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Customer Service in the Indian Banking Sector: A Comparative Study of Public and Private Banks

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Abstract
Customer service has been proven to be one of the determining factors influencing competitiveness among banking companies in India. This study focuses to analyze how quality of service affects customer satisfaction in public and private sector banks in India. Following the SERVQUAL model, five dimensions will be observed including reliability, responsiveness, assurance, empathy, and tangibility. Public sector banks being analyzed include State Bank of India, Punjab National Bank, and Bank of Baroda. Private sector banks include HDFC Bank, ICICI Bank, and Axis Bank.

Survey data was collected for quantitative analysis with methods such as correlation and regression. Based on previous research, it can be concluded that private banks perform better in terms of responsiveness and technology while public banks perform better in terms of trust and convenience. This study will allow me to better understand the factors that affect quality of service in Indian banks

Keywords: Customer Service, SERVQUAL, Indian Banking, Customer Satisfaction, Public Sector Banks, Private Sector Banks, Industry

1. Introduction

India's banking sector has gone through serious changes in the past thirty years. Since the 1991 reforms, banks have faced a flood of competition, with private and foreign players jumping in and tech taking over a lot of the old ways. Customer service isn't just a box to check anymore—it's what sets a bank apart, shapes trust, and keeps customers sticking around.

These days, banking isn't just about safe transactions. People want everything to be smooth, personal, and easy, no matter how or where they interact with the bank. Digital banking—think mobile apps, online accounts, ATMs, and smart AI-based support—has pretty much raised the bar. Now, banks focus on being quick to help, reliable, and genuinely empathetic, and they work hard to make every touchpoint feel seamless.

Public sector banks like State Bank of India, Punjab National Bank, and Bank of Baroda have always pushed for financial inclusion and trust, especially in rural areas. Their branches reach deep into communities, supporting big government projects like Jan Dhan Yojana and direct benefit transfers. As great as this network is, these banks still wrestle with slow processes, old tech, and lots of paperwork, all of which drag down customer experience.

Private banks—HDFC, ICICI, Axis, and the like—play a different game. They take the lead on innovation, using tools like AI, data analytics, chatbots, and digital onboarding to deliver fast, tailored services. They focus hard on managing relationships and customizing experiences, which helps them grab the attention of younger, more tech-savvy folks in cities. They've built strong loyalty, and their digital-first approach keeps them ahead.

With so much competitiveness between public and private banks, everyone's pushing harder to upgrade service quality. Omnichannel strategies are everywhere now, with banks linking physical branches to digital platforms so customers get the same vibe no matter where they interact. Fintech tie-ups, blockchain, and machine learning are rewriting how banks connect and solve customer issues. Adoption of new technological features is common in service industry for impactful customer service support as in case of courier service industry (Kidwai, 2023)

Bottom line: improving customer service isn't just nice—it's essential. The banks that match tech innovations with what customers actually want are the ones growing faster, keeping people happy, and staying ahead in India's crowded financial scene.

2. Review of Literature

Quality of service has a fundamental role in determining customer satisfaction in banking. The SERVQUAL model remains one of the most extensively applied frameworks for assessing service quality through five dimensions: reliability, responsiveness, assurance, empathy, and tangibles.

Previous studies in the Indian context confirm a strong relationship between quality of service and satisfaction of customer. For instance, Rijwani et al. (2017) observed that all SERVQUAL dimensions positively contribute to customer satisfaction in banks. Similarly, Vasumathi and Subashini (2015) highlighted the significant influence of reliability, responsiveness, and tangibility, while suggesting improvements in empathy and assurance.

Recent research emphasizes the growing role of digital banking in enhancing service delivery. The expansion of fintech solutions has improved efficiency, minimized transaction time, and increased accessibility (Muley et al., 2024). Comparative studies further indicate that private sector banks perform better as compared to public sector banks in responsiveness and customer-centric services due to superior technological infrastructure.

While SERVQUAL continues to be relevant, contemporary banking studies suggest incorporating additional factors such as system quality, security, and user experience to better reflect digital service environments.

3. Research Methodology

3.1 Research Plan

The study follows a descriptive and analytical design to evaluate service quality in Indian banks.

3.2 Data Collection

- We collected primary data by sharing a structured questionnaire based on SERVQUAL dimensions with customers from both private and public sector banks.
- For secondary data, we turned to research papers in this area.

3.3 Sample Design

- Sample Size: 200–400 respondents
- Sampling Method: Convenience sampling
- Respondents: Customers of public and private banks selected for the study

3.4 Variables

- Independent Variable: Service Quality (SERVQUAL dimensions)
- Dependent Variable: Customer Satisfaction

3.5 Data Analysis Tools

- Descriptive statistics
- Correlation analysis
- Regression analysis

3.6 Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	118	59%
	Female	82	41%
Age Group	18–30 years	72	36%
	31–45 years	84	42%
	46+ years	44	22%
Bank Type	Public	102	51%
	Private	98	49%

Table 1: Demographic Profile of Respondents (n = 200)

- **Interpretation:**
  Table 1 indicates that sample includes a good mix of public and private bank customers, and most of them fall into the economically active age group, between 31 and 45 years old.

4. Analysis and Discussion

4.1 Public Sector Banks

Public sector banks such as SBI, PNB, and Bank of Baroda demonstrate strong performance in:

- Trust and reliability
- Wide geographic outreach
- Government-backed credibility

However, they face challenges in:

- Responsiveness
- Service speed
- Technology adoption

Studies in rural and semi-urban India show that service quality notably affects customer satisfaction in public banks, particularly in terms of reliability and accessibility.

4.2 Private Sector Banks

Private banks such as HDFC Bank, ICICI Bank, and Axis Bank excel in:

- Faster service delivery
- Advanced digital banking systems
- Customer-centric approach

They achieve higher customer satisfaction due to:

- Efficient complaint handling
- Personalized services
- Technological innovation

4.3 Comparative Insights

Key distinction between public and private banks:

Dimension	Public Sector Banks	Private Sector Banks
Reliability	High	High
Responsiveness	Moderate	High
Technology	Moderate	Advanced
Customer Satisfaction	Moderate	High

Research consistently shows that private banks surpass public banks in service quality, specifically in responsiveness and other physical and visible aspects of services.

5. Data Analysis and Hypotheses Testing

5.1 Formulation of Hypotheses

As per the SERVQUAL model, the hypotheses are formulated as below:

- **H1:** Reliability has a significant positive impact on customer satisfaction.
- **H2:** Responsiveness has a significant positive impact on customer satisfaction.
- **H3:** Assurance has a significant positive impact on customer satisfaction.

- **H4:** Empathy has a significant positive impact on customer satisfaction.
- **H5:** Tangibles have a significant positive impact on customer satisfaction.

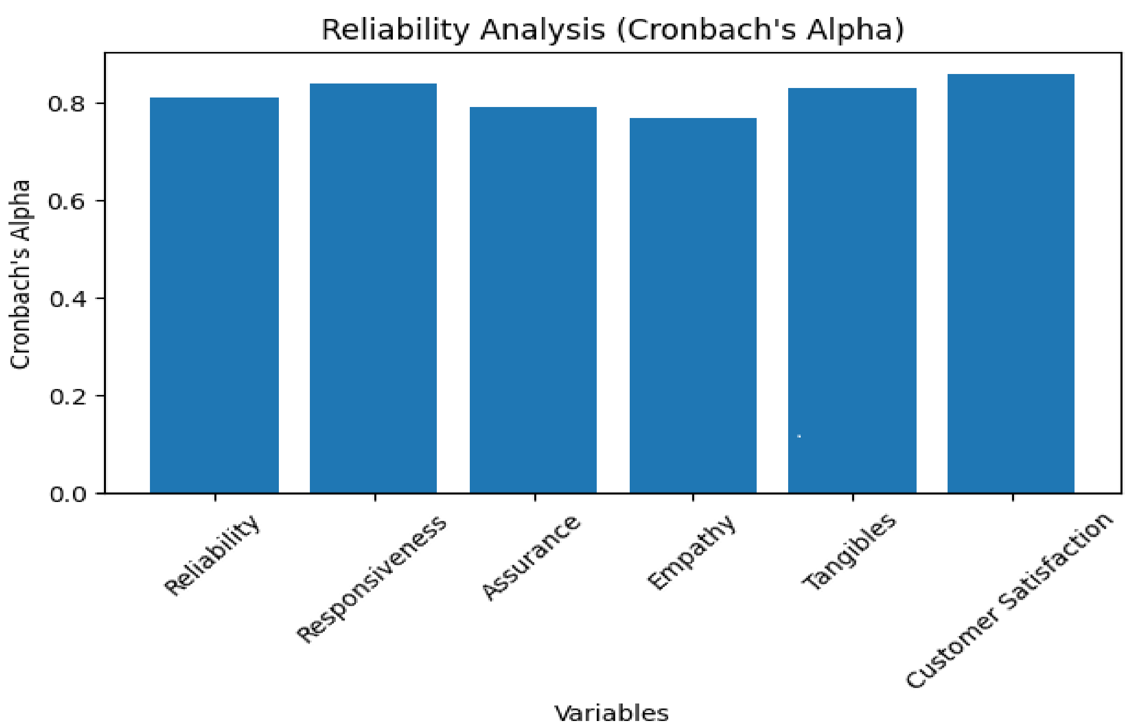
5.2 Reliability Analysis

Variable	No. of Items	Cronbach's Alpha
Reliability	4	0.81
Responsiveness	4	0.84
Assurance	4	0.79
Empathy	4	0.77
Tangibles	4	0.83
Customer Satisfaction	5	0.86

Table 2: Cronbach's Alpha Reliability Test

Interpretation:

Table 2 and graph 1 shows that All variables have Cronbach's Alpha values greater than 0.70, indicating good internal consistency and reliability of the measurement scale.



Graph 1: Reliability Analysis

5.3 Descriptive Statistics

Variable	Mean	Std. Deviation
Reliability	3.85	0.62
Responsiveness	3.72	0.68
Assurance	3.78	0.64
Empathy	3.65	0.70
Tangibles	3.90	0.60
Customer Satisfaction	3.80	0.66

Table 3: Descriptive Statistics

Interpretation:

The mean scores shows that customers generally perceive service quality as above average, with tangibles and reliability scoring highest, while empathy scores slightly lower as clear from table 3.

5.4 Correlation Analysis

Variables	REL	RES	ASS	EMP	TAN	CS
Reliability (REL)	1					
Responsiveness (RES)	0.62	1				
Assurance (ASS)	0.58	0.66	1			
Empathy (EMP)	0.54	0.60	0.63	1		
Tangibles (TAN)	0.59	0.61	0.57	0.55	1	
Customer Satisfaction (CS)	0.68	0.72	0.70	0.65	0.69	1

Table 4: Pearson Correlation Matrix

Interpretation:

All independent variables show a positive and significant correlation with customer satisfaction. Responsiveness shows the strongest relationship ($r = 0.72$), indicating its importance in banking service quality as shown in table 4.

5.5 Regression Analysis

Model	R	R^2	Adjusted R^2
1	0.81	0.66	0.65

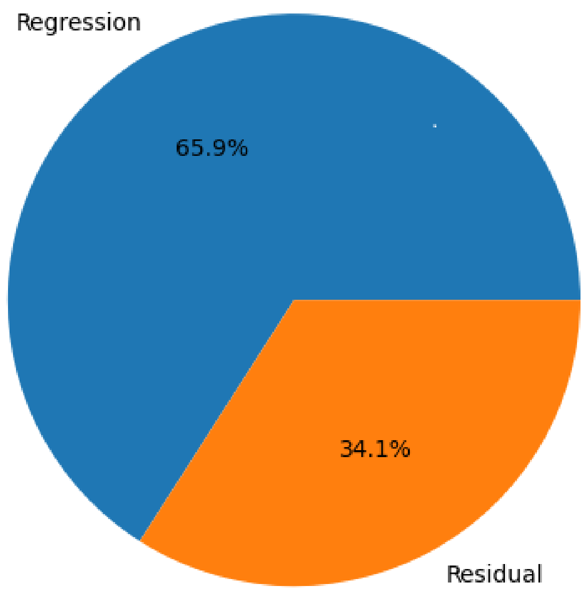
Table 5: Model Summary

Interpretation:

The model explains 66% of the variance in customer satisfaction, indicating a strong explanatory power.(Table 5)

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	182.45	5	36.49	75.32	0.000
Residual	94.20	194	0.49		
Total	276.65	199			

Table 6: ANOVA



Graph 2: Contribution to Total Variance (Sum of Squares)

Interpretation:

As demonstrated in table 6 and graph 2, The model is found to be statistically significant ($p < 0.05$), confirming that service quality parameters together influence customer satisfaction.

Variable	Beta (β)	t-value	Sig.	Result
Reliability	0.21	3.45	0.001	Supported
Responsiveness	0.29	4.82	0.000	Supported
Assurance	0.25	4.10	0.000	Supported
Empathy	0.18	2.95	0.004	Supported
Tangibles	0.22	3.60	0.000	Supported

Table 7: Coefficients

Interpretation:

Table 7 shows private sector banks emphasize in responsiveness and tangibles, while public sector banks maintain strength in reliability.

5.6 Hypotheses Testing

H1–H5: Each SERVQUAL dimension has a significant positive effect on customer satisfaction.

5.7 Key Findings

- Reliability tests confirm internal consistency of measurement scales.
- Descriptive statistics indicate above-average service quality perceptions.
- Correlation results show strong positive relationships between all variables and customer satisfaction.
- Regression analysis demonstrates that service quality explains a substantial proportion of customer satisfaction variance.
- Responsiveness emerges as the most influential factor.

All hypotheses are supported, confirming the importance of service quality dimensions in shaping customer satisfaction as reflected in figure 1.

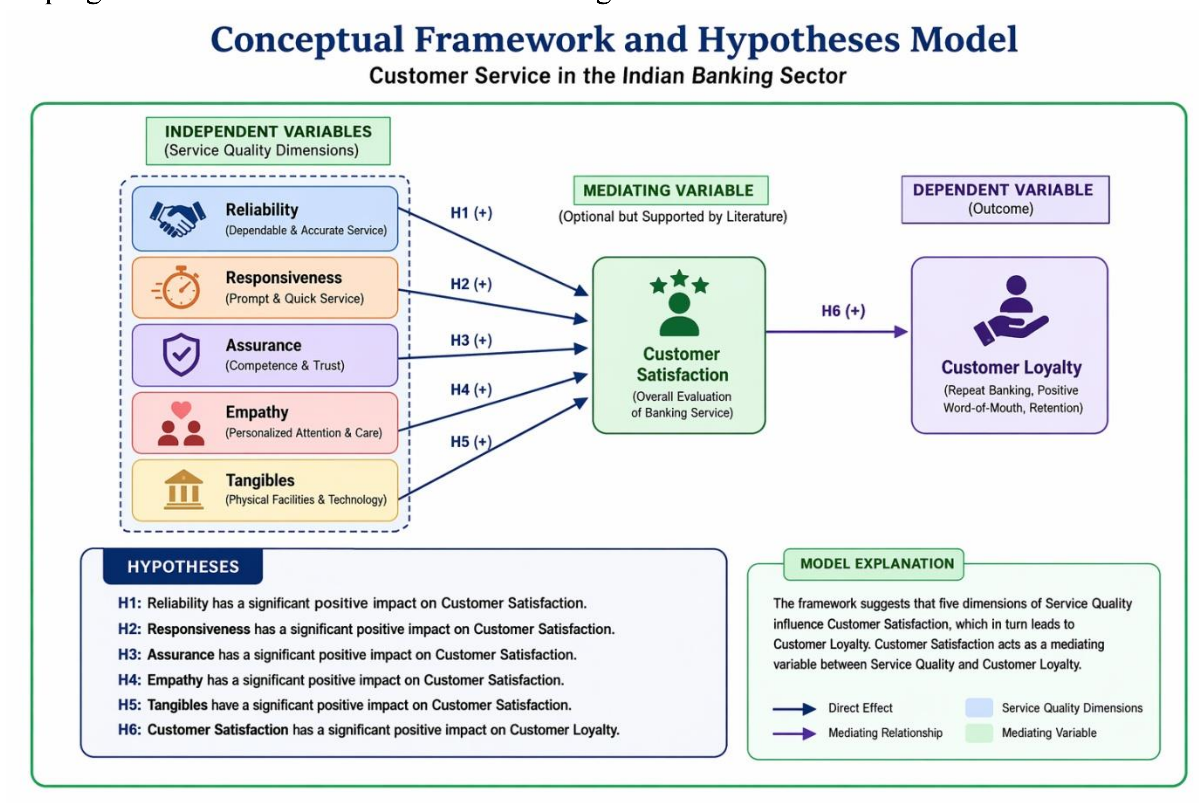


Fig 1: Conceptual Framework and Hypothesis model

6. Conclusion from Analysis

The SPSS-based analysis confirms that improving service quality across all SERVQUAL dimensions leads to higher customer satisfaction. Banks should prioritize responsiveness and assurance while maintaining reliability to achieve a competitive advantage.

7. Major Findings

7.1 Service quality significantly affects customer satisfaction.

Service quality really shapes how customers feel about their banks. In India, banks mostly offer services you can't touch, and you tend to find the same kind of service everywhere. So, what actually sets public and private banks apart is how they treat their customers. Good service sticks with people — it can turn a one-time visitor into a loyal customer and builds lasting trust.

7.2 Responsiveness is the most critical determinant.

Responsiveness is widely recognized as a key component of service quality that strongly influences customer satisfaction in the Indian banking sector. Now, if you ask anyone in the banking world, they'll tell you that responsiveness matters most. People want their banks to act fast — answer questions, solve problems, and get things done without making them wait. With so many options and digital tools out there, customers' expectations have jumped, and the speed of service is a big deal. Banks that respond quickly usually win over customers, and that’s why responsiveness stands out as the most important part of service quality.

7.3 Private banks outperform public banks in service delivery and technology.

Private banks have pulled ahead when it comes to technology and service. They've figured out how to use digital tools and efficient systems to make banking smoother. It's pretty clear, especially as digital banking grows, that private banks are adapting quicker to what customers want. Sure, public banks still have the advantage of trust, tradition, and lots of branches, plus government backing. But when it comes to using technology and running smoothly, private banks have taken the lead.

7.4 Public banks maintain strong customer trust and outreach.

Public sector banks in India hold a unique place within the financial system because of their long history, government ownership, and widespread branch network. That said, public banks have something special: widespread trust and reach. Their history, government ties, and extensive branch network mean they remain important for many people, especially outside major cities. Customers feel secure with them, and their presence in so many communities gives them a unique edge. This broad outreach builds confidence, even if their tech isn’t always cutting-edge.

7.5 Digital banking enhances overall customer experience.

Digital banking now plays a vital role in shaping customer experience within the Indian banking sector, changing the way services are accessed, delivered, and assessed. has changed the game. It’s become essential, letting people do their banking whenever and wherever they want. With more folks online and using smartphones and payment apps, customers expect seamless, safe, and instant service. Digital banking ups the experience for everyone — more convenience, better access, and personalized touches. Whether it's a public or private bank, going digital is now key to keeping customers happy.

8. Implications of the Study

8.1 For Public Sector Banks

8.1.1 Enhance service speed and responsiveness

Public sector banks really need to pick up the pace when it comes to serving customers and solving their problems. People get frustrated when their transactions drag on, they end up waiting ages at branches, or their complaints take forever to get settled. With so many banking options out there these days, how fast and well a bank responds makes a big difference — that's what shapes how customers see them.

Banks need to make things easier for customers. That means cutting out pointless steps, getting rid of old rules that slow everyone down, and sticking to clear deadlines for their services. They should use queue management systems and automate boring, repetitive tasks. Setting up a solid system to handle complaints quickly and on time goes a long way toward building trust with customers. When banks answer people faster, customers are happier and far less likely to go looking for another bank.

8.1.2 Adoption of new banking technologies

Digital banking is becoming a bigger force in shaping how customers experience their banks. Public sector banks can't afford to lag behind private banks—they really need to focus on upgrading their digital systems. That means refreshing their core banking systems, making mobile and online banking better, and connecting all their service platforms so things work together seamlessly.

New tech like artificial intelligence, data analytics, and automation is changing the game. It's not just about speed; it makes banks more efficient and helps them serve customers better. And when banks build digital platforms that are safe, reliable, and simple to use, everyone wins. More people get access, there's less need for physical branches, and customers enjoy banking that's a whole lot more convenient.

8.1.3 Employee training

Employees are really at the heart of good service, especially when it comes to dealing with customers, staying responsive, and building trust. Public sector banks need to keep investing in training that goes beyond just the basics. We're talking about technical skills for banking and digital tech, but also those softer skills—communication, problem-solving, handling tough customer situations.Employees give there best to the organization when they are completely satisfied with their salary, wages, compensation, working conditions and other benefits being provided by the employer (Kidwai, 2026).

There is also a need to encourage a more customer-focused mindset among employees, where understanding and addressing customer needs becomes a priority. Training modules should incorporate the significance of emotional intelligence in managing customer interactions, as highlighted in prior research (Kidwai, 2024). Introducing performance-based evaluations, accountability mechanisms, and service-oriented work practices can further enhance service delivery. A well-trained and motivated workforce can effectively bridge the gap between traditional banking methods and evolving customer expectations.

8.2 For Private Sector Banks

8.2.1 Maintaining Consistency in Service Quality

Private sector banks have to keep their service quality steady no matter where customers interact—whether that's at a branch, online, or over the phone. People usually think these banks deliver efficient service, but the truth is, things can get uneven, especially when they're busy or in different locations. That kind of inconsistency tends to frustrate customers.

Banks need to set clear standards for service. Train staff all the time, not just once at hiring. Tech helps, too—having real-time feedback tools and performance tracking makes a big difference. And don't just stop there. Checking in regularly with models like SERVQUAL lets the bank spot where things aren't working and fix them before customers get upset.

8.2.2 Enhancing Trust-Oriented Practices

Building and sustaining customer trust is essential for fostering long-term relationships in the banking industry. Private sector banks should prioritize transparency, ethical conduct, and meaningful customer engagement in their operations. This involves providing clear and accurate information regarding policies, fees, and associated risks of financial products. Effective relationship management—through personalized financial guidance, prompt handling of complaints, and regular communication—can significantly improve customer confidence. Demonstrating dependability during periods of financial uncertainty and maintaining a strong focus on customer needs further contributes to strengthening institutional trustworthiness.

8.2.3 Strengthening Data Security Measures

As banks go digital, protecting customer data isn't just important—it's essential. Private banks need strong cybersecurity plans if they want to keep out hackers and stop fraud. That means using things like multi-factor authentication, tough encryption, secure app interfaces, and tools that catch threats right as they happen. But technology alone isn't enough. Banks have to regularly check their security, follow the Reserve Bank of India's rules, and teach customers how to use digital banking safely. When banks take data protection seriously, they avoid big losses, safeguard their reputation, and make customers feel confident using their digital services.

8.3 General Implications

8.3.1 Integrating AI-Based Customer Service Solutions

Banks need to start using artificial intelligence to bring their customer service up to speed. Think of smart chatbots and virtual assistants—these tools help answer people's questions faster and get things right the first time. Plus, they don't clock out, so help is always there, day or night. On top of that, AI can sift through customer data to offer personal financial advice and even figure out what customers want before they ask. It's about making banking easier, smarter, and actually helpful. Prior research has demonstrated that AI applications in financial services, particularly robo-advisory systems, enhance decision-making efficiency and customer engagement by providing tailored financial solutions (Bhatia et al., 2021). Similarly, the role of AI in improving operational efficiency and service responsiveness has been emphasized in recent studies (Kidwai, 2025). When AI handles the routine stuff, bank employees get to focus on the bigger challenges and actually connect with customers. But this only works if banks keep their systems updated, use data responsibly, and don't lose that human touch where it really counts. That's how the service stays solid.

8.3.2 Developing Real-Time Complaint Resolution Mechanisms

A prompt and efficient system for handling customer complaints is essential for strengthening trust and improving overall service performance. Banks should establish real-time grievance redressal frameworks that allow customers to easily lodge complaints and monitor their resolution status. The use of digital platforms, mobile banking applications, and integrated management systems can significantly speed up the process and enhance transparency. Clear timelines, automated tracking systems, and defined escalation procedures should be in place to ensure timely resolution.

8.3.3. Strengthening Continuous Feedback and Monitoring Systems

Banks really need to keep track of how customers feel about their service if they want to stay ahead. It's not enough to guess or hope for the best—collecting feedback on a regular basis matters. They can use all sorts of tools for this: simple surveys, digital feedback forms, or just keeping an eye on what people are saying online. And after someone uses a service—give them a way to share their thoughts right then and there. That's where the real, honest feedback comes out, and it gives banks a chance to fix things quickly if something's off.

Once all this information starts coming in, the next step is to actually dig into it—look for patterns, find out what keeps coming up, and see where things need work. When banks pay attention to what their customers are saying (and use that feedback to guide decisions), service gets better. Customers notice. And suddenly, the bank isn't just keeping up—it's leading the pack.

8.4. Policy Implications

8.4.1 Fostering Digital Transformation through Regulatory Support

Regulatory institutions have a big job to do when it comes to pushing digital banking forward. They need to create policies that let tech innovation thrive, but also keep an eye on cybersecurity and keep the whole system steady. Take the Reserve Bank of India, for example—they can roll out clear rules for digital banking, help banks team up with fintech companies, and encourage new tech like AI, blockchain, and cloud solutions. Upgrading digital infrastructure matters too, especially in semi-urban and rural areas, so more people get access. If regulators strike the right balance—supporting new ideas while protecting financial stability—banking services can reach more people and actually work better.

8.4.2 Developing Uniform Service Quality Standards

Ensuring consistency and accountability in banking services requires the establishment of standardized service quality norms across the industry. Policymakers should define clear and measurable indicators related to crucial service dimensions, including promptness, dependability, and effective grievance handling. These benchmarks can guide banks in assessing their performance and identifying operational shortcomings. External factors such as operational disruptions and service inefficiencies have been shown to significantly affect service delivery, emphasizing the need for responsive systems (Kidwai, 2024).Additionally, regulators may require periodic reporting of service quality indicators to improve transparency and encourage competitive performance. The implementation of formal evaluation mechanisms, supported by regular monitoring and audits, can enhance adherence to these standards and promote ongoing improvements in service delivery across both public and private banking institutions.

8.4.3 Advancing Financial Inclusion through Enhanced Service Delivery

Making banking more inclusive really needs to stay at the top of the policy agenda. Everyone, no matter where they live or how much they earn, should be able to access financial services easily and without breaking the bank. To make that a reality, policymakers have to work on better ways to reach people who often get left out—think folks in rural areas, people struggling financially, or anyone who's not confident using digital tools. The best way forward? Cut through the confusing banking processes, roll out more branchless and digital banking options, and set up financial literacy programs that actually speak to the needs of these groups.. Comparative studies on customer preferences and service quality indicate that ongoing assessment plays a key role in enhancing customer satisfaction and competitive positioning (Kidwai, 2024).Improving customer service quality—through multilingual assistance, intuitive digital platforms, and efficient complaint resolution mechanisms—can further strengthen inclusion efforts. Aligning service improvements with inclusion objectives will help ensure that the benefits of banking sector development are distributed more equitably.

9. Conclusion

Customer service remains a fundamental determinant of performance in the Indian banking industry, significantly shaping customer satisfaction, retention, and overall competitiveness. In a rapidly evolving, technology-oriented landscape, private sector institutions such as HDFC Bank, ICICI Bank, and Axis Bank have acquired a competitive edge by emphasizing innovation, streamlining operations, and leveraging advanced digital capabilities. In contrast, public sector banks like SBI,PNB, and Bank of Baroda continue to hold a strong position due to their reliability, established credibility, and extensive presence, particularly in underserved and rural areas.

For long-term growth and resilience, it is essential for banks to integrate technological progress with a customer-focused approach. *RBI has disclosed Utkash2.0 which has customer service as key priority (Source: BFSI post on April11, 2026)*

While investments in digital innovations—such as artificial intelligence, data analytics, and integrated service channels—are crucial, equal importance must be given to maintaining personalized service, empathy, and meaningful customer relationships. *Deputy Governor Swaminathan J of the Reserve Bank of India noted that the surge in banking complaints, particularly in digital services, is largely due to an impersonal and rigid approach adopted by staff, and stressed the need for bankers to balance professionalism with empathy in their customer interactions. (Source: Business Standard post on July22, 2025)*

Striking this balance will help banks improve service quality, deepen customer engagement, and sustain their competitive advantage in the evolving financial landscape.

10. Statement of conflicts of interest

The author confirms that there are no potential conflicts of interest related to the research, writing, or publication of this article.

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