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ANNEXURES
A STUDY ON RELATIONSHIP MARKETING AND CUSTOMER RETENTION IN PUBLIC AND PRIVATE SECTOR BANKS

Questionnaire for Bank Customers

All the information collected through the questionnaire will be used only for knowledge enrichment in academic research domain and be kept secret and confidential. Please ensure that you mark all given questions and statements. The incomplete responses will not fulfill the researcher’s requirements. Thank you.

PART - A

PERSONAL DETAILS

1. Gender  a) Male b) Female
2. Place  a) Rural b) Urban
3. Age  a) Below 20 b) 21-30 c) 31-40 d) Above 41
4. Marital status  a) Unmarried b) Married
5. Educational Qualification
   a) Up to HSC b) Under graduate c) Post graduate
d) Diploma e) Professional f) Others
6. Occupation
   a) Student b) Employee c) Business
d) Farmer e) Housewife f) Others
7. Family income (Monthly)
   a) Below ₹ 10000 b) ₹ 10001 – ₹ 20000
c) ₹ 20001 – ₹ 30000 d) ₹ 30001 and above
8. Family size
   a) Less than 3 b) 3-4
c) 5-6 d) Above 6
9. Purpose of bank account
   a) Personal b) Business c) Salary
PART - B

1. Do you identify the most important reason for preferring the bank?
   a) Near to my house/workplace
   b) Recommendation from a friend/workmate/employee of the bank
   c) Superior service
   d) Others if specify  ........................................

2. Since how long have you been the customer of the bank?
   a) Less than two years   b) Two years to four years
   c) Five years to seven years  d) More than eight years

**Opinion on Banking Services**

3. Your bank takes effort to monitor customer investment growth?
   a) Yes  b) No

4. Are you satisfied with ATM facilities?
   a) Yes  b) No

5. Opinion about service charges.
   a) High  b) Medium  c) Low

6. Are you get prompt services whenever visit the bank?
   a) Always  b) Often  c) Sometimes
   b) d) Rarely  e) Never

7. Are you waiting to pay or withdraw amount?
   a) Always  b) Often  c) Sometimes
   b) d) Rarely  e) Never

8. Your bank offers new schemes and online services?
   a) Always  b) Often  c) Sometimes
   b) d) Rarely  e) Never
9. Give your opinion about relationship marketing.

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA-Strongly Disagree**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>SA</th>
<th>A</th>
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<th>DA</th>
<th>SDA</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>My bank employees are ready to work at any time</td>
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<td>2.</td>
<td>My bank gives result to the complaints within a short period</td>
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<td>3.</td>
<td>My bank uses simple language in online services</td>
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<td>4.</td>
<td>My bank gives proper response to online complaints</td>
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<td>5.</td>
<td>My bank maintains secrecy with customer details</td>
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<td>6.</td>
<td>My bank provides safety schemes</td>
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<td>7.</td>
<td>My bank employees have efficiency to answer customer questions and handle conflicts</td>
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<td>8.</td>
<td>My bank is honest and truthful</td>
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<td>9.</td>
<td>I use cash deposit machine and green channel</td>
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<td>10.</td>
<td>My bank follows green banking ethics</td>
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<td>11.</td>
<td>My bank provides good ATM facility</td>
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<td>12.</td>
<td>My bank provides fund security</td>
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<td>13.</td>
<td>My bank has convenient operating hour</td>
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<td>14.</td>
<td>My bank saves time and money through net banking</td>
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<td>15.</td>
<td>My bank provides loans at low interest rate</td>
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<td>16.</td>
<td>My bank employees are always generous to help</td>
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<td>S.No.</td>
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<td>17.</td>
<td>Complaints are handled in friendly manner</td>
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<td>18.</td>
<td>My bank has good name with public</td>
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<td>19.</td>
<td>My bank has responsible employees</td>
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<td>20.</td>
<td>My bank provides accurate and timely information</td>
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<td>21.</td>
<td>My bank provides token system to pay amount</td>
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<td>22.</td>
<td>My bank uses internet and mobile phone to communicate information</td>
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<td>23.</td>
<td>My bank employees gives enough details on net banking facilities</td>
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<td>24.</td>
<td>My bank provides excellent online services</td>
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<td>25.</td>
<td>My bank offers unique schemes</td>
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<td>26.</td>
<td>I can understand my bank employee’s language easily</td>
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<td>27.</td>
<td>My bank provides user friendly services</td>
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<td>28.</td>
<td>My bank provides good seating arrangement and AC facility</td>
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<td>29.</td>
<td>My bank employees are friendly and polite</td>
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<td>30.</td>
<td>My bank gives individual attention</td>
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<td>31.</td>
<td>Conflict outcome gives benefit to the customer</td>
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<td>32.</td>
<td>My bank is an environment friendly</td>
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<td>33.</td>
<td>My bank gives immediate reply for online queries</td>
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<td>34.</td>
<td>My bank helps the customers in need</td>
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<td>35.</td>
<td>My bank gives 24 hour customer care service</td>
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</tbody>
</table>
10. Rate the variables of customer satisfaction.

**HS- Highly Satisfied, S- Satisfied, N- Neutral, DS- Dissatisfied, HDS- Highly Dissatisfied**

<table>
<thead>
<tr>
<th>S.No</th>
<th>Particulars</th>
<th>HS</th>
<th>S</th>
<th>N</th>
<th>DS</th>
<th>HDS</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>My bank provides good quality services</td>
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<td>2.</td>
<td>My bank gives proper investment guidance</td>
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<td>3.</td>
<td>My bank perfectly handled customer complaints</td>
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<td>4.</td>
<td>My bank offers various deposit schemes</td>
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<td>5.</td>
<td>My bank offers various loan schemes</td>
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<td>6.</td>
<td>My bank located at convenient place</td>
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<td>7.</td>
<td>My bank offer good e-banking services and ATM facility</td>
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</tbody>
</table>

11. Give your opinion about customer retention

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA-Strongly Disagree**

<table>
<thead>
<tr>
<th>S.No</th>
<th>Particulars</th>
<th>SA</th>
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<th>N</th>
<th>DA</th>
<th>SDA</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>My bank provides genuine, acceptable and satisfying services</td>
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<td>2.</td>
<td>My bank has unique position in the society</td>
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<td>3.</td>
<td>My bank provides services at low cost</td>
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<td>4.</td>
<td>My bank displays truthful information through pamphlets and banners</td>
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<td>5.</td>
<td>My bank follows customer - centric approach</td>
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<td>6.</td>
<td>My bank employees provide complete, reliable and consistent marketing information</td>
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<td>7.</td>
<td>My bank employees provide frequent and personalised communication</td>
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<td>8.</td>
<td>My bank has special symbol identity</td>
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<td>9.</td>
<td>My bank offers services at lesser procedural formalities</td>
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<td>10.</td>
<td>My bank employees give proper guidance when required</td>
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<tr>
<td>11.</td>
<td>My bank offers different schemes based on customer requirements</td>
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<tr>
<td>12.</td>
<td>My bank is a market leader in services</td>
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<tr>
<td>13.</td>
<td>My bank has grievance redressal committee to solve customer complaints</td>
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<td>14.</td>
<td>My bank provides innovative online services</td>
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<td>15.</td>
<td>My bank offers personalised, friendly, secured and customer oriented services</td>
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<td>16.</td>
<td>My bank provides good ATM facility</td>
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</table>
A STUDY ON RELATIONSHIP MARKETING AND CUSTOMER RETENTION IN PUBLIC AND PRIVATE SECTOR BANKS

Questionnaire for Bank Managers

All the information collected through the questionnaire will be used only for knowledge enrichment in academic research domain and be kept secret and confidential. Please ensure that you mark all given questions and statements. The incomplete responses will not fulfill the researcher’s requirements. Thank you.

PART - A GENERAL INFORMATION

1. Bank name :  
2. Branch name :  
3. Gender :  
4. Age :  
5. Name of the job :  
6. Since how long have you been working with your bank?  
   a) Less than 3 years  
   b) 3 years to 6 years  
   c) More than seven years  
7. Which is the most important quality of a bank employee?  
   a) Product and service knowledge  
   b) Honesty and politeness  
8. Please specify the need for implementing relationship marketing strategies in your bank.  
   a) Increase revenue and profit  
   b) Retaining the customers  
   c) Others if specify  
9. Are the customers aware of the relationship marketing strategy of your bank?  
   a) Yes  
   b) No  
10. How many account holders are there in your branch?  
11. How long average customers stay with your branch?
12. What is the average cost of attracting and maintaining a customer at your bank?

13. What do you do when you are receiving customer complaints?

14. What do you feel about the bank’s promotional activities of attracting a new customer and retaining the existing customer?

15. What do you feel about the level of commitment of your bank employees and their behaviour?

**PART-B RELATIONSHIP MARKETING**

Rate your opinion on each of the banking services by ticking in the appropriate box.

**SA-Strongly Agree, A-Agree, N-Neutral, DA-Disagree, SDA-Strongly Disagree**

<table>
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<th>S.No</th>
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<tr>
<td></td>
<td>Relationship Marketing maintenance</td>
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<tr>
<td>1</td>
<td>Existing customers helps to acquire new customers</td>
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<td>2</td>
<td>Our bank is located in a convenient place</td>
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<td>3</td>
<td>Our bank employees wear an identity badge</td>
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<td>4</td>
<td>We remove the FUD to our prospective customers [Fear, Uncertainty, Doubt]</td>
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<td>5</td>
<td>We offer various schemes to customers based on their requirements</td>
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<td>6</td>
<td>Customer’s requirements are attended within the office hours</td>
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<td>7</td>
<td>ATM counters available at a convenience place</td>
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<td>8</td>
<td>We take minimum time to complete a transaction</td>
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<td>9</td>
<td>Services charges are comparatively minimum</td>
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<td>10</td>
<td>Provide prompt and quick services to our customers</td>
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<td>11</td>
<td>Strategies for Relationship Marketing</td>
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<td>12</td>
<td>We trained our employees to act with respect to customers</td>
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<td>13</td>
<td>We measure the level of customer satisfaction</td>
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<td>14</td>
<td>Our front line employees give proper guidance to new customers</td>
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<td>15</td>
<td>Our employees directly involve in the service delivery process</td>
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<td>16</td>
<td>We generate new concepts and approaches for customer retention</td>
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<td>17</td>
<td>We give quick response to the need and expectation of customers</td>
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<td>18</td>
<td>We update new services to our customers through e-banking</td>
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<td>19</td>
<td>Impact of Relationship Marketing</td>
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<td>20</td>
<td>It increased customer database</td>
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<td>21</td>
<td>It increased our service output</td>
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<td>22</td>
<td>It helps to compete with competitors</td>
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<td>23</td>
<td>It helps to increase our financial position</td>
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<td>24</td>
<td>It helps to increase our bank growth rate</td>
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<td>25</td>
<td>It helps to satisfies the customers</td>
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<td>It helps to retain our customers</td>
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