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Evaluating the Influence of Service Quality on Consumer Satisfaction: A Comprehensive Study of Public Sector Banks

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Abstract

Purpose: This study, "Evaluating the Influence of Service Quality on Consumer Satisfaction: A Comprehensive Study of Public Sector Banks," aims to analyze the impact of service quality dimensions—measured using the RATER scale (Reliability, Assurance, Tangibles, Empathy, and Responsiveness)—on consumer satisfaction in public sector banks. The research seeks to provide insights into how these dimensions influence overall customer satisfaction and to identify areas for improvement in service delivery.

Methodology: Utilizing a qualitative research approach, this study surveyed 120 consumers from public sector banks to gather primary data on their perceptions of service quality. The data was collected through structured questionnaires designed to assess the RATER scale dimensions and overall consumer satisfaction. Statistical tools, including Discriminant Analysis and Regression Analysis, were employed to analyze the data. Discriminant Analysis was used to identify and classify key service quality dimensions, while Regression Analysis was applied to quantify their impact on consumer satisfaction.

Findings: The study found that Assurance, Empathy, and Reliability are critical in defining service quality within public sector banks. Assurance showed the highest correlation with service quality dimensions, emphasizing its crucial role in shaping customer perceptions. Empathy also demonstrated significant impact, while Reliability was positively correlated with consumer satisfaction, highlighting its importance in enhancing customer perceptions. Conversely, Tangibles and Empathy were found to negatively affect consumer satisfaction, indicating that deficiencies in these areas can reduce overall customer contentment.

Conclusion: The research concludes that enhancing Assurance and Reliability is essential for improving customer satisfaction in public sector banks. Assurance builds customer trust, while Reliability ensures consistent and dependable service. Addressing deficiencies in Tangibles and Empathy is also crucial to avoid undermining customer satisfaction. The findings reject the null hypothesis and support the alternative hypothesis, demonstrating a significant impact of service quality on consumer satisfaction in select public sector banks. The study highlights the need for banks to focus on improving Assurance and Reliability while addressing shortcomings in Tangibles and Empathy to elevate service quality and customer satisfaction.

Keywords:
Assurance, Consumer Satisfaction, Empathy, Public Sector Banks, RATER Scale, Reliability, Responsiveness, Service Quality, Tangibles.

Introduction

The banking sector has experienced profound changes over the past few decades, transforming from a traditionally stable financial cornerstone to a highly dynamic and competitive industry. Historically, banks were viewed as bastions of financial stability and economic support, crucial for facilitating trade, managing savings, and funding development projects. This perception has evolved significantly with the rise of technology, globalization, and deregulation, which have collectively reshaped the banking landscape.The technological revolution has been one of the most impactful drivers of change in the banking sector. The integration of digital technology into banking operations has led to the emergence of online and mobile banking, providing customers with unprecedented access to their financial services. Automated teller machines (ATMs), online transactions, and mobile apps have revolutionized how customers interact with their banks, offering convenience and efficiency previously unimaginable. This shift has not only changed consumer expectations but also heightened the competition among banks, as they vie to offer superior digital experiences.

Globalization has further intensified the competitive landscape. With the removal of trade barriers and the rise of multinational financial institutions, banks are no longer competing within national borders but in a global marketplace. This has introduced new challenges for public sector banks (PSBs) as they contend with not only domestic competitors but also international banking giants with more extensive resources and innovative service offerings. To remain competitive, PSBs must adapt to these changes and continue to offer relevant and high-quality services.In this evolving environment, public sector banks have retained their significant role in national economic development. Established with the mandate to support financial inclusion, economic growth, and national development goals, PSBs have historically been pivotal in providing banking services to underserved and marginalized communities. They have played a critical role in mobilizing savings, financing infrastructure projects, and supporting small businesses. However, as the banking sector has transformed, so too has the role of PSBs. They must navigate the challenges posed by technological advancements and increased competition while continuing to fulfill their social and developmental objectives.

The Importance Of Service Quality And Consumer Satisfaction

Service quality and consumer satisfaction are intertwined concepts that have become increasingly crucial in the competitive banking environment. Service quality refers to the perceived performance of a service in relation to customer expectations. It encompasses various dimensions, including accessibility, responsiveness, empathy, assurance, and tangibles. These dimensions collectively determine how well a bank meets or exceeds the expectations of its customers.Accessibility is a key aspect of service quality, reflecting the ease with which customers can access banking services. This includes the availability of physical branches, the convenience of online platforms, and the reach of customer service channels. In an era where customers expect 24/7 access to their banking services, accessibility has become a critical factor in determining overall satisfaction.

Responsiveness refers to the bank's ability to address customer needs and concerns promptly. Quick and efficient responses to inquiries, issues, and service requests are essential for maintaining customer satisfaction. A bank's responsiveness can significantly impact customer loyalty, as customers value timely and effective service.Empathy is another crucial dimension of service quality. It reflects the bank's ability to understand and address the individual needs and concerns of its customers. Empathetic service involves personalized interactions, understanding customer preferences, and providing tailored solutions.Assurance encompasses the bank's ability to instill confidence in its customers through knowledgeable and trustworthy service. This includes the professionalism of bank staff, the security of transactions, and the reliability of services provided.Tangibles refer to the physical aspects of service delivery, such as the condition of bank branches, the appearance of staff, and the quality of materials and equipment used. Well-maintained facilities and professional presentation contribute to the overall perception of service quality.

Consumer satisfaction, on the other hand, is the overall level of contentment or dissatisfaction experienced by customers based on their interactions with the bank. It is a key indicator of how well a bank meets customer expectations and is a predictor of future behaviors such as repeat business, referrals, and loyalty. Satisfied customers are more likely to continue using the bank's services, recommend the bank to others, and exhibit greater loyalty to the brand.For public sector banks, delivering high-quality service and ensuring customer satisfaction are not only business imperatives but also social responsibilities. PSBs often serve a diverse customer base, including marginalized communities and small businesses, who rely on these institutions for their financial needs. Meeting the expectations of these customers is crucial for promoting financial inclusion and supporting economic development.

Review Of Literatures

Adhikari and Paul (2015) explored the impact of economic reforms on the Indian banking sector, focusing on how public sector banks have been affected by the entry of private banks in a liberalized and globalized economy. Through an analysis of the challenges faced by public sector banks in retaining customers, the study emphasizes the need for these banks to reorient their policies towards improving service quality. The findings suggest that service quality is crucial for public sector banks to remain competitive in a market characterized by consumer sovereignty. The study concludes that enhancing service quality is essential for public sector banks to achieve success and retain customers amidst growing competition.

Justin Paul et al. (2016) investigate the impact of service quality variables on customer satisfaction, comparing private and public sector banks in India. The study employs forward stepwise regression to analyze how different service quality factors influence customer satisfaction. Data were collected from 500 respondents, split equally between private and public sector bank customers, with a 65% response rate. Findings reveal that in private sector banks, factors such as product knowledge, responsiveness, problem-solving, and service speed positively impact customer satisfaction. The study concludes that effective management of these service quality variables is crucial for enhancing customer satisfaction in a competitive banking environment.

Selvakumar (2016) explores the impact of service quality determinants on customer satisfaction within public and private banks in India. The study emphasizes the importance of reliability, assurance, and empathy in evaluating and enhancing customer loyalty and retention. By identifying discrepancies between perceived and actual service quality, the research highlights areas for improvement. The findings suggest that addressing these gaps significantly boosts customer satisfaction. The paper concludes that understanding and managing these service quality dimensions are crucial for improving customer experiences in the banking sector.

Salim et al. (2018) investigate the impact of customer complaints handling and service quality on customer loyalty in Jakarta's public sector banks. Utilizing data from 275 respondents and examining variables related to service quality, complaints handling, and customer satisfaction, the study proposes a conceptual model to understand these relationships. Findings reveal that while service quality positively affects customer satisfaction, it does not directly influence loyalty. Conversely, effective complaint handling significantly enhances customer satisfaction and indirectly impacts loyalty. The study concludes that improving complaint management is crucial for increasing customer satisfaction and loyalty, and suggests further research with additional variables to refine the framework.

Vasanth et al. (2020) examine the relationship between service quality and customer satisfaction in the public banking sector in Pondicherry, focusing on reliability and tangibility. Using a descriptive approach, the study surveyed 600 respondents from Indian Bank, SBI, and IOB across four blocks in Pondicherry. The findings indicate that while customers appreciate the banks' reliability and physical facilities, there are concerns about the speed and efficiency of customer care. The study highlights that Indian Overseas Bank performs better in service quality compared to the other banks. The authors conclude that timely and high-quality service is crucial for attracting and retaining customers, suggesting improvements in responsiveness for better satisfaction and success.

Chandran and Kalidas (2020) explore the significance of service quality on customer satisfaction in the banking sector, focusing on public sector banks in Kannur. The study employs a quantitative approach, using non-probability sampling and data collected from bank customers, analyzed via SPSS and multiple regression analysis. The findings underscore that service quality is a crucial determinant of customer satisfaction. The research highlights that effective service quality management is essential for enhancing customer satisfaction in the retail financial sector.

Batola (2021) investigates the gap between actual and expected service quality in Indian public banks using the SERVQUAL model. The study focuses on rural areas, aiming to identify factors influencing consumer satisfaction with bank services. Data from a survey of 210 residents in Karur district were analyzed using SPSS 20 and correlation tests. Findings reveal significant insights into how human and non-human factors impact customer satisfaction in rural banking environments. The research underscores the need for banks to address these factors to enhance service quality and customer satisfaction.

Shetty et al. (2022) examine the impact of service quality on customer loyalty in Indian public sector banks using a modified SERVQUAL model. The study incorporates dimensions such as Reliability, Assurance, Tangibles, Empathy, Responsiveness, Charges, and Convenience. Structural Equation Modeling (SEM) reveals that Assurance, Empathy, Responsiveness, and Tangibles significantly influence service quality. The research highlights the need for banks to innovate in these areas to enhance service quality, thereby boosting customer satisfaction and loyalty. Improving service quality through innovation can also enhance competitive advantage and customer retention.

Bhadauriya (2022)analyzed the role of service quality in consumer satisfaction within the Indian banking sector, especially under the pressure of increasing competition due to recent

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government policies and new market entrants. Utilizing the SERVQUAL model, the study examined the impact of five service quality dimensions—tangibility, reliability, responsiveness, assurance, and empathy—on consumer satisfaction in both public and private sector banks. The findings revealed that these dimensions significantly influence consumer satisfaction, highlighting the importance of maintaining high service quality standards. The study concludes that banks must prioritize service quality to ensure consumer satisfaction and remain competitive in the evolving market.

Ved Prakash and Singh (2023) investigate the impact of service quality on customer satisfaction in rural public sector banks in Lucknow District, Uttar Pradesh. The study utilizes a quantitative approach, applying the SERVQUAL model to assess various service quality dimensions. The findings reveal that Tangibility, Reliability, Responsiveness, and Empathy significantly affect customer satisfaction, with differing levels of impact. The research underscores the need to enhance these specific service dimensions to boost overall satisfaction. The conclusions offer insights for improving rural banking services and guiding policy formulation for sustainable rural development.

Ilakkia and Gayathiry (2024) explore the role of service quality as a crucial determinant of customer satisfaction, emphasizing its alignment with customer expectations. The study highlights that in sectors where service is the primary offering, service quality becomes vital in meeting customer needs. Through a focused evaluation, the paper identifies that excellent service delivery involves understanding and excelling in specific customer needs. The findings underscore the importance of continuous improvement in service quality to achieve higher customer satisfaction. The study concludes that mastering service quality is essential for fulfilling customer expectations and achieving satisfaction.

Prof. C.Vani, Prof. T. Sobharani, &C.Priyadarshini (2024), aims to explore the relationship between service quality and consumer loyalty in public sector banks, with a particular emphasis on the mediating role of consumer satisfaction. The study synthesizes findings from various studies that utilize quantitative methodologies, often employing cross-sectional surveys and statistical tools like mediation analysis and exploratory factor analysis, to analyze the correlations among service quality, consumer satisfaction, and loyalty. The findings consistently highlight the significant impact of service quality on consumer loyalty, underscoring the importance of modernization, personalized communication, and efficient service delivery in fostering consumer satisfaction. The Study concludes that enhancing service quality is vital for improving consumer experiences and loyalty in the banking sector, affirming the interconnectedness of these variables in driving positive consumer outcomes.

Research Gap

Existing studies on service quality in public sector banks have primarily concentrated on the broad impact of service dimensions on customer satisfaction and loyalty, often emphasizing various service quality models and geographical contexts. While these studies provide valuable insights into general trends and practices, there remains a notable gap in understanding how specific service quality dimensions interact to influence consumer satisfaction in distinct regional contexts. Additionally, research exploring the nuanced effects of these dimensions within specific sub-sectors or under varying economic conditions is limited. This study, **"Evaluating the Influence of Service Quality on Consumer Satisfaction: A Comprehensive Study of Public Sector Banks,"** aims to address these gaps by offering a detailed analysis of service quality dimensions in a particular regional context, thereby contributing to a more nuanced understanding of their impact on consumer satisfaction.

Objective

1. To study the service quality dimensions of select public sector banks in Rayalaseema Region
2. To study the Impact of Service Quality on the Consumer Satisfaction of select public sector banks

Hypotheses Of The Study

H0: There is no significantImpact of Service Quality on the Consumer Satisfaction of select public sector banks
H1: There is a significantImpact of Service Quality on the Consumer Satisfaction of select public sector banks

Scope Of The Study

The study, "Evaluating the Influence of Service Quality on Consumer Satisfaction: A Comprehensive Study of Public Sector Banks," aims to analyze how service quality dimensions—measured using the RATER scale (Reliability, Assurance, Tangibles, Empathy, and Responsiveness)—affect consumer satisfaction. The study investigates the relationship between these service quality dimensions (independent variables) and consumer satisfaction (dependent variable). Data collection is conducted directly from consumers of public sector banks, providing a comprehensive understanding of service quality impacts in this sector. This study seeks to offer actionable insights to enhance service delivery and improve customer satisfaction in public sector banking.

Research Methodology

Research Design: This study employs a qualitative research design to evaluate the influence of service quality on consumer satisfaction in public sector banks. The primary focus is on understanding the dimensions of service quality and their impact on customer perceptions and satisfaction.

Data Type: Primary data is collected to ensure the relevance and accuracy of the findings. This data provides firsthand insights into consumer experiences and opinions regarding service quality in public sector banks.

Sample Size and Methodology:A total of 120 consumers from public sector banks located in the Rayalaseema region are surveyed to gather comprehensive feedback. The study collected the data from SBI, BOB banks. The sample size is selected to provide a robust representation of consumer perspectives, ensuring the reliability of the results. The study employs a purposive sampling method to select respondents who are customers of five major public sector banks based on market capitalization: State Bank of India, Bank of Baroda, Bank of India, Canara Bank, and Punjab National Bank.

Data Collection Method: Data is collected through structured questionnaires distributed to the selected sample. The questionnaires are designed to capture responses related to the RATER scale dimensions—Reliability, Assurance, Tangibles, Empathy, and

Responsiveness—along with overall consumer satisfaction. The collected responses from consumers of these banks provide valuable insights into the service quality perceptions in the Rayalaseema region.

Questionnaire: The concept of service quality, as explored in the services literature, is commonly measured using the SERVQUAL dimensions. In 1985, Parasuraman et al. revealed that the criteria consumers use to assess service quality originally fit into 10 potentially overlapping dimensions. These dimensions were later refined and consolidated into five key dimensions, now widely known as the RATER scale. The RATER scale includes Reliability, Assurance, Tangibility, Empathy, and Responsiveness, which are used to evaluate various aspects of service quality.

Statistical Tools

Discriminant Analysis: Discriminant Analysis is used in this study to examine and classify the service quality dimensions of select public sector banks in the Rayalaseema Region. This tool helps identify the key dimensions of service quality that differentiate between different categories or groups within the dataset. By analyzing the eigenvalues, canonical correlations, and Wilks' Lambda values, Discriminant Analysis reveals which service quality dimensions are most influential in distinguishing between groups or banks. It allows for the understanding of how various service quality factors contribute to the overall classification and differentiation among banks, providing insights into areas for targeted improvement.

Regression Analysis: Regression Analysis is employed to investigate the relationship between service quality dimensions and consumer satisfaction in select public sector banks. This tool helps quantify the impact of each service quality dimension—such as Tangibles, Reliability, Assurance, Responsiveness, and Empathy—on overall consumer satisfaction. By analyzing coefficients, standard errors, and significance levels, Regression Analysis determines the strength and direction of these relationships. It provides a clear understanding of which service quality dimensions are significant predictors of consumer satisfaction and to what extent, guiding strategies for enhancing service quality and improving customer experiences.

Data Analysis

Objective -1: To study the service quality dimensions of select public sector banks in Rayalaseema Region

The study collected the primary data from the banking sector customers, who are using the services of PSU banks in Rayalaseem Region. The study mainly focused on the service quality dimensions in the aspect of banking sector. The study applied the discriminant analysis statistical method.

Table – 1
Eigenvalues of Service Quality Dimensions

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	.260[a]	55.7	55.7	.455
2	.207[a]	44.3	100.0	.414
a. First 2 canonical discriminant functions were used in the analysis.				

Source – Primary data

The table presents the eigenvalues and canonical correlations for the service quality dimensions analyzed in public sector banks in the Rayalaseema region. The first canonical discriminant function accounts for 55.7% of the variance with a canonical correlation of 0.455, while the second function explains the remaining 44.3% of the variance with a canonical correlation of 0.414. Together, these functions capture the full variance in service quality dimensions, indicating their substantial contribution to understanding the differences in service quality perceptions among the banks.

Table – 2
Wilks' Lambda of Service Quality Dimensions

Test of Function(s)	Wilks' Lambda	Chi-square	Df	Sig.
1 through 2	.657	48.240	10	.000
2	.829	21.617	4	.000

Source – Primary data

The table shows Wilks' Lambda values for testing the service quality dimensions in public sector banks in the Rayalaseema region. For the combined functions, Wilks' Lambda of 0.657 with a Chi-square value of 48.240 and a significance level of 0.000 indicates a statistically significant difference in service quality dimensions. For the second function alone, Wilks' Lambda of 0.829 with a Chi-square value of 21.617 and a significance level of 0.000 also suggests significant variance in service quality, emphasizing the robustness of the dimensions in distinguishing between banks.

Table – 3
Structure Matrix of Service Quality Dimensions

Structure Matrix		
	Function	
	1	2
Assurance	.837*	
Empathy	.741*	
Reliability	.588*	
Tangibles		.635*
Responsiveness		.544*

Source – Primary data

The Structure Matrix table presents the correlations between service quality dimensions for select public sector banks in the Rayalaseema Region. The table indicates that Assurance (0.837), Empathy (0.741), and Reliability (0.588) have the highest correlations with the first discriminant function, while Tangibles (0.635) and Responsiveness (0.544) are more strongly associated with the second function. The study found that Assurance, Empathy, and Reliability are critical in differentiating service quality dimensions in public sector banks. It concludes that, dimensions are strongly correlated because they address fundamental aspects of customer experience in banking. Assurance, Empathy, and Reliability collectively enhance the overall perception of service quality, leading to higher customer satisfaction and loyalty. By focusing on these areas, banks can effectively meet and exceed customer expectations, thus differentiating themselves in a competitive market. Therefore, focusing on enhancing

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Assurance and Empathy could be crucial for improving service quality and customer satisfaction in select banks.

Objective -2: To study the Impact of Service Quality on the Consumer Satisfaction of select public sector banks

Table – 4
ANOVA of Service Quality on the Consumer Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.068	5	3.214	10.749	.000[b]
	Residual	34.082	114	.299		
	Total	50.150	119			
a. Dependent Variable: Consumer satisfaction						
b. Predictors: (Constant), Empathy, Responsiveness, Tangibles, Reliability, Assurance						

Source – Primary data

The ANOVA results reveal a significant impact of the service quality dimensions (Empathy, Responsiveness, Tangibles, Reliability, and Assurance) on consumer satisfaction in the selected public sector banks, with an F-value of 10.749 and a p-value of .000, indicating that the model is statistically significant. The regression model explains a substantial portion of the variance in consumer satisfaction, highlighting the critical role these service quality dimensions play in enhancing customer satisfaction.

Table – 5
Coefficients of Service Quality on the Consumer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.633	.227		7.204	.000
	Tangibles	-0.292	0.063	-0.543	-4.635	0.00
	Reliability	0.213	0.065	0.023	3.277	0.044
	Assurance	0.102	0.049	0.004	2.082	0.006
	Responsiveness	0.394	0.075	0.154	5.253	0.012
	Empathy	-0.11	0.067	-0.197	-1.642	0.032
a. Dependent Variable: Consumer satisfaction						

Source – Primary data

The table presents the coefficients from the regression analysis evaluating the impact of service quality dimensions on consumer satisfaction within select public sector banks. The table shows the Reliability (B = 0.213, p = 0.044), Assurance (B = 0.102, p = 0.006), and Responsiveness (B = 0.394, p = 0.012) are positively impact on consumer satisfaction, highlighting their critical role in enhancing customer satisfaction. The results indicate that Tangibles (B = -0.292, p = 0.000) and Empathy (B = -0.110, p = 0.032) have a statistically significant negative impact on consumer satisfaction, suggesting that deficiencies in these dimensions could adversely affect overall satisfaction levels. The significant p-values associated with these coefficients underscore their importance. Therefore, while addressing shortcomings in Tangibles and Empathy is essential to prevent negative outcomes, prioritizing improvements in Reliability, Assurance, and Responsiveness is likely to result in a marked increase in consumer satisfaction.As the p-value found to be less than 0.05, reject the Null hypothesis and accept the alternative hypothesis, there is a significant Impact of Service Quality on the Consumer Satisfaction of select public sector banks.

Findings Of The Study

1. The study found that within the RATER scale's service quality dimensions, Assurance and Empathy exhibited the highest correlations, with coefficients of 0.837 and 0.741, respectively, compared to the other dimensions. This indicates that Assurance and Empathy are particularly influential in shaping overall service quality perceptions.
2. The study observes that within the service quality dimensions of public sector banks, Tangibility, Reliability, and Responsiveness are positively correlated, though they exhibit moderate correlation levels. Notably, Responsiveness has the lowest discriminant score among these dimensions. This indicates that while these factors contribute to service quality, they do so to a lesser extent compared to others, and improvements in Responsiveness may be particularly crucial for enhancing overall service quality in public sector banks.
3. The study finds that, Reliability positively influences consumer satisfaction ($B = 0.213$, $p = 0.044$), indicating that improvements in reliability enhance overall customer perceptions of service quality.
4. Analysis identifies that, Assurance is positively impact on consumer satisfaction ($B = 0.102$, $p = 0.006$), demonstrating that greater assurance increases customer trust and satisfaction.
5. The analysis resulted that, Tangibles negatively affect consumer satisfaction ($B = -0.292$, $p = 0.000$), suggesting that deficiencies in physical aspects of service may reduce overall satisfaction.
6. Findings of the study reveals that, Empathy also has a negative impact on consumer satisfaction ($B = -0.110$, $p = 0.032$), indicating that inadequacies in empathetic interactions can detract from customer satisfaction.

Conclusion Of The Study

The study titled "Evaluating the Influence of Service Quality on Consumer Satisfaction: A Comprehensive Study of Public Sector Banks" was designed to explore how various dimensions of service quality, as defined by the RATER scale—Reliability, Assurance, Tangibles, Empathy, and Responsiveness—impact consumer satisfaction within public sector banks. The research, which utilized a qualitative approach with a sample of 120 consumers, aimed to provide insights into how these service quality dimensions contribute to overall customer satisfaction.

The findings reveal that Assurance, Empathy, and Reliability are central to defining service quality in public sector banks. Assurance emerged as a key factor, showing a high correlation with the first discriminant function, indicating its crucial role in shaping customer perceptions of service quality. Empathy also demonstrated a strong correlation, underlining its importance in differentiating the service quality among banks. Reliability was found to be a significant positive influence on consumer satisfaction, suggesting that consistent and dependable service fosters greater customer satisfaction. Conversely, Tangibles and Empathy were identified as having a negative impact on consumer satisfaction, with deficiencies in physical aspects and empathetic interactions potentially diminishing overall customer contentment.

The study concludes that enhancing Assurance and Reliability is essential for improving customer satisfaction. Assurance builds customer trust and confidence, while Reliability ensures that service promises are consistently met. In contrast, addressing deficiencies in Tangibles and Empathy is crucial, as shortcomings in these areas can undermine the overall customer experience. Therefore, public sector banks should focus on strengthening these dimensions to elevate service quality and, consequently, boost customer satisfaction and loyalty.

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