

## AN EMPIRICAL STUDY ON THE DETERMINANTS OF CUSTOMER SATISFACTION AND LOYALTY IN SELECT PUBLIC SECTOR BANKS

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### ABSTRACT

**Purpose:** The purpose of this study is to empirically investigate the key determinants that influence customer satisfaction and loyalty within select public sector banks in the Rayalaseema region of Andhra Pradesh. It seeks to understand how various service quality dimensions contribute to customer perceptions and their intent to remain loyal. The research focuses on bridging the gap between satisfaction and loyalty among bank customers.

**Research Methodology:** The study follows a descriptive and empirical research design, targeting customers of five public sector banks—BOB, BOI, SBI, PNB, and Union Bank—in the Rayalaseema region. Data were collected from 165 bank customers using structured questionnaires developed around key service attributes. Purposive sampling was adopted to ensure relevant and focused insights. The collected data were analyzed using statistical tools such as Regression Analysis and Neural Networking to determine the impact and significance of each variable on satisfaction and loyalty.

**Findings:** The study found that Empathy, Pricing and Charges, and Perceived Value were the most significant factors influencing customer satisfaction. Assurance, despite being rated lower in satisfaction importance, had the highest positive impact on customer loyalty, indicating trust as a key retention factor. Other contributors like Responsiveness, Corporate Image, and Communication also demonstrated notable influence. The analysis confirmed that satisfaction and loyalty are jointly shaped by emotional connection, service quality, and brand perception.

**Conclusion:** The study concludes that enhancing emotional service elements such as empathy and trust, along with transparent pricing and value delivery, is crucial for sustaining customer loyalty in public sector banks. Functional aspects like responsiveness and accessibility, while important, must be complemented by relational service strategies. Banks should adopt customer-centric approaches through training, digital service improvements, and trust-building initiatives.

### INTRODUCTION

The banking sector serves as a backbone to the economic infrastructure of every nation, acting as a crucial intermediary in channelling savings into productive investments and supporting both personal and business financial activities. In developing economies such as India, public sector banks (PSBs) play an especially pivotal role—they are not just commercial entities but also agents of economic and social change. Over the decades, PSBs have been instrumental in driving financial inclusion, supporting government welfare schemes, and catering to the diverse financial needs of individuals from all socio-economic backgrounds. With advances in technology, intensifying competition, and shifting customer expectations, these banks face increasing pressure to not only retain their customer base but

also cultivate their loyalty in an era where alternative banking options abound (**Harsolekar & Tatuskar, 2014; Chandra & Belwal, 2018–2020**).

Customer satisfaction has thus emerged as a critical differentiator and a primary objective within the sector. Defined as the measure of how products and services supplied by a bank meet or surpass customer expectations, customer satisfaction directly impacts a bank's reputation, customer retention, and long-term profitability. Satisfied customers are more likely to remain loyal, indulge in word-of-mouth promotion, and utilize a bank's multiple services, while dissatisfied customers may switch their allegiance to competitors, irrespective of long relationships. Given the expanding privatization of the Indian banking sector and the growing presence of international players, public sector banks must prioritize customer-centric strategies to remain relevant and secure their market share (**Jadon, 2018**).

Numerous studies highlight that customer satisfaction in the banking industry is multifaceted, influenced by tangible and intangible factors. Variables such as service quality, employee responsiveness, reliability, banking technology adoption, convenient locations, effective complaint redressal mechanisms, and perceived value all significantly shape the customer experience. Elements like the physical appearance of the branch (tangibles), the empathy shown by staff, speed and accuracy in transactions, pricing transparency, security, and service innovation are also vital determinants. For public sector banks, enhancing these determinants is not merely a business imperative but also a contribution to social development, as banks are uniquely positioned to influence millions of lives through their extensive branch networks and financial products (**Harsolekar & Tatuskar, 2014; Jadon, 2018**).

In recent years, service delivery in PSBs has been under scrutiny, given pressures from private competitors often perceived as more agile and technologically advanced. However, PSBs continue to command a loyal customer base owing to their legacy, government backing, and outreach beyond urban centers. The transformational journey from traditional in-person banking to digital platforms has, however, introduced new expectations around convenience, transparency, and personalized services—areas where customer satisfaction must be carefully cultivated and sustained. Studies indicate that not only the quality of services but also the perceived trustworthiness, social responsibility initiatives, and reliability of PSBs contribute to a customer's overall satisfaction and sense of loyalty to the institution (**Chandra & Belwal, 2018–2020**).

Customer loyalty is another cornerstone of a bank's long-term success. Loyalty entails a customer's ongoing preference and commitment to patronize one bank over others, often manifesting in continuous usage, resistance to competitor offers, and advocacy through positive word-of-mouth. While satisfaction is a necessary condition for loyalty, it may not always be sufficient; banks must deliver beyond basic satisfaction to build emotional bonds, trust, and perceived value among customers. Research evidence reveals that factors driving loyalty include consistent service quality, efficient grievance redressal, staff competence, trustworthy management practices, and a favorable corporate image. In the context of Indian PSBs, fostering customer loyalty is particularly significant, given the challenges of retaining digitally savvy and choice-rich customers who can switch providers with minimal effort (**Harsolekar & Tatuskar, 2014; Jadon, 2018**).

Understanding the determinants of satisfaction and loyalty is, therefore, a dual imperative: it provides actionable insights for banks aiming to refine service delivery, and it enables policy-makers to formulate targeted interventions to improve overall banking sector efficiency and

customer well-being. The present study seeks to empirically examine these determinants in select public sector banks, deploying a structured approach to identify the most influential factors and their impact on customer loyalty. By exploring the interplay of service quality parameters, customer perceptions, and loyalty outcomes, this research aspires to offer practical recommendations for strengthening the competitive position of PSBs in a transforming financial landscape (**Chandra & Belwal, 2018–2020**).

## REVIEW OF LITERATURE

**Lenka, U., Suar, D., & Mohapatra, P. K. J. (2009)**, investigated whether service quality in Indian commercial banks enhances customer satisfaction and, in turn, fosters customer loyalty. Data were collected through questionnaires from 350 customers of scheduled commercial bank branches in Orissa, focusing on socio-demographic factors and service quality dimensions—human, technical, and tangible. The results indicated that all three aspects positively influenced customer satisfaction, with human aspects having the strongest impact. Furthermore, customer satisfaction was found to significantly promote customer loyalty. The study concludes that improving human-centric service quality is key to enhancing satisfaction and loyalty in the Indian banking sector.

**Singla, V. (2012)**, aimed to explore the causal relationship between service quality and customer satisfaction, and their collective impact on customer loyalty. The study evaluated whether to use performance-only measures or a combination of performance and expectations, ultimately concluding that perceptions-only operationalization was more suitable for measuring service quality. Through an analysis of antecedents and their influence on loyalty, the findings indicated that service quality has a stronger direct effect on customer loyalty than the indirect effect of customer satisfaction. The study concludes that while both constructs are important, service quality plays a more pivotal role in shaping customer loyalty, suggesting it should be prioritized in loyalty strategies.

**Kaura, V. (2013)**, examined whether service convenience (SERVCON) enhances customer satisfaction and fosters customer loyalty in Indian commercial banks. The study employed a cross-sectional survey of 352 urban retail banking customers in Rajasthan, with data analyzed using structural equation modeling. Five dimensions of service convenience—decision, access, transaction, benefit, and post-benefit convenience—were assessed. Among these, decision convenience had the most significant influence on customer satisfaction, which in turn positively impacted customer loyalty. The findings highlight the critical role of service convenience in shaping customer perceptions. The study concludes that improving specific SERVCON dimensions can effectively enhance satisfaction and loyalty in the Indian banking sector.

**Kaur, M. N., & Kiran, P. (Ms) R. (2014)**, aimed to identify the key determinants of customer loyalty and customer satisfaction in the context of e-banking. The study employed factor analysis to extract major components influencing loyalty, revealing Customer Retention, Security and Virtual Banking, and Technology Invasion as primary factors, with Customer Retention explaining the highest variance. Customer satisfaction was measured using ten indicators, and regression analysis was used to explore its relationship with loyalty. Key drivers of loyalty included Confidence, Technology Adoption, Technical Expertise, Personal Services, and Ease of Use. The model accounted for 85.8% of the variation in customer satisfaction. The study concludes that improving these satisfaction components is critical for retaining loyal online banking customers.

**Paul, J., Mittal, A., & Srivastav, G. (2016)**, investigated the impact of various service quality variables on overall customer satisfaction by comparing public and private sector banks in India. Using forward stepwise regression, the study analyzed responses from 500 bank customers (250 each from public and private banks), achieving a 65% response rate.

The results showed that in private sector banks, factors such as product knowledge, responsiveness, fast service, and reduced queuing time positively influenced satisfaction, while appearance and follow-up had a negative effect. In public banks, only product knowledge and fast service were positively associated, with appearance being negatively associated. The study concludes that service quality components influencing satisfaction vary significantly between public and private sector banks, suggesting the need for sector-specific service strategies.

**Anandanatarajan, K. (2017)**, aimed to analyze the impact of human resource management (HRM) practices on customer satisfaction in public and private sector banks. The study assessed staff perceptions of HRM practices, revealing that officers in both sectors had moderate satisfaction levels, while clerical and sub-staff expressed low satisfaction. The findings showed that private sector banks provided better service quality than public sector banks in the study area. A significant association was found between HRM practices and service quality dimensions such as tangibility, reliability, responsiveness, assurance, and empathy. The study concludes that effective HRM practices contribute significantly to enhancing customer satisfaction across both banking sectors.

**Darli, L., & Vasanthagopal, R. (2018)**, aimed to examine the association between Customer Relationship Management (CRM) best practices and customer loyalty in the retail banking sector in Kerala. The study focused on how service differentiation, timely service, and quality improvement contribute to word-of-mouth publicity and customer retention. Using an empirical research design, customer opinions were collected and analyzed to assess the effectiveness of CRM practices. The findings revealed a strong positive association between CRM best practices and customer loyalty in commercial banks. The study concludes that effective CRM implementation significantly enhances customer loyalty and should be a strategic priority for banks aiming to remain competitive.

**Jausukhbhai Limbad, S., & Patel, V. (2020)**, aimed to measure customer satisfaction with CRM activities in Indian commercial banks, specifically comparing the top three private and top three public sector banks in Surat. The study used a descriptive research design with qualitative methods to understand customer perceptions, employing non-probability convenience and stratified sampling techniques. Out of 1,200 distributed questionnaires, 973 were analyzed using appropriate statistical tools. The findings revealed that private banks' reliability and marketing mix significantly influenced customer satisfaction and loyalty, while in public sector banks, collateral elements and marketing mix played a similar role. ICICI and Bank of Baroda emerged as top performers among private and public banks, respectively. The study concludes that effective CRM implementation positively influences customer satisfaction and loyalty, encouraging banks to adopt CRM strategies in a competitive environment.

**Sasikumar, S., & Sundaram, N. (2023)**, aimed to examine customer loyalty through the lenses of customer satisfaction and awareness using developed constructs—General Services (GS), Product Cognizance (PC), Technology Services (TS), and Social Responsibility (SR)—in selected Nifty banks. The study employed cluster sampling to collect data from 360 bank customers. Findings revealed low customer satisfaction with Technology Services, leading to the rejection of the corresponding hypothesis. The study emphasized the need for banks to enhance customer awareness and fulfillment to convert satisfaction into customer delight. It concludes that despite technological advancements and social initiatives in Indian banking, customer perception and awareness remain critical for sustaining loyalty.

**Prakash, V., & Singh, S. P. (2023)**, aimed to examine the relationship between service quality and customer satisfaction in rural public sector banks in Lucknow District, Uttar Pradesh. Using a quantitative research design, the study employed the SERVQUAL model to collect and analyze data on various service quality dimensions. The findings revealed that

Tangibility, Reliability, Responsiveness, and Empathy significantly affect customer satisfaction, though their impact varied. The study concludes that enhancing specific aspects of service quality is essential for improving customer satisfaction. These insights are valuable for policy formulation and the sustainable development of rural banking services.

### RESEARCH GAP

The existing literature focuses on evaluating the impact of service quality, CRM practices, HRM, and service convenience on customer satisfaction and loyalty across various banking sectors, with a strong emphasis on urban, national, or mixed public-private bank samples. Studies have also explored the role of digital banking, technological advancements, and customer awareness in influencing loyalty, often comparing private and public sector performance. However, most research has been conducted in broader or metropolitan contexts, overlooking regional disparities in customer perceptions and satisfaction. There is limited empirical evidence addressing the unique banking service challenges and customer behavior in specific rural or semi-urban areas. Hence, a research gap exists in understanding the determinants of customer satisfaction and loyalty in select public sector banks specifically within the Rayalaseema region.

### SCOPE OF THE STUDY

The scope of the study is confined to examining the key determinants of customer satisfaction and loyalty within select public sector banks—Bank of Baroda (BOB), Bank of India (BOI), State Bank of India (SBI), Punjab National Bank (PNB), and Union Bank of India (UNO)—operating in the Rayalaseema region of Andhra Pradesh. This empirical investigation aims to analyze customer perceptions across multiple service dimensions to identify factors that significantly influence satisfaction and retention. The study targets diverse customer segments to ensure representativeness and enhance the reliability of findings. The focus remains on evaluating both emotional and functional service attributes, aligning with contemporary service quality and loyalty models. The scope is designed to contribute actionable insights for strategic service enhancement in public sector banking.

### OBJECTIVES

1. To examine the key determinants influencing customer satisfaction in select public sector banks.
2. To assess the impact of customer satisfaction on customer loyalty in select public sector banks.

### HYPOTHESIS

**H0:** There is no significant Impact on customer satisfaction on customer loyalty in select public sector banks.

**H1:** There is a significant Impact on customer satisfaction on customer loyalty in select public sector banks.

### RESEARCH METHODOLOGY

The present study adopts a descriptive and empirical research design to investigate the determinants of customer satisfaction and loyalty in select public sector banks. The research sample comprises customers of Bank of Baroda, Bank of India, State Bank of India, Punjab National Bank, and Union Bank of India across the Rayalaseema region of Andhra Pradesh. A total of 165 respondents were selected using purposive sampling to ensure relevance and data reliability. Primary data were collected through structured questionnaires designed to capture various service dimensions. Statistical tools such as Regression Analysis and Neural Networking were employed to analyze the relationships and predictive strength among

variables. The methodology aims to provide data-driven insights into service factors influencing customer loyalty.

**DATA ANALYSIS**

**Objective: 1 To examine the key determinants influencing customer satisfaction in select public sector banks.**

The study attempted to know the key determinants, which influences satisfaction of customers of selected banks. The study collected the primary data through the drafted questionnaire. The study applied the neural network statistical method.

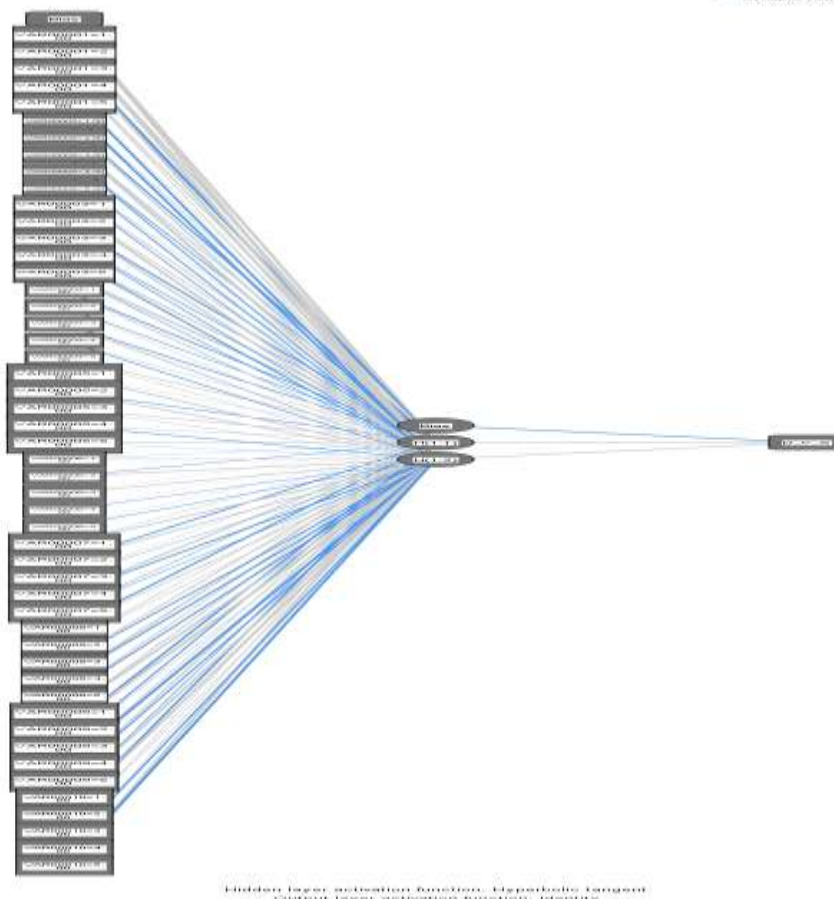
**Table – 1**  
**Case Processing Summary of determinants influencing customer satisfaction**

		N	Percent
Sample	Training	116	70.3%
	Testing	49	29.7%
Valid		165	100.0%
Excluded		0	
Total		165	

Source: Primary Data

The case processing summary of determinants influencing customer satisfaction presented a total valid sample size of 165 respondents, with 70.3% (116 cases) used for training and 29.7% (49 cases) allocated for testing. No data were excluded from the analysis, indicating complete participation. The distribution ensured adequate representation for model development and validation in examining the determinants of customer satisfaction in select public sector banks.

**Figure –1: Neural Networking of determinants influencing customer satisfaction**



The neural network model of determinants influencing customer satisfaction illustrated the relationship between various independent variables and customer satisfaction through three hidden layers, using a hyperbolic tangent activation function. The diagram revealed significant synaptic weights connecting multiple predictors to the hidden and output layers, indicating the complex, nonlinear interactions among variables. This architecture effectively processed and predicted customer satisfaction outcomes in the selected public sector banks.

**Table – 2:**  
**Independent Variable Importance of determinants influencing customer satisfaction**

	Importance	Normalized Importance
Service Quality	.110	83.8%
Tangibles	.077	58.8%
Responsiveness	.108	82.1%
Assurance	.068	51.9%
Empathy	.132	100.0%
Accessibility	.076	57.8%
Pricing and Charges	.125	94.9%
Communication	.082	62.2%
Perceived Value	.120	91.2%
Corporate Image	.101	76.5%

Source: Primary Data

The table presents the relative importance and normalized significance of various independent variables influencing customer satisfaction in selected public sector banks—BOB, BOI, SBI, PNB, and UBI. Among the determinants, **Empathy** emerged as the most influential factor with a normalized importance of **100%**, indicating that personalized attention and understanding of customer needs play a critical role in satisfaction. This is closely followed by **Pricing and Charges (94.9%)** and **Perceived Value (91.2%)**, suggesting that customers are highly sensitive to cost-related aspects and the value they perceive in banking services. The table analysed that, **Service Quality (83.8%)** and **Responsiveness (82.1%)** also showed strong impacts, reflecting the importance of prompt and efficient service delivery. Meanwhile, factors like **Tangibles (58.8%)**, **Accessibility (57.8%)**, and **Communication (62.2%)** were moderately significant, whereas **Assurance** scored the lowest at **51.9%**, implying less emphasis on trust and confidence-building measures in current customer perceptions. The findings suggest that emotional and value-driven aspects outweigh purely functional elements in determining customer satisfaction in Indian public sector banks.

**Objective: 2 To assess the impact of customer satisfaction on their loyalty in select public sector banks.**

The study mainly focused to know the Impact of Customer satisfaction on their loyalty. The study collected the selected public sector banks. The study has framed the following hypothesis.

**H0:** There is no significant Impact on customer satisfaction on customer loyalty in select public sector banks.

**H1:** There is a significant Impact on customer satisfaction on customer loyalty in select public sector banks.

**Table –3**  
**ANOVA of customer satisfaction on customer loyalty in select public sector banks.**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	139.844	10	13.984	12.870	.000 <sup>b</sup>
	Residual	167.332	154	1.087		
	Total	307.176	164			

The ANOVA table assessed the impact of various customer satisfaction determinants on customer loyalty across selected public sector banks. The model showed a statistically significant relationship ( $F = 12.870$ ,  $p < .001$ ), indicating that the combined influence of the predictors significantly explained variations in customer loyalty. The results confirmed that variables like service quality, pricing, and perceived value have a meaningful effect on customers' intention to continue using their bank.

**Table – 4**  
**Coefficients of impact of Customer Satisfaction on Customer Loyalty in selected Public Banks**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.382	.318		4.346	.031
	Service Quality	4.188	.283	1.118	14.799	.025
	Tangibles	3.213	.483	.200	6.652	.011
	Responsiveness	6.104	.688	2.102	8.872	.024
	Assurance	7.288	.384	3.274	18.979	.001
	Empathy	5.051	.182	2.051	27.753	.034
	Accessibility	3.305	.933	1.045	3.542	.024
	Pricing and Charges	6.108	.585	1.108	10.441	.005
	Communication	4.125	.778	3.125	5.302	.014
	Perceived Value	4.116	.780	3.119	5.277	.011
	Corporate Image	6.246	.689	2.237	9.065	.007

Source: Primary Data

The table presents the coefficients of multiple customer satisfaction dimensions on customer loyalty in selected public sector banks—BOB, BOI, SBI, PNB, and Union Bank. The results revealed that all ten variables significantly influenced customer loyalty at a 5% significance level, with *Assurance* ( $\beta = 7.288$ ,  $p = .001$ ) and *Pricing and Charges* ( $\beta = 6.108$ ,  $p = .005$ ) emerging as the most influential factors. *Responsiveness* ( $\beta = 6.104$ ,  $p = .024$ ) and *Corporate Image* ( $\beta = 6.246$ ,  $p = .007$ ) also played major roles, contributing over 6% each to loyalty intention. *Empathy* ( $\beta = 5.051$ ), *Communication* ( $\beta = 4.125$ ), and *Perceived Value* ( $\beta = 4.116$ ) showed moderate influence with significance values under .05, confirming their positive impact. Variables like *Tangibles* ( $\beta = 3.213$ ) and *Accessibility* ( $\beta = 3.305$ ) contributed less but remained statistically significant, indicating that even physical facilities and service access influence customer decisions.

The findings infer that assurance in services and transparent pricing strongly motivate customers to remain loyal. The analysis confirms that multiple determinants of customer

satisfaction significantly influence customer loyalty in public sector banks. Elements such as service quality, responsiveness, assurance, empathy, and perceived value emerge as strong predictors of a customer's intent to remain loyal. These factors collectively shape the overall customer experience, fostering trust and emotional connection with the bank. Thus, enhancing these satisfaction drivers is crucial for banks to sustain long-term customer relationships and ensure continued loyalty in a competitive banking environment. *Hence, Reject the null hypothesis and accept the alternative hypothesis, i.e., There is a significant Impact on customer satisfaction on customer loyalty in select public sector banks.*

### FINDINGS OF THE STUDY

1. The study found that Empathy was the most significant determinant of customer satisfaction, with a normalized importance of 100%, highlighting the strong value customers place on emotional connection and personal attention.
2. The findings revealed that Pricing and Charges ranked second in driving satisfaction (94.9%), emphasizing the crucial role of fairness and transparency in customers' perceptions of service value.
3. It was observed that Perceived Value had a high importance level (91.2%), indicating that customers assess satisfaction based on the benefits received relative to costs or efforts.
4. The analysis showed that Tangibles and Accessibility had moderate importance (58.8% and 57.8% respectively), suggesting that while physical infrastructure and ease of access matter, they are not primary drivers of satisfaction.
5. The study indicated that Assurance had the lowest importance in satisfaction (51.9%), implying that while trust is valued, other factors like empathy and pricing currently have greater influence.
6. The findings confirmed that Assurance had the strongest positive impact on customer loyalty ( $\beta = 7.288$ ,  $p = .001$ ), showing that trust and confidence in the bank are key to long-term customer commitment.
7. The study found that Pricing and Charges significantly influenced loyalty ( $\beta = 6.108$ ,  $p = .005$ ), reinforcing that competitive and clear pricing promotes customer retention.
8. It was concluded that Corporate Image played a major role in loyalty formation ( $\beta = 6.246$ ,  $p = .007$ ), revealing that a strong and reputable brand enhances customer trust and repeat engagement.
9. The results indicated that Responsiveness made a notable contribution to customer loyalty ( $\beta = 6.104$ ,  $p = .024$ ), demonstrating the importance of timely assistance and efficient service.
10. The findings suggested that Empathy also had a substantial impact on loyalty ( $\beta = 5.051$ ,  $p = .034$ ), confirming that personalized attention helps in building deeper emotional connections with customers.

### CONCLUSION OF THE STUDY

The study concludes that customer satisfaction is a multidimensional construct significantly influencing customer loyalty in public sector banks. The analysis reveals that, Emotional drivers such as empathy, alongside pricing and perceived value, emerged as top determinants of satisfaction, while assurance and responsiveness played crucial roles in fostering long-term loyalty. Interestingly, while assurance ranked lowest in satisfaction importance, it showed the strongest impact on loyalty, indicating that once trust is established, it becomes a key loyalty anchor. The findings suggest that banks should go beyond transactional efficiency and invest in personalized services, transparent pricing, and brand trust. Enhancing these drivers will not only improve customer satisfaction but also cement long-term loyalty and competitive advantage. Banks should prioritize staff training, digital responsiveness, and customer relationship management. Therefore, customer-centric strategies anchored in emotional and

value-based service delivery are essential for sustaining customer loyalty in India's evolving banking landscape. Hence, *Reject the null hypothesis and accept the alternative hypothesis, i.e., There is a significant Impact on customer satisfaction on customer loyalty in select public sector banks.*

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