

BSQ (Bank Service Quality) and Customer Engagement in Select Banks of Greater Hyderabad.

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Abstract -

In today's rapidly evolving financial landscape, service quality plays a crucial role in determining customer satisfaction, engagement, and loyalty. This study evaluates Bank Service Quality (BSQ) and Customer Engagement in Select Banks of Greater Hyderabad, focusing on key service dimensions such as effectiveness and assurance, access, price, tangibles, service portfolio, reliability, and customer engagement. As Greater Hyderabad emerges as a significant financial and IT hub, understanding how banks cater to the needs of a diverse and tech-savvy population is essential for sustaining long-term customer relationships.

The research adopts a quantitative approach, collecting primary data through a structured questionnaire from 150 individual respondents. The study employs statistical techniques such as ANOVA, correlation, and regression analysis to examine the impact of various service quality factors on customer engagement. Furthermore, demographic variables were analysed using frequency tables to understand respondent characteristics. The findings provide valuable insights into how different aspects of banking services influence customer perceptions, satisfaction, and long-term engagement.

The study highlights the importance of continuous service enhancement for banks to remain competitive in a dynamic market. It also offers strategic recommendations for banks to strengthen customer relationships by improving service reliability, accessibility, and personalization. Ultimately, this research contributes to the broader understanding of banking service quality and its implications for customer engagement in urban financial markets like Greater Hyderabad.

Introduction –

In a competitive financial environment, the quality of service has become the basic aspect determining the success and sustainability of banks. Banks are now more than just financial institutions. They have become a customer-centric organization with emphasis on superior customer experience. This development is the result of heightened competition, changing customer perceptions, and increased focus on digitalization.

Service quality in banking is not merely an operational priority; it is a strategic imperative that directly influences customer satisfaction, retention, and engagement. Research consistently demonstrates that higher service quality fosters stronger emotional connections with customers, enhancing loyalty and advocacy while contributing to a bank's long-term profitability. In this context, the definition of Bank Service Quality as developed by **Bahia and Nantel (2000)** seems to provide a strong framework with which to assess the performance of banking services across such vital dimensions as reliability, access, pricing, tangibles, and customer engagement.

Strategic Importance of Service Quality in Greater Hyderabad Greater Hyderabad is one of the fastest urbanizing cities in India, and it is now emerging as a key financial hub that has tremendous potential for growth in the banking sector. Its economic landscape is shaped by its booming IT industry and rising domestic and international investments among a diverse, highly educated, and tech-savvy population. This demographic profile leads to a bank-specific environment because more and more people demand not only reliable but also efficient, personalized, innovative, and technologically driven solution services.

Hyderabad, an urban market, presents different problems and opportunities than the smaller townships and rural areas. In comparison with the others, Hyderabad also comprises a more informed customer base

digitally and quality conscious than that of others. To match this demand, innovation must be proactive, allowing them to differentiate themselves through superior quality services.

Besides, the growth in Hyderabad's economy and technology has increased competition in the banking sector. The public and private banks are in a race to win customer loyalty through quality service at the physical branches and digital platform. For banks in such an environment, BSQ has become the critical tool for winning over a competitive advantage and establishing lasting relationships with customers.

Dimensions of Bank Service Quality (BSQ) The measurement in BSQ is carried on determining the extent that multi-dimensioned banks accomplish customer expectations in providing its services. Each service element contributes much to service perception and further influences their level of intentions to do business with it:

Effectiveness: Provides assurance This dimension reflects professionalism, courtesy, and competency of the employees working in banks. Customers give immense importance to the confidence and assurance they receive during their interaction with bank employees. Factors like secure process, accurate financial guidance, and quick issue resolution add to the trust and satisfaction factor.

Accessibility: Access points highlight the ease with which customers can access the bank's services, whether it is through physical branches, ATMs, online banking platforms, or mobile apps. In Hyderabad's highly digitized market, easy access to banking services is a key determinant of customer satisfaction.

Price: The perceived value of banking services relates to pricing, such as fees on accounts, interest rates on loans, and transaction costs. Younger, more tech-savvy customers in Hyderabad often compare these factors when choosing a bank. Pricing strategies that are transparent and cost-effective strengthen a bank's competitive position.

Tangibles: Tangibles include the physical and digital infrastructure of the bank, such as branch aesthetics, ATM availability, and the usability of mobile applications. These elements create a strong first impression and influence a customer's perception of the bank's overall quality.

Service Portfolio: A comprehensive and diversified service portfolio helps banks meet the diversified needs of customers. A bank that offers a wide variety of financial products, including savings accounts, loans, credit cards, and investment services, will be able to attract and retain customers in a competitive market like Hyderabad.

Reliability: Reliability forms the foundation of trust in a banking relationship. It simply reflects the bank's capability to provide services consistently, accurately, and promptly. For example, zero errors in transactions, delivering on promises regarding services, and redressing grievances quickly all work together to ensure that the customer stays loyal.

Customer Engagement: Engagement highlights the meaningful and constant interactions between the bank and the customers. It is more than just transactions but an emotional connection that leads to loyalty, advocacy, and relationship building. Engaged customers are likely to use other services and tell others about the bank.

BSQ in Customer Engagement Service quality is the bedrock of customer engagement, increasingly identified as a primary growth and sustainability driver for the banking industry. When banks are excellent at all the BSQ dimensions: Reliability makes customers come back. Tangibles, like beautiful branches or easy-to-use apps, make for a great first impression.

Objectives of the Study -

- To evaluate the quality of services that selected banks in Greater Hyderabad provide.
- To examine the connection between the quality of services and customers' engagement.

The study employs a quantitative research methodology with descriptive analysis and statistical techniques to assess the correlations between the variables to accomplish these goals. The study intends to shed light on how aspects of service quality influence customer engagement in the banking industry by employing a systematic methodology. The study emphasizes how crucial BSQ dimensions are:

1. **Access:** The convenience and ease by which customers can access banking services.
2. **Tangibles:** The physical and virtual aspects of the bank, like the appearance of branches and technological infrastructures.
3. **Effectiveness and Assurance:** The professional, reliable, and trustworthy nature of the staff as well as the processes that the bank employs.
4. **Price:** Fairness and transparency in fee and service charges.
5. **Service Portfolio:** The range and appropriateness of banking products and services available.
6. **Reliability:** The dependability and precision of banking operations and services.

By employing this approach, the study will be able to offer a comprehensive picture of how these elements affect the customer's perspective and interaction with the bank, giving the banks useful data to improve the Caliber of their offerings and strengthen client relationships.

Hypotheses of the study -

H1: Customer engagement is positively impacted by effectiveness and assurance. H2: Customer engagement is positively impacted by access.

H3: Customer engagement is positively impacted by price.

H4: Customer engagement is positively impacted by tangibles.

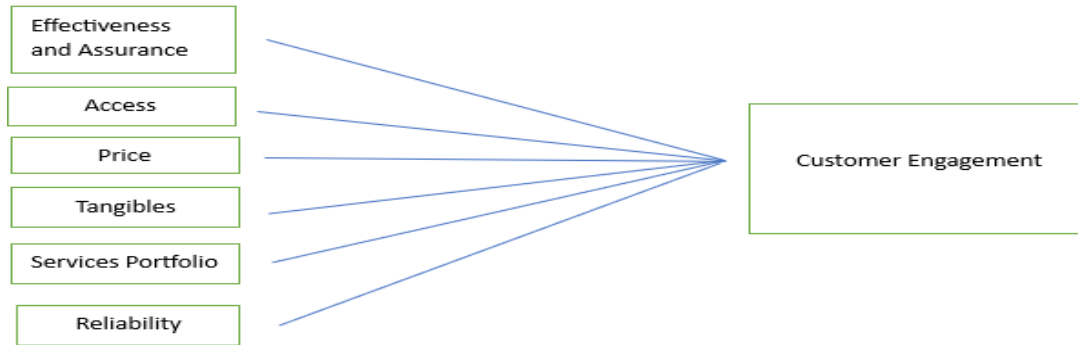
H5: Customer engagement is positively impacted by services portfolio. H6: Customer engagement is positively impacted by reliability.

Sample Size and Data Collection –

The study's sample consists of 150 respondents who were chosen to reflect a wide range of demographics. The sample size was chosen to be both manageable for efficient evaluation and to guarantee enough data for significant analysis. The participants were selected from a wide range of Greater Hyderabad consumers, guaranteeing that the sample fairly represents the intended demographic of banking clients using financial services.

By using Google Forms to conduct an online survey, this made sure that data collecting could be completed effectively. This strategy's affordability, reach, and ease of use serve as its justifications. This website allowed the study to recruit participants with a range of demographics, including age groups, professions, and banking habits. With a focus on the relationship between six independent variables—Access, Tangibles, Effectiveness and Assurance, Price, Service Portfolio, and Reliability—and their impact on Customer Engagement, the dependent variable, the survey was created to gather both qualitative and quantitative data.

Conceptual Framework -



Data Analysis-

Introduction of the Chapter-

The findings pertaining to the study's goals and hypothesis testing are reported in this chapter. Additionally, this chapter is broken up into three sections:

Part A: It displays the findings pertaining to the respondents' profile.

Part B: It displays the findings about the banks' customer engagement and service quality. Part C: It illustrates the connection between customer engagement and service quality.

Part – A

Profile of the respondents

Introduction: This section presents the respondents' profile, which includes their age, gender, occupation, income, education, and bank type.

Age of Respondents: Because age affects many of the decisions we make in life, it was decided to gather information on respondents' ages. Consequently, Table 1 displays the data pertaining to age.

Table – 1: Age of the respondents

	Age Group (In Years)		
		Frequency	Percent
Valid	<22	50	33.3
	23-25	59	39.3
	26>	41	27.3
	Total	150	100.0

Interpretation: As can be seen from the table 1, a significant portion of the respondents (39.3%) are between the ages of 23 - 25, followed by one-third (33.3%) who are under the age of 22, and the remaining 27.3% who are above the age of 26.

Gender of the respondents – It is believed that respondents' gender may have an impact on how they view the banks' level of service quality. Consequently, information about the respondents' gender is shown in table2.

Table – 2: Gender of the respondents

	Gender		
		Frequency	Percent
Valid	Female	71	47.3
	Male	79	52.7
	Total	150	100.0

Interpretation: According to the preceding table, most respondents (52.7%) are male. The remaining 47.3% are females.

Occupation of the respondents – Respondents to this study on bank service quality come from a variety of backgrounds, including Government Services, Self-Employed, and Employed. To comprehend the needs and views of clients in various professions. Therefore, information about the respondents' occupations is shown in table 3.

Table – 3: Occupation of the respondents

	Occupation		
		Frequency	Percent
Valid	Employed	93	62.0
	Self Employed	54	36.0
	Govt.Service	3	2.0
	Total	150	100.0

Interpretation: According to the above table 3, most respondents (62%) are employed in their line of work, with self-employed people coming in second (36%). a lesser percentage—just 2%—by the Government Service. Since most of the people in the table are employed and self- employed, most of the insights originate from these occupational groupings.

Education of the Respondents – The responders in the study have a wide range of educational backgrounds, from undergraduate to PhD. It guarantees a wide understanding of the customer experience and the standards for the banks' level of service excellence. Therefore, the goal of the study is to determine how customer perceptions of service quality in both public and private banks may be impacted by varying educational attainment.

Table – 4 Education of the respondents

	Education		
		Frequency	Percent
Valid	Undergraduate	5	3.3
	Graduate	55	36.7
	Postgraduate	69	46.0

	PhD	21	14.0
	Total	150	100.0

Interpretation: According to the above data, most respondents are from post-graduation (46%), followed by graduates (36.7%), PhDs (14%), and undergraduates (3.3%). Because many respondents come from that educational background, the tables indicate that many respondents are post-graduates.

Income of the Respondents (In rupees) – It claims that respondents' impressions of the quality of services provided by both public and private banks may be influenced by their income.

Therefore, the primary goal of the study is to comprehend the respondents' financial capacity, which may have an impact on how they perceive and feel about the quality of the services provided by the banks.

Table – 5 Income groups of the respondents

	Income Group (in Rupees)		
		Frequency	Percent
Valid	<150000	36	24.0
	150001-600000	75	50.0
	-600001>	39	26.0
	Total	150	100.0

Interpretation: According to the above table, most respondents (50%) are between the income group of 150001 - 600000, followed by -600001> are 26%, and then followed by<150000 (24%). This indicates that the respondents have a good income to use bank services, and it also helps to understand the respondents' financial capacity in relation to their perception and satisfaction with the bank services.

Type of bank – The study's respondents come from both public and private banks, and its goal is to comprehend how customers view and feel about the quality of the services provided by these financial institutions. This method aids in comprehending how the type of bank—private or public—affects customer satisfaction and provides a thorough analysis of the Caliber of services provided by both bank sectors.

Table – 6 Type of Bank

	Type of bank		
		Frequency	Percent
Valid	Public	81	54.0
	Private	69	46.0
	Total	150	100.0
Total		150	100.0

Interpretation: Based on the above table, many respondents (54%) work for public banks, while the remaining 46% work for private banks.

Conclusion for Part A: This section provides an overview of the respondents' profiles. In general, most respondents are between the ages of 23 - 25, are primarily male, have a postgraduate degree, earn between ₹150,001 - ₹600,000, and primarily use services from public sector banks.

PART - B

Perceived Quality of services in banks.

Introduction (ANOVA): In this section, the findings pertaining to the testing of hypotheses are displayed in the subsequent pages. A standardized scale comprising six dimensions— effectiveness and assurance, assess, price, tangibles, services portfolio, and reliability—was used to gather respondents' opinions regarding the quality of banks' services. Additionally, each dimension's mean and standard deviation were calculated. The F-Value is used to determine the importance of mean changes based on the kind of bank. Table 7 presents the results in this regard.

Table – 7: Quality of services in banks and the type of bank on 6 dimensions.

		Descriptive					
		N	Mean	Std. Deviation	f-Value	D.F=	P=
Effectiveness and Assurance	Public	79	59.0380	14.46432	0.061	1	0.805
	Private	69	58.4493	14.48380			
	Total	148	58.7635	14.42709			
Access	Public	79	26.4177	6.50366	0.524	1	0.470
	Private	69	25.6377	6.58200			
	Total	148	26.0541	6.52966			
Price	Public	79	26.7722	6.42701	0.569	1	0.452
	Private	69	25.9855	6.22021			
	Total	148	26.4054	6.32223			
Tangibles	Public	79	21.3291	5.10837	1.205	1	0.274
	Private	69	20.3768	5.43708			
	Total	148	20.8851	5.26770			
Service Portfolio	Public	79	10.7468	2.70075	0.517	1	0.473
	Private	69	10.4203	2.82013			
	Total	148	10.5946	2.75246			
Reliability	Public	79	10.5063	2.76365	1.449	1	0.231
	Private	69	9.9855	2.45844			
	Total	148	10.2635	2.62992			

Interpretation of Effectiveness and Assurance – With regard to Effectiveness and Assurance, respondents from the public banks perceived it better (mean – 59.0380) than the respondents from the private banks (mean – 58.4493).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Interpretation of Access – Regarding to Access, respondents from the public banks perceived it better (mean – 26.4177) than the respondents from the private banks (mean – 25.6377).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Interpretation of Price – Regarding to Price, respondents from the public banks perceived it better (mean – 26.7722) than the respondents from the private banks (mean – 25.9855).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Interpretation of Tangibles – Regarding to Tangibles, respondents from the public banks perceived it better (mean – 21.3291) than the respondents from the private banks (mean – 20.3768).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Interpretation of Service Portfolio – Regarding to Service Portfolio, respondents from the public banks perceived it better (mean – 10.7468) than the respondents from the private banks (mean – 10.4203).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Interpretation of Reliability - Regarding to Reliability, respondents from the public banks perceived it better (mean – 10.5063) than the respondents from the private banks (mean – 9.9855).

F- value – The F-value presented in the table suggests that the mean variation amount respondents of both the banks, didn't reach the statistical level of significance.

Conclusion: According to mean scores, public banks were viewed as superior to private banks in all aspects of service quality, including effectiveness and assurance, access, price, tangibles, service portfolio, and reliability. F-values, on the other hand, show that these mean differences are not statistically significant, indicating that there are not substantial disparities between public and private bank customers' perceptions of these service quality attributes.

Introduction:

The respondent's perception about the services quality of banks, were collected using the standardized scale on the customer engagement.

Further, mean and standard deviation were completed on customer engagement. According to the type of the banks, followed by the F-Value to know that the significance of mean variations. Results in this regard are presented in the Table – 8.

Table – 8: Quality of services in banks and the type of bank on customer engagement.

Customer Engagement	Descriptives				F - Value	DF	P =
	N	Mean	Std. Deviation	Std. Error			
Public	79	20.0759	6.13475	0.69021	1.770	1	0.185
Private	69	21.3768	5.69598	0.68572		146	
Total	148	20.6824	5.94995	0.48908		147	

Interpretation of Customer Engagement: Private bank respondents had a higher mean score (21.3768) on the customer engagement scale than did public bank respondents (20.0759).

F-value: The table's F-value indicates that the mean variation number of respondents from both banks fell short of the statistically significant threshold. F-Value's degree of importance in relation to customer engagement (1.770).

Conclusion: According to the above table, the mean values of private banks are higher than those of public banks. It suggests that respondents believe private banks foster greater engagement. However, the customer engagement F-value indicates that the perceived difference is not statistically significant, indicating that both public and private banks have very similar levels of customer engagement.

PART – C

Introduction of Correlation:

According to the study, correlation analysis is used to measure the banks' service quality along six key dimensions: price, tangibles, service portfolio, reliability, efficacy and assurance, and access. the effect that emerged on client involvement. In this sense, the indicator demonstrates how the direction and strength of the relationships relate to the characteristics of service quality that will influence the perception and behaviour of customers in the banking industry.

This is a measurement of the tendency for two variables to change in connection with each other. An increase in one variable that correlates with an increase in another's tendency is known as a positive correlation. On the other hand, the negative correlation indicates that as one variable rises, the related variable tends to fall. Pearson's correlation coefficient, or r , has a value between -1 and +1. A number around zero indicates a very weak linear relationship between the variables.

This knowledge is crucial for banks because it makes it easier to determine which elements of service quality are most directly linked to customer engagement. By strategically improving those areas, banks may eventually boost customer happiness, loyalty, and retention. The bank uses this type of analysis.

Table – 9: Co – relations of banking services quality and customer engagement.

		Correlations						
		Effectiveness and Assurance	Access	Price	Tangibles	Service Portfolio	Reliability	Customer Engagement
Effectiveness and Assurance	Pearson Correlation	1	.880**	.860**	.798**	.773**	.745**	.689**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000	0.000
	N	150	150	150	150	150	150	150
Access	Pearson Correlation	.880**	1	.827**	.799**	.794**	.677**	.600**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000	0.000
	N	150	150	150	150	150	150	150
Price	Pearson Correlation	.860**	.827**	1	.847**	.807**	.772**	.577**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000	0.000
	N	150	150	150	150	150	150	150
Tangibles	Pearson Correlation	.798**	.799**	.847**	1	.837**	.754**	.557**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000	0.000
	N	150	150	150	150	150	150	150
Service Portfolio	Pearson Correlation	.773**	.794**	.807**	.837**	1	.769**	.508**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000	0.000
	N	150	150	150	150	150	150	150
Reliability	Pearson Correlation	.745**	.677**	.772**	.754**	.769**	1	.506**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000		0.000
	N	150	150	150	150	150	150	150
Customer Engagement	Pearson Correlation	.689**	.600**	.577**	.557**	.508**	.506**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	
	N	150	150	150	150	150	150	150

Interpretation: The study looked at how customer engagement and the six aspects of banking service excellence relate to each other. According to the above table, there is a statistically significant positive correlation between customer engagement and the quality of banking services.

Conclusion: Because the outcomes are noteworthy and favourable.

Consequently, the null hypotheses are rejected, and the research hypotheses are accepted.

Introduction to Multiple Regression Analysis -

A statistical method for examining the connections between several independent variables and one dependent variable is multiple regression analysis. In this type of analysis, multiple factors work together to impact a certain result. By holding everything else equal, multiple regression helps researchers understand how different variables contribute to their strength and significance. In the banking industry, this is frequently used to analyse customer perception. The primary idea is to use the six aspects of all independent variables—effectiveness and assurance, assess, price, tangibles, service portfolio, and reliability—to properly explain the variation in a dependent variable (customer engagement).

Table – 10: Multiple Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692 ^a	0.480	0.458	4.41121

Interpretation: The multiple regression of R-Square is 0.480, according to the given table.

Conclusion: According to the above table, the R-square value for the multiple regression analysis is 0.480, meaning that the six independent variables—effectiveness and assurance, assess, price, tangibles, service portfolio, and reliability—accounted for roughly 48% of the variation in the dependent variable, customer engagement. It indicates that all these elements work together to significantly increase client engagement.

Beta Co – Efficient -

Introduction to Beta Co – efficient: A standardized indicator of the correlation between an independent variable and the dependent variable in multiple regression analysis is the beta coefficient. It indicates how much, under the assumption that all other variables remain constant, the dependent variable should change when the independent variable changes by one unit. The size of the coefficient represents the intensity of the association, while its sign indicates the direction of the influence.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.066	1.631		2.493	0.014
	Effectiveness and Assurance	0.307	0.062	0.740	4.932	0.000
	Access	-0.003	0.129	-0.003	-0.021	0.983
	Price	-0.076	0.138	-0.080	-0.551	0.582
	Tangibles	0.128	0.153	0.112	0.835	0.405
	Service Portfolio	-0.212	0.280	-0.097	-0.757	0.450
	Reliability	0.018	0.245	0.008	0.074	0.941

a. Dependent Variable: Customer Engagement

Table 11 – Beta Co – efficient

Interpretation: According to the preceding table, 74% of customer engagement is currently effectiveness and assurance.

Conclusion - According to the above table's beta coefficient, which stands at 74%, effectiveness and

assurance significantly improve consumer involvement. Customer engagement is predicted to rise by 8 points (roughly) for every unit improvement in effectiveness and assurance. Although there was no substantial impact on customer engagement from the other service quality dimensions—access, price, tangibles, service portfolio, and reliability—banks should still focus on these aspects to further improve customer engagement. Enhancements in Access, Price, Tangibles, Service Portfolio, and Reliability will assist banks in enhancing these areas to adopt a more comprehensive approach to service quality, which will ultimately result in more customer engagement down the road.

FINDINGS –

1. Most responders are between the ages of 23 - 25, according to table 1 above.
2. Most respondents are males, according to Table 2.
3. Most respondents are employed in their occupation, according to Table 3.
4. Most of the respondents have postgraduate degrees in education, according to Table 4.
5. Based on Table 5, it was found that most of the respondents earn between \$150,001 - \$600,000.
6. Most respondents use the bank services offered by public banks, according to Table 6.
7. Public banks were judged to have higher service quality than private banks in all the aspects, according to the analysis of service quality dimensions in Table 7. There is no difference in how customers view the two kinds of banks, though, as these were not statistically significant.
8. The study of table 8 shows that there are no appreciable differences between public and private banks in terms of customer engagement and service quality characteristics. This suggests that to increase customer happiness and loyalty, banks—public and private—need to focus more on service quality and customer engagement.
9. Table 9 shows that customer engagement and the qualitative characteristics of banking services—effectiveness and assurance, price, assess, tangibles, service portfolio, and reliability—have a positive and statistically significant association. This suggests that in the banking industry, enhancements in these areas can boost client retention, loyalty, and satisfaction.
10. The study of Table 10 shows that 48% of the variation in customer engagement is attributed to multiple regression and the following aspects of service quality: price, tangibles, service portfolio, assess, effectiveness and assurance, and reliability. This implies that these elements taken together have a big impact on how customers interact with banks.
11. According to Table 11, the examination of beta coefficients shows that, at a rate of 74%, Effectiveness and Assurance strongly contribute to consumer engagement. This indicates that increasing these aspects would increase customer engagement, and that the other aspects also help to raise overall service satisfaction and quality.

SUGGESTIONS -

- To improve employee training and staff communication so that customers can receive better service.
- To cut down on bank customers' wait times.
- To provide clients with a clear explanation of the costs and expenses.
- Preserving the bank's necessary infrastructure.

- To make sure that consumers are aware of the digital banking platform by providing that it is user-friendly, quick, safe, and secure.
- Providing individualized banking services based on the requirements of the client.
- Evaluate consumer input and make the changes that are required.

CONCLUSION -

This study examines the critical connection between customer involvement and Banking Service Quality (BSQ) in Greater Hyderabad. To improve customer happiness, trust, and long-term loyalty, the study identifies important BSQ qualities such as tangibility, reliability, assess, price, service portfolio, effectiveness and assurance. Modern, well- maintained branch infrastructure and well-designed spaces backed by cutting-edge digital platforms for ease of use during transactions are tangible aspects of facilities. When clients come to the organization for assistance, they make them feel valued, understood, and liberated. It also builds a solid foundation of trust because of its constant, dependable service delivery, strong customer needs response, and speedy issue resolution, which will increase Customer engagement and satisfaction.

Instilling professionalism in the process is greatly aided by staff members acting with competence and professionalism. Customers who perceive the representative to be professional, knowledgeable, courteous, respectful, and knowledge-based in their interactions with them are more likely to have a favourable connection with the financial institution. Customers and the bank develop a stronger emotional connection because of empathy and personalization, where they feel appreciated and understood on a human level. Since it not only meets the customers' financial needs but also aligns with their personal beliefs, establishing an emotional connection that goes beyond simple transactional exchanges is crucial for promoting loyalty and engagement.

It has also brought attention to the fact that one of the most pressing needs for financial services modernization is technology. As consumers' demands for safe, convenient, and creative digital banking solutions continue to grow, it will be necessary to continuously update their internet and mobile infrastructure, particularly in terms of cybersecurity, as online banking is being used in an increasing number of nations each day. The report also highlights the importance of open communication in ensuring that clients are completely aware of fees, charges, loan terms, and other financial aspects. Transparency in various domains has emerged as a crucial element that enhances consumer pleasure and trust. In

addition, competitive pricing on products like loans and deposits, combined with streamlined banking processes, is critical to attracting and retaining customers. Today's customers are highly informed and place significant value on convenience, clarity, and personalization in their banking relationships.

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