

Factors Influencing Consumer Choice in Retail Banking



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ABSTRACT

Satisfaction, quality and loyalty are the three factors proven in the modern customer centric competitive arena. Higher the level of service quality the higher is the level of customer satisfaction. The financial associations have understood the importance of customer value; they are constantly working on the ways for achieving good relation with the customers. In the financial services sector mostly all the services resemble with a slight difference so it is very much important to gain loyal customers and then retain them through service differentiation because they would be the ones who would spend more on your products and will also spread words about your services in their gatherings. This paper focuses on those factors that influence the choice of customers in retail banking. First, the paper tries to investigate the products and services from banks that have impact on customers and help in building relations. On the other hand the paper is also trying to investigate the dimensions that are important in customer relationships with banks.

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DEDICATION

**“I would like to dedicate my research work to my loving
Grand Father Squadron Leader Tussaduq Hussain Hashmi
(late).”**

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