QUESTIONNAIRE

SERVICE QUALITY IN COMMERCIAL BANKS:
A COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANKS
IN COIMBATORE CITY

RESEARCH SCHOLAR
N. SUNDARAM,
M.Com.,M.Phil.,PGDCA.
Head, PG Dept. of Commerce,
RVS College of Arts and Science,
Coimbatore – 641 402.

RESEARCH SUPERVISOR
Dr. P. JEYARAM,
M.Com.,M.Phil.,Ph.D.,M.S.,(IT)
Principal,
RVS College of Arts and Science,
Coimbatore – 641 402.

I would be much grateful to you if you could kindly help me by filing up this questionnaire to evaluate the service quality of your bank.

1. PERSONAL INFORMATION

1. Name of the Customer : 
2. Address : 
3. Age (in years) : 
   a) Below 25 □
   b) 25-35 □
   c) 35-45 □
   d) 45-55 □
   e) Above 55 □
4. Sex : 
   a) Male □
   b) Female □
5. Educational Qualification : 
   a) Illiterate □
   b) Literate □
   c) Primary □
   d) Middle □
   e) Secondary/HSC □
   f) Graduate □
   g) Others, please specify ___________________
6. Occupation
   a) Self employed □
   b) Govt. Employee □
   c) Pvt. Salaried □
   d) Worker □
   e) Professional □
   f) Businessman □
   g) Unemployed □
   h) Others, Please Specify

7. Work Experience
   a) No experience □
   b) Less than One year □
   c) 1-5 years □
   d) 5-10 years □
   e) 10-15 years □
   f) 15-20 years □
   g) 20-25 years □
   h) Above 25 years □

8. Monthly Income (in Rs.)
   a) Less than 5,000 □
   b) 5,000-10,000 □
   c) 10,000-15,000 □
   d) 15,000-20,000 □
   e) 20,000-30,000 □
   f) 30,000-40,000 □
   g) 40,000-50,000 □
   h) Above 50,000 □

II. INFORMATION ABOUT HOLDING OF ACCOUNT
9. Name & Address of your Bank :
   __________________________________________
   __________________________________________
   __________________________________________
   __________________________________________

10. Type of Bank
    a) Public Sector Bank □
    b) Private Sector Bank □
11. Type of Account
   a) Savings A/C □
   b) Current A/C □
   c) Recurring Deposit A/C □
   d) Fixed Deposit A/C □
   e) NRI Deposit A/C □

12. How long have you been the customer of the bank?
   a) Less than One Year □
   b) 1-3 years □
   c) 3-5 Years □
   d) 5-10 years □
   e) 10-15 years □
   f) 15 years and above □

13. Reason for Selecting this Bank (if reasons are more than one, rank them in the order of preference)
   a) Nearest to House □
   b) Nearest to Office □
   c) Workplace compulsion □
   d) Familiarity □
   e) Better Service □
   f) Availability of Various Schemes of Loans □
   g) Computerized Environment □
   h) Cheap and quick service □
   i) Others, Please specify _____________

III. INFORMATION ABOUT SOURCE OF AWARENESS AND VISIT

14. Sources of Awareness about the Bank
   a) Personal knowledge □
   b) Friends □
   c) Relatives □
   d) Business Circle □
   e) News papers and Magazines □
   f) Radio/TV □
   g) Internet □
   h) Others, Please specify _____________
15. Frequency of Operation:
   a) Daily □
   b) Once in Alternate Days □
   c) Once in a week □
   d) Twice in a week □
   e) Once in a fortnight □
   f) Once in a month □
   g) As and when required □
   h) Others, Please specify __________________

16. Major Purpose of Visit:
   a) To withdraw cash □
   b) To deposit money □
   c) To submit cheque □
   d) To credit the proceeds □
   e) To avail loan □
   f) To make enquires □
   g) To get a/c statement □
   h) Others, Please specify __________________

IV. INFORMATION ABOUT OPERATION OF ACCOUNTS

17. How long does it generally take to deposit cash in your account and make payments?
   a) Below 5 minutes □
   b) 5-10 minutes □
   c) 10-15 minutes □
   d) Above 15 minutes □

18. How long does it generally take to credit the proceeds of your cheque in your account?
   a) Within 1 day □
   b) 1-2 days □
   c) 2-5 days □
   d) More than 5 days □

19. Have you been reminded in advance about the date of maturity of your term deposit?
   Yes/No
   If yes, at what interval
   a) Before a week □
   b) Before a fortnight □
   c) Before a month □
20. Did you give any standing instruction to your bank (for receipt of dividend, interest, for payment of LIC premium, Electricity Bill, Telephone Bill etc.)?  
Yes/No

If Yes, whether bank carries out your instruction properly?  
Yes/No

21. Are you an account holder with the cheque book facility?  
Yes/No

a) If yes, when do you get your subsequent cheque books after making request?

   a) Immediately  □
   b) 1 – 2 days  □
   c) 2 – 5 days  □

22. Do you get your pass book updated promptly?  
Yes/No

   How long will it take to get back the pass book after making entries?

   a) Same Day  □
   b) Within Two Days  □
   c) Above Two Days  □

23. Do you have ATM facility?  
Yes/No

   How long did it take to get the facility after applying?

   a) Within 10 days  □
   b) 10-15 days  □
   c) Above 15 days  □

   How frequently do you use ATM facility?

   a) Every day  □
   b) Once in a week  □
   c) Once in a fortnight  □
   d) Once in a month  □
   e) As and when required  
       please specify the period  

24. Do you have credit card facility?  
Yes/No

   How long did it take to get the facility after applying?

   a) Within seven days  □
   b) 7-15 days  □
   c) 15-30 days  □
   d) Above 30 days  □
If yes, how frequently do you use the credit card facility?

a) Every day □
b) Once in a week □
c) Once in a fortnight □
d) Once in a month □
c) As and when required
please specify the period ____________

25. Do you have debit card facility? Yes/No

If yes, when did you get the facility after becoming the customer of the bank?

a) Immediately □
b) 1-3 years □
c) Three years and above □

How frequently do you use it

a) Every day □
b) Once in a week □
c) Once in a fortnight □
d) Once in a month □
c) As and when required
please specify the period ____________

26. Do you have convenient banking? Yes/No

If yes, please specify the frequency of usage

a) Every day □
b) Once in a week □
c) Once in a fortnight □
d) Once in a month □
c) As and when required
please specify the period ____________

V. INFORMATION ON SERVICE QUALITY

This questionnaire consists of a list of statement about the service quality of commercial banks. The researcher wishes to get your views on the quality of service delivered relating to what you would expected to be delivered and what is actually being delivered to you. The questions pertain to only your opinion and hence there is no right or wrong answers. Please think about the following two levels for evaluating service quality and tick the appropriate level carefully.
**Perceived/Actual Level**

Your perception of the service quality that your commercial bank provides on a scale of 1 to 9 where 1 means low and 9 means high.

**Desired/Expected Level**

The excellent level of service you desire from your commercial bank on a scale of 1 to 9 where 1 means low and 9 means high.

### I TANGIBILITY

27. Modern-Looking Equipments

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28. Visually Appealing Physical Facilities

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29. Use of Modern Technology in Services

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30. Employees are Neatly Appearing

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II RELIABILITY

31. Employees Keep their Promises

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

32. Employees show sincere interest in solving customer problems

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

33. Employees perform the service right at the first time

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

34. Employees provide their service as promised

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

35. Employees Insist on error-free records

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

III RESPONSIVENESS

36. Employees inform exactly when services will be performed

   Perceived Level   | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9

   Desired Level    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9
37. Employees give prompt service

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38. Employees are always willing to help

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39. Employees are never too busy to respond to requests of the customers.

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IV ASSURANCE

40. Employee behaviour instill customer confidence

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41. Customers feel safe in their transactions

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42. Employees are consistently courteous

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43. Employees have knowledge to answer questions

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44. Employees give customers individual attention

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45. Operating hours are convenient to all customers

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46. Employees give customers personal attention

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47. Customers' best interests are at heart of employees

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48. Employees understand the specific needs of customers

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49. Can you point out any other service to your bank which can increase the number of customers and customers' services?

1)

2)

3)

4)

5)

*****

Thank You for your kind co-operation and help.

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