Questionnaire
Questionnaire
A STUDY ON QUALITY CUSTOMER SERVICE IN SELECTED PUBLIC SECTOR BANKS

1. Name:
2. Age: _______ Years
   Gender: Male ☐ Female ☐
3. Martial status: Married / Unmarried
4. Spouse: Employed / Unemployed
5. Occupation:
6. Educational qualification: a) Educated b) Uneducated
   ▶ If Educated: i) SSC ii) Intermediate iii) Graduation iv) Post Graduation
   v) Any other Specify__________________________
7. Name of the Bank & Branch:
8. Monthly family income: [ ]
   a. Less than Rs.5000/- p.m. b. Above Rs.5000/- to Rs.10000/- p.m.
   c. Above Rs.10000/- to Rs.15000/- p.m. d. Above Rs.15000/- to Rs.20000/- p.m.
   e. Above Rs.20000/- p.m.

Section II:

1. Do you have a bank account? Yes / No.
   If Yes, What type of a/c do you have in this Bank [ ]
   a. Savings a/c
   b. Current a/c.
2. Since how long have you been maintaining the account in this bank [ ]
   a) < 2 years b) > 2 years and below 4 years
   c) > 4 years and below 6 years d) 6 years and above.
3. What factors prompted you to maintain account with this bank [ ]
   a) Branch network b) Staff attitude
   c) Interest rates offered d) Proximity of the branch
   e) Minimum balance criteria f) Ambience inside the bank
   g) Processing time h) Customised service
   i) Particular schemes offered j) Easy process in opening
   k) Any other specify ___________________________

4. What are the main drivers of satisfaction of this Bank?
   o Convenience
   o Accessibility
   o Ease of use
   o Timeliness
   o Safety
   o Reliability
   o Thoroughness
   o Friendly / Helpful nature
   o Attentive

a
o Any other specify _________________.

5. Did you ever change your bank?
   i) If Yes, specify the name of the previous Bank ________________________________
      Type of account ________________________________
      No. of years operated ________________________________
   ii) What made you to change the Bank [ ]
      a) Delayed processing
      b) Problems in service
      c) Change of address
      d) Certain facilities not available
      e) Any other, specify ________________________________

6. Do you have more than one account in different banks/branches? Yes / No
   If Yes, specify the name of the Bank ________________________________
   Type of account ________________________________
   No. of years of operation ________________________________
   Reasons for maintaining so, ________________________________

7. Do you have a deposit account in this Bank/Branch? Yes / No
   If Yes, specify the type of deposit ________________________________
   Deposit Period ________________________________
   Amount deposited ________________________________
   If you have more than one type of deposit, specify the number and types ________________________________

8. Have you taken loan from this Bank/Branch? Yes / No
   If Yes, specify the type of loan ________________________________
   Amount of loan taken ________________________________
   a) Have you faced problems in getting the loan? If yes, specify ________________________________
   b) Time taken for sanction of loan—Short time / Moderate / Long time
   c) Do you have more than one type of loan, specify the number and types ________________________________

9. Does this Bank provide you Locker facility? Yes / No
   If Yes, do you have a locker Yes / No
   If Yes, how long since you have been operating the locker ________________________________
   a) Do you think getting locker facility easy? Yes / No
   If No, specify the reason ________________________________
   b) Did you face any problem in maintaining Locker? Yes / No
   If Yes, specify the reason ________________________________

b
10. Does this Bank have ATM / Debit Card Services? Yes / No
   If Yes, Do you have ATM Card / Debit Card? Yes / No
   If Yes, Do you feel easy to withdraw money through ATM than going to Bank? Yes / No
   Have you faced any problem in ATM operation? Yes / No
   If Yes, specify the problem ____________________________
   Since how long have you been using ATM Card ____________________________

11. Is this Bank / Branch offering Credit card facility? Yes / No
   If Yes, Do you have a Credit card? Yes / No
   If Yes, have you ever faced any problem in Credit card Operation? Yes / No
   If Yes, specify the problem ____________________________
   Since how long have you been using the Credit card ____________________________
   a) Your opinion about the interest rates charged on Credit card transactions [ ]
      i) Low       ii) Moderate       iii) High

12. Please indicate your ratings for Bank charges as specified below
    ( 1. Low             2. Moderate          3. Very high )
    a) Collection Charges  [ ]
    b) Draft Exchange  ____________________________
    c) Loan processing fees [ ]
    d) Cheque book reissue charges [ ]

13. Please indicate your ratings for various attributes of “Quality of Customer Service” as specified:
    a) Speed of transaction [ ]
    b) Information help desk [ ]
    c) Documentation [ ]
    d) Disbursements [ ]
    e) Clearance of local instruments [ ]
    f) Clearance of outstation instruments [ ]
    g) Clearance of overseas instruments [ ]
    h) Overdraft facility [ ]
    i) Credit facility [ ]
    j) Response to telephonic queries [ ]
    k) Language flexibility [ ]
    l) Willingness to help customers [ ]
    m) Providing literature about new products / services [ ]
    n) Quick response [ ]
    o) Technology [ ]
    p) Customer relationship [ ]
    q) Operational efficiency [ ]
    r) Display of reports [ ]
    s) Any other specify ____________________________

            c
14. The relationship with the customers is highly valued at this Bank - Customer Relationship Management:
   o Strongly disagree.
   o Disagree
   o Average
   o Agree
   o Strongly agree.

15. Please indicate your ratings for the basic amenities as specified below:
    a) Parking space   [   ]
    b) Seating facilities [   ]
    c) Lighting        [   ]
    d) Drinking water  [   ]
    e) Cleanliness     [   ]
    f) Ventilation     [   ]
    g) Toilets         [   ]

16. Customer complaints are welcomed and resolve quickly at this Bank:
   o Strongly disagree.
   o Disagree
   o Average
   o Agree
   o Strongly agree.

17. Do you have any Grievance with the Bank? Yes / No
    If Yes, specify ___________________________
    Was it referred to the Grievance cell of the bank Yes / No
    Was it redressed up to your satisfaction Yes / No

18. Are you aware of Ombudsman committee in solving grievances Yes / No
    If Yes, Did you approach them Yes / No

19. Do you prefer to utilize Internet Banking / General Banking?
    a) If Internet Banking please tick the following services you would like to use
       o ATM cum Debit card
       o Credit card
       o Core banking system for credits or debits
       o Money transfer facility through E – Banking
       o Mobile Banking
       o Tax / Insurance payments & Others
       o Mobile Charging
       o Cheque facility
       o Any other please specify __________________

    b) If General Banking please tick the following services you would like to use
       o Credit facility
       o Withdrawals
       o Term Deposits
       o Locker facility
       o Bank Guarantees / Letters of Credit
       o Loan Facility
       o Money transfers
       o Any other specify ______________________.
20. Business processes are regularly simplified to enhance customer experience:
   o Strongly disagree.
   o Disagree
   o Average
   o Agree
   o Strongly agree.

21. Have you seen the advertisement of this Bank in Media?       Yes / No.
    ▶ How do you know?
    a) Radio                b) Hoardings / Banners
    c) Television           d) Newspapers
    e) Magazines / Journals. f) Family members / Friends

22. What is your opinion on the display of Banks advertisements?
    a) Excellent
    b) Good
    c) Average
    d) Poor
    e) Very poor
    f) Not seen
    g) Any other specify ____________________

23. What is the your opinion on the banks advertisement of the new products / services
    o Excellent
    o Good
    o Average
    o Poor
    o Very poor

24. Is the advertisement effective?       Yes / No
    If Yes,
    What is the level of impact of advertisement on you?
    a) High  (   )
    b) Moderate (   )
    c) No effect. (   )

25. Your overall satisfaction rating for this Bank / branch       [   ]
    a) Satisfied          b) Moderately satisfied      c) Dissatisfied