

**“ A Study of Bank Marketing Strategies  
of some selected Banks in India”**

**Questionnaire - II  
(Branch manager/Asst. Managers)**

**COMPETITION**

1. Who are the competitors to you in your area of operation? Please name in order of intensity competition.

Name of competing bank

Non-banking institutions

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. What is the nature of competition? Please rate on following.

Customer-friendly

Technical Support and Help

Publicity War

Interest rate War

3. What are the specific strengths and weaknesses of competing banks/institutions.

Bank/Institutions

Strengths

Weaknesses.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Please list the advantages you enjoy and the weaknesses you encounter in competing with the other banks.

Strong Points

Weak Points

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. How far do you think that the marketing strategy followed by you are exploiting the strength and opportunities?

Very often

Sometimes

Never

Often

Rarely

6. Have you ascertained the branch's present position with respect to competitors?

Yes

No.

If yes, what is the exact status of the branch's position?

Market leader.

Niche maker in certain schemes.

Market follower.

Positioning first in new services.

**MARKETING PLANNING**

- 7. Do you have branch level marketing planning?  Yes  No
- 8. Do you have sufficient expertise and financial support for marketing planning at branch level?  Yes  No
- 9. Is the marketing planning system well conceived and practical?  Yes  No
- 10. Are you satisfied with the existing marketing planning in your bank?  Yes  No
- 11. In your opinion, does your bank have perfect co-ordination between various departments in designing its marketing policy?  Yes  No

**MARKETING STRATEGY**

12. Which of the following strategy components do you find more competitive and relevant to branch level marketing. (Please give the rating from 1 to 6 as per importance.

- |                  |     |                    |     |
|------------------|-----|--------------------|-----|
| Product strategy | ( ) | People strategy    | ( ) |
| Place strategy   | ( ) | Promotion strategy | ( ) |
| Price strategy   | ( ) | Procedure strategy | ( ) |

13.a) What is the rate at which new business has increased in the recent past?

- Very fast (Above 75%) \_\_\_\_\_
- Fast(moderately) (50 to 75%) \_\_\_\_\_
- Average (25% to 50%) \_\_\_\_\_
- Below average rate (Below 25%) \_\_\_\_\_

b) What are the strategies do you find effective in attracting new business?

- I. \_\_\_\_\_
- II. \_\_\_\_\_
- III. \_\_\_\_\_
- IV. \_\_\_\_\_

14. Do you feel that you have not been adequately effective in attracting the new business.

- Yes  No.

If no, what are the problems encountered by you?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

15. What are the strategies generally adopted by you for increasing deposits under individuals and institutions (Please rank as per order of use).

Options	1	2	3	4	5
a) Door to door sales campaign.					
b) Regular contact with local community					
c) Personal attention and acquaintance with customers					
d) All round improvement in customer service					
e) Participating in functions of individuals and institutions					
f) Any other, specify					

16. In your opinion which areas of marketing strategy need improvement? Tick mark

- a. Deposits and lending strategy       Yes  No  
b. Promotion strategy                       Yes  No  
c. Distribution strategy                     Yes  No  
d. Supporting service strategy/process    Yes  No  
e. Staff development/Internal Marketing strategy  Yes  No  
f. Price strategy                               Yes  No

17. Does management periodically analyse the Marketing performance of your branch?

Yes       No

If yes, please rank the basis on which analysis rests, in order of merit from higher to lower (1 - shows high merit and 5 - shows low merit)

- Deposit growth                      (    )                      Satisfactory customer service      (    )  
Diversified loan portfolio        (    )                      Market share and growth              (    )  
Recovery of loan                      (    )

### PRODUCT DEVELOPMENT

18. To what extent, the bank's products schemes are innovative and tailor-made to changing customer needs and wants?

- Very large extent                       To moderate extent  
 Large extent                               To small extent

19. Does your bank has created business development position at branch level to promote new banking products/schemes?

Yes       No

20. In the light of competitors' schemes, how do you rate your product strategies are more competent and relevant to customer needs. Please rank the factors in order of merit ratings from 1, 2, 3 and so on.

- Innovative                      (    )                      Value added                              (    )  
Diversified                      (    )                      Meeting special needs                  (    )

**PRICE STRATEGY :**

21. In your opinion the prices of banking services should be fixed on the basis of following. Please rank in order of preference from 1 to 5 : Ratings.

- Cost-plus approach ( )      Level of automation ( )  
 Risk-bearing factor ( )      Competition-related approach ( )  
 Market-oriented approach ( )

22. How do you feel about the opinion that RBI should give pricing freedom to individual banks with some specific guidelines and standardised norms?

- Strongly agree       Disagree       Undecided  
 Agree       Strongly Disagree

If you want to justify further please explain –

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23. In your opinion, is your bank's pricing strategy reasonably well planned to attract business from every section of the market.

- Strongly agree       Disagree       Uncertain  
 Agree       Strongly disagree

24. How do you think that, interest rates on deposits as well as interest rates on loans are cost effective to customer?

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**SERVICE CHARGES :**

25. What is your opinion about the service charges recommended by IBA?

- Very high       Reasonable       No opinion  
 High       Low

26. What according to your opinion is the impact of the new charges on customer loyalty?

- Favourable       Adverse       Not affected

27. How do you rate different advertising media in promoting services in order of their influence on customers? Please show your rating in order of influence.

Options	1	2	3	4	5
a) Radio & TV					
b) Periodicals					
c) Newspapers					
d) Posters and Public hoarding					
e) Promotional literature in the branches					

28. a) Are you using Business Promotions campaigns?  Yes  No

If Yes, mention the types

I] \_\_\_\_\_

II] \_\_\_\_\_

III] \_\_\_\_\_

b) How far such campaigns are effective?

Highly effective  Reasonably effective  Not effective

Moderately effective  Effective at average level

### PUBLIC RELATIONS :

29. How do you agree with the statement that the branch manager has an important public relations job to carry out?

Strongly agree  Disagree  Undecided

Agree  Strongly disagree

30. It is believed that generating awareness and appreciation of bank's policies and programs is one of the objective of Public Relations.

Strongly agree  Disagree  Undecided

Agree  Strongly disagree

31. Is your branch created Public Relations office or independent P.R. Officer?

Yes  No

32. Is there any special training curriculum arranged by the bank in which thorough promotional training is given to public relations staff?

Yes  Don't know  No

33. As a Branch Manager do you feel it essential to do the following things in the area of public relations? Please  mark in the appropriate column as per their importance

Options	1	2	3	4	5
a) Organising customer relation programs					
b) Association with the philanthropic & academic organisations					
c) Active involvement in socio-cultural life in the command area					
d) Informal get-togethers with the opinion leaders and media representatives.					
e) Periodic informal interface with the local administration					
f) Accepting the criticism with grace rather than reacting sharply at it					

### BANK'S IMAGE :

34. What is the image of your branch in the area?

Excellent  Very good  Good  Average  Poor

35. Do you believe that the factors which contribute to image formation include :

Please answer in 5 point scale.

Options	1	2	3	4	5
a) Employee behaviour.					
b) Customer service .					
c) Diversified business activities.					
d) Effective credit marketing .					
e) Doing specialist business.					
f) Social banking.					

36. It is observed that many branch managers, in spite of excellent performance, often failed to project a proper image in right perspective. Do you think that it is on account of the following reasons? (Show your response in 5 point scale like 1 - SA, 2 - A, 3 - D, 4 - SD, 5 - UD)

Options	1	2	3	4	5
a) Managers feel that they are accountable for their performance only to their superiors .					
b) They feel that their performance and achievements will automatically be taken note of by the public.					
c) They fail to communicate and keep in touch with the people.					
d) They call on people only for the purpose of business and not otherwise.					
e) Very few managers take interest in socio-cultural activities of the area.					

#### PROMOTIONAL EFFORTS :

37. a) Does your bank conducted/celebrated any special weeks to attract deposits during the last two years?  Yes  No

b) If yes, what was the response from the public?

Excellent  Very good  Good  Average  Poor.

38. How do you rate the present level of marketing efforts by the branch today, compared with the way it was before five years? (Tick mark)

It's better now  It's not as good now

It's about the same  I don't know.

39. To what extent do you feel the present level of marketing efforts by branch can be stepped up to attract more business?

To a large extent  To some extent

To a considerable extent  Very little  No opinion

40. How do you propose to step up the marketing efforts?

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**LOCATION :**

41. From the point of view of servicing the customers how do you rate the location of your branch?

- Excellent       Very good       Good       Poor

42. In order to give a sense of security and comfort to the customers how do you rate premises of the branch?

- Excellent       Very good       Good       Poor

43. a) In your view, are the bank's rules and procedures conducive to deliver quick and efficient services?  Yes       No

b) If not, will you please quote instances of such hurdles?

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**STAFF ATTITUDE :**

44. It is a general feeling that the attitude of the staff is not conducive to customers' services, thus customers are totally disillusioned with their work behaviour. How do you react upon this?

- Strongly agree       Disagree       Undecided.  
 Agree       Strongly disagree

45. How would you rate the attitude of the staff at the branch towards serving the customers needs?

- Highly positive       Indifferent  
 Positive       Negative       No opinion

46. Being a service organisation banks need the highest degree of attention on the following behavioural aspects. (Please answer the question in 5 point scale like 1-SA, 2-A, 3-D, 4-SD, 5-UD).

Options	1	2	3	4	5
1. Implementing marketing concept at the branch staff level.					
2. The customer should be treated as a human being and not as 'faceless' entities.					
3. The need for individual recognition and appreciation of customers.					

Options	1	2	3	4	5
4. The employees should be soft spoken and painstaking					
5. Bankers should appreciate that time is precious for both staff and customers.					
6. Adequate facilities should be provided to its customers inside the bank					
7. Provision of 'May I help you' counter at the entrance with independent staff to guide and direct customers.					

**CUSTOMER COMPLAINTS:**

47. The bank being a service organisation, attending of customer complaints should be given priority?  Yes  No

48. How far do you give recognition to the following factors which are supposed to be essential to the effective redressal of customer complaints (Please give your opinion in 5-point scale as SA to SD)

Options	1	2	3	4	5
1. Complaints should be treated as symptoms of some disorder or irregularities of the branch.					
2. Prompt attention should be given to all complaints.					
3. The complainants should not be made to run from pillar to post as no customer likes to repeat his grievance before several persons					
4. A sincere efforts should be made by the person handling the complaints to understand its nature and cause.					
5. It is desirable to make experienced functionaries attend the complaints.					
6. The complainants should not be asked to approach authorities outside the branch/bank as it causes considerable damage to the bank's image.					

49. Do your bank usually arrange for customers meet in branch premises?  Yes  No  
 If yes, how many times your branch arranged such meets in the last year?  
 Once in a year  Quarterly  Once in a month  Never.



50. It is regarded that banks are organising customer meets at the branch level for reasons mentioned below (Please give your opinion in 5-point scale as SA to SD)

Options	1	2	3	4	5
1. An opportunity to customers to highlight their expectations and requirements.					
2. As the opportunity is given by the bankers, the customer tries to be accommodative in nature-even a vociferous customer tends to listen before acting.					
3. An opportunity to the banker to understand his moral obligation to render the service to customer.					
4. An opportunity to the branch manager to make his subordinates receive the comments directly from the customers which one may treat as a motivating force.					
5. An opportunity to the banker to invite suggestions from customers for better performance					

51. Does your bank has adequate set-up and expertise required for research supported by MIS system?  Yes  No  
Do you wish to suggest something further in this regard?
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#### AUTOMATION :

52. How do you agree or disagree that the bank's organisation should be re-engineered to facilitate total automation and speed up the operations?

Strongly agree  Disagree  Undecided  
 Agree  Strongly disagree

53. How do you agree or disagree that the induction of appropriate technology will go a long way in improving services and streamlining operations?

Strongly agree  Disagree  Undecided  
 Agree  Strongly disagree

54. What are the reasons of low level of computerisation and its poor performance in your bank? (Please give your opinion in 5-point scale as SA to SD)

Options	1	2	3	4	5
1. There is a lag between automation planning and its implementation.					
2. Banks have taken to computerising a large number of branches simultaneously making the total task quite difficult					
3. The entire training process is yet to achieve required speed and efficiency.					

Options	1	2	3	4	5
4. Banks employees are not motivated enough for efficient implementation due to low level of computer operation skills					
5. Hostile approach of employees and their unions					
6. Any other, Specify					

55. It is suggested that surplus staff resulting from computerisation/and to automation can be deployed for marketing of services. How far do you support this? Has your bank followed this policy?

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56. Does your bank's training programmes are effective in developing marketing skills and expertise in the banking employees?  Yes  No  
If not, what do you want to suggest?

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57. It is believed that the real important aspect of training is bringing about attitudinal orientation among the staff. How far do you agree with this?

Strongly agree  Disagree  Undecided  
 Agree  Strongly disagree

58. a) Does your bank's marketing training programmes are successful in bringing about such attitudinal change?  Yes  No

b) If not, what are the defects and inadequacies in bank's training programmes?

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### CUSTOMER SERVICE

59. What according to you is the quality of customer service being rendered by your branch to customers?

Excellent  Good  Average  Poor  No opinion

60. To what extent do you feel the present level of service in the branch can be improved?

To a large extent  To some extent  No opinion  
 To a considerable extent  Very little improvement can be made.

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