ANALYSIS OF RELATIONSHIPS AMONG SERVICE QUALITY, DISCONFORMATION, CUSTOMER SATISFACTION AND BEHAVIORAL INTENTIONS OF RETAIL BANKING CUSTOMERS IN INDIAN CONTEXT.

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ABSTRACT

In the light of the growing importance of services world wide, effort has been made to study the relationships among service quality, customer satisfaction, disconfirmation and behavioral intentions of the retail banking customers in Indian scenario. The research has made use of model after thorough literature review and the model is tested. The results are discussed and presented and must be useful to the organizations in their effort to serve their customers efficiently.

BODY OF THE ARTICLE

In the world economy services sector is occupying the pivotal role. As countries developing, they are becoming more of services oriented. In the light of the growing importance of services, it has become crucial for every service organization to provide a qualitative service. This article is an effort to study the relationships among service quality, customer satisfaction, disconfirmation and behavioral intentions of the retail banking customers with respect to selective banks in Indian context.

In the process, a research model is developed and eight hypotheses are identified after thorough literature review and pilot studies. These are explaining the relationships among expectations, perceptions, behavioral intentions, disconfirmation, service quality and customer satisfaction. These hypotheses are: H1: Expectations is negatively related to disconfirmation, H2: Perceptions is positively related to disconfirmation, H3: Perceptions is positively related to customer satisfaction, H4: Disconfirmation is positively related to customer satisfaction, H5: Disconfirmation is positively related to service quality, H6: Customer satisfaction is positively related to service quality, H7: Service quality is positively related to behavioral intentions and H8: Customer satisfaction is positively related to behavioral intentions. The data is collected through questionnaire from selective banks viz., Andhra bank, Indian bank, Vysya bank and Karur Vysya bank. Then the collected data is analyzed in the light of the set hypotheses with the help of Two Stage Least Square (TSLS). The results are discussed and presented.