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**An Empirical Study on Quality of Services Provided to Customers by Commercial Bank with Reference to Bangalore District.**

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**Abstract**

Retail Banking is also known as consumer banking refers to offering of banking products to retail customers or individuals, rather than to companies, corporations or other banks typically for non-entrepreneurial purposes. In retail banking the focus is on the individual. It includes services given to savings and checking accounts, transactional accounts, mortgages, personal loans, debit cards and credit cards. In addition offering services to the individuals, they also have added a team of financial advisors with broadened product offerings and investment services such as wealth management, brokerage accounts, private banking and retirement planning. Additionally, retail banking also includes providing of debit and credit cards, utility services, depository services and other para-banking products and services viz. insurance products, capital market products etc. to retail customers. Thus, retail banking services broadly correspond to the banking services provided intermediate phase of evolution of banking. Internet finance banking is quickly catching up and the banks have started offering services through internet and mobile applications. Banks required to put immediate attention to educate the bank customers towards digitization and its use. Commercial Banks must offer ample opportunities for both type of customers that is Digital Deniers and Digital Generation customers to anticipate changes in customer attitudes. The mass retail banks of today would also have to plan a transit path for the class banking and gradually to entrepreneurial banking.

Quality of services offered by the banks is going to be another key differentiator. In ultimate analysis, providing better services to the customers would be the key to generating larger revenue for the banks.

**Keywords:**

Retail Bank, Consumer Banking, Retail Customers, Quality of Services.

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