# EVALUATING CUSTOMER SATISFACTION IN A PRIVATE BANK: INSIGHTS FROM A SURVEY IN BANGLADESH

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**Abstract**

Customer satisfaction is essential for a bank's success and loyalty. Satisfied customers are more likely to be loyal and recommend the bank to others. This study explores customer satisfaction at a branch of a private bank in Bangladesh. A survey questionnaire was utilized, and feedback was received from 100 customers. The analysis, based on mean and standard deviation, shows overall high satisfaction but highlights several areas of concern. Key issues include limited branch space, inadequate staffing, and dissatisfaction with cleanliness and customer service. The customers were largely neutral in their opinions on debit/credit card services and online banking. By improving poor areas, the bank can foster stronger customer loyalty and better service experiences.

**Keywords:** Bangladesh, Customer satisfaction, Banking service, Private bank

## 1. Introduction

Customer satisfaction is crucial for banks' success and profitability in today's competitive market (Chochoľáková et al., 2015; Kombo, 2015). Satisfied customers are more likely to be loyal, make additional purchases, and recommend the bank to others (Chochoľáková et al., 2015). Key factors influencing satisfaction include service quality, branch availability, and pricing (Kaur et al., 2012; Kombo, 2015). Studies have shown that overall customer satisfaction in banking can exceed 60% (Kombo, 2015). However, gaps between customer expectations and perceptions of service quality can lead to dissatisfaction (Kaur et al., 2012). To address this, banks must adopt a customer-centered approach, focusing on delivering superior value and building strong relationships with clients. Measuring and tracking customer satisfaction is essential for strategic planning and improving organizational performance in the global marketplace. Banks that prioritize customer satisfaction are better positioned to thrive in the competitive banking industry.

For a nation, money is the most crucial ingredient, and it can be compared with the blood of the

human body. The financial institution is one of the most essential sectors of the world. Every nation has many financial institutions to maintain its monetary transactions. A bank is a kind of financial institution that accepts deposits and provides loans to its clients. Commercial banks' primary objective is to earn a profit; on the other hand, state-owned commercial banks' primary objective is not only earning profit but also doing some social well-being. The banking sector of Bangladesh is becoming competitive day by day.

Among all of the banks operating in Bangladesh, National Credit and Commerce Bank Ltd., commonly referred to as NCC Bank, was established in 1985 through the combination of several local financial institutions, which marked a significant association within Bangladesh's banking sector. Officially commencing its journey, NCC Bank set forth on a path to reconsider banking excellence within Bangladesh, adopting innovative banking practices and services. The Dinajpur Sadar branch of NCC Bank was established with a mission to cater to the local community's banking needs. Since its inception, the branch has been instrumental in providing a range of banking services, including savings accounts, loans, and financial support. The branch's commitment to customer satisfaction, coupled with a dedicated team of employees, has earned it a reputation as a reliable financial institution in the community.

This study reveals the idea about customer satisfaction levels based on branch location, enough space, better service quality, service charge, cleanness of branch, employees listening carefully about customer problems, acceleration of transactions, debit and credit card facility, online banking facility, service at banking hours, service after banking hours. Despite the extensive research on customer satisfaction in the banking sector, several gaps remain unaddressed in the context of private banks in Bangladesh, particularly at the branch level. Previous studies, such as those by Chochoľáková et al. (2015) and Kombo (2015), have focused broadly on factors influencing customer satisfaction, including service quality and pricing, yet they lack a detailed examination of how physical branch characteristics, such as space and staffing, impact customer experiences. Additionally, while some research highlights the importance of service quality, few studies explore specific operational aspects like transaction speed, staff problem-solving skills, and the role of online banking and card services in shaping customer satisfaction. This study aims to bridge these gaps by providing a focused analysis of customer satisfaction at a specific branch level, incorporating physical branch attributes and modern banking services in a developing market like Bangladesh.


## 2. Literature Review

Ameme & Wireko (2016) focuses on how developments in technology affect consumer satisfaction in the banking industry in Ghana. It underscores the necessity of banks to keep up with innovations in technology in order to remain competitive and fulfill the changing needs of their customers. The review draws attention to the opposing impacts of these advances, as they may increase transaction costs for clients while delivering convenience and efficiency. In order to ensure that innovations are

not only advanced in technology but also economically advantageous and customer-centric, the article addresses the need to match technological advancements with customer needs. In order to improve customer happiness while weighing the costs involved, it promotes a strategic strategy where banks use client feedback in the development of technical solutions. Bloemer et al. (1998) concentrate on the complex relationship that influences customer loyalty between bank reputation, quality of service, and customer satisfaction. Customers' opinions of a bank's reputation, the level of service they receive, and their degree of satisfaction are all factors that influence their loyalty, according to research done on Dutch bank customers. Significant findings show that image, quality of service, and satisfaction all have an impact on loyalty, reliability, and efficiency in delivering services, which are crucial. According to the survey, a positive reputation by itself is insufficient to keep customers loyal; excellent customer service and satisfaction are also necessary. For banks looking to establish long-term connections with their customers in a market that gets more competitive, this awareness is essential.

Vershinina (2017) addresses a survey that was carried out by PAO "Sberbank," the biggest bank in Russia, to gauge customer happiness. In order to support the bank's growth, the research aimed to learn about consumer attitudes and desires. The Service Quality dimensions, the Service-Profit Chain model, and ISO standards were employed in this study, which featured 100 bank customers responding to a survey. The results showed that although consumer satisfaction was higher than usual, it was not very high. According to the report, Sberbank should put customer satisfaction first by establishing customer benefit plans, improving employee training, and increasing service features to raise the standard of service across the board. Sharma (2022) compare the public and private sectors of banks in Bhopal, India, to examine the impact of innovative technology on customer satisfaction in the banking industry. It talks about how information technology discoveries have transformed banking operations, improving client satisfaction and experiences. The report focuses on the use of digital services such as core banking and points out an essential variation in the success of innovation between private and public banks. The study, which makes use of primary data from bank clients, finds that although technology advancements have generally enhanced banking services, private sector banks have a more visible advantage in terms of innovation, which improves customer happiness.

Thokoa et al. (2022) explores the relationship in the banking industry between customer happiness and service excellence. It highlights how vital service quality is to customer happiness, which is essential for attracting and keeping new customers. The analysis highlights the fundamental relationship between these two components and how banks must continuously improve their service offerings because of the competition and client expectations pushing developments in banking services. The paper references a number of studies that show the positive relationship between customer satisfaction and service quality. It highlights that superior service quality increases customer satisfaction and loyalty, each of which is crucial for a bank to succeed in a competitive environment.

Arshad Khan & Alhumoudi (2022) analyze how customer satisfaction and retention in the Indian banking industry are affected by the effectiveness, dependability, and quality of services provided by e-banking. The research shows, through the use of modeling using structural equations, that these variables have a significant impact on customer satisfaction, which in turn influences the retention of clients. Focusing on how e-banking features support and improve client relationships, the research underscores the crucial role that customer satisfaction plays as a mediator. Greater efficiency, reliability, and service quality can result in higher customer satisfaction and retention in the competitive environment of online banking, according to this study, which offers valuable guidance for banks looking to upgrade their digital service offerings.

Perera & Priyanath (2018) study focuses on how customer satisfaction is affected by the quality of Internet banking services, especially in the environment of Sri Lankan banks. It focuses on the relationship between client satisfaction and seven aspects of the quality of Internet banking services: efficiency, system availability, satisfaction, privacy, responsiveness, benefits, and connection. Partial Least Squares-Structural Equation Modeling is used in the study for data analysis along with a structured questionnaire. The results show that compensation, system availability, and contact efficiency all significantly raise customer satisfaction. On the other hand, there needs to be a clear connection between fulfillment, privacy, responsiveness, and satisfaction levels. In the highly competitive banking industry, the study offers helpful suggestions to bank authorities on how to improve Internet banking services, which would ultimately lead to higher consumer satisfaction retention.

Kool (2021) explores how consumer happiness is affected by online banking, focusing on the banking sector's constant technical advancements. The study aims to determine how aspects of service quality affect customer satisfaction in the banking industry. The study will be carried out using a survey among fifty E-banking users from different areas. The findings suggest that electronic banking has a positive impact on customer happiness, cost reduction, and revenue growth. The study highlights the importance of e-banking in meeting customer expectations for prompt, professional services. It also provides details about how Indian banks are using e-banking to draw in new business and retain existing clients, giving them a competitive edge. Simon & Thomas (2016) looked into why electronic banking, specifically internet, mobile, and sales services, affects consumer satisfaction in a few selected commercial banks in Kenya. The survey concludes that electronic banking dramatically increases customer satisfaction, with mobile banking having the most significant effect and ATMs, point-of-sale systems, and online banking following closely following.

In order to further increase client satisfaction, it is recommended that banks develop their electronic banking services to be more flexible, quick, dependable, and practical. In order to maintain competitive advantage and meet consumer expectations, the paper considers that electronic banking is an essential tool for Kenyan commercial banks to improve service quality and customer satisfaction. It also highlights the necessity for continuous improvements to e-banking services.

## 3. Methodology

This study utilized quantitative research method that highlights its ability to quantify variables and generalize results from larger populations. It employed basic statistical techniques, including the calculation of mean and standard deviation, to analyze the data. Data for this report were collected exclusively from primary sources, utilizing a structured questionnaire to measure customer satisfaction, face-to-face interviews with bank customers, and direct observations of the bank's operations. Additionally, occasional informal discussions with branch employees provided further insights. The study focused on customers of NCC Bank PLC, Dinajpur Branch, Dinajpur, to gather comprehensive information about their experiences and satisfaction levels.

A simple random sampling method was used to collect data from the bank's customers. Due to time constraints and the challenge of collecting data from every customer, the sample size was limited to 100 respondents. The sampling process did not target any specific demographic, such as male customers, or customers with particular types of accounts. This approach ensured a more representative sample and provided a comprehensive view of customer satisfaction.

## 4. Findings and discussion

The findings show that the Dinajpur branch of NCC Bank PLC has a customer base comprising 44% women and 56% men. In terms of age distribution, 9% of clients fall within the 0-18 age group, 18% are aged 19-25, 27% are aged 26-35, 29% are aged 36-45, and 17% are 46 years and older. Notably, the 36-45 age group represents the largest client segment, while the 0-18 age group makes up the smallest, which is very likely.

In terms of profession, 33% of the respondents are service holders, 21% are businessmen, 19% are homemakers, 21% are students, and the remaining 6% are engaged in other occupations. Service holders constitute the largest customer segment, followed by businessmen and students as the second largest group.

Several criteria have been established to assess customer satisfaction, and a set of questions has been



Profession of the respondents

- Business — 21%
- Housewife — 19%
- Service holder — 33%
- Student — 21%
- Others — 6%
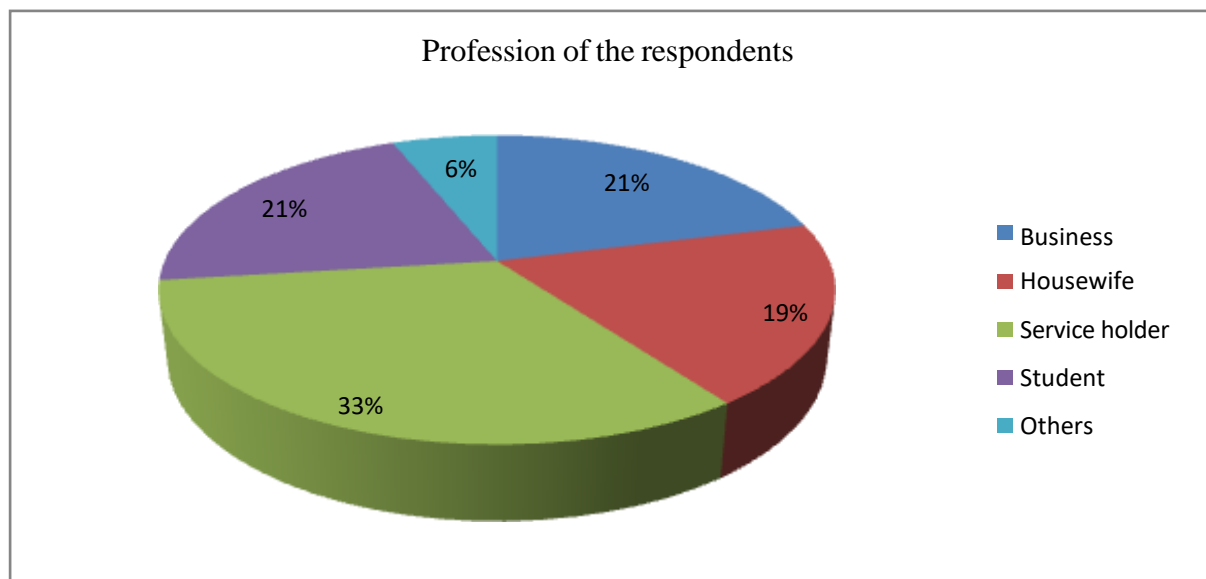
developed to explore this satisfaction level.

## 4.1 Branch location:

In that branch 21% customers have current account, 39% customers have savings account, 24% customers have fixed deposit account and 16% customers have other types of account. The majority of respondents expressed satisfaction with the branch's location, with 81% indicating they are "Satisfied" and 17% stating they are "Strongly Satisfied." No respondents reported a neutral stance, and a very small percentage (2%) were "Dissatisfied" with the location, while no one was "Strongly Dissatisfied." The mean satisfaction level is 1.89, indicating a generally high level of satisfaction, with a standard deviation of 0.58, suggesting that responses are closely clustered around the mean, showing consistency in customer opinion regarding the branch's convenient location.

Table 1: Satisfaction levels regarding branch location

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|-------------------|-----------|------|------|
| 1 | Strongly Satisfied | 17 | | |
| 2 | Satisfied | 81 | | |
| 3 | Neutral | 0 | 1.89 | .58 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 2 | | |
| Total | | 100 | | |

## 4.2 Branch spaces:

The study finds that 71% respondents are "Satisfied" with the branch space, while only 5% are "Strongly Satisfied." A notable 23% of respondents are "Dissatisfied," and 1% expressed being "Strongly Dissatisfied." No respondents reported a neutral stance on the matter. The mean satisfaction level is 2.66, indicating a moderate level of satisfaction overall. The standard deviation of 1.32 suggests there is more variation in opinions about the branch space compared to the branch location, with a wider spread of responses across the satisfaction levels.

Table 2: Satisfaction level on branch spaces

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|-------------------|-----------|------|------|
| 1 | Strongly Satisfied | 5 | | |
| 2 | Satisfied | 71 | | |
| 3 | Neutral | 0 | 2.66 | 1.32 |
| 4 | Strongly Dissatisfied | 1 | | |
| 5 | Dissatisfied | 23 | | |
| Total | | 100 | | |

*4.3 Service quality:*

The majority of respondents (83%) expressed satisfaction with the service quality provided by the branch, with an additional 10% being "Strongly Satisfied." Only 7% of respondents were "Dissatisfied" with the service, and no respondents were neutral or strongly dissatisfied. The mean satisfaction level is 2.11, reflecting a generally positive customer perception of service quality. The standard deviation of 0.85 indicates that most respondents' opinions are closely aligned, showing relatively low variability in satisfaction levels concerning service quality. Overall, the branch is perceived to offer a high standard of service.

Table 3: Satisfaction level regarding better service quality

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|-------------------|-----------|------|------|
| 1 | Strongly Satisfied | 10 | | |
| 2 | Satisfied | 83 | | |
| 3 | Neutral | 0 | | |
| 4 | Strongly Dissatisfied | 0 | 2.11 | .85 |
| 5 | Dissatisfied | 7 | | |
| Total | | 100 | | |

*4.4 Service charge:*

The findings indicate a high level of satisfaction with the service charge at the branch. A significant majority (89%) of respondents are "Satisfied," while 10% are "Strongly Satisfied." Only 1% of respondents reported being "Dissatisfied," and no one indicated a neutral or strongly dissatisfied stance. The mean satisfaction level is 1.93, suggesting an overall positive perception of the service charge. With a low standard deviation of 0.43, the responses are tightly clustered, reflecting consistent satisfaction among customers regarding the fairness of the service charges imposed by the branch.

Table 4: Satisfaction level regarding service charge

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|-------------------|-----------|------|------|
| 1 | Strongly Satisfied | 10 | | |
| 2 | Satisfied | 89 | | |
| 3 | Neutral | 0 | | |
| 4 | Strongly Dissatisfied | 0 | 1.93 | .43 |
| 5 | Dissatisfied | 1 | | |
| Total | | 100 | | |

*4.5 Cleanness of the branch:*

Moreover, the majority of respondents (78%) are "Satisfied" with the cleanliness of the branch, while 9% are "Strongly Satisfied." A small portion of respondents (2%) remained "Neutral," and 11% expressed dissatisfaction, though none were "Strongly Dissatisfied." The mean satisfaction level is 2.26, indicating a generally positive perception of branch cleanliness. The standard deviation of 1 suggests a moderate degree of variability in responses, with most customers satisfied but a small segment expressing some level of dissatisfaction with cleanliness. Overall, cleanliness is viewed positively by the majority of the branch's clients.

Table 5: Satisfaction level regarding cleanness of the branch

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|---|---|---|---|---|
| 1 | Strongly Satisfied | 9 | | |
| 2 | Satisfied | 78 | | |
| 3 | Neutral | 2 | 2.26 | 1 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 11 | | |
| Total | | 100 | | |

*4.6 Employees' attentiveness in handling customer problems:*

It is also found that the majority of respondents (74%) are "Satisfied" with how attentively the branch's employees listen to customer problems, while 12% are "Strongly Satisfied." A smaller group (10%) reported a "Neutral" stance, and 4% expressed dissatisfaction. No respondents indicated being "Strongly Dissatisfied." The mean satisfaction level is 2.1, reflecting a generally positive perception of employee attentiveness. The standard deviation of 0.76 suggests relatively low variability in responses, indicating that most customers feel similarly about the staff's attentiveness to addressing their concerns. Overall, the branch employees are viewed as attentive in handling customer problems.

Table 6: Satisfaction level regarding employees' attentiveness to customer problems

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|---|---|---|---|---|
| 1 | Strongly Satisfied | 12 | | |
| 2 | Satisfied | 74 | | |
| 3 | Neutral | 10 | 2.1 | .76 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 4 | | |
| Total | | 100 | | |

*4.7 Speed of service:*

The study also illustrates customer satisfaction with the transaction speed at NCC Bank PLC,

Dinajpur Branch. The data shows that 13% of respondents are "Strongly Satisfied," while the majority (80%) are "Satisfied" with the acceleration of transactions. A small portion (4%) expressed a "Neutral" stance, and 3% reported being "Dissatisfied." No respondents indicated being "Strongly Dissatisfied." The mean satisfaction level is 2.0, indicating a generally high level of satisfaction with transaction speed. The standard deviation of 0.66 suggests that responses are fairly consistent, with the majority of customers satisfied with the efficiency of transactions at the branch. Overall, the results indicate that the bank's customers are largely satisfied with the speed of service.

Table 7: Satisfaction level regarding speed of service

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 13 | | |
| 2 | Satisfied | 80 | | |
| 3 | Neutral | 4 | 2 | .66 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 3 | | |
| Total | | 100 | | |

*4.8 Debit and credit card facility:*

The study shows that 6% of respondents are "Strongly Satisfied" with these services, while 45% are "Satisfied." A significant portion (49%) reported being "Neutral" on the matter, indicating neither satisfaction nor dissatisfaction. Notably, no respondents expressed dissatisfaction or strong dissatisfaction. The mean satisfaction level is 2.43, suggesting that overall customer sentiment leans toward satisfaction, though a large neutral group temper this. The standard deviation of 0.60 reflects relatively consistent responses, with most customers satisfied but a considerable portion undecided. This indicates room for improvement in the debit and credit card services to elevate customer satisfaction further.

Table 8: Satisfaction level regarding debit and credit card facility

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 6 | | |
| 2 | Satisfied | 45 | | |
| 3 | Neutral | 49 | 2.43 | .60 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 0 | | |
| Total | | 100 | | |

*4.9 Online banking facility:*

The data reveals that 10% of respondents are "Strongly Satisfied," while 49% are "Satisfied" with the online banking services. A substantial 41% of respondents reported a "Neutral" stance, indicating neither satisfaction nor dissatisfaction as female customers are not interested on online banking activities. No respondents expressed dissatisfaction or strong dissatisfaction with the facility. The mean satisfaction level is 2.31, indicating a general trend toward satisfaction, though the large neutral group suggests a significant portion of customers have not formed a strong opinion. The standard deviation of 0.64 suggests relatively consistent responses, with most customers either satisfied or neutral. This points to a positive view of the online banking service, but also highlights an opportunity for further enhancements to increase satisfaction levels.

Table 9: Satisfaction level on online banking facility

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 10 | | |
| 2 | Satisfied | 49 | | |
| 3 | Neutral | 41 | 2.31 | .64 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 0 | | |
| Total | | 100 | | |

*4.10 Problem-solving expertise:*

The study highlights customer satisfaction with the expertise of staff in solving. It is found that 7% of respondents are "Strongly Satisfied" with the staff's problem-solving expertise, while a majority (69%) are "Satisfied." A smaller group (21%) expressed a "Neutral" stance, and 3% of respondents reported being "Dissatisfied." No respondents were "Strongly Dissatisfied." The mean satisfaction level is 2.23, indicating a generally positive perception of staff competence in addressing customer issues. The standard deviation of 0.70 suggests moderate variability in responses, with most customers feeling satisfied, though some remain neutral. This reflects overall confidence in the staff's ability to solve problems effectively, with room to improve for the neutral and dissatisfied customers.

Table 10: Satisfaction level regarding expertise in solving problem

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 7 | | |
| 2 | Satisfied | 69 | | |
| 3 | Neutral | 21 | 2.23 | .70 |
| 4 | Strongly Dissatisfied | 0 | | |
| 5 | Dissatisfied | 3 | | |
| Total | | 100 | | |

*4.11 Service during banking hours:*

Besides, a significant portion of respondents (38%) are "Strongly Satisfied" with the bank's service during the banking hours, while the remaining 62% are "Satisfied." Notably, there are no respondents who are "Neutral," "Dissatisfied," or "Strongly Dissatisfied." The mean satisfaction level is 1.62, reflecting a highly positive overall perception of the service during banking hours. The low standard deviation of 0.50 indicates a strong consistency in responses, with the vast majority of customers expressing satisfaction. This suggests that the branch is performing well in providing timely and efficient services during banking hours, with all customers satisfied.

Table 11: Satisfaction level regarding service at banking hours

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 38 | | |
| 2 | Satisfied | 62 | | |
| 3 | Neutral | 0 | | |
| 4 | Strongly Dissatisfied | 0 | 1.62 | .50 |
| 5 | Dissatisfied | 0 | | |
| Total | | 100 | | |

*4.12 After banking hour services:*

The majority of respondents (71%) are "Satisfied," while 19% are "Strongly Satisfied" in receiving service after banking hours. A smaller portion (10%) expressed a "Neutral" stance, and 4% reported being "Dissatisfied." No respondents were "Strongly Dissatisfied." The mean satisfaction level is 2.11, indicating an overall positive perception of after-hours service. The standard deviation of 0.69 suggests moderate variability in responses, with most customers leaning towards satisfaction, though a small group remains neutral or dissatisfied. This shows that while the majority are content with the after-hours service, there is still room for improvement to elevate satisfaction further.

Table 12: Satisfaction level regarding service after banking hours

| Sl.no. | Satisfaction level | Frequency | Mean | S. D |
|--------|--------------------|-----------|------|------|
| 1 | Strongly Satisfied | 19 | | |
| 2 | Satisfied | 71 | | |
| 3 | Neutral | 10 | | |
| 4 | Strongly Dissatisfied | 0 | 2.11 | .69 |
| 5 | Dissatisfied | 4 | | |
| Total | | 100 | | |

Across multiple service aspects, a majority of customers express satisfaction, with a significant proportion reporting they are "Satisfied" or "Strongly Satisfied" in nearly all areas. Whether it's the branch location, service quality, or cleanliness, the bank maintains a generally positive relationship with its clients. Alongside, the highest level of consistency is observed in customer satisfaction during banking hours, where all of the respondents are either "Satisfied" or "Strongly Satisfied." This suggests that the bank is highly reliable in providing timely services during standard working hours. While most respondents are satisfied with the branch space and cleanliness, there are notable pockets of dissatisfaction. For branch space, 23% of respondents are dissatisfied, and for cleanliness, 11% express dissatisfaction. These areas could benefit from targeted improvements to enhance the customer experience.

**5. Conclusion**

Customer satisfaction is very important for any organizations and it is also important for banks. The study shows that NCC Bank PLC, Dinajpur Branch, is performing well in delivering customer satisfaction, particularly in core areas like service during banking hours, problem-solving expertise, and transaction speed. However, there are some areas, such as branch space, cleanliness, and post-banking hours service, where targeted improvements could further enhance customer satisfaction. Moreover, debit/credit card services and online banking offer significant opportunities for improvement to fully engage customers and convert neutral opinions into satisfaction. In future, the study can be extended by applying comparative customer as well as employee satisfaction level between two banks.

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Appendix

Questionnaire:

Please put the tick (√) marks in the appropriate box. Respondent's personal information:

Name (optional):

Age:☐ 0-18 years ☐ 19-25 years ☐ 26-35 years ☐ 36-45 years ☐ 46- more

Gender: ☐ Male ☐ Female

Profession: ☐ Business ☐ Service holder ☐ Housewife ☐ Student ☐ Others

Types of Account: ☐ Current A/C ☐ Savings ☐ Fixed deposit ☐Others

Bank selection criteria:

| Questions | Strongly Satisfied | Satisfied | Neutral | Strongly Dissatisfied | Dissatisfied |
|---|---|---|---|---|---|
| 1. Branch location | | | | | |
| 2. The branch has enough space | | | | | |
| 3. Service quality | | | | | |
| 4. Service charge | | | | | |
| 5. Neat and cleanliness | | | | | |
| 6. Employees listen to customer problems | | | | | |
| 7. Service speed | | | | | |
| 8. Debit and credit card services | | | | | |
| 9. Online banking facility | | | | | |
| 10. Employees solve problems | | | | | |
| 11. Services at banking hours | | | | | |
| 12. After banking hour services | | | | | |