. A sample size of 100 respondent taken and random sampling methods is used. The gap analysis is applied to identify the service quality gaps between expected and perceived service performances in different branches of cooperative banks in Patna. The study has provided insights about the dimensions of service quality in cooperative banks which are most important for customer satisfaction and also helped to identify specific dimensions where significant gaps exists. On the basis of this study it can be concluded that the highest gap was found in the dimension of reliability. At the end of this study few suggestions are provided that can help to bridge the gap and to improve the service quality of cooperative banks.