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# **Analyzing of Bank Performance and Customer Satisfaction in Commercial Bank: A Case Study on Nepal Bank Ltd. in Damauli Branch**

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## **Abstract**

This study undertakes a comprehensive analysis of bank performance with a primary focus on measuring customer satisfaction. This endeavor is of significant value not only to service-oriented enterprises at large but also holds particular relevance to the banking sector. A central tenet of this research is to underscore the importance of aligning customer-centric strategies with the diverse needs of customers.

At its core, this study seeks to illuminate the profound impact of the service quality rendered by Nepal Bank on customer satisfaction, thereby establishing a clear linkage between the two. The research employs purposive and convenience sampling techniques within a non-probability sampling framework. Both descriptive and analytical research designs are employed to elucidate the research objectives. Data collection is accomplished through the survey method, where a meticulously designed questionnaire is disseminated among bank customers. The questionnaire encapsulates customer service parameters and financial performance considerations, along with key determinants influencing these facets. The study employs the chi-square test to test its hypotheses. Statistical analyses entail a five-point Likert scale and a diverse range of tools, including measures such as mean, standard deviation, coefficient of variation, Karl Pearson's correlation coefficient, and regression analysis, to comprehensively evaluate the variables of interest.

The findings of this study underscore the unequivocal linkage between bank performance and customer satisfaction. The study unequivocally concludes that the performance metrics of a bank wield a direct and substantial influence on customer satisfaction levels. The pivotal role of bank performance in driving customer satisfaction is a central implication of this study. Consequently, the banking industry is urged to contin-

uously update its operational performance to be in congruence with the evolving preferences and desires of customers.

In conclusion, the insights garnered from this study highlight the critical interplay between bank performance and customer satisfaction. These findings underline the crucial role of customer-centric strategies in enhancing the banking experience. The implications extend to the broader financial service industry, emphasizing the need for adaptive policies that align business operations with customer expectations.

**Keywords:** customer satisfaction, performance, influence, loyalty, service quality, customer – centric strategies

## Introduction

In the twenty first century majority of the companies know that client satisfaction is the key to effectiveness and success. Generally, those people are not satisfied if they haven't met their expectation. Particularly in the banking sectors where aggressive struggle exists, more and more than demanding customers for banks, and the shifting weather has shown a range of unmatched challenges for bank.

In the concept of customers two basic approaches are used for their satisfaction regarding services. In the customer satisfaction process is as used first, and the result of the services as used as second the experience of consumption. Both approaches of customer satisfactions are complementary, since one depends on the other (Parker & Mathews, 2001).

Bank performance is a subjective measure of how well an organization can use assets from its primary mode of business and generate revenues (Greenwood & Jovanovic, 1990). This term is also used as a general measure of a firm's overall financial health over given period of time, and can be used to evaluate similar firms across the same industry or to compare industries or sectors in aggregation. There are many different ways to measure performance, but all measures should be taken in aggregation. Line items such as revenue from operations, operating income or cash flow from operations can be used, as well as total unit sales (Jayawardhera & Foley, 2000).

Customer satisfaction refers to the degree to which customers' expectation of a product or services are met (Paul & Abauma, 1989). It can as well be defined as a state of mind that customers have about a company when their expectations have been met or exceeded over the lifetime of the product or service.

The present scenario of banking industry has been changing because banking services are more based on brick and mortar structure. Due to continuous growth of technology up gradation, there have been increasing customer base, evaluation of alternate banking channel and changed the way of banking services. So the customer satisfaction is the most important factor in present situation of banking business. Customer satisfaction is most important aspect of any banking business due to immense competition in present scenario. Banks are given most importance to retain their existing customers by providing quality services leading to customer satisfaction. Psychologies describe that satisfaction as a state of mind that normally is derived out of a comparison between expected and perceived. Satisfaction is mind set which comes from past experience and knowledge. Now in a competitive world customer satisfaction is the widest area where all the service industries are focusing on customer satisfaction which decides whether the organizations remain in the business environment or not.

This study has been conducted to measure the influence of commercial bank performance to customer satisfaction in Damauli Branch, So, this study provides information about the satisfaction level of customers of commercial bank. It suggests to bank for new policies and strategy relating to the customers. It provides a leading indicator of consumer purchase intentions and loyalty. Customer satisfaction data are among the most frequently collected indicators of market perceptions.

### **Literature Review**

Understanding customers, their needs, requirements and satisfaction levels, is indeed important. The earlier research identified the level of customer satisfaction. It also focuses on the various demographic factors that influences on service quality and satisfaction.

Aurora and Malhotra (1997) research revealed the level of cus-

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tomer satisfaction and marketing strategies in both private and public sector banks in India. It revealed six factors of customers' satisfaction in public sector banks viz, routine operations, price, situational environmental technology and interaction. But in private banking sector, they found seven factors in total, having staff factors as the top ranked and situational factors as the lowest ranked items. Instead of price factor, promotional factors have been explored by researchers. In private sector banks the customer level of satisfaction is comparatively more.

Koutouvalas and Siomkos (2006) study revealed that there was a direct and positive correlation between perceiving service quality and customers' loyalty in the case of both private and public sector banks. The significant relationship has recorded demographic characteristics and perceived qualities of both types of banks. Customers of both banks were willing to express their complaints to the bank employees. The result revealed that bank's promotional efforts, aimed at providing relevant information to the public might increase loyalty level.

Lopez, Hart and Rampersad (2007) research claimed that by using the one of the service quality tool in which customer satisfaction was measured on the basis of ten dimensions. Results significantly show that out of ten six dimensions namely reliability, responsiveness, tangibles, access, communication, and credibility shows the positive impact on customer satisfaction.

Uppal (2010) study concluded that excellent customer service and customer satisfaction help to sustain business growth. Furthermore it showed that customer complaints are continuously increasing in the public sector banks adversely affecting customers' satisfaction and performance. This research also suggested that establishing a customer care center in all banks would help solve customer compliant on a priority basis.

Edwin and Fathima (2011) conducted a study on "Impact of service quality in commercial bank on the customer satisfaction: An empirical study in commercial banks". This study shows that there is close link between the customers' perception on the service quality factor and customer satisfaction. It further showed that the impact of the service quality factor on customer satisfaction is unique. It brought the suggestion that

bank managers have to formulate appropriate marketing strategies to satisfy their customers.

Virk and Mahal (2012) study revealed that private Bank managers maintain better personal relationship with customers than the public bank managers and this factor determines the customers' satisfaction to a large extent.

Shanka (2012) indicated offering high quality service increase customer satisfaction, which leads to high level of customer commitment and loyalty. His research provides some significant insights into service quality in Ethiopian banking industry.

Suriyamurthi, Mahalakshmi and Arivazhagan (2013) stated that in the cutthroat competition where every bank is focusing on retaining and attracting new customer, relationship marketing is the key element which should be adopted by the banks. They also found that banking sector is one of the major service sectors and the business of banks is more or less dependent on the customer services and satisfaction. Banks should increase their services and make good relationship with the customer.

Pareek (2014) research opened with a remark that out of several factors few causal fundamental factors like product attributes, employee characteristics, customer convenience, bank tangibles, cost of transactions and customer communication contributes in customer satisfaction in Indian banks. Interestingly convenience one of the 4 PS i.e. marketing mix was found to be an unimportant in deciding customer satisfaction in Indian banks.

Rahi (2015) research shown that customers are more loyal towards those banks which are facilitating internet banking services. Also good brand image build relationship between banks and customer and enhance the customer loyalty toward bank. He also concluded that those banks that are giving the internet banking services to their customers, loyalty of those customers are more towards the banks. He also suggested that if the brand image also plays a significant role between loyalty of the customers and internet banking. The role of brand image is positive in making a positive relationship between customers and internet banking.

TJ and Balaji (2016) studied that the banking industry had an

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incredible growth in Indian market. The doorway of new technology has made lot of changes in Indian banking sector. Newly the Indian economy has seen the emergency of many banks in the private sector. The growth of private bank is not possible without achieving customer satisfaction. Customer satisfaction is a present-day come within each of to survive in the market. Gauging of customer satisfaction is currently very central to gain self-assurance to build the market. The study indicates service and employee commitment is very important for customer satisfaction.

Kumar and Vinothini (2020) study claimed that today's competitive world banks can get competitive advantage by providing superior services to their customers. The majority of India's banks branches are not very diversified in terms of the products and services they offer. One Strategic focus that banks can implement to remain competitive would be to retain as many customers as possible. And customer retention is possible through customer satisfaction only. Thus, the customers' satisfaction is the key of success in today's competitive era.

There have been conducted many researches base on bank performance and customer satisfaction in foreign countries. This review represents only a preliminary survey of the relevant issue. On the basis of review, it can be concluded that still there are some unsolved research issues on the proposed subject. The purpose of this study is to see what new contribution can be made and receive some ideas, knowledge, and suggestions in bank performance and its influence to customer satisfaction. However, the previous studies cannot be ignored because they provide the foundation for the present study. This study is continuity in research and is ensured by linking the present study with the past research studies. This research is done in the context of Nepalese commercial bank and mainly emphasized on bank performance and its influence in customer satisfaction.

## **Methodology**

In order to conduct this study, descriptive and analytical research designs are used. Descriptive research design has been followed for conceptualization of the problem. It is intended to describe the phenomenon related to bank performance and customer satisfaction variables and an analytical research design has been followed to analyze the relationship

among variables. This study is based on primary data. The primary data is collected from five point Likert scale rating questionnaire. A Likert scale is applied in this research in which rating scale is used to measure attitudes or opinions. With this scale, respondents are asked to rate items on a level of agreement. For example: strongly disagree, disagree, neutral, agree, and strongly agree. Base on the non-probability sampling method, the sample is drawn from the population. The purpose of selecting a sample is to gain information about a population. In the present study, convenience and purposive sampling method is followed under non-probability sampling technique.

Population	: 25,000
Sample Elements	: Customers
Sample Size	: 379 samples

Survey system at 5% confidence interval and 95% confidence level at population proportion 50% through online calculator from the site [www.calculator.net/sample-size-calculator.html](http://www.calculator.net/sample-size-calculator.html)

The data is determine and record in excel. Chi square test is used to find significant influence between the mathematical means for the study variables at 5% level of significance. For the present study, statistical tools and technique, and percentage are adopted to evaluate the bank performance and customer satisfaction.

The simple liner regression equation is in the following form;

$$Y = a + b x$$

Where;

Y- Customer satisfaction

X- Performance of bank

a= y intercept

b=slope

The study is based on the following schematic diagrams:

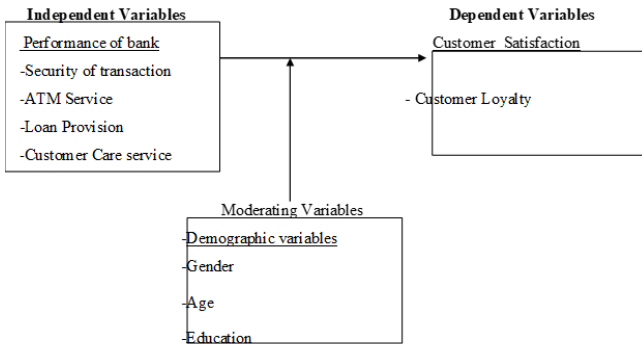


Figure 1: Diagram of the theoretical framework

### Analysis and Interpretation

It provides a mechanism for meeting the basic objectives research. Here, collected data and information have been analyzed and presented mathematically and theoretically.

### Security of transaction response of respondents

Security of transaction response of respondent provides the information about the respondent response of security of transaction service of Nepal bank ltd.

Table No. 1: Security of transaction response of the respondents

Security of transaction	S1	S2	S3	S4	S5	Row total	%
Option	F	F	F	F	F		
SD	15	25	6	18	6	70	18
D	18	7	4	10	21	60	16
NA	9	17	2	11	41	80	21
A	37	5	5	48	25	120	32
SA	1	1	8	23	16	49	13
Column Total	80	55	25	110	109	379	100

Source; Field Survey, 2021



Table no. 1 represent that most of the respondents 48 are agreed about inform by bank before someone withdraws huge money from own account. Similarly, the small numbers of respondent 1 is strongly satisfied in feel safe when using this bank and this bank is very concerned with the security of own transaction. Similarly, 110 numbers of respondents have more response about inform by bank if someone withdraws huge money from own account and 25 numbers of respondents are less response about the bank keeps secure about customers' personal information. More respondents i.e. 120 (32%) numbers of respondents have agreed about security transaction of this bank and fewer respondents i.e. 49 (13%) respondents are strongly satisfied in about security of transaction of Nepal bank ltd. of Damauli branch.

*Table No. 2:* Statistical value of security of transaction response of respondents

Chi square test		Mean of security of transaction	R	S.D.	C.V.	Y=a+bx
Statistical value	Tabulated value					
116.863	26.296	15.16	-0.4129	4.88	0.32	$Y=27-0.5333X$

Source; Appendix 1

Table no. 2 reveals that statistical value 116.863 is higher than tabulated value 26.296. So, H1 is accepted. It means there is significance influence between security of transaction and customer loyalty (satisfaction). It shows that the average value (mean) of security of transaction is 15.16 and customer loyalty (satisfaction) is 18.95. Similarly, correlation coefficient between transaction of security and customer loyalty (satisfaction) is -0.4129. It indicates that the relationship between transaction of security (x) and customer loyalty (y) variable is negative. So, it has weaker negative relationship between each other. The standard deviation of security of transaction is 4.88, C.V. is 0.32, simple liner regression equation is  $y=27.03-0.5333x$ .

### **ATM distribution response of respondents**

ATM distribution response of respondents consists of perceptions and view of respondent about ATM distribution service of bank. Here,

respondent's response is measured in "Strongly Agree" to "Strongly Disagree".

*Table No. 3: ATM distribution response of respondents*

ATM Distribution Service	A1	A2	A3	A4	A5	Row Total	%
Option	F	F	F	F	F		
SD	12	2	3	4	19	40	11
D	7	11	9	3	5	35	9
NA	27	18	10	12	8	75	20
A	17	14	10	48	41	130	34
SA	11	15	12	45	16	99	26
Column Total	74	60	44	112	89	379	100

Source; Primary Survey, 2021

Table no. 3 shows that most of the respondents 48 are agreed about ATM facilitate ease transfer of cash transactions. Similarly, the small numbers of respondent 2 are strongly dissatisfied in secure to make financial transaction via ATM. Similarly, 112 numbers of respondents are more satisfied about inform by bank if someone withdraws huge money from own account and 25 numbers of respondents are less satisfied about the bank keeps secure about customers' personal information. More respondents i.e. 120 numbers of respondents are more satisfied in about ATM facilitate ease transfer of cash transaction and less respondents i.e. 44 numbers of respondents are response in about ATM located near to customers who induce satisfaction. Similarly, higher respondents i.e. 130 (34%) are agreed about security ATM distribution service of this bank and fewer respondents i.e. 35 (9%) respondents are disagreed in about ATM distribution service of Nepal bank ltd. of Damauli branch.

*Table No. 4 :Statistical value of ATM service response of respon-*

dents

Chi square test		Mean of ATM distribution	R	S.D.	C.V.	Y=a+bx
Statistical value	Tabulated value					
89.2804	26.296	15.16	-0.4404	7.168	0.4728	$Y=24.82-0.5333X$

Source; Appendix 2

An analysis of the given data in table no. 4 represents that statistical value 89.2804 is higher than tabulated value 26.296. So, H1 is accepted. It means there is significance influence between ATM distribution service and customer loyalty (satisfaction). It shows that the average value (mean) of ATM distribution is 15.16 and customer loyalty (satisfaction) is 18.95. Similarly, correlation coefficient between transaction of security and customer loyalty (satisfaction) is -0.4404. It indicates that the relationship between ATM distribution service (x) and customer loyalty (y) variable is negative. So, it has weaker negative relationship between each other. And standard deviation of ATM distribution service is 4.88, C.V. is 0.4728, simple liner regression equation is  $y=24.81604-0.38694x$ .

### Loan provision service response of respondents

It is response of respondents about loan facility of bank. The customer may have different reaction about provided service about loan from bank. Here is categorized customer reaction about provided facility of bank in “Strongly Agree” to “Strongly Disagree”.

Table No. 5 Loan provision service response of respondents

Loan Provision Service	L1	L2	L3	L4	Row Total	%
Option						
SD	20	17	45	7	89	23
D	17	40	36	7	100	26
NA	29	21	30	10	90	24
A	21	11	7	1	40	11
SA	20	17	12	11	60	16

Col- umn Total	107	106	130	36	379	100
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Source; Field Survey, 2021

Table no. 5 represent the most of the respondents 45 are strongly disagreed about repayment of loan are convenient to customers. Similarly, the small numbers of respondent 1 is agreed in about bank provides loans at cheaper interest rates. Similarly, 130 numbers of respondent's response more in repayment of loan is convenient to customers and less respondent's i.e.36 numbers of respondent response about bank provides loans at cheaper interest rates. Similarly, more respondents i.e. 100 (26%) numbers of respondents are disagreed in about loan provision service of bank and fewer respondents i.e. 40 (11%) numbers of respondents are agreed about loan provision services of Nepal bank ltd. of Damauli branch.

*Table No. 6 Statistical value of loan provision service response of respondents*

Chi square test		Mean of loan provi- sion service	R	S.D.	C.V.	Y=a+bx
Statisti- cal value	Tab- ulated value					
45.2798	21.026	18.9 50	0.65 17	5.58	0.29 45	Y=5.01725 +0.73524X

Source; Appendix 3

An analysis of the table no. 6 data consists statistical value 45.2798 is higher than tabulated value 21.026. So, H1 is accepted. It means there is significance influence between loan provision service and customer loyalty (satisfaction). It shows that the average value (mean) of loan provision service is 18.950 and customer loyalty (satisfaction) is 18.95. Similarly, correlation coefficient between loan provision service and customer loyalty (satisfaction) is 0.6517. It indicates that the relationship between loan provision service (x) and customer loyalty (y) variable is moderate positive. So, it has moderate positive relationship between each other. And standard deviation of loan provision service is 5.58, C.V.

is 0.2945, simple liner regression equitation is  $y=5.01725+0.73524x$ .

### Customer care service response of respondents

Customer care service response of respondents provides the customers' response about the customer care service of bank. They response of customer is categorized in the form of "Strongly Agree" to "Strongly Disagree".

*Table No. 7: Customer care service response of respondents*

Customer care service	F1	F2	F3	Row total	%
Option	F	F	F		
SD	40	57	13	89	23
D	17	12	16	100	26
NA	21	40	29	90	24
A	19	11	34	40	11
SA	22	40	8	60	16
Col-umn total	119	160	100	379	100

Source; Field Survey, 2021

Table no. 7 indicates that most of the respondents 57 are strongly disagreed about customers are informed of the procedures of loan repayment by bank. Similarly, the small numbers of respondent 8 are strongly agreed in about customers are informed of bank statement concerning their accounts. Similarly, 160 numbers of respondent's response more in customers are informed of the procedures of loan repayment by bank and less respondent's i.e.100 numbers of respondent response about customers are informed of bank statement concerning their accounts. Similarly, more respondents i.e. 110 (26%) numbers of respondents are disagreed in about customer care service of bank and fewer respondents i.e. 45 (11%) numbers of respondents are disagreed about customer care services of Nepal bank ltd. in Damauli branch.

*Table No. 8: Statistical value of customer care service response of respondents*

Chi square test		Mean of custom-er care service	R	S.D.	C.V.	Y=a+bx
Statisti-cal value	Tab-ulated value					
56.3689	15.507	25.27	-0.4579	7.4444	0.2946	Y=28.73807-0.3874X

Source; Appendix 4

An analysis of the given data is found that statistical value 56.3689 is higher than tabulated value 15.507. So, H1 is accepted. It means there is significance influence between customer care service and customer loyalty (satisfaction). It shows that the average value (mean) of customer care service is 25.27 and customer loyalty (satisfaction) is 18.95. Similarly, correlation coefficient between customer care service and customer loyalty (satisfaction) is -0.4579. It indicates that the relationship between customer care service (x) and customer loyalty (y) variable is negative. So, it has negative relationship between each other. And standard deviation of customer care service is 7.4444, C.V. is 0.2946, simple liner regression equation is  $y=28.73807-0.3874x$ .

### Discussion

On the basis of data presentation and analysis in above mentioned sub-chapters some important findings of the study are summarized below.

1. Study of security of transaction and customer loyalty is found that statistical value 116.863 is higher than tabulated value 26.296. So, H1 is accepted. Hence, there is significance influence between security of transaction and customer loyalty.
2. An analysis of ATM distribution service and customer loyalty is found that statistical value 89.2804 is higher than tabulated value 26.296. So, H1 is accepted. So, there is significance influence between ATM distribution service and customer loyalty.

3. An examination of the loan provision and customer loyalty is found that statistical value 45.2798 is higher than tabulated value 21.026. Hence, H1 is accepted. So, there is significance influence between loan provision service and customer loyalty (satisfaction).
4. An analysis of the given data is found that statistical value 56.3689 is higher than tabulated value 15.507. So, H1 is accepted. It means there is significance influence between customer care service and customer loyalty (satisfaction).
5. Gender responses show that 259(68.34%) of the total respondents are males and 120(31.66%) of the total respondents are females. The study is largely dominated by males and 169(44.6%) of the total respondents and above 41 years are mostly customer who have bank account in this bank. There are 236 (62.27%) of the respondents have others education level.
6. The parameter about security of transaction shows that most of the respondents i.e. 120 (32%) numbers of respondents have agreed about security transaction of this bank and fewer respondents i.e. 49 (13%) respondents are strongly agreed in about security of transaction of Nepal bank ltd. of Damauli branch.
7. g)ATM distribution service parameter shows that most of the higher respondents i.e. 130 (34%) are agreed about security ATM distribution service of this bank and fewer respondents i.e. 35 (9%) respondents are disagreed in about ATM distribution service of Nepal bank ltd. of Damauli branch.
8. Loan provision parameter shows that most of the respondents i.e. 100 (26%) numbers of respondents are disagreed in about loan provision service of bank and fewer respondents i.e. 40 (11%) numbers of respondents are agreed about loan provision services of Nepal bank ltd. of Damauli branch. And there is negative relationship between customer satisfaction (customer loyalty) and security of transaction (bank perfor-

mance).

9. Findings about that most of the respondents i.e. 110 (26%) numbers of respondents are disagreed in about customer care service of bank and fewer respondents i.e. 45 (11%) numbers of respondents are agreed about customer care services of Nepal bank ltd. of Damauli Branch. And there is negative relationship between customer satisfaction and loan provision service.
10. The correlation coefficient between transaction of `security and customer loyalty is -0.4404. It indicates that the relationship between ATM distribution service x and customer loyalty y variable is negative. So, it has weaker negative relationship between each other.
11. The correlation coefficient between loan provision service and customer loyalty is 0.6517. It indicates that the relationship between loan provision service x and customer loyalty y variable is moderate positive. So, it has moderate positive relationship between each other.
12. The correlation coefficient between customer care service and customer loyalty is -0.4579. It indicates that the relationship between customer care service x and customer loyalty y variable is negative. So, it has negative relationship between each other.

### **Conclusion**

This study is revealed that the performance of bank has direct influence to customer satisfaction. This study concludes that bank performance is the paramount importance to the improvement of customer satisfaction, so banking industry should update their work performance according to customer desires.

From researchers point of view based on the findings, it can be concluded as following;

1. There are significance influence between independent variables and dependent variables. Here, security of transaction,



ATM distribution service, loan provision and customer care service have influenced to customer loyalty. In today's competitive world, banks can get a competitive advantage by providing superior services to their customers. The preservation of as many customers as possible is one strategic focus that banks can implement to stay with bank. And customer preservation is possible through customer satisfaction only. Thus, customer satisfaction is the key to success in today's competitive era.

2. The relationship between dependent variable x and independent variables y are negative except loan provision variable and customer loyalty. The relationship between security of transaction x and customer loyalty y variable is weaker negative between each other. Similarly, ATM distribution service x and customer loyalty y variable is weaker negative relationship between each other. But, relationship between loan provision service x and customer loyalty y variable is moderate positive. So, it has moderate positive relationship. The relationship between customer care service x and customer loyalty y variable have negative relationship. The majority of NBL branches are not very diversified in terms of the products and services they offer. With bank performance relation to the level of customer satisfaction, Nepal Bank limited has to implement prompt customer friendly schemes portfolios as an initiative go. Thus, these would go a long way to enhance the level of customer satisfaction, thus rectifying customer concerns and also alleviating customer numbers. This would lead to a flourishing economy since customer satisfaction is the pivot of a successful banking structure.

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