CHAPTER 6

SUMMARY, FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 SUMMARY

CHAPTER: - 1 INTRODUCTION

- The Reserve Bank of India was set up on the recommendations of the Hilton Young Commission.

- Before the establishment of banks the interest rates were very high, no security of public savings and no uniformity regarding loan. So as to overcome such problems the organized banking sector was established.

- The RBI has the sole right or authority or monopoly of issuing currency notes except one rupee note and coins of smaller denomination. These currency notes are legal tender issued by the RBI. Currently it is in denominations of Rs. 2, 5, 10, 20, 50, 100, 500, and 1,000. The RBI has powers not only to issue and withdraw but even to exchange these currency notes for other denominations.

- The Government of India setup the Narasimham Committee in 1991, to examine all aspects relating to structure, organization and functioning of the Indian banking system the recommendations of the committee aimed at creating at competitive and efficient banking system.

- In presently for the bank Risk management, Customer care services, Technological problems, ATM facility, Branch Banking, Competition and transparency are major challenges.

- In this changing scenario, the role of banks is very important for the growth and development of the economy and therefore there arise a need to make this service more convenience of the customer. Banking Sector is offering traditional and other services to their customer at the door.

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CHAPTER: - 2 REVIEW OF LITERATURE

➢ In this chapter, Introduction and profile of the researcher who has earlier conducted research in similar area are briefly mentioned. Some studies relating to Customer Satisfaction and Banking Services in banking sector are reviewed by the researcher in this chapter.

CHAPTER: - 3 RESEARCH METHODOLOGY

➢ This chapter includes the introduction to research problem. The title of the present study is “Banking Services and Customer Satisfaction: A Comparative Study of Public Sector Banks & Private Sector Banks” (With Special Reference to the Gujarat State) The study is based on primary data mainly the questionnaire and supported to secondary data.

➢ The main objective of this research study is to compare and analyze Customer Satisfaction in public and private banking Services of Gujarat State in selected five Cities. Some statistical measures like one way ANOVA and Sandler’s A Test have been applied to test the hypothesis Null Hypothesis. The limitations of the study have also been presented. The main objective are derived by the insight of the researcher Question and some studies related to banking services and customer satisfaction conducted by researchers in the past.

CHAPTER: - 4 CONCEPTUAL FRAME WORK OF CUSTOMER SATISFACTION

➢ This Chapter contains aspects related to the Customer Satisfaction that includes Various Theory of Customer Satisfaction, Model of Customer Satisfaction Measurement, important of Customer Satisfaction, Customer Profit service Chain, Customer Satisfaction Processes, Components of Customer Satisfaction and levels of Customer Satisfaction i.e. Top five essential levels of Customer Satisfaction and Noriaki Kano Levels of Customer Satisfaction. Each level is based on a neutral order of hierarchy and should be approached from the lowest to the highest. The higher the level you achieve, the more you will build customer loyalty and the greater will be your success.
CHAPTER: - 5 DATA ANALYSIS AND INTERPRETATION

➤ This chapter covers various Banking Services, what is the knowledge of customers for different banking services and what the objectives of using banking service are. Further in this chapter Hypothesis has been tested with the help of statistical tools like one way ANOVA and Sandler’s A-Test for final conclusion.

6.2 FINDINGS

➤ Level of customer satisfaction about branch location of public sector banks and private sector banks customers are good but public sector banks customers are more satisfied compared to the private sector bank.

➤ In reference to the bank infrastructure and attractive layout of both banks customers are satisfied but dissatisfaction level of public sector banks is high. So, private sector banks customers are more satisfied as compared to public sector banks.

➤ Customer satisfaction level about working hours of bank of both public sector banks and private sector banks customers are also adequate.

➤ Dissatisfaction levels of public sector banks customers are high regarding the level of computerization than private sector banks. The private sector banks customers are satisfied with the level of computerization.

➤ The public sector banks and private sector banks customers have given neutral response about satisfaction with customer care services. It means that they are not so much dissatisfied as well as satisfied with their banks.

➤ Private sector banks customers are more satisfied as compared to the public sector banks with the cooperation of bank staff.

➤ Public sector banks customers are more satisfied as compared to private sector banks about the affordability of bank charge.
➢ Public sector banks customers are more satisfied as compared to private sector banks about maintenance of confidentiality.

➢ Both public sector banks and private sector banks customers are satisfied about quick/prompt service.

➢ Both public sector banks and private sector banks customers are satisfied with the quality of interaction of staff with customers.

➢ Both banks customers are satisfied but public sector banks customers are dissatisfied compared to private sector banks. So, private sector banks customers are more satisfied as compared to public sector banks about the information brochure.

➢ Private sector banks customers are satisfied as compared to the public sector banks about attendance & response to call.

➢ Private sector banks customers are more satisfied as compared to the public sector banks about queries resolution & grievances handling.

➢ Private sector banks customers are more satisfied as compared to the public sector banks about information disclosure through E-mail and SMS.

➢ Customers of private sector banks selected their bank because most of them find comfort with it about bank’s infrastructure and attractive layout, availability of services like ATM, mobile banking, working hours of bank, and level of computerization. Customers of private sector banks are more interested in availability of advanced services.

➢ In comparison with private sector banks, public sector banks customer selected their bank because they find number of branches in different area, maintenance of confidentiality and bank charge is affordable.
In comparison between public sector banks and private sector banks, both the banks customers are satisfied about ATM facility. It indicates that the public sector banks and private sector banks equally offers all the ATM facility.

By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for minimum waiting time to complete a transaction in branch the researcher has found that the calculated value of $F (32.07)$ was greater than the table value ($3.86$) of $F$ at 5% level of significance that means the null hypothesis was rejected.

By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for handling inquiries in branch the researcher has found that the calculated value of $F (33.39)$ was greater than the table value ($3.86$) of $F$ at 5% level of significance that means the null hypothesis was rejected.

By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for time taken to sort out your complain in branch the researcher has found that the calculated value of $F (26.03)$ was greater than the table value ($3.86$) of $F$ at 5% level of significance that means the null hypothesis was rejected.

By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for attitude of bank staff in branch the researcher has found that the calculated value of $F (26.71)$ was greater than the table value ($3.86$) of $F$ at 5% level of significance that means the null hypothesis was rejected.

By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for seating arrangement in the bank premises in branch the researcher has found that the calculated value of $F (23.00)$ was greater than the table value ($3.86$) of $F$ at 5% level of significance that means the null hypothesis was rejected.
By applying the ANOVA technique for the customer satisfaction and banking services of public sector banks and private sector banks for cleanliness of the bank in the bank premises in branch the researcher has found that the calculated value of F (41.64) was greater than the table value (3.86) of F at 5% level of significance that means the null hypothesis was rejected.

By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for promptness of the delivery of ATM card in branch the researcher has found that the calculated value of A Statistics (7.90) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for service quality/behavior of ATM personnel/guard in ATM the researcher has found that the calculated value of A Statistics (16.98) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for safety - security - privacy in ATM the researcher has found that the calculated value of A Statistics (102.59) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for cash availability in ATM the researcher has found that the calculated value of A Statistics (30.87) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for quality of notes in
ATM the researcher has found that the calculated value of A Statistics (6.63) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

➢ By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for availability of power backup/generator in ATM the researcher has found that the calculated value of A Statistics (12.03) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.

➢ By applying the Sandler’s A test for the customer satisfaction of ATM facility in to the public sector banks and private sector banks for ATM facility are at convenient location in branch the researcher has found that the calculated value of A Statistics (9.48) was greater than the table value (0.304) of Sandler’s A at 5 % level of significance that means the null hypothesis was accepted.
<table>
<thead>
<tr>
<th>Relation Between</th>
<th>Accepted</th>
<th>Rejected</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is no significance difference between the levels of agreement of public sector banks and private sector banks customers for minimum waiting time to complete a transaction in branch</td>
<td>---------</td>
<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
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<tr>
<td>There is no significance difference between the Levels of agreement of Public Sector Banks and Private Sector Banks Customers for Handling Inquiries</td>
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<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
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<tr>
<td>There is no significance difference between the Levels of agreement of Public Sector Banks and Private Sector Banks Customers for Time taken to sort out your Complain</td>
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<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
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<tr>
<td>There is no significance difference between the Levels of agreement of Public Sector Banks and Private Sector Banks Customers for Attitude of Bank Staff</td>
<td>---------</td>
<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
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<tr>
<td>There is no significance difference between the Levels of agreement of Public Sector Banks and Private Sector Banks Customers for Seating Arrangement in the Bank Premises</td>
<td>---------</td>
<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
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<tr>
<td>There is no significance difference between the Levels of agreement of Public Sector Banks and Private Sector Banks Customers for Cleanliness of the Bank</td>
<td>---------</td>
<td>Null Hypothesis rejected Based on ANOVA test</td>
<td>There is significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - promptness of the delivery of ATM card - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - The service quality/behavior of ATM personnel/guard - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - Safety - security - Privacy - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - cash availability in ATM - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - quality of notes - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - Availability of power backup/generator - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
<tr>
<td>customers towards ATM facility - ATM facility are at convenient location - on five point scaling</td>
<td>Null Hypothesis accepted Based on Sandler’s A test</td>
<td>----</td>
<td>There is no significant difference</td>
</tr>
</tbody>
</table>
6.3 SUGGESTIONS

➢ Both public sector banks and private sector banks need to improve upon their reliability and assurance of banking services. For that, it would be better for both sector banks to be highly transparent and clear in their processes and assured about customer services.

➢ In comparison with private sector banks, public sector banks have to focus on their banking infrastructure and attractive layout, level of computerization, and cooperation of bank staff, information brochure.

➢ Public sector banks should improve the banking services to help the customers for payments of electrical bill and recharging mobiles.

➢ Attitude of bank staff and cooperation of bank staff with customers are comparatively lower in public sector banks as compared to the private sector banks. Hence, there is need to focus on these two aspects by the public sector banks management.

➢ Public sector banks should take essential steps to expedite the customer’s inquiries.

➢ Public sector banks need to improve some services like queries resolution and grievances handling.

➢ In comparison with public sector banks, private sector banks have to focus on their customer care, bank charges, and maintenance of confidentiality.

➢ Public sector banks should extend the technology which is used in internet banking and also need to increase information disclosure through e-mail and SMS.

➢ Today, most of the youngsters prefer best banking services. Hence, both public sector banks and private sector banks should inform and attract
customers through internet, cinema, magazine, newspaper and digital hoardings.

- Private sector banks need to do some efforts to retain their customers working to the excessive bank charges. Private sector banks should cut some service charges rationally and be more responsible on the part of their services.

- Public sector banks need to do hard efforts to retain their customers especially on the count of computerization, queries resolution & grievances handling, bank infrastructure and attractive layout, cooperation of bank staff, attendance & response to call, information disclosure through e-mail and SMS.

- Public sector banks need to concentrate more on their credit facilities. Customers do not have a good opinion about these facilities being offered by public sector banks.

- Private sector banks need to expand their branches across the cities and suburban areas.

- Public sector banks should try to reduce the time taken to sort out customers complain. This will help the banks to get more number of satisfied customers and also retain the present ones.

- Public sector banks need to focus at online banking mechanism and online banking services to keep growing of their banking sector.

- Public sector banks should also offer such products or services which would fully meet customers’ needs, develop systems and procedures which are user-friendly. They should make best use of technology in services, systems and environment so as to ensure speed, accuracy and efficiency.
6.4 CONCLUSION

The main aim of the study is to examine the customer satisfaction and baking services in public sector banks and private sector banks. Today, we are living in a dynamic world. In this world, each and every second is precious; customers do not like to waste their time in waiting. So if the banks give best services to their customers than customers do not change the bank. The majority of banks are not very diversified in terms of the services they offer. Because of most of the category banks are likely to have same services & tiring to put customers at ease. So, to differentiate its identity from others each bank has to make hard efforts to rebuild their services among their customers.

During this research, according to the findings of the study documented that the majority of customers prefer to have accounts both with public sector banks and private sector banks, that relatively younger people prefer private sector banks, majority of service class customers have accounts with public sector banks and saving account is the most popular product of both public sector banks and private sector banks. The study has further revealed that the level of customer satisfaction varies across different types of services offered by public sector banks and private sector banks. There is not a single service to satisfy their customer. For this study, according to the result and the analysis show that the private sector banks create a good impression and thus satisfy their customers by the banking services they provide. So, private sector banks customers are more satisfied as compared to the public sector banks. Therefore, public sector banks need to improve their customer services. They should provide cost-effective and customized banking service to their customers.

**Future scope of the study:**

The researcher has studied only public sector & private sector banks’ customers and no other aspects. There is a scope for further research on other dimensions of customer satisfaction and banking services. The comparison between public, private, cooperative and foreign banks can be studied further also. But, this is a study of an individual researcher and the journey of this research may be concluded.
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2. Sandesh (Guj) published from Rajkot and Ahmedabad
3. Gujarat Samachar (Guj) published from Rajkot and Ahmedabad
4. Divya Bhashkar (Guj) published from Rajkot and Ahmedabad
5. Phulchhab (Guj) published from Rajkot and Ahmedabad
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8. Financial Express published from Mumbai
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THESES


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APPENDIX

Questionnaire for Banking Services and Customer Satisfaction

(For Ph. D. Dissertation)

Researcher : Mr. Sandip R. Chavda
Program : Doctor of Philosophy (Ph. D.)
Title : “Banking Services and Customer Satisfaction: A comparative study of Public Sector Banks and Private Sector Banks” (with special reference to the Gujarat State)

Department : Department of Commerce and Business Administration
Saurashtra University
Rajkot – 360 005

Contact : +91- 9662633033  chavda.sandip20846@gmail.com
Guide Name : Prof. Alok Chakrawal

A kind note for respondents: I do, hereby, request you to kindly spend some time to answer this questionnaire which is designed to measure the level of customer satisfaction and banking services of public and private sector banks. I assure you that the information provided by you shall be kept strictly confidential and will be used for academic purpose only. Without your esteemed help and cooperation this work will not be accomplished, so your kind co-operation is highly solicited.
Part A: - Personal Information

1) Name : 

2) Location : City ___________ Specify area ___________

3) Native background : City/Village ________________

4) Gender :
   □ Male   □ Female

5) Age :
   □ 18 to 25   □ 26 to 40   □ 41 to 60
   □ More than 61

6) Qualification :
   □ Under Graduate   □ Graduate
   □ Post Graduate
   Any other ________________

7) Marital status :
   □ Married   □ Unmarried

8) Occupation :
   □ Government service
   □ Working in private organization
   □ Own business   □ Farmer   □ Student
   Other (Please specify) ________________
Part B: Subject related question

1) In which city your bank (branch) is located?

☐ Rajkot ☐ Ahmadabad ☐ Surat ☐ Baroda
☐ Jamnagar

2) Name of your bank ________________________________

3) Your bank is ☐ Public sector bank ☐ Private sector bank

4) Which type of account you have?

☐ Saving account ☐ Current account
☐ Other (Please specify) ________________________________

5) Procedure to open an account with the bank was difficult?

☐ Yes ☐ No

6) What factor you consider while selecting your bank?

Tick (✓) whichever is applicable

<table>
<thead>
<tr>
<th>Particular</th>
<th>Tick</th>
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<tbody>
<tr>
<td>Bank reputation&amp; images</td>
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<td>Bank Services</td>
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<td>Bank Location</td>
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<td>Bank Charges</td>
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<td>No. of branches</td>
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<td>No. of ATMs</td>
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<tr>
<td>Internet banking facility</td>
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</tbody>
</table>

Branch Facilities

7.1) How frequently do you visit the bank (branch) in a month?

☐ Not at all ☐ 1 to 3 times ☐ 4 to 8 times
☐ 9 to 12 times ☐ Over 12 times
7.2) How satisfied were you with the following aspect of the branch facility?

<table>
<thead>
<tr>
<th>No.</th>
<th>Parameters</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
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<th>Highly Dissatisfied</th>
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<tbody>
<tr>
<td>1</td>
<td>Branch location</td>
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<td></td>
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<tr>
<td>2</td>
<td>Seating arrangement for customer</td>
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<td>3</td>
<td>Cleanliness of the bank</td>
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<td>4</td>
<td>Bank infrastructure and attractive layout</td>
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<td>5</td>
<td>Working hours of bank</td>
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<td>6</td>
<td>Handling inquiries</td>
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<td>7</td>
<td>Level of computerization</td>
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<td>8</td>
<td>Time taken to sort out the complain</td>
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<td>9</td>
<td>Attitude of bank staff</td>
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<td>10</td>
<td>Satisfaction with customer care</td>
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<td>11</td>
<td>Cooperation of bank staff</td>
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<tr>
<td>12</td>
<td>Bank charge is affordable</td>
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<td>13</td>
<td>Maintenance of confidentiality</td>
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<td>14</td>
<td>Quick / prompt service</td>
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<td>15</td>
<td>Minimum waiting time to complete a transaction in branch</td>
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<tr>
<td>16</td>
<td>Quality of interaction of staff with customers</td>
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<tr>
<td>17</td>
<td>The information brochure</td>
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<tr>
<td>18</td>
<td>Attendance &amp; Response to call</td>
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<tr>
<td>19</td>
<td>Queries Resolution &amp; Grievances Handling</td>
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<tr>
<td>20</td>
<td>Information disclosure through E-mail and SMS</td>
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</tbody>
</table>
7.3)  Give your opinion on the following issue?

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<th>No.</th>
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<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I am satisfied with the customer service representatives/ teller</td>
<td></td>
<td></td>
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<tr>
<td>2</td>
<td>Supervisor/ manager/ bank officials recognize me as a valued customer</td>
<td></td>
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<tr>
<td>3</td>
<td>I use online banking services to print bank slip&amp; statement</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>I use online banking services to open a bank account</td>
<td></td>
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<tr>
<td>5</td>
<td>I regularly contact bank advisor</td>
<td></td>
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<tr>
<td>6</td>
<td>I have applied for credit facility (loan) with my bank</td>
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<tr>
<td>7</td>
<td>I am informed and offered various credit facilities by the bank</td>
<td></td>
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</tr>
<tr>
<td>8</td>
<td>Credit facilities are promptly available on request</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Credit facilities of my bank are reasonable and not costly</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>10</td>
<td>I use locker facility of the bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>11</td>
<td>I have to maintain minimum balance as per banks requisition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>I pay my bills through banking/online banking mechanism</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>13</td>
<td>I receive the Information with regards to dishonored/bounced cheques</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>14</td>
<td>I receive immediate attention for my query related to default in ATM cash withdrawal</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>15</td>
<td>I receive the necessary assistant from bank’s financial advisor for loan, saving and investment decision</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
8) Which of the following Banking service are available at your bank and which of them are used by you?

<table>
<thead>
<tr>
<th>No.</th>
<th>Services</th>
<th>Available at bank</th>
<th>Services I use</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bill payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Cash / cheque deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Forex services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Recharge mobile</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Pay telephone bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Pay electrical bill</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Cash withdrawal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Credit card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>ATM card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Locker facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Mobile banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Mutual fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Project finance related services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Student scholarship services (laptop / desktop loan)</td>
<td></td>
<td></td>
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<tr>
<td>16</td>
<td>Financial adviser / Consultant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Net – banking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Demand draft/ banker’s Cheque</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Bank deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Home loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. How often do you use the online banking in a month?

- [ ] I never use this service
- [ ] 1 to 3 times
- [ ] 4 to 8 times
- [ ] 9 to 12 times
- [ ] over 12 times

10. What according to you the main Limitation of online banking?

Please tick (✓) the appropriate

- Overall difficulty of using online banking system
- Limited services do not enable all banking operations
- Unreliable
- Security concerns
- Impersonality of the service
- Lack of trust on internet service
- Cyber-crimes/ Phishing
### ATM Facility

11. **Level of customer satisfaction about various aspects of ATM facility.**

<table>
<thead>
<tr>
<th>No.</th>
<th>Parameters</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Promptness of the delivery of ATM card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>The service quality/behavior of ATM personnel/guard</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3</td>
<td>Safety – security – privacy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Cash availability in ATM</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Quality of notes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Availability of power back up/generator/inverter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>ATM facility are at convenient location</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

12. **Are you satisfied with your bank?**

- [ ] Highly Satisfied
- [ ] Satisfied
- [ ] Neutral
- [ ] Dissatisfied
- [ ] Highly dissatisfied

13. **Would you recommend this branch to a friend or business associate?**

- [ ] Yes
- [ ] No
- [ ] Can’t Say

If no, give reason ____________________________

14. **Will you switch to any other bank?**

- [ ] Yes
- [ ] No
- [ ] Can’t Say

If yes, give reason ____________________________

______Thanks for your kind cooperation______