

The Correspondence between Service Quality Dimensions and Customer Perception during COVID 19 outbreak - An Analysis Across Public and Private Sector Banks in India and Sri Lanka

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The Novel Corona virus (COVID19) has forced a slow down across the global economy, and nations have come to a standstill due to the complete lockdown enforced by governments in most parts of the world. The banks may help to slow down the spread of the virus by rethinking of ways to meet the customers' needs in the time of crisis through remote as well as existing channels. The purpose of the paper is to map the customer perception on various service quality dimensions viz., tangibles, reliability, assurance, responsiveness and empathy of the private as well as the public sector banks across India and Sri Lanka during the COVID19 pandemic. The respondents were interviewed in person and also contacted through Google forms to collect the data for the study. The results indicate that customers perceived the services offered by public sector banks to be distinctly different from those offered by private sector banks. This was true for both India and Sri Lanka. The study reiterates the need for these banks to closely monitor the services offered to customers in order to continue enjoying the customer loyalties as well as benefits of competitive positioning of their financial services.

Keywords: *Assurance, Reliability, Responsiveness and Empathy, Tangible.*

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