
Date:

Dear Respondent,

You as a respondent represent the important constituent in this research project for finding out the information about certain issues pertaining to customer satisfaction and marketing of financial services by private sector banks. Your valued response will go a long way in finding the solution to the problem faced by banks in marketing their financial services.

Kindly devote a few minutes of your valuable time to complete the questionnaire. I would like to assure you that the data collected will not be disclosed or used in isolation. The object of this questionnaire is to study and analyze the data. The data collected will be used exclusively for academic purpose. Your identity will not be disclosed anywhere.

I thank you for the interest shown in the research.

Yours Sincerely,

SUMITA SHANKAR SUBRAMANIAN.
EXHIBIT: 2 Questionnaire to Customer of ICICI Bank

Questionnaire to customer of ICICI Bank

Note: for Response put ( √ ) in appropriate box.

1. Name

2. Address

3. Occupation
   • Service
   • Business
   • Profession

4. Educational Qualification
   • Under Graduate
   • Graduate
   • Post Graduate

5. Type of Bank Account holding in ICICI Bank.
   • Saving A/c
   • Fixed Deposit A/c
   • Recurring A/c
   • Current A/c

6. Other services utilized by you.
   • ATM Facility
   • Debit card
   • Credit card
   • Phone Banking
   • Internet banking and mobile banking
   • Foreign Exchange (Bureau de Change)
   • Multi city cheque book facility
   • Home loans
   • Personal loans
   • Demat /Web trade
   • ICICI Gold Coins
7. Are you aware of all the above services being offered by the ICICI bank?
   - Yes □
   - No □

8. How do you come to know about the new services of ICICI bank?
   - Branch manager □
   - Marketing staff □
   - Advertisement □
   - Others □

9. Are you satisfied with the ways ICICI Bank communicates you about new services?
   - Yes □
   - No □
   - Don’t know □

10. If no, How it should do it please specify?

11. Are you satisfied with the type of customer services offered by the ICICI bank?
   - Yes □
   - No □

12. If no what is the reason for dissatisfaction?
   - Services □
   - Schemes □
   - Staff □
   - Bank charges □
   - Time □

13. Are the services offered by ICICI bank different from other banks?
   - Yes □
   - No □
   - Don’t Know □
14. How would you rate ICICI Bank in offering Customer services?

- Excellent □
- Very good □
- Good □
- Poor □

15. Do you know the latest scheme offered by ICICI Bank?

- Yes □
- No □
- Don’t Know □

16. As a customer of ICICI Bank you are satisfied because: (Put √ wherever applicable)

- Customer friendly staff □
- Excellent services □
- Good schemes □
- Reasonable charges □
- Less time for transactions □
- All above □

17. The services offered by ICICI Bank are: (Put √ wherever applicable)

<table>
<thead>
<tr>
<th></th>
<th>Very much</th>
<th>Not so much</th>
<th>Very Less</th>
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<tbody>
<tr>
<td>Innovative</td>
<td></td>
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<td></td>
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<tr>
<td>Dynamic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Competitive</td>
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</tr>
</tbody>
</table>

18. Do you think ICICI Bank needs improvement in the following:

- Services Offered □
- Schemes Offered □
- Staff □
- Advertisement □
- Charges □
- Time required for transactions □
- Any other suggestion

19. Are you satisfied with the way ICICI Bank markets its banking services?

<table>
<thead>
<tr>
<th></th>
<th>Sometimes</th>
<th>Always</th>
<th>Rarely</th>
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<tbody>
<tr>
<td>Satisfied</td>
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<tr>
<td>Not satisfied</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
20. Has ICICI Bank outsourced any services?
   - Yes
   - No
   - don’t Know

21. Are you satisfied with outsourced agency’s services?
   - Yes
   - No
   - Don’t Know
EXHIBIT: 3 Letter to Respondent customers of HDFC Bank.

Date:

Dear Respondent,

You as a respondent represent the important constituent in this research project for finding out the information about certain issues pertaining to customer satisfaction and marketing of financial services by private sector banks. Your valued response will go a long way in finding the solution to the problem faced by banks in marketing their financial services.

Kindly devote a few minutes of your valuable time to complete the questionnaire. I would like to assure you that the data collected will not be disclosed or used in isolation. The object of this questionnaire is to study and analyze the data. The data collected will be used exclusively for academic purpose. Your identity will not be disclosed anywhere.

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Yours Sincerely,

SUMITA SHANKAR SUBRAMANIAN.
EXHIBIT: 4 Questionnaire to customers of HDFC Bank.

Questionnaire to customer of HDFC Bank

Note: for Response put (✓) in appropriate box.

1. Name
   
   

4. Address
   
   

5. Occupation
   - Service
   - Business
   - Profession

4. Educational Qualification
   - Under Graduate
   - Graduate
   - Post Graduate

5. Type of Bank Account holding in HDFC Bank.
   - Saving A/c
   - Fixed Deposit A/c
   - Recurring A/c
   - Current A/c

6. Other services utilized by you.
   - ATM Facility
   - Debit Card
   - Credit card
   - Net Banking
   - Home loans
   - Auto Loans
   - Personal loans
   - Demat Account
   - Bill Payment
   - Any other service

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7. Are you aware of all the above services being offered by the HDFC bank?
   - Yes □
   - No □

8. How do you come to know about the new services of HDFC bank?
   - Branch manager □
   - Marketing staff □
   - Advertisement □
   - Others □

9. Are you satisfied with the ways HDFC Bank communicates to you about new services?
   - Yes □
   - No □
   - Don’t know □

10. If no, How it should do it please specify?

____________________________________________________________________

____________________________________________________________________

____________________________________________________________________

11. Are you satisfied with the type of customer services offered by the bank?
   - Yes □
   - No □

12. If, no what is the reason for dissatisfaction?
   - Services □
   - Schemes □
   - Staff □
   - Bank charges □
   - Time □

13. Are the services offered by HDFC bank different from other banks?
   - Yes □
   - No □
   - Don’t Know □
14. How would you rate HDFC Bank in offering Customer services?

- Excellent  □
- Very good □
- Good □
- Poor □

15. Do you know the latest scheme offered by HDFC Bank?

- Yes □
- No □
- Don’t Know □

16. As a customer of HDFC Bank you are satisfied because:

- Customer friendly staff □
- Excellent services □
- Good schemes □
- Reasonable charges □
- Less time for transactions □
- All above □

17. The services offered by HDFC Bank are: (Put ✓ wherever applicable)

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<tr>
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</table>

18. HDFC Bank needs improvement in the following:

- Services Offered □
- Schemes Offered □
- Staff □
- Advertisement □
- Charges □
- Time required for transactions □
- Any other suggestion

19. Are you satisfied with the way HDFC Bank markets its banking services?

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<th>Rarely</th>
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<tbody>
<tr>
<td>Satisfied</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

481
20. Has HDFC Bank outsourced any services?
   - Yes
   - No
   - Don’t Know

21. Are you satisfied with outsourced agency’s services?
   - Yes
   - No
   - Don’t Know
EXHIBIT : 5 Questionnaire For Marketing Staff of ICICI Bank

Questionnaire For Marketing Staff / Direct Sales Associates Of ICICI Bank.

Note: Tick (✓) for relevant responses in appropriate box.

Q.1 Name of Marketing executive / Direct sales Associate?

Q.2 Do you work for ICICI Bank as a Marketing Executive or a Direct Sales Associate or else please specify?

☐ Marketing Executive
☐ Direct Sales Associate
☐ Others (Please Specify)

Q.3 Name of the ICICI Bank branch that you work for?

Q.4 Please tick the financial products that you are marketing for ICICI Bank?

☐ Saving Account
☐ Fixed Deposit Account
☐ Recurring Account
☐ Current Account
☐ Mutual Funds
☐ Home Loans
☐ Personal Loans
☐ Car Loans
☐ Credit Cards
☐ Insurance
☐ Auto Finance
☐ Others (Please Specify)

Q.5 Number of years you have been marketing ICICI Bank products?

☐ Less than 1 year
☐ 1 to 3 years
☐ 3 to 5 years
☐ More than 5 years
Q.6. Based on your experiences in the banking sector, do you think ICICI Bank offers innovative services as compared to the services offered by other private sector banks?

☐ Yes  
☐ No  
☐ Can't say

Q.7. How would you rate the various services offered by ICICI Bank from the standpoint of being: Innovative? Tick (✓) Wherever Applicable

<table>
<thead>
<tr>
<th>Sometimes</th>
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<th>Never</th>
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<tr>
<td>1 Innovative</td>
<td>☐</td>
<td>☑</td>
</tr>
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</table>

Q.8. Considering everything, how would you compare ICICI bank with other private sector banks from the standpoint of customer satisfaction?

☐ It is better than most private sector banks
☐ It is about the same as most private sector banks.
☐ It is not as good as most private sector banks

Q.9. How often do you think are the customers of ICICI bank satisfied with the various services offered? Sometimes, Always or Never Tick (✓) Wherever Applicable

<table>
<thead>
<tr>
<th>Sometimes</th>
<th>Always</th>
<th>Never</th>
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<tbody>
<tr>
<td>2 Satisfied</td>
<td>☐</td>
<td>☑</td>
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</tbody>
</table>

Q.10. Considering the aspects of customer satisfaction, how would you rank the following Private sector Banks in order of preferences.

☐ UTI Bank  ☐ Standard Chartered Bank
☐ ICICI Bank  ☐ HDFC Bank
Q.11  Do you think the customers of ICICI Bank are well informed about new schemes / services?

☐ Yes
☐ No
☐ Can’t say

Q.12. According to you how ICICI Bank ranks in communicating with customers in the following aspects. Tick ( √ ) Wherever Applicable

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>V.Good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
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<tr>
<td>New Services</td>
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<td>Changes in Charges</td>
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<td>Changes in interest rates</td>
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<td>Opening of New Branches</td>
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<td>Replay to Customer complaints</td>
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</table>

Q.13. Considering everything you know about the services offered by ICICI Bank, how would you rate the services overall? I.e. would you say they are Excellent, Very Good, Good, Fair or Poor?

☐ Excellent
☐ Very Good
☐ Good
☐ Fair
☐ Poor

Q.14. Are you satisfied with the way ICICI Bank markets its financial services?

If no specify?

☐ Yes
☐ No

Q.15. Compare ICICI Bank with HDFC Bank in marketing its financial services?

☐ It is better than HDFC Bank.
☐ It is about the same as HDFC Bank.
☐ It is not as good as HDFC Bank.
Q.16. Have you faced any problems, while marketing ICICI Bank’s services?

☐ All the time  ☐ Most of the times  ☐ Some times.  ☐ Never

Q.17. You just mentioned that you have faced problems while marketing ICICI Bank’s services. Could you please tell me what are these problems related to?

☐ Banking Product  ☐ Marketing strategies  ☐ Service charges  ☐ Banking staff  ☐ Others Specify _______________

Q.18. These are some the factors with which one experiences problems while marketing the services of ICICI Bank. Please tell me how often do you experience problems with

<table>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Banking product</td>
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<td>Mrktng. Strategies</td>
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<tr>
<td>Service charges</td>
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<td>Banking staff</td>
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<tr>
<td>Others Specified in Q. 17</td>
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<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

Q.19. How often do these problems affect you to convince the prospective customers about the Bank’s Products?

☐ All the time  ☐ Most of the times  ☐ Some times.  ☐ Never

Q.20. You just mentioned that you have faced other problems while marketing ICICI Bank’s services. Could you please specify the problem?

Q.21. Can you please give suggestions to solve these problems.
EXHIBIT: 6 Questionnaire For Marketing Staff of HDFC Bank

Questionnaire For Marketing Staff / Direct Sales Associates Of HDFC Bank.

Note: Tick (✓) for relevant responses in appropriate box.

Q.1 Name of Marketing executive / Direct sales Associate?

Q.2 Do you work for HDFC Bank as a Marketing Executive or a Direct Sales Associate or else please specify?

☐ Marketing Executive
☐ Direct Sales Associate
☐ Others (Please Specify)

Q.3 Name of the HDFC Bank branch that you work for?

Q.4 Please tick the financial products that you are marketing for HDFC Bank?

☐ Saving Account
☐ Fixed Deposit Account
☐ Recurring Account
☐ Current Account
☐ Mutual Funds
☐ Home Loans
☐ Personal Loans
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Q.5 Number of years you have been marketing HDFC Bank products?

☐ Less than 1 year
☐ 1 to 3 years
☐ 3 to 5 years
☐ More than 5 years
Q.6. Based on your experiences in the banking sector, do you think HDFC Bank offers innovative services as compared to the services offered by other Private sector banks?

☐ Yes
☐ No
☐ Can’t say

Q.7. How would you rate the various services offered by HDFC Bank from the standpoint of being: Innovative? Tick (✓) Wherever Applicable

<table>
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<tr>
<th></th>
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<th>Never</th>
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<tr>
<td>3 Innovative</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
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</table>

Q.8. Considering everything, how would you compare HDFC bank with other private sector banks from the standpoint of customer satisfaction? {8}

☐ It is better than most private sector banks
☐ It is about the same as most private sector banks.
☐ It is not as good as most private sector banks

Q.9. How often do you think are the customers of HDFC bank satisfied with the various services offered? Sometimes, Always or Never Tick (✓) wherever Applicable

<table>
<thead>
<tr>
<th></th>
<th>Sometimes</th>
<th>Always</th>
<th>Never</th>
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☐ HDFC Bank

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☐ No
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Q.12. According to you how HDFC Bank ranks in **communicating** with customers in the following aspects. **Tick (✓) Wherever Applicable** {12}

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Q.13. Considering everything you know about the services offered by HDFC Bank, how would you rate the **services overall**? I.e. would you say they are Excellent, Very Good, Good, Fair or Poor?

- [ ] Excellent
- [ ] Very Good
- [ ] Good
- [ ] Fair
- [ ] Poor

Q.14. Are you satisfied with the way HDFC Bank markets its financial services?

If no specify?

- [ ] Yes
- [ ] No _______________________________________________________________________

Q.15. Compare HDFC Bank with ICICI Bank in marketing its financial services?

- [ ] It is better than ICICI Bank.
- [ ] It is about the same as ICICI Bank.
- [ ] It is not as good as ICICI Bank.

Q.16. Have you faced any problems, while marketing HDFC Bank’s services?

- [ ] All the time
- [ ] Most of the times
- [ ] Some times.
- [ ] Never

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Q.17. You just mentioned that you have faced problems while marketing HDFC Bank’s services. Could you please tell me what are these problems related to?

- Banking Product
- Marketing strategies
- Service charges
- Banking staff
- Others Specify ______________________

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Q.19. How often do these problems affect you to convince the prospective customers about the HDFC Bank’s Products?

- All the time
- Most of the times
- Some times.
- Never

Q.20. You just mentioned that you have faced other problems while marketing HDFC Bank’s services. Could you please specify the problem?

__________________________________________________________________________

Q.21. Can you please give suggestions to solve these problems.

__________________________________________________________________________

__________________________________________________________________________