

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**CUSTOMER SATISFACTION IN THE COMMERCIAL BANKS WITH SPECIAL REFERENCE TO NEPAL**

**KESHAV RAJ BHATTA**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**KAILALI MULTI CAMPUS**  
**DHANGAIDI**

**DR. B. P. SINGHAL**  
**PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**KUMAUN UNIVERSITY**  
**SSJ CAMPUS**

**ABSTRACT**

*The present study is about knowing the customer satisfaction of customers of commercial banks in Nepal. A five point likert scale is used for measurement of customer satisfaction. The respondents gave a fairly high rating. One way ANOVA revealed that satisfaction varies according to the gender of the customer, but age, profession, income, occupation, marital status and duration of dealing with bank did not show variations across different levels.*

**KEYWORDS**

commercial bank, customer satisfaction.

**1. INTRODUCTION**

Customers face a growing range of choices in the products and services they can buy. They are making their choice on the basis of their perceptions of quality, service, and value. Banks need to understand the determinants of customer value and satisfaction. Customer delivered value is the difference between total customer value and total customer cost. Customers will normally choose the offer that maximizes the delivered value. Customer satisfaction is the outcome felt by buyers who have experienced a company performance that has fulfilled expectations. Customers are satisfied when their expectations are met and delighted when their expectations are exceeded. Satisfied customers remain loyal longer, buy more, are less price sensitive, and talk favorably about the company. The company's goal is not only to get customers, but even more importantly to retain customers. Customer relationship marketing provides the key to retaining customers and involves providing financial and social benefits as well as structural ties to the customers. Banks must decide how much relationship marketing to invest in different market segments and individual customers, from such levels as basic, reactive, accountable, proactive, and full partnership. Total quality marketing is seen today as a major approach to providing customer satisfaction and company profitability. Banks must understand how their customers perceive quality and how much quality they expect. Banks must then strive to offer relatively higher quality than their competitors.

**2. LITERATURE REVIEW**

Shrestha (2013) in his article entitled "An empirical study of customers' satisfaction in the Nepalese commercial banks" has examined the customers' satisfaction level of six commercial banks of Nepal. It is found that the average score of customers' responsiveness of foreign joint venture commercial banks were more than the national commercial banks, it means that the customers' of foreign joint venture banks were more satisfied than the customers' of national banks in terms of service provided by Nepalese commercial banks.

Munusamy, Chelliah and Mun (2010) their research concluded that the combination of assurance, reliability, tangibles, empathy and responsiveness together contributed to 62.1 % effective on customer satisfaction.

Lohani and Bhatia (2012) in their research paper entitled "Assessment of Service Quality in Public and Private Sector Banks of India with Special Reference to Lucknow City measured the customers satisfaction level of 410 respondents ,220 from three public sector and 190 from three private sector banks, by using SERVQUAL model and five point Likert's scale. The result of the study revealed that the majority of the respondents of public sector banks and private sector banks were male(69.2%) and belong to the age group of 34-45 years(26.10%).Majority of the respondents for this study were post graduate (34.15%),private employees (29.76%) and were having income in the range of Rs.25,000-40,000(30.98%). The overall customers' attitude towards bank services was that they were satisfied with the service provided by their banks. But still customers expect more and better services to be provided.

Haq and Muhammad (2012) in their research paper entitled "Customer Satisfaction :A Comparison of Public and Private Banks of Pakistan "have examined and compared the public and private sector banks in Pakistan in terms of customer satisfaction. The researchers prepared structured questionnaire and distributed to 351 randomly selected respondents to know their views. The research concluded that the customers of private sector banks were more satisfied than the customers of public sector banks.

Kumbhar (2011) in his research concluded that the public sector banks need to improve efficiency, e-fulfillment, easiness & convenience and perceived value. Likewise, the private sector banks need to improve easiness and convenience, efficiency, security and responsiveness, brand reputation and perceived value in ATM service.

Gyawali and Kunwar (2014) concluded that there is significant relationship between dependent variable SQ(service quality )perception and independent variables tangibles, empathy ,reliability, assurance and responsiveness.

Gorji and Sargolzaee(2011) in their research indicated that the service quality and customer satisfaction in the public sector was better than those in the private sector.

Banerjee and Sah(2012) in their research paper entitled "A Comparative Study of Customers' Perception of Service Quality Dimensions between Public and Private Banks in India" have identified the gap between customer expectation and perceptions of the actual service received in public and private banks in India by using the SERVQUAL model. The study concluded that customers' expectations' was more with the private banks and the level of satisfaction was also higher while they deal with the private banks.

Pravin(2014) in his research paper entitled "Evaluation of Individual Depositors' Satisfaction from the Deposit Management Services of Commercial Banks of Bangladesh" has evaluated the satisfaction of the individual depositors from deposit management services of bank of Bangladesh .

Buttler (1996) in his research paper entitled "SERVQUAL concluded that the SERVQUAL has become an important research topic and it provides a technology for measuring and managing services quality(SQ).

Koirala and Shrestha (2012) in their research found that the Nepal Investment Bank was the first popular bank. It was also concluded that customer satisfaction is highly affected by service quality. Service also leads to customer relation and brand loyalty and increase the image of the bank.



Karim and Chowdhury (2014) in their study concluded that tangibles, reliability, responsiveness, assurance and empathy significantly and positively influenced customer attitudes in terms of satisfaction that is service quality dimensions are crucial for customer satisfaction in private commercial banking sector in Bangladesh.

**3. RESEARCH METHODOLOGY**

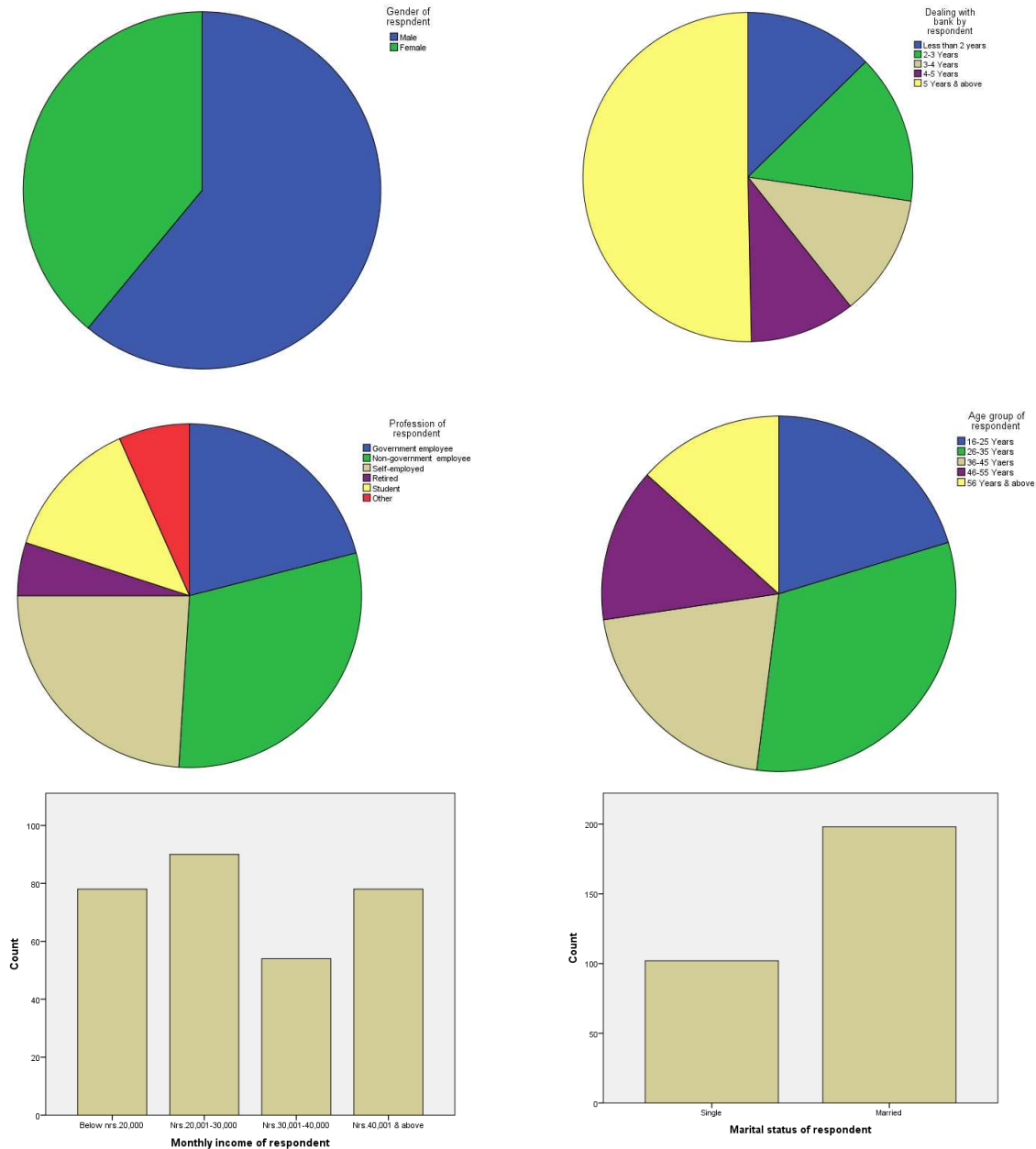
The objective of the study is to measure the customer satisfaction in the banks and to find out if customer satisfaction varies with customers' demography. Convenience method of sampling is used. Data is collected from the customers of six banks which are located in Nepal. Customer satisfaction is measured using a 5 point likert scale by using a structured questionnaire.

**4. ANALYSES AND FINDINGS**

The mean, median and mode of customer satisfaction are found as 3.86,4,4 (appendix 1). Thus we can say that the customers of banks in Nepal are satisfied with the services.

One way ANOVA test was significant in only gender case. Thus we may conclude that customer satisfaction varies with gender, i.e. male and female customers differed in their satisfaction level. All other characteristics age, occupation, income, profession, qualification and dealing with bank years' did not show variations across groups (appendix 2, 3, 4, 5, 6, 7, 8). The sample details are presented next:

FIGURE: 1 to 6



**5. CONCLUSION**

The results of the study show that customer satisfaction level of banks is good. When personal characteristics of customers were checked for variation with regard to satisfaction level, only one characteristic i.e. sex tested positive in ANOVA. That is gender wise customer satisfaction level differs. All other personal characteristics did not reveal significant differences. Age, income, occupation, profession, income and duration of dealing with bank variables did not show significant difference at different levels. Customer satisfaction had no variation according to age differences, occupation differences, profession differences, income difference, and duration of dealing with banks differences.

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**APPENDIX**

Mean value of Customer satisfaction of customers of banks in Nepal.

**APPENDIX 1: STATISTICS**

Satisfaction level		
N	Valid	300
	Missing	0
Mean		3.68
Median		4.00
Mode		4
Variance		.392

**APPENDIX 2 : ONEWAY SATISFACTION LEVEL BY AGE**

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.542	4	.635	1.634	.166
Within Groups	114.738	295	.389		
Total	117.280	299			

**APPENDIX: 3 ONEWAY SATISFACTION LEVEL BY GENDER**

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.922	1	2.922	7.613	.006
Within Groups	114.358	298	.384		
Total	117.280	299			

**APPENDIX 4 : ONEWAY SATISFACTION BY MSTATUS**

ANOVA					
Satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.252	1	.252	.850	.357
Within Groups	88.286	298	.296		
Total	88.537	299			

**APPENDIX 5 : ONEWAY SATISFACTION LEVEL BY QUALIFICATION**

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.973	5	.395	1.006	.414
Within Groups	115.307	294	.392		
Total	117.280	299			

## APPENDIX 6 : ONEWAY SATISFACTION LEVEL BY MINCOME

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.010	3	.670	1.721	.163
Within Groups	115.270	296	.389		
Total	117.280	299			

## APPENDIX 7 : ONEWAY SATISFACTION LEVEL BY PROFESSION

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.580	5	.516	1.323	.254
Within Groups	114.700	294	.390		
Total	117.280	299			

## APPENDIX 8 : ONEWAY SATISFACTION LEVEL BY DWBANK

ANOVA					
Satisfaction level					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.322	4	.580	1.490	.205
Within Groups	114.958	295	.390		
Total	117.280	299			

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