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APPENDIX

QUESTIONNAIRE

A STUDY ON SERVICE QUALITY IN COMMERCIAL BANKS:
A COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANKS IN SALEM CITY
Dear Sir / Madam,

I am doing research leading to Ph.D in Commerce at Periyar University, Salem. I wish to do a research titled “A Study on Service Quality in Commercial Banks: A Comparative Study between Public and Private Sector Banks in Salem city”. For this purpose, I have prepared a questionnaire to assess such as examination of extent of utilization of banks’ services, analyzing the customers’ desired levels of service quality of their banks, service quality gap prevailing between the public and private sector banks and identify the relationship between the socio economic status and the perceived level of service quality of the customers. In this connection I assure that this data will be used exclusively for this research purpose leading to my Ph.D degree and not for any other purpose. Hence, I request you to fill up this questionnaire, which is related to Study on Service Quality in Commercial. Kindly do the needful.

Sincerely

Dr. C.Thilagam
HOD / Commerce
Mononmaniam Sunderanar University
Research Supervisor / Periyar University

Ms. S.Sathya
Research Scholar in Commerce
Periyar University, Salem

I. PERSONAL INFORMATION
1.1 Name of the Respondent : ________________________________
1.2 Age (in years):  a. Below 25 □   b. 25-35 □   c.35-45 □   d. 45-55  e. above 55 □

1.3 Sex :  a. Male □   b. Female □

1.4 Educational Qualification
a. Illiterate □   b. Literate □   c. Primary □   d. Middle □   e. Secondary/HSC □
f. Graduate □   g. Others, (please specify)

1.5 Occupation
a Self employed □   b. Govt. Employee □   c. Pvt. Salaried □   d. Worker □
e. Professional □   f. Businessman □   g. Unemployed □   h. Others, (please specify) □

1.6 Work Experience
a. No experience □   b. Less than One year □   c.1-5 years □   d.5-10 years □
e. 10-15 years □   f. 15-20 year □   g. 20-25 years □   h. Above 25 years □

1.7 Monthly Income (in Rs.)
a. Less than 5,000 □   b. 5,000-10,000 □   c. 10,000-15,000 □   d. 15,000-20,000 □
e. 20,000 -30,000 □   f. 30,000-40,000 □   g. 40,000 – 50,000 □   h. Above 50,000 □

II. INFORMATION ABOUT HOLDING OF ACCOUNT

2.1 Name & Address of your Bank : ________________________________
2.2 Type of Bank: a. Public Sector Bank □  b. Private Sector Bank □


2.4 How long have you been the customer of the bank?
   a. Less than One Year □  b. 1-3 years □  c. 3-5 Years □  d. 5-10 years □  e. 10-15 years □  f. 15 years and above □

2.5 Reason for Selecting this Bank (if reasons are more than one, rank them in the order of preference)

III. INFORMATION ABOUT SOURCE OF AWARENESS AND VISIT
3.1 Sources of Awareness about the Bank:
   e. News papers and Magazines □  f. Radio/TV □  g. Internet □  h. Others, please specify □

3.2 Frequency of Operation
   a. Daily □  b. Once in Alternate Days □  c. Once in a week □  d. Twice in a week □
3.3 Major Purpose of Visit

a. To withdraw cash
b. To deposit money
c. To submit cheque
d. To credit the proceeds
e. To avail loan
f. To make enquires
g. To take draft
h. To get a/c statement
j. Others, please specify

IV. INFORMATION ABOUT OPERATION OF ACCOUNTS

4.1 How long does it generally take to deposit cash in your account and make payments?

a. Below 5 minutes
b. 5-10 minutes
c. 10-15 minutes
d. Above 15 minutes

4.2 How long does it generally take to credit the proceeds of your cheque in your account?

a. Within 1 day
b. 1-2 days
c. 2-5 days
d. More than 5 days

4.3 Have you been reminded in advance about the date of maturity of your term deposit?

a. Yes
b. No

If yes, at what interval

a. Before a week
b. Before a fortnight
c. Before a month

4.4 Did you give any standing instruction to your bank (for receipt of dividend, interest, for payment of LIC premium, Electricity Bill, Telephone Bill etc.)?

a. Yes
b. No
If Yes, whether bank carries out your instruction properly?

a. Yes ☐
   b. No ☐

4.5 Are you an account holder with the cheque book facility?

a. Yes ☐
   b. No ☐

If yes, when do you get your subsequent cheque books after making request?

a. Immediately ☐
   b. 1 – 2 days ☐
   c. 2 – 5 days ☐

4.6 Do you get your pass book updated promptly?

a. Yes ☐
   b. No ☐

4.7 How long will it take to get back the pass book after making entries?

a. Same Day ☐
   b. Within Two Days ☐
   c. Above Two Days ☐

4.8 Do you have ATM facility?

a. Yes ☐
   b. No ☐

4.9 How long did it take to get the facility after applying?

a. Within 10 days ☐
   b. 10-15 days ☐
   c. Above 15 days

4.10 How frequently do you use ATM facility?

a. Every day ☐
   b. Once in a week ☐
   c. Once in a fortnight ☐
d. Once in a month☐ e. As and when required☐ f. Others, please specify

4.11 Do you have credit card facility?
   a. Yes ☐ b. No ☐

4.12 How long did it take to get the facility after applying?
   a. Within seven days☐ b. 7-15 days☐ c. 15-30 days☐ d. Above 30 days☐

If yes, how frequently do you use the credit card facility?
   a. Every day ☐ b. Once in a week☐ c. Once in a fortnight☐
   d. Once in a month ☐ e. As and when required please specify the period ☐

4.13. Do you have debit card facility?
   a. Yes ☐ b. No ☐

If yes, when did you get the facility after becoming the customer of the bank?
   a. Immediately ☐ b. 1-3 years☐ c. Three years and above☐

4.14 How frequently do you use it
   a. Every day ☐ b. Once in a week ☐ c. Once in a fortnight☐
   d. Once in a month ☐ c. As and when required ☐ d. If any other period, please specify☐

4.15 Do you have convenient banking?
   a. Yes ☐ b. No ☐
If yes, please specify the frequency of usage

a. Every day □  b. Once in a week□  c. Once in a fortnight□

d. Once in a month □  e. As and when required please specify the period□

V. INFORMATION ON SERVICE QUALITY

This questionnaire consists of a list of statement about the service quality of commercial banks. The researcher wishes to get your views on the quality of service delivered relating to what you would expected to be delivered and what is actually being delivered to you. The questions pertain to only your opinion and hence there is no right or wrong answers. Please think about the following two levels for evaluating service quality and tick the appropriate level carefully.

Perceived/Actual Level

Your perception of the service quality that your commercial bank provides on a scale of 1 to 9 where 1 means low and 9 means high.
Desired/Expected Level

The excellent level of service you desire from your commercial bank on a scale of 1 to 9 where 1 means low and 9 means high.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Perceived Level</th>
<th>Desired Level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1   2   3   4   5   6   7   8   9</td>
<td>1   2   3   4   5   6   7   8   9</td>
</tr>
<tr>
<td>1</td>
<td>Modern-Looking Equipments</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<tr>
<td></td>
<td>Visually Appealing Physical Facilities</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<tr>
<td></td>
<td>Use of Modern Technology in Services</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<tr>
<td></td>
<td>Employees are Neatly Appearing</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
</tr>
<tr>
<td>2</td>
<td>Employees Keep their Promises</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td></td>
<td>Employees show sincere interest in solving customer problems</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td></td>
<td>Employees perform the service right at the first time</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<tr>
<td></td>
<td>Employees provide their service as promised</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<tr>
<td></td>
<td>Employees Insist on error-free records</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td>3</td>
<td>Employees inform exactly when services will be performed</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td></td>
<td>Employees give prompt service</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td></td>
<td>Employees are always willing to help</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
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<td></td>
<td>Employees are never too busy to respond to requests of the customers.</td>
<td>1    2    3    4    5    6    7    8    9</td>
<td>1    2    3    4    5    6    7    8    9</td>
</tr>
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<td>ASSURANCE</td>
<td>EMPATHY</td>
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<td>-------------------------------------------------------------------------</td>
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<tr>
<td>Employee behaviour instill customer confidence</td>
<td>Employees give customers individual attention</td>
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<tr>
<td>Customers feel safe in their transactions</td>
<td>Operating hours are convenient to all customers</td>
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<tr>
<td>Employees are consistently courteous</td>
<td>Employees give customers personal attention</td>
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<td></td>
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<tr>
<td>Employees have knowledge to answer questions</td>
<td>Customers' best interests are at heart of employees</td>
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<tr>
<td></td>
<td>Employees understand the specific needs of customers</td>
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</table>
49. Can you point out any other service to your bank which can increase the number of customers and customers’ services?

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Thank You for your kind co-operation.