



## **Unveiling the Customer Experience: A Study of Service Quality and Satisfaction in Indian Banks**

*<sup>1</sup>Dr. Vinit J. Varma, Assistant Professor, Department of Commerce and Management, Bhakta Kavi  
Narsinh Mehta University – Junagadh, Gujarat.*

*<sup>2</sup>Ms. Mitali Ghotikar, Research Scholar, Hemchandrachary North Gujarat University (HNGU) -  
Patan, Gujarat.*

### **Abstract**

The service-oriented industry has experienced significant growth over the past two decades, becoming a crucial part of the global economy. Service quality plays a crucial role in the success of businesses, impacting profits, customer expectations, and overall performance. Banks, as vital financial institutions, contribute to a country's economic development by accepting deposits and providing lending services. However, the banking industry in India faces various challenges, including ensuring quality service, customer satisfaction, retention, and loyalty. To achieve customer satisfaction and create brand loyalty in the banking sector, it is essential for banks to bridge the gap between perceived service quality and actual service delivery. This research paper aims to identify the dimensions of service quality in Indian banks and determine their influence on customer satisfaction. The findings indicate that customer satisfaction is the primary dimension of service quality, significantly affecting customers. The research paper focuses on assessing the gap between bank services and customer satisfaction through a primary data survey conducted in Gujarat.

**Key Words:** *Service quality, Satisfaction, Loyalty, Retention, Empathy*

### **Introduction**

Banks are crucial players in the functioning of a country's economy and are responsible for maintaining its financial operations. In today's competitive corporate landscape, the quality of services provided by banks is essential for enhancing customer satisfaction and loyalty. These factors directly impact a bank's performance, profitability, and market share. As customers now demand better quality services from financial institutions, competition among commercial banks has increased. This motivates banks to offer premium services to gain a competitive advantage and attract satisfied and loyal customers. The significance of service quality as a tool for gaining a competitive edge and leading in a market-driven system is well recognized by financial institutions. However, in the current highly competitive environment, it is not only important to become a market leader but also to sustain that position. Researchers worldwide acknowledge that offering quality



services provides a sustainable competitive advantage, allowing businesses to fulfill present and future customer needs. This ability to anticipate customer needs allows banks to consistently provide quality services, enhancing customer satisfaction and loyalty. Banks need to consider various factors such as tangibles, reliability, assurance, and empathy as antecedents of service quality to delight customers, improve their performance, and increase profitability. While there is abundant empirical evidence on the relationship between service quality and customer loyalty in global literature, this aspect has received less attention in the context of India. Research on service quality and its association with customer satisfaction and loyalty has been primarily conducted in developed countries. The Indian banking sector has undergone significant changes in the post-independence era, with substantial transformations in its operating environment over the past decade. Reforms, both qualitative and quantitative, have been introduced to revitalize the Indian banking sector and meet future challenges. Every aspect of banking, including customer service, resource mobilization, credit management, investments, and human resource development, has witnessed dramatic changes due to ongoing reforms. Innovative IT-based services like ATMs, electronic fund transfers, internet banking, and smart cards are now familiar concepts to Indian banking customers. The market has become highly customer-centric, transitioning banks from a seller's market to a buyer's market. Consequently, customers have become increasingly influential, demanding new and improved products, easy access to information, and personalized services. To successfully compete in this changing landscape, banks are employing various marketing strategies to meet customer expectations and differentiate themselves from competitors. They focus on providing high-quality banking services and innovative technological products. In this rapidly evolving environment, service quality and customer satisfaction have gained significant attention from banking institutions. Banks recognize that incorporating customer needs into the design and delivery of services is crucial for success. New marketing concepts and strategies emphasize identifying customer needs and expectations and offering high-quality services. Effective measurement, management, and improvement of service quality are considered essential for banking institutions to achieve a competitive advantage over their rivals. Customers play a vital role in the development of the services industry, particularly in financial services. Therefore, excellent customer service is imperative for banks to thrive in a market-driven environment. Measuring service quality in the banking sector is challenging due to the intangible nature of services. Increasingly, service quality is being used as a strategic tool by market players to position themselves effectively. High service quality has become a prerequisite for satisfying and retaining valued bank customers, leading to increased customer loyalty, reduced complaints, and improved customer retention. Given the importance of service quality and customer satisfaction in attaining a competitive advantage and corporate profitability in the banking sector, almost every bank has initiated service quality improvement initiatives. Understanding the demands of different market segments is essential for effectively targeting new customers. Consequently, research exploring the interrelationships between service quality and customer satisfaction has



gained momentum. This study aims to develop a theoretical and empirical understanding of the relationship between service quality, customer satisfaction, retention, loyalty, and commitment by surveying Indian bank customers. It seeks to evaluate the impact of service quality on customer satisfaction, retention, loyalty, and commitment in both public and private sector banks in India.

India has made significant economic progress in recent decades, playing a pivotal role in reducing extreme poverty globally. The country's banking system is at a turning point, with market-oriented reforms implemented by the Indian government. Government financial schemes have become more accessible through the use of unique identification numbers, simplifying transactions with Indian citizens, particularly those below the poverty line. Despite the introduction of unified bankruptcy and identification codes, banks continue to face financial challenges, particularly in recovering non-performing loans. As of the financial year 2020, the assets of public sector banks in India amounted to Rs 107.83 lakh crore, while deposits stood at Rs 149.6 trillion according to RBI reports. The Indian banking system comprises public sector banks, private sector banks, foreign banks, regional rural banks, urban cooperative banks, and rural cooperative banks. Furthermore, the number of ATMs in India reached 209,282 as of November 2020.

## **Literature Review**

1. (Mittal & Kamakura, 2001) examines the relationship between service quality, customer satisfaction, and loyalty in the Indian banking sector. It provides a comprehensive review and synthesis of existing literature on the topic. The authors find that service quality significantly influences customer satisfaction, which, in turn, leads to increased loyalty. The study emphasizes the importance of delivering high-quality services to enhance customer satisfaction and foster customer loyalty in the Indian banking context.
2. (Sharma & Dash, 2019) focuses on service quality and customer satisfaction in the Indian banking industry. It synthesizes various studies conducted in the Indian context and identifies key dimensions of service quality, such as tangibles, reliability, assurance, and empathy. The review highlights the positive impact of service quality on customer satisfaction and emphasizes the need for banks to address customer expectations effectively to enhance satisfaction levels.
3. (Singh, 2017) examines the relationship between service quality, customer satisfaction, and customer loyalty in the Indian banking sector. The review suggests that service quality significantly influences customer satisfaction, leading to higher levels of customer loyalty. It emphasizes the importance of understanding customer needs, enhancing service quality, and delivering superior customer experiences to foster loyalty in Indian banks.



4. (Kapoor & Bhakar, 2020) research provides an overview of empirical research on service quality and customer satisfaction in the Indian banking sector. It identifies key factors affecting service quality, including tangibles, reliability, responsiveness, assurance, and empathy. The review highlights the positive relationship between service quality and customer satisfaction and emphasizes the need for banks to prioritize service quality improvement initiatives to enhance customer satisfaction levels.
5. (Verma & Anand, 2018) examines recent studies on the impact of service quality on customer satisfaction and loyalty in Indian banks. The review identifies key dimensions of service quality, such as tangibles, reliability, responsiveness, assurance, and empathy, and explores their influence on customer satisfaction and loyalty. The findings suggest a strong positive relationship between service quality, customer satisfaction, and customer loyalty in the Indian.

## **Research Methodology**

### **Aim of the Study**

The aim of this research is to investigate the relationship between service quality and customer satisfaction in the banking sector. The study utilizes primary data collected from different regions of Gujarat through a structured questionnaire using convenience sampling technique. The objective is to analyze the impact of service quality on customer satisfaction and identify factors that influence both constructs. Additionally, the research explores potential techniques for improving service quality within the organization. The following research question is addressed:

**H<sub>0</sub>:** There is no significant difference between customers' expectations and satisfaction of service provided by the bank

### **Data Collection**

The research utilizes both primary and secondary data. Secondary data is collected from various published sources, such as journals and websites. Primary data is obtained through a structured questionnaire administered to 128 respondents selected using convenience sampling. The data collection process focuses on the banking sector in Gujarat.

### **Data Analysis**

Quantitative research methodologies are employed for analyzing the collected data and information. Frequency analysis and factor analysis are conducted using SPSS to determine the significance of the factors under study. These analytical techniques aid in understanding the relationship between service quality and customer satisfaction in the banking sector.



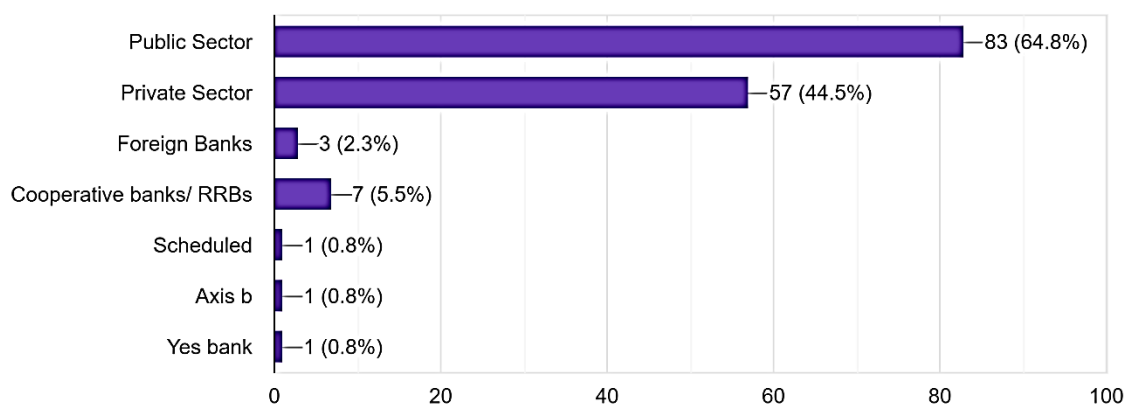
## Discussion

In the current situation, banking has become an essential service for individuals and businesses alike. With the increasing reliance on digital transactions and remote banking services, the importance of service quality in the banking sector cannot be overstated. Customers expect seamless and efficient banking experiences, characterized by prompt and accurate transactions, personalized assistance, and reliable security measures. The quality of service provided by banks directly impacts customer satisfaction, loyalty, and retention. Banks that prioritize service quality not only meet customer expectations but also gain a competitive edge in the market. Improved service quality enables banks to enhance customer experiences, build trust, and foster long-term relationships. In an era of intense competition, where customers have numerous alternatives, the ability to deliver high-quality banking services is crucial for maintaining a strong market position and driving overall efficiency and performance in the industry. Therefore, banks must recognize the significance of service quality improvement and continuously strive to exceed customer expectations to thrive in the dynamic banking landscape.

Based on the data obtained from the online questionnaire responses, the following interpretations can be derived.

Type of the Bank where you do maximum transactions.

128 responses

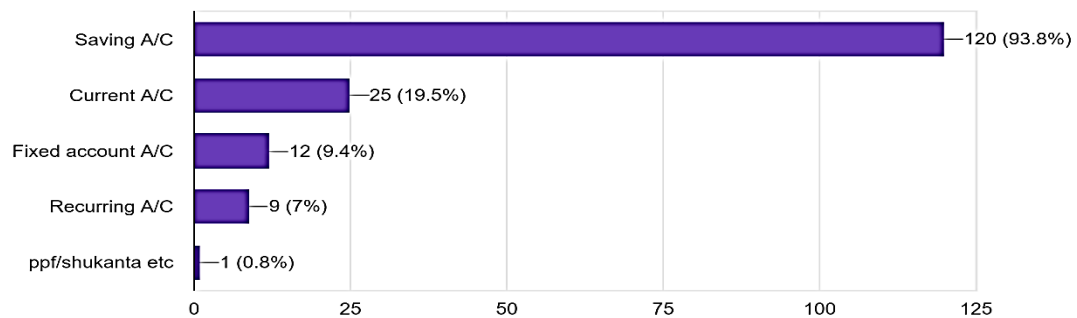


The analysis of the provided chart reveals that a significant majority of respondents, approximately 64.8 percent, engage in transactions primarily with public sector banks. In comparison, private sector banks account for approximately 44.5 percent of the total respondents. The reason behind this notable difference can be attributed to the fact that the general populace of our country tends to conduct their banking activities with public sector banks.

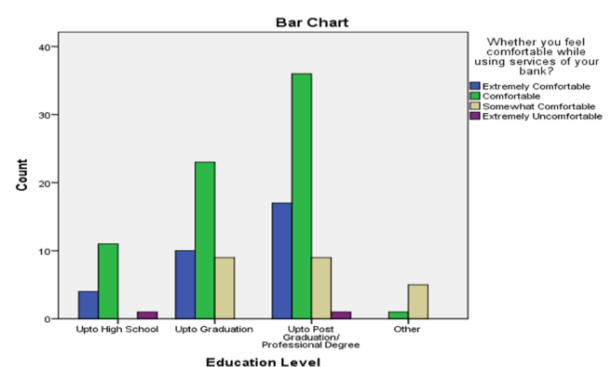
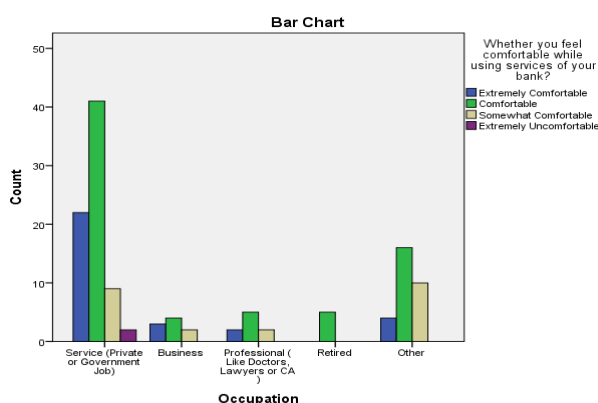
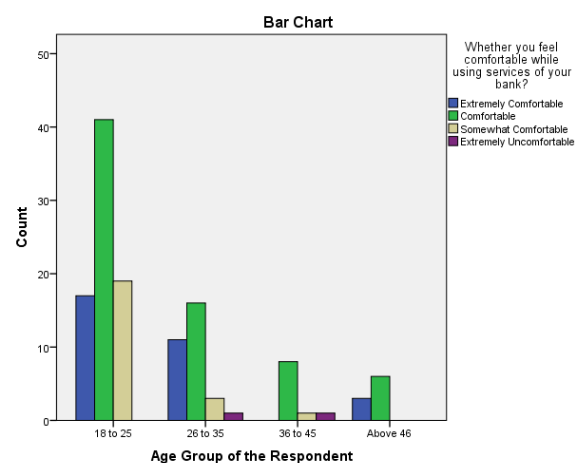
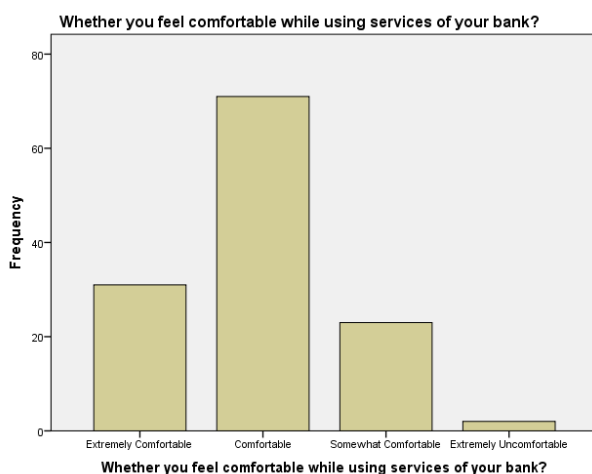


Which of the following type of account you have in the bank ?

128 responses

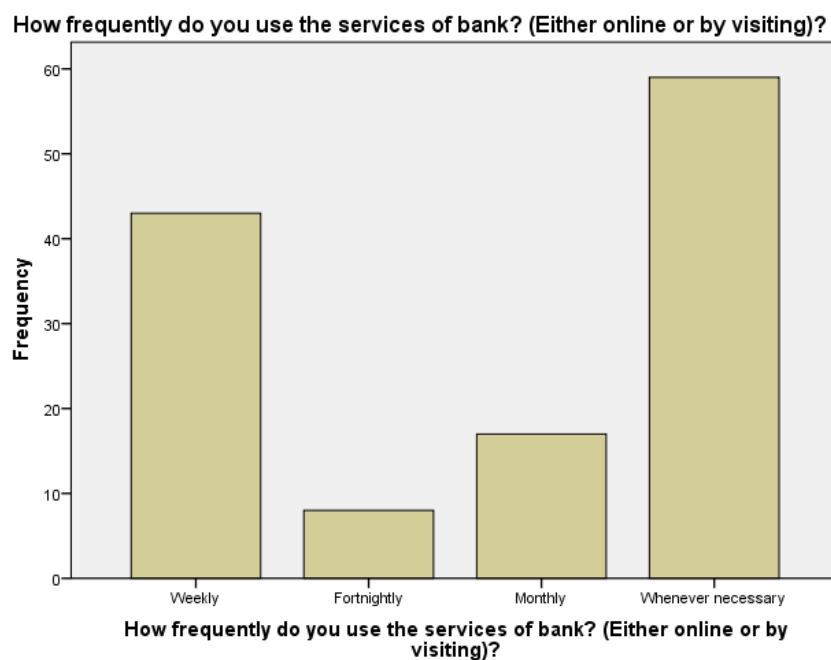


Upon careful analysis, it is evident that a significant proportion of individuals possess a higher number of accounts in public sector banks. Furthermore, a considerable number of respondents solely engage in transactions related to their savings bank accounts. Specifically, out of the total respondents, approximately 93.8 percent hold savings bank accounts, while 19.5 percent have current accounts. Fixed deposits account for 9.4 percent of the population, whereas recurring deposits represent 7 percent. This data highlights the preference for savings bank accounts among the surveyed individuals, indicating the significance of such accounts in meeting their banking needs.



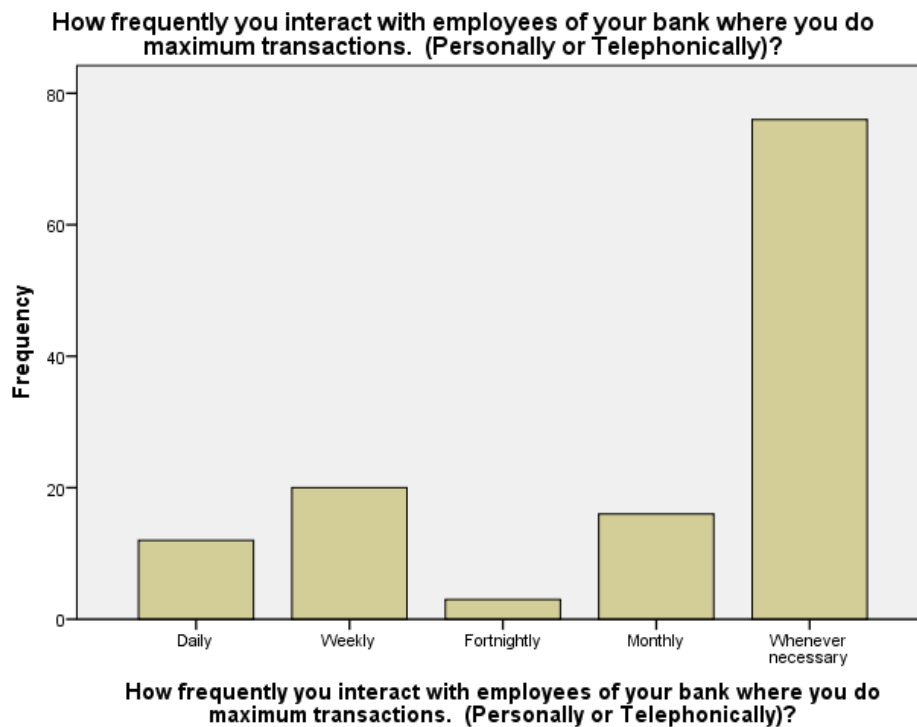


Upon analyzing the provided charts, it becomes apparent that a significant number of customers express a high level of comfort when utilizing bank services. Following closely behind are the customers who describe their comfort level as "extremely comfortable." Additionally, another chart illustrates that the age group ranging from 18 to 25 exhibits the highest level of comfort while utilizing bank services, closely followed by the age group of 26 to 35. Notably, customers belonging to the service class, whether employed in the private or government sector, demonstrate a greater level of comfort when compared to individuals from other occupational groups. Furthermore, the fourth chart reveals that individuals with a postgraduate education display higher levels of satisfaction when utilizing bank services compared to those with only a graduate degree. These findings shed light on the varying comfort levels and satisfaction rates among different customer segments based on age, occupation, and educational background.



The analysis of the chart indicates that customers adopt different approaches when it comes to interacting with banks. It is evident that customers tend to visit a bank branch or utilize online banking services as per their specific needs. Additionally, a distinct group of customers prefer visiting bank branches on a weekly basis. This implies that while some customers opt for in-person interactions whenever necessary, others rely on the convenience of online banking. The findings emphasize the diverse preferences and behaviors of customers regarding their engagement with banks, highlighting the importance of providing multiple channels for customer convenience and satisfaction.



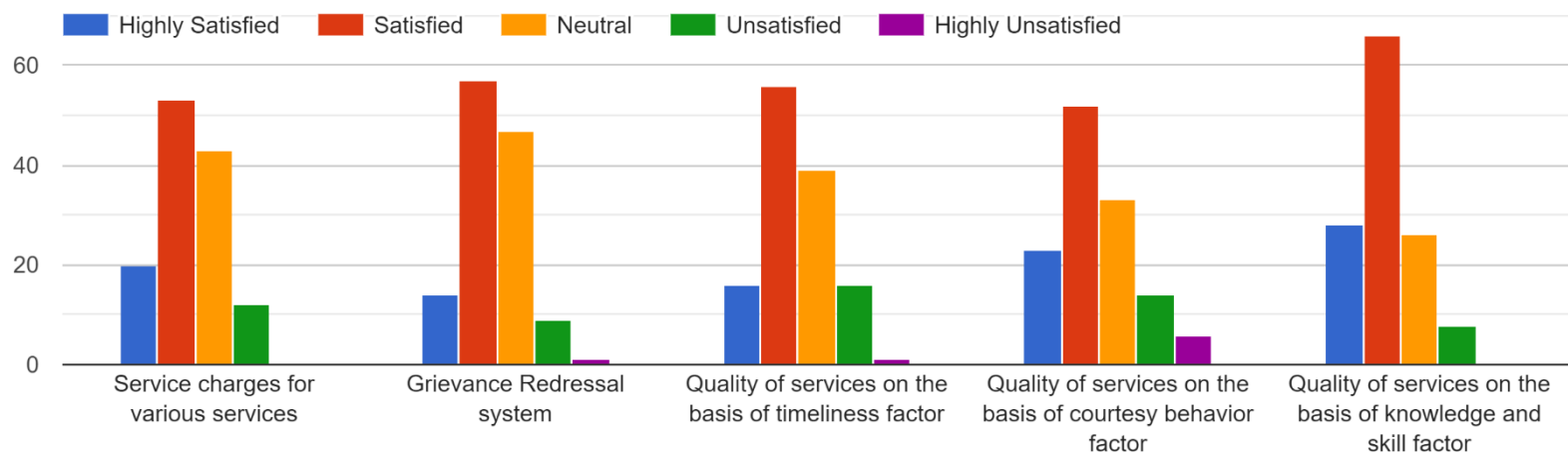
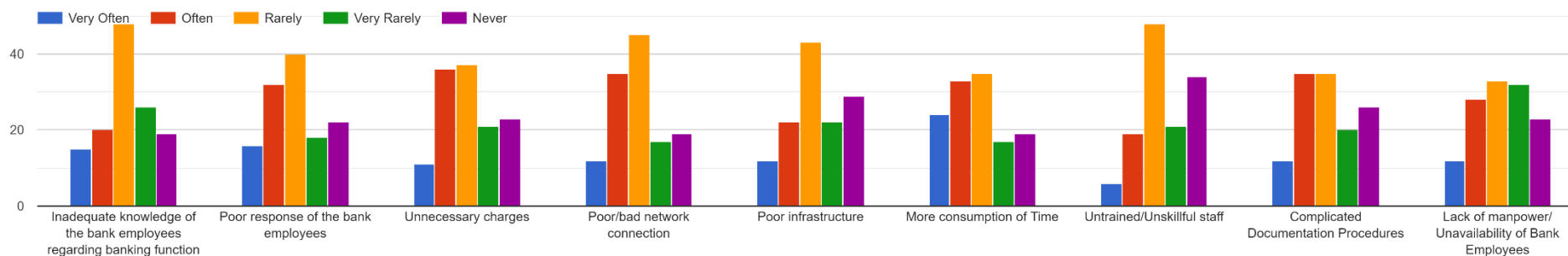


The analysis of the conversation reveals that customers tend to engage with bank employees only when it is necessary. This indicates that customers primarily seek assistance from bank staff when they require specific services or support. The finding emphasizes the selective nature of customer interactions with bank employees, suggesting that customers prefer to interact with staff members on a need-based basis rather than engaging with them for general inquiries or routine transactions. This insight underscores the importance of efficient and responsive customer service to address customer needs promptly and effectively.





Which types of problems do you generally face while using the services of your bank?





The analysis of the chart reveals several important insights regarding customer perceptions and experiences related to bank services. Firstly, customers express dissatisfaction with the inadequate knowledge of bank employees concerning banking functions. They rarely encounter poor responses from bank employees. Additionally, customers believe that banks frequently impose unnecessary charges. However, respondents do not report any issues with network connections or poor infrastructure at the bank. Customers find that banks consume excessive time in providing services. Moreover, respondents observe the presence of untrained or unskilled staff members delivering bank services. They also believe that banks follow complicated document procedures and suffer from a lack of available manpower to serve customers. These findings shed light on various areas where improvements can be made to enhance customer experiences, such as improving employee knowledge, reducing unnecessary charges, addressing service delays, providing adequate training, simplifying documentation processes, and ensuring sufficient staffing levels.

The analysis of the next chart indicates that respondents express satisfaction with service charges for various products and services offered by banks. They also indicate satisfaction with the grievance redressal system of banks. Furthermore, respondents agree that banks provide quality services in terms of timely service delivery. They also acknowledge the quality of service provided by banks based on the courteous behavior factor. Additionally, respondents express satisfaction with the quality of services provided by banks in terms of the knowledge and skill factor. These findings highlight the positive perception of customers regarding service charges, grievance handling, timeliness, courteous behavior, and knowledge and skill exhibited by bank employees. The satisfaction expressed in these areas suggests that banks are successfully meeting customer expectations and delivering quality services in these specific aspects.

### **Reliability and Normality Test**

Item Statistics	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Satisfaction of service provided by the bank	.128	127	.000	.969	127	.006
Customers' Expectation	.101	127	.003	.967	127	.003

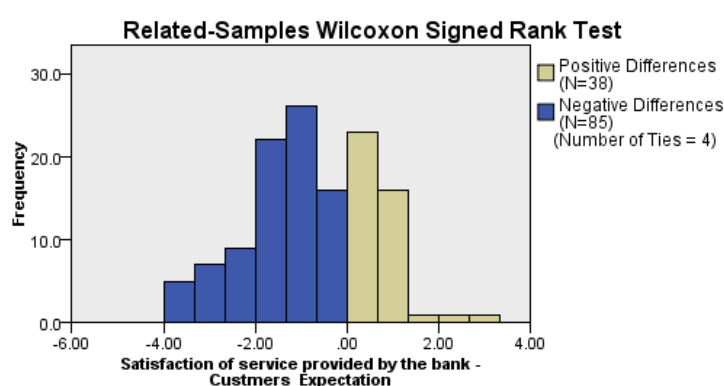
For the satisfaction of service provided by the bank construct, the Cronbach's Alpha coefficient was found to be 0.867. This indicates a high level of internal consistency among the items measuring satisfaction. The higher the coefficient, the more reliable the scale is in capturing respondents' satisfaction with the bank's services. Similarly, for the customers' expectations construct, the Cronbach's Alpha coefficient was calculated



as 0.942. This suggests a very high level of internal consistency among the items measuring customers' expectations. It indicates that the items in the scale are consistently measuring the same construct, reflecting the customers' expectations from the bank. The item statistics table presents the results of the Kolmogorov-Smirnov and Shapiro-Wilk tests conducted on two constructs: satisfaction of service provided by the bank and customers' expectations. The tests indicate that the data for both constructs deviates from a normal distribution, as evidenced by the p-values being less than the significance level of .05. This suggests that the distribution of responses may be skewed or non-normal. When analyzing the data or drawing conclusions based on these constructs, it is important to account for the non-normality and consider appropriate statistical approaches to ensure the validity of the findings.

### **Wilcoxon Signed Ranks Test**

The Wilcoxon signed-rank test is a nonparametric test that serves as an alternative to the dependent t-test. It is particularly valuable in the context of research on service quality and customer satisfaction in the Indian banking sector, where the assumption of normality in data may be violated. This test allows for the comparison of two sets of scores obtained from the same customers, making it useful when examining changes in scores over time or when evaluating the impact of different conditions on customer perceptions. By employing the Wilcoxon signed-rank test, researchers can overcome the limitations of parametric tests and gain valuable insights into the relationship between service quality and customer satisfaction in the dynamic and competitive Indian banking environment.



Total N	127
Test Statistic	1,609.000
Standard Error	396.159
Standardized Test Statistic	-5.563
Asymptotic Sig. (2-sided test)	.000



**Descriptive Statistics**

	N	Mean	Std. Deviation	Minimum	Maximum
Satisfaction of service provided by the bank	127	2.3496	.71845	1.00	4.00
Custmers_Expectation	127	3.1076	1.02286	1.00	5.00

The mean satisfaction score for the service provided by the bank was 2.3496, with a standard deviation of .71845. The scores ranged from a minimum of 1.00 to a maximum of 4.00. On the other hand, customers' expectations had a higher mean score of 3.1076, with a larger standard deviation of 1.02286. The expectation scores ranged from a minimum of 1.00 to a maximum of 5.00. These results suggest that there may be variation in the levels of satisfaction and expectations among the customers surveyed. Further analysis and interpretation of the data can provide valuable insights into the relationship between service quality, customer satisfaction, and expectations in the Indian banking sector.

**Ranks**

		N	Mean Rank	Sum of Ranks
Custmers_Expectation - Satisfaction of service provided by the bank	Negative Ranks	38 <sup>a</sup>	42.34	1609.00
	Positive Ranks	85 <sup>b</sup>	70.79	6017.00
	Ties	4 <sup>c</sup>		
	Total	127		

a. Custmers\_Expectation < Satisfaction of service provided by the bank

b. Custmers\_Expectation > Satisfaction of service provided by the bank

c. Custmers\_Expectation = Satisfaction of service provided by the bank

The Wilcoxon signed-rank test was conducted to compare the ranks of customers' expectations and satisfaction of service provided by the bank. The analysis resulted in 38 negative ranks and 85 positive ranks. The mean rank for the negative ranks was 42.34, totaling 1609.00, indicating that customers' expectations were lower than their satisfaction with the service provided by the bank. On the other hand, the mean rank for the positive ranks was 70.79, totaling 6017.00, suggesting that customers' satisfaction with the service provided by the bank was higher than their expectations. There were also 4 ties observed in the data. These findings indicate a significant difference between customers' expectations and their satisfaction with the bank's service.

**Test Statistics<sup>a</sup>**

	Customers' Expectation - Satisfaction of service provided by the bank
Z	-5.563 <sup>b</sup>
Asymp. Sig. (2-tailed)	.000

a. Wilcoxon Signed Ranks Test

b. Based on negative ranks.



The hypothesis that there is no significant difference between customers' expectations and satisfaction of service provided by the bank was tested using the Wilcoxon signed-rank test in SPSS. The test statistic,  $Z$ , was calculated to be -5.563, and the corresponding p-value (asymptotic significance) was found to be .000 (two-tailed). Based on the negative ranks, the test results indicate a statistically significant difference between customers' expectations and their satisfaction with the service provided by the bank. The negative value of the test statistic suggests that customers' satisfaction was significantly lower than their expectation. The p-value of .000 indicates that the probability of observing such a difference by chance alone is very low, providing evidence against the null hypothesis.

Hence, based on the statistical analysis using the Wilcoxon signed-rank test, we have sufficient evidence to reject the null hypothesis and accept the alternative hypothesis. This implies that there is a substantial and meaningful difference between customers' expectations and their actual satisfaction with the service provided by the bank. The findings suggest that the bank's performance in meeting customers' satisfaction falls short of their initial expectations, leading to higher levels of dissatisfaction. It is crucial to conduct further in-depth analysis and investigation to identify the specific factors that contribute to this discrepancy. This additional research can provide valuable insights and guidance for implementing strategies aimed at improving service quality and ultimately enhancing customer satisfaction within the banking sector.

## **Conclusion**

In conclusion, this research paper aimed to investigate the relationship between service quality and customer satisfaction in the Indian banking sector. Through the analysis of primary data collected from customers in various regions of Gujarat, several key findings have emerged. Firstly, there is a significant difference between customers' expectations and their satisfaction with the service provided by the bank, indicating a potential gap between what customers expect and what they actually experience. This highlights the need for banks to align their services more closely with customer expectations to improve overall satisfaction levels. Secondly, customers expressed concerns about the inadequate knowledge of bank employees, unnecessary charges, and time-consuming processes, suggesting areas for improvement in service delivery. Additionally, customers identified the importance of courteous behavior, knowledge, and skill of bank staff as key factors influencing their satisfaction.

The findings underscore the significance of service quality in shaping customer satisfaction in the Indian banking sector. Enhancing service quality through training programs for employees, streamlining processes, and addressing customer concerns can contribute to improved customer satisfaction and loyalty. The research outcomes provide valuable insights and recommendations for banks to refine their service offerings, foster positive customer experiences, and maintain a competitive edge in the industry. Ultimately, by prioritizing



service quality and aligning it with customer expectations, banks can cultivate stronger relationships with customers and foster long-term success in the dynamic and evolving banking landscape.

## References

- Adil, M. (2013). The relationship between service quality and customer satisfaction in India's rural banking sector: An item analysis and factor-specific approach. *The Lahore Journal of Business*, 1(2), 43-63.
- Agrawal, V., Tripathi, V., & Agrawal, A. M. (2018). Exploring key dimensions of e-service quality: A case of Indian banking industry. *International journal of services and operations Management*, 29(2), 252-272.
- Anand, S. V., & Selvaraj, M. (2013). Evaluation of service quality and its impact on customer satisfaction in indian banking sector: a comparative study using SERVPERF. *Life Science Journal*, 10(1), 3267-3274.
- Choudhury, K. (2013). Service quality and customers' purchase intentions: an empirical study of the Indian banking sector. *International Journal of Bank Marketing*, 31(7), 529-543.
- Dash, A., & Patra, S. K. (2014). Service quality and customer satisfaction: An empirical investigation on public sector banks in Odisha. *Journal of Research Marketing*, 2(1).
- Firdous, S., & Farooqi, R. (2017). Impact of internet banking service quality on customer satisfaction. *The Journal of Internet Banking and Commerce*, 22(1), 1-17.
- Hazra, S. G., & Srivastava, K. B. (2009). Impact of Service Quality on Customer Loyalty, Commitment and Trust in the Indian Banking Sector. *IUP Journal of Marketing Management*, 8.
- Kapoor, R., & Bhakar, S. S. (2020). *Service Quality and Customer Satisfaction in Indian Banking: A Review of Empirical Research*. *Journal of Commerce and Management Thought*, 11(3), 439-448.
- Kaura, V., & Datta, S. K. (2012). Impact of Service Quality on Satisfaction in the Indian Banking Sector. *IUP Journal of Marketing Management*, 11(3).
- Khurana, D. S. (2015). *The relationship between service quality and customer satisfaction: An empirical study of the Indian banking industry*. SSRN.
- Lenka, U., Suar, D., & Mohapatra, P. K. (2009). Service quality, customer satisfaction, and customer loyalty in Indian commercial banks. *The Journal of Entrepreneurship*, 18(1), 47-64.
- Mittal, V., & Kamakura, W. A. (2001). *Customer Satisfaction, Productivity, and Profitability: Differences between Goods and Services*. *Marketing Science*, 20(3), 271-293.
- Nambiar, B. K., Ramanathan, H. N., Rana, S., & Prashar, S. (2018). Perceived service quality and customer satisfaction: A missing link in Indian banking sector. *Vision*, 23(1), 44-55.



- Potluri, R. M., Angati, S. R., & Narayana, M. S. (2016). A structural compendium on service quality and customer satisfaction: A survey of banks in India. *Journal of Transnational Management*, 21(1), 12-28.
- Selvakumar, J. J. (2015). Impact of service quality on customer satisfaction in public sector and private sector banks. *PURUSHARTHA-A journal of Management, Ethics and Spirituality*, 8(1), 1-12.
- Sharma, R., & Dash, M. (2019). *Service Quality and Customer Satisfaction in the Indian Banking Industry: A Literature Review*. *International Journal of Research in Finance and Marketing*, 9(4), 1-10.
- Singh, J. (2017). *Exploring the Relationship between Service Quality, Customer Satisfaction, and Customer Loyalty in Indian Banks*. *Journal of Economics, Business, and Management*, 5(9), 362-366.
- Tiwari, R. V. (2019). *A Study of Rights of Farmers with Reference to IPR and Laws Relating to the Seed in India* (Doctoral dissertation, Maharaja Sayajirao University of Baroda (India)).
- Verma, S., & Anand, A. (2018). *Impact of Service Quality on Customer Satisfaction and Loyalty in Indian Banks: A Review of Recent Studies*. *Journal of Commerce and Accounting Research*, 7(3), 10-18.
- Vijay Anand, S., & Selvaraj, M. (2013). The impact of service quality on customer satisfaction and loyalty in Indian banking sector: an empirical study through SERVPERF. *International Journal of Management and Business Research*, 2(2), 151-163.
- Yilmaz, V., Ari, E., & Gürbüz, H. (2018). Investigating the relationship between service quality dimensions, customer satisfaction and loyalty in Turkish banking sector: An application of structural equation model. *International journal of bank marketing*, 36(3), 423-440.





**MULTIDISCIPLINARY COSMOPOLITAN JOURNAL OF RESEARCH  
(MUCOJOR)-2583-9829 (ON-LINE)**

**International Peer Reviewed and Refereed Journal**

## **Certification of Publication**

The Board of Multidisciplinary Cosmopolitan Journal of Research (MUCOJOR) is hereby awarding  
this certificate to

**Dr. Vinit J. Varma**

In recognition of the publication of the paper entitled

**Unveiling the Customer Experience: A Study of Service Quality and Satisfaction in  
Indian Banks**

Published in Volume 01, Issue 01, June 2023.

**EDITOR IN CHIEF**



**MULTIDISCIPLINARY COSMOPOLITAN JOURNAL OF RESEARCH  
(MUCOJOR)-2583-9829 (ON-LINE)**

**International Peer Reviewed and Refereed Journal**

## **Certification of Publication**

The Board of Multidisciplinary Cosmopolitan Journal of Research (MUCOJOR) is hereby awarding  
this certificate to

**Ms. Mitali Ghotikar**

In recognition of the publication of the paper entitled

**Unveiling the Customer Experience: A Study of Service Quality and Satisfaction in  
Indian Banks**

Published in Volume 01, Issue 01, June 2023.

**EDITOR IN CHIEF**