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### **CUSTOMER SATISFACTION IN BANKING SERVICES** (A Comparative Study of Public Sector and Private Sector Banks)

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#### **ABSTRACT**

In the competitive edge service quality has become a critical determinant for establishing and sustaining better relationship with customers. The providers of services have now aware well with the importance of its quality and now making the efforts to differentiate their service quality in compare to others. The present study related to examine the customer satisfaction regarding the service quality among three public sector banks i.e. SBI, PNB, Canara Bank and three private sector banks i.e. ICICI Bank, HDFC Bank, The Nainital Bank Private Ltd. working in the Pauri Garhwal Dist. of Uttarakhand. In this study efforts have been made through structured questionnaire by using 7 points Likert's scale to measure the customer satisfaction regarding banking services in two ways viz. demographic profile basis of respondents and SERVQUAL model basis of services quality. The investigation of the study revealed that there was a significant difference in the customers' perceptions toward their expectation regarding the banking service quality in term of tangibility, reliability, responsiveness and empathy in between both sectors banks.

**KEY WORDS:** Customer Satisfaction, Banking Services, SERVQUAL, Public Sector Banks, Private Sector Banks, LPG etc.