

Service Quality Variables and Customer Satisfaction at A Nepalese Commercial Bank

Shiva Raj Ghimire^{1*},

Research Scholar, Sunrise University, Alwar, Rajsthan, India, Department of
Management/Assistant Professor of Management, Tribhuvan University, Saraswati Multiple
Campus, Kathmandu, Nepal.

shivrajghimire1@gmail.com

<https://orcid.org/0009-0002-7952-1097>

Dr. Nirdosh Agarwal²

Supervisor, Sunrise University, Alwar, Rajsthan, India, Department of Management/
Professor of Management/Director of HR Institute of Science and Technology, HR Group of
Institutions, India. [(Email: nirdoshagarwal01@gmail.com)

<https://orcid.org/0009-0004-7119-7039>

Corresponding *

Received: April 11, 2024; Revised & Accepted: June 10, 2024

Copyright: Authors (2024)



This work is licensed under a [Creative Commons Attribution-Non Commercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/).

Abstract

Customer satisfaction is a critical component of banking strategy, which reflects customer sentiment towards an organization's offerings, emphasizing emotional attachment over mere satisfaction. This research investigates customer satisfaction in commercial banks of Kathmandu Valley in Nepal. The study conducted a descriptive cross-sectional study using a quantitative research design, explicitly targeting 380 general customers of commercial banks in Kathmandu Valley through convenience sampling. Participants received a semi-structured questionnaire via email in Google Forms, encompassing inquiries on demographics, banking habits, and customer satisfaction. Data analysis was performed using SPSS version 20, and a p-value below 0.05 was considered statistically significant. The investigation found that the study population appears to be young, as 46.6% of the participants are in the 18–30 age range and predominantly male (56.6%). Most respondents (88.4%) hold accounts with private banks. Among those experiencing ATM service-related problems, 45.5% encountered them most frequently. Despite this, overall customer satisfaction remains high. Customers are notably content with the bank's reliability, including timely service and accurate record-keeping. Conversely, dissatisfaction mainly stems from communication issues, particularly regarding

timely interest rates and service updates. Customer satisfaction is significantly influenced by service quality factors such as reliability, responsiveness, empathy, assurance, and communication. These findings highlight the necessity of addressing service challenges to enhance customer satisfaction and service quality within Nepal's banking sector.

Keywords: Customer satisfaction, Nepalese commercial bank, service quality

Introduction

Customer satisfaction is a dynamic reflection of customer sentiment towards an organization's offerings, emphasizing emotional attachment over mere satisfaction (Upadhyay, 2017). In today's increasingly competitive environment, customer satisfaction is critical to banking strategy. Bank management must identify quality dimensions and improve service quality to satisfy customers. Banks compete with their counterparts and non-bank financial institutions in today's fiercely competitive banking landscape, rendering customer satisfaction a potent instrument for securing strategic advantage and longevity (Hull, 2002; Shrestha, 2018).

Nepali commercial banks compete for superiority by maximizing deposits, building customer trust, and emphasizing customer satisfaction, loyalty, and retention through competitive interest rates and high-quality services, attracting and retaining a diverse customer base (Shrestha, 2018). Ha, and Jang (2009) argue that service failure arises when customer expectations are unmet, stressing the impact of customer satisfaction on repeat purchases and customer loyalty in the modern business landscape. Banks can gauge the success, potential, and standing within industries by assessing satisfied customers and identifying areas that require refinement and improvement (Pradhananga, 2014).

However, achieving satisfied customers is a gradual process that demands patience and substantial effort rather than overnight. Lamichhane (2018) underscores the importance of reliability, assurance, tangibility, empathy, and responsiveness in customer satisfaction, particularly highlighting the strength of tangible, assurance, and empathy factors, while Ghimire (2021) identifies empathy as the most influential service quality factor, followed by reliability, assurance, responsiveness, and communication (Ghimire, 2021; Lamichhane, 2018). Thus, this study aimed to investigate customer satisfaction in commercial banks of Kathmandu Valley in Nepal.

Methodology

The study utilized a descriptive research design with cross-sectional data employing a quantitative research approach, selecting 380 general customers of commercial banks in Kathmandu Valley through convenience sampling. Participants received a semi-structured questionnaire via email in Google Forms, encompassing inquiries on demographics, banking habits, and customer satisfaction. Data analysis was performed using SPSS version 20, and a p-value below 0.05 was considered statistically significant. Descriptive statistics were employed to depict participant demographics and customer satisfaction, including mean,

standard deviation, and percentages. Bivariate analysis, aligned with research objectives, utilized a Chi-square test to identify associated factors.

Results and Discussion

Table 1

Respondent's Profile

Characteristics	Frequency (N)	Percent (%)	
Customer's age	18-30	177	46.6
	31-40	75	19.7
	41-50	75	19.7
	50 and above	53	13.9
Gender	Male	215	56.6
	Female	165	43.4
Marital Status	Married	224	58.9
	Single	156	41.1
Ethnicity	Brahmin/ Chhetri	273	71.8
	Adibashi/ janajati	78	20.5
	Dalits	17	4.5
	Muslim	5	1.3
	Others	7	1.8
Religion	Hinduism	323	85.0
	Buddhism	35	9.2
	Christianity	10	2.6
	Islam	5	1.3
	Others	7	1.8
Educational level	Illiterate	4	1.1
	Primary Level	4	1.1
	Secondary Level	36	9.5
	Bachelor	155	40.8
	Masters and above	181	47.6
Occupation	Private employee	128	33.7
	Government employee	121	31.8
	Business	44	11.6
	Farmer	7	1.8
	Health worker	19	5.0
	Self-employed	31	8.2
	Foreign employment	6	1.6
	Labor	11	2.9

	Others	13	3.4
Annual Income of Family (average)	Less than 1 Lakh	62	16.3
	1-10 Lakh	236	62.1
	More than 10 Lakh	82	21.6
Type of Bank	Private	336	88.4
	Public	44	11.6
Types of account	Saving	360	94.7
	Fixed Deposit	3	0.8
	Current	17	4.5
Main Reason to Select a Bank	The high-interest rate on deposit	31	8.2
	Low service charge	16	4.2
	Comprehensive branch network/Location	73	19.2
	Efficient, reliable, and fastest services	110	28.9
	Public image of the bank	51	13.4
	Recommendations from friends and relatives	58	15.3
	Personal relationship	30	7.9
	Others	11	2.9
Major problem faced from bank while receiving services	ATM Service	173	45.5
	Employees behavior	41	10.8
	Opening/Closing accounts	64	16.8
	Internet Banking Services	88	23.2
	Others	14	3.7

Source: results from data analysis.

Table 1 presents the socio-demographic features of the study population as follows: The majority of bank customers are aged between 18-30, with males comprising 56.6% and females 43.4% of the population. The marital status distribution indicates that 58.9% are married. Brahmin/Chhetri constitutes the largest ethnic group, Hinduism is the predominant religion, and individuals with Master's degrees or above represent the highest educational attainment. In terms of occupation, private and government employment are prominent, while most families earn between 1-10 Lakh annually.

The data shows that most respondents (88.4%) have accounts in private banks, while 11.6% use public banks. Regarding account types, saving accounts are the most common (94.7%), followed by current (4.5%) and fixed deposit accounts (0.8%). Respondents cited various reasons for selecting a bank, with the most prevalent being efficient, reliable, and fast services (28.9%), followed by the comprehensive branch network/location (19.2%) and recommendations from friends and relatives (15.3%). When asked about significant problems

faced while receiving services: ATM service-related issues were most frequent (45.5%), followed by Internet banking services (23.2%) and opening or closing accounts (16.8%).

Table 2

Customer Satisfaction

Customer satisfaction	Strongly Agree		Agree		Neutral		Disagree		Strongly disagree		Mean	Standard Deviation (S.D)
	N	%	N	%	N	%	N	%	N	%		
I am satisfied with the services provided by the bank.	42	11.1	252	66.3	73	19.2	10	2.6	3	0.8	2.16	0.675
Bank forms and slips are easy to understand and fill.	41	10.8	273	71.8	50	13.2	15	3.9	1	0.3	2.11	0.640
I am satisfied with the bank's ATM services.	43	11.3	141	37.1	142	37.4	48	12.6	6	1.6	2.56	0.907
The performance of the bank is more than my expectations.	15	3.9	126	33.2	183	48.2	51	13.4	5	1.3	2.75	0.784
Online and mobile banking services of the banks are secure and reliable.	44	11.6	195	51.3	122	32.1	16	4.2	3	0.8	2.31	0.761
The bank provides clear and understandable bank statements.	56	14.7	231	60.8	84	22.1	7	1.8	2	0.5	2.13	0.689

I can apply for a cheque book at any branch where I find it convenient.	53	13.9	234	61.6	61	16.1	29	7.6	3	0.8	2.20	0.799
I will always be the customer of this bank.	34	8.9	222	58.4	107	28.2	14	3.7	3	0.8	2.29	0.712

Source: results from data analysis.

Table 2 data presents different facets of customer satisfaction with a bank's services, each rated on a scale from "strongly disagree" to "strongly agree". 66.3% of respondents agree that they are satisfied with the bank's services, with a mean satisfaction score of 2.16 and a standard deviation of 0.675. Similarly, customers express positive sentiments about the ease of understanding and filling bank forms and slips (mean = 2.11, S.D = 0.640), satisfaction with ATM services (mean = 2.56, S.D = 0.907), exceeding performance expectations (mean = 2.75, S.D = 0.784), security and reliability of online/mobile banking services (mean = 2.31, S.D = 0.761), clarity of bank statements (mean = 2.13, S.D = 0.689), convenience in applying for a checkbook (mean = 2.20, S.D = 0.799), and long-term customer loyalty (mean = 2.29, S.D = 0.712). The data indicates generally positive customer satisfaction across different aspects of the bank's services.

Table 3

Factors contributing to customer satisfaction and dissatisfaction in commercial banks

Service quality measurement variables	Strongly Agree	Agree		Neutral		Disagree		Strongly disagree		Mean	S.D	
		N	%	N	%	N	%	N	%			
Reliability The bank provides services at the promised time. Employees of the bank are sincerely handling	57	15.0	243	63.9	67	17.6	11	2.9	2	0.5	2.10	0.693
	54	14.2	221	58.2	80	21.3	23	6.1	2	0.5	2.21	0.776

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

	customers' problems.												
	The bank provides all the services as per the agreement (promised).	51	13.4	204	53.7	101	26.6	20	5.3	4	1.1	2.27	0.797
	The bank maintains timely and error-free records.	39	10.3	206	54.2	102	26.8	31	8.2	2	0.5	2.34	0.792
	The bank provides accuracy in all types of transactions.	50	13.2	229	60.3	76	20.0	18	4.7	7	1.8	2.22	0.801
Responsive ness	Employees of banks are willing to help customers.	64	16.8	254	66.8	47	12.4	15	3.9	0	0.0	2.03	0.671
	The bank provides prompt service to customers.	42	11.1	243	63.9	83	21.8	9	2.4	3	0.8	2.18	0.681
	The bank ensures customers are informed about when services will be performed.	52	13.7	197	51.8	114	30.0	11	2.9	6	1.6	2.27	0.790
	Employees are ready to	58	15.3	219	57.6	85	22.4	16	4.2	2	0.5	2.17	0.751

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

	respond to customers' requests.												
	The bank provides financial advice to the customers.	43	11.3	189	49.7	106	27.9	30	7.9	12	3.2	2.42	0.905
Empathy	The bank provides convenient business hours.	58	15.3	234	61.6	67	17.6	19	5.0	2	0.5	2.14	0.747
	The bank provides convenient service charges.	36	9.5	204	53.7	91	23.9	43	11.3	6	1.6	2.42	0.869
	Employees give personal attention to the customers.	31	8.2	182	47.9	119	31.3	42	11.1	6	1.6	2.50	0.855
	Employees understand the customer's specific needs.	23	6.1	195	51.3	124	32.6	36	9.5	2	0.5	2.47	0.770
	The bank focuses on fulfilling customer's needs.	35	9.2	206	54.2	111	29.1	20	5.3	8	2.1	2.37	0.806
Assurance	Employee behavior brings confidence	64	16.8	244	64.2	54	14.2	18	4.7	0	0.0	2.07	0.705

	in customers.												
	Employees are consistently polite and well-mannered.	46	12.1	22.9	60.3	88	23.2	16	4.2	1	0.3	2.20	0.711
	Employees have the knowledge to answer customer questions.	44	11.6	22.8	60.0	93	24.5	15	3.9	0	0.0	2.21	0.690
	The bank makes customers feel safe in their transactions.	51	13.4	23.0	60.5	89	23.4	9	2.4	1	0.3	2.16	0.681
	Customers can easily trust the employees of their bank.	40	10.5	21.5	56.6	102	26.8	19	5.0	4	1.1	2.29	0.764
Communication	The bank's website has clear and understandable information about its products and services.	60	15.8	23.9	62.9	61	16.1	17	4.5	3	0.8	2.12	0.746
	The bank explains	48	12.6	22.6	59.5	73	19.2	28	7.4	5	1.3	2.25	0.818

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

the service cost.													
Bank timely inform about the changes in interest rate.	39	10.3	189	49.7	95	25.0	49	12.9	8	2.1	2.47	0.917	
Bank timely inform about the changes in services.	35	9.2	189	49.7	98	25.8	51	13.4	7	1.8	2.49	0.903	
The bank assures the consumer that a problem will be handled.	28	7.4	222	58.4	99	26.1	24	6.3	7	1.8	2.37	0.786	

Source: results from data analysis.

Table 4 presents’ service quality variables, including reliability, responsiveness, empathy, assurance, and communication, assessed through respondent responses to indicate levels of agreement or disagreement with each statement. In the dimension of reliability, respondents generally agree that the bank provides services at the promised time and maintains timely and error-free records, while in responsiveness; there is a perception that employees are willing to help customers but less so in providing financial advice. Similarly, in empathy, while employees are perceived to give personal attention, there is a relatively lower perception of understanding customer-specific needs. Assurance aspects reflect a sense of confidence in employee behavior but slightly less trust in ensuring customer safety in transactions. Communication aspects indicate mixed perceptions about the bank's website information clarity and timely communication about service changes.

Table 4

Association between customer satisfaction and Service quality variables

Service quality variables	Customer satisfaction	
	Chi-square	P-value

Reliability	1141.856236	0.0001
Responsiveness	1087.981	0.0001
Empathy	991.112	0.0001
Assurance	1133.170	0.0001
Communication	983.040	0.0001
Source: results from data analysis.		

Table 5 illustrates the association between customer satisfaction and various service quality variables, assessed using chi-square tests with corresponding p-values. Each service quality variable, namely reliability, responsiveness, empathy, assurance, and communication, exhibits a statistically significant association with customer satisfaction, as evidenced by the low p-values of 0.0001 across the board. The chi-square values, which indicate the strength of association, are notably high for each variable, further emphasizing the connection between service quality and customer satisfaction. It implies that as the service quality variables improve or decline, customer satisfaction has a consequential impact. These associations' consistent significance and strength underscore the importance of maintaining high standards in reliability, responsiveness, empathy, assurance, and communication to enhance overall customer satisfaction.

Discussion

The current research, which examines customer satisfaction within Nepal's commercial banks, involves discussions with 380 respondents and holds broader relevance. Socio-demographic analysis of the respondents revealed that the study population appears to be young, as 46.6% of the participants are in the 18–30 age range, predominantly male (56.6%), with a large portion married (58.9%). The ethnic composition is diverse, with Brahmin/Chhetri as the majority (71.8%) and Hinduism prevailing (85.0%). Education levels vary, with 47.6% holding a master's degree or higher. Employment profiles across government and private sectors, and 62.1% represent a substantial middle-income group in annual family income.

The data reveals a strong preference for private banks, with 88.4% of respondents favoring them over public banks, indicating dominance in consumer choices. This aligns with the high levels of customer satisfaction observed in private banks. Savings accounts are prevalent, constituting 94.7% of all accounts. This is supported by Nippatlapalli's (2013) study, in which the majority of the respondents preferred savings accounts. This study presents diverse reasons influencing individuals' bank choices. Notably, 28.9% of respondents prioritize efficient, reliable, and fastest services, emphasizing the significance of operational aspects and service quality. This correspondence with Kockukalam et al. (2018) and Wagle's (2022) study found that effective and efficient customer service is significantly relevant in selecting the bank. Additionally, 19.2% consider a bank's comprehensive branch network and location as crucial factors, emphasizing the importance of accessibility and geographical presence, as highlighted by a study conducted in Ethiopia by (Lelissa & Lelissa, 2017) that the choice of economic

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

banks is influenced by factors such as service speed, branch network adequacy, strategic branch locations, and accessibility to foreign exchange resources within the bank. This also corresponds with Ghimire (2021), in which the major reason for selecting a bank was the bank's wide branch network and favorable location.

Major problems faced by respondents in the present study while receiving banking services, it becomes evident that ATM services pose the most significant challenge, with 45.5% reporting difficulties, illustrated by (Mwatsika, 2016) in detail.

Employee behavior (10.8%) indicates concerns about professionalism and conduct, suggesting potential areas for improvement in customer service training. This is in correspondence with Latha (2019) and Ghimire (2021), who found that ATM services and employee behavior were the top problems faced by customers while receiving services. The process of opening/closing accounts is a notable issue for 16.8% of respondents, signaling room for streamlining these procedures to enhance customer satisfaction. Internet banking services present challenges for 23.2%, emphasizing the need to address technical glitches and improve user interfaces. This aligned with Singh & Sharma (2014), who discovered that many customers need help with Internet banking due to insufficient knowledge, inadequate training, outdated technology, technical barriers, electronic frustration, and a perceived decline in personal efficiency.

Results show positive sentiments across multiple aspects: 66.3% of respondents are satisfied with the bank's services. Other areas, including ease of form filling, ATM services, performance expectations, online banking security, statement clarity, checkbook application convenience, and long-term loyalty, also exhibit favorable mean scores and standard deviations, indicating generally positive customer satisfaction with the bank's services. This, closely aligned with Ghimire (2021), reveals a consistently high level of customer satisfaction with the bank's services.

Each service quality variable, namely reliability, responsiveness, empathy, assurance, and communication, exhibits a statistically significant association with customer satisfaction, as evidenced by the low p-values of 0.0001 across the board. This finding aligns with studies conducted in various countries, including Ethiopia (Almaz, 2015), Jordan (Mohammad & Alhamadani, 2011), Canada and Tunisia (Ladhari et al., 2011), India (Lenka et al., 2009), and Pakistan (Ajmal et al., 2018). Furthermore, this is supported by the study conducted in Nepal (Gnawali, 2016; Joshi, 2021; Koirala & Shrestha, 2012; Pradhananga, 2014; Sthapit, 2023).

Conclusion

The research on customer satisfaction within Nepal's commercial banks reveals a strong preference for private banks, aligning with high customer satisfaction levels and a prevalence of savings accounts. Noteworthy factors influencing bank selection include efficient services and comprehensive branch networks. Challenges highlighted include difficulties with ATM services, employee behavior, account processes, and internet banking. Despite challenges, overall customer satisfaction remains positive. Customers are most satisfied with the reliability of the bank, particularly in terms of providing services at the promised time and maintaining

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

timely and error-free records. At the same time, they appear to be most dissatisfied with the bank's communication, especially in terms of timely information about changes in interest rates and services. Service quality variables like reliability, responsiveness, empathy, assurance, and communication significantly correlate with customer satisfaction, in line with international and local research. These findings collectively emphasize the importance of addressing service challenges while enhancing overall customer satisfaction and service quality within Nepal's banking sector.

References

- Ajmal, H., Khan, R. A., & Fatima, M. (2018). Impact of service quality on customer satisfaction in banking industry of Pakistan: A case study of Karachi. *Journal of Social and Administrative Sciences*, 5(3), 219–238. <http://www.kspjournals.org/index.php/JSAS/article/view/1723>
- Almaz, T. (2015). *Assessing service quality and customer satisfaction (A case of commercial bank of Ethiopia)* [St. Mary's University]. <http://hdl.handle.net/123456789/1616>
- Ghimire, A. (2021). *Customer satisfaction towards service quality of Nepalese commercial banks* [TU]. [https://elibrary.tucl.edu.np/bitstream/123456789/9659/1/All thesis.pdf](https://elibrary.tucl.edu.np/bitstream/123456789/9659/1/All%20thesis.pdf)
- Gnawali, A. (2016). Service quality on customer satisfaction in Nepalese commercial banks. *The Journal of Development and Administrative Studies (JODAS)*, 1, 97–106. <https://doi.org/10.3126/md.v21i1.27052>
- Ha, J., & Jang, S. S. (2009). Perceived justice in service recovery and behavioral intentions: The role of relationship quality. *International Journal of Hospitality Management*, 28(3), 319–327.
- Hull, L. (2002). Foreign-Owned Banks: Implications for New Zealand's Financial Stability. *SSRN Electronic Journal*. <https://doi.org/10.2139/SSRN.318020>
- Joshi, C. (2021). Perceived Service Quality and Customer Satisfaction in Nepalese Banking Industry. *Contemporary Research: An Interdisciplinary Academic Journal*, 5(1), 1–23. <https://doi.org/10.3126/craiaj.v5i1.40476>
- Kockukalam, C., Thomas, J., & Joseph, M. B. (2018). Factors influencing choice of banks in a millennial customer perspective. *Global Journal of Commerce and Management Perspective*, 7(1), 1–6. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3165846
- Koirala, K. D., & Shrestha, S. K. (2012). Measuring Service Quality and Customer Satisfaction: Empirical Evidence from Nepalese Commercial Banking Sector Undertakings. *Management Dynamics*, 16(1), 10–20. https://d1wqtxts1xzle7.cloudfront.net/36136890/Measuring_service_quality_and_satisfaction-libre.pdf?1420356918=&response-content-disposition=inline%3B+filename%3DMeasuring_Service_Quality_and_Customer_S.pdf&Expires=1675320632&Signature=CbmLlx1flm4u6MCVXZf

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjmr.v1i2.69293>

- Ladhari, R., Ladhari, I., & Morales, M. (2011). Bank service quality: comparing Canadian and Tunisian customer perceptions. *International Journal of Bank Marketing*, 29(3), 224–246. <https://doi.org/10.1108/02652321111117502>
- Lamichhane, P. (2018). Service Quality on Customer Satisfaction in Nepalese Commercial Banks. *Management Dynamics*, 21(1), 97–106. <https://doi.org/10.3126/md.v21i1.27052>
- Latha, C. V. (2019). Problems faced by bank customers: A study in selected private sector banks in Erode district. *International Journal of Research and Analytical Reviews*, 6(2), 695–699. http://ijrar.com/upload_issue/ijrar_issue_20543994.pdf
- Lelissa, M. B., & Lelissa, T. B. (2017). Determinants of bank selection choices and customer loyalty the case of Ethiopian banking sector. *Journal of Marketing and Consumer Research*, 36. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2967327
- Lenka, U., Suar, D., & Mohapatra, P. K. J. (2009). Service quality, customer satisfaction, and customer loyalty in Indian commercial banks. *The Journal of Entrepreneurship*, 18(1), 47–64. <https://doi.org/10.1177/097135570801800103>
- Mohammad, A. A. S., & Alhamadani, S. Y. M. (2011). Service quality perspectives and customer satisfaction in commercial banks working in Jordan. *Eastern Finance and Economics*, 14(1), 60–72. https://d1wqtxtslxzle7.cloudfront.net/32580792/245_1760_Shir-libre.pdf?1391203730=&response-content-disposition=inline%3B+filename%3D245_1760_Shir.pdf&Expires=1703828538&Signature=ZLHv39PRr0gbv6mC-oJQWkJsJJdY9zjOosPPfu3Xc2ppIy1ZzvObnT2w3Tg-CsRg0PG3xzq1p6l
- Mwatsika, C. (2016). Factors influencing customer satisfaction with ATM banking. *International Journal of Academic Research in Business and Social Sciences*, 6(2). <https://doi.org/10.6007/IJARBS/v6-i2/2002>
- Nippatlapalli, A. R. (2013). A Study On Customer Satisfaction Of Commercial Banks:Case Study On State Bank Of India. *IOSR Journal of Business and Management*, 15(1), 60–86. <https://doi.org/10.9790/487x-1516086>
- Pradhananga, S. (2014). Impact of service quality on customer satisfaction in Nepalese commercial banks. *The KIC Journal of Management and Economic Review*, 1(2), 52–60.
- Shrestha, P. (2018). Service Quality and Customer Satisfaction: Evidence of Nepalese Banks. *NCC Journal*, 3(1), 121–133.
- Singh, S., & Sharma, D. K. (2014). Analysis of problems faced by customers during use of internet banking. *International Journal of 360o Management Review*, 2(1), 2320–7132.
- Sthapit, A. (2023). *Effect of service quality on customer satisfaction in Nepalese banking industry* [TU]. [https://elibrary.tucl.edu.np/bitstream/123456789/18545/1/full thesis.pdf](https://elibrary.tucl.edu.np/bitstream/123456789/18545/1/full%20thesis.pdf)
- Upadhyay, J. P. (2017). Customer's Satisfaction in Commercial Banks of Nepal. *International Journal of Science Technology and Management*, 6(3), 341–347.

NPRC Journal of Multidisciplinary Research

Vol. 1, No. 2, July 2024. Pages: 53-67

ISSN: 3059-9148 (Online)

DOI: <https://doi.org/10.3126/nprcjm.v1i2.69293>

http://www.ijstm.com/images/short_pdf/1490203458_P341-347.pdf

Wagle, S. (2022). Factors influencing bank selection decision in Nepal. *Patan Prospective Journal*, 2(2), 232–240.