

RESEARCH TRENDS ON CUSTOMER DELIGHT IN PRIVATE AND PUBLIC BANKING SERVICES: A BIBLIOMETRIC ANALYSIS (2000–2024)

¹*Sunil Kumar*, ²*Dr. Ajay Kumar Mandil*, ³*Dr. Nischay Kr. Upamannyu*

¹Research Scholar, Jiwaji University, Gwalior, (MP)

²Professor, Department of Commerce, Maharani Laxmibai Arts Commerce College, Gwalior, (MP)

³Sr. Assistant Professor, Prestige Institute of Management & Research, Gwalior, (MP)

Abstract

This study intends to perform a comprehensive bibliometric analysis of research on banking services, looking at 1702 articles that were released between 2000 and 2024. This study makes use of the Scopus database to identify important trends, prestigious journals, years with a lot of publications, highly cited papers, prominent authors, and top nations and academic institutions in the subject. VOS viewer software version 1.6.20 is used in the analysis to create co-authorship network maps and network maps of keyword co-occurrence. Large amounts of data from the chosen papers are gathered and analyzed mostly from the Scopus database. VOS viewer software version 1.6.20 is then used to visualize the keyword co-occurrence network and co-authorship network. The study reveals that the year 2024 witnessed the highest number of published papers, with the Journal of Studies in Computational Intelligence standing out as the most significant journal. The most cited paper pertains to “Understanding customer experience throughout the customer journey”. Alshurideh, M. emerges as the most prominent author, while the University of Jordan and the US rank as the most prolific institution and country, respectively.

Keywords: Customer Delight; Customer Satisfaction; Level of Satisfaction; Public and private bank.

Introduction

The idea of client joy, which goes beyond standard customer satisfaction, has become increasingly important in the banking industry. In order to create experiences that are memorable and emotionally satisfying, banks nowadays aim to not only meet but also exceed client expectations. This change demonstrates how banks must increasingly concentrate on value creation and providing exceptional customer service in order to stay competitive.

Happiness for customers is the long-term solution to success. The customer cannot be satisfied until they are satisfied with the services they are receiving. Following customer satisfaction, the next stage is to identify the people who are promoting or removing delight. Happy customers are more important to the business since they will enable it to compete with its rivals in the most effective way. (Hazan, 2011)

Banks in the public and private sectors have different approaches to providing client satisfaction. Public banks are regarded for their wide reach and dependability, while private banks are frequently perceived as being more inventive and attentive to individual requirements. Investigating how well these two industries satisfy consumers can yield important information about customer attitudes and service dynamics.

Hasan (2011) Banks are currently focusing on providing their customers with satisfactory services, but in the fast-paced world of today, customers cannot be happy in a single way and yet want to stay loyal to the bank. The uniform services offered by banks are the cause. When single bank offers a unique service, all other banks soon follow suit, reducing the bank's competitive edge.

Academic contributions in this field can be reviewed in an organized manner by performing a bibliometric study. Through an analysis of prominent publications, trends, authors, and research advancements, this study seeks to offer a thorough summary of the ways in which customer satisfaction in banking has been investigated. In order to shape future research and practice, it also provides a comparison perspective through which to view the disparate approaches and effects of public and private banks in promoting customer happiness.

The following questions are the focus of this paper:

Q1. How many publications were published at most throughout those years?

Q2. In the area of Customers Delight in Banking Services, which publications published the most articles?

- Q3. In the area of Customers Delight in Banking Services, which papers receive the greatest citations?
- Q4. Based on the number of publications they have produced; which authors are the most prolific?
- Q5. Which nations contribute the most to the total number of papers published?
- Q6. In terms of the number of papers published, which institutions are the most active? Q7. Which fields have the highest rates of publishing activity among researchers?
- Q8. Which authors collaborate with other scholars the most frequently? Q9. Which keywords appear most frequently in the research papers?

Research Gap

The majority of the prior bibliometric studies on customer satisfaction in the banking sector have focused on numerical data, such as publishing trends, citation analysis, and author output. Despite these realizations, it is evident that the current literature lacks qualitative investigation. Specifically, research has rarely explored the deeper aspects of customer delight, the behavioral and emotional factors that contribute to satisfying customer experiences, and the contextual distinctions that influence public and private banks' approaches to service excellence. A deeper understanding of the creation and implementation of customer delight strategies in the banking industry can be gained by looking into these components.

Objectives

This bibliometric study aims to accomplish the following goals:

- To give a thorough overview of the scholarly contributions in the field of Customers Delights in Banking Services;
- To systematically analyze and assess the growth over the years of published;
- To examine the distribution of articles about Customers Delights in Banking Services, taking into account variables like citation counts, publication countries, publication timelines, and keyword trends.

Review of Literature

The concept of delighting customers is highly controversial since some argue that if the bar is set high, it will be difficult to provide the same level of experience in the future, which will harm the company's reputation over time (Rust & Oliver, 2000).

Customer satisfaction is widely acknowledged as a crucial factor in determining a customer's intention to make a subsequent purchase (Taylor & Baker, 1994). "Customer delight involves going beyond satisfaction to deliver what can be best described as a pleasurable experience for the client," according to Patterson (1997, p. 226). The moment you produce "WOW" in the customer's mind, you have left a highly memorable impression that is straightforward to recall. The chance for the buyer to share this narrative about their "WOW" experience with numerous friends, acquaintances, and strangers is undoubtedly created. The publicity it generates is free and cannot be temporarily valued.

Casalo et al. (2008) explained the ideas of client loyalty and the impact of goodwill on online banking services. The results of this study showed how important it is to put the demands of customers and their straightforward interactions with e-bank services first. In order to measure the multifaceted perspective of customer loyalty, the authors of another scientific research (Han et al., 2008) developed an integrated model. Customer loyalty, according to the authors, was dependent on a number of criteria, including bank friendship, customer pleasure, service quality, and trust.

As previously said, the studies examined here by Rust and Oliver (2000) strongly indicates that delight cannot be achieved without remarkably positive levels of performance, which necessitate extra effort on the side of the firm or its agents. According to Rust and Oliver (2000), satisfying a client's expectations might backfire on an organization since the customer may have higher expectations and receive lower-quality services than he had anticipated. Ultimately, the customer loses their satisfaction with the company.

Customers that are happy are more inclined to tell others about their happiness, which could encourage additional customers to do business with that company. Additionally, happy clients are more likely to show greater loyalty to the company and increase their own expenditure (Keiningham & Vavra, 2001).

Through individualized service, long-term connections with clients offer the chance to surpass their expectations and make them happy (Zeithaml & Bitner, 2003).

Research Methodology

A bibliometric analysis of research on banking services from 2000 to 2024 was conducted for this study. As an alternative to traditional literature reviews, bibliometric studies have grown in popularity.

Database: To obtain articles about Customers Delights in Banking Services that were published within the allotted time, the Scopus database was utilized. Scopus was chosen because of its extensive coverage of reputable journals.

Search Strategy: A number of filters, including the keyword "Customers Delights in Banking Services," were used in the search.

The number of papers: A search filter was used to discover papers that contained the terms precisely. Their keywords are "Customers Delights in Banking Services." A total of 1793 papers were found using this more focused search. 1702 of these were chosen to be included in the current investigation.

VOS Viewer 1.6.20 software was used to do co-authorship network analysis and keywords co- occurrences network analysis. A free software program called VOS Viewer is used to create maps from network data. It also facilitates the exploration and viewing of these maps.

Tools: VOS Viewer version 1.6.20, Excel, and Scopus.

Data and Analysis

Journals Published Over the year

From 2000 to 2024, the annual publications on Customers Delights in Banking Services are shown in Figure I. From 2000 to 2009, the number of papers was quite low, but after 2010, the number of publications has steadily and significantly increased. Significantly, there was a notable increase in research activity in 2024, with 254 articles, indicating a greater interest in Banking Services' Customers Delights. Research on Customers' Delights in Banking Services shows an upward trajectory over time.

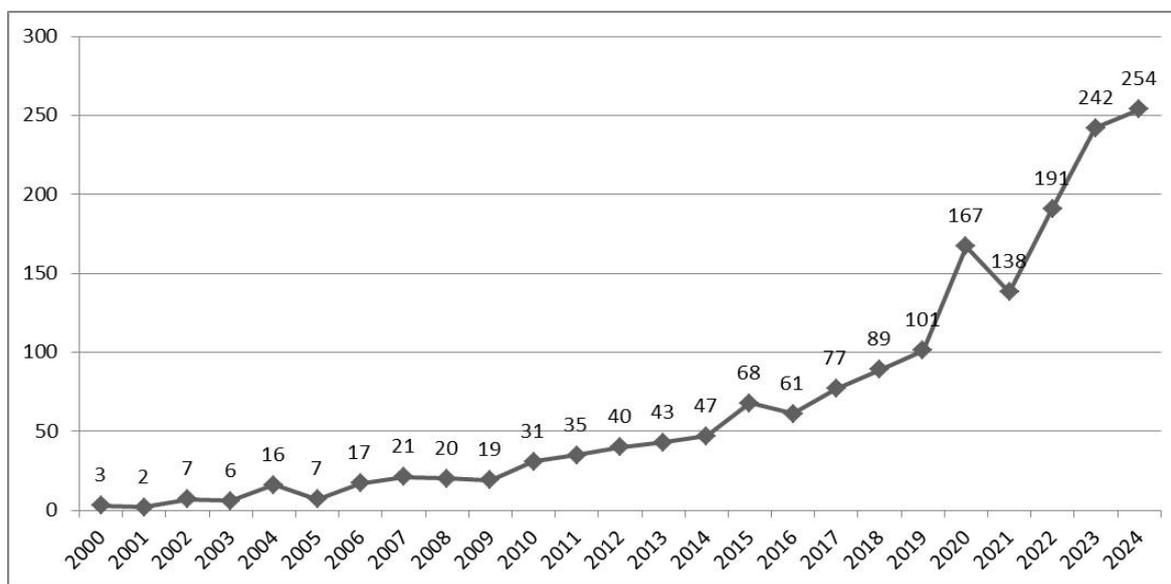


Figure I. Number of Paper Published Over the Years

Journals with the maximum number of publications

A total of 1702 papers from 158 different journals are included in the analysis. The top twenty journals with the most articles on customers' delights in banking services are shown in Figure II.

II. With 52 papers overall, the Journal of Studies in Computational Intelligence is the top journal.

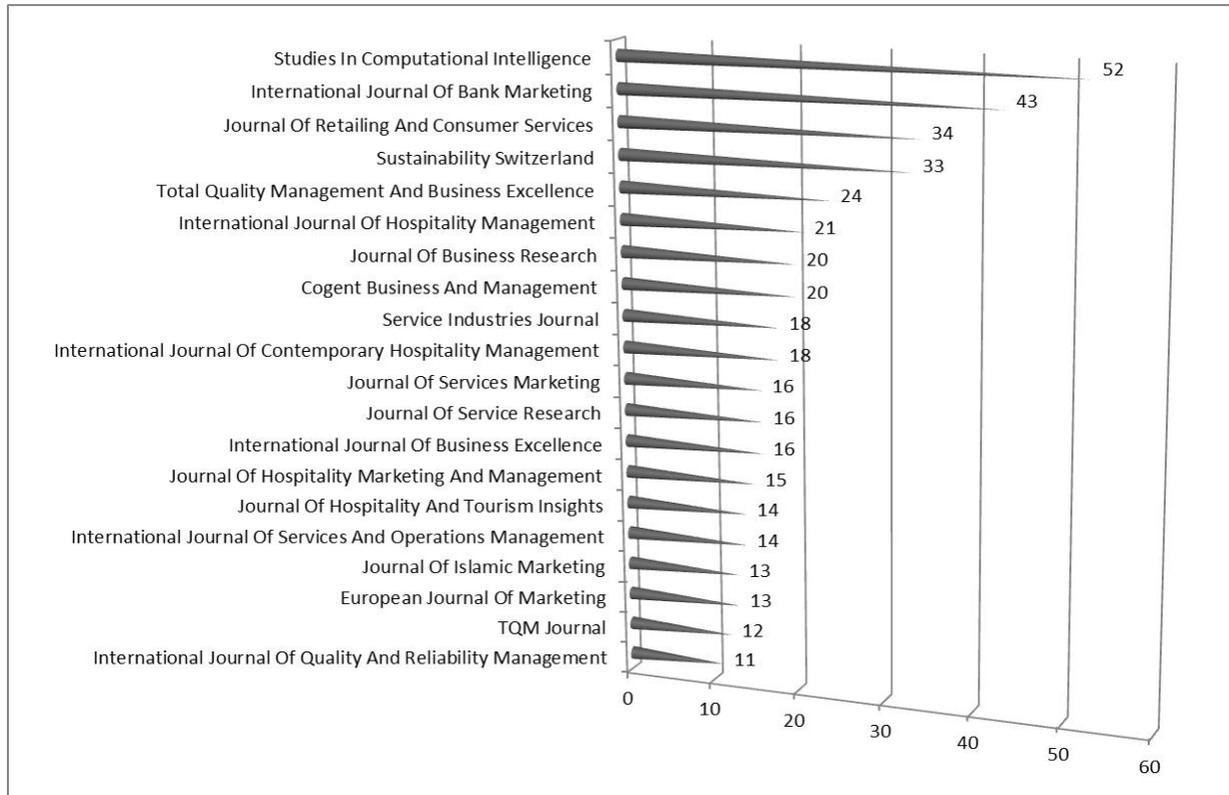


Figure II. Journals with maximum publication

Most cited papers

As shown in Table I, the Scopus content is based on a list of the twenty most referred works. The paper "Understanding customer experience throughout the customer journey" is at the top of the list with 3096 citations. (Lemon and Verhoef, 2016)

Lemon and Verhoef (2016) made a landmark contribution to the customer experience literature through their highly cited work, "*Understanding Customer Experience Throughout the Customer Journey.*" With 3,096 citations, this study emphasizes that customer experience is not limited to isolated service encounters but unfolds across a series of interconnected touchpoints throughout the entire customer journey. The authors highlight that experience is shaped by consumers' cognitive, emotional, behavioral, sensory, and social responses, all of which interact dynamically across pre-purchase, purchase, and post-purchase stages. Their framework underscores the importance of managing multiple channels, contextual factors, and customer expectations simultaneously, making it one of the most influential foundations for understanding customer delight, loyalty formation, and Omni channel engagement in modern service environments.

Meuter, Ostrom, Roundtree, and Bitner (2000) contributed a foundational study titled "*Self-service technologies: Understanding customer satisfaction with technology-based service encounters,*" which has received 1,914 citations. Their research examined how customers evaluate service experiences delivered through self-service technologies (SSTs), such as ATMs, online banking, and automated kiosks. The study revealed that satisfaction in technology-based encounters is shaped by factors such as ease of use, reliability, perceived control, and the customer's technological readiness. This work is one of the earliest and most influential studies explaining how

technology adoption influences satisfaction, and it remains highly relevant in today's digital and self-service-driven banking environment.

Dwivedi and Ismagilova's (2021) highly influential work "*Setting the future of digital and social media marketing research: Perspectives and research propositions*," with 1,123 citations, outlines the transformative impact of digital platforms on customer engagement and organizational strategies. The authors emphasize the growing relevance of artificial intelligence, data analytics, and social media ecosystems in shaping consumer experiences and expectations. Their propositions guide future research directions, stressing personalization, digital trust, and technology-enabled relationship building—dimensions increasingly central to understanding customer delight in modern banking.

The collective contributions of **Hughes, Carlson, Filieri, Jacobson, Jain, Karjaluoto**, and other collaborators span a wide range of perspectives on digital consumer behavior, service experience, and marketing analytics. Their works underscore the interconnected roles of online engagement, brand trust, electronic word-of-mouth, and technology adoption in shaping customer perception and loyalty. Through multi-author collaborations, these studies highlight how digital touchpoints influence customer delight and satisfaction in both traditional and technology-enabled service environments.

Kim, Ritchie, and McCormick (2012) advanced service experience research through their widely cited study "*Development of a scale to measure memorable tourism experiences*," which has accumulated 1,035 citations. Although focused on tourism, the scale development provides profound insights into how memorable and emotionally rich experiences—core drivers of customer delight—can be measured. Their multidimensional framework has been applied across various service industries, including banking, to assess emotional engagement, novelty, and satisfaction.

Anderson and Mittal's (2000) seminal article "*Strengthening the Satisfaction-Profit Chain*," with 957 citations, establishes the direct and measurable connection between customer satisfaction and organizational financial performance. The authors argue that investments in improving customer satisfaction generate long-term profitability through loyalty, reduced churn, and positive referrals. Their findings provide strong theoretical support for customer delight strategies in banking, demonstrating how enhanced satisfaction influences profit outcomes.

Harris and Goode (2004), in their influential paper "*The four levels of loyalty and the pivotal role of trust*," analyzed how trust acts as a central driver in forming deeper layers of customer loyalty, especially in online service contexts. With 946 citations, their research demonstrates that trust strengthens the emotional and behavioral components of loyalty, making it crucial for customer delight in digital banking environments.

Chan and Wu (2002) conducted a comprehensive review titled "*Quality function deployment: A literature review*," amassing 896 citations. Their work explains the structured process of translating customer needs into service and product specifications. This methodology plays an important role in designing banking services that exceed expectations and create customer delight through service quality consistency.

Rauyruen and Miller (2007) examined relationship quality as a predictor of B2B customer loyalty in their work "*Relationship quality as a predictor of B2B customer loyalty*," cited 732 times. They demonstrated that trust, satisfaction, and commitment are key antecedents of loyalty, reinforcing the idea that firms must build long-term relational value to create delight and sustained engagement.

Gremler's (2004) influential publication "*The Critical Incident Technique in Service Research*," cited 731 times, highlighted the importance of identifying and analyzing specific customer-service encounters that significantly affect satisfaction or dissatisfaction. This technique helps organizations pinpoint moments that generate customer delight and provides a methodological tool for studying service improvement.

Schneider, Ehrhart, Mayer, Saltz, and Niles-Jolly (2005) explored the interpersonal links between organizations and customers in "*Understanding organization-customer links in service settings*," which has been cited 627 times. Their research shows how employee behavior, service climate, and organizational culture interact to influence customer experience—elements essential for creating customer delight.

Matzler, Bailom, Hinterhuber, Renzl, and Pichler (2004), in their widely cited work "*The asymmetric relationship between attribute-level performance and overall customer satisfaction*," emphasize that not all service

attributes contribute equally to satisfaction. With 591 citations, the study demonstrates that some attributes have disproportionate effects on delight, offering valuable insight for prioritizing service improvements.

Gupta and Zeithaml (2006) established the significance of customer metrics in driving financial outcomes in their influential paper “*Customer metrics and their impact on financial performance*,” cited 567 times. They argue that metrics such as satisfaction, retention, and customer lifetime value directly influence revenue and profitability, reinforcing the business case for customer delight strategies in banking.

Verhagen and Van Dolen (2011) examined online impulse buying through the lens of consumer beliefs in their study “*The influence of online store beliefs on consumer online impulse buying*,” with 516 citations. Their model highlights how trust, ease of use, and perceived usefulness influence digital purchase behavior—factors similar to those shaping online banking delight.

Rust, Moorman, and Dickson (2002), in their work “*Getting return on quality: Revenue expansion, cost reduction, or both?*” (505 citations), argue that quality improvements must be strategically targeted to maximize financial performance. Their framework helps organizations determine how quality-driven delight initiatives translate into cost efficiency and revenue growth.

Homburg, Wieseke, and Hoyer (2009) explored the role of social identity in the service-profit chain in their work (495 citations). They reveal that when customers identify with service providers, their satisfaction, loyalty, and emotional attachment increase—key drivers of customer delight in banking.

Caceres and Paparoidamis (2007), in “*Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty*,” with 491 citations, show how relationship-oriented factors strengthen loyalty. Their findings underscore the multidimensional nature of customer delight, especially in long-term service relationships.

Conway and Briner’s (2011) critical evaluation of psychological contracts, cited 473 times, emphasizes how employee–customer interactions shape expectations and satisfaction. Their insights highlight the importance of fulfilling implicit service promises to deliver delight.

Cooil, Keiningham, Aksoy, and Hsu (2007) conducted a longitudinal study titled “*A longitudinal analysis of customer satisfaction and share of wallet*,” with 467 citations. They demonstrate how customer satisfaction influences spending behavior, showing that delight can significantly increase financial returns.

Chin, Cheah, Liu, and Ting (2020) demystify predictive modeling using PLS-SEM in their influential article, cited 438 times. Their methodological guidance supports advanced modeling of customer delight, satisfaction, and behavioral outcomes in service research.

McDowell (2009), in “*Working Bodies: Interactive Service Employment and Workplace Identities*,” explored how frontline employee identity and emotional labor shape customer interactions. With 430 citations, this work reinforces the idea that employee behavior and service atmosphere directly influence customer delight.

Most prolific authors

The top twenty writers that produced the 1702 publications that were part of the study are highlighted in Figure III. A total of 159 authors are listed for all of these works. After a thorough examination of the data, a list of the twenty writers with the most publications was created. Notably, with 43 publications to his credit, Alshurideh, M. became the most prolific author in the field of Customers' Delights in Banking Services.

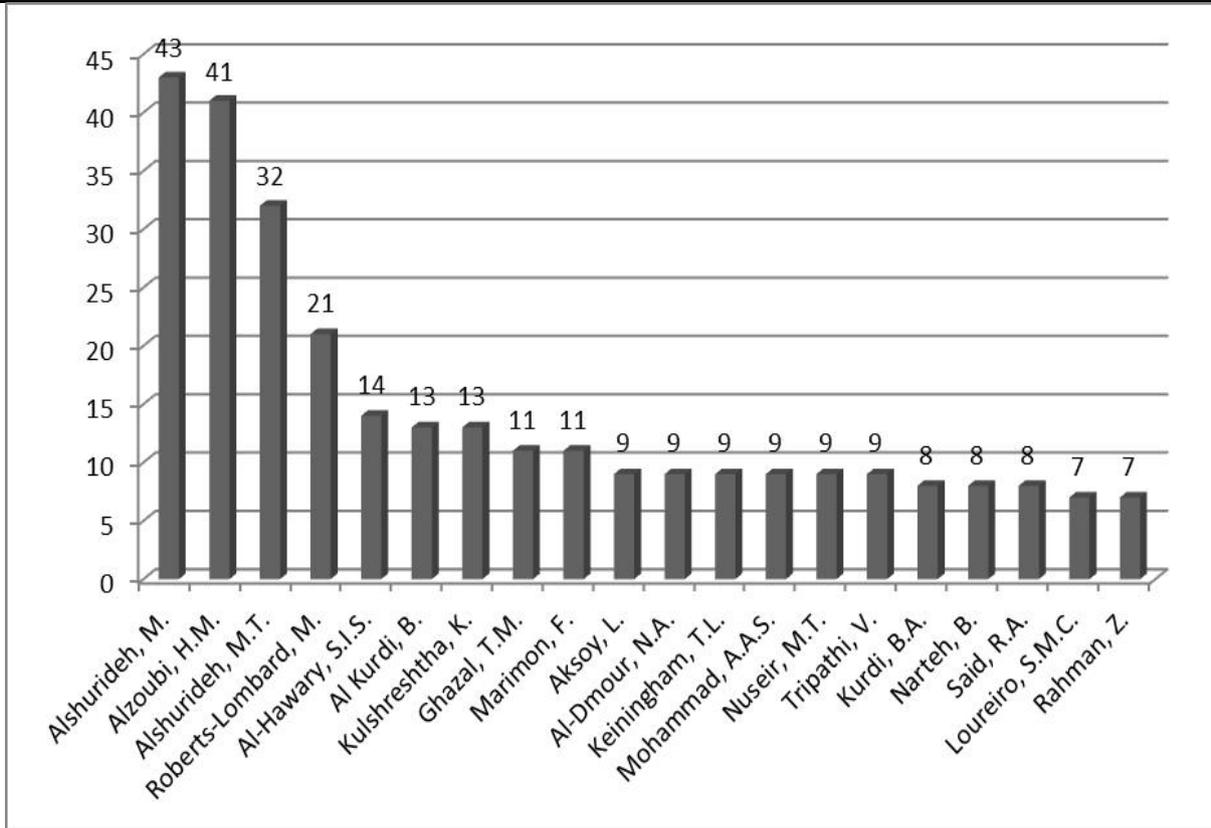


Figure III. Most Prolific authors

Most prolific countries

The study includes publications from 107 different nations, all of which have their own authors listed. According to customer satisfaction with banking services, the top ten countries are displayed in Figure IV. With 268 articles, the United States leads the list, followed by China, India, the United Kingdom, Malaysia, and Jordan.

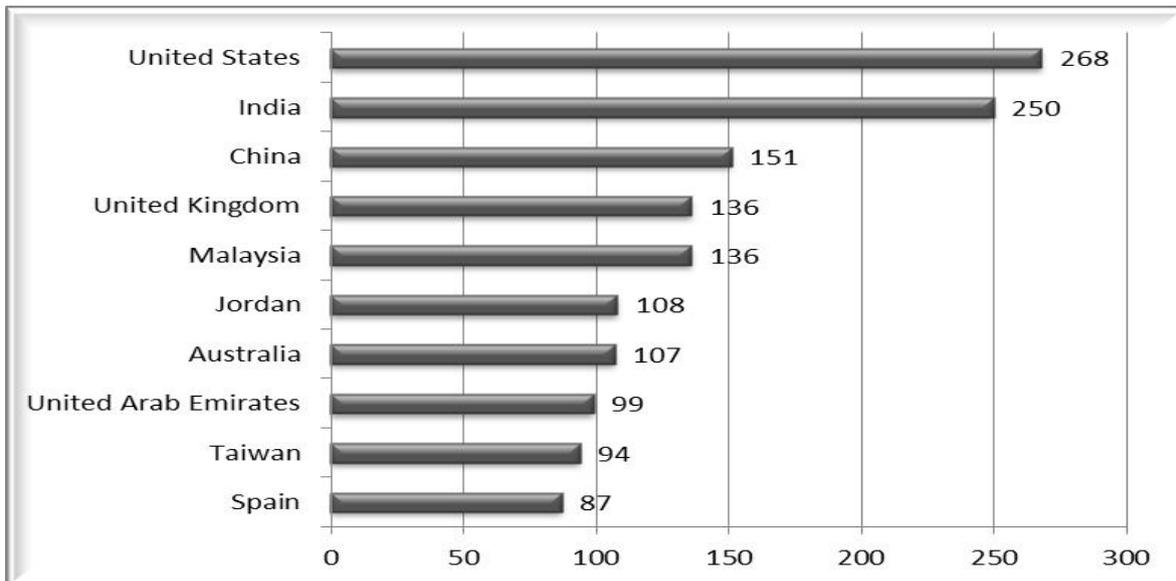


Figure IV. Most prolific countries

Most prolific institutions

The most active institutions studying customers' satisfaction with banking services are highlighted in Figure V. The University of Jordan stands out as the leading institution, contributing 81 papers on Customers delights in banking services.

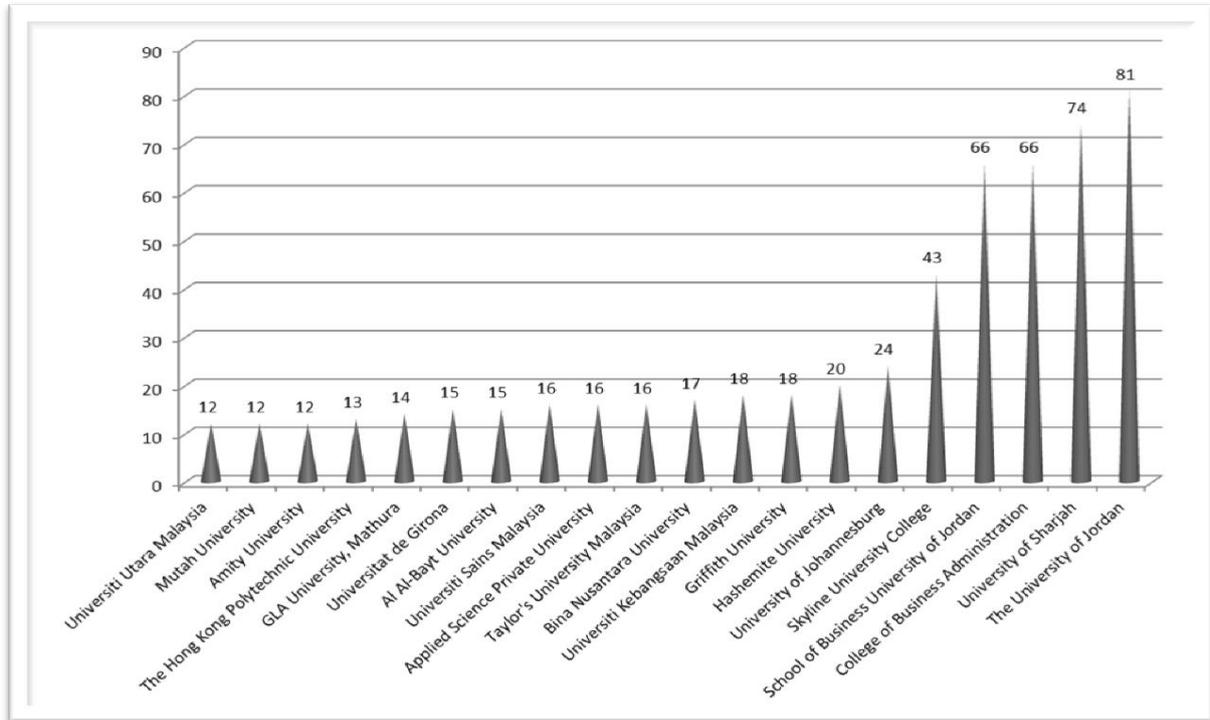


Figure V. Most prolific institutions

Most Prolific domain

Figure VI shows the prolific domains, primarily identified within the realms of business management and accounting with a total of 1306 articles.

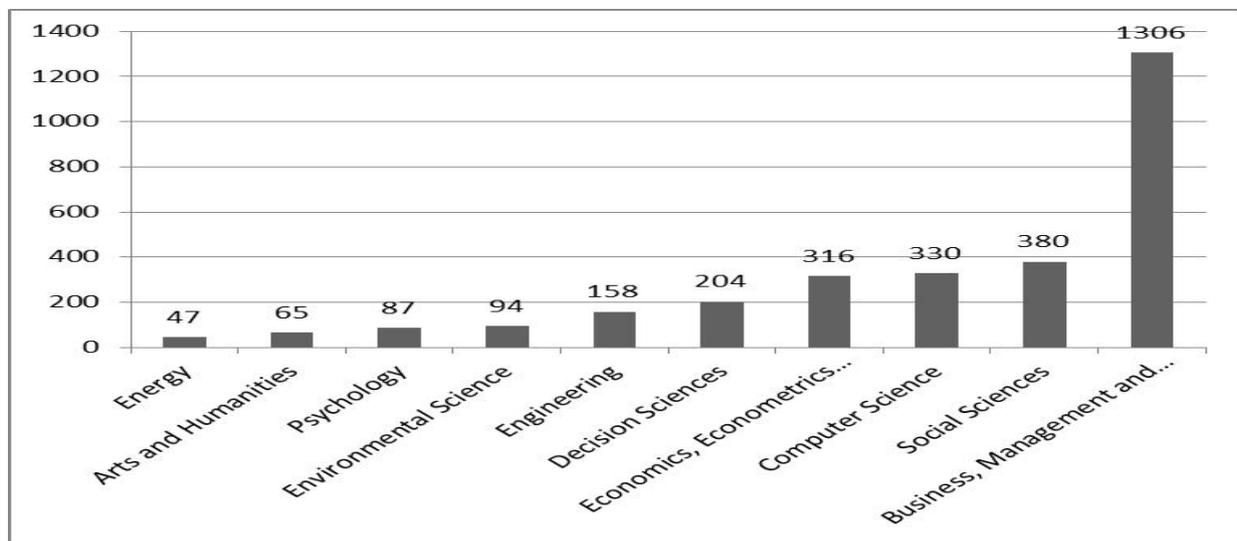


Figure VI. Most Prolific domain

Co-authorship network analysis

Analysis of co-authorship networks shows how willing authors are to work together. The study selected a threshold of 25 publications for each author and performed a co-authorship network analysis using VOS viewer. 52 authors out of 4134 authors satisfied the requirements.

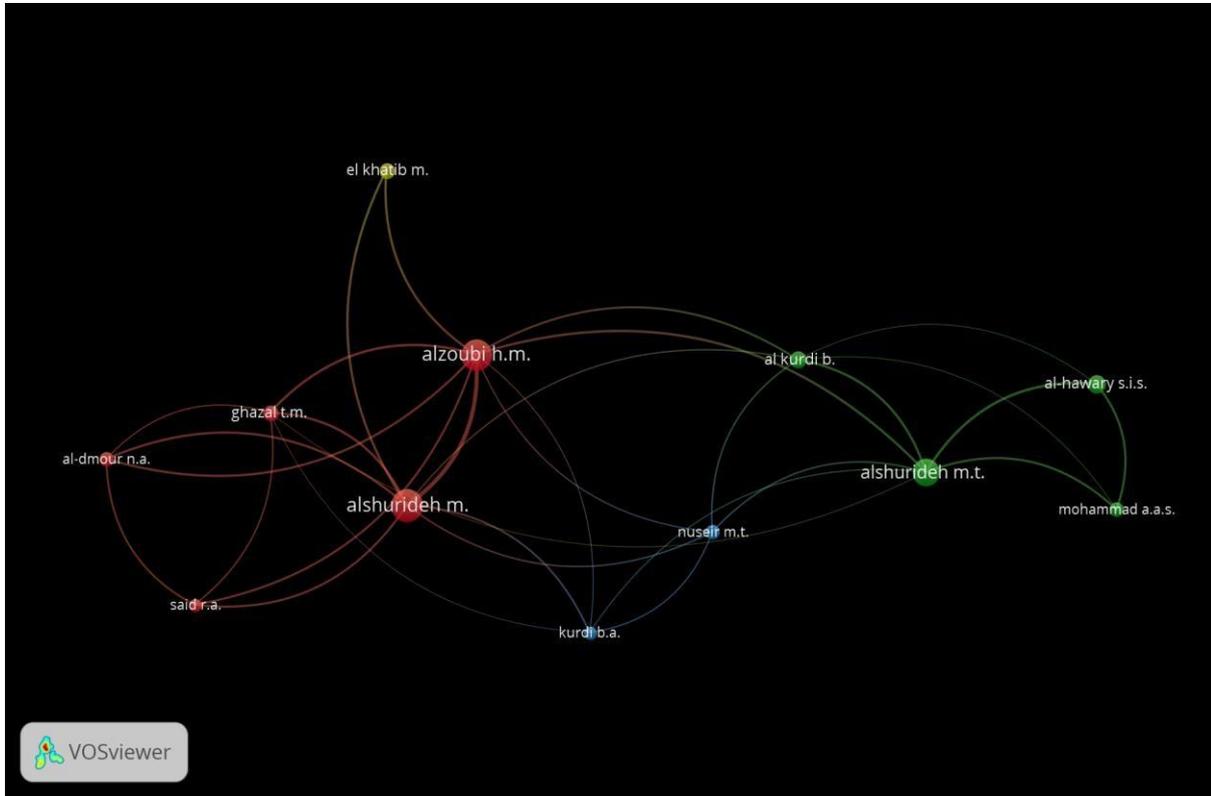


Figure VII: A screen grab of the network visualization mode-generated bibliometric map that displays co-authorship relationships with a variety of authors.

All Keywords co-occurrences overlay analysis

The frequency of terms used in published papers on Customers Delight in Banking Services can be ascertained by doing keyword occurrence analysis. VOS viewer software version 1.6.20 is used to visualize a term co-occurrence overlay, as shown in Figure VIII. Out of the 5643 terms in the dataset, 75 keywords were selected for overlay visualization because they appeared more than 15 times. The map shows different keywords connected by lines that show occurrences of co-occurrence in various dataset articles.

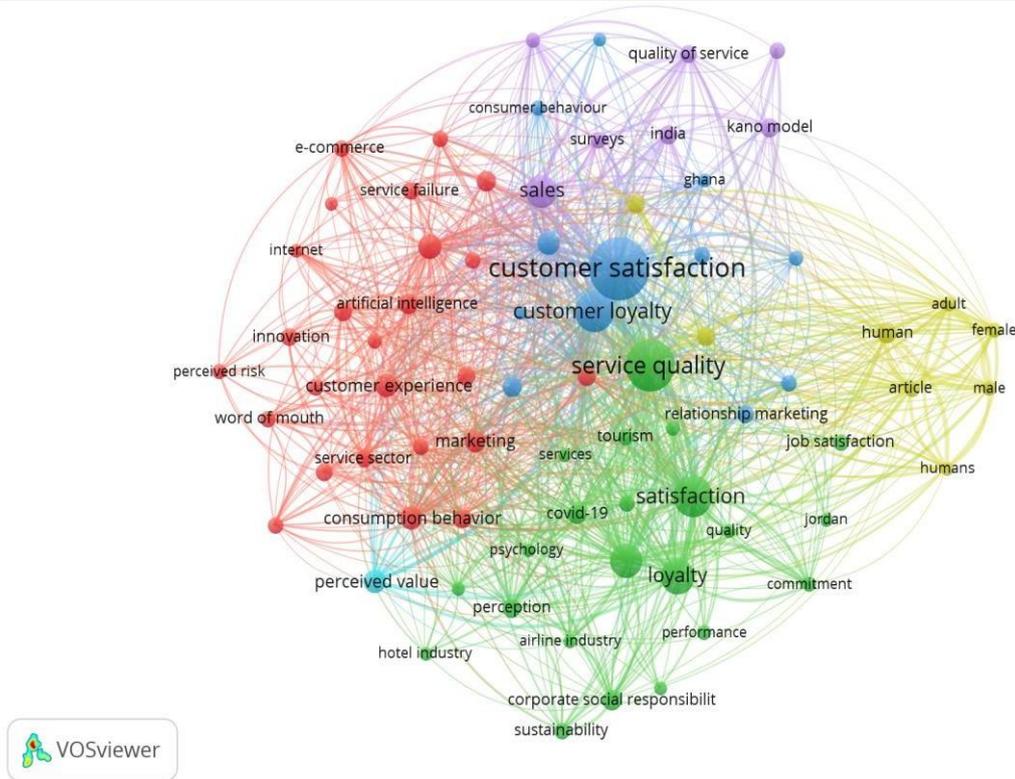


Figure VIII: A screen grab of the bibliometric map that displays every keyword co- occurrence and was created using the overlay visualization method.

Findings

According to the study, 2024 saw the most published papers—254—with the Journal of Studies in Computational Intelligence being the most prolific journal with 52 published papers. The most cited paper, with 3096 citations, is titled "Understanding customer experience throughout the customer journey." With 268 published papers, Alshurideh, M. stands out as the most well-known author; the University of Jordan is the most prolific institution, with 81 published papers; the United States is the most prolific nation, with 268 papers; and the researcher's most popular subject is business, management, and accounting, with 1306 published papers. Based on the keyword co-occurrence chart, customer happiness is the most commonly used keyword.

Limitations of the study

This study's main drawback is that it only looks at the Scopus database, ignoring other possible data bases. The scope of this analysis was restricted to the Scopus database. Moreover, the use of network analysis exclusively with VOS Viewer is a drawback because there are other tools for networking analysis.

Conclusion

A bibliometric analysis of research on customer delight in banking services published between 2000 and 2024 is carried out in this study to provide a summary of the developments in this field. Using 1,702 publications drawn from the Scopus database, the analysis shows that research on banking services has grown significantly since 2000, with a consistent annual upward trend. This rise reflects the increasing recognition of customer delight as a strategic pillar for competitive differentiation, customer retention, and service innovation in both public and private banking institutions.

The results highlight several influential themes that have shaped the intellectual structure of this domain. Early studies focused primarily on customer satisfaction, service quality, and loyalty behaviors, while recent research has shifted toward digital transformation, technological adoption, and the integration of self-service technologies. Highly cited works show a strong emphasis on understanding customer journeys, emotional experiences, and the

impact of digital channels on customer interactions. These developments illustrate how the concept of customer delight has evolved from a traditional service-delivery framework to a multidimensional construct influenced by technology, personalization, and relationship management.

The study also identifies the most productive authors, institutions, journals, and countries contributing to the advancement of this field. The increasing collaboration among international researchers, as evidenced by co-authorship networks, indicates a growing global interest in studying customer delight within the modern banking ecosystem. Furthermore, keyword co-occurrence analysis reveals that emerging research clusters are increasingly centered around fintech, customer experience management, artificial intelligence, and digital banking platforms.

Overall, the bibliometric findings underscore that customer delight has become an essential focus in contemporary banking research. As financial institutions navigate rapid technological changes and rising customer expectations, future research should further explore areas such as AI-driven service personalization, omnichannel banking experiences, sustainable banking practices, and cross-cultural variations in customer delight. These directions offer meaningful opportunities for scholars and practitioners to deepen their understanding of customer-centric strategies and enhance the overall service experience within the banking sector.

References

1. Amendes Teixeira, M. L., Iwamoto, H. M., & Medeiros, A. L. (2013). Bibliometric studies (?) In Administration: discussing the transposition of purpose. ADMINISTRACAO-ENSINO E PESQUISA, 14(3),423-452. <https://doi.org/10.13058/raep.2013.v14n3.57>.
2. Berman, B. (2005). How to delight your customers. California Management Review, 48(1): pp. 129-51.
3. Bitner, M.J., & Hubbert, A.R. (1994). Encounters satisfaction versus overall satisfaction versus quality. Service quality: New directions in theory and practice, 34
4. Butcher, K., Sparks, B. and O'Callaghan, F. (2001). Evaluative and Relational Influences on Service Loyalty// International Journal of Service Industry Management. Vol. 12, No. 3/4, pp. 310-328.
5. Casalo, L. V., Flavián, C., & Guinalú, M. (2008). The Role of Satisfaction and Website Usability in Developing Customer Loyalty and Positive Word-Of-Mouth in the E-Banking Services. International Journal of Bank Marketing, 26(6), 399-417. <https://doi.org/10.1108/02652320810902433>
6. Dogra, B., and Awasthi A. K. (2005), "Measuring Service Quality in Banks: An Assessment of Service Quality Dimensions", in Conference Proceeding on 'Global Competitiveness' at the Indian Institute of Management Kozhikode, October
7. Gale, T., B. (1990). The role of marketing in total quality management. In: QUIS-2 Quality in Services Conference Proceedings, University of St. John's. Minnesota, 5 November 1990. Kotler, P. & Armstrong, G. (2001). Principles of Marketing. Upper Saddle River, NJ: Prentice Hall.
8. Grubišić, Z., Kamenković, S. and Kaličanin, T. (2022). Market Power and Bank Profitability: Evidence from Montenegro and Serbia. Journal of Central Banking Theory and Practice. 1, pp. 5-22
9. Gustafsson, A., Johnson, M. D., and Roos, I. (2005). The effects of customer satisfaction, relationship commitment dimensions, and triggers on customer retention. Journal of marketing, 69(4)
10. Han, X., Kwornik Jr., R.J., & Wang, C. (2008). Service loyalty: An Integrative Model and Examination across Service Contexts. Journal of Service Research, 11(1), 22-42. <https://doi.org/10.1177/1094670508319094>
11. Hasan, S.A., Subhani, M.I., & Raheem, S. (2011). Measuring Customer Delight: A Model for Banking Industry. European Journal of Social Sciences, 22 (4), 510-518.
12. Jovović, M., Femić-Radosavović, B., Mišnić, N., & Jovović, I., (2017). Comparative analysis of results of online and offline Customer Satisfaction & Loyalty Surveys in Banking Services in Montenegro, Journal of Central Banking Theory and Practice, Vol. 6, No.2
13. Kandampully, J. (1997) Firms should give loyalty before they can expect it from customers. Managing Service, Quality, 7(2): 92- 94.
14. Keiningham, T., L. & Vavra, T., G. (2001). The Customer Delight Principle: Exceeding Customers' Expectations for Bottom-line Success. Chicago: American of Marketing Association.
15. Kumar, A., Olshavsky, R., W. & King, M., F. (2001). Exploring the antecedents of customer delight. Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior, 14:1427.
16. Kwong, K., K. & Yau, O., H., M. (2002). The Conceptualization of Customer Delight: A Research Framework. Asia Pacific Management Review, 7 (2): 255-265.
17. Mohan, R. (2002), "Deregulation and Performance of Public Sector Banks", Economic and Political Weekly, 7(5).
18. Nzowa, S. (2021). Customer Switching intentions in Commercial banks: A case of selected commercial banks in Dar es Salaam. Consumer Behaviour Review. 5(3), 307- 320.
19. Olsen, L. L., & Johnson, M. D. (2003). Service equity, satisfaction, and loyalty: from transaction-specific to cumulative evaluations. Journal of Service Research, 5(3)
20. Parasuraman, A., Berry, L. L. and Zeithaml, V. A. (1991), "Undertaking Customer Expectations of Service", Sloan Management Review, 32(3): 44.
21. Patterson, K. (1997). Delighted clients are loyal clients. Rough Notes, 140(3):221-34.

22. Paul, J. (2000). Are you delighting your customers?. *Nonfor-profit World*, 18(5):34-6.
23. Portugal Ferreira, M., Li, D., Rosa Reis, N., & Ribeiro Serra, F. (2014). Culture in international business research: A bibliometric study in four top IB journals. *Management Research: The Journal of the Iberoamerican Academy of Management*, 12(1), 68-91. <https://doi.org/10.1108/mrjiam-04-2012-0482>.
24. Reichheld, F., F. & Sasser, W., E. (1990). Zero Defections: Quality Comes to Services. *Harvard Business Review*, 68 (5):105-111.
25. Rust, R., T. & Oliver, R., L. (2000). Should we delight the customer?. *Journal of the Academy of Marketing Science*, 28(1):86-94.
26. Saleh, F. and Ryan, C. (1991), "Analyzing Service Quality in the Hospitality Industry Using the
27. Schiffman, L., G. & Kanuk, L., L. (2004). *Consumer Behavior*. Upper Saddle River, NJ: Prentice Hall. SERVQUAL Model", *Service Industries Journal*, 11(3): 324-343.
28. Seshasai, P. V. (1999), "Customer Service - Some HRD Interventions", *IBA Bulletin*, 21(2): 11-16.
29. Smith, A. M. (1992), "The Consumer's Evaluation of Service Quality: Some Methodological Issues" in Glynn, W. J., and Barnes, J. G. (1995) *Understanding Services Management*, New York, John Willey & Sons, 57-88.
30. Sundararn, S. (1984), 'Customer Service in Banks at Crossroads', *The Journal of the Indian Institute of Bankers*, 55(4): 217-223.
31. Sureshchandar, G. S., and Rajendran C. (2003), 'Customer Perceptions of Service Quality in Banking Sector of a Developing Economy: A Critical Analysis', *International Journal of Bank Marketing*, 21(5): 233-242
32. Taylor, S., A. & Baker, T., L. (1994). An assessment of the relationship between service quality and customer satisfaction in the formation of consumers' purchase intentions. *Journal of Retailing*, 70(2):163-78.
33. Uppal, R. K., & Mishra, B. (2011). Excellency in banking services - A new roadmap for banks in the emerging new competition. *Journal of Economics and Behavioral Studies*, 1, 32-40.
34. Yang, Z., Jun, M. and Peterson, R. T. (2004). Measuring customer perceived online service quality: scaled development and managerial implications. *International Journal of Operations & Production Management*, 24(11)
35. Zeithaml, V. A. and Bitner, M. J. (2003). *Service Marketing: Integrating Customer Focus across the Firm*. McGraw-Hill, New York.