

Banking Preferences and Perceptions Among College Students: A Study on Influential Factors and Service Satisfaction

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Abstract

This study investigates customer perceptions of their choice of bank among college students, focusing on factors influencing their banking decisions. Through a survey of 150 respondents, the study reveals that most students prefer commercial banks, valuing service quality and security. The majority have not utilized bank loans or relief measures during the COVID-19 pandemic. Dissatisfaction with service or limited options are common reasons for considering a bank switch. While respondents generally rate their banks positively, there are varied opinions on employee behavior, individual attention, and operating hours. The findings indicate that while overall perceptions are favorable, there is room for improvement in specific service aspects. This research provides insights into student banking preferences and highlights areas for banks to enhance their service offerings.

Keywords: bank, customer, choice, perception

Introduction

The banking industry is the center of the modern business environment because it works to mobilize the dispersed and dispersed savings of the nation's population and spread it out, directing it toward profitable investments and other economic endeavors. So the foundation of

the economy is the banking industry (Puja, Sita, Sagar, & Sudhir, 2024). Because it transforms savings into kinetic energy for the economy, an effective financial sector is a catalyst for economic growth. The banking industry's reliance on the modern economy is growing daily on a large scale because it eventually helps to turn the wheel of progress in a more dynamic manner (Thapa, Pokharel, & Acharya, 2023).

In addition to offering traditional banking services, today's modern banks are also broadening their financial service offerings and enabling their clients to access previously unachievable financial services (Arnoud, Luc, & Lev, 2020). The banking industry has become more complex and competitive as a result of its evolving and growing importance (Basdekis, Christopoulos, Katsampoxakis, & Vlachou, 2022). However, the company needs innovation, specialized knowledge, and the adoption of new technologies in order to survive and flourish. Financial Services Banks are offering more services to their clients throughout time (Budhathoki, Bhattarai, & Upadhyaya, 2024). The banking sector in Nepal is presently going through a consumer market era. Customers can select a bank that better suits their needs from a wider range of options (Wagle, 2022). A rivalry has been formed among Nepal's banking institutions. The banking sector is undergoing radical transformation as a result of the new era of IT (information technology), which is requiring them to re-engineer many of their fundamental systems and procedures. Electronic Clearing Service (ECS), Electronic Funds Transfer (EFT), Automated Teller Machines (ATMs), telebanking, online banking, and others are a few of the technology-driven electronic banking services available (Parajuli, Mahat, & Lingden, 2022).

There is a severe global economic catastrophe as a result of the Covid-19 outbreak (Odigwe & Mchi, 2014). A significant and well-coordinated global economic crisis is currently underway (Kahler, 2013). All manufacturing and service industries are already suffering as a result of it. The banking system is under strain due to the possibility of widespread company insolvencies and a subsequent wave of household bankrupt. A further development that has occurred in the Covid-19 pandemic is the widespread use of digital technology and the rise of new rivals. These have aided in the introduction of new businesses and increased rivalry with established bank business models, but they have also made it possible for a number of new goods and services to be offered and have helped established banks operate more efficiently. Each of these elements has a significant influence on shifts in consumer expectations and perceptions. Therefore, it is imperative to research consumer perceptions of the banking industry in order to develop new strategies and meet consumer demands.

To assess the perception of customer towards choice of bank

Research Method

This study utilized a descriptive research design to examine customer perceptions regarding their choice of banks. Data collection was conducted online across multiple colleges, selected for their accessibility to a varied demographic. The sample consisted of 121 customers, chosen using a convenience sampling technique to facilitate data collection. Descriptive statistical

methods were employed to analyze the collected data. The analysis was performed using Statistical Package for the Social Sciences (SPSS) software.

Demographic Analysis

Table 1: Demographic information (Age)

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18+	116	95.9	95.9	95.9
	30-40	5	4.1	4.1	100.0
	Total	121	100.0	100.0	

Survey

From Table 1, the largest age group in the surveyed population is 18+with 95.9% indicating that the major significant majority falls within this group. And the 30-40 age group with 4.1% falls within this group.

Table 2 Demographic information (gender)

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	58	47.9	47.9	47.9
	Female	63	52.1	52.1	100.0
	Total	121	100.0	100.0	

Survey

Table 2 indicate that out of 121 respondent, 58 indicates male and 63 indicates female. The male respondent constitute 47.9% of the total, while female respondent constitute 52.1%.

Table 3 Demographic information (Education)

Education		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under Graduate	107	88.4	88.4	88.4
	Post Graduate	4	3.3	3.3	91.7
	Intermediate	1	.8	.8	92.6
	Graduate	7	5.8	5.8	98.3
	SEE	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

Survey

From table 3, it indicates that large number of under graduated students are more involved in this survey which is 107 out of 121 respondent. Secondly graduated student are involved which

is 7 respondent. Likewise post graduated (4), graduated (7), SEE (2) respondent are also involved in this survey.

Table 4 Demographic information (occupation)

Occupation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	student	100	82.6	82.6	82.6
	self-employed	7	5.8	5.8	88.4
	employed	13	10.7	10.7	99.2
	A homemaker	1	.8	.8	100.0
	Total	121	100.0	100.0	

Survey

Form this above table, we can conclude that large number of respondent are the students which is 100(82.6%) out of 121 respondent. Employed are also involved in this survey which has 13 respondent (10.7%). Self-employed and A homemaker also falls under this category which is (5.8% and 0.8%).

Response analysis

Table 5 Response analysis (Bank)

Bank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	commercial	105	86.8	86.8	86.8
	government	12	9.9	9.9	96.7
	others	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

Survey

From the table, out of 121 respondent, more respondent has transaction on commercial bank which is 105 respondent (86.8%) and 12 respondent has transaction on government bank which is 9.9%. Remaining 4 respondent has transaction on other banks which is 3.3%.

Table 6 Response Analysis (Reason for selecting this bank)

Reason for selecting this bank		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	location	18	14.9	14.9	14.9
	convenience	17	14.0	14.0	28.9
	service	66	54.5	54.5	83.5
	fund security	20	16.5	16.5	100.0
	Total	121	100.0	100.0	

Survey

According to majority of the respondents the main reason for selecting the bank is Service they provide. Next to it, fund security of the bank also is one determining factor while selecting a bank. Convenience and location are also the factor for selecting a bank.

Table 7 .Response Analysis (Have you availed a bank loan)

Have you availed a bank loan?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	118	97.5	97.5	97.5
	yes	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

Survey

According to the table many respondent has not availed a bank loan. Out of 121 respondent only 3 respondent which is 2.5% has used a bank loan. And 97.5% has not availed a bank loan.

Table 8. Response analysis (If you had taken a loan, then did you opt for EMI moratorium provided by bank due to COVID pandemic lockdown?)

If you had taken a loan, then did you opt for EMI moratorium provided by bank due to COVID pandemic lockdown?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no	110	90.9	90.9	90.9
	yes	11	9.1	9.1	100.0
	Total	121	100.0	100.0	

Survey

From the above table, we can conclude that 101(90.9%) respondent has not taken loan due to COVID pandemic lockdown and 11(9.1%) respondent has taken loan in COVID pandemic lockdown.

Table 9 Response Analysis (In case if you switch to bank, what probably can be the reason?)

In case if you switch to bank, what probably can be the reason?		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Difficulty in getting loan	7	5.8	5.8	5.8
	High rate of interest paid on loan	15	12.4	12.4	18.2
	Limited service	23	19.0	19.0	37.2
	other	76	62.8	62.8	100.0
	Total	121	100.0	100.0	

Survey

From the table, we can conclude that 76(62.8%) respondent switches the bank due to other reason, 23(19.0%) respondent switches the bank due to the limited service, 15(12.4%) respondent switches the bank due to high rate of interest paid on loan, and 7 (5.8%) respondent switches the bank due to difficulty in getting loan.

Table 10 Response Analysis (Please rate the service provided by the bank)

Please rate the service provided by the bank.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.8	.8	.8
	2	2	1.7	1.7	2.5
	3	38	31.4	31.4	33.9
	4	44	36.4	36.4	70.2
	5	36	29.8	29.8	100.0
	Total	121	100.0	100.0	

Survey

According to the table, majority of the respondent rate 4 by 44(36.4%) respondent 38 (31.4%) respondent rate 3.36(29.8%) respondent rate 5.2 respondent rate 2(1.7%), 1(0.8%) respondent rate 1 by the service provided by the bank.

Table 11 Response Analysis (Bank premises are visually appealing and well maintained)

Bank premises are visually appealing and well maintained.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	2	1.7	1.7	1.7
	agree	85	70.2	70.2	71.9
	neutral	27	22.3	22.3	94.2
	Disagree	4	3.3	3.3	97.5
	strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

Survey

From the above table we can conclude that, out of 121 respondent 85(70.2%) respondent agree with the bank premises are well maintained.,27(22.3%) respondent are neutral with the statement, 4(3.3%) respondent are disagree with the statement, 3(2.5%) respondent strongly disagree with the statement and 2(1.7%) respondent are strongly agree with the statement.

Table 12 Response Analysis (Bank has modern equipment)

Bank has modern equipment.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	5	4.1	4.1	4.1
	agree	82	67.8	67.8	71.9
	neutral	25	20.7	20.7	92.6
	disagree	8	6.6	6.6	99.2
	strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

Survey

According to the table, 82(67.8%) respondent agree with the bank has modern equipment, 25(20.7%) are neutral with the statement, 8(6.6%) respondent are disagree with the statement, 5(4.1%) respondent are strongly agree with the statement and 1(0.8%) respondent is strongly disagree with the statement.

Table 13 Response Analysis (Bank employees are well dressed and appears dignified)

Bank employees are well dressed and appears dignified.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	11	9.1	9.1	9.1
	agree	38	31.4	31.4	40.5
	neutral	60	49.6	49.6	90.1
	disagree	6	5.0	5.0	95.0
	strongly disagree	6	5.0	5.0	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can conclude that 60(49.6%) respondent are neutral with the statement, 38(31.4%) are agree with the statement, 11(9.1%) respondent are strongly disagree with the statement, 6(5.05%) are disagree and strongly disagree with the statement of bank employee are well dressed and appear dignified.

Table 14 Response Analysis (Materials (statement or passbook) associated with the bank are visually appealing)

Materials (statement or passbook) associated with the bank are visually appealing .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	2	1.7	1.7	1.7
	agree	38	31.4	31.4	33.1

	neutral	27	22.3	22.3	55.4
	disagree	49	40.5	40.5	95.9
	strongly disagree	5	4.1	4.1	100.0
	Total	120		100.0	

Survey

From the table, we can conclude that, 49(40.5%) respondent are disagree with the statement, 38(31.4%) respondent are agree with the statement, 27(22.3%) respondent are neutral with the statement, 5(4.1%) respondent are strongly disagree with the statement and 2(1.7%) respondent are strongly agree with the statement of materials associated with the bank are visually appealing.

Table 15 Response Analysis (When the bank promises to do something by a certain time it does so.)

When the bank promises to do something by a certain time it does so.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	3	2.5	2.5	2.5
	agree	79	65.3	65.3	67.8
	neutral	15	12.4	12.4	80.2
	disagree	18	14.9	14.9	95.0
	strongly disagree	6	5.0	5.0	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can conclude that 79(65.3%) are agree with the statement, 18(14.9%) respondent are disagree with the statement, 15(12.4%) respondent are neutral with the statement, 6(5.0%) respondent are strongly disagree with the statement and 3(2.5%) respondent are strongly agree with the statement of bank promises to do something by a certain time it does so.

Table 16 Response Analysis (When customer has a problem, the bank shows sincere interest in solving it.)

When customer has a problem, the bank shows sincere interest in solving it.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	3	2.5	2.5	2.5
	agree	59	48.8	48.8	51.2
	neutral	21	17.4	17.4	68.6
	disagree	12	9.9	9.9	78.5
	strongly disagree	26	21.5	21.5	100.0
	Total	121	100.0	100.0	

Survey

From the above table we can say that 59(48.8%) respondent are agree with the statement, 26(21.5%) respondent are strongly disagree with the statement, 21(17.4%) respondent are neutral with the statement, 12(9.9%) respondent are disagree with the statement and 3(2.5%) respondent are strongly agree with the statement of bank shows sincere interest in solving it.

Table 17 Response Analysis (The bank ought to perform the services at right time)

The bank ought to perform the services at right time.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	4	3.3	3.3	3.3
	agree	55	45.5	45.5	48.8
	neutral	24	19.8	19.8	68.6
	disagree	32	26.4	26.4	95.0
	strongly disagree	6	5.0	5.0	100.0
	Total	121	100.0	100.0	

Survey

From the table we can conclude that 55 respondent are agree with the statement, 32 respondent are disagree with the statement, 24 respondent are neutral, 6 respondent are strongly disagree and 4 respondent are strongly agree with the statement .

Table 18 Response Analysis (The bank keeps accurate/error free records.)

The bank keeps accurate/error free records.					
		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly agree	48	39.7	39.7	39.7
	agree	40	33.1	33.1	72.7
	neutral	20	16.5	16.5	89.3
	disagree	10	8.3	8.3	97.5
	strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can conclude that 48(39.7%) respondent are strongly agree with the statement, 40(33.1%) respondent are agree with the statement, 20(16.5%) respondent are neutral with the statement, 10(8.3%) respondent are disagree with the statement and 3(2.5%) respondent are strongly disagree with the statement.

Table 19 Response Analysis (Employees of the bank ought to inform customer exactly when services will be performed)

Employees of the bank ought to inform customer exactly when services will be performed .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	4	3.3	3.3	3.3
	agree	37	30.6	30.6	33.9
	neutral	24	19.8	19.8	53.7
	disagree	52	43.0	43.0	96.7
	strongly disagree	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

Survey

According to the table,52(43.0%) respondent are disagree with the statement,37(30.65%) respondent are agree with the statement,24(19.8%) respondent are neutral with the statement,4(3.3%) respondent are strongly disagree and strongly agree with the statement.

Table 20 Response analysis (The bank employees give prompt and excellence service to customer)

The bank employees give prompt and excellence service to customer.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	3	2.5	2.5	2.5
	agree	37	30.6	30.6	33.1
	neutral	69	57.0	57.0	90.1
	disagree	9	7.4	7.4	97.5
	strongly disagree	3	2.5	2.5	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can conclude that, the majority of neutral respondent which is 69(57%) are highest in the survey.37(30.6%)respondent are agree with the statement,9(7.4%) respondent are disagree with the statement and 3(2.5%) respondent are strongly disagree and strongly agree with the statement.

Table 21 Response Analysis (The bank employees are always willing to help customers)

The bank employees are always willing to help customers. .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	4	3.3	3.3	3.3
	agree	45	37.2	37.2	40.5

	neutral	60	49.6	49.6	90.1
	disagree	11	9.1	9.1	99.2
	strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

Survey

From the table we can say that, 60(49.6%) respondent are neutral with the statement, 45(37.2%) respondent are agree with the statement, 11(9.1%) respondent are disagree with the statement and 4(3.3%) and 1(0.8%) respondent are strongly agree and strongly disagree.

Table 22 Response Analysis (The bank employees are always ready to response customers request)

The bank employees are always ready to response customer's request .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	1	.8	.8	.8
	agree	86	71.1	71.1	71.9
	neutral	24	19.8	19.8	91.7
	disagree	10	8.3	8.3	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can conclude that 86(71.1%) respondent are agree with the statement, 24(19.8%) respondent are neutral with the statement, 10(8.3%) respondent are disagree with the statement and 1(0.8%) are strongly agree with the statement.

Table 23 Response Analysis (The behavior of employee in the bank instills confidence)

The behavior of employee in the bank instills confidence .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	5	4.1	4.1	4.1
	agree	30	24.8	24.8	28.9
	neutral	69	57.0	57.0	86.0
	disagree	13	10.7	10.7	96.7
	strongly disagree	4	3.3	3.3	100.0
	Total	121	100.0	100.0	

Survey

From the table we can say that 69(57.0%) respondent are neutral with the statement, 30(24.8%) respondent are agree with the statement, 13(10.7%) respondent are disagree with the statement, 5(4.1%) and 4(3.3%) respondent are strongly agree and strongly disagree with the statement of the behavior of the employee un the bank in stills confidence.

Table 24 Response Analysis (Customers always feel safe in transaction with the bank)

Customers always feel safe in transaction with the bank .					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	9	7.4	7.4	7.4
	agree	90	74.4	74.4	81.8
	neutral	15	12.4	12.4	94.2
	disagree	5	4.1	4.1	98.3
	strongly disagree	2	1.7	1.7	100.0
	Total	121	100.0	100.0	

Survey

From the table we can say that majority of the respondent which is 90(74.4%) agree with the statement, 15(12.4%) respondent are neutral with the statement, 9(7.4%) respondent strongly agree with the statement, 5(4.1%) and 2(1.7%) respondents are disagree and strongly disagree with the statement.

Table 25 Response Analysis (Employees of the bank are polite and trustworthy)

Employees of the bank are polite and trustworthy.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	1	.8	.8	.8
	agree	84	69.4	69.4	70.2
	neutral	26	21.5	21.5	91.7
	disagree	9	7.4	7.4	99.2
	strongly disagree	1	.8	.8	100.0
	Total	121	100.0	100.0	

Survey

According to the table, the majority respondent which is 84(69.4%) agree with the statement, 26(21.5%) respondent are neutral with the statement, 9(7.4%) respondent disagree with the statement, 1(0.8%) respondent strongly agree and strongly disagree with the statement of employee of the bank are polite and trustworthy.

Table 26 Response Analysis (The bank employees have complete knowledge to answer queries of customer)

The bank employees have complete knowledge to answer queries of customer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	2	1.7	1.7	1.7
	agree	85	70.2	70.2	71.9
	neutral	24	19.8	19.8	91.7
	disagree	10	8.3	8.3	100.0
	Total	121	100.0	100.0	

Survey

According to the table we can say that 85(70.2%) respondent agree with the statement, 24(19.8%) respondent are neutral with the statement, 10(8.3%) and 2(1.7%) respondent disagree and strongly agree with the statement.

Table 27 Response Analysis (The bank gives individual attention to customer)

The bank gives individual attention to customer.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	2	1.7	1.7	1.7
	agree	28	23.1	23.1	24.8
	neutral	24	19.8	19.8	44.6
	disagree	13	10.7	10.7	55.4
	strongly disagree	54	44.6	44.6	100.0
	Total	121	100.0	100.0	

Survey

From the table we can conclude that 54(44.6%) respondent are strongly disagree with the statement, 28(23.1%) respondent agree with the statement, 24(19.8%) respondent are neutral with the statement, 13(10.7%) respondent disagree with the statement and 2(1.7%) respondent strongly agree with the statement of bank gives individual attention to customer.

Table 28 Response Analysis (The bank operating hour is convenient to all the customer.)

The bank operating hour is convenient to all the customer.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	2	1.7	1.7	1.7
	agree	37	30.6	30.6	32.2
	neutral	21	17.4	17.4	49.6
	disagree	54	44.6	44.6	94.2
	strongly disagree	7	5.8	5.8	100.0
	Total	121	100.0	100.0	

Survey

From the table we can say that 54(44.6%) respondent disagree with the statement, 37(30.6%) respondent agree with the statement, 21(17.4%) respondent are neutral with the statement, 7(5.8%) and 2(1.7%) respondent strongly disagree and strongly agree with the statement.

Table 29 Response Analysis (The bank employees understand the specific need of customer)

The bank employees understand the specific need of customer.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly agree	3	2.5	2.5	2.5

agree	28	23.1	23.1	25.6
neutral	26	21.5	21.5	47.1
disagree	60	49.6	49.6	96.7
strongly disagree	4	3.3	3.3	100.0
Total	121	100.0	100.0	

Survey

According to the table we can conclude that the majority of the respondent 60(49.6%) disagree with the statement. 28(23.1%) respondent agree with the statement, 26(21.5%) respondent are neutral with the statement.

Conclusion

The study explored customer perceptions regarding their choice of bank by analyzing responses from a sample of college students. It found that most respondents primarily use commercial banks and select them based on service quality and security. A significant portion of respondents had not utilized bank loans, and few had taken advantage of loan relief options during the COVID-19 lockdown. If considering switching banks, many respondents cited general dissatisfaction or limited service as key factors. The study also highlighted that while respondents generally rated the service quality positively, there were mixed views on aspects such as employee behavior, individual attention, and the convenience of operating hours. Overall, customers had a generally favorable view of their banks but identified several areas for improvement.

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