BIBLIOGRAPHY

Books


**Journals**


**Miscellaneous**


Websites

www.rbi.org.in
www.madurai.corpn
www.indianbank.in
www.iob.in
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CUSTOMERS' PERCEPTION AND SATISFACTION OF BANKING SERVICES – A STUDY WITH REFERENCE TO NATIONALISED COMMERCIAL BANKS IN MADURAI DISTRICT

Research Supervisor: Dr. K. Govindarajan, Professor, Dept. of Commerce, Annamalai University.

Research Scholar: V. Maheswari, PhD. Scholar, Dept. of Commerce, Annamalai University.

QUESTIONNAIRE TO CUSTOMER

[Please choose your best option by putting tick (✓) mark among the choices]

Section - A

1. NAME OF THE RESPONDENT (OPTIONAL) :

2. AGE (IN YEARS) :

3. GENDER
   MALE □
   FEMALE □

4. MONTHLY INCOME (IN RUPEES) :

5. EDUCATION LEVEL
   Professional Degrees □
   Postgraduate Degrees □
   Bachelor Degree □
   Diploma □
   Higher Secondary □
   High School □
   Middle School □
   Primary School □

6. NAME OF THE BANK YOU ARE HOLDING THE ACCOUNT:
   INDIAN BANK □
   CANARA BANK □
   INDIAN OVERSEAS BANK □

7. LOCAOTIONAL AREA OF THE BRANCH :

8. HOW OFTEN DO YOU CONDUCT BUSINESS WITH YOUR BANK EACH MONTH:
   xU khjjjpy; vjjj Kiw c;fs; t;f;papy; bjhhg;g itlj;jpUg;gPh;fs;
9. Listed below are five ways customers can access bank services. For each, please list the percentage of time you conduct your banking business using that particular option. Please ensure the total sums to 100.

<table>
<thead>
<tr>
<th>ONCE</th>
<th>TWICE</th>
<th>THRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>xU Kiw</td>
<td>.U Kiw</td>
<td>K:d;W Kiw</td>
</tr>
<tr>
<td>4 TO 6 Times</td>
<td>ehd;pypUe;J</td>
<td>MW Kiw</td>
</tr>
<tr>
<td>7 to 9 Times</td>
<td>VHypUe;J</td>
<td>xd;gJ Kiw</td>
</tr>
<tr>
<td>10 &amp; MORE Times</td>
<td>gj;J;F nky;</td>
<td></td>
</tr>
</tbody>
</table>

9. Listed below are five ways customers can access bank services. For each, please list the percentage of time you conduct your banking business using that particular option. Please ensure the total sums to 100.

- Personal visit to the bank
- ATM
- Telephone Banking
- Mobile Banking
- Internet Banking

10. Please rank from 1 to 5 (with 1 being most influential in your choice) in order to priority for choosing your current bank:

| Advertisement | 1ypUe;J |
| Location | 5 |
| Recommendation of friends and relatives | kjpg;bgz |
| Service charges | b(fh;L;f;g;l;L:;s;e;:J fhu(zpfis |
| Service quality | thpirg;gLj;j(k: |

10. Please rank from 1 to 5 (with 1 being most influential in your choice) in order to priority for choosing your current bank:

- Advertisement
- Location
- Recommendation of friends and relatives
- Service charges
- Service quality
**Section - B**

What do you, as a customer, expect from a bank? Please state your level of agreement with each of the following statements from the perspective of what you expect from a bank. PLEASE CIRCLE ONE NUMBER FOR EACH STATEMENT:

1. Excellent banking companies will have modern looking equipment.
   - Strongly disagree
   - Strongly agree

2. The physical facilities at excellent banks will be visually appealing.
   - Strongly disagree
   - Strongly agree

3. Employees at excellent banks will be neat appearing.
   - Strongly disagree
   - Strongly agree

4. Materials associated with the service (such as pamphlets or statements) will be visually appealing at an excellent bank.
   - Strongly disagree
   - Strongly agree

5. When excellent banks promise to do something by a certain time, they do.
   - Strongly disagree
   - Strongly agree

6. When a customer has a problem, excellent banks will show a sincere interest in solving it.
   - Strongly disagree
   - Strongly agree

7. Excellent banks will perform the service right the first time.
   - Strongly disagree
   - Strongly agree

8. Excellent banks will provide the service at the time they promise to do so.
   - Strongly disagree
   - Strongly agree

9. Excellent banks will insist on error free records
   - Strongly disagree
   - Strongly agree

10. Employees of excellent banks will tell customers exactly when services will be performed.
    - Strongly disagree
    - Strongly agree

11. Employees of excellent banks will give prompt service to customers.
    - Strongly disagree
    - Strongly agree
12. Employees of excellent banks will always be willing to help customers. 

13. Employees of excellent banks will never be too busy to respond to customers' requests. 

14. The behavior of employees in excellent banks will instill confidence in customers. 

15. Customers of excellent banks will feel safe in transactions. 

16. Employees of excellent banks will be consistently courteous with customers. 

17. Employees of excellent banks will have the knowledge to answer customers' questions. 

18. Excellent banks will give customers individual attention. 

19. Excellent banks will have operating hours convenient to all their customers. 

20. Excellent banks will have employees who give customers personal attention. 

21. Excellent banks will have their customer's best interests at heart. 

22. The employees of excellent banks will understand the specific needs of their customers.
Section - C

As a consumer of bank services, please indicate your level of agreement with the following statements describing the level of service provided by your bank. PLEASE CIRCLE ONE NUMBER FOR EACH STATEMENT.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>My bank has modern looking equipment.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>My Bank’s physical facilities are visually appealing.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>My Bank’s reception desk employees are neat appearing.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>Materials associated with the service (such as pamphlets or statements) are visually appealing at my bank.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>When my bank promises to do something by a certain time, it does so.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>When i have a problem, my bank shows a sincere interest in solving it.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>My bank performs the service right the first time.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>My bank provides its service at the time it promises to do so.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>My bank insists on error free records</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
<tr>
<td>Employees in my bank tell me exactly when services will be performed.</td>
<td>1 2 3 4 5 6 7</td>
<td></td>
</tr>
</tbody>
</table>
11. Employees in my bank give me prompt service.  
   Strongly disagree Strongly agree  
   1 2 3 4 5 6 7  

12. Employees in my bank are always willing to help me.  
   1 2 3 4 5 6 7  

13. Employees in my bank are never too busy to respond to my request.  
   1 2 3 4 5 6 7  

14. The behavior of employees in my bank instills confidence in me.  
   1 2 3 4 5 6 7  

15. I feel safe in my transactions with my bank.  
   1 2 3 4 5 6 7  

16. Employees in my bank area consistently courteous with me.  
   1 2 3 4 5 6 7  

17. Employees in my bank have the knowledge to answer my questions.  
   1 2 3 4 5 6 7  

18. My bank gives me individual attention.  
   1 2 3 4 5 6 7  

19. My bank has operating hours convenient to all its customers.  
   1 2 3 4 5 6 7  

20. My bank has employees who give me personal attention.  
   1 2 3 4 5 6 7  

21. My bank has my best interest at heart.  
   1 2 3 4 5 6 7  

22. The employees of my bank understand my specific needs.  
   1 2 3 4 5 6 7  

Section - D
Listed below are five features pertaining to banks and the services they offer. Please allocate 100 points among the five features according to how important you believe each feature is to your bank customers—the more important it is to the customer, the more points you allocate. Please insure that the allocated points for the five features add up to 100 points.

1. The appearance of the bank’s physical facilities, equipment, personnel, and communication materials.
   -------- Points.

2. The bank’s ability to perform the promised service dependably and accurately.
   -------- points.

3. The bank’s willingness to help customers and provide prompt service.
   -------- points.

4. The knowledge and courtesy of the bank’s employees and their ability to convey trust and confidence.
   -------- points.

5. The caring, individualized attention the bank provides its customers.
   -------- points.

Total points allocated 100 points
Section - E

1. Say positive things about my bank to other people.
   ehd; vd; t';fpapd; rpwe;j gz;gpipd; gpwhplk; TWhntd;
   Strongly disagree Strongly agree
   1  2  3  4  5  6  7

2. Recommend my bank to someone who seeks my advice.
   ehd; vd; Mnyhridia ehLnthUf; F vd; t';fpapid; rgphhpR bra;ntd;
   1  2  3  4  5  6  7

3. Encourage friends and relatives to do business with my bank.
   ehd; vd; ez;gh;fisa[k; cwtpdh;fisa[k; mth;fsJ; th;ij;ff;ij; vd; t';fpapy; bra;J;Cf;fg;gLj;Jntd;
   1  2  3  4  5  6  7

4. Consider my bank as my first choice to buy services.
   t';fpapd; nritfSf; F vd; t';fpna Kjy; njh;t[
   1  2  3  4  5  6  7

5. Do more business with my bank in the next few years.
   tUk; tU';fspy; vd; th;ij;ff;ij; t';fpapik; mjphpg;ngd;
   1  2  3  4  5  6  7

6. Do less business with my bank in the next few years.
   tUk; tU';fspy; vd; th;ij;ff;ij; t';fpapik; Fiwg;ngd;
   1  2  3  4  5  6  7

7. Take some of my business to a competitor that offers better prices.
   Fiwthd fl;izk; tpjpf;Fk; t';fpapd; nritia ehLntd;
   1  2  3  4  5  6  7

8. Continue to do business with my bank if its prices increase somewhat.
   fl;izk; mjphpg;jhYk; vdJ t';fpapd; nritia bjhlUntd;
   1  2  3  4  5  6  7

9. Pay a higher price than competitors charge for the benefits I currently receive from my bank.
   vd; t';fpapy; nritf;fhf ehd; mjpf fl;izk; brYjj; jahuhf cs;nsd;
   1  2  3  4  5  6  7

10. Switch to a competitor if I experience a problem with my bank’s service.
    vd; t';fpapy; VnjDk; FiwapUe; jhy; nW nghlj;o t';fpf; F khwptplntd;
    1  2  3  4  5  6  7

11. Complain to other customers if I experience a problem with my bank’s service.
    t';fpapd; nritapy; VnjDk; FiwapUe; jhy; kw;w thof;fahshplk; Fiwfs;
    gw;wp gphp;e,J bfrs;ntd;
    1  2  3  4  5  6  7

12. Complain to external agencies, such as consumer organizations, if I experience a problem with my bank’s service.
    t';fpapd; nritapy; VnjDk; FiwapUe; jhy; mij btsphhpa trphuiz
    elg;gpf;F Vlj;Jr; bry;ntd/
    1  2  3  4  5  6  7

13. Complain to my bank’s employees if I experience a problem with my bank’s service.
    t';fpapd; nritapy; VnjDk; FiwapUe; jhy; mij t';fp CHphplk; Twp
    tlLntd;
    1  2  3  4  5  6  7