

Linking Service Excellence to Customer Trust and Loyalty in Public Sector Banks: An Empirical Investigation

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ABSTRACT

The study aims to assess customers' perceptions of service excellence in public sector banks across key service quality dimensions and to examine its influence on customer trust and loyalty. It further seeks to understand how customer trust mediates the relationship between service excellence and customer loyalty in the context of public sector banking. The study adopts a quantitative research approach using primary data collected from customers of select public sector banks in Tirupati District of Andhra Pradesh through a structured questionnaire. Statistical tools such as discriminant analysis and Andrew F. Hayes mediation analysis were employed to analyze the data and test the proposed relationships. The findings reveal that service excellence is multidimensional, with reliability, tangibility, assurance, responsiveness, and personal attention playing distinct roles in shaping customer perceptions, and that service excellence significantly influences customer loyalty both directly and indirectly through customer trust. The results also indicate that customer trust acts as a crucial mechanism that strengthens and amplifies the impact of service excellence on customer loyalty. The study concludes that public sector banks can achieve sustained customer loyalty by delivering consistent and dependable services, strengthening employee competence and responsiveness, and fostering customer trust through transparent and customer-oriented practices. The study suggest that, integrating service excellence with deliberate trust-building strategies, public sector banks can enhance long-term customer relationships and maintain competitive stability in an increasingly demanding banking environment.

Keywords: Service Excellence, Customer Loyalty, Customer Trust, Reliability, Tangibility, Assurance, Responsiveness.

INTRODUCTION

The banking sector occupies a central position in the economic development of a nation by facilitating financial intermediation, mobilizing savings, and supporting productive investments. In India, public sector banks (PSBs) have played a significant role in promoting financial inclusion and extending banking services to diverse sections of society. Despite increased competition from private and foreign banks, PSBs continue to serve a large customer base. In this competitive environment, maintaining high standards of service excellence has become critical for sustaining customer relationships.

Service excellence in banking refers to the consistent delivery of superior services that meet or exceed customer expectations. With standardized banking products across institutions, service quality has emerged as a key differentiating factor. Customers increasingly evaluate banks based on their service experiences, including staff behavior, responsiveness, reliability, and technological efficiency. Consequently, banks that fail to deliver excellent service risk losing customer trust and long-term loyalty.

Customer trust is a fundamental element in banking relationships, as financial services involve high levels of perceived risk and dependence. Trust develops when banks demonstrate reliability, transparency, and professional competence in their interactions with customers. Service excellence plays a vital role in fostering trust by ensuring error-free transactions, secure systems, and courteous service. A strong trust relationship encourages customers to maintain long-term associations with their banks.

Customer loyalty is another crucial outcome of sustained service excellence and trust. Loyal customers are more likely to continue using banking services, adopt additional products, and recommend the bank to others. For public sector banks facing increasing customer migration to private and digital-first banks, cultivating loyalty has become a strategic priority. Service excellence and trust together serve as key drivers in strengthening customer loyalty.

Although numerous studies have explored service quality and customer satisfaction in banking, relatively fewer studies have examined the combined influence of service excellence and customer trust on customer loyalty. Existing research often focuses on direct relationships while neglecting the mediating role of trust. Moreover, most empirical studies are concentrated in metropolitan areas, leaving regional and district-level banking contexts underrepresented.

In this context, the present study aims to empirically investigate the link between service excellence, customer trust, and customer loyalty in public sector banks. By adopting a quantitative research approach and applying advanced statistical techniques, the study seeks to provide deeper insights into customer behavior in public sector banking. The findings are expected to contribute to academic literature and offer practical implications for bank managers seeking to strengthen trust and loyalty through service excellence.

REVIEW OF LITERATURE

Rao & Suresh (2025), The paper analyzes service quality dimensions and their role in retaining customers in public sector banks. Results show that service quality positively affects customer retention. Responsiveness was identified as the most critical factor. The study stresses continuous service monitoring. Recommendations are provided for sustainable customer relationships.

Anitha & Prasad (2024), The study evaluates customer retention through service quality dimensions in public sector banks. A structured questionnaire was administered to customers. Results indicate that responsiveness and empathy strongly influence retention intentions. The study emphasizes customer relationship management practices. It suggests adopting digital service improvements. The findings provide insights for bank managers.

Gupta & Nair (2024), This research explores the impact of service quality on customer retention in public sector banks. The study is based on primary data collected from respondents and applied the Statistical analysis confirms a significant relationship between service quality dimensions and retention. Assurance and reliability emerged as dominant factors. The study highlights trust-building through service excellence. Strategic implications are discussed.

Ishfaq Hussain Bhat and Shilpi Gupta (2024) the paper explored the effect of e-service innovation on trust and customer loyalty in the Indian banking sector. Using a quantitative research design grounded in theory, data were collected from 400 bank customers through purposive sampling and analyzed using a conceptual model and demonstrated that e-service innovation directly influences e-service delivery and trust, and that e-service delivery and trust have a positive relationship with customer loyalty. The study concluded that

continuous e-service innovation creates competitive advantage by strengthening trust and loyalty, thereby enhancing organizational value in the Indian banking sector.

Verma (2023), The research focuses on understanding how service quality impacts customer retention in public sector banks. The study uses SERVQUAL dimensions to measure customer perceptions. Regression results show a strong positive relationship between service quality and retention. Reliability was found to be the most influential dimension. The study emphasizes the need for operational efficiency. Policy suggestions are offered.

Das & Mishra (2023), This empirical investigation examines service quality and its effect on customer retention in public sector banking. Data from customers were analyzed using correlation and regression techniques. Findings reveal that tangibility and assurance significantly affect retention behavior. The study highlights the role of modern banking facilities. It suggests infrastructure upgrades for better service delivery. The research contributes to regional banking studies.

Pankaj Tiwari (2022) examined the role of customer affection in influencing customer retention, considering the mediating effects of trust, satisfaction, and loyalty in a competitive financial services environment. The study employed a quantitative research design using structural equation modelling with mediation analysis on data collected from 940 respondents. The findings revealed that trust alone does not sufficiently mediate the relationship between affection and retention; however, trust combined with satisfaction and loyalty acts as a significant intermediary. The study concluded that banks must adopt holistic relationship-building strategies that simultaneously enhance affection, satisfaction, and loyalty to ensure sustained customer retention.

Rafikul Islam et al. (2021) examined the impact of extended service quality dimensions—reliability, responsiveness, visibility, employee commitment, and access to service—on customer satisfaction and its relationship with loyalty in the private banking sector of Bangladesh. The study employed a quantitative approach by distributing 320 self-administered questionnaires to private bank customers, of which 200 valid responses were analyzed using CFA, SEM, ANOVA, and logistic regression. The findings revealed that visibility, responsiveness, and employee commitment significantly influenced customer satisfaction, while reliability and access to service showed no significant effect, and customer satisfaction positively affected loyalty. The study concluded that enhancing employee commitment and visible service practices can strengthen customer satisfaction and loyalty, though the results are limited to the private banking context of Bangladesh.

Aganze Bisimwa, Dennis Nuwagaba, and Samuel Musigire (2019) explored customer loyalty in the banking sector of Bukavu, East Democratic Republic of Congo, emphasizing the mediating role of customer satisfaction in an unstable regional context. Using a quantitative cross-sectional research design, data were collected from 225 banking customers through self-administered questionnaires and analyzed using correlation and hierarchical regression techniques. The results revealed positive and significant relationships among perceived service quality, trust, customer satisfaction, and customer loyalty, with customer satisfaction fully mediating the service quality–loyalty relationship and partially mediating the trust–loyalty relationship. The study concluded that regular customer engagement, ethical practices, and continuous assessment of satisfaction levels are essential for enhancing loyalty in volatile banking environments.

Rishi Kant, Deepak Jaiswal, and Suyash Mishra (2017) aimed to identify key service quality dimensions in the banking sector and examine their influence on customer satisfaction and corporate image in Indian public sector banks. The study collected data from 640 retail customers in the National Capital Region of India using a structured questionnaire and employed structural equation modeling through path analysis for empirical validation. The findings showed that tangibility and assurance were the most

significant predictors of customer satisfaction, which in turn strongly influenced corporate image. The study concluded that customer satisfaction serves as a critical link between service quality and corporate image, highlighting the strategic importance of service quality enhancement in public sector banks.

Mustafa RazaRabbani, Faran Ahmad Qadri, and Mohammed Ishfaq (2016) aimed to examine the impact of service quality on customer satisfaction and the subsequent effect of satisfaction on customer loyalty in Indian public and private sector banks. Data were collected from 568 customers in the National Capital Region through a pre-tested structured questionnaire, and the relationships among variables were empirically examined. The results indicated a strong and significant relationship between service quality and customer satisfaction, and between customer satisfaction and customer loyalty, highlighting the critical role of satisfaction as a mediating factor. The study concluded that enhancing service quality determinants is essential for improving customer satisfaction, loyalty, and overall bank performance.

Sita Mishra (2014) consumers' perceptions of internet banking service quality in India and examined its impact on customer satisfaction and customer loyalty. The study used a quantitative approach, analyzing survey data with SPSS 18.0 and AMOS 18.0, and applied structural equation modelling to test causal relationships among the constructs. The results indicated that service quality dimensions significantly influence customer satisfaction, which in turn positively affects consumer loyalty toward banks. The study concluded that improving internet banking service quality is essential for enhancing customer satisfaction and fostering long-term loyalty in the Indian banking sector.

Po-Young Chu, Gin-Yuan Lee, and Chao Yu (2012) proposed a research model to examine the relationships among service quality, customer satisfaction, trust, and loyalty in Taiwanese e-banking services. The study adopted a quantitative approach by collecting questionnaire responses from 442 e-banking users and analyzing the data using partial least squares structural equation modeling (PLS-SEM). The findings indicated that higher service quality significantly enhances customer satisfaction and trust, which in turn strengthens customer loyalty toward e-banks. The study concluded that e-bank managers should prioritize service quality improvements to build long-term customer trust and loyalty in digital banking environments.

Sandip Hazra and Kailash B. L. Srivastava (2009) analyse the relationship between service quality and customer loyalty, trust, and commitment in the Indian banking sector from the customer's perspective. Using structured interview schedules, data were collected from 300 customers of public and private sector banks and analyzed to assess the predictive role of service quality dimensions. The results indicated that assurance-empathy, reliability, and tangibles significantly predicted customer trust and commitment, while overall service quality showed a positive association with customer loyalty. The study concluded that superior service quality enhances customer loyalty and commitment, emphasizing the need for public sector banks to improve service standards to remain competitive.

Usha Lenka, Damodar Suar, and Pratap K. J. Mohapatra (2009) examined whether service quality in Indian commercial banks enhances customer satisfaction and subsequently fosters customer loyalty. The study collected primary data from 350 customers of scheduled commercial bank branches in Odisha using a structured questionnaire covering human, technical, and tangible aspects of service quality. The findings revealed that all three dimensions of service quality significantly improve customer satisfaction, with human aspects exerting a stronger influence than technical and tangible aspects, and customer satisfaction positively affecting loyalty. The study concluded that

improving human-centric service delivery is crucial for Indian banks to satisfy customers and sustain long-term loyalty.

RESEARCH GAP

Despite extensive research on service quality and customer satisfaction in the banking sector, limited studies have specifically examined service excellence as a multidimensional construct influencing customer loyalty through customer trust in public sector banks. Most existing studies focus on direct relationships, often overlooking the mediating role of customer trust in explaining how service excellence translates into loyalty. Prior research is largely concentrated on metropolitan regions or national-level datasets, with insufficient empirical evidence from district-level contexts such as Tirupati District. Moreover, comparative insights across multiple public sector banks within a single region remain underexplored. Many studies rely on traditional satisfaction-based models rather than integrating advanced analytical techniques like mediation analysis. There is also a lack of emphasis on identifying actionable service quality dimensions that strengthen trust and long-term loyalty. Methodological limitations, including limited use of robust statistical models, further restrict generalizability. Therefore, a focused empirical investigation addressing these gaps is essential to enhance understanding of customer loyalty dynamics in public sector banking.

RESEARCH QUESTIONS

1. How do customers perceive service excellence across key service quality dimensions in public sector banks?
2. What are the direct and indirect effects of service excellence on customer loyalty, and to what extent does customer trust mediate this relationship in public sector banks?

OBJECTIVES OF THE STUDY

1. To assess customers' perceptions of service excellence in public sector banks across key service quality dimensions.
2. To evaluate the direct and indirect effects of service excellence on customer loyalty, with customer trust acting as a mediating variable.

HYPOTHESES OF THE STUDY

H0: There is no significant difference of customer perception between the service quality dimensions of public sector bank

H0: There is no significant impact of service excellence on the customer loyalty with the mediation of customer trust.

SCOPE OF THE STUDY

The study is confined to customers of select public sector banks operating in Tirupati district of Andhra Pradesh state. The study considered five PSU banks which are having the branch network high compared to other commercial banks in the district. It focuses on examining service excellence across key service quality dimensions and its influence on customer trust and loyalty. The study considers primary data collected from bank customers using a structured questionnaire.

RESEARCH METHOD:

Research Approach: The study adopted a quantitative research approach to systematically examine the relationships among service quality, customer trust, and customer loyalty in public sector banks. This approach facilitated the collection of numerical data and the

application of statistical techniques for objective analysis. Quantitative methods were considered appropriate for testing hypotheses and identifying significant patterns.

Sampling Unit: The sampling units comprised five public sector banks—State Bank of India (SBI), Bank of Baroda (BOB), Union Bank of India (UBI), Bank of India (BOI), and Canara Bank—operating in Tirupati District of Andhra Pradesh. These banks were selected due to their extensive branch networks and larger customer base compared to other public and private sector banks in the district. Their wide outreach ensured adequate representation of public sector banking customers.

Sampling Method: The study employed a convenience sampling technique for the collection of primary data from customers of the selected public sector banks. A total of 170 questionnaires were distributed, out of which 150 were fully completed and deemed suitable for analysis. The final sample size was considered sufficient to conduct meaningful statistical analysis.

Reliability: The reliability of the primary data was assessed using Cronbach’s Alpha to ensure internal consistency of the measurement scales. Data were collected using a five-point Likert scale across three key segments. The reliability results confirmed that the scales used were consistent and appropriate for further analysis.

Reliability Test

S. No.	Segment Head	Cronbach’s Alpha
1	Service Excellence	0.864
2	Customer Loyalty	0.921
3	Customer Trust	0.786

The reliability test results indicate strong internal consistency among the measurement scales used in the study. The Cronbach’s Alpha value for Service Excellence (0.864) reflects a high level of reliability, suggesting that the items under this construct consistently measure the concept. Customer Loyalty shows an excellent reliability score of 0.921, indicating very strong consistency among its items. Customer Trust also demonstrates acceptable reliability with a Cronbach’s Alpha of 0.786, exceeding the recommended threshold. Overall, the results confirm that all constructs are reliable and suitable for further statistical analysis.

Discriminant Analysis: The study applied discriminant analysis to examine customers’ perceptions of service excellence in public sector banks. This technique was used to identify the variables that best discriminate between different groups of customers based on their perception levels. The results helped in understanding how service excellence dimensions differentiate customer segments.

Andrew F. Hayes Mediation Analysis: The Andrew F. Hayes mediation method was employed to examine the impact of service excellence on customer loyalty with customer trust as a mediating variable. This approach enabled the assessment of both direct and indirect effects among the variables. The mediation results provided insights into the role of customer trust in strengthening the relationship between service excellence and customer loyalty.

DATA ANALYSIS

To assess customers’ perceptions of service excellence across key service quality dimensions in public sector banks, discriminant analysis was applied to identify the dimensions that significantly differentiate customer perceptions.

Hypothesis:

H0: There is no significant difference of customer perception between the service quality dimensions of public sector bank

Table – 1

Wilks Lambda of customers’ perceptions of service excellence

Test of Wilks' Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 3	.819	39.683	15	.014
2 through 3	.975	22.500	8	.002
3	.994	12.609	3	.004

Source – Primary data

The table presents the results of Wilks’ Lambda test examining customers’ perceptions of service excellence across key service quality dimensions in public sector banks. The results depict statistically significant differences across the discriminant functions ($p < 0.05$), leading to the conclusion that customers meaningfully differentiate service excellence based on multiple service quality dimensions.

Table – 2 Structure Matrix of customers’ perceptions of service excellence

	Function		
	1	2	3
The bank provides reliable and error-free services at all times.	.777*		
The bank gives personal attention and understands my individual banking needs.	.328*		
The bank’s physical facilities, technology, and overall appearance reflect high service standards.		.788*	
I feel confident and secure while dealing with the bank and its staff.			.672*
Bank employees respond promptly to my service requests and queries.			.612*
Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions Variables ordered by absolute size of correlation within function.			
*. Largest absolute correlation between each variable and any discriminant function			

Source – Primary data

The table presents the structure matrix results showing the correlations between service quality dimensions and the three canonical discriminant functions used to assess customers’ perceptions of service excellence in public sector banks. The results depict that **Function 1** is primarily explained by service reliability (.777) and personal attention (.328), indicating that accuracy, consistency, and individualized care strongly shape customer evaluations of service excellence. The table reveals **Function 2** is dominated by tangibility (.788), suggesting that modern infrastructure, technology, and professional physical appearance significantly influence customers’ perceptions at a distinct evaluative level. The analysis identified that, **Function 3** is characterized by assurance (.672) and responsiveness (.612), reflecting customers’ emphasis on trust, confidence, security, and prompt employee responses. The high factor loadings indicate that customers realistically associate service excellence with dependable transactions, personalized interactions, visible service

standards, and employee competence. The findings demonstrate that different service quality dimensions contribute uniquely across discriminant functions rather than uniformly influencing perceptions. The analysis concludes that public sector banks must strategically strengthen reliability, tangibility, assurance, and responsiveness to enhance perceived service excellence among customers. Consequently, the null hypothesis is rejected, confirming significant differences in customer perceptions across service quality dimensions.

To evaluate the direct and indirect effects of service excellence on customer loyalty, with service excellence as the independent variable and customer loyalty as the dependent variable, the mediating role of customer trust was examined. For this purpose, the mediation framework proposed by Andrew F. Hayes was applied to assess the significance of customer trust in explaining the relationship between service excellence and customer loyalty.

Hypothesis:

H0: There is no significant impact of service excellence on the customer loyalty with the mediation of customer trust.

Table – 3 Mediation Analysis of service excellence on the customer loyalty with the mediation of customer trust.

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Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 3.5 *****

Written by Andrew F. Hayes, Ph.D.    www.afhayes.com
Documentation available in Hayes (2018). www.guilford.com/p/hayes3
*****

Model : 4
Y : Customer Loyalty
X : Service Excellence
M : Customer Trust

Sample
Size: 150

***** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y *****

Total effect of X on Y
Effect      se      t      p      LLCI      ULCI
11.396      2.1727  5.2450  .0000  9.9569      12.3353

Direct effect of X on Y
Effect      se      t      p      LLCI      ULCI
4.1128      .4694   8.7618  .0000  3.7802      6.4455

Indirect effect(s) of X on Y:
          Effect  BootSEBootLLCIBootULCI
Customer Trust  7.2832  .1688  4.9522  7.3248
    
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Source – Primary data

The table presents the results of the mediation analysis examining the effect of service excellence on customer loyalty, with customer trust acting as a mediating variable, using Model 4 of the Andrew F. Hayes framework. The results depict that the total effect of service excellence on customer loyalty is strong and statistically significant (Effect = 11.396, $p = .000$), indicating an overall positive influence. The direct effect of service excellence on customer loyalty remains significant (Effect = 4.1128, $p = .000$), confirming that service excellence independently enhances customer loyalty. The indirect effect through customer trust is substantial (Effect = 7.2832) and is notably higher than the direct effect, demonstrating that customer trust plays a dominant mediating role in strengthening loyalty outcomes. Since the total effect is the sum of direct and indirect effects, the findings clearly indicate partial mediation, where both direct and trust-mediated pathways operate simultaneously. The findings suggest that while superior service excellence directly builds customer loyalty, its impact is significantly amplified when customers develop trust in the bank. The study concludes that public sector banks can enhance customer loyalty more effectively by not only improving service excellence but also by consciously fostering customer trust as a critical mediating mechanism.

FINDINGS OF THE STUDY

1. The findings resulted that service reliability shows the highest loading on Function 1 (0.777), indicating that error-free and consistent banking services are the strongest contributors to customers' perceptions of service excellence.
2. The data found that personal attention loads positively on Function 1 (0.328), suggesting that understanding individual customer needs plays a meaningful, though secondary, role in shaping perceptions of excellence.
3. The findings revealed that tangibility records a high loading on Function 2 (0.788), demonstrating that modern physical facilities, technology, and professional appearance significantly influence customers' evaluations of service quality.
4. The results indicated that assurance strongly contributes to Function 3 (0.672), highlighting customers' emphasis on confidence, security, and trust in bank staff and operations.
5. The findings established responsiveness exhibits substantial loading on Function 3 (0.612), reflecting importance customers place on prompt service and quick resolution of queries.
6. The findings resulted that service excellence has a strong and statistically significant total effect on customer loyalty (Effect = 11.396, $p = .000$), indicating its overall importance in shaping loyal customer behaviour in public sector banks.
7. The data found that service excellence exerts a significant direct effect on customer loyalty (Effect = 4.1128, $p = .000$), demonstrating that high service standards independently encourage customers to remain loyal.
8. The findings revealed that service excellence significantly influences customer loyalty indirectly through customer trust (Indirect Effect = 7.2832), highlighting the critical role of trust in strengthening loyalty outcomes.
9. The results indicated that the indirect effect of service excellence on customer loyalty via customer trust is higher than the direct effect, suggesting that trust is a more powerful driver of loyalty than service excellence alone.

CONCLUSION

The study concludes that service excellence plays a pivotal role in strengthening customer loyalty in public sector banks, both directly and indirectly through the development of customer trust. The analysis demonstrates that reliable, responsive, and assurance-driven

services form the foundation of customers' perceptions of excellence, while tangible aspects and personalized attention further reinforce positive evaluations. Importantly, customer trust emerges as a critical mechanism that transforms service excellence into sustained loyalty, indicating that excellence alone is insufficient without credibility and confidence in banking relationships. Public sector banks should therefore prioritize error-free service delivery, transparent communication, and consistent fulfillment of promises to cultivate trust among customers. Enhancing employee competence, courteous behavior, and prompt grievance redressal can further strengthen customers' sense of security and confidence. Investments in modern infrastructure and technology, coupled with personalized service approaches, can reinforce both trust and perceived excellence. Overall, by integrating superior service standards with deliberate trust-building strategies, public sector banks can effectively foster long-term customer loyalty and competitive resilience.

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