

A Study on Service Quality of Pragati Krishna Grahmin Bank with Special Reference to Shimoga Town

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Abstract

This paper is designed to study the extent of the customer satisfaction through service quality provided by Banks. Service Quality is playing a vital role in every field. Without customer satisfaction through service quality it is not possible to succeed in any industry. Customer satisfaction provides a leading indicator of customer participation and loyalty. Satisfied customers are central to optimal performance and financial returns. However customer are dissatisfied because of poor service, lack of up gradation of technology, unawareness about technology introduced by the rural banks For the purpose of study, the researcher has selected 50 respondents who are the customers of the rural bank . All the customers were surveyed by using questionnaire and the level of satisfaction or dissatisfaction from the services of the bank was studied. In order to assess or understand these problems and to find some valuable suggestions to the rural banks in these particular aspects this survey was conducted.

Keywords: PKGB-Pragati Krishna GraminBank, Service Quality, Assurance, Empathy

Introduction

Banks play an important role in mobilization and allocation of resources in any country. Over the years, the RRBs which are often viewed as the small man's bank, have taken deep roots and have become a sort of inseparable part of the rural credit structure.

As we know service quality has become an important tool in the service industry like banks. There are multiple factors impacting the service industry like globalization, competition and volatile market dynamics. The most important attribute that separates competitors is the quality of service delivered to the customers by trying to bridge the gap between the customers' expectations and experience.

RRB has been existence for around three decades in the Indian Financial Scenario. It can be seen as in improving the efficiency of rural credit delivery mechanism in India. RRBs were supposed to evolve as specialized rural financial institution for developing rural economy by providing credit to small and marginal farmers, SSI, artisans who failed to and get credit from co-operative institutions. RRBs are specially designed institutions run under the guidance of NABARD and sponsor commercial banks, spread in the rural areas with close network of branches serving a various districts of the states. Rural growth is not merely growth of rural areas but also the development of the rural people into self-sufficient and self-financing modern little communities. The development process of RRBs started on 2nd October 1975. Five regional rural banks were set up with a total authorized capital of Rs.100 crores which later augmented to 500 crores.

The RRB owned by central government, the state government and the sponsor bank which sponsored the shares in the ratio of 50:15:35 respectively.

They have been created with a view to serve primarily the rural areas of India with basic banking and financial services. The RRBs were originally envisioned to serve as low cost rural extensions of the banking system. The growth in the branch network has enabled the RRBs to expand banking activities in the unbanked areas and mobilize rural savings. As per the above information the current study is about the service quality of the Pragati Krishna Grameen Bank with that evaluate the performance of that bank to particular on study area Shivamogga branch. It is just a step to make a research for analyse the performance and enhance the service quality of the particular study area of the bank.

Review of Literature

Manish Khanna and S Vaibhav (February 2017) In this article, according to the view of the researcher to maintain the financial possibility and feasible restructuring of the RRBs to make balanced with the increased in the buying power of consumers, accompanied by their desire to upgrade their standard of living. To make them balance there is a need of upgrading the factors like employability, literacy, irrigation, infrastructure, telecom facilities and efficient financial system. The researcher, mainly focuses on the Evaluation of the growth patterns of RRBs, credit distribution of RRBs and geographical distribution of RRBs. Because the credit needs of rural India was quite inadequate and also the RRB is a bank for poor people. So it is in need for credit and geographical distribution and growth of RRBs.

M Syed Ibrahim (October 2010) as per the view of researcher the term 'Performance' may have different connotations and the objective is to know whether the merger/ amalgamation of RRBs in India, undertaken in 2005-06 has helped improve their performance. In the above we already know the objective of the study, the performance of RRBs in India improved in post-merger period. Even though the number of RRBs decreased the branch network has been increased by covering number of districts. And also after amalgamation in year 2005-06 Total capital fund & credit deposit ratio has been increased.

Also through by maintaining the gap between CD ratio of commercial banks and the RRBs need to be minimized. At last the research study concludes the performance of rural banks in India has significantly improved after amalgamation process which initiated by Government of India.

Y.G Baligatti & Shilpa Darappanavar (April 2016) As per the view of research scholar, in this paper an attempt is made to evaluate the performance of RRB in India through various parameters such as branch expansion, district coverage deposit mobilization & advance etc.. Here the study reporting that there is considerable decline in the number of RRBs & the process of amalgamation has enabled the RRBs to improve their financial performance. As already there is an imbalance growth of RRBs where backward areas have been given least priority & it is noticed that profitability position of RRBs has increased during the post amalgamation period. The main objectives here the researcher focuses on to assess the efficiency & offer suggestions to improve the performance of RRBs. Here researcher also observed there is wide gap in C/D ratio b/w the RRBs & commercial banks. Hence it is needed to design the appropriate deposit mobilization policy on which survival of RRBs depends researcher concluded the study through, RRBs have taken initiation to expand their branch network & extending their area of operations, by the process of amalgamation has enabled the RRBs to improve their profitability position.

Piyush Thakur & Aditya Gupta (April 2015). As we know that farming is the backbone of this country it gets a way to become a developed economy but due to the exploitation done by the moneylenders Indian farmers are not able to progress. By the help of RRBs it will provide loans at very low rate of interest to farmers. Here the researcher highlights the factors which need to be addressed for their effective implementation for the contribution for a develop economy. The main objectives of this study is to explore & find out the regions of making profit & loss in the working of RRBs and also to highlights the causes of loss in these regions research made an attempt to examine the causes of differential performance of RRBs in some selected regions & also tries to figure out all the reasons that lead to the

loss or profit of the RRBs. At last the study concludes that the advent of RRBs has accelerated the economic growth in India, as it majorly concentrates on the key issue that is the fund requirement of the agricultural sector. RRB has successfully achieved its objective of taking banking facility to the door step of every rural household.

Anil Kumar soni & Abhaykapre (2014) at present, most of the regional rural banks are facing the problems of overdue, recovery, nonperforming assets & other problems. So it's necessary to study financial performance of RRBs. Here the research scholar made an attempt to analyse the financial performance of RRBs in India during the period 2006 to 11. The study is based on annual reports of NABARD & RBI. The objective of the research study to measure the financial performance and analyse the key performance of RRBs in India. Along with that to evaluate the progress & to study the growth-pattern of RRBs during the particular period & also through providing & make important suggestions to improve the working of RRBs. At last the study by the research scholar concludes that performance of RRBs has significantly improved rural bank need to remove lack of transparency in their operation which leads to unequal relationship between banker and customer. In this competitive era, RRBs have to concentrate on speedy, qualitative service to retain existing customers and attract potential customers.

K.Venkatalakshmi & M.Chandraiah (2011) in this research study, the researcher reveals that the capital structure of RRBs in India over the study period from 2005 to 2015. It indicates that the banks financial strength has been increasing. This means that the capital risk has been reducing day by day & also reveals the information that region wise and state wise RRBs in India during the study period. But when compare to the state wise RRBs registered constantly during entire study period in north eastern region & western region respectively. Here the research study the main objective is to review the capital structure of RRBs in India & study the state wise and region wise RRBs during the study period, also to examine the deposits & outstanding loans in RRBs and last to scrutinize the SHG linkage performance in RRBs. At last by concluding the study the capital structure itself proved in developing the strength of RRBs in India

as well as developing the branches & representation of rural financial assistance through SHG linkage.

Mrs.Geetha R.S (January 2016) In this journal the researcher point of view about the study is found that the performance of Pragati Krishna Grameen bank in Shivamogga district branches has significantly improved over time, as steps for their improvement were initiated by the government of India after the amalgamation process. The main objective of the research to measure financial performance & evaluate the progress of the Pragati Krishna Grameen bank and to make important suggestions to improve working performance of that bank. It is always argued that the RRBs have not been able to earn much profit over their operations to target groups. In spite of that the RRBs have made a remarkable growth. The research paper concludes, in the light of these lines that the performance of the Pragati Krishna Grameen bank in meeting its objectives is successful & appreciable based on the available data for purpose of study and also study conveys message to government to take necessary needful support to make them more viable and successful in meeting needs of rural credit in the next coming years.

Jaynal Uddin Ahmed (2013) In this research study the researcher focus on the synopsis on the evaluation of performance of RRBs in India with respect to deposit mobilization, credit channelization, credit deposit ratio, deployment of credit to various occupation Etc., Here the objectives of the study is to analyze the performance level of rural banks in India. The main objective is to examine the trend and growth of deposit mobilization of RRB. And to analyse the growth trend and sector wise deployment of credit of RRBs also to review the credit deposit ratio of RRBs in India. Here in the above information the researcher concludes that the performance of the RRBs is depend on the mobilization of the deposits made by the customers and the credit channelization through the banks & also various deployment activities through these the performance level of the rural banks are gradually increase by examine the growth of deposit mobilization of RRB.

Statement of Problem

Service Quality is playing a vital role in every

field. Without customer satisfaction through service quality it is not possible to succeed in any industry. Customer satisfaction provides a leading indicator of customer participation and loyalty. Satisfied customers are central to optimal performance and financial returns. However customer are dissatisfied because of poor service, lack of up gradation of technology, unawareness about technology introduced by the rural banks. In order assess or understand these problems and to find some valuable suggestions to the rural banks in these particular aspects this survey was conducted.

Objectives of the Study

- To know the concept of service qualities in Banks.
- To evaluate the process of service Qualities available in Pragati Krishna Grameen bank.
- To determine the dimensions of customer service quality which have an implication on customer satisfaction.
- To analyze the needs of service quality to backward areas which are not covered by the efforts of the government.
- To recommend the suggestions to augment the performance of Pragati Krishna Grameen bank of Shivamogga branch.

Research Methodology

Source

Both primary and secondary data helped to complete the article. But the present study make more use of the primary data.

Primary Data

It refers to information received directly from the respondents by a researcher for a particular purpose. Here primary data is collected through direct approach and survey. The survey is conducted by issuing questionnaire to collect data within the specified population.

Secondary Data

The data is collected using secondary method to fulfil different issues related to research topic from the published articles, journals, reports, websites, blogs and academic literatures. The Secondary data is used to identify the research gap.

Statistical Tools and Techniques

The tools are needed for analysing data & inference. Mainly tools like tables are used and hypothesis is tested by Chi Square Test.

Sample Size

To carry out the survey, a samples of 50 respondents were selected from Shivamogga city.

Scope of the Study

The present research is significant to evaluate the performance in terms of service quality of RRBs confined to Pragati Krishna Grameen bank, Shivamogga Main branch, Sir. M.V road, Near Jayanagar, shivamogga-577201 . The study is confined with the services quality offered to the employees and customer for their satisfaction by the bank. The results/ findings of the present study are useful to the policy planners in their efforts to improve the working of the RRB.

Research Gap

In this study the researcher has investigated the service quality offered by the RRB to their employees and customer and try to provide further suggestions for improvement.

Limitations of the Study

There are few limitations of the study

- The short span of time is a major limitation to this article.
- The data for study on service quality is collected only from Shivamogga branch.
- Some respondent did not answer frankly they try to hide certain information and gave ambiguous or erosive answer.

The Key Terms of Service Quality

Service means a non-object that performances cannot be seen, felt, tasted, or touched before an exchange agreement is concluded. The service performance is vary and cannot be stored or reserved for the next use. Service cannot be separated from provider; it needs the interaction directly between provider and consumer.

Service quality means a form of an attitude, related but not equivalent to satisfaction that

results from the comparison of expectation with performance. The customers generally use certain criteria to evaluate service quality by examining reliability, responsiveness, assurance, empathy and physical aspects.

Reliability means that the firm performs the service right the first time and the firm honours its promise. This includes punctual service delivery and ability to keep to agreements made with the customer. It concerns the ability to keep service promise accurately and consistently. It includes correct service and accurate record and prompt reply to customer.

Responsiveness refers to speed and timeliness of service delivery. It also includes willingness and readiness of employees to provide service. It concerns ability to provide appropriate information to customers when a problem occurs. It includes prompt response, prompt services and quick problem solving.

Assurance is defined as knowledge and courtesy of employees and their ability to convey trust and confidence. It's a combination of the following:

- Competence (having the requisite skills and knowledge);
- Courtesy (politeness, respect, consideration and friendliness of contact staff);
- Credibility (trustworthiness, believability and honesty of staff) and
- Security (freedom from danger, risk or doubt).

Empathy concerns with caring and individualized attention the firm provides its customers. It's a combination of the following:

- Access (physical and social): approachability and ease of contact.
- Communication: keeping customers informed in a language they understand and really listening to them.
- Understanding the customer: making the effort to get to know customers and their specific needs.

Tangibles are appearance of physical facilities, equipment, personnel, and communication materials. Positive Word of Mouth Communication means the informal conversation between customers about service provided by a bank. Customers can gain a wealth of information about a bank simply by communicating with a friend, family member, or

acquaintance. It also shows that you certainly feel pleased with the service at the point you can advocate for it. (Source: Secondary Data)

Contribution of Regional Rural Bank in Rural Development

The role of rural development in a country like India, which is predominantly rural, need not be over emphasized. As per the 2001 census, 74.28 per cent of the people of India live in rural areas. Besides, the sharp incidence of poverty countrywide rather than in urban areas emphasizes the supreme need for an accelerated rural development. According to an official estimate, 40.40 per cent of rural population is estimated to be living below the poverty line as against 39.10 per cent in urban areas. Karnataka state has a percentage of 8.7 of the country's population of which the rural population is 73.56. Moreover, the predominance of the rural sector is evident from the fact that in Karnataka agriculture continues to be the major segment of economic activity. More than 52 per cent of the work force is still dependent on this sector for their sustenance. Further, unemployment is also a crucial problem in Karnataka. There were about 61.65lakh job seekers in the live registers of employment exchanges at the end of the 2008. The size of land holding in the State has been quite small, the average size of holding being less than 1.2 hectares. About 90.00 per cent of the holdings are below half a hectare in size.

All the above mentioned factors clearly indicate the urgent need for accelerating the rural development process. Rural development for quite a long time was equated with just agricultural growth. The rationale behind this was that benefits of growth would trickle down to the poorer communities. However, the expected phenomenon did hardly actually take place. New technology, which was introduced in the mid-sixties, although, was independent of farm size, could largely accrue benefits to larger number farmers who had access to resources. The resource bias in favour of big farmers is one of the main factors leading to the widening of existing inequalities. Thus much of the hope on the percolation effect in India as well as in other developing countries seems to have faltered. In this regard, the following observation of the Planning Commission's task force on integrated

rural development is pertinent. After careful consideration, the government has chosen to equate rural development with agricultural development. The government is of the view that rural development in the widest spheres includes, crop, animal husbandry and all the allied activities. Here, the word-allied activity encompasses not only agriculture but also all types of development activity intended to improve the quality of life in the villages. It is also to be noted that after the submission of the report of the All India Rural Credit Review Committee (1996), there has been a clear shift from the relative emphasis from purely issues of production to issues relating to distribution, employment and planning for target groups and backward areas. A deliberate attempt was made to tailor the programmes in the field of rural development to suit the needs of the weaker sections.

Thus, it is seen that, the concept of rural development has changed gradually from mere agricultural growth to a comprehensive development of the rural life. In this connection, the World Bank's definition of rural development is precise and comprehensive. The bank's paper says that rural development is a strategy designed to improve the economic and social life of a specific group of people-the rural poor. It signifies extending the benefits of development to the poorest among those who seek a livelihood on the land. If these people have to be employed fully and their economic position has to be improved, it is necessary to promote certain other activities such as dairy, poultry etc. as allied activities along with village and cottage industries in order to supplement their meagre farm income. To undertake all these activities, supply of adequate credit is very important. Most of the economic activities in which the weaker sections of the society are engaged in suffer from credit gaps. The gap in credit is high on small farms when compared to medium and large farms. Availability of banking and credit facilities may not be a sufficient condition for the development of people, but certainly an essential condition, without which development cannot and will not take place. (Source: Secondary Data)

Data Analysis and Interpretation

Table Classification of Respondents on the Basis of their Gender, Age, Education, Qualification and Income

S.No	Gender	No. of Respondents	%
1	Male	20	40
2	Female	30	60
Total		50	100
S.No	Age (years)	No. of Respondents	%
1	Below 25	25	50
2	26-40	17	34
3	41-55	08	16
4	Above 55	00	00
Total		50	100
S.No	Educational Qualification	No. of Respondents	%
1	SSLC	05	10
2	PUC	06	12
3	Graduate	15	30
4	Post Graduate	24	48
Total		50	100
S.No	Occupation	No. of Respondents	%
1	Student	21	42
2	Businessman	06	12
3	Employee	19	38
4	Others	04	08
Total		50	100
S.No	Monthly Income	No. of Respondents	%
1	Below 15000	18	36
2	15000-25000	17	34
3	25000-35000	12	24
4	Above 35000	03	06
Total		50	100

(Source: Survey Result) Computed Primary Data

From the above data it is clear that majority of the respondents who are using the services of rural banks are female of the age group below 26-40 and are graduates and post graduates and employees and their monthly income is below 15000.

Table Classification of Respondents on the Basis of the Type of Account they have in the Pragati Krishna Grameen Bank

S. No	Particulars	No. of Respondents	%
1	Savings Account	28	56
2	Current Account	13	26
3	RD Account	04	08
4	Fixed Deposit Account	05	10
Total		50	100

(Source: Field Survey) Computed Primary Data

From the above table among the 50 respondents, 56% of the respondents having the savings bank account in the bank and 26% of the respondents having the current account in the bank another 8% of the respondents having the recurring deposit account in the bank and remaining 10% of the respondents having the fixed deposit account in the bank.

It's clear that 56% of the customers choose savings bank account because less risky and high return account compare to other type of bank accounts.

Table Classification of Respondents on the Basis of Choosing the Pragati Krishna Grameen Bank

S. No	Particulars	No. of respondents	(%)
1	The brand name of bank	07	14
2	Excellent Service	09	18
3	Convenient Service	14	28
4	All of the Above	20	40
Total		50	100

(Source: Field Survey) Computed Primary Data

From the above table it's clear about reason for choosing the Pragati Krishna Grameen bank among the 50 respondents, 28% of the respondents choose because of the convenient service and 18% of the respondents choose because of the excellent service and other 14% of the respondents choose because of the brand name of bank and remaining 40% of the respondents choose because of all the above reason. From analysis it's clear that customers are choosing the Pragati Krishna Grameen bank because of the bank's convenient service.

Table Classification of Respondents on the Basis of Facilities that Highly Demand in the Bank

S. No	Particulars	No. of Respondents	(%)
1	Loan Facilities	36	72
2	ATM Facilities	04	8
3	Overdraft Facilities	04	8
4	Mobile Banking	06	12
Total		50	100

(Source: Field Survey) Computed Primary Data

From the table it's clear about the highly demanded service in the bank among 50 respondents, 72% of the respondents choose loan facility and 8% of the respondents choose ATM facility other 8% of the respondents choose overdraft facility and remaining 12% of the respondents choose the mobile banking facility are highly demanded.

It is interpreted that high demanded facility of the bank as per the survey is loan facility which can easily availed by every middle customers.

Table Classification of Respondents on the Basis of Preference Given by Customers towards Bank

S. No	Particulars	No. of Respondents	(%)
1	Personalized Service	13	26
2	Wide Branch Network	02	04
3	Customer Service	28	56
4	Computerized Banking	07	14
Total		50	100

(Source: Field Survey) Computed Primary Data

From the above table among the 50 respondents, 56% of the respondents are more preferred for the customer service in bank and 26% of the respondents are preferred for personalized service and 14% of the respondents are preferred for computerized banking and remaining 14% of the respondents are preferred for wide branch network of bank.

It interpreted as, the initial preference expected by the customers in availing the service from the bank is customer service.

Table Classification of Respondents on the Basis of Staff Attitude towards Customer Queries

S. No	Particulars	No. of Respondents	(%)
1	Absolute	16	32
2	Enthusiastic	07	14
3	Affable	22	44
4	All of the above	05	10
Total		50	100

(Source: Field Survey) Computed Primary Data

From the above table it's clear about the staff attitude toward the customer queries among the 50 respondents, 32% of the respondents opinion about the response of staff is absolute and 44% of the respondents opinion about the response of staff is affable other 14% of the respondents opinion about the response of staff is enthusiastic and remaining 10% of the respondents opinion about the response of staff is all the above attitude.

It's interpreted as that the staff attitude towards the customer queries is always positive in this branch and they give an absolute response for any queries during the banking activity.

The following table clearly shows about the overall satisfaction of the customers in banking service quality here among 50 respondents, 78% of the respondents are satisfied with the banking

services and other 14% of the respondents are highly satisfied with the banking services and remaining 8% of the respondents are neutral in opinion with the banking services.

Table Classification of Respondents on the Basis of Overall Satisfaction Rating with the Bank's Service Quality

S. No	Particulars	No. of Respondents	(%)
1	Highly satisfied	07	14
2	Satisfied	39	78
3	Neutral	04	08
4	Not satisfied	00	00
Total		50	100

(Source: Field Survey) Computed Primary Data

As per the analysis here it's clear that the overall satisfaction of the customers includes all those practices and quality of services of bank, so the customers are satisfied with all these features of this bank.

**Test Application
Chi Square Test**

H₀: Customers are not satisfied with the service quality of PKGB.

H₁: Customers are satisfied with the service quality of PKGB.

Responses	Observed	Expected	(O-E)	(O-E) ²	(O-E) ² /E	Values
Agree	15	25	-10	100	100/25	4.00
Disagree	20	15	5	25	25/15	1.67
Neutral	15	10	5	25	25/10	2.5

Source: Computed Primary Data; Calculated Value = 8.17; Degree of freedom n-1 i.e. 3-1=2
Table value of chi square for 2 degree of freedom @ 5% level of significance is 5.99

Since the calculated value is more than the table value, Null hypothesis is rejected. Hence alternative hypothesis is accepted. Hence proved that customers are satisfied with the service quality of PKGB.

Findings of the Study

The key findings of study are noted below

- In bank majority of customers 60% are female customers. Who belongs to age group of below 40 years are having more transactions with bank. Majority of post graduate and graduates respondents are dealing with the bank.

- It is found that the more number of rural customers prefer savings bank account rather than current account, recurring deposit or fixed deposit account.
- Here as per the analysis highly demanded service of the bank is loan provision compared to other facilities like overdraft or Bills.
- It is found that more number of customers is satisfied with the service of the bank.
- As per the study reliability is the dimensions of the service quality provided by this bank are satisfied with the more number of customers

- In the present scenario Rural banks facing tough competition from the other private's bank and nationalized banks they are forced offer better service to attract the customers.
- As per the customers opinion in the survey most of them are not satisfied with the technological up gradation by the bank.
- Here in the survey customers are moderate in opinion about the ATM facilities.
- The Reliability and consistency of performance of bank service and staff. This includes punctual service delivery and ability to keep agreements made with the customer must be maintained in the banks.
- Here the bank by adopting more promotional activities about the products and services of the rural banks can create awareness among the people towards the bank.
- The staff in the bank needs to be more attentive to the customers and thereby reduce the customer's time for banking transactions.
- Try to introduce some more new schemes in the banks service and bring visibility to the bank.

Suggestions for the Study

The following suggestions are offered based on the findings drawn from the study as well as some general suggestions observed while doing the study.

- In the globalized era, developing country like India needs to bring changes in their banking system. And even regional rural banks also in need of changes by allowing the bankers to adopt innovative policies such that they can easily compete with the multinational banks.
- The more products that a customer has with the bank, the cheaper it is to serve them per product, and the more difficult it would be from the customer to switch to another private or nationalized bank. Thus the rural banker should try to provide more products to the customers.
- The bankers should use the various media available in educating the public in availing various retail banking services offered by this PKBG bank.
- The bank should act as a friend, philosopher and guide to the borrowers and advise them through counseling to make their activities more productive and efficient.
- The bank should provide loans for not only Agriculture or gold loan as high demand now even they can also concentrate on providing education, vehicle and personal etc.
- The wide branch network of service of this bank should be extended to the urban areas.
- The bank must upgrade the technologies like ATM services, mobile banking services and make services more flexible to satisfy the rural customer need and preferences.
- To give the best service to the customers the coordination between the employees in bank is very important.

Conclusion

Banking is considered as an essential facility to promote business operations in any economy. Banks ensure stable economy, fair distribution of income, risk sharing, facilitates production and business activities. In the globalized economy, banks are focusing on customer satisfaction and beyond. Customer satisfaction is the outcome felt by customers who have experienced bank performance that has fulfilled their expectations. A widely used method of assessing customer satisfaction is through the assessment of service quality perception of the customers.

Customers often make comparison between the services they expect with perceptions of the services that they receive. The quality of service is dependent on two variables: Expected service and perceived service. Quality talks about excellence or superiority of the organization and its services i.e. the customers overall impression of the service. Service quality and customer satisfaction are inter-related. The higher the service quality the higher will be the customer satisfaction. Generally in banking industry, there are no standardized scales to measure the perceived quality of service. Thus high service quality is an important weapon for the survival of any bank.

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